

HDFC Product Equalization

| Product | PPT | Equalization |
|------------------------------------|----------------|---------------------|
| Click 2 Achieve | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| Sanchay Plus | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| | Single premium | 10% |
| Sanchay Par Advantage | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| Sanchay Fixed Maturity Plan | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| | Single premium | 10% |
| Sanchay Legacy | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| | Single premium | 10% |
| Click 2 Protect Life | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| | Single premium | 10% |
| Classic Assure Plus | 10 | 100% |
| | 7 | 75% |
| Personal Pension Plus | >=10 | 100% |
| Guaranteed Pension Plan | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| Super Income Plan | >=10 | 100% |
| | 8 | 75% |
| | 5 | 50% |
| | Single premium | 10% |
| Youngstar Udan | >=10 | 100% |
| | 7,8,9 | 75% |
| Sampooran Samridhi Plus | >=10 | 100% |
| Uday | 10 | 100% |
| | 8 | 75% |
| Cancer Care | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| Pragati | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| | Single premium | 10% |

Internal Circulation Only

| | | |
|---|----------------|------|
| Cardiac Care | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| | Single premium | 10% |
| Pension Guaranteed Plan | Single premium | 10% |
| Guaranteed Saving Plan | 7 | 75% |
| | 5 | 50% |
| | Single premium | 10% |
| Saral Jeevan Bima | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| | Single premium | 10% |
| Saral Pension | Single premium | 10% |
| Systematic Retirement plan | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| Systematic Pension Plan | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| | Single premium | 10% |
| Click 2 Protect Super | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |
| | Single premium | 10% |
| Guaranteed Income Insurance Plan | >=10 | 100% |
| | 8 | 75% |
| Assured Gain plus | 5 | 50% |
| | SP | 10% |
| Income Advantage Plan | >=12 | 100% |
| | 8 | 75% |
| Sampoorna Jeevan | >=10 | 100% |
| | 8 | 75% |
| | 6 | 50% |
| Saral Jeevan | >=10 | 100% |
| | 8 | 75% |
| | 6 | 50% |
| Guaranteed Wealth Plus | 10 | 100% |
| | 8 | 75% |
| | 6 | 50% |
| | SP | 10% |
| Smart Income Plan | >=10 | 100% |
| | 8 | 75% |
| | 6 | 50% |
| Smart Pension Plus | >=10 | 100% |
| | 7,8,9 | 75% |
| | 5,6 | 50% |

Internal Circulation Only

| | | |
|-----------------------------------|----------------|-----|
| | Single premium | 10% |
| New Immediate Annuity Plan | Single premium | 10% |
| Easy Health | 5 | 50% |
| | Single premium | 10% |
| Crest | 5 | 50% |
| Pro Growth Super | >=10 | 20% |
| | <10 | 20% |
| Young Star Super Premium | >=10 | 20% |
| | <10 | 20% |
| Sampoorna Nivesh | >=10 | 20% |
| | <10 | 20% |
| | SP | 10% |
| Smart Pension Plan | >=10 | 20% |
| | <10 | 20% |
| | SP | 10% |
| Pro Growth Flexi | >=10 | 20% |
| | <10 | 20% |
| Pro Growth Plus | >=10 | 20% |
| | <10 | 20% |
| Smart Women | >=10 | 20% |
| | <10 | 20% |
| Click 2 Invest | LP/RP | 20% |
| | SP | 10% |
| Assured Pension Plan | >=10 | 20% |
| | <10 | 20% |
| | SP | 10% |
| Click 2 Protect Elite | >=10 | 20% |