

GUPTA

PUBLICATION

Volume - XIII Issue - 1

“Quality Investment under one roof”

January - 2026



Mutual Fund Updates

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
Bandhan Large Cap Fund - Reg - Growth	79.99	2,051.48	Ritika Behera, Gaurav Satra, Manish Gunwani, Prateek Poddar	09-Jun-2006	0.71	2.75	3.36	9.75	12.88	17.50	14.28	13.89
ICICI Prudential Large Cap Fund - Growth	113.80	78,501.91	Anish Tawakley, Vaibhav Dusad, Sharmila D mello	23-May-2008	-0.66	2.09	1.89	10.58	13.23	17.60	16.76	15.24
Motilal Oswal Large Cap Fund - Reg - Growth	14.14	3,066.19	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Atul Mehra, Swapnil P Mayekar	06-Feb-2024	0.03	1.80	0.01	8.59	--	--	--	--
Nippon India Large Cap Fund - Reg - Growth	93.16	50,875.69	Sailesh Raj Bhan, Bhavik Dave, Divya Dutt Sharma, Lokesh Maru	08-Aug-2007	0.00	1.30	1.83	9.41	12.78	19.00	19.14	15.17
Nifty 50	25,683.30	--	--	--	-0.61	1.99	0.81	9.17	9.17	12.36	12.34	12.93

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	138.35	12,783.73	Manish Gunwani, Rahul Agarwal, Ritika Behera, Gaurav Satra	09-Aug-2005	0.36	1.91	3.41	8.75	16.13	22.93	20.67	16.33
ICICI Prudential Large & Mid Cap Fund - Growth	1,038.66	27,744.57	Sharmila D mello, Ihab Dalwai	09-Jul-1998	0.20	1.57	3.02	11.58	16.05	20.66	21.78	16.32
Invesco India Large & Mid Cap Fund - Growth	99.94	9,344.28	Amit Ganatra, Aditya Khemani	09-Aug-2007	-0.85	-2.20	-0.96	6.91	18.65	23.47	18.56	16.37
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	32.87	15,055.38	Rakesh Shetty, Ajay Khandelwal, Atul Mehra, Swapnil P Mayekar, Sandeep Jain	17-Oct-2019	-0.99	-5.55	-3.85	-1.85	16.29	24.22	21.31	--
NIFTY Large Midcap 250 TRI	21,547.37	--	--	--	0.01	1.71	0.96	8.38	12.09	18.72	18.08	16.41

Flexicap 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 Flexi Cap Fund - Growth	2,080.06	96,294.99	Dhruv Muchhal, Chirag Setalvad	01-Jan-1995	1.10	2.11	4.32	13.00	17.18	21.55	22.76	17.22
ICICI Prudential Flexicap Fund - Reg - Growth	19.60	20,135.02	Rajat Chandak, Sharmila D mello	17-Jul-2021	-1.01	-0.05	5.26	9.50	14.67	19.16	--	--
Kotak Flexicap Fund - Reg - Growth	86.55	56,459.51	Harsha Upadhyaya	11-Sep-2009	0.83	0.92	-0.35	10.52	13.02	16.19	14.71	14.57
Parag Parikh Flexi Cap Fund - Reg - Growth	86.64	1,29,344.17	Raunak Onkar, Rajeev Thakkar, Raj Mehta, Rukun Tarachandani, Mansi Kariya, Aishwarya Dhar, Tejas Soman	24-May-2013	0.10	1.51	1.80	8.19	15.07	21.97	19.38	17.65
Nifty 500 TRI	37,455.92	--	--	--	-0.21	1.10	0.05	7.51	10.87	16.03	15.65	14.97

Inside	Pg.	Inside	Pg.
• Mutual Fund Updates	1	• Corporate Fixed Deposit Updates	4
• Contd.... Mutual Fund Updates	2	• Contd.... Corporate Fixed Deposit Updates	5
• HDFC Ergo / ICICI Lombard / Care Health Insurance	3	• HDFC LIFE / LIC & Care Health Travel Insurance	6



Dear Investors,

Please download the Mobile App from Play Store Type GuptaInvestments followed by Mobile No. and OTP





Contd...

# Mutual Fund Updates

## 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	102.75	13,650.47	Trideep Bhattacharya, Raj Koradia, Dhruv Bhatia	26-Dec-2007	0.03	1.15	0.17	5.09	18.20	25.23	22.92	18.24
HDFC Mid Cap Fund - Growth	202.51	92,641.55	Chirag Setalvad, Dhruv Muchhal	25-Jun-2007	0.47	3.17	2.55	9.20	16.58	25.10	24.29	18.41
ICICI Prudential MidCap Fund - Growth	309.32	7,132.04	Sharmila D mello, Lalit Kumar	28-Oct-2004	1.07	2.92	2.30	12.04	16.17	22.40	20.92	16.19
Invesco India Midcap Fund - Growth	181.66	10,296.36	Amit Ganatra, Aditya Khemani	19-Apr-2007	-0.91	-0.31	0.99	8.33	21.88	26.47	22.54	17.99
Nifty Midcap 100	59,748.15	--	--	--	0.12	2.26	0.69	7.18	12.77	23.48	21.88	16.20

## 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	46.54	18,173.85	Manish Gunwani, Kirthi Jain, Ritika Behera, Gaurav Satra	25-Feb-2020	2.21	0.24	-1.18	0.81	18.01	30.02	24.63	--
Invesco India Smallcap Fund - Reg - Growth	41.32	9,224.64	Taher Badshah, Aditya Khemani	30-Oct-2018	0.44	-1.12	-2.52	-2.34	13.84	23.94	24.31	--
Motilal Oswal Small Cap Fund - Reg - Growth	13.71	5,837.46	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Swapnil P Mayekar	26-Dec-2023	0.28	-2.50	-2.84	-6.56	16.20	--	--	--
Nippon India Small Cap Fund - Reg - Growth	164.09	68,287.15	Samir Rachh, Divya Dutt Sharma, Lokesh Maru	16-Sep-2010	0.87	-2.21	-5.00	-4.49	8.51	20.98	25.62	19.68
Nifty Smallcap 100	17,601.05	--	--	--	3.22	-1.62	-6.85	-4.16	7.10	22.09	18.77	12.26

## 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	17.97	9,270.66	Shreyash Devalkar, Hitesh Das, Nitin Arora	17-Dec-2021	0.64	-0.34	0.00	2.52	14.86	22.52	--	--
Kotak Multicap Fund - Reg - Growth	19.76	23,057.25	Abhishek Bisen, Devender Singhal	29-Sep-2021	0.11	0.44	3.67	6.29	14.41	22.57	--	--
Nippon India Multi Cap Fund - Reg - Growth	296.98	50,352.17	Sailesh Raj Bhan, Ashutosh Bhargava, Divya Dutt Sharma, Lokesh Maru	28-Mar-2005	-0.75	-1.41	-1.70	4.93	13.06	21.34	23.75	15.28
WhiteOak Capital Multi Cap Fund - Reg - Growth	15.25	2,957.46	Piyush Baranwal, Ramesh Mantri, Trupti Agrawal, Dheeresh Pathak, Ashish Agrawal	22-Sep-2023	-0.92	0.27	0.97	6.52	15.49	--	--	--
NIFTY 500 Multicap 50:25:25 TRI	21,124.49	--	--	--	-0.20	0.15	-1.41	5.22	10.61	18.13	17.98	15.56

## 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	15.59	5,586.87	Aparna Karnik, Ravi Gehani, Shantanu Pradeep Godambe	27-Sep-2023	3.32	5.51	13.68	23.60	20.31	--	--	--
Invesco India Multi Asset Allocation Fund - Reg - Growth	12.07	685.53	Taher Badshah, Krishna Cheemalapati, Amey Sathe	17-Dec-2024	2.63	5.10	11.41	22.60	--	--	--	--
Kotak Multi Asset Allocation Fund -Reg - Growth	15.51	10,836.15	Abhishek Bisen, Devender Singhal, Hiten Shah, Jeetu Valechha Sonar	22-Sep-2023	4.73	6.33	17.10	22.78	19.22	--	--	--
Nippon India Multi Asset Allocation Fund - Reg - Growth	23.93	10,661.23	Ashutosh Bhargava, Kinjal Desai, Vikram Dhawan, Sushil Hari Prasad Budhia, Divya Dutt Sharma, Lokesh Maru, Vinay Sharma	28-Aug-2020	2.37	3.83	10.32	20.31	19.07	20.51	16.25	--
NIFTY 50 Hybrid Composite Debt 65:35 Index	21,184.89	--	--	--	-0.41	1.49	1.12	8.90	9.46	11.50	10.99	12.22

## Gold & Silver 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
<b>Gold</b>												
HDFC Gold ETF Fund of Fund - Growth	40.41	8,501.18	Arun Agarwal, Nandita Menezes	01-Nov-2011	5.83	10.38	40.23	71.29	45.00	32.18	20.23	16.44
ICICI Prudential Regular Gold Savings Fund (FOF) - Growth	42.35	4,481.52	Manish Banthia, Nishit Patel, Ashwini Jemin Bharucha, Venus Ahuja	11-Oct-2011	6.81	12.16	41.74	73.13	45.91	32.77	20.59	16.49
SBI Gold Fund - Growth	39.99	10,774.96	Raviprakash Sharma	12-Sep-2011	6.80	11.50	41.68	73.51	45.89	32.92	20.69	16.75
<b>Silver</b>												
HDFC Silver ETF Fund of Fund - Reg - Growth	38.27	3,281.00	Arun Agarwal, Nandita Menezes	28-Oct-2022	31.18	38.06	114.41	153.64	76.13	47.74	--	--
Kotak Silver ETF Fund of Fund - Reg - Growth	31.75	776.59	Abhishek Bisen, Jeetu Valechha Sonar	31-Mar-2023	34.90	49.01	121.29	161.67	78.35	--	--	--
SBI Silver ETF Fund Of Fund - Reg - Growth	25.46	2,763.06	Harsh Sethi	11-Jul-2024	34.22	47.70	121.62	162.96	--	--	--	--

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

Disclaimer : All information contained herein is obtained by ICRA Analytics Limited from sources believed by it to be accurate and reliable. Because of the possibility of human or mechanical error as well as other factors, however, all information contained herein is provided 'AS IS' without warranty of any kind. ICRA Analytics adopts all necessary measures so that the information it uses is of sufficient quality and from sources ICRA Analytics considers to be reliable including, when appropriate, independent third-party sources. However, ICRA Analytics is not an auditor and cannot in every instance independently verify or validate information received in preparing this document.All information contained herein must be construed solely as statements of opinion, and ICRA Analytics Limited or its affiliates or group companies and its respective and any of its officers, directors, personnel and employees, disclaim liability to any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this document or its contents in any manner or for any contingency within or beyond the control of, ICRA Analytics or any of its directors, officers, employees, agents, representatives, licensors or suppliers, arising from or in connection with the information contained herein or the use of or inability to use any such information.Opinions expressed in the document are not the opinions of our holding company, ICRA Limited(ICRA), and should not be construed as any indication of credit rating or grading of ICRA for any instruments that have been issued or are to be issued by any entity.The recipient alone shall be fully responsible and / or are liable for any decision taken on the basis of this document and / or the information contained herein.

Mutual Fund investments are subject to market risks, read all scheme related documents carefully. Past performance may or may not be sustained in the future. Investors should consult with their Mutual Fund Distributor or Financial Advisor before investing.



Little Investment can make a Big Difference





With 21 benefits\*, Travel worry-free with HDFC ERGO Explorer Travel Insurance



carē HEALTH INSURANCE



International Travel Insurance

hdfcergo.com

HDFC ERGO

Take it easy!

Health Insurance jo de

4X coverage  
at no additional cost

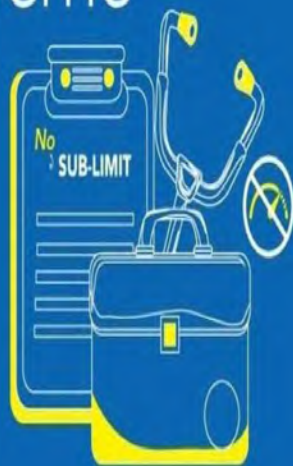
Sabse bada sach  
Optima Secure  
de benefits SO MUCH!



carē HEALTH INSURANCE

BEST  
HEALTH INSURANCE  
COMPANY IN RURAL SECTOR  
CLAIMS SERVICE  
LEADER OF THE YEAR  
INDIA INSURANCE SUMMIT & AWARDS 2024

Ab medical treatment  
par no sub-limits with  
carē supreme



ICICI Lombard  
Nibhaye Vaade

Introducing

elevate

Power of  
Infinite Personalisation^

An AI-driven, revolutionary health insurance offering infinite ways to care for your family.



Infinite  
Sum Insured

With unlimited sum insured, the hassle of limited coverage will be a thing of the past



Infinite  
Claim Amount

Get one-time infinite claim amount for your selected claim with Infinite Care add-on<sup>1</sup>



Infinite  
Cumulative Bonus

Get Cumulative Bonus of 100% every year irrespective of claim for indefinite period with Power Booster add-on<sup>2</sup>



Infinite  
Assurance

Get pre-existing diseases covered from the 31st day with Jumpstart Add-On<sup>3</sup>



Infinite  
Reset\*\*

Get refill of your coverage unlimited times. Multiple claims will not bother you now



For more details, kindly contact your Advisor.

Disclaimer : Insurance is the subject matter of solicitation.



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





FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 1st January, 2026

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





Contd... **FIXED DEPOSIT UPDATES**

Fixed Deposit Schemes w.e.f 1st January, 2026

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. 1st Jan, 2026	25,000		FAA+/-	6.41	6.55	6.69	6.69	6.69			Monthly
	10,000		(CRISIL)	6.44	6.59	6.73	6.73	6.73			Qtrly
			AA+	6.49	6.64	6.79	6.79	6.79			Half yearly
			(CARE)	6.60	6.75	6.90	6.90	6.90			Yearly
				6.60	6.98	7.39	7.65	7.92			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			17th Dec, 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	6.45	6.95	
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.

Visit Our Website : [www.guptainvestments.com](http://www.guptainvestments.com)



**Comprehensive financial protection for the whole family.**

**NEW**  
**HDFC Life Click 2 Protect Supreme**  
A Non-Linked, Non-Participating, Individual, Pure Risk Premium/Savings Life Insurance Plan

**IMMEDIATE CLAIM PAYOUT**  
99.68% Individual Claim Settlement Ratio



**Life Cover with Wellness Benefits**  
**Special Rates\* for Salaried and Women**  
**Parent Protect Care**

**HDFC Life Click 2 Protect Supreme**  
A Non-Linked, Non-Participating, Individual, Pure Risk Premium/Savings Life Insurance Plan

**HDFC Life**  
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>3</sup> with Instant Issuance**  
**Partial Withdrawals<sup>2</sup>**  
**Joint life with Waiver of Premium<sup>4</sup>**

**HDFC Life**  
Sar utha ke jiyo!

**Chhoti bachat ko badi banaye  
Aur bima bhi paayein**



**LIC's BIMA Lakshmi**  
Plan No.: 881 UIN: 512N389V01

**An Attractive Plan Exclusively for Women**  
Get Life Insurance cover for Basic sum Assured  
Sum Assured & Guaranteed Additions payment on maturity  
Additional Attractive Money Back payable as per three choices

**care HEALTH INSURANCE**  
**ICICI Lombard Nibhaye Vaade**  
**HDFC ERGO Take it easy!**

**Visiting the USA or Traveling Abroad?**



**Best Visitors Insurance!**

Disclaimer : Insurance is the subject matter of solicitation.

## Administrative Support

Name	Mobile No.	Designation	Email Id
Mr. Gagan Gupta	9820237699	Director	gagan@guptainvestments.com
Mr. Narendra Pandit	9321927291	Business Executive	mutualfund@guptainvestments.com
Mr. Pravin Jadhav	9321927290	Business Executive	insurance@guptainvestments.com
Mr. Sachin Karshingkar	9323835900	Business Executive	officedesk@guptainvestments.com
Mr. Sachin Kolambekar	9619495007	Business Executive	mutualfundsupport@guptainvestments.com
Mr. Rajesh Ghadi	9619495005	Insurance Sales Support	insurancesupport@guptainvestments.com
Mr. Narendra Chaughule	9619416604	Insurance Sales Support	insurancedesk@guptainvestments.com
Mr. Dhiraj Sav	91370 59642	Insurance Sales	insurancesales@guptainvestments.com
Mr. Hemant Katalkar	9323835902	Mutual Fund Sales Support	officesupport@guptainvestments.com
Mr. Santosh Suryavanshi	9619495003	Mutual Fund Sales Support	officedesksupport@guptainvestments.com
Mr. Sanjay Patil	9323835901	Executive Service Support	service@guptainvestments.com
Mr. Santosh Chaughule	9820089301	Service Support	servicesupport@guptainvestments.com
Mr. Shyam Vishwakarma	9920620053	Service Support Executive	servicesupport1@guptainvestments.com
Mr. Pradip Sonawane	9619418112	Office Assistant	adminsUPPORT@guptainvestments.com
Mrs. Harini L Suvarna	9320129922	Relationship Executive	admin@guptainvestments.com
Mr. Vaibhav Varule	9137840472	Admin Accounts	adminaccounts@guptainvestments.com

Editor: Gagan Gupta

Owner & Publisher: Gagan Gupta

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

**Disclaimer:** All possible efforts have been made to present factually correct data. However, the publication is not responsible, if despite this, errors may have crept inadvertently or through oversight. This Newspaper has been prepared by Gupta Publication and is meant for use by the recipient and not for circulation. It should not be considered to be taken as and an offer to sell, or a solicitation to buy any security. All investments are subject to the financial and other details provided by the company or Government Body or Post Office or AMC etc, to be fully understood and read by the investor before investing and we as a publisher shall not be held responsible in any manner whatsoever.

This publication is for Internal Circulation for our Investors.



**Gupta Investments Financial Services Pvt Ltd™**  
**AMFI Registered Mutual Fund Distributor**  
*"Quality Investment under one roof"*

☎ 91-22-2633 8819 / 2633 8818  
☎ +91 98202 37690 / 9820237690  
MSME No. UDYAM-MH-18-0107876  
CIN No. U65990MH2021PTC357758

Office No. 18 & 22, R.N.A. Shopping Arcade,  
1st Floor, Lokhandwala Complex,  
Andheri (W), Mumbai - 400 053.

E-mail : [gagan@guptainvestments.com](mailto:gagan@guptainvestments.com)  
Website : [www.guptainvestments.com](http://www.guptainvestments.com)