

GUPTA

PUBLICATION

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“Quality Investment under one roof”

December - 2025





CASHLESS COVERAGE 15,000+ HOSPITALS

**Secure Cover**
100% of Sum Insured

**Super Secure Cover**
200% of sum Insured

**Plus Cover**
100% of Sum Insured

**Restore Cover**
100% Unlimited Times

**Protect Cover**
for Non Medical Expenses

**Health Check Cover**
Every Year

Other Benefits

- No Room Rent Limit
- 60|180 Days Pre|Post Covered
- Ayush Treatment Covered
- Super Fast Claim Settlement

- Road & Air Ambulance Covered
- Organ Donor Covered
- Home HealthCare Covered
- Smart Deductible to reduce premium



THE MORE MAGICAL YOUR HEALTH COVER, THE BETTER.

Now avail a Worldwide Cover* with

elevate

#LotLikeMagic

**INFINITE RESET**
(Reset Benefit)

**INFINITE CLAIM AMOUNT**
(Infinite Care Add-On*)

**INFINITE LOYALTY BONUS**
Power Booster (Super Loyalty Bonus) Add-On*

**INFINITE SUM INSURED**

**WORLDWIDE COVER***
(International Medical Coverage)



PRESENTING

carē supreme®

Get upto 7 times* coverage of base Sum Insured, unaffected by claims made

**No sub-limits**
on modern or conventional treatments

**Earn up to 30% Discount**
on Renewal*

**Unlimited Automatic Recharge**
for Related & Unrelated Illnesses

**Up to 100% of Sum Insured**
with Ambulance Cover**

**Unlimited E-consultation**
with General Physician**

- Up to 60 days pre-hospitalization and 180 days post-hospitalization coverage
- Pay premium as per your city of residence
- AYUSH treatment coverage up to 100% of Sum Insured
- Coverage for treatment expenses at home up to 100% of Sum Insured under Domiciliary Hospitalization

LIFE IS UNPREDICTABLE, BUT A CHILD'S FINANCIAL SECURITY SHOULDN'T BE.

Presenting

secure® for child



Comprehensive Personal Accident Cover



Secure Child

Personal Accident Plan for Family's Well-being!

**Fixed Monthly Income**
for 100 Months

**Upto 200% Coverage**
on PTD and PPD

**Child Education Benefit**

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Mutual Fund Updates

Multi Asset Allocation 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
DSP Multi Asset Allocation Fund - Reg - Growth	15.16	4,985.07	Aparna Karnik, Ravi Gehani, Shantanu Pradeep Godambe	27-Sep-2023	1.77	10.24	12.88	19.12	20.18	--	--	--
ICICI Prudential Multi-Asset Fund - Growth	812.86	71,900.48	S Naren, Ihab Dalwai, Sri Sharma, Gaurav Chikane, Akhil Kakkar, Manish Banthia, Sharmila D mello, Masoomi Jhurmarvala	31-Oct-2002	1.82	6.62	8.96	15.95	18.77	18.93	23.30	16.01
Kotak Multi Asset Allocation Fund -Reg - Growth	14.94	9,429.18	Abhishek Bisen, Devender Singhal, Hiten Shah, Jeetu Valechha Sonar	22-Sep-2023	3.04	10.36	16.35	15.88	19.31	--	--	--
Nippon India Multi Asset Allocation Fund - Reg - Growth	23.63	8,722.27	Ashutosh Bhargava, Kinjal Desai, Vikram Dhawan, Sushil Hari Prasad Budhia, Divya Dutt Sharma, Lokesh Maru	28-Aug-2020	1.74	7.73	11.94	17.09	20.97	19.49	17.46	--
NIFTY 50 Hybrid Composite Debt 65:35 Index	21,457.87	--	--	--	1.27	4.76	4.50	8.76	12.61	11.09	12.65	12.05

Balanced Advantage 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 Balanced Advantage Fund - Reg - Growth	21.62	3,721.29	Hardik Shah, Jayesh Sundar, Devang Shah	01-Aug-2017	0.83	4.24	3.74	5.72	14.95	13.66	12.25	--
HDFC Balanced Advantage Fund - Growth	533.46	1,06,493.55	Anil Bamboli, Gopal Agrawal, Srinivasan Ramamurthy, Arun Agarwal, Dhruv Muchhal, Nandita Menezes	11-Sep-2000	0.41	4.37	3.60	5.90	14.72	17.45	21.18	15.02
ICICI Prudential Balanced Advantage Fund - Reg - Growth	77.45	68,449.94	Manish Banthia, Rajat Chandak, Ihab Dalwai, Sri Sharma, Sharmila D mello, Akhil Kakkar	30-Dec-2006	1.38	4.07	6.37	11.18	13.83	13.38	13.38	11.38
SBI Balanced Advantage Fund - Reg - Growth	15.97	38,628.37	Dinesh Balachandran, Rajiv Radhakrishnan, Mansi Sajeja, Anup Upadhyay	31-Aug-2021	0.84	5.12	4.53	8.10	13.32	13.74	--	--
NIFTY 50 Hybrid Composite Debt 65:35 Index	21,386.41	--	--	--	0.92	4.51	4.24	7.88	12.42	11.12	12.58	12.04

Largecap 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
ICICI Prudential Large Cap Fund - Growth	116.10	75,863.08	Anish Tawakley, Vaibhav Dusad, Sharmila D mello	23-May-2008	2.05	5.84	6.88	9.56	17.90	17.27	19.62	14.94
Invesco India Largecap Fund - Growth	71.88	1,686.04	Hiten Jain	21-Aug-2009	0.80	4.55	5.44	5.66	17.67	16.40	17.30	13.39
Motilal Oswal Large Cap Fund - Reg - Growth	14.33	2,942.26	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Atul Mehra, Swapnil P Mayekar	06-Feb-2024	0.75	4.46	5.86	11.11	--	--	--	--
Nippon India Large Cap Fund - Reg - Growth	94.32	48,870.60	Sailesh Raj Bhan, Bhavik Dave, Divya Dutt Sharma, Lokesh Maru	08-Aug-2007	0.88	4.11	5.92	8.14	17.81	18.25	22.07	14.82
Nifty 50	26,175.75	--	--	--	1.71	6.30	5.70	8.43	13.62	11.63	14.82	12.64

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
Edelweiss Mid Cap Fund - Growth	104.65	12,646.93	Trideep Bhattacharya, Raj Koradia, Dhruv Bhatia	26-Dec-2007	1.32	4.49	6.88	5.34	23.07	24.47	26.11	18.33
HDFC Mid Cap Fund - Growth	204.59	89,383.23	Chirag Setalvad, Dhruv Muchhal	25-Jun-2007	1.83	6.47	8.70	9.16	20.68	25.08	26.71	18.37
Invesco India Midcap Fund - Growth	187.03	9,319.87	Amit Ganatra, Aditya Khemani	19-Apr-2007	1.04	4.09	10.41	11.84	27.14	26.66	25.64	18.44
Motilal Oswal Midcap Fund - Reg - Growth	103.49	37,500.86	Niket Shah, Rakesh Shetty, Ajay Khandelwal, Swapnil P Mayekar	24-Feb-2014	-0.51	-1.05	3.75	-4.53	23.48	25.45	29.65	17.79
Nifty Midcap 100	61,043.40	--	--	--	1.97	7.42	6.24	8.20	18.59	23.63	25.11	16.40

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
Bandhan Small Cap Fund - Reg - Growth	47.01	17,380.29	Manish Gunwani, Kirthi Jain, Ritika Behera, Gaurav Satra	25-Feb-2020	-1.98	2.55	2.88	-0.65	23.74	29.13	27.62	--
HDFC Small Cap Fund - Growth	140.76	38,412.10	Chirag Setalvad, Dhruv Muchhal	03-Apr-2008	-2.03	-1.09	4.02	0.02	12.42	20.21	26.59	17.92
Invesco India Smallcap Fund - Reg - Growth	42.41	8,720.48	Taher Badshah, Aditya Khemani	30-Oct-2018	-0.96	2.71	4.38	-0.33	18.10	23.74	27.44	--
Nippon India Small Cap Fund - Reg - Growth	167.89	68,969.15	Samir Rachh, Divya Dutt Sharma, Lokesh Maru	16-Sep-2010	-1.80	0.27	0.77	-5.26	12.91	20.51	28.83	19.81
Nifty Smallcap 100	17,776.45	--	--	--	-3.08	1.05	-1.76	-5.67	11.70	20.80	21.78	12.29





Contd...

Mutual Fund Updates

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
Bandhan Large & Mid Cap Fund - Reg - Growth	140.73	11,799.16	Manish Gunwani, Rahul Agarwal, Ritika Behera, Gaurav Satra	09-Aug-2005	1.20	6.17	8.08	8.18	21.65	22.74	23.06	16.44
ICICI Prudential Large & Mid Cap Fund - Growth	1,050.79	25,752.59	Sharmila D mello, Ihab Dalwai	09-Jul-1998	1.00	5.61	6.26	11.57	20.27	20.44	24.56	16.25
Invesco India Large & Mid Cap Fund - Growth	103.29	9,034.16	Amit Ganatra, Aditya Khemani	09-Aug-2007	0.29	2.52	7.76	9.95	24.60	23.33	21.70	16.36
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	34.34	14,870.27	Rakesh Shetty, Ajay Khandelwal, Atul Mehra, Swapnil P Mayekar	17-Oct-2019	-1.91	3.52	2.58	3.49	23.08	25.07	24.85	--
NIFTY Large Midcap 250 TRI	21,928.35	--	--	--	1.42	6.09	6.19	7.86	17.29	18.26	20.87	16.35

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	18.25	9,099.31	Shreyash Devalkar, Hitesh Das, Nitin Arora	17-Dec-2021	-0.32	2.87	5.10	3.50	19.80	21.18	--	--
ICICI Prudential Multicap Fund - Growth	801.66	16,067.20	Sharmila D mello, Lalit Kumar	01-Oct-1994	-0.35	2.53	2.08	2.75	16.47	18.46	21.06	14.62
Kotak Multicap Fund - Reg - Growth	20.08	21,541.46	Abhishek Bisen, Devender Singhal	29-Sep-2021	0.51	6.67	8.60	5.52	20.11	22.38	--	--
Nippon India Multi Cap Fund - Reg - Growth	302.98	49,313.70	Sailesh Raj Bhan, Ashutosh Bhargava, Divya Dutt Sharma, Lokesh Maru	28-Mar-2005	-0.33	1.47	2.80	3.90	17.54	20.97	26.91	15.13
NIFTY 500 Multicap 50:25:25 TRI	21,585.50	--	--	--	0.31	4.64	4.66	4.74	15.94	17.76	20.94	15.56

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

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A Unit Linked Non-Participating Individual Life Insurance Savings Plan

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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 1st December, 2025

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)							Interest frequency
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 15,000 to 3,00,00,000)				12-14	15-23	24-60					
For Individual w.e.f 11th June, 2025	15,000		FAAA	6.41	6.55	6.74					Monthly
			(CRISIL)	6.44	6.59	6.78					Qtrly
			MAAA	6.49	6.64	6.83					Half Yearly
			(ICRA)	6.60	6.75	6.95					Ann
				6.60	6.75	6.95					Cum
BAJAJ FINANCE LIMITED (Regular FD: Valid for deposit amount from Rs. 15,000 to 3,00,00,000)				12-14	15-23	24-60					
For Senior Citizen Deposits w.e.f 11th June, 2025	15,000		FAAA	6.74	6.88	7.07					Monthly
			(CRISIL)	6.78	6.92	7.11					Qtrly
			MAAA	6.83	6.98	7.17					Half Yearly
			(ICRA)	6.95	7.10	7.30					Ann
				6.95	7.10	7.30					Cum
MAHINDRA FINANCE		0.25		12	24	36	48	60			
Samruddhi Deposits upto 5 Cr W.e.f. 25th June, 2025 Add interest rate of 0.05% p.a. for renewal of Deposits	50,000		FAAA (CRISIL)	6.40	6.80	6.80	6.80	6.80			Monthly
	25,000			6.45	6.80	6.80	6.80	6.80			Qtrly
				6.50	6.90	6.90	6.90	6.90			Half yearly
				5,000	6.60	7.00	7.00	7.00	7.00		
			6.60	7.00	7.00	7.00	7.00			Cum/Yield	
MAHINDRA FINANCE		0.10		15	30	42					
Dhanvruddhi Deposits upto 5 Cr W.e.f. 25th June, 2025 Add interest rate of 0.05% p.a. for renewal of Deposits	50,000		FAAA (CRISIL)	6.55	6.80	6.80					Monthly
	25,000			6.60	6.80	6.80					Qtrly
				6.65	6.90	6.90					Half yearly
				5,000	6.75	7.00	7.00				
			6.75	7.00	7.00					Cum/Yield	
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Individual) w.e.f 5th August 2025	5,000		FAAA	6.79	7.02	6.93	7.02	7.35	7.35	7.35	Monthly
			(CRISIL)	6.82	7.06	6.97	7.06	7.39	7.39	7.39	Qtrly
			MAA+	6.88	7.12	7.03	7.12	7.46	7.46	7.46	Half yearly
			(ICRA)	7.00	7.25	7.15	7.25	7.60	7.60	7.60	Yearly
				7.00	7.31	7.28	7.51	8.20	8.57	8.85	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal deposit (For Individual) w.e.f 5th August 2025	5,000		FAAA	6.93	7.16	7.07	7.16	7.49	7.49	7.49	Monthly
			(CRISIL)	6.97	7.20	7.11	7.20	7.53	7.53	7.53	Qtrly
			MAA+	7.03	7.27	7.17	7.27	7.61	7.61	7.61	Half yearly
			(ICRA)	7.15	7.40	7.30	7.40	7.75	7.75	7.75	Yearly
				7.15	7.47	7.44	7.67	8.37	8.70	9.05	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Senior Citizen) w.e.f 5th August 2025	5,000		FAAA	7.25	7.49	7.39	7.49	7.81	7.81	7.81	Monthly
			(CRISIL)	7.30	7.53	7.44	7.53	7.86	7.86	7.86	Qtrly
			MAA+	7.36	7.61	7.51	7.61	7.94	7.94	7.94	Half yearly
			(ICRA)	7.50	7.75	7.65	7.75	8.10	8.10	8.10	Yearly
				7.50	7.83	7.79	8.05	8.77	9.20	9.52	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit (For Senior Citizen) w.e.f 5th August 2025	5,000		FAAA	7.39	7.63	7.53	7.63	7.95	7.95	7.95	Monthly
			(CRISIL)	7.44	7.68	7.58	7.68	8.01	8.01	8.01	Qtrly
			MAA+	7.51	7.75	7.65	7.75	8.09	8.09	8.09	Half yearly
			(ICRA)	7.65	7.90	7.80	7.90	8.25	8.25	8.25	Yearly
				7.65	7.98	7.95	8.21	8.94	9.39	9.72	Cum/Yield
WOMEN DEPOSIT SCHEME											
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit (For Individual) w.e.f 5th August 2025	5,000		FAAA	6.83	7.07	6.97	7.07	7.39	7.39	7.39	Monthly
			(CRISIL)	6.87	7.11	7.01	7.11	7.44	7.44	7.44	Qtrly
			MAA+	6.93	7.17	7.07	7.17	7.51	7.51	7.51	Half yearly
			(ICRA)	7.05	7.30	7.20	7.30	7.65	7.65	7.65	Yearly
				7.05	7.37	7.33	7.57	8.24	8.62	8.91	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit (For Individual) w.e.f 5th August 2025	5,000		FAAA	6.97	7.21	7.11	7.21	7.53	7.53	7.53	Monthly
			(CRISIL)	7.01	7.25	7.16	7.25	7.58	7.58	7.58	Qtrly
			MAA+	7.07	7.32	7.22	7.32	7.65	7.65	7.65	Half yearly
			(ICRA)	7.20	7.45	7.35	7.45	7.80	7.80	7.80	Yearly
				7.20	7.52	7.48	7.73	8.42	8.81	9.11	Cum/Yield





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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 1st December, 2025

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)							Interest frequency
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
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
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
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
ICICI HOME FINANCE		0.35		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60				
w.e.f 1st Sept, 2025	40,000		FAAA	6.50	6.60	6.65	6.75				Monthly
	20,000		(CRISIL)	6.55	6.65	6.70	6.80				Qtrly
	10,000		MAAA	6.75	6.85	6.90	7.00				Ann
			(ICRA)	6.75	7.08	7.39	7.77				Cum/Yield
ICICI HOME FINANCE		0.35		39	45						
Special Scheme w.e.f 1st Sept, 2025	40,000		FAAA	6.80	6.85						Monthly
	20,000		(CRISIL)	6.85	6.90						Qtrly
	10,000		MAAA	7.05	7.10						Ann
			(ICRA)	7.63	7.82						Cum/Yield
PNB Housing Finance Ltd		0.25		12-23	24-35	36-47	48-59	60			
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	7.10			Yearly
				7.00	7.25	7.62	7.89	8.18			Cum/Yield
Godrej & Boyce Mfg Co. Ltd		0.25				36					
W.e.f. 16th Sept, 2025 (Only Renewal)	40,000		(IND)			7.60					Monthly
			AAA			7.65					Qtrly
						7.75					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. Before you handover your cheque to us, Please ensure that you comply with POSITIVE PAY requirment of your Bank, to ensure smooth clearance of your cheque.





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