

# GUPTA PUBLICATION

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“Quality Investment under one roof”

November - 2025



Make smart choices with your hard-earned money.

Ideal for cautious investors who prefer low-risk options.

**BENEFIT FROM CAPITAL SAFETY, FINANCIAL STABILITY AND GUARANTEED RETURNS WITH**

**LIC's JEEVAN UTSAV**

Plan No: 771

LIC's JEEVAN UTSAV

**INVEST SMARTLY, SECURE CONFIDENTLY, AND CELEBRATE LIFE!**

**1**

**Lifetime Guaranteed Income**

Enjoy a steady income benefit of 10% of the Sum Assured every year, providing lasting financial stability and complete peace of mind.

**2**

**Lifelong Risk Coverage**

Secure comprehensive protection with the added benefit of Accidental Death and Permanent Disability Coverage, ensuring financial security for you and your loved ones.

**3**

**Flexible Payout Options**

Option 1: Receive a steady, Regular Guaranteed Income for financial ease.  
Option 2: Opt for an Accumulated Amount with a guaranteed compound interest rate of 5.5%, allowing withdrawals as per your needs.

**4**

**Customizable Premium Payment Term**

Choose a premium payment term that suits your needs, ranging from 5 years to 16 years for maximum flexibility.

LIC's Jeevan Utsav Plan 771 offers a perfect blend of savings and protection, making it an ideal choice for conservative investors who value capital safety and guaranteed growth.

**Achieve your dreams with guaranteed returns.**

**NEW** **HDFC Life Click 2 Achieve**  
An individual non-participating, non-linked savings life insurance plan



 **Guaranteed Benefits**

 **Flexibility in Choice of Benefits<sup>1</sup>**

 **Increasing Income upto 10%<sup>2</sup> p.a.**

**Plan Options:**

**1 Smart Student**

Plan Option once chosen at inception cannot be changed throughout the policy term. Premium will vary depending upon the Option chosen

**2 Dream Achiever**

**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!**

Disclaimer : Insurance is the subject matter of solicitation.

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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
HDFC Multi - Asset Fund - Growth	74.47	4,929.88	Anil Bamboli, Arun Agarwal, Srinivasan Ramamurthy, Bhagyesh Kagalkar, Dhruv Muchhal, Nandita Menezes	17-Aug-2005	2.50	4.40	7.24	10.00	17.01	14.77	15.86	11.37
ICICI Prudential Multi-Asset Fund - Growth	797.87	67,999.63	S Naren, Ihab Dalwai, Sri Sharma, Gaurav Chikane, Akhil Kakkar, Manish Banthia, Sharmila D mello, Masoomi Jhurmarvala	31-Oct-2002	2.96	6.08	8.79	12.72	20.92	19.59	25.49	15.87
Kotak Multi Asset Allocation Fund -Reg - Growth	14.48	8,958.44	Abhishek Bisen, Devender Singhal, Hiten Shah, Jeetu Valechha Sonar	22-Sep-2023	2.97	10.08	15.77	12.59	20.59	--	--	--
Nippon India Multi Asset Allocation Fund - Reg - Growth	23.21	7,759.34	Ashutosh Bhargava, Kinjal Desai, Vikram Dhawan, Sushil Hari Prasad Budhia, Divya Dutt Sharma, Lokesh Maru	28-Aug-2020	3.04	7.12	13.46	15.15	23.91	20.28	18.75	--
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index</b>	<b>21,188.03</b>	--	--	--	<b>3.23</b>	<b>2.86</b>	<b>4.86</b>	<b>7.40</b>	<b>14.29</b>	<b>11.88</b>	<b>14.21</b>	<b>11.82</b>

## 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
HDFC Balanced Advantage Fund - Growth	531.15	1,03,041.30	Anil Bamboli, Gopal Agrawal, Srinivasan Ramamurthy, Arun Agarwal, Dhruv Muchhal, Nandita Menezes	11-Sep-2000	3.02	3.14	5.79	5.74	18.46	18.59	24.40	14.97
ICICI Prudential Balanced Advantage Fund - Reg - Growth	76.33	66,750.51	Manish Banthia, Rajat Chandak, Ihab Dalwai, Sri Sharma, Sharmila D mello, Akhil Kakkar	30-Dec-2006	2.14	3.62	6.73	9.78	15.24	13.22	14.71	11.26
Nippon India Balanced Advantage Fund - Reg - Growth	180.64	9,479.97	Ashutosh Bhargava, Sushil Hari Prasad Budhia, Kinjal Desai, Divya Dutt Sharma, Lokesh Maru	15-Nov-2004	2.17	2.73	5.06	6.61	14.69	12.39	13.94	10.63
Parag Parikh Dynamic Asset Allocation Fund - Reg - Growth	11.44	2,605.81	Raunak Onkar, Rajeev Thakkar, Raj Mehta, Rukun Tarachandani, Mansi Kariya, Tejas Soman	27-Feb-2024	0.82	0.74	2.21	5.97	--	--	--	--
<b>NIFTY 50 Hybrid Composite Debt 65:35 Index (Suitable Index)</b>	<b>21,188.03</b>	--	--	--	<b>3.23</b>	<b>2.86</b>	<b>4.86</b>	<b>7.40</b>	<b>14.29</b>	<b>11.88</b>	<b>14.21</b>	<b>11.82</b>

## 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	79.77	1,916.18	Ritika Behera, Gaurav Satra, Manish Gunwani, Prateek Poddar	09-Jun-2006	4.95	3.85	8.62	6.95	21.86	16.73	18.22	13.25
ICICI Prudential Large Cap Fund - Growth	113.69	73,034.52	Anish Tawakley, Vaibhav Dusad, Sharmila D mello	23-May-2008	3.59	3.57	6.66	7.10	21.05	17.82	22.07	14.72
Motilal Oswal Large Cap Fund - Reg - Growth	14.22	2,779.28	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Atul Mehra, Sunil Sawant	06-Feb-2024	4.32	2.76	7.37	13.07	--	--	--	--
Nippon India Large Cap Fund - Reg - Growth	93.46	46,463.11	Sailesh Raj Bhan, Bhavik Dave, Divya Dutt Sharma, Lokesh Maru	08-Aug-2007	3.10	3.68	8.61	7.51	21.01	19.22	25.24	14.78
<b>Nifty 50</b>	<b>25,722.10</b>	--	--	--	<b>4.51</b>	<b>3.85</b>	<b>5.70</b>	<b>6.27</b>	<b>16.09</b>	<b>12.60</b>	<b>17.16</b>	<b>12.28</b>

## 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	103.24	11,731.01	Trideep Bhattacharya, Raj Koradia, Dhruv Bhatia	26-Dec-2007	4.49	3.73	11.02	5.78	28.96	24.46	29.26	18.21
Invesco India Midcap Fund - Growth	185.04	8,518.36	Amit Ganatra, Aditya Khemani	19-Apr-2007	4.45	3.15	17.47	13.79	32.64	27.26	28.32	18.30
Kotak Midcap Fund - Reg - Growth	138.49	58,299.59	Atul Bhole	30-Mar-2007	2.32	1.73	14.66	6.20	24.25	21.98	27.19	18.06
Motilal Oswal Midcap Fund - Reg - Growth	104.03	34,748.89	Niket Shah, Rakesh Shetty, Sunil Sawant, Ajay Khandelwal	24-Feb-2014	5.36	2.06	9.95	1.03	29.50	25.69	32.77	17.85
<b>Nifty Midcap 100</b>	<b>59,825.90</b>	--	--	--	<b>5.83</b>	<b>4.23</b>	<b>10.53</b>	<b>6.62</b>	<b>24.01</b>	<b>23.90</b>	<b>28.48</b>	<b>16.26</b>

## 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	48.03	15,737.73	Manish Gunwani, Kirthi Jain, Ritika Behera, Gaurav Satra	25-Feb-2020	4.40	2.68	15.33	2.98	31.40	30.89	31.00	--
Invesco India Smallcap Fund - Reg - Growth	42.85	8,055.38	Taher Badshah, Aditya Khemani	30-Oct-2018	4.74	3.18	13.78	4.11	25.57	25.20	30.96	--
Motilal Oswal Small Cap Fund - Reg - Growth	14.43	5,452.13	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Sunil Sawant	26-Dec-2023	5.16	4.05	15.76	4.93	--	--	--	--
Nippon India Small Cap Fund - Reg - Growth	171.18	66,136.11	Samir Rachh, Divya Dutt Sharma, Lokesh Maru	16-Sep-2010	3.25	1.04	10.85	-3.12	18.92	22.87	32.79	20.46
<b>Nifty Smallcap 100</b>	<b>18,380.80</b>	--	--	--	<b>4.66</b>	<b>2.30</b>	<b>11.75</b>	<b>-1.19</b>	<b>20.51</b>	<b>23.78</b>	<b>25.83</b>	<b>13.09</b>



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	139.01	10,817.90	Manish Gunwani, Rahul Agarwal, Ritika Behera, Gaurav Satra	09-Aug-2005	4.34	4.79	11.07	7.37	26.77	23.52	25.77	16.44
ICICI Prudential Large & Mid Cap Fund - Growth	1,040.07	24,424.21	Sharmila D mello, Ihab Dalwai	09-Jul-1998	4.04	5.85	8.78	9.21	24.99	21.27	27.82	16.29
Invesco India Large & Mid Cap Fund - Growth	102.98	8,441.21	Amit Ganatra, Aditya Khemani	09-Aug-2007	3.83	2.05	13.88	11.91	30.62	24.41	23.88	16.19
Motilal Oswal Large and Midcap Fund (MOFLM) - Reg - Growth	35.03	13,777.98	Rakesh Shetty, Ajay Khandelwal, Sunil Sawant, Atul Mehra	17-Oct-2019	3.26	4.72	17.83	7.42	30.48	27.50	28.53	--
NIFTY Large Midcap 250 TRI	21,610.85	--	--	--	4.57	3.77	9.21	6.47	21.44	19.00	23.76	16.22

## 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
Kotak Multicap Fund - Reg - Growth	19.97	20,284.98	Abhishek Bisen, Devender Singhal	29-Sep-2021	4.04	7.41	13.25	6.52	25.38	23.10	--	--
Motilal Oswal Multi Cap Fund - Reg - Growth	13.73	4,310.07	Ajay Khandelwal, Niket Shah, Rakesh Shetty, Atul Mehra, Sunil Sawant	18-Jun-2024	4.82	1.19	11.35	13.45	--	--	--	--
Nippon India Multi Cap Fund - Reg - Growth	304.01	47,294.47	Sailesh Raj Bhan, Ashutosh Bhargava, Divya Dutt Sharma, Lokesh Maru	28-Mar-2005	2.49	1.56	10.15	4.10	21.87	22.00	30.63	15.14
SBI Multicap Fund - Reg - Growth	17.35	22,988.00	Rama Iyer Srinivasan, Saurabh Pant	08-Mar-2022	3.02	0.89	6.28	6.04	20.97	16.53	--	--
NIFTY 500 Multicap 50:25:25 TRI	21,516.62	--	--	--	4.31	3.23	9.69	4.47	20.77	19.02	24.02	15.61

\* 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.



YOUR LEGACY  
WILL BE  
COMPLETED

One plan's security  
that ensures your legacy!


Introducing

Kotak  
SIGNATURE  
Term Plan

Comes with a high life cover



Hum hain... hamesha



Key Features:

High Insurance Cover  
at economical price

Special Discount for  
Female Life<sup>T&C3</sup>

Additional Discount  
for Salaried  
Customers<sup>T&C4</sup>

Option to Exit early via  
Special Exit Benefit<sup>T&C9</sup>

Instant Payout  
on claim intimation  
of ₹ 2 Lakh

Flexible Policy Terms  
& Premium Payment  
Terms to suite your  
protection needs

Enhanced Protection  
with Accidental Death,  
Critical Illness plus  
and Permanent  
disability Riders

Longer Life Coverage  
up to age 85 years

Inbuilt Health &  
Wellness Benefits

How Does the Plan Work?

You can choose this plan under 3 simple steps-

Step 1

Choose your Coverage Amount (Basic Sum Assured) & Policy Term & Premium Payment Term based on your requirement

Step 2:

Choose Premium Paying Mode as per your requirement.

Step 3 (Optional):

Choose Additional Cover through 3 Riders:

- Kotak Permanent Disability Benefit Rider
- Kotak Critical Illness Plus Benefit Rider
- Kotak Accidental Death Benefit

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Disclaimer : Insurance is the subject matter of solicitation.



Email Your Queries / Feedback at : [gagan@guptainvestments.com](mailto:gagan@guptainvestments.com)





FIXED DEPOSIT UPDATES

Fixed Deposit Schemes w.e.f 05th November, 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	6.40	6.80	6.80	6.80	6.80			Monthly
			(CRISIL)	6.45	6.80	6.80	6.80	6.80			Qtrly
	25,000			6.50	6.90	6.90	6.90	6.90			Half yearly
				6.60	7.00	7.00	7.00	7.00			Yearly
5,000			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	6.55	6.80	6.80					Monthly
			(CRISIL)	6.60	6.80	6.80					Qtrly
	25,000			6.65	6.90	6.90					Half yearly
				6.75	7.00	7.00					Yearly
5,000			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 05th November, 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		MAAAA	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		MAAAA	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 and Boyce Mfg Co. Ltd.		0.25				36					
W.e.f. 16th Sept, 2025 (ONLY RENEWAL)	40,000		(CRISIL)			7.60					Monthly
			AA			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.







# Care Supreme

✓ Unlimited Automatic Recharge

✓ Unlimited access to network fitness centres

✓ Unlimited e-consultations#

✓ Up to 30% Discount on Renewals



## Get So Much Coverage\* Guaranteed^^





### Plus Benefit

100% increase in coverage after 2 years

Plus Benefit is another first-of-its-kind benefit of Optima Secure. With this benefit, the base cover you choose for yourself automatically increases by 50% after 1 year, and 100% after 2 years, irrespective of any claims made. With this benefit, you do not have to worry about earning a full no claim bonus or a reduced bonus in case of a claim.





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


Presenting

# secure<sup>®</sup> for child



## Comprehensive Personal Accident Cover

With Protection Benefit\*, the child/ spouse will receive a **Fixed Monthly Payout for 100 Continuous Months** in case of accidental death of the primary insured.



## Make the smart move today, for a secure tomorrow.

Secure yourself from future uncertainties with HDFC ERGO my:health Koti Suraksha Personal Accident

Now get bigger health coverage at just a nominal cost.

Reasons to buy this product

Accidental death\*

Permanent disability

Temporary total disability

Emergency medical expenses

Parental care benefit

Dependent children education benefit

Hospital cash benefit

Broken bones

Last rites cost accident only

Burns



Disclaimer : Insurance is the subject matter of solicitation.

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