

# GUPTA

## PUBLICATION

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“Quality Investment under one roof”

July - 2025

### Investment Guide

#### Mutual Fund Tax Guide for AY 2025–26: What Every Investor Should Know

As the financial year 2024-2025 (FY25) draws to a close, it's essential for mutual fund investors to understand the prevailing tax implications on their investments. Recent changes have altered the taxation landscape for both equity and debt mutual funds. Here's a comprehensive overview:

#### Taxation of Equity Mutual Funds

Equity mutual funds are schemes that allocate at least 65% of their assets to equity shares of domestic companies

- Short-Term Capital Gains (STCG):** If units are redeemed within 12 months of investment, the gains are classified as short-term. As per Section 111A of the Income-tax Act, 1961, STCG on such funds is taxed at 15% for transfers made before July 23, 2024. For transfers on or after this date, the rate increases to 20%.
- Long-Term Capital Gains (LTCG):** For units held beyond 12 months, the gains are considered long-term. According to Section 112A, LTCG exceeding Rs. 1,25,000 is taxed at 10% for transfers before July 23, 2024, and at 12.5% for transfers on or after this date, provided the transfer is subject to Securities Transaction Tax (STT).

#### Taxation of Debt Mutual Funds

Debt mutual funds predominantly invest in fixed-income instruments like corporate bonds, government securities, and money market instruments.

##### For Investments Made Before April 1, 2023:

- Short-Term Capital Gains:** Gains from units held for up to 36 months are added to the investor's income and taxed as per their applicable income tax slab.
- Long-Term Capital Gains:** Gains from units held beyond 36 months are taxed at 20% with the benefit of indexation.

##### Investments Made On or After April 1, 2023:

The Finance Act 2023 introduced Section 50AA, stipulating that gains from specified mutual funds—where not more than 35% of total proceeds are invested in equity shares of domestic companies—are deemed short-term capital gains, irrespective of the holding period. Consequently, these gains are taxed at the investor's applicable income tax slab rate.

The Union Budget 2025 did not introduce changes to the capital gains tax structure for mutual funds. However, significant amendments from previous budgets continue to influence the current taxation framework. Notably, the exemption limit on certain financial assets has been raised from Rs. 1 lakh to Rs. 1.25 lakh per year.

**Disclaimer:** Understanding the tax implications of mutual fund investments is crucial for effective financial planning. Mutual fund investments are subject to market risks. Contact us or qualified tax consultant before making investment or tax-related decisions.

FII / DII - ACTIVITIES IN INDIAN EQUITY MARKET (CASH)		
Month- Year	FII ( Rs Crores)	DII (Rs Crores)
	Net Purchase / Sale	Net Purchase / Sale
Jun-25	₹ 7,489	₹ 72,674
May-25	₹ 11,773	₹ 67,642
Apr-25	₹ 2,735	₹ 28,228
Mar-25	₹ 2,014	₹ 37,586
Feb-25	-₹ 58,988	₹ 64,853
Jan-25	-₹ 87,375	₹ 86,592
Dec-24	-₹ 16,982	₹ 34,195
Nov-24	-₹ 45,974	₹ 44,484
Oct-24	-₹ 1,14,446	₹ 1,07,255
Sep-24	₹ 12,612	₹ 30,857
Aug-24	-₹ 21,369	₹ 48,279
Jul-24	₹ 5,408	₹ 23,486
Last 12 Months	-₹ 3,03,103	₹ 6,46,130

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

Inside	Pg.	Inside	Pg.
• Investment Guide	1	• Mutual Fund Updates	4
• Corporate Fixed Deposit Updates	2	• Life Insurance	5
• Contd.... Corporate Fixed Deposit Updates	3	• Care Health / ICICI / HDFC Ergo General Insurance-Travel Insurance	6



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FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 3rd July, 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 26th June 2025	5,000		FAAA	7.11	7.25	7.16	7.25	7.72	7.72	7.72	Monthly
			(CRISIL)	7.16	7.30	7.20	7.30	7.77	7.77	7.77	Qtrly
			MAA+	7.22	7.36	7.27	7.36	7.85	7.85	7.85	Half yearly
			(ICRA)	7.35	7.50	7.40	7.50	8.00	8.00	8.00	Yearly
				7.35	7.56	7.53	7.78	8.66	9.07	9.39	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal deposit ( For Individual ) w.e.f 26th June 2025	5,000		FAAA	7.25	7.39	7.30	7.39	7.86	7.86	7.86	Monthly
			(CRISIL)	7.30	7.44	7.35	7.44	7.91	7.91	7.91	Qtrly
			MAA+	7.36	7.51	7.41	7.51	7.99	7.99	7.99	Half yearly
			(ICRA)	7.50	7.65	7.55	7.65	8.15	8.15	8.15	Yearly
				7.50	7.72	7.69	7.94	8.83	9.26	9.59	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit ( For Senior Citizen ) w.e.f 26th June 2025	5,000		FAAA	7.58	7.72	7.63	7.72	8.19	8.19	8.19	Monthly
			(CRISIL)	7.63	7.77	7.68	7.77	8.24	8.24	8.24	Qtrly
			MAA+	7.70	7.85	7.75	7.85	8.33	8.33	8.33	Half yearly
			(ICRA)	7.85	8.00	7.90	8.00	8.50	8.50	8.50	Yearly
				7.85	8.08	8.06	8.32	9.25	9.72	10.08	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit ( For Senior Citizen ) w.e.f 26th June 2025	5,000		FAAA	7.72	7.86	7.77	7.86	8.32	8.32	8.32	Monthly
			(CRISIL)	7.77	7.91	7.82	7.91	8.38	8.38	8.38	Qtrly
			MAA+	7.85	7.99	7.89	7.99	8.47	8.47	8.47	Half yearly
			(ICRA)	8.00	8.15	8.05	8.15	8.65	8.65	8.65	Yearly
				8.00	8.23	8.21	8.48	9.41	9.90	10.27	Cum/Yield
WOMEN DEPOSIT SCHEME											
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Fresh Deposit ( For Individual ) w.e.f 26th June 2025	5,000		FAAA	7.16	7.30	7.21	7.30	7.77	7.77	7.77	Monthly
			(CRISIL)	7.20	7.35	7.25	7.35	7.82	7.82	7.82	Qtrly
			MAA+	7.27	7.41	7.32	7.41	7.89	7.89	7.89	Half yearly
			(ICRA)	7.40	7.55	7.45	7.55	8.05	8.05	8.05	Yearly
				7.40	7.62	7.59	7.83	8.72	9.14	9.46	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit ( For Individual ) w.e.f 26th June 2025	5,000		FAAA	7.30	7.44	7.35	7.44	7.91	7.91	7.91	Monthly
			(CRISIL)	7.35	7.49	7.39	7.49	7.96	7.96	7.96	Qtrly
			MAA+	7.41	7.56	7.46	7.56	8.04	8.04	8.04	Half yearly
			(ICRA)	7.55	7.70	7.60	7.70	8.20	8.20	8.20	Yearly
				7.55	7.77	7.75	8.00	8.89	9.33	9.66	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 3rd July, 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 26th June 2025	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.63	7.77	7.67	7.77	8.23	8.23	8.23	Monthly
				7.68	7.82	7.72	7.82	8.29	8.29	8.29	Qtrly
				7.75	7.89	7.80	7.89	8.37	8.37	8.37	Half yearly
				7.90	8.05	7.95	8.05	8.55	8.55	8.55	Yearly
				7.90	8.13	8.10	8.38	9.30	9.78	10.14	Cum/Yield
SHRIRAM FINANCE LIMITED				12	15 (Online)	18	24	36	50	60	
Renewal Deposit ( For Senior Citizen ) w.e.f 26th June 2025	5,000		FAAA (CRISIL) MAA+ (ICRA)	7.77	7.91	7.81	7.91	8.37	8.37	8.37	Monthly
				7.82	7.96	7.86	7.96	8.43	8.43	8.43	Qtrly
				7.89	8.04	7.94	8.04	8.52	8.52	8.52	Half yearly
				8.05	8.20	8.10	8.20	8.70	8.70	8.70	Yearly
				8.05	8.29	8.26	8.54	9.48	9.97	10.35	Cum/Yield
ICICI HOME FINANCE		0.35		>=12- >24	>=24 - > 36	>=36 - > 48	>=48 - > 60				
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
ICICI HOME FINANCE		0.35		39	45						
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
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 AND MFG CO. LTD		0.25				36					
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

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	111.82	72,336.05	Anish Tawakley, Vaibhav Dusad, Sharmila D mello	23-May-2008	1.89	12.86	7.82	6.21	21.81	21.57	23.27	14.34
Invesco India Largecap Fund - Growth	70.58	1,488.19	Amit Nigam, Hiten Jain	21-Aug-2009	2.01	16.56	5.37	5.33	20.57	20.43	20.95	12.82
Motilal Oswal Large Cap Fund - Reg - Growth	14.10	2,533.92	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Atul Mehra, Sunil Sawant	06-Feb-2024	2.35	15.13	7.53	17.05	--	--	--	--
Nippon India Large Cap Fund - Reg - Growth	91.49	43,828.60	Sailesh Raj Bhan, Bhavik Dave	08-Aug-2007	1.24	14.09	6.49	4.42	21.20	23.25	25.90	14.16
Nifty 50	25,522.50	--	--	--	1.95	13.25	7.74	4.94	14.86	16.29	18.97	11.79

## 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 Fund - Growth	197.49	79,717.67	Chirag Setalvad, Dhruv Muchhal	25-Jun-2007	2.95	19.46	5.76	7.73	28.06	31.34	32.26	18.06
Invesco India Midcap Fund - Growth	179.40	6,641.11	Amit Ganatra, Aditya Khemani	19-Apr-2007	1.63	22.68	5.73	15.20	33.47	31.13	30.27	17.80
Kotak Midcap Fund - Reg - Growth	136.50	53,463.94	Atul Bhole	30-Mar-2007	2.84	21.62	3.03	5.27	27.39	26.04	30.13	17.92
Motilal Oswal Midcap Fund - Reg - Growth	103.07	33,053.13	Niket Shah, Rakesh Shetty, Sunil Sawant, Ajay Khandelwal	24-Feb-2014	1.89	17.98	-5.54	7.03	32.96	32.68	35.89	17.50
Nifty Midcap 100	59,415.45	--	--	--	0.64	19.22	5.59	4.44	28.25	29.01	31.15	16.12

## 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	108.32	26,379.20	Mayank Hyanki, Krishnaa N, Tejas Sheth	29-Nov-2013	2.03	17.60	2.20	6.01	22.22	23.80	30.33	18.82
Bandhan Small Cap Fund - Reg - Growth	47.09	11,743.70	Manish Gunwani, Kirthi Jain, Ritika Behera, Gaurav Satra	25-Feb-2020	0.91	19.47	2.02	10.48	38.65	33.61	35.85	--
Invesco India Smallcap Fund - Reg - Growth	42.39	6,822.51	Taher Badshah, Aditya Khemani	30-Oct-2018	1.69	20.36	0.19	9.14	30.47	30.27	33.20	--
Motilal Oswal Small Cap Fund - Reg - Growth	14.11	5,228.65	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Sunil Sawant	26-Dec-2023	1.65	17.22	-3.83	12.64	--	--	--	--
Nifty Smallcap 100	18,895.20	--	--	--	1.58	22.78	2.88	-0.07	30.27	29.32	31.36	13.19

## 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	345.88	25,412.03	Gopal Agrawal, Dhruv Muchhal	18-Feb-1994	2.45	16.57	5.88	3.88	23.95	24.67	28.11	14.37
ICICI Prudential Large & Mid Cap Fund - Growth	1,007.95	22,856.59	Sharmila D mello, Ihab Dalwai	09-Jul-1998	0.97	12.47	7.88	7.65	25.52	24.66	28.49	15.91
Invesco India Large & Mid Cap Fund - Growth	100.62	7,273.57	Amit Ganatra, Aditya Khemani	09-Aug-2007	0.95	19.54	6.61	12.76	31.90	28.33	25.51	15.54
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	33.98	11,816.30	Rakesh Shetty, Ajay Khandelwal, Sunil Sawant, Atul Mehra	17-Oct-2019	0.55	24.27	0.18	12.62	31.80	31.93	29.46	--
NIFTY Large Midcap 250 TRI	21,363.36	--	--	--	1.43	16.48	6.60	3.82	22.99	23.34	25.92	15.99

## 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	17.93	8,272.23	Shreyash Devalkar, Hitesh Das, Nitin Arora	17-Dec-2021	1.11	15.45	1.07	5.66	27.13	25.90	--	--
Motilal Oswal Multi Cap Fund - Reg - Growth	13.75	3,991.40	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Atul Mehra, Sunil Sawant	18-Jun-2024	3.00	18.97	2.75	27.25	--	--	--	--
Nippon India Multi Cap Fund - Reg - Growth	301.03	45,366.09	Sailesh Raj Bhan, Ashutosh Bhargava	28-Mar-2005	0.67	16.57	5.30	2.30	25.40	27.49	31.75	15.00
SBI Multicap Fund - Reg - Growth	17.32	21,724.53	Rama Iyer Srinivasan, Saurabh Pant	08-Mar-2022	2.73	11.84	5.82	9.83	22.98	21.02	--	--
NIFTY 500 Multicap 50:25:25 TRI	21,416.47	--	--	--	1.76	17.19	5.73	3.25	23.27	23.58	26.72	15.51

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

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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.







Sar utha ke jiyo!

**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 Sampooran 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!

**Plan now with assured benefits to continue living like today!**

**Retirement Ready**





Accumulation through compounded bonus<sup>\*</sup>



Assured Benefit<sup>1</sup> on vesting



Multiple Premium Payment Term options with choice of policy terms from 5 to 45 years



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**





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



Partial Withdrawals<sup>2</sup>



Joint life with Waiver of Premium<sup>3</sup>



Sar utha ke jiyo!



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

**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)



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**Assurance**  
**Comfort**  
**Independence**  
**Security**



**My Single Premium Plan!**

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

**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)



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