

GUPTA  
PUBLICATION

Volume - XII Issue - 8

“Quality Investment under one roof”

August - 2025

Happy  
Independence  
Day



“We have believed, and we do believe  
now that freedom is indivisible, that  
peace is indivisible, that economic  
prosperity is indivisible.”  
- Indira Gandhi

Government of India Floating Rate Savings Bonds, 2020 (Taxable)		
Government of India had introduced Floating Rate Savings Bonds, 2020 (Taxable) vide their notification No. F.No.4(10)-B(W&M)/2020 dated June 26, 2020. The main features of the Scheme are as under:		
Item	Floating Rate Savings Bonds, 2020 (Taxable)	Remarks
1. Category of Investor	Resident Individual, HUF.	Non-Resident Indians (NRI)s are not eligible to invest in these bonds.
2. Limit of investment	Minimum ₹1000/- and in multiples of ₹1000/-.	No maximum limit.
3. Date of Issue of bonds	Date of receipt of subscription in cash (up to ₹ 20,000/- only), or date of realization of cheque /draft/ funds.	---
4. Forms of Bonds	Electronic form held in the Bond Ledger Account.	Bond Ledger Account will be opened by the Receiving Office in the name of investor/s.
5. Interest	Interest is payable semi-annually from the date of issue of bonds, up to 30th June / 31st December as the case may be, and thereafter half-yearly for period ending 30th June and 31st December on 1st July and 1st January respectively.	Half-yearly interest is payable on 1st January / 1st July. The coupon on July 1, 2023 shall be paid at 7.35%.
6. Post Maturity Interest	Post Maturity Interest is not payable.	---
7. Bank account	It is mandatory for the investor/s to provide bank account details to facilitate payment of interest /maturity value directly to his/her/their bank account.	---
8. Tax benefits	Income from the bonds is taxable.	Tax will be deducted at source while interest is paid. If an exemption under the relevant provisions of the Income Tax Act, 1961 is obtained, it may be declared in the Application Form.
9. Nomination Facility	The sole Holder or all the joint holders may nominate one or more persons as nominee in accordance with the provisions of the Government Securities Act, 2006 (38 of 2006) and the Government Securities Regulation, 2007, published in Part III, Section 4 of the Gazette of India dated December 1, 2007.	---
10. Maturity period	7 years from the date of issuance.	---
11. Premature redemption	Facility is available to the eligible investors after Lock in period of 4, 5, and 6 years in the age bracket of 80 years and above, between 70 to 80 years and 60 to 70 years respectively	Penalty charges @ 50% of last coupon payment.
12. Transferability	The bonds are not transferable.	Transferability is limited to nominee(s)/legal heir in case of death of holder.
13. Tradability / Advances	The bonds are not tradable in the secondary market and also not eligible as collateral for availing loans.	---

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Dear Investors,  
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## Fixed Deposit Schemes w.e.f 14th August, 2025

**Interest are Subject to change & the rate applicable would be the rate prevalent on the date of deposit**



Contd...

**FIXED DEPOSIT UPDATES**

Fixed Deposit Schemes w.e.f 14th August, 2025

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)							Interest frequency
<b>SHRIRAM FINANCE LIMITED</b>				<b>12</b>	<b>15 (Online)</b>	<b>18</b>	<b>24</b>	<b>36</b>	<b>50</b>	<b>60</b>	
Fresh Deposit ( For Senior Citizen ) w.e.f 5th August 2025	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.30	7.53	7.44	7.53	7.86	7.86	7.86	Monthly
				7.35	7.58	7.49	7.58	7.91	7.91	7.91	Qtrly
				7.41	7.65	7.56	7.65	7.99	7.99	7.99	Half yearly
				7.55	7.80	7.70	7.80	8.15	8.15	8.15	Yearly
				7.55	7.87	7.85	8.10	8.83	9.26	9.59	Cum/Yield
<b>SHRIRAM FINANCE LIMITED</b>				<b>12</b>	<b>15 (Online)</b>	<b>18</b>	<b>24</b>	<b>36</b>	<b>50</b>	<b>60</b>	
Renewal Deposit ( For Senior Citizen ) w.e.f 5th August 2025	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.44	7.67	7.58	7.67	8.00	8.00	8.00	Monthly
				7.49	7.72	7.63	7.72	8.05	8.05	8.05	Qtrly
				7.56	7.80	7.70	7.80	8.13	8.13	8.13	Half yearly
				7.70	7.95	7.85	7.95	8.30	8.30	8.30	Yearly
				7.70	8.02	8.00	8.26	9.01	9.46	9.80	Cum/Yield
<b>ICICI HOME FINANCE</b>		<b>0.35</b>		<b>&gt;=12- &gt;24</b>	<b>&gt;=24 - &gt; 36</b>	<b>&gt;=36 - &gt; 48</b>	<b>&gt;=48 - &gt; 60</b>				
w.e.f 1st July 2025	40,000		FAAA	6.60	6.85	6.90	6.90				Monthly
	20,000		(CRISIL)	6.65	6.90	6.95	6.95				Qtrly
	10,000		MAAA	6.85	7.10	7.15	7.15				Ann
			(ICRA)	6.85	7.35	7.67	7.95				Cum/Yield
<b>ICICI HOME FINANCE</b>		<b>0.35</b>		<b>39</b>	<b>45</b>						
Special Scheme w.e.f 1st July 2025	40,000		FAAA	6.95	7.05						Monthly
	20,000		(CRISIL)	7.00	7.10						Qtrly
	10,000		MAAA	7.20	7.30						Ann
			(ICRA)	7.80	8.06						Cum/Yield
<b>PNB Housing Finance Ltd</b>		<b>0.25</b>		<b>12-23</b>	<b>24-35</b>	<b>36-47</b>	<b>48-59</b>	<b>60</b>			
W.e.f. 20th June, 2025	25,000		FAA+/-	6.78	6.78	6.87	6.87	6.87			Monthly
	10,000		(CRISIL)	6.82	6.82	6.91	6.91	6.91			Qtrly
			AA+	6.88	6.88	6.97	6.97	6.97			Half yearly
			(CARE)	7.00	7.00	7.10	7.10	710			Yearly
				7.00	7.25	7.62	7.89	8.18			Cum/Yield
<b>GODREJ AND MFG CO. LTD</b>		<b>0.25</b>				<b>36</b>					
W.e.f. 14th Sept, 2024 (Only Renewal)	40,000		(CRISIL)			8.00					Monthly
			AA			8.05					Qtrly
						8.15					Half yearly

HDFC BANK FIXED DEPOSIT RATES			25th June, 2025
PERIOD	DEPOSIT RS. LESS THAN 3 CRORES		
	REGULAR INTEREST RATE	SENIOR CITIZEN RATE	
	RATE PER ANNUM		RATE PER ANNUM
7 - 14 days	2.75%		3.25%
15 - 29 days	2.75%		3.25%
30 - 45 days	3.25%		3.75%
46 - 60 days	4.25%		4.75%
61 - 89 days	4.25%		4.75%
90 days < = 6 months	4.25%		4.75%
6 months 1 days < = 9 months	5.50%		6.00%
9 months 1 day to < 1 year	5.75%		6.25%
1 year to < 15 months	6.25%		6.75%
15 months to < 18 months	6.35%		6.85%
18 months to < 21 months	6.60%		7.10%
21 months - 2 years	6.45%		6.95%
2 Years 1 day to < 2 Year 11 Months	6.45%		6.95%
2 Years 11 Months - 35 Months	6.45%		6.95%
2 Years 11 Months 1 day < = 3 Year	6.45%		6.95%
3 Years 1 day to < 4 Years 7 Months	6.40%		6.90%
4 Year 7 Months - 55 months	6.40%		6.90%
4 Year 7 Months 1 day < = 5 Years	6.40%		6.90%
5 Years 1 day - 10 Years	6.15%		6.65%

**Disclaimer Note:**

- Please refer Interest Rates before investing. Interest Rate are Subject to Change, if any.
- Please submit your FDR's 1 month in advance for smooth payment.

FDR Investor please submit 15G/15H for F. Y. 2025-26, at the earliest to avoid TDS deductions. We are not responsible for non submission of 15G/15H for the respective FD Companies. Subject to Change if any.

Interest rates are subject to change from time to time. Applicable interest rates will be given as on the date / time of receipt of the funds by the Company/Bank.



# Mutual Fund Updates

Largecap Fund												All Fund NAV Date: 31 <sup>st</sup> July 2025	
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	10 Years	
ICICI Prudential Bluechip Fund - Growth	110.09	69,762.55	Anish Tawakley, Vaibhav Dusad, Sharmila D mello	23-May-2008	4.95	11.88	1.94	9.46	23.34	20.73	24.04	14.60	
Invesco India Largecap Fund - Growth	69.60	1,423.67	Amit Nigam, Hiten Jain	21-Aug-2009	7.01	14.57	-0.34	10.49	22.39	19.81	21.92	13.08	
Motilal Oswal Large Cap Fund - Reg - Growth	13.85	2,327.02	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Atul Mehra, Sunil Sawant	06-Feb-2024	6.65	12.35	4.06	22.71	--	--	--	--	
Nippon India Large Cap Fund - Reg - Growth	90.93	41,750.19	Sailesh Raj Bhan, Bhavik Dave	08-Aug-2007	7.34	13.18	1.41	9.31	23.42	23.57	26.68	14.71	
Nifty 50	25,103.20	--	--	--	4.56	11.07	1.97	7.74	16.26	15.05	20.09	12.07	

Midcap Fund												
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	10 Years
HDFC Mid-Cap Opportunities Fund - Growth	193.53	79,717.67	Chirag Setalvad, Dhruv Muchhal	25-Jun-2007	9.99	15.69	-0.11	12.38	30.55	31.03	33.61	18.23
Invesco India Midcap Fund - Growth	178.04	6,046.97	Amit Ganatra, Aditya Khemani	19-Apr-2007	14.95	21.98	1.92	22.58	35.79	30.97	31.16	18.18
Kotak Emerging Equity Fund - Reg - Growth	133.52	53,463.94	Atul Bhole	30-Mar-2007	11.00	17.78	-2.63	11.64	28.28	25.71	31.10	18.28
Motilal Oswal Midcap Fund - Reg - Growth	101.43	30,401.09	Niket Shah, Rakesh Shetty, Sunil Sawant, Ajay Khandelwal	24-Feb-2014	6.61	12.65	-10.40	14.57	33.75	34.07	37.15	17.99
Nifty Midcap 100	59,674.95	--	--	--	12.12	20.86	1.15	12.12	32.13	28.96	33.30	16.93

Smallcap Fund												
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	10 Years
Axis Small Cap Fund - Reg - Growth	106.84	25,062.36	Mayank Hyanki, Krishnaa N, Tejas Sheth	29-Nov-2013	11.27	15.14	-2.60	12.22	23.68	23.24	31.32	19.18
Bandhan Small Cap Fund - Reg - Growth	47.10	11,743.70	Manish Gunwani, Kirthi Jain, Ritika Behera, Gaurav Satra	25-Feb-2020	15.40	17.38	-3.28	21.28	42.57	33.95	36.78	--
Invesco India Smallcap Fund - Reg - Growth	42.16	6,199.69	Taher Badshah, Aditya Khemani	30-Oct-2018	14.78	18.39	-4.27	16.86	32.63	30.01	34.50	--
Motilal Oswal Small Cap Fund - Reg - Growth	14.03	4,927.18	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Sunil Sawant	26-Dec-2023	12.62	14.23	-5.64	22.84	--	--	--	--
Nifty Smallcap 100	18,873.40	--	--	--	17.33	21.27	-3.36	9.58	34.38	27.71	33.70	13.89

Large & Midcap Fund												
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	10 Years
HDFC Large and Mid Cap Fund - Growth	340.50	25,412.03	Gopal Agrawal, Dhruv Muchhal	18-Feb-1994	8.53	14.33	0.34	8.22	26.29	24.21	29.19	14.57
ICICI Prudential Large & Mid Cap Fund - Growth	1,006.71	21,656.65	Sharmila D mello, Ihab Dalwai	09-Jul-1998	6.33	12.29	5.35	12.17	28.02	24.64	29.47	15.82
Invesco India Large & Mid Cap Fund - Growth	100.44	6,765.05	Amit Ganatra, Aditya Khemani	09-Aug-2007	13.30	20.48	2.59	20.02	34.25	28.32	26.67	16.03
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	33.99	10,840.40	Rakesh Shetty, Ajay Khandelwal, Sunil Sawant, Atul Mehra	17-Oct-2019	16.46	22.52	-2.70	21.02	35.44	32.84	31.07	--
NIFTY Large Midcap 250 TRI	21,208.40	--	--	--	8.82	15.74	1.23	9.19	25.46	22.91	27.52	16.53

Multicap Fund												
Scheme Name	NAV	Corpus (In crs.)	Fund Manager	Launch Date	1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	10 Years
Axis Multicap Fund - Reg - Growth	17.82	7,781.71	Shreyash Devalkar, Hitesh Das, Nitin Arora	17-Dec-2021	9.66	13.29	-2.30	12.79	29.80	25.78	--	--
Invesco India Multicap Fund - Growth	132.90	3,782.10	Amit Nigam, Dhimant Kothari	17-Mar-2008	9.66	13.97	-4.26	12.49	26.17	23.29	25.78	14.50
Nippon India Multi Cap Fund - Reg - Growth	301.05	43,483.13	Sailesh Raj Bhan, Ashutosh Bhargava	28-Mar-2005	10.61	15.94	0.44	9.29	28.52	28.43	33.01	15.44
SBI Multicap Fund - Reg - Growth	16.95	20,558.87	Rama Iyer Srinivasan, Saurabh Pant	08-Mar-2022	4.56	11.82	0.66	12.93	23.42	20.13	--	--
NIFTY 500 Multicap 50:25:25 TRI	21,205.19	--	--	--	9.87	15.79	-0.12	8.97	25.67	22.72	28.28	16.06

\* Less than 1 year Absolute returns, Greater than or Equal to 1 year Compound Annualized returns.

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### Insurance Bhi, Savings Bhi



#### Dreams

Goals	Responsibilities
Security	

#### My Regular Premium Plan!

Presenting LIC's **NAV JEEVAN SHREE**  
UIN: 512N387V01 Plan No.: 912  
Regular Premium Payment Plan

#### Single solution to achieve our goals.

- Guaranteed Additions payable as a percentage of Tabular Annual Premium without taxes.
- Limited Premium Payment Term.
- Attractive Premium Payment Terms of 6 / 8 / 10 / 12 years.
- Policy Term Options : 10 to 20 years.

(A Non-Par, Non-Linked, Life, Individual, Savings plan)



Har Dil Aapke Saath

### Assurance

Comfort	Independence
Security	



#### My Single Premium Plan!

Presenting LIC's **Nav Jeevan Shree**  
UIN: 512N390V01 - Plan No.: 911  
Single Premium

#### One Time Premium Payment

- Guaranteed Addition @ ₹ 85 per ₹ 1000/- Basic Sum Assured.
- Settlement Option On Maturity/Death.
- Attractive Rebate for existing policyholder.
- Provision for granting loan during the Policy Term.

(A Non-Par, Non-Linked, Life, Individual, Savings plan)



Har Dil Aapke Saath



### Secure your family's future with the power of enhanced<sup>1</sup> protection and market-linked returns

**NEW** **HDFC Life Smart Protect Plan**  
A Unit Linked Non-Participating Individual Life Insurance Savings Plan





Higher insurance cover along with market-linked returns<sup>1</sup>



Most charges returned as Loyalty Additions<sup>2</sup>



Choose a plan option as per your needs<sup>3</sup>



Sar utha ke jiyo!

### Invest today and secure your family's dreams.

**NEW** **HDFC Life Sampurn Nivesh Plus**  
A Unit Linked Non-Participating Individual Life Insurance Savings Plan



#### Get Enhanced Waiver of premium Income Benefit



Life Cover



Loyalty Additions<sup>1</sup>



10 Fund Options



Sar utha ke jiyo!

### Achieve your dreams like a champion.



**#TheRealAdvantage**



Policy Continuance Benefit<sup>1</sup>



Additional Life Option<sup>2</sup>



Flexibility in Choice of Life Cover<sup>3</sup>

**NEW** **HDFC Life Click 2 Achieve Par Advantage**



Sar utha ke jiyo!

### Double your security with guaranteed<sup>2</sup> benefits & flexibility.

**NEW** **HDFC Life Sanchay Aajeevan Guaranteed Advantage**  
A Non-Linked, Non-Participating Individual Savings Pension Plan





Lock-in Lifelong Income

#### #DoubleGuarantee<sup>2</sup>

Guaranteed Lump Sum + Income<sup>1</sup>



No Medical<sup>1</sup> with Instant Issuance



Partial Withdrawals<sup>3</sup>



Joint life with Waiver of Premium<sup>4</sup>



Sar utha ke jiyo!


Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference








10 YEARS OF CARE

Still thinking how to  
**PAY YOUR HOSPITAL BILL?**



- Take a personal loan from the bank
- Break a fixed deposit
- Wait for a miracle
- Get a Comprehensive Health Insurance





**INTERNATIONAL TRAVEL INSURANCE WITH CARE HEALTH & HDEF ERGO**





Take it easy!

**OPTIMA SECURE**  
Protect your Family Health



- Coverage Starts from Day 1
- 4x Coverage with no Additional charge
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- Non Medical Expenses
- Pre and Post Hospitalisation
- Road and Air ambulance
- AYUSH Treatment
- E- opinion
- Annual Health Checkups

**Disclaimer :** Insurance is the subject matter of solicitation.

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**Published at:** Office No. 22, 1st Floor, RNA Arcade, Lokhandwala Complex, Andheri-West, Mumbai-400053.

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