

GUPTA PUBLICATION

Volume - XI Issue - 2

“Quality Investment under one roof”

February - 2024

REDEFINING HEALTH INSURANCE

care 10 YEARS HEALTH INSURANCE

care supreme
Redefining the value that you get from your Health Insurance

- Up to **600%** Increase in Total Coverage*
- Unlimited** Automatic Recharge for Related & Unrelated Illnesses
- Earn up to **30%** Discount on Renewal*
- Up to **100%** of Sum Insured on Ambulance Cover**
- Unlimited** E-consultation with General Physician*

HDFC ERGO
Take it easy!

Health Insurance jo de
4X coverage at no additional cost
Sabse bada sach
Optima Secure
de benefits **SO MUCH!**

Key Features

- Secure Benefit:** Get 2X coverage from Day 1
- Plus Benefit:** 100% increase in coverage after 2 years.
- Restore Benefit:** 100% Restore on your base Coverage~
- Protect Benefit:** Zero deductions on listed non-medical expenses

HDFC ERGO | **Optima Restore Health Insurance**
Take it easy!

HDFC Ergo Optima Restore Health Plan - Features, Benefits

Key Features

Restore Benefit*
Our one-of-a-kind health insurance plan provides 100% restoration of your Basic Sum Insured instantly after the first claim, so that you and your family can step into the future with confidence. Restore Benefit triggers on complete or partial utilization of Basic Sum Insured and Multiplier Benefit (if applicable) and will be available to all insured persons for subsequent claims under in-patient benefit during the policy year.

Unlimited Restore Benefit (Optional Benefit)*
Now, don't restrict yourself to a fixed number of claims when you have the option to avail Unlimited Restorations. This optional cover will provide instant addition of 100% Basic Sum Insured on complete or partial utilization of your Restore Benefit or Unlimited Restore Benefit (as applicable) during the policy year. It will trigger unlimited times and will be available to all insured persons for subsequent claims under in-patient benefit in a policy year.

2X Multiplier Benefit*
This benefit doubles your coverage post 2 claim-free years. Get 50% of Basic Sum Insured as a bonus for every claim-free year, subject to a maximum of 100%. In case of 2 year policies, the application of Multiplier Benefit shall be post completion of each policy year.

Stay Active Benefit*
Walk towards a healthy life and earn up to 8% premium discount at renewal through this benefit by achieving the average step count target through our mobile application. So keep walking to avail discounts per the table below:

Average Step Count	Renewal Discount
5000 or below	0%
5001 to 8000	2%
8001 to 10000	5%
Above 10000	8%

Preventive Health Check-up*
Optima Restore helps you keep track of your health status with its preventive health check-up benefit offered at renewal, irrespective of claims. This benefit is available once at the end of a block of every continuous two policy years on your Basic Sum Insured of Rs. 5 lakhs, and at the end of each year at renewal on your Basic Sum Insured of Rs. 10 lakhs & above.

Disclaimer : Insurance is the subject matter of solicitation.

Gupta Investments Financial Services Pvt Ltd™
“Quality Investment under one roof”

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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f. 12th Feb, 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
				12-14	>15-23	24	25-35	36-60				
BAJAJ FINANCE LIMITED				12-14	>15-23	24	25-35	36-60				
For Individual Deposits upto 5 Crore W.e.f. 02nd Jan, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.16 7.20 7.27 7.40 7.40	7.25 7.30 7.36 7.50 7.50	7.30 7.35 7.41 7.55 7.55	7.11 7.16 7.22 7.35 7.35	7.77 7.82 7.89 8.05 8.05				Monthly Qtrly Half Yearly Ann Cum
BAJAJ FINANCE LIMITED				15	18	22	30	33	42	44		
For Individual Deposits upto 5 Crore W.e.f. 02nd Jan, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.21 7.25 7.32 7.45 7.45	7.16 7.20 7.27 7.40 7.40	7.25 7.30 7.36 7.50 7.50	7.21 7.25 7.32 7.45 7.45	7.49 7.53 7.61 7.75 7.75	8.28 8.34 8.42 8.60 8.60	8.05 8.10 8.18 8.35 8.35		Monthly Qtrly Half Yearly Ann Cum
BAJAJ FINANCE LIMITED				12-14	>15-23	24	25-35	36-60				
For Senior Citizen Deposits upto 5 Crore W.e.f. 02nd Jan, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.39 7.44 7.51 7.65 7.65	7.49 7.53 7.61 7.75 7.75	7.53 7.58 7.65 7.80 7.80	7.35 7.39 7.46 7.60 7.60	8.00 8.05 8.13 8.30 8.30				Monthly Qtrly Half Yearly Ann Cum
BAJAJ FINANCE LIMITED				15	18	22	30	33	42	44		
For Senior Citizen Deposits upto 5 Crore W.e.f. 02nd Jan, 2024	15,000		FAAA (CRISIL) MAAA (ICRA)	7.44 7.49 7.56 7.70 7.70	7.39 7.44 7.51 7.65 7.65	7.49 7.53 7.61 7.75 7.75	7.44 7.49 7.56 7.70 7.70	7.72 7.77 7.85 8.00 8.00	8.51 8.57 8.66 8.85 8.85	8.28 8.34 8.42 8.60 8.60		Monthly Qtrly Half Yearly Ann Cum
MAHINDRA FINANCE		0.25		12	24	36	48	60				
Deposits upto 5 Cr W.e.f. 19th Sept, 2023	50,000 25,000 5,000		FAAA (CRISIL)	7.20 7.25 7.35 7.60 7.60	7.25 7.35 7.50 7.75 8.05	7.50 7.60 7.80 8.05 8.72	7.50 7.60 7.80 8.05 9.08	7.50 7.60 7.80 8.05 9.45				Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.53 7.58 7.65 7.80 7.80	7.67 7.72 7.80 7.95 8.11	7.81 7.87 7.94 8.10 8.43	8.00 8.06 8.14 8.30 8.83	8.18 8.24 8.33 8.50 9.24	8.23 8.29 8.38 8.55 9.51	8.27 8.33 8.42 8.60 9.83	8.27 8.33 8.42 8.60 10.21	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.78 7.84 7.91 8.07 8.07	7.92 7.98 8.06 8.22 8.39	8.06 8.12 8.20 8.37 8.72	8.25 8.31 8.40 8.57 9.13	8.43 8.49 8.58 8.77 9.56	8.48 8.55 8.64 8.82 9.84	8.52 8.59 8.68 8.87 10.19	8.52 8.59 8.68 8.87 10.59	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.03 8.09 8.17 8.34 8.34	8.17 8.23 8.32 8.49 8.67	8.31 8.37 8.46 8.64 9.01	8.50 8.57 8.66 8.84 9.44	8.68 8.75 8.84 9.04 9.88	8.73 8.80 8.90 9.09 10.18	8.77 8.84 8.94 9.14 10.54	8.77 8.84 8.94 9.14 10.57	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	54	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	8.28 8.34 8.43 8.61 8.61	8.42 8.48 8.57 8.76 8.95	8.56 8.63 8.72 8.91 9.31	8.75 8.82 8.92 9.12 9.75	8.93 9.00 9.10 9.31 10.21	8.98 9.05 9.16 9.36 10.51	9.02 9.09 9.20 9.41 10.90	9.20 9.09 9.20 9.41 11.36	Monthly Qtrly Half yearly Yearly Cum/Yield
WOMEN DEPOSIT SCHEME												
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For Individual) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.63 7.68 7.76 7.91 7.91	7.77 7.83 7.90 8.06 8.22	7.91 7.97 8.05 8.21 8.55	8.10 8.16 8.24 8.41 8.95	8.28 8.34 8.43 8.61 9.37	8.33 8.39 8.48 8.66 9.64	8.37 8.43 8.52 8.70 9.97	8.37 8.43 8.52 8.70 10.36	Monthly Qtrly Half yearly Yearly Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For Individual) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.88 7.94 8.02 8.18 8.18	8.02 8.08 8.16 8.33 8.50	8.16 8.22 8.31 8.48 8.84	8.35 8.41 8.50 8.68 9.26	8.53 8.60 8.69 8.88 9.69	8.58 8.65 8.74 8.93 9.97	8.62 8.69 8.78 8.97 10.33	8.62 8.69 8.78 8.97 10.74	Monthly Qtrly Half yearly Yearly Cum/Yield

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. 12th Feb, 2024

Name of the Company	Min Amt	Sr. Citizen	Cr. Rating	(Interest rate %) (Period in Months)								Interest frequency
				12	18	24	30	36	42	50	60	
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
FRESH DEPOSIT (For SENIOR CITIZEN) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL)	8.13 8.19	8.27 8.33	8.41 8.47	8.60 8.67	8.78 8.85	8.83 8.90	8.87 8.94	8.87 8.94	Monthly Qtrly
			MAA+ (ICRA)	8.27 8.45	8.42 8.60	8.56 8.75	8.76 8.95	8.95 9.15	9.00 9.20	9.04 9.25	9.04 9.25	Half yearly Yearly
				8.45	8.78	9.13	9.56	10.01	10.31	10.68	11.12	Cum/Yield
SHRIRAM FINANCE LIMITED				12	18	24	30	36	42	50	60	
RENEWAL DEPOSIT (For SENIOR CITIZEN) w.e.f 24th Oct, 2023	5,000		FAAA (CRISIL)	8.38 8.44	8.52 8.59	8.66 8.73	8.85 9.02	9.03 9.10	9.08 9.15	9.12 9.19	9.12 9.19	Monthly Qtrly
			MAA+ (ICRA)	8.53 8.72	8.68 8.87	8.82 9.02	9.02 9.22	9.21 9.42	9.26 9.47	9.30 9.52	9.30 9.52	Half yearly Yearly
				8.72	9.06	9.43	9.87	10.34	10.65	11.05	11.51	Cum/Yield
ICICI HOME FINANCE		0.25		>=12 - <24	>=24 - <36	>=36 - <60	>=60 - <72	>=72 - <=120				
W.e.f. 11th Nov 2023	40,000 20,000 10,000		FAAA (CRISIL)	7.00 7.05	7.30 7.35	7.40 7.45	7.35 7.40	7.25 7.30				Monthly Qtrly
			MAAA (ICRA)	7.25 7.25	7.55 7.84	7.65 8.25	7.60 8.85	7.50 9.06				Ann Cum/Yield
ICICI HOME FINANCE		0.25		23	39	45						
Special Scheme W.e.f. 11th Nov 2023	40,000 20,000 10,000		FAAA (CRISIL)	7.25 7.30	7.45 7.50	7.45 7.50						Monthly Qtrly
			MAAA (ICRA)	7.50 7.77	7.70 8.41	7.70 8.57						Ann Cum/Yield
PNB HOUSING FINANCE LTD		0.30		12-22	23	24-35	36-47	48-59	60-71	72-84	120	
W.e.f. 13th Feb, 2024	25,000 10,000		FAA+/- (CRISIL)	7.21 7.25	7.72 7.77	6.79 6.83	7.58 7.63	7.16 7.20	7.39 7.44	7.16 7.20	7.16 7.20	Monthly Qtrly
			AA (CARE)	7.32 7.45	7.84 8.00	6.89 7.00	7.70 7.85	7.26 7.40	7.51 7.65	7.27 7.40	7.27 7.40	Half yearly Yearly
				7.45	8.00	7.00	7.85	7.40	7.65	7.40	7.40	Cum/Yield
GODREJ AND MFG CO. LTD		0.25				36						
W.e.f. 14th Sept, 2023	40,000		(CRISIL) AA			7.50 7.60						Monthly Half yearly

HDFC BANK FIXED DEPOSIT RATES			w.e.f. 1st Oct, 2023
PERIOD	DEPOSIT RS LESS THAN 2 CRORES		
	REGULAR INTEREST RATE	SENIOR CITIZEN RATE	
	RATE PER ANNUM	RATE PER ANNUM	
7 - 14 days	3.00%	3.50%	
15 - 29 days	3.00%	3.50%	
30 - 45 days	3.50%	4.00%	
46 - 60 days	4.50%	5.00%	
61 - 89 days	4.50%	5.00%	
90 days < = 6 months	4.50%	5.00%	
6 months 1 days < = 9 months	5.75%	6.25%	
9 months 1 day to < 1 year	6.00%	6.50%	
1 year to < 15 months	6.60%	7.10%	
15 months to < 18 months	7.10%	7.60%	
18 months to < 21 months	7.00%	7.50%	
21 months - 2 years	7.00%	7.50%	
2 Years 1 day to < 2 Year 11 Months	7.00%	7.50%	
2 Years 11 Months - 35 Months	7.15%	7.65%	
2 Years 11 Months 1 day < = 3 Year	7.00%	7.50%	
3 Years 1 day to < 4 Years 7 Months	7.00%	7.50%	
4 Year 7 Months - 55 months	7.20%	7.70%	
4 Year 7 Months 1 day < = 5 Years	7.00%	7.50%	
5 Years 1 day - 10 Years	7.00%	7.75%*	

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.

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. 2023-24, 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.



Mutual Fund Updates

Largecap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Top 100 Fund - Growth	1005.591(15-Feb-24)	11-Oct-96	30979.8722(Jan 2024)	Rahul Bajjal	0.184	13.8998	18.932	33.0369	20.7297	18.5901	17.5121	14.9322	16.2737
ICICI Prudential Bluechip Fund - Growth	93.13(15-Feb-24)	23-May-08	49837.7831 (Jan 2024)	Anish Tawakley, Vaibhav Dusad	2.6	15.7757	20.7568	34.1544	19.0409	18.5688	19.1822	16.0397	16.8144
Nippon India Large Cap Fund - Reg - Growth	75.4784(15-Feb-24)	08-Aug-07	21453.9845(Jan 2024)	Sailesh Raj Bhan, Ashutosh Bhargava	1.0326	14.491	18.0016	36.1853	22.7641	21.5661	18.9301	16.4073	17.9807
Quant Large Cap Fund - Reg - Growth	14.1142(15-Feb-24)	11-Aug-22	535.0978(Jan 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal, Sandeep Tandon	6.6551	25.0062	31.5804	48.4003	--	--	--	--	--
Nifty 50	21910.75(15-Feb-24)	--	--	--	-0.8449	11.3609	12.6724	21.6193	12.3694	12.6807	15.3514	14.0531	13.7253

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

Midcap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Mid-Cap Opportunities Fund - Growth	156.752(15-Feb-24)	25-Jun-07	59027.4749(Jan 2024)	Chirag Setalvad	3.1494	15.0752	25.6898	54.8826	31.7821	29.4043	25.851	19.0222	22.7036
Mahindra Manulife Mid Cap Fund - Reg - Growth	27.6016(15-Feb-24)	30-Jan-18	2073.9547(Jan 2024)	Manish Lodha, Abhinav Khandelwal	4.4253	17.7276	29.9671	58.5451	27.5284	28.6612	25.7978	--	--
Motilal Oswal Midcap Fund - Reg - Growth	75.5047(15-Feb-24)	24-Feb-14	7972.0514(Jan 2024)	Niket Shah, Ankush Sood, Rakesh Shetty	0.3686	15.3356	26.9145	50.6397	30.3398	32.5352	27.1738	18.7892	--
Quant Mid Cap Fund - Growth	209.0944(15-Feb-24)	09-Mar-01	4857.9083(Jan 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	7.8644	23.5951	35.3352	59.2377	32.6856	37.7898	32.2462	24.2653	20.2949
Nifty Midcap 100	48821.9(15-Feb-24)	--	--	--	2.0568	17.9135	29.1022	59.1794	28.9188	28.122	24.6491	17.4448	20.578

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

Smallcap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Small Cap Fund - Growth	121.086(15-Feb-24)	03-Apr-08	28606.6204(Jan 2024)	Chirag Setalvad	2.1668	12.4175	21.8332	51.8091	29.1587	32.4865	24.9234	21.5095	22.1867
ICICI Prudential Smallcap Fund - Growth	76.47(15-Feb-24)	18-Oct-07	7455.4068(Jan 2024)	Anish Tawakley, Sri Sharma	0.1572	11.0514	19.1752	44.6104	24.5185	28.9184	28.8575	19.0211	19.6013
Nippon India Small Cap Fund - Reg - Growth	141.9004(15-Feb-24)	16-Sep-10	45894.0116(Jan 2024)	Samir Rachh, Kinjal Desai, Tejas Sheth	0.1558	11.8522	22.2579	54.4353	30.541	36.1202	31.6581	24.0819	28.4322
Quant Small Cap Fund - Growth	236.3295(15-Feb-24)	21-Nov-96	15663.8445(Jan 2024)	Sanjeev Sharma, Ankit Pande, Vasav Sahgal	5.5058	24.8217	35.1379	65.8483	33.2683	44.6072	38.2955	25.375	20.5034
Nifty Smallcap 100	16105.2(15-Feb-24)	--	--	--	3.169	16.7953	37.8892	71.7183	23.9946	26.4576	22.9572	14.0478	17.7039

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

Multicap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Multi Cap Fund - Reg - Growth	16.1600 (15-Feb-2024)	10-Dec-21	11757.9399 (Jan-2024)	Gopal Agrawal	1.7632	14.6099	22.8311	46.8023	27.4923	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	17846.2400 (15-Feb-2024)	--	--	--	1.3637	15.2255	23.0293	43.3156	21.1226	22.2478	21.9372	17.3753	19.1527
Kotak Multicap Fund - Reg - Growth	16.3200 (15-Feb-2024)	29-Sep-21	8932.3123 (Jan-2024)	Abhishek Bisen, Arjun Khanna, Devender Singh, Harsha Upadhyaya	6.3261	22.449	31.8444	56.1424	30.5951	--	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	17846.2400 (15-Feb-2024)	--	--	--	1.3637	15.2255	23.0293	43.3156	21.1226	22.2478	21.9372	17.3753	19.1527
Nippon India Multi Cap Fund - Reg - Growth	239.2346 (15-Feb-2024)	28-Mar-05	25722.9471 (Jan-2024)	Ashutosh Bhargava, Sailesh Raj Bhan	1.4589	13.1041	18.6834	44.6143	28.3457	28.9588	21.7773	18.034	18.3585
NIFTY 500 Multicap 50:25:25 TRI	17846.2400 (15-Feb-2024)	--	--	--	1.3637	15.2255	23.0293	43.3156	21.1226	22.2478	21.9372	17.3753	19.1527
Quant Active Fund - Growth	616.7865 (15-Feb-2024)	04-Apr-01	8142.8015 (Jan-2024)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	4.2128	19.5669	26.4973	45.1848	22.2744	29.6667	30.1194	23.9919	24.5811
NIFTY 500 Multicap 50:25:25 TRI	17846.2400 (15-Feb-2024)	--	--	--	1.3637	15.2255	23.0293	43.3156	21.1226	22.2478	21.9372	17.3753	19.1527

* Less than 1 year Absolute returns, Greater than 1 year Compound Annualized returns

Large & Midcap Fund

Scheme Name	NAV	Launch Date	Corpus (In crs.)	Fund Manager	Absolute			Compound Annualized					
					1 Month	3 Months	6 Months	1 Year	2 Years	3 Years	5 Years	7 Years	10 Years
HDFC Large and Mid Cap Fund - Growth	287.0730 (15-Feb-2024)	18-Feb-94	16033.2204 (Jan-2024)	Gopal Agrawal	1.2757	15.3052	22.5895	44.9022	24.7155	24.855	22.9511	17.5408	15.7237
NIFTY Large Midcap 250 TRI	17666.7500 (15-Feb-2024)	--	--	--	1.0476	15.1711	21.5623	41.0758	21.2597	21.3139	21.6299	17.9093	19.5096
ICICI Prudential Large & Mid Cap Fund - Growth	810.9100 (15-Feb-2024)	09-Jul-98	10853.7402 (Jan-2024)	Ihab Dalwai	3.4007	16.8206	22.5807	38.864	23.5495	25.1697	22.5208	16.473	17.2903
NIFTY Large Midcap 250 TRI	17666.7500 (15-Feb-2024)	--	--	--	1.0476	15.1711	21.5623	41.0758	21.2597	21.3139	21.6299	17.9093	19.5096
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	24.8739 (15-Feb-2024)	17-Oct-19	3297.4522 (Jan-2024)	Aditya Khemari, Ajay Khandelwal, Ankush Sood, Niket Shah, Rakesh Shetty	0.5579	14.3128	24.8238	45.6386	23.1679	22.4472	--	--	--
NIFTY Large Midcap 250 TRI	17666.7500 (15-Feb-2024)	--	--	--	1.0476	15.1711	21.5623	41.0758	21.2597	21.3139	21.6299	17.9093	19.5096
Quant Large and Mid Cap Fund - Growth	109.1480 (15-Feb-2024)	12-Dec-06	1689.2297 (Jan-2024)	Ankit Pande, Sanjeev Sharma, Vasav Sahgal	6.7096	25.0337	34.8422	52.0936	27.5822	29.7136	26.9738	18.6783	23.4527
NIFTY Large Midcap 250 TRI	17666.7500 (15-Feb-2024)	--	--	--	1.0476	15.1711	21.5623	41.0758	21.2597	21.3139	21.6299	17.9093	19.5096

* Less than 1 year Absolute returns, Greater than 1 year Compound Annualized returns

Disclaimer: Mutual Fund Investments are subject to market risk. Read offer document carefully.



Email Your Queries / Feedback at : gagan@guptainvestments.com



Insure your family's future with a plan that adjusts to their changing needs.

NEW

HDFC Life Click2Protect Super

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan

99.39%

Individual Death Claim Settlement Ratio*



Flexibility to choose from multiple coverage options¹



Option to increase your cover at key life stages²



Option to extend the policy term³

HDFC Life Click2Protect Super

A Non-Linked, Non-Participating, Individual, Pure Risk Premium/ Savings Life Insurance Plan



Sar utha ke jiyo!

*Individual death claim settlement ratio by number of policies as per audited annual statistics for FY 2022-23
 1 There are three different coverage options available under the plan - Level (Life Option - Variant A), Increasing (Life Option - Variant B & C) or Decreasing (Life Goal Option).
 2 Life Assured should be less than 45 years of age during events (Marriage or child birth).
 3 Under Renewability Option at Maturity, the policyholder can choose to extend the term of their policy.

Fulfill all your dreams with **Guaranteed Income** ^



Pay once or for a limited term, enjoy life insurance cover during full policy term



Avail guaranteed benefit as Lump sum or as Regular Income + Lump sum



Guaranteed Income for 30 years + 100% ROP at maturity

HDFC Life Guaranteed Wealth Plus

A Non-Linked, Non-Participating Individual Life Insurance Savings Plan



Sar utha ke jiyo!

^This applies to Income Variant, whereby guaranteed income is paid on survival of Life Assured during the policy term, provided all due premiums are paid during the premium payment term. **ROP - Return of Premiums. This applies to Income variant, whereby all base premiums are returned to policyholder on survival of Life Assured at maturity, provided all due premiums are paid during the premium payment term.
 ***Quantum of benefits is guaranteed irrespective of the experience.

In this policy, the investment risk in investment portfolio is borne by the policyholder. The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year.

The higher you reach, the taller your family stands.



Why HDFC Life Samporn Nivesh Plan is a must-have ULIP:



Reducing Allocation Charges*



Comprehensive Plan Options



Loyalty Additions



10 Fund Options

HDFC Life Samporn Nivesh

A Unit Linked Non Participating Life Insurance Plan



Sar utha ke jiyo!

*On paying a higher premium amount. Available for premium of 1 lakh & above for limited & regular premium payment options and 10 lakhs & above for single premium payment option.

Retire smart, with guaranteed* regular income and manage inflation with increasing pension!

NEW

HDFC Life Smart Pension Plus

A Non-Linked, Non-Participating Individual/Group Annuity Savings Plan



Single & Joint Life feature



Increasing Annuity



Option to receive early returns at milestone ages

HDFC Life Smart Pension Plus

A Non-Linked, Non-Participating Individual/Group Annuity Savings Plan



Sar utha ke jiyo!

*Annuity rate is fixed once the policy has been purchased and shall remain the same for the duration of the policy. Amount of guaranteed income will depend upon premiums paid subject to applicable terms and conditions.

Disclaimer : Insurance is the subject matter of solicitation.



Little Investment can make a Big Difference



The 100-year plan!

LIC's

JEEVAN UMANG

UIN: 512N312V01 PLAN NO: 945

A non-linked, with profit, whole life assurance plan.

Get **GUARANTEED** Survival Benefit equal to 8% of Basic Sum Assured each year after the final premium, till Age 99 and lump sum maturity benefit on survival to Age 100.

FEATURES:

- Age Eligibility : For a child of 90 days to 55 years
- Minimum Basic Sum Assured : ₹ 2,00,000/-
- Maximum Basic Sum Assured : No limit
- Premium Paying Term : 15, 20, 25 and 30 years
- Policy Term : (100 minus age at entry) years

OPTIONAL RIDERS:

- LIC's Accidental Death and Disability Benefit Rider
- LIC's Accidental Benefit Rider
- LIC's New Term Assurance Rider
- LIC's New Critical Illness Benefit Rider

SPECIAL FEATURES:

- Life long risk cover till Age 100
- Bonus throughout the term
- Final additional bonus (if any)
- Loan facility

भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

IRDAI Regn No.: 512 *Zindagi ke saath bhi, Zindagi ke baad bhi.*

INTRODUCING

Plan No.: 871 UIN: 512N363V01

GUARANTEED REASON FOR CELEBRATION

with Lifetime Guaranteed Returns

Whole Life Insurance with flexibility to choose benefits

- Limited Premium Paying term 5 to 16 years
- Regular Income Benefit / Flexi Income Benefit
- Guaranteed Additions during Premium Paying term
- Minimum Basic Sum Assured ₹ 5 lacs

A NON - LINKED, NON - PARTICIPATING, INDIVIDUAL, SAVINGS, WHOLE LIFE INSURANCE PLAN

भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

Har Pal Apke Saath

LIC/P-1/2023-24/13/Eng

Disclaimer : Insurance is the subject matter of solicitation.

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