

# 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

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# 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 Singh	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 Singh, 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.

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An AI<sup>#</sup>-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<sup>\*\*</sup>**

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

**Infinite Stetho**

Get coverage for  
multiple diseases  
from the 31st day  
with Stetho Add-On<sup>\*4</sup>

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# 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 (CRISIL)	6.41 6.44 MAAA (ICRA)	6.55 6.59 6.64 6.70 6.75	6.74 6.78 6.83 6.95 6.95				Monthly Qrtly Half Yearly Ann 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 (CRISIL)	6.74 6.78 MAAA (ICRA)	6.88 6.92 6.98 7.10 7.10	7.07 7.11 7.17 7.30 7.30				Monthly Qrtly Half Yearly Ann 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 25,000 5,000		FAAA (CRISIL)	6.40 6.45 6.50 6.60 6.60	6.80 6.80 6.90 7.00 7.00	6.80 6.80 6.90 7.00 7.00	6.80 6.80 6.90 7.00 7.00	6.80 6.80 6.90 7.00 7.00		Monthly Qrtly Half yearly Yearly Cum/Yield
MAHINDRA FINANCE		0.10		15	30	42				
Dhanruddhi Deposits upto 5 Cr W.e.f. 25th June, 2025 Add interest rate of 0.05% p.a. for renewal of Deposits	50,000 25,000 5,000		FAAA (CRISIL)	6.55 6.60 6.65 6.75 6.75	6.80 6.80 6.90 7.00 7.00	6.80 6.80 6.90 7.00 7.00				Monthly Qrtly Half yearly Yearly 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 (CRISIL)	6.79 6.82 MAA+ (ICRA)	7.02 7.06 7.12 7.25 7.31	6.93 6.97 7.03 7.15 7.28	7.02 7.06 7.12 7.25 7.51	7.35 7.39 7.46 7.60 8.20	7.35 7.39 7.46 7.60 8.57	Monthly Qrtly Half yearly Yearly 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 (CRISIL)	6.93 6.97 MAA+ (ICRA)	7.16 7.20 7.27 7.40 7.47	7.07 7.11 7.17 7.30 7.44	7.16 7.20 7.27 7.40 7.67	7.49 7.53 7.61 7.75 8.37	7.49 7.53 7.61 7.75 8.70	Monthly Qrtly Half yearly Yearly 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 (CRISIL)	7.25 7.30 MAA+ (ICRA)	7.49 7.53 7.61 7.75 7.83	7.39 7.44 7.51 7.65 7.79	7.49 7.53 7.61 7.75 8.05	7.81 7.86 7.94 8.10 8.77	7.81 7.86 7.94 8.10 9.20	Monthly Qrtly Half yearly Yearly 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)	7.39 7.44 MAA+ (ICRA)	7.63 7.68 7.75 7.90 7.98	7.53 7.58 7.65 7.80 7.95	7.63 7.68 7.75 7.90 8.21	7.95 8.01 8.09 8.25 8.94	7.95 8.01 8.09 8.25 9.39	Monthly Qrtly Half yearly Yearly Cum/Yield
<b>WOMEN DEPOSIT SCHEME</b>										
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60
Fresh Deposit ( For Individual ) w.e.f 5th August 2025	5,000		FAAA (CRISIL)	6.83 6.87 MAA+ (ICRA)	7.07 7.11 7.17 7.30 7.37	6.97 7.01 7.07 7.20 7.33	7.07 7.11 7.17 7.30 7.57	7.39 7.44 7.51 7.65 8.24	7.39 7.44 7.51 7.65 8.62	Monthly Qrtly Half yearly Yearly 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 (CRISIL)	6.97 7.01 MAA+ (ICRA)	7.21 7.25 7.32 7.45 7.52	7.11 7.16 7.22 7.35 7.48	7.21 7.25 7.32 7.45 7.73	7.53 7.58 7.65 7.80 8.42	7.53 7.58 7.65 7.80 8.81	Monthly Qrtly Half yearly Yearly Cum/Yield



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## 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
<b>SHRIRAM FINANCE LIMITED</b>				12	15 (Online)	18	24	36	50	60	
Fresh Deposit ( For Senior Citizen ) w.e.f 5th August 2025	5,000		FAAA (CRISIL)	7.30 7.35 MAA+ (ICRA)	7.53 7.58 7.65 7.80 7.55	7.44 7.49 7.56 7.70 7.85	7.53 7.58 7.65 7.80 8.10	7.86 7.91 7.99 8.15 8.83	7.86 7.91 7.99 8.15 9.26	7.86 7.91 7.99 8.15 9.59	Monthly Qtrly Half yearly Yearly Cum/Yield
<b>SHRIRAM FINANCE LIMITED</b>				12	15 (Online)	18	24	36	50	60	
Renewal Deposit ( For Senior Citizen ) w.e.f 5th August 2025	5,000		FAAA (CRISIL)	7.44 7.49 MAA+ (ICRA)	7.67 7.72 7.80 7.95 7.70	7.58 7.63 7.70 7.85 8.00	7.67 7.72 7.80 7.95 8.26	8.00 8.05 8.13 8.30 9.01	8.00 8.05 8.13 8.30 9.46	8.00 8.05 8.13 8.30 9.80	Monthly Qtrly Half yearly Yearly Cum/Yield
<b>ICICI HOME FINANCE</b>		0.35		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60				
w.e.f 1st Sept, 2025	40,000 20,000 10,000		FAAA (CRISIL)	6.50 6.55 MAAA (ICRA)	6.60 6.65 6.85 7.08	6.65 6.70 6.90 7.39	6.75 6.80 7.00 7.77				Monthly Qtrly Ann Cum/Yield
<b>ICICI HOME FINANCE</b>		0.35		39	45						
Special Scheme w.e.f 1st Sept, 2025	40,000 20,000 10,000		FAAA (CRISIL)	6.80 6.85 MAAA (ICRA)	6.85 6.90 7.10 7.82						Monthly Qtrly Ann Cum/Yield
<b>PNB Housing Finance Ltd</b>		0.25		12-23	24-35	36-47	48-59	60			
W.e.f. 1st Jan, 2026	25,000 10,000		FAA+/- (CRISIL)	6.41 6.44 AA+ (CARE)	6.55 6.59 6.64 6.75	6.69 6.73 6.79 6.90	6.69 6.73 6.79 6.90	6.69 6.73 6.79 6.90			Monthly Qtrly Half yearly Yearly Cum/Yield
<b>Godrej &amp; Boyce Mfg Co. Ltd</b>		0.25				36					
W.e.f. 16th Sept, 2025 (Only Renewal)	40,000		(IND) AAA			7.60 7.65 7.75					Monthly Qtrly 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



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- 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 requirement of your Bank, to ensure smooth clearance of your cheque.



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**Life Cover with Wellness Benefits<sup>3</sup>** **Special Rates<sup>4</sup> for Salaried and Women** **Parent Protect Care<sup>5</sup>**

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

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## 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	insuredesk@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.

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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)