Volume - 21 Issue - 15

(1st to 15th Jan'2019)

# BLUECHIP BULLETI

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#### **MUTUAL FUND NFOS** ICICI PRUDENTIAL INDIA OPPORTUNITIES FUND

Investment Objective: The scheme seeks to generate long-term capital appreciation by investing in opportunities presented by special situations such as corporate restructuring, Government policy and/or regulatory changes, companies going through temporary unique challenges and other similar instances

#### **Product Highlights -**

This scheme is suitable for investors who are seeking:

- Long term wealth creation.
- An equity scheme that invests in stocks based on special situations theme.

#### **Key Features -**

Type of Scheme : An Open - ended equity scheme.

Scheme Category : Equity: Thematic

Minimum Inv. Amt. : Rs. 5000 (Plus in multiple of Rs.1 thereafter) Load Structure : Entry Load: Nil; Exit Load -1% for < 12 Months. NFO Closes - 09th January 2019

## **MUTUAL FUND LATEST DIVIDENDS**

Scheme Name	Dividend	Dividend	Scheme Name	Dividend	Dividend
	Date	%		Date	%
ICICI Pru Multicap	17/12/18	9.74%	UTI Mastershare Unit	15/11/18	23.91%
ICICI Pru Long Term Eq.	13/12/18	6.20%	ABSL Frontline Equity	31/10/18	15.85%
ABSL Equity Fund	30/11/18	71.90%	L&T Emerging Businesses	26/10/18	13.28%
ABSL Tax Plan	30/11/18	55.78%	IDFC Tax Advantage	27/09/18	4.80%
ABSL Tax Relief '96	30/11/18	94.74%	Kotak Standard Multicap	25/09/18	13.28%
CanRobeco Bluechip Eq.	30/11/18	11.51%	ICICI Pru Long Term Eq.	12/09/18	6.20%
CanRobeco Emerg-Eq.	30/11/18	23.02%	Can Robeco Infra	31/08/18	13.28%
CanRobeco Eq. Tax Saver	30/11/18	13.28%	ABSL Small Cap Fund	30/08/18	13.10%
Kotak Eq. Opportunities	27/11/18	5.93%	ABSL Midcap Fund	30/08/18	19.30%
ICICI Pru Midcap Fund	26/11/18	8.85%	ABSL Equity Adv	30/08/18	72.87%
L&T Tax Advantage	22/11/18	8.85%	UTI Equity Fund	23/08/18	29.22%

## LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

Company Name	Ratings	Min.	Int	I	Interest Rate (%)		Sr.	Sp.
		Amt.	P'ble	12M	24M	36M	Citizen	Addl
		(Rs.)		Mths	Mths	Mths	Extra	Rate
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	8.00%	8.15%	8.75%	0.35%	0.25%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.98%	7.98%	7.98%	0.25%	_
LIC Housing Finance	FAAA	10000	A/C	8.15%	8.20%	8.25%	0.25%	_
Mahindra Finance	FAAA	10000	Q/H/C	8.10%	8.50%	8.80%	0.25%	_
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.75%	8.00%	8.00%	0.50%	_
Godrej & Boyce Ltd.	FAA+	25000	M/H	_	_	8.25%	_	_

- \* Spl Addl. Rate Please contact our Branch office for complete details about the Special Additional Rate
- Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates
- Fixed Deposit Investments are unsecured in Nature. Investors are adviced to go through the financial reports of the company before investing.

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Dhule

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Himmatnagar (Gujarat) Kasba

(Kolkata) Khandagiri (Odisha)

Mattannur (Kerala) Ramgarh

Thiruvallur (Chennai) Villupuram (Tamil Nadu)

(Jharkhand)

- Kumbakonam (Tamil Nadu) Ahmednagar

(Maharashtra)

- : 60 D/1, Sardar Patel Marg, Civil Lines Allahabad, Near HDFC Bank, Tel.: 0532 - 226 0467 / 226 0468
- : Shop No. 4, C. S. No. 1272, Mangalya Apt., Nr Gandhi Putla, Old Agra Rd, Tel.: 02562 - 232 450 / 232 470
- : Shop No. 21, First Floor, Pushpanjali Heights, Deesa Palanpur Highway, Tel.: 02744 - 225 622 / 225 722. : 37/945 (50), Karimpanal Arcade, Opp. Padmanaswamy Temple, East Fort,
- Tel.: 0471 246 3750 / 246 4750 : Shop No. 6, Plot No. 178, Panchalingeshwar Nagar, Laxmi Nagar, Gokul Road,
- Tel.: 0836 233 4080 / 233 4081. : 116, 1st Flr., Amarsinhji Shopping Mall, Tower Rd, Opp. Himmat High School,
- Tel.: 02772 248 948 / 249 948 Premises No.28, Rajdanga Gold Park, P. S. Kasba, Beside Gayaram School, Tel.: 033 - 2442 8881 / 2442 8884
- Bhaskar Tower, Plot No. 73, Kharvela Nagar, Nilachal Hospital Road, Tel.: 0674 - 253 0227 / 253 0228 : Shop No. VII 843 Y, S & S Mall, Hospital Rd., Behind Mattannur Bus Stand,
- Tel.: 0490 247 4662 / 247 4663 : Shop No. JK - 208 (B), J K Tower, Gr - 112, Gola Road, Ramgarh Cantonment, Tel.: 06553 - 224 188 / 224 189
- : No. 157/12B, First Floor, J. N. Road, Opp. Church,
- Tel.: 044 2766 0115 / 2766 0116 : No. 30/132, Gr. Flr., K. K. Road, Rahim Layout, Back Side of Raja Timbers, Tel.: 04146 - 252 113 / 252 114

# **OUR OFFICES CHANGED TO NEW LOCATIONS**

Kamalam Complex, Shop No. 21/B-2, 2nd Floor, New No. 40, Old No.21, Tel.: 0435 - 242 3631 / 242 3632 Shop No. 3, Plot No. 289, Ruth Sadan, Bishop Loid Colony, Sawedi,

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# **INVESTMENTS**

# **SELECT MUTUAL FUNDS PERFORMANCE**

All Supplier for canadase holy florance with 150 1907 97 1917 1917 1917 1917 1917 1917				ELECT MU					Carrada	CID	CID I	
Name    Type   10,000	Fund	Fund				•	-					
Cambaine Support Surveilled  Mail Car  Mail Ca										• •		7 Years
Carables for physics of the common of the co	ABSL Equity Fund	Multi Cap	10,092.23	692.81	18.73%	18.77%	2,35,940	3,33,386	12.31%	15.98%	8,23,514	15,30,454
remaining they Freed											7,75,395	13,01,637
## SEC Supplier for all and su		•										13,20,060
- Make Cap			· ·									
Come Industry hard  American Marco and Ma	HSBC Multi Cap Equity Fund	•										13,06,723
Li Eagran freed	·	•										14,30,156
Tallows Fund Cope Fund Cope	•	•										
The pair for a fragation   Paul Co.	Reliance Multi Cap Fund	•										
Alth Regive Authorsepared Long & Section 1999 (1999) (1999	SBI Magnum Multicap Fund		· ·									14,86,713
Comm Relation Emerging Relation  Liming A Madica  2.072-0. 19.02-0	, ,		-									
20 File Corp. Open Computer Face   1997   1	. , -		· ·									
reaching fleeping subsequence of the company of the												
Circi Prise Large A Month Color   12.456   12.	Franklin (I) Equity Advantage		· ·									13,43,016
Kenke Equip Quotesterlier Fond Lingue & MorGo Lingu	HDFC Growth Opportunities Fund	•										11,44,172
Lat Large and Mostep Fund  Large & MorGos  Lar		•										
Statute Number ford   Large & AndCop   2,72024   210-40   10.975   7.075   2,12.979   3,12.929   1.246   1.470   1.470   1.62025   1.246   1.247   1	L&T Large and Midcap Fund											13,23,680
Simedemin Lange & Andellop Lange & Month Lange & Andellop Lange & Lange Cap Lange & Lange Cap Lange & Lange Cap Lange Ca	Reliance Vision Fund	Large & MidCap	'	506.45	13.73%	13.19%		2,38,044	6.07%	9.79%		11,99,825
Take Lange Awil Cop Pond Lung & Audicago Ling (10) Geoglo France Lung & Audicago Ling (20) Geoglo France Lung & Cop Ling Cop Lin Cop Ling	SBI Large & Midcap Fund	•										14,53,736
		•										
ABAR Frontine Eqwy Fund  All Reships Fund  Legs Cop  2,948,747  2,771	UTI Core Equity Fund											
Cardinations Sharehy Equity Found   Long Cap   14.25.5   14.25.5   1.55.5   1.55.5   1.55.5   1.55.5   7.77.23.2   12.86.202   1.55.5   7.77.23.2   12.86.202   1.55.5   7.77.23.2   12.86.202   1.55.5   7.77.23.2   12.86.202   1.55.5   7.77.23.2   12.86.202   1.55.5   7.77.23.2   12.86.202   1.55.5   7.77.23.2   12.86.202   1.55.5   7.77.23.2   12.86.202   1.55.5   1.55.	ABSL Frontline Equity Fund		20,884.49	213.36	14.56%	16.13%			9.58%	12.85%		13,50,953
23	Axis Bluechip Fund	Large Cap	3,294.75	26.77	14.48%	16.10%	1,96,629	2,84,332	11.85%	13.76%	8,13,423	14,00,361
Famelia (I) Blanchip Found Lung Cop   7,773.10   42.4   12.48   17.79   19.00.42   2.37.717   7.79   19.00.45   7.28.777   12.77.72   2.	,											12,84,029
HIST.C for 10 Fund  Hist.C												
Histic Lings Cop Fund   Lings Cop   68.75   30.85   12.08   11.86   17.96   17.96   10.21   7.40,34   12.10   12.05	HDFC Top 100 Fund		· ·									13,31,477
Kacha Muschys Frund  Lange Cop  1,344,49  2,77,70  1,32,67  1,32,6	HSBC Large Cap Equity Fund	Large Cap	658.76	193.85	12.08%	11.86%	1,76,864	2,19,141	8.29%	10.21%	7,40,349	12,19,280
List Institutions Corp Fund  Image Cop 11,107 20 373 44 17,070 17,176 17												13,65,925
Relinence Eugen Carp Fund												
Sill Blueship Fundi Inclugies Cop Prof Lenge Cop Pr	Reliance Large Cap Fund											14,50,835
UII Machimarbum Fund	SBI Bluechip Fund	Large Cap	20,287.28	36.79	15.70%	16.97%	2,07,332	2,99,586	9.59%	13.25%	7,66,037	13,72,404
ABEL Mark Grap Fund  Mid Cap	,											
Asia Midicap Fund  Mid Cap  Mi			-									
SPM Michage Funds	·											
Fronkling (Prime Fund  Mid Cop  Journal Mid		•										15,90,574
ICCLP Inv. Midrop Fund	Franklin (I) Prima Fund		· ·	916.44	20.91%	21.75%			12.29%	17.58%		16,33,351
Kolok Emerging Equity Scheme  Mid Cop  Jar Midesp Fund  Mid Cop  All 7791  Mid Cop  M												
LSF Mideloge Fund	·	•										
SBI Magnem Midsop Fund Mid Cop 5,341.12 69.83 17.52% 20.72% 1,245.10 37.36.11 7.32% 14.73% 7.21,890 14.67.12% 15.00% 14.67.12% 15.00% 14.67.12% 15.00% 15.57.21% 15.00% 15.57.20% 15.00% 15.57.21% 15.00% 15.00% 15.57.21% 15.00% 15.57.21% 15.00% 15.00% 15.57.21% 15.00% 15.00% 15.0		•										
Sundarom Mid Cap Fund Mid Cap 143.01   30.45   30.5	Reliance Growth Fund	•										13,70,240
Tabo Mideloge Growth Fund  Mid Cap  Mid Cap  Mid Cap  J 707.50  Mid Ca		•										
UIT Mid Cap Fund  Mid Cap  Mid	-	•										
DSPRB Frontial Cip Fund	UTI Mid Cap Fund											
Fronklin (J) Smaller Componies Fund Small Cop Flore Small Cop	ABSL Small Cap Fund	Small Cap	2,107.92	33.88	19.88%	19.03%	2,47,590	3,38,528	10.61%	15.64%	7,86,982	15,09,607
HDFC Small Cap Fund Small Cap Small Cap Fund Fund Fund Fund Fund Fund Fund Fund	•											16,61,044
HSBC Small Cap Equity Fund Small Cap   17.37.85   47.84   19.63%   19.01%   2.45,019   3.38,130   3.14%   1.43%   5.00%   6.70,262   11.65,923   6.815   19.17%   18.77%   2.46,0345   3.33,36   7.4%   1.43%   5.00%   6.70,262   11.65,923   6.815   19.17%   18.77%   2.46,0345   3.33,36   7.4%   1.45,0%   7.69,073   1.44,217%   1.65,923   7.271.15   7.2		•										
ICICI Production   Small Cap Fund   Small Cap   1,073.97   23.19   11.98%   13.13%   17.60,077   2,37.455   4.43%   9.06%   6,70,262   11,65,973   14.42,175   2,40,345   3.33   3.66   7.78   14.50%   7.69,073   14.42,175   2.40,345   3.33   3.66   7.78   14.50%   7.69,073   14.42,175   2.40,345   3.348   7.69,073   3.42,175   3.927   2.6.61%   3.25,342   5.05,311   16.49%   22.81%   9,22,721   20,324,171   2.40,345   3.68,872   5.05,311   3.49%   9,22,721   20,324,171   2.40,345   2.40,34	-		i i									
Relinores Smell Cap Fund Smell Cap   7,227.15   39.77   26.61%   26.04%   3,25,342   5,05,311   16.49%   22.81%   9,22,721   20,32,417   SM   Smell Cap   1,281   44   49.46   94.67   97.97   19.90%   18.64%   24.7797   3,30,640   6.78%   13.70%   7,11,867   13,97,036   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.0881   20.0891   20.088									4.43%	9.06%		11,66,923
SBI Smell Cap Fund	Kotak Small Cap Fund	•										
Sundarom Smell Cap Fund  Focused  Focus	-	•										
ABSI. Forcused Equity Fund Focused 7,392,12 7,382,13 7,391,12 7,382,13 7,384,13 7,48,13 7,48,14 7,48,2	•	•	· ·									
DSPBR Focus Fund	ABSL Focused Equity Fund	Focused	3,991.32	55.8	14.61%	16.16%			9.21%	12.73%	7,58,413	
HDFC Focused 30 Fund Focused 44.6.57 73.89   13.81%   12.33%   1,09,942   2,25,668   7,35%   10.44%   7,22,452   12,30,101   CICCI Pur. Focused Equity Fund Focused 87.3.31   16.6.02   12.4.0%   11,79,404   2,20,516   9.6.4%   10.9.6%   7,67,047   12,55,008   ABSL Pure Value Fund Value Value Value Value Value Pure Value Fund Value Value Value Value Pure Value Fund Value Pure Value Fund Value	DSPBR Focus Fund	Focused	2,239.22	21.6			1,95,515	2,40,261	8.48%	11.50%		12,81,537
ICCI Prv. Focused Equity Fund   Focused   594.56   28.55   11.68%   13.41%   1.73.731   2.41.301   7.59%   10.35%   7.26.969   12.25.803   2.50.003   2.50.003   2.50.003   2.50.003   2.50.003   2.60.003   2.	Franklin (I) Focused Equity Fund											
Sundarm Select Focus Fund												
ABSL Pure Value Fund Value Value 4,070.70 50.97 21.75% 20.49% 2,67,513 3,68,686 9.77% 16.35% 7,69,682 15,53,538 HDFC Capital Builder Value Value Value 4,016.90 282.71 17.07% 17.31% 2,19,901 3,05,735 11.82% 14.83% 7,50,885 14,23,436 LBT India Value Fund Value Value Value 7,919.4 34.14 21.43% 21.11% 2,64,016 3,82,173 12.45% 17.28% 8,26,616 16,13,438 8,26,616 16,13,438 8,26,616 16,13,438 8,26,616 16,13,438 17.10 Value Discovery Fund Value 5,020.98 129.33 20.48% 18.41% 12.53,494 3,26,376 13.22% 16.53% 7,86,865 13,87,667 101 Equity PE Fund Value 5,020.98 129.33 20.48% 18.41% 17.0,555 2,23,986 7,24% 9,64% 7,20,94 11,26,919 17.0,555 2,23,986 7,24% 9,64% 7,20,94 11,26,919 17.0,555 2,23,986 7,24% 9,64% 7,20,94 11,26,919 17.0,555 2,23,986 7,24% 9,64% 7,20,94 11,26,919 17.0,555 2,23,986 7,24% 9,64% 7,20,94 11,26,919 17.0,555 2,23,986 7,24% 9,64% 7,20,94 11,26,919 17.0,555 2,23,986 7,24% 9,64% 7,20,94 11,26,919 17.0,555 2,23,986 7,24% 9,64% 7,20,94 11,26,919 17.0,555 2,23,986 7,24% 9,64% 7,20,94 11,26,919 17.0,555 2,23,986 7,24% 9,64% 7,20,94 11,26,919 17.0,555 2,23,986 7,24,97 14.43% 12.75% 12.21% 12.2												12,55,008
HDFC Capital Builder Value  Value  1,003.88  139.14  17.07%  17.07%  17.05%  17.07%  17.05%  1	ABSL Pure Value Fund	Value	4,070.70	50.97	21.75%	20.49%			9.77%	16.35%		15,53,538
L&T India Value Fund Value 7,918.94 34.14 21.43% 21.11% 2.64.96 3.82.173 12.45% 17.28% 8.26.616 16.13.438 Reliance Value Fund Value 3,124.25 70.18 16.74% 16.73% 2.76.820 2.95.309 10.70% 13.53% 7.88,865 13.87,667 Tata Equity Fe Fund Value 4,331.92 57.78 11.27% 12.21% 17.05.65 2.23,986 7.24% 9.64% 7.20.394 11.92.971 Asis Long Term Equity Fund ELSS 17,626.14 42.34 19.83% 20.79% 2.47.074 3.75.160 13.17% 16.53% 8.43.029 15.64.919 19.83% 20.79% 2.47.074 3.75.160 13.17% 17.55% 8.42.80 11.63.348 14.77% 19.83% 20.79% 2.47.074 3.75.160 13.17% 17.55% 8.42.80 11.63.348 14.77% 19.83% 20.79% 2.47.074 3.75.160 13.17% 17.55% 8.42.80 11.63.348 14.77% 19.83% 20.79% 2.47.074 3.75.160 13.17% 17.55% 8.42.80 11.63.348 14.77% 19.83% 20.79% 2.47.074 3.75.160 13.17% 17.55% 8.42.80 11.63.348 14.77% 19.83% 20.79% 2.47.074 3.75.160 13.17% 17.55% 8.42.80 11.63.348 14.77% 19.83% 20.79% 2.47.074 3.75.160 13.17% 17.55% 8.42.80 11.63.348 14.77% 19.83% 20.79% 2.47.074 3.75.160 13.17% 17.55% 8.42.80 11.4.40,000 10.10% 10.10% 11.4.62% 7.95.181 14.49,000 10.10% 11.4.62% 7.95.181 14.49,000 11.4.62% 7.95.181 14.49,0	HDFC Capital Builder Value											14,61,312
Reliance Value Fund Value 5,3124,25 70,18 16,73% 16,73% 2,16,820 2,95,309 10,70% 13,53% 7,88,865 13,87,667 Tata Equity Fe Fund Value 4,331,92 57,78 11,27% 12,21% 1,70,565 2,23,986 7,24% 9,64% 7,20,394 11,92,971 ASIL Tax Relief 96 ELSS 6,984,25 144,36 18,89% 19,17% 2,37,534 3,41,325 13,18% 16,53% 8,43,029 15,64,919 Asis Long Term Equity Fund ELSS 852,81 24,97 14,43% 19,83% 20,79% 2,47,074 3,75,160 13,17% 17,55% 8,42,801 16,31,346 Canricobecc Equity Tax Sover Fund ELSS 852,81 24,97 14,43% 11,77% 1,96,200 2,62,300 10,41% 12,53% 7,82,819 13,34,009 DSP Tax Sover Fund ELSS 3,686,58 542,06 16,18% 16,19% 2,11,669 2,85,878 9,85% 13,33% 7,71,309 13,76,744 HDFC Taxswer Equity Fund ELSS 6,734,52 492,86 13,95% 14,12% 19,2,120 2,52,076 8,14% 11,48% 7,37,456 12,80,543 HDFC Tax Sover Equity Fund ELSS 5,486,14 356,04 15,52% 17,11% 2,05,724 3,02,105 10,05% 13,70% 7,75,395 13,97,036 Kotak Tax Sover ElsS 766,16 40,78 16,73% 15,543 13,543 13,413 6,77% 12,47% 7,91,804 13,84,377 Reliance Tax Sover ElsS Fund ELSS 9,847,75 53,97 16,60% 17,78% 2,155,23 3,14,413 6,77% 12,47% 7,91,804 13,83,376 Reliance Tax Sover Equity Fund ELSS 9,847,75 53,97 16,60% 17,78% 2,155,23 3,14,413 6,77% 12,47% 7,91,804 13,33,956 Sundaram Diversified Equity Fund ELSS 2,071,0 94,99 14,49% 14,58% 19,671,5 2,59,276 8,65% 11,56% 7,47,352 12,84,528 Unit Long Term Equity Fund ELSS 2,071,0 94,99 14,49% 14,58% 19,671,5 2,59,276 8,65% 11,56% 7,47,352 12,84,528 Unit Long Term Equity Fund ELSS 2,071,0 94,99 14,49% 14,58% 19,671,5 2,59,276 8,65% 11,56% 7,47,352 12,84,528 Unit Long Term Equity Fund Aggressive Hybrid 1,812,38 149,13 15,144 14,26% 19,671,5 2,59,276 8,65% 11,56% 7,47,352 12,84,528 Unit Long Term Equity Fund Aggressive Hybrid 1,812,38 149,13 15,144 14,0% 14,34% 19,54,54 14,54 14,54 14,54 14,54 14,54 14,54 14,54 14,54 14,54 14,55 14,54 14,55 14	,											
Tarte Equity PE Fund Value 5,020.98 129.33 20.48% 18.41% 2,53.849 3,26,376 13.22% 16.53% 8,46,223 15,64,919 17.07 11 11 11 11 11 11 11 11 11 11 11 11 11	Reliance Value Fund											13,87,667
ABSL Tax Relief 96  ELSS	Tata Equity PE Fund	Value	5,020.98	129.33	20.48%	18.41%	2,53,849	3,26,376	13.32%	16.53%	8,46,223	15,64,919
Axis Long Term Equity Fund CanRobeco Equity Fund ELSS 852.81 17,626.14 42.34 19,83% 20.79% 2,47,074 3,75,160 13,17% 17.55% 8,42,801 16,31,344,098 Franklin (!) Toxshield Fund ELSS 4,567.23 44.37 17.18% 18.16% 2,20,936 3,21,583 11,00% 11.61% 12.53% 7,95,181 13,44,098 Franklin (!) Toxshield Fund ELSS 6,734.52 492.86 13.99* 16.18% 16.18% 16.19% 2,01,749 2,85,878 2,815 3,83% 7,71,309 13,76,746 12,80,543 13.999 1CICI Pru. Long Term Equity Fund ELSS 5,486.14 356.04 15.52% 17.11% 2,01,749 2,84,503 8,92% 12.49% 7,52,660 13,31,999 1CICI Pru. Long Term Equity Fund ELSS 3,220.89 52.2 15.99% 15.60% 15.15% 15.14% 2,16,912 2,05,724 3,02,105 10.05% 13.70% 7,75,395 13,97,036 13,97,936 13,98,937 13,99,937	UTI Value Opportunities Fund											
CanRobesco Equity Tax Saver Fund												15,64,919
DSP Tax Saver Fund ELSS 4,567.23 44.37 17.18% 18.16% 2,20,936 3,21,583 11.00% 14.62% 7,95,181 14,49,098 Franklin (I) Taxshield Fund ELSS 3,686.58 542.06 16.18% 16.19% 2,11,669 2,85,878 9.85% 13.33% 7,71,309 13,76,744 HDFC Taxsaver Fund ELSS 6,734.52 492.86 13.95% 14.12% 1,92,120 2,52,076 8.14% 11.48% 7,37,456 12,80,543 15.07% 16.11% 15.07% 16.11% 15.07% 16.11% 2,01,749 2,84,503 8.92% 12.49% 7,52,660 13,31,999 (ICICI Pru. Long Term Equity Fund ELSS 5,486.14 356.04 15.5% 17.11% 2,05,724 3,02,105 10.05% 13.70% 7,53,955 13.97,036 (ICICI Pru. Long Term Equity Fund ELSS 3,220.89 52.2 15.93% 15.60% 12.76,912 2,68,277 10.74% 12.95% 7,89,703 13,56,274 12.95% 15.14% 16.75% 15.15% 15.14% 16.75% 15.15% 15.14% 16.75% 15.15% 15.14% 16.75% 15.15% 15.14% 16.75% 15.15% 15.14% 16.75% 15.15% 15.14% 16.75% 15			i i									
Franklin (I) Taxshield Fund ELSS 3,686.58 542.06 16.18% 16.19% 2,11,669 2,85,878 9.85% 13.33% 7,71,309 13,76,744 HDFC Taxsaver Fund ELSS 6,734.52 492.86 13.95% 14.12% 1,92,120 2,52,076 8.14% 11.48% 7,37,456 12,80,543 13.99   ICICI Pru. Long Term Equity Fund ELSS 5,486.14 356.04 15.52% 17.11% 2,01,749 2,84,503 8.92% 12.49% 7,52,660 13,31,999   ICICI Pru. Long Term Equity Fund ELSS 5,486.14 356.04 15.52% 17.11% 2,01,749 2,84,503 8.92% 12.49% 7,52,660 13,97,036   Kotak Tax Saver ELISS 5,486.14 356.04 16.75% 15.14% 2,05,724 3,02,105 10.05% 13.70% 7,75,395 13,97,036   Kotak Tax Advantage Fund ELSS 3,220.89 52.2 15.93% 15.60% 2,09,401 2,75,870 10.84% 13.47% 7,91,804 13,84,379   Reliance Tax Saver (ELSS) Fund ELSS 9,847.75 53.97 16.60% 17.78% 2,15,523 3,14,413 6.77% 12.47% 7,11,683 13,30,956   SBI Magnum Taxgain Scheme ELSS 6,377.39 135.9 13.76% 15.07% 12.49% 7,25,459 12,69,662   Sundaram Diversified Equity Fund ELSS 1,054.52 82.42 13.00% 13.53% 1,84,244 2,43,094 8.29% 10.96% 7,40,349 12,55,008   ABSL Equity Hybrid '95 Fund Aggressive Hybrid Aggressive Hybrid 1,812.38 149.13 15.14% 14.72% 2,02,363 2,61,501 10.34% 11.97% 7,52,068 13,05,194 14.59% 13.51% 14.40% 13.43% 1.98,180 2,56,909 8.89% 11.97% 7,52,660 13,39,857   Franklin (I) Equity Hybrid Fund Aggressive Hybrid Aggressive Hybrid Aggressive Hybrid 13,325.62 52.39 14.88% 15.33% 2,00,089 2,71,391 9.26% 12.20% 7,59,411 13,16,988 1 10.15% 11.10% 11.1	DSP Tax Saver Fund											14,49,098
HSBC Tax Saver Equity Fund ELSS	Franklin (I) Taxshield Fund	ELSS	3,686.58	542.06	16.18%	16.19%	2,11,669	2,85,878	9.85%	13.33%	7,71,309	13,76,744
ICICI Pru. Long Term Equity Fund   ELSS   5,486.14   356.04   15.52%   17.11%   2,05,724   3,02,105   10.05%   13.70%   7,75,395   13,97,036   Notation Tax Saver   ELSS   766.16   40.78   16.75%   15.14%   2,16,912   2,68,277   10.74%   12.95%   7,89,703   13,62,277   10.74%   12.95%   7,89,703   13,62,277   10.84%   13.47%   7,91,804   13,84,379   13.70%   17.88%   2,15,523   3,14,413   6.77%   12.47%   7,11,683   13,30,956   17.78%   15.07%   17.88%   2,15,523   3,14,413   6.77%   12.47%   7,11,683   13,30,956   13.76%   15.07%   19.05,523   2,67,137   7.51%   11.26%   7,25,459   12,69,662   10.05%   10.	HDFC Taxsaver Fund											12,80,543
Kotak Tax Saver  ELSS 766.16 40.78 16.75% 15.14% 2,16,912 2,68,277 10.74% 12.95% 7,89,703 13,56,277  L&T Tax Advantage Fund ELSS 3,220.89 52.2 15.93% 15.60% 2,09,401 2,75,870 10.84% 13.47% 7,91,804 13,84,379  Reliance Tax Saver (ELSS) Fund ELSS 9,847.75 53.97 16.60% 17.78% 2,15,523 3,14,413 6.77% 12.47% 7,11,683 13,30,956  SBI Magnum Taxgain Scheme ELSS 6,377.39 13.59 13.76% 15.07% 1,90,523 2,67,137 7.51% 11.26% 7,25,459 12,69,662  Sundaram Diversified Equity Fund ELSS 2,607.10 94.99 14.49% 14.58% 1,96,715 2,59,276 8.65% 11.56% 7,47,352 12,84,528  UTI Long Term Equity Fund Aggressive Hybrid Aggressive Hybrid 1,812.38 149,13 15.14% 14.72% 2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857  DSP Equity & Bond Fund Aggressive Hybrid Aggressive Hybrid 1,940.64 114.51 14.40% 14.34% 1,95,943 2,55,498 8.92% 11.85% 7,25,660 12,99,104  HDFC Hybrid Equity Fund Aggressive Hybrid Aggressive Hybrid Aggressive Hybrid 10,202.85 25.32 15.28% 16.16% 2,03,596 2,85,362 9.54% 12.96% 7,65,028 13,97,036 13,97,036 13,97,036 13,97,036 13,97,036 13,97,036 14.10% 19,96,943 2,00,889 2,71,391 9.26% 12.20% 7,59,411 13,16,968 SIB Equity Hybrid Fund Aggressive Hybrid 13,325.62 52.39 14.88% 15.33% 2,00,889 2,71,391 9.26% 12.20% 7,59,411 13,16,968 SIB Equity Hybrid Fund Aggressive Hybrid 13,325.62 52.39 14.88% 15.33% 2,00,889 2,71,391 9.26% 12.20% 7,59,411 13,16,968 SIB Equity Hybrid Fund Aggressive Hybrid 13,322.62 52.39 14.88% 15.33% 2,00,889 2,71,391 9.26% 12.20% 7,59,411 13,16,968 SIB Equity Hybrid Fund Aggressive Hybrid 13,322.62 52.39 14.88% 15.33% 2,00,889 2,71,391 9.26% 12.20% 7,59,411 13,16,968 SIB Equity Hybrid Fund Aggressive Hybrid 13,322.62 52.39 14.88% 15.33% 16.10% 10.79% 1,65,043 2,04,882 8.91% 9.70% 7,52,462 11,95,707 Tata Hybrid Equity Fund Aggressive Hybrid 4,854.18 203.73 14.10% 15.06% 15.06% 1,93,387 2,66,975 7.85% 11.51% 7,31,903 12,82,035												
L&T Tax Advantage Fund ELSS 3,220.89 52.2 15.93% 15.60% 2,09,401 2,75,870 10.84% 13.47% 7,91,804 13,84,379 Reliance Tax Saver (ELSS) Fund ELSS 9,847.75 53.97 16.60% 17.78% 2,15,523 3,14,413 6.77% 12.47% 7,11,683 13,30,956 58 Magnum Taxgain Scheme ELSS 5,073.99 135.9 13.76% 15.07% 19,0523 2,67,137 7.51% 11.26% 7,25,459 12,69,662 12,69,610 94.99 14.49% 14.58% 1,96,715 2,59,276 8.65% 11.56% 7,47,352 12,84,528 UTI Long Term Equity Fund ELSS 1,054.52 82.42 13.00% 13.53% 1,84,244 2,43,094 8.29% 10.96% 7,40,349 12,55,008 ABSL Equity Hybrid '95 Fund Aggressive Hybrid Aggressive Hybrid Pland Aggressive Hybrid Pland Aggressive Hybrid 1,812.38 149.13 15.14% 14.72% 1,98,180 2,56,909 8.89% 11.97% 7,52,068 13,05,194 13.51% 1,97,576 2,42,795 9.34% 11.58% 7,61,010 12,85,527 14.60% 14.43% 14.34% 1,95,943 2,55,498 8.92% 11.85% 7,52,660 12,99,104 14.69% 16.11% 16.15% 16.11% 16	. ,		i i									13,56,277
SBI Magnum Taxgain Scheme  ELSS	L&T Tax Advantage Fund							2,75,870				13,84,379
Sundaram Diversified Equity Fund ELSS 2,607.10 94.99 14.49% 14.58% 1,96,715 2,59,276 8.65% 11.56% 7,47,352 12,84,528 UTI Long Term Equity Fund ELSS 1,054.52 82.42 13.00% 13.53% 1,84,244 2,43,094 8.29% 10.96% 7,40,349 12,55,008 ABSL Equity Hybrid '95 Fund Aggressive Hybrid 13,777.20 725.7 14.66% 14.43% 1,98,180 2,56,909 8.89% 11.97% 7,52,068 13,05,194 (2.64% 7,81,369 13,39,857 (2.64% 7,81,369 13,39,81 (2.64% 7,81,369 13,39,81 (2.64% 7,81,369 13,39,81 (2.64% 7,81,369 13,39,81 (2.64% 7,81,369 13,39,81 (2.64% 7,81,369 13,39,81 (2.64% 7,81,369 13,39,81 (2.64% 7,81,369 13,39,81 (2.64% 7,81,369 13,39,81 (2.64% 7,81,	` '		1									
UTI Long Term Equity Fund  ELSS 1,054.52 82.42 13.00% 13.53% 1,84,244 2,43,094 8.29% 10.96% 7,40,349 12,55,008  ABSL Equity Hybrid '95 Fund Aggressive Hybrid 1,812.38 149.13 15.14% 14.72% 2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857  DSP Equity & Bond Fund Aggressive Hybrid 6,457.02 141.69 14.59% 13.51% 1,97,576 2,42,795 9.34% 11.58% 7,61,010 12,85,527  Franklin (I) Equity Hybrid Fund Aggressive Hybrid 21,860.58 50.93 16.11% 16.15% 2,11,032 2,85,190 6.50% 9.39% 7,06,740 11,81,655  ICICI Pru. Equity & Debt Fund Aggressive Hybrid 10,202.85 25.32 15.28% 16.16% 2,03,596 2,85,362 9.54% 12.96% 7,59,411 13,325,62 52.39 14.88% 15.33% 2,00,089 2,71,391 9.26% 12.20% 7,59,411 13,16,968  SBI Equity Hybrid Fund Aggressive Hybrid Aggressive Hybrid 1,322.62 85.61 10.54% 10.79% 1,65,043 2,04,882 8.91% 9.70% 7,52,462 11,95,707  Tata Hybrid Equity Fund Aggressive Hybrid Aggressive Hybrid 1,322.62 85.61 10.54% 10.79% 1,65,043 2,04,882 8.91% 9.70% 7,52,462 11,95,707  Tata Hybrid Equity Fund Aggressive Hybrid Aggressive Hybrid 1,322.62 85.61 10.54% 10.79% 1,65,043 2,04,882 8.91% 9.70% 7,52,462 11,95,707  Tata Hybrid Equity Fund Aggressive Hybrid Aggressive Hybrid 1,322.62 85.61 10.54% 10.79% 1,65,043 2,04,882 8.91% 9.70% 7,52,462 11,95,707  Tata Hybrid Equity Fund Aggressive Hybrid Aggressive Hybrid 4,854.18 203.73 14.10% 15.06% 1,93,387 2,66,975 7.85% 11.51%			1									
ABSL Equity Hybrid '95 Fund Aggressive Hybrid 13,777.20 725.7 14.66% 14.43% 1,98,180 2,56,909 8.89% 11.97% 7,52,068 13,05,194 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,363 2,61,501 10.34% 12.64% 7,81,369 13,39,857 (2,02,39) 14.88% 13.51% 1,97,576 2,42,795 9.34% 11.58% 7,61,010 12,85,527 (2,02,39) 14.88% 15.33% 16.11% 16.15% 14.40% 14.34% 1,95,943 2,55,498 8.92% 11.85% 7,52,660 12,99,104 (2,02,11,032 2,85,190 6.50% 9.39% 7,06,740 11,81,655 (2,04,924 2,90,212 10.74% 13.70% 7,89,703 13,97,036 (2,04,924 2,90,212 10.74% 13.70% 7,89,703 13,97,036 (2,04,924 2,90,212 10.74% 13.70% 7,89,703 13,97,036 (2,04,924 2,90,212 10.74% 13.70% 7,65,028 13,56,811 (2,04,924 2,04,924 2,90,212 10.74% 13.70% 7,65,028 13,56,811 (2,04,924 2,04,924 2,90,212 10.74% 13.70% 7,65,028 13,56,811 (2,04,924 2,04,924 2,90,212 10.74% 13.70% 7,65,028 13,56,811 (2,04,924 2,04,924 2,90,212 10.74% 13.70% 7,65,028 13,56,811 (2,04,924 2,04,9	UTI Long Term Equity Fund		,									12,55,008
Canara Robeco Equity Hybrid Aggressive Hybrid Aggressive Hybrid DSP Equity & Bond Fund Aggressive Hybrid 6,457.02 141.69 14.59% 13.51% 1,97,576 2,42,795 9.34% 11.58% 7,61,010 12,85,527 14.69% 14.59% 13.51% 1,97,576 2,42,795 9.34% 11.58% 7,61,010 12,85,527 14.69% 14.40% 14.34% 1,95,943 2,55,498 8.92% 11.85% 7,52,660 12,99,104 14.59% 15.14% 16.15% 16.15% 16.15% 16.15% 16.15% 16.15% 16.11% 16.15% 16.15% 16.44% 17.40% 14.34% 16.44% 17.40% 14.34% 16.44% 17.40% 14.34% 16.44% 16.15% 16.15% 16.15% 16.16% 16.15% 16.16% 16.1	ABSL Equity Hybrid '95 Fund	Aggressive Hybrid	13,777.20	725.7	14.66%	14.43%		2,56,909	8.89%	11.97%	7,52,068	13,05,194
Franklin (I) Equity Hybrid Fund Aggressive Hybrid 1,940.64 114.51 14.40% 14.34% 1,95,943 2,55,498 2,11.85% 7,52,660 12,99,104 1,81,655 1,10 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,0 1,	Canara Robeco Equity Hybrid		1					2,61,501				13,39,857
HDFC Hybrid Equity Fund Aggressive Hybrid 21,860.58 50.93 16.11% 16.15% 2,11,032 2,85,190 6.50% 9.39% 7,06,740 11,81,655 15.43% 16.44% 2,04,924 2,90,212 10.74% 13.70% 7,89,703 13,97,036 15.43% 16.44% 2,03,596 2,85,362 9.54% 12.96% 7,65,028 13,56,811 13,16,968 12.00% 1	. ,		i i									
ICICI Pru. Equity & Debt Fund Aggressive Hybrid 26,566.20 126.65 15.43% 16.44% 2,04,924 2,90,212 10.74% 13.70% 7,89,703 13,97,036   L&T Hybrid Equity Fund Aggressive Hybrid 10,202.85 25.32 15.28% 16.16% 2,03,596 2,85,362 9.54% 12.96% 7,65,028 13,56,811   Reliance Equity Hybrid Fund Aggressive Hybrid 28,062.09 127.02 15.20% 16.79%   Sundaram Equity Hybrid Fund Aggressive Hybrid 1,322.62 85.61 10.54% 10.59% 13.72% 7,86,565 13,98,143   Sundaram Equity Hybrid Fund Aggressive Hybrid 4,854.18 203.73 14.10% 15.06% 1,93,387 2,66,975 7.85% 11.51% 7,31,903 12,82,035	HDFC Hybrid Equity Fund	,										12,99,104
Reliance Equity Hybrid Fund Aggressive Hybrid 13,325.62 52.39 14.88% 15.33% 2,00,089 2,71,391 9.26% 12.20% 7,59,411 13,16,968 SBI Equity Hybrid Fund Aggressive Hybrid 28,062.09 127.02 15.20% 16.79% 2,02,891 2,96,374 10.59% 13.72% 7,86,565 13,98,143 Sundaram Equity Hybrid Fund Aggressive Hybrid 1,322.62 85.61 10.54% 10.79% 1,65,043 2,04,882 8.91% 9.70% 7,52,462 11,95,707 Tata Hybrid Equity Fund Aggressive Hybrid 4,854.18 203.73 14.10% 15.06% 1,93,387 2,66,975 7.85% 11.51% 7,31,903 12,82,035	ICICI Pru. Equity & Debt Fund	Aggressive Hybrid	1		15.43%		2,04,924	2,90,212	10.74%		7,89,703	13,97,036
SBI Equity Hybrid Fund         Aggressive Hybrid         28,062.09         127.02         15.20%         16.79%         2,02,891         2,96,374         10.59%         13.72%         7,86,565         13,98,143           Sundaram Equity Hybrid Fund         Aggressive Hybrid         1,322.62         85.61         10.54%         10.79%         1,65,043         2,04,882         8.91%         9.70%         7,52,462         11,95,707           Tata Hybrid Equity Fund         Aggressive Hybrid         4,854.18         203.73         14.10%         15.06%         1,93,387         2,66,975         7.85%         11.51%         7,31,903         12,82,035	L&T Hybrid Equity Fund	,					2,03,596	2,85,362				13,56,811
Sundaram Equity Hybrid Fund         Aggressive Hybrid         1,322.62         85.61         10.54%         10.79%         1,65,043         2,04,882         8.91%         9.70%         7,52,462         11,95,707           Tata Hybrid Equity Fund         Aggressive Hybrid         4,854.18         203.73         14.10%         15.06%         1,93,387         2,66,975         7.85%         11.51%         7,31,903         12,82,035			1									
Tata Hybrid Equity Fund Aggressive Hybrid 4,854.18 203.73 14.10% 15.06% 1,93,387 2,66,975 7.85% 11.51% 7,31,903 12,82,035	Sundaram Equity Hybrid Fund	,	i i									11,95,707
UTI Hybrid Equity Fund Aggressive Hybrid 6,065.22 162.62 11.79% 12.88% 1,74,588 2,33,517 7.79% 10.21% 7,30,760 12,19,280	Tata Hybrid Equity Fund	Aggressive Hybrid	4,854.18	203.73	14.10%	15.06%	1,93,387	2,66,975	7.85%	11.51%	7,31,903	12,82,035
	UTI Hybrid Equity Fund	Aggressive Hybrid	6,065.22	162.62	11.79%	12.88%	1,74,588	2,33,517	7.79%	10.21%	7,30,760	12,19,280

Disclaimer: All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information

Document and Statement of Additional Information of the respective mutual fund scheme before investing.

Bluechip Corporate Investment Centre Ltd. (Bluechip), ARN-0016 is only a Mutual Fund Distributor, not advisors. We are not charging any fees from the customers and have opted out for transaction fees. We do not advice clients on Mutual Fund schemes. We do execution services, display all sales materials such as forms, fact sheets, Brochure etc. as provided by Mutual Funds in all its offices. We also provide door to door services free of cost.

**Bluechip Bulletin** 1st to 15th Jan'2019

### LIFE INSURANCE



#### **ABSLI VISION LIFEINCOME PLAN**

#### A Traditional Participating Whole Life Insurance Plan

ABSLI Vision LifeIncome Plan is a Whole Life Income plan which provides secured savings and a steady income till age 100 and also provides comprehensive financial protection to your family. The ABSLI Vision LifeIncome Plan offers:

- Income for life 5% of the Sum Assured guaranteed(1) plus bonus every year after the Premium
- Safety for your loved ones Comprehensive financial protection of your family with whole life cover to age 100

(1) Please refer the brochure for terms and conditions regarding this benefit

#### **Benefits Under the Plan:**

Survival Benefit - In the event the life insured survives to the end of the premium paying term, the policyholder will get

Accrued bonuses till date

In the event the life insured survives to the end of each subsequent policy year, the Policy holder will get • Income Benefit of 5.0% of Sum Assured; plus

• Bonus from the current policy year

Maturity Benefit - On Maturity (at the end of the policy term), policy holder will get the Higher of, Sum Assured or 105% of total premiums paid to date (2); plus Terminal bonus (if any)

Death Benefit - During the Premium Payment Term : In the unfortunate event of the death of the life insured during the premium paying term, nominee will get the highest of the Sum Assured or 10 times of the annualised premium or 105% of total premiums paid to date; plus Accrued bonuses as of date of death(3); plus Terminal bonus (if any)

After the Premium Payment Term :In the unfortunate event of the death of the life insured after the premium paying term, nominee will get the highest of the Sum Assured or 10 times of the annualised premium or 105% of total premiums paid to date(2); plus bonuses for the current policy year<sup>(4)</sup>; plus Terminal bonus (if any) <sup>(2)</sup> 105% of total premiums paid to date (excluding any applicable rider premium and/or underwriting extras) (3) Refer to bonus section (4) Any bonuses

Tax Benefits – Tax benefits under Section 80C, and Section10(10D)<sup>(5)</sup> of the Income Tax Act, 1961 available as per the prevailing income tax laws. Tax benefits are subject to changes in tax laws. (5) If any health rider is taken 80D will also be applicable

#### **Boundary Conditions -**

Age at Entry : Min 30 days\*, Max - 60 years Policy Term : Whole Life to Age 100 Premium Paying Term : 8, 10, 12, 15 to 40 years

Minimum Premium : For PPT 8 Yrs, 10 Yrs & 12 Yrs - Rs. 1,00,000/- p.a

For PPT 15 Yrs to 40 Yrs - Rs. 3,880/- p.a

Premium Frequency : Annual, Semi-annual, Quarterly, Monthly

\* risk commences from the first policy anniversary

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a traditional participating endowment plan. All terms & conditions are guaranteed throughout the policy term, except for the bonuses which would be declared at the end of each financial year. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having azardaus occupations etc. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale.. Aditya Birla Sun Life Insurance Company Limited (Formerly known as Aditya Birla Sun Life Insurance Limited) Registered Office: One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. IRDAI reg no.109 Call: 1-800-270-7000 www.adityabirlasunlifeinsurance.com CIN: U99999MH2000PLC128110 UIN: 109N079V04 ADV/9/18-19/3416

BEWARE OF SPURIOS/ FRAUD PHONE CALLSI IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public recivieng such phone calls are requested to lodge a police complaint.

# ICICI PRU LIFE CASH ADVANTAGE

# A Savings and Protection oriented plan.

Advantage, a unique savings and protection oriented plan which offers you a guaranteed amount every month for 10 years, a guaranteed lump sum at maturity, along with bonuses and life cover that provides financial security to your family in case of your death.

How does ICICI Pru Cash Advantage work? At policy inception, you choose your premium, premium payment option, premium payment mode. Sum Assured and cash benefit mode. The GCB and GMB are calculated using the parameters as mentioned earlier along with your age and gender. GCB is payable in advance during the payout term. Payout term begins as soon as the premium payment term is over and terminates at the end of the policy term. In the unfortunate event of death of the life assured during the policy term, death benefit is payable to the nominee. On survival of the life assured till the end of the policy term, Guaranteed Maturity Benefit (GMB)<sup>T&C2</sup> is payable along with vested reversionary bonuses (RB) plus terminal bonus, if any

**Renefits in detail** 

Cash Benefit: Throughout the payout term, Guaranteed Cash Benefit (GCB) is payable in (T&C1) advance, provided the life assured is alive and the policy is fully paid<sup>(T&C3)</sup>. GCB can be received in monthly or annual instalments. GCB is a percentage of the Guaranteed Maturity Benefit (GMB) and depends on cash benefit mode as per the table below.

Cash benefit mode Gua. Cash Benefit Monthly 1.00 % of GMB 11.50 % of GMB

ICICI Prudential introduces ICICI Pru Cash Maturity Benefit: On Maturity of the policy the policy holder will get a) Guaranteed Maturity Benefit, Plus b) Vested Reversionary bonuses, if any, plus C) Terminal Bonus, if any.

> Guaranteed Maturity Benefit (GMB): GMB is the Sum Assured on Maturity and will be calculated, at inception, based on your premium, premium payment option, premium payment mode, Sum Assured, cash benefit mode, age and gender.

Reversionary Bonus : if any, will be declared each year during the term of the policy starting from the first policy year. Bonuses will be applied through the compounding reversionary bonus method.

Terminal Bonus: if any, will be declared and paid on Maturity or in case of death whichever is earlier. Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Bonuses\* or b) GMB plus accrued Bonuses\* or c) Minimum Death Benefit equal to 105% of sum of premiums paid till date.

\*Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if any. Sum Assured on Death:

Age at Entry Multiple of Annual Premium Upto 44 Yrs 10 times or 7 times Age 45 to 54 Yrs Age 55 Yrs & above 7 times

**Basic Eligibility Conditions of the Plan:** Min. & Max. Entry Age : 0 Yrs & 60 Yrs Min. & Max. Maturity : 18 Yrs & 80 Yrs A/H/M

**Premium Payment Term & Policy Terms:** For PPT – 5/7/15 Years, Policy term is 15/17/20

years respectively

Years respectively

Terms & Conditions: 1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is annual. 2. Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid T&C3. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will accrue only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus, if any, will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on earlier death. 3. A fully paid policy is a policy for which all premiums have been paid, as per the PPT selected, and no further premiums are used. A premium paying policy is policy for which all due premiums have been paid till date, but future premiums are payable for the rest of the PPT. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: U66010MH2000PLC127837. © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife Towers, 1089, Appasable Marathe Marg, Prabhadevi, Mumbia 400025. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. ICICI Pru Cash Advantage Form No.: E10, UIN:105N132V01. Advt No.: L/II/1335/2015-16.Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidoys. Valid only for calls made from India).

Premium Modes

# BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI clarifies to public that

- \* IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- \* IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

## ABSLI Vision LifeIncome Plan - Benefit Illustration#

Premium Mode Yearly Age of the Life Assured: 30 Years, Male Premium Payment Term : 8 Years Yearly Premium Amount: Rs.1,63,377/-Policy Term 70 Years Basic Sum Assured Rs.10,00,000/-

Year 2 Onwards **Premium Quotes** Year 1 Yearly Premium (excluding GST and cess as applicable) Rs.1,63,377/-Rs.1,63,377/-

GST and and cess as applicable Rs.7,352/-Rs.3,676/-

iotal Pr	emiun	n Payable					0,729/-		57,053/-
			um Paid		anteed		Benefit		ival Benefit
Policy	Attn	_	Cumulative	Death	Survival	@	@	@	@
Year	Age	Year		Benefit	Benefit	4% p.a.	8% p.a.	4% p.a.	8% p.a.
1	30	1,70,729	1,70,729	16,84,300	0	16,85,800	17,27,300	0	0
2	31	1,67,053	3,37,782	16,84,300	0	16,87,300	17,70,300	0	0
3	32	1,67,053	5,04,835	16,84,300	0	16,88,800	18,13,300	0	0
4	33	1,67,053	6,71,888	16,84,300	0	16,90,300	18,56,300	0	0
5	34	1,67,053	8,38,941	16,84,300	0	16,91,800	18,99,300	0	0
6	35	1,67,053	10,05,994	16,84,300	0	16,93,300	19,42,300	0	0
7	36	1,67,053	11,73,047	16,84,300	0	16,94,800	19,85,300	0	0
8	37	1,67,053	13,40,100	16,84,300	0	16,96,300	20,28,300	12,000	3,44,000
9	38	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
10	39	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
11	40	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
12	41	0	13,40,100	16,84,300	50,000	16,,85,800	17,27,300	51,500	93,000
13	42	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
14	43	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
15	44	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
16	45	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
17	46	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
18	47	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
19	48	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
20	49	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
21	50	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
22	51	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
23	52	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
24	53	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
25	54	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
26	55	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
27	56	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
28	57	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
29	58	0	13,40,100	16,84,300	50,000	16,85,800	17,,27,300	51,500	93,000
30	59	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
31	60	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
32	61	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
33	62	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
34	63	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
35	64	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
36	65	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
37	66	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
38	67	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
39	68	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
40	69	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
41	70	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
42	71	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
43	72	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
44	73	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
45	74	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
46	75	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
47	76	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
48	77	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
49	78	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
50	79	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
51	80	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
52	81	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
53	82	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
54	83	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
55	84	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
	85	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
56					50,000	16,85,800	17,27,300	51,500	93,000
	86	0	13,40,100	16,84,300	00,000				
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56 57 58 59 60 61 62 63 64 65 66 67 68	86 87 88 89 90 91 92 93 94 95 96 97	0 0 0 0 0 0 0 0 0	13,40,100 13,40,100 13,40,100 13,40,100 13,40,100 13,40,100 13,40,100 13,40,100 13,40,100 13,40,100 13,40,100 13,40,100	16,84,300 16,84,300 16,84,300 16,84,300 16,84,300 16,84,300 16,84,300 16,84,300 16,84,300 16,84,300 16,84,300 16,84,300	50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000	16,85,800 16,85,800 16,85,800 16,85,800 16,85,800 16,85,800 16,85,800 16,85,800 16,85,800 16,85,800 16,85,800	17,27,300 17,27,300 17,27,300 17,27,300 17,27,300 17,27,300 17,27,300 17,27,300 17,27,300 17,27,300 17,27,300 17,27,300	51,500 51,500 51,500 51,500 51,500 51,500 51,500 51,500 51,500 51,500 51,500	93,000 93,000 93,000 93,000 93,000 93,000 93,000 93,000
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Benefits Payable under the Plan	@ 4% p.a.	@ 8% p.a
Bonus Accrued @ Payable at the end of 8th Year	Rs.12,000/-	Rs.3,44,000/-
Guaranteed Yearly Addition Payable (9th Yr onwards)	Rs.50,000/-	Rs.50,000/-
Non-Guaranteed Yearly Bonus (9th Yr onwards)	Rs.1,500/-	Rs.43,000/-
Total Yearly Benefits (9th Yr Onwards)	Rs.51,500/-	Rs.93,000/-

- This is an Extract from a Sample Benefit Illustration for understanding and reference to the product
- The Sum Assured multiple for this policy is 6.12 times the Base Premium
- If opted for any rider, the rider benefit is payable while the policy is not reduced paid-up. In "Your Sales Illustration" benefits are as of year end and assume
- Premiums are paid when due, there is no underwriting extra and current GST rates remain unchanged.
- Premium is inclusive of GST and any other applicable taxes. All applicable taxes will be additionally included to your premium
- Some benefits are guaranteed and some benefits are variable with bonuses based on the future performance of the participating business and economic conditions. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. In the illustration above, the Sum Assured and Guaranteed Survival Benefit are fully guaranteed. The Total Death Benefit & Total Maturity Benefit in the illustration above are not guaranteed and determined using assumed future investment returns of 4% and 8% as set by the Life Insurance Council.

The values shown herein are for illustrative purposes only. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.



## LIFE INSURANCE

## **KOTAK SMARTLIFE PLAN**

#### A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

"Kotak SmartLife Plan", is a limited pay participating endowment plan which will provide you option either to receive Cash bonus payouts every year right from the end of 1st policy year onwards to take care of interim financial requirements or utilize such Cash bonuses for accumulating and creating a corpus to fulfill bigger goals and plan for a stress-free life.

**Key Advantages -**

- ☑ Offers protection up to the age of 75 years
- oxdot Convenience of choosing Bonus options: Cash Payout or Paid-Up Addition
- ☑ Avail chosen Bonus option from end of 1st policy year onwards
- ☑ Additional protection through optional riders on payment of additional premium

Survival Benefit: The Survival Benefit shall be payable as per the chosen Bonus option

Cash Payout Option: at the end of each policy year, starting from the end of 1st policy year -Cash Bonus declared will get paid out till end of the policy term or death or surrender, whichever is earlier.

Paid-up Addition option: at the end of each policy year, starting from the end of 1st policy year-Cash Bonus declared will get utilized to purchase Paid-Up Additions (additional Sum Assured) the "Cash Bonus", for Basic Sum Assured and Paid-Up Additions will be declared separately which in turn will get utilized to Purchase Paid-Up Addition at the end of the policy year.

Maturity Benefit: On survival till the end of the policy term and all due premiums are paid, the following Maturity Benefit will be payable and policy will get terminated.

Under Cash Bonus Payout option: Basic Sum Assured PLUS Cash Bonus, if any PLUS Terminal

Under Paid-Up Addition option: Basic Sum Assured PLUS Cash Bonus, if any PLUS Accrued Paid-

up Addition, if available PLUS Terminal bonus, if any

Under Cash Bonus Payout option: Sum Assured on death PLUS Interim bonus, if any PLUS Terminal bonus, if any

Death Benefit: If all the due Premiums have been paid, death benefit shall be:

Under Paid-Up Addition option: Sum Assured on death PLUS Accrued Paid-up Additions, if available PLUS Interim bonus, if any PLUS Terminal bonus, if any

Where Sum Assured on death is: higher of: I) 11 times of Annualised Premium (including extra premium, if any) OR II) Basic Sum Assured, which is the guaranteed maturity benefit OR III) 105% of all premiums paid (including extra premium, if any) till the date of death

Tax Benefit: Tax benefits under Section 80C and Section 10(10D) of Income Tax Act, 1961 subject to conditions as specified in those sections. Tax benefits are subject to change as per tax laws. Customer is advised to take an independent view from tax consultant.

#### **Eligibility:**

Entry Age of Life Insured : Min : 3 years,

Max : 50 Yrs - 6 & 15 pay 55 Yrs - 8 &10 pay 54 Yrs – 12 pay

Maturity Age of Life Insured : 75 Yrs

Premium Payment Mode

Policy Term : 75 Yrs less Entry Age of Life Insured

Basic Sum Assured : Min: Rs. 2,50,000, Max : No Limit Premium Payment Term : 6, 8, 10, 12 and 15 years

: Yearly, Half yearly, Quarterly, Monthly Premium Modal Factor

: Yearly – 100% , Half Yrly – 51% , Qtrly – 26% , Mthly – 8.8%

Disclaimers : Kotak SmartLife Plan UIN: 107N102V01, Form No: N102, Kotak Term Benefit Rider, UIN: 107B003V03, Form No: B002; Kotak Life Guardian Benefit, UIN: 107B012V02, Form No: 8012; Kotak Accidental Disability Guardian Benefit; UIN: 1078011V02, Form No: 8011, Kotak Critical Illness Plus Benefit Rider - 1078020V01, Form No: 8020. Ref. No.: KL/18-19/RNL/498. This is a Savings-cum-Protection oriented Participating Endowment plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's underwriting policy. The product brochure gives only the salient features of the plan. Please refer the policy document for specific details on all terms and conditions. For more details on riders please read the Rider Brochure. Kotak Mahindra Life Insurance Company Ltd (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.); Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: http://insurance.kotak.com Email:clientservicedesk@kotak.com. Toll Free No. - 1800 209 8800

### **BHARTI AXA LIFE ASSURE BENEFIT PLAN**

#### A Non Linked Participating Limited Pay Endowment Life Insurance Plan

Bharti AXA Life Assure Benefit Plan is a Non Linked Participating Limited Pay Endowment Life Insurance Plan which offers Maturity Benefit as a total of four benefits as given below : a) Guaranteed Additions, b) Increasing Reversionary Bonus, c) Guaranteed Maturity Addition, d) Sum Assured on Maturity along with the Life Insurance cover more than 11 times of Annualized Premiums during the Policy Term.

#### Benefits Under the Plan:

**Guaranteed Additions:** Guaranteed Additions will accrue as 3% of the Sum Assured at the end of every Policy year starting from the first policy year till maturity. The accrued Guaranteed Additions will be payable on maturity or death, whichever is earlier.

Guaranteed Maturity Addition (GMA): A Guaranteed Maturity Addition is payable on Maturity and is determined as a percentage of Sum Assured which is higher for higher premium bands as given below:

Annual Premium (INR)	GMA %
	(as a % of Sum Assured)
< 40,000	20.00%
40,000 to less than 75,000	30.00%
75,000 to less than 2,50,000	35.00%
2,50,000 and above	40.00%
	B 99

Simple Reversionary Bonus: Bonuses will accrue at the end of every Policy year starting from the first Policy year till maturity as a percentage of Sum Assured plus the Guaranteed Additions accrued till the beginning of the applicable Policy year. These will be payable on maturity or death, whichever is earlier.

Maturity Benefit: On Maturity, You will Receive Sum Assured + Accrued Guaranteed Additions + Accrued Simple Reversionary Bonus + Guaranteed Maturity Addition.

Death Benefit: Death Benefit is higher of: a) The Sum Assured on Death; plus Guaranteed Additions accrued till the date of death; plus Simple Reversionary Bonus accrued till the date of death, or b) 105% of all premiums paid as on the date of death Where the Sum Assured on Death is defined as highest of: a) 11 times Annualized Premium; or b) Absolute amount assured to be paid on death equal to the Sum Assured under the policy; or c) Sum Assured on Maturity equal to the Sum Assured under the Policy plus Guaranteed Maturity Additions

Tax Benefit: Tax Benefit under Section 80C and Section 10 (10D) of the Income Tax Act, 1961. The tax benefits are subject to change as per change in tax laws from time to time. **Eligibility Criteria:** 

Policy	Premium	MinAge	MaxAge
Term	Paying Term	at Entry	at Entry
14 years	7 years	4 years	66 years
16 years	8 years	2 years	64 years
18 years	9 years	91 days	62 years
20 years	10 years	91 days	60 years
22 years	11 years	91 days	58 years
24 years	12 years	91 days	56 years

Maximum age at Maturity is 80 years for all policy terms.

Disclaimers: Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Assure Benefit Plan is only the name of the traditional participating life insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. This product brachure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy bond. Life Insurance Coverage is available under this policy. Riders are optional and available at an extra cost. Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time. Bharti AXA Life Insurance Company Limited, IRDAI Registeration No.: 130 Registeration Office: Unit No. 1904. 19th Floor, Parinee Crescenzo, (°9 Block, Bandra Kunfa Complex, BKC Road, Near MCA Ground, Bandra East, Mumbai – 400051, Maharashtra UIN - 130N093V01 CIN - U66010MH2005PLC157108

#### **BHARTI AXA LIFE MONTHLY INCOME PLAN +**

#### A PLAN THAT GIVES YOU THE FLEXIBILITY TO CHOOSE YOUR MONTHLY INCOME How does the Plan Work?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years\* You start receiving Guaranteed® Taxfree Monthly Income for 8 Years after the completion of the Premium Payment Term. On Maturity you will get the Accrued non-guaranteed Bonuses.

#### Non Guaranteed Bonuses under the Plan

Reversionary Bonuses : Simple Annual Reversionary Bonuses get accrued to the policy from the end of 1st Policy Year.

Terminal Bonus : On Maturity / Death You may get Terminal Bonus.

#### **Benefits Under the Plan**

Regular Income: You will Receive Guaranteed Regular Monthly Income From 8th Yr. till Maturity.

Maturity Benefit : On Maturity you will get Accrued Reversionary Bonus & Terminal Bonus.

Tax Benefits : a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Death Benefit: The Accrued Bonuses, if any are paid immediately plus an increased percentage of Monthly Income is payable to the nominee from the next policy month onwards and continues for the next 8 Years.

This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan +, UIN: 130N057V01 \* Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be payable after the completion of the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.

# TATA AIA LIFE INSURANCE MONEY BACK PLUS

# A Non Linked Participating Endowment Assurance Plan

Tata AIA Life Insurance Money Back Plus is a participating non linked Money Back Insurance Plan, which caters to your need for guaranteed Cash inflow at regular intervals along with the protection of a life cover from uncertainties of life

The plan offers the advantage of paying for only half of the policy term along with enhancement of your savings through accumulation of Compound Reversionary Bonuses (if any) throughout the Term.

# **Benefits under the Plan**

Survival Benefit: The plan provides you with regular payouts as a percentage of the Basic Sum Assured (BSA) as per the table below

١	End of Policy Year	Yr 4	Yr 8	Yr 12	Yr 16
	% of Basic Sum Assured	20%	20%	20%	50%

Maturity Benefit: On Maturity (at the end of policy term), Guaranteed Sum Assured on maturity along with vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable, where Guaranteed Sum Assured on maturity is 50% of Basic Sum Assured.

Death Benefit: In case of unfortunate event of the death of the insured: Sum Assured on death plus vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable. This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death.

Where 'Sum Assured on death' shall be higher of a) 10 times Annulised premium or b) Basic Sum Assured. The above benefit will be paid irrespective of the regular payouts already paid.

Inbuilt Accidental Death Benefit: We will pay an additional amount equal to the Basic Sum Assured in case of unfortunate death due to accident. This benefit is applicable only for entry age of 18 yrs or more

# **Boundary Conditions**

: Min - 2 Yrs, Max - 51 Yrs Age at Entry Age at Maturity : Min - 18 Yrs, Max - 75 Yrs Policy Term & PPT : Term - 16 Yrs, PPT - 8 Yrs Min. Sum Assured : Rs.2,00,000/-Premium Mode : M / H / A

Tata AlA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403), 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Service tax, Swachh Bharat Cess and TDS are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the to recover/ deduct from the policyholder, any levies and duties (including Service Tax, Swachh Bharat Cess and TDS), as imposed by the government from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Insurance cover is available under this product. This product is underwritten by Tata AIA Life. The plan is not a guaranteed issuance plan and will be subject to Company's underwriting and acceptance Approval Number: L&C/Advt/2016/Mar/239 UIN: 110N119V01

# TATA AIA LIFE INSURANCE FORTUNE GUARANTEE

# NON LINKED NON PARTICIPATING ENDOWMENT INSURANCE PLAN

At every stage of your life you have a milestone to achieve. Along with this you also carry the burden of any uncertainty happening & work towards being prepared to face the same. Life Insurance is the best way to protect your family from financial crisis in case of an unfortunate event and help you to fulfill your dreams. Tata AIA Life Insurance Fortune Guarantee that provides life insurance cover throughout the policy term for the financial security of your family and a Guaranteed lump sum benefit on maturity to fulfill your future goals. You can also enhance your protection cover with a wide range of riders.

- Guaranteed Maturity Benefit\* that varies from 114% to 214% of Total Premiums Paid
- Life cover to protect your loved ones
- Flexible policy term of 10, 11, 12 and 15 years & premium paying term of 5 years
- Higher benefits for female lives
- Option to enhance protection through riders^
  - Tax benefit\*\* may be available u/s 80C & 10(10D) of the Income-Tax Act, 1961

Provided the policy is in force and all due premiums have been paid, on maturity. Maturity benefit depends on the entry age, gender, and policy term and premium band **Eligibility Conditions:** 

Policy Term : 10,11,12 and 15 Yrs Pre. Payment Term : 5 Years : Rs. 50,000/- P. A. Min. Premium<sup>1</sup>

Premium Modes : Annual / Half Yearly / Quarterly / Monthly

Age Conditions : Policy Term Min. Age Max. Maturity Age Max. Age 10 Yrs 8 Yrs 65 Yrs 75 Yrs 11 Yrs 7 Yrs 65 Yrs 76 Yrs 12 Yrs 6 Yrs 65 Yrs 77 Yrs 15 Yrs 65 Yrs 80 Yrs 3 Yrs

Maturity Benefit: Maturity Sum Assured will be paid on maturity. The "Maturity Sum Assured" is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the policy term, gender, annualised premium band & entry age

Age	Gender	Policy	Premium	Annualised	Sum	Maturity	Benefit
		Term	Payment Term	Premium#	Assured	Male	Female
30	Male	15	5	1,00,000	10,00,000	10,10,000	10,15,000
35	Male	15	5	1,00,000	10,00,000	10,05,000	10,10,000
40	Male	15	5	1,00,000	10,00,000	10,00,000	10,05,000

\*Premium shown in the example above is for a standard life excluding applicable taxes, cesses& levies. All examples and figures used herein are for

Death Benefit: In case of unfortunate event of the death of the insured; during the term of the policy, Sum Assured on death as defined below shall be payable. "Sum Assured on death" shall be the highest a) Basic Sum Assured (10 times of Annualised Premium), b) 105% of the Total Premiums Paid or c) Maturity Sum Assured

Disabiliners: "Guaranteed Returns is the "Maturity Sum Assured" which is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the Entry age, gender, policy term and annualised premium. Insurance cover is available under this product. This product is underwritten by Tata AlA Life Insurance This written is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract available on Tata AlA Life website. Buying a Life Insurance policy is a lang-term commitment. An early termination of the policy usually involves high costs and the surender value populate may be less than the total premium poid. This product is underwritten by Tata AlA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwiting and acceptance. "Riders are not mandatory and are available for a nominal extra cost. In case of non-standard lives and on submission of non-standard age proof, et an permiture will be charged as per our underwriting guidelines. Risk cover commences along with policy commencement for all fives, including minor fives. All Permitures, Orages, and interest population and the policy are exclusive of applicable taxes, duffes, surcharge, assess or levies which will be entirely borney point by the Policyholder, in addition to the payment of such Permiture, charges or interest. Tata AN Life shall have the right to daim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by any statutary or administrative body, from the benefits payable under the Policy. \*\*Income Tax benefits would be available as per the prevailing income tax lows, subject to fulfillment of conditions stipulated therein. Tick Ad Life Insurance Company Lift class not assume responsibility on tax implication mentioned anywhere in this character and the second consultant to know the tax benefit available to you. • UM: 110N120VG4 • L&C/
Adv/2018/Aug/430. Tata Al4 Life Insurance Company Limited (RDAY Regn. No.110) CIN-U66010WH2000HC128403. Registered & Corporate Office: 14th Floor, Tower A. Peninsula Business Park, Senopoli Bapat Mang Lover Parel, Mumbai -400013. Trade logo displayed above belongs to Tata Sons Ltd and AlA Group Ltd. and is used by Tata AlA Life Insurance Company Ltd under a ficense. For any information including concellation, dains and complaints, please contact our Insurance Advisor / Intermediary or visit Tata ANA Life's nearest branch office or call 1-860-266-9966 (boal charges apply) or write to us at austromercareetatacia.com. Visit us at: www.tatacia.com or SVIS 11FE' to 58888.

#### **HDFC LIFE PRAGATI**

#### A 5 Pay, 10 Term Non Linked, Participating, Savings Insurance Plan

HDFC Life Pragati is a participating plan which meets the dual objectives of Savings and Protection so that you can continue providing your family with the quality of life and peace of mind.

#### **Benefits under the Plan:**

Hassle Free Issuance : Hassle Free Issuance based on Declaration of Good Health (DOGH) Reversionary Bonus (R.B.): Simple Reversionary Bonuses (if any) would be declared at the end of each Financial Year as percentage of "Sum Assured on Maturity", and will be added to the policy.

Terminal Bonus (T.B.): Terminal Bonus (if any) would be declared at the end of the Policy term, this bonus would be declared as a percentage of "Sum Assured on Maturity"

Maturity Benefits: On Maturity the Life Assured will get Sum Assured on Maturity plus Accrued Policy Term : LImited Pay - 10 Yrs to 20 Yrs Reversionary Bonus plus Interim Bonus (if any) Max. Premium: Rs.2,00,000/- P.A plus Terminal Bonus (if any)

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contain in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Pragati (Form No.P501-141-01, UIN - 101N114V03).

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit which will be higher of a) Sum Assured on Death plus Accrued Reversionary Bonus plus Interim Bonus(if any) plus Terminal Bonus(if any), or b) 105% of Total Premiums Paid.

The Sum Assured on Death shall be the higher of: a) Sum Assured on Maturity or b) 10 times Annualised Premuim for entry age less than 45 Yrs and 7 times Annualised Premium for entry age greater than or equal to 45 Yrs.

Tax Benefits: Avail tax benefits on premiums paid and benefits received under the policy, as per the prevailing Income Tax Laws. Please consult your tax advisor.

#### **Boundary Conditions**

Premium Mode: M/Q/H/A

Age at Entry : Min - 8 Yrs, Max - 55 Yrs PPT : Limited Pay - 5 Yrs to 10 Yrs

### **EXIDE LIFE STAR SAVER**

#### A 5 YEAR PAY, 10 YEAR TERM GUARANTEED RETURN INSURANCE PLAN

Exide Life Star Saver has been designed to offer guaranteed benefits so that your financial goals can be met with surety. It also ensures that your family is financially secured in case of an unfortunate event. 3 Reasons to buy this plan

- ☑ Guaranteed Maturity Benefit with Loyalty Benefit
- ☑ Pay for just 5 years and get Life Cover for full Policy term
- ☑ Comprehensive life cover with additional accidental coverage

#### **Guaranteed Maturity Benefit:**

On completion of Policy term, you are guaranteed to get:

Sum Assured on Maturity + Accrued Guaranteed Additions + Loyalty Benefit

Tax benefit as per Prevailing Income Tax Rules.

Sum Assured on Maturity: Sum Assured on Maturity is an amount equal to Basic Sum Assured, which is guaranteed to be paid to you at the end of Policy term. It is dependent upon the age of the life assured at the inception of Policy, premium and Policy term chosen by the Policy holder. Guaranteed Additions (GA): The plan offers Guaranteed Additions as percentage of Sum Assured on Maturity. The Guaranteed Additions are calculated at a simple rate for each completed Policy year. The GA are accrued over the Policy term and same shall be payable on death

Loyalty Benefit (LB): On completing the Policy term, this plan offers special loyalty benefit that is paid as a percentage of the sum assured.

The Guaranteed Additions rate and Loyalty Benefit rate based on the opted Policy term are as follows:

Policy Term /	GA (S	GA (% of Sum Assured on Maturity)					
Annulised	Rs.24,000/- to	Assured on					
Premium	Rs.59,999/- p.a	Rs.1,79,999/- p.a	& above p.a	Maturity)			
10 Years	7.00%	7.50%	8.00%	30.00%			
12 Years	7.00%	7.50%	8.00%	36.00%			
15 Years	7.00%	7.50%	8.00%	45.00%			

or maturity or surrender.

Pay only for 5 years and enjoy Life Cover over Full Policy Term: While you pay premiums only for 5 years you can enjoy Life Cover over the entire Policy Term. This ensures protection for your family in case of an unfortunate event where a lumpsum amount is paid to your family

Double Life Cover in event of an accident: In addition to Life cover amount you also get an additional life cover of an equivalent amount in case of an unforeseen event due to an accident **Key Features** 

Min. / Max. Age at Entry

: For Policy Term 10 years: 8 years - 60 years For Policy Term 12 years: 6 years - 60 years For Policy Term 15 years: 3 years - 60 years

Min. / Max. Maturity Age

: 18 Years - 75 years age last birthday

Policy Term

: 10, 12 and 15 years

: 5 Years

Premium Paying Term (PPT) Minimum Premium (Rs.)

: Minimum - Annual : Rs. 24,000/-, Monthly -Rs. 5,500/-

Maximum - No Limit

Minimum Basic Sum Assured : Minimum : Rs. 65,037/-

**Premium Payment Modes** 

Maximum - No Limit : Annual, Monthly

Disclaimer: Exide Life Star Saver UIN: 114N080V02. Tax benefits are subject to change in tax laws from time to time. For more details on tax benefits, please consult your tax advisor. Goods & Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. This is a non-participating endowment plan. Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Exide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance vide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560 001; Toll Free: 1800 419 8228; Visit: exidelife.in; ARN: EXL/2017-18/COLL/121

# **RELIANCE LIFE SUPER MONEY BACK**

# PAY FOR 5 YEARS & ENIOY LUMP SUM AND REGULAR GUARANTEED INCOME FOR NEXT 5 YEARS

Reliance Super Money Back Plan is a Non-linked, Non-participating money back plan that helps you provide a regular income and security. The guaranteed monthly income increases every year and you also get guaranteed periodic lump sums.

Sum Assured in 5th and 10th year.

**End of Policy Year** 5 Years 10 Years % of Sum Assured 50.00 % 50.00 %

Regular Monthly Payouts: Regular Monthly Payouts are 1% of Sum Assured for the first payout year and will increase by 0.25% in subsequent years, at a simple rate

,,	-,				
Policy Year	6 <sup>th</sup>	<b>7</b> <sup>th</sup>	8 <sup>th</sup>	9 <sup>th</sup>	10 <sup>th</sup>
Total Pavout	12%	15%	18%	21%	24%

Guaranteed Money Back Benefits: Receive Guaranteed Loyalty Addition: On survival of the the following guaranteed payouts basis your Life Assured to the end of the premium payment term, a Guaranteed Loyalty Addition of 5% of the Sum Assured will be paid in the 5th year.

> **Guaranteed Maturity Addition:** On survival of the Life Assured to the end of the policy term, the Guaranteed Maturity Addition of 10% of Sum Assured will be paid at the end of 10th year.

Tax Benefits: a) Premiums paid eligible for Tax rebate u/s 80C,

b) All benefit payouts are Taxfree u/s 10(10D).

Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 Corporate Office: 9<sup>th</sup> and 10<sup>th</sup> Floor, Bldg. No. 2, R-Tech Park, Nirlon Compou Goregaon (East), Mumbai, Maharashtra - 400063. For more information call us at our 24 x 7 Call Centre number - 30338181(Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at www.reliancelife.com. Unique Identification Number (UIN): 121N098V02

#### **EDELWEISS TOKIO LIFE - INCOME BUILDER**

#### A Non Linked, Non-Participating Endowment Life Insurance Plan

Edelweiss Tokio Life - Income Builder is a life insurance plan which helps to build financial reserves for all expected and unexpected scenarios in the future. This plan also has an option that will ensure that the family continues to receive a steady stream of income in case of an unfortunate demise of the Life Insured or in case of suffering from any covered Critical Illness.

#### Choose from the either of two plan options

Base - This option pays maturity benefit for fulfilling ones dreams. It also provides life insurance cover in case of an unfortunate demise of the Life Insured.

Secured Income - This option ensures that in case of an unfortunate event of death or diagnosis of covered Critical Illness, the dreams are not compromised as the payouts will continue during the payout period without paying any future premiums.

Opt for any one of the two maturity benefit options:

Regular Income - Beginning from the first payout date, start receiving income instalments at regular intervals during the payout period. The payout period begins from the end of policy term. Regular Income plus Lumpsum - In addition to the regular income instalment, receive a lumpsum payout with the last regular income instalment.

Flexibility to choose the payout frequency and payout date :

The regular income instalment frequency can be either annual, semi-annual, quarterly or monthly as opted for at inception. In addition, the first payout date for regular income instalment can be advanced by a maximum of 30 days and receive all subsequent instalments on that date of a month. This option can be exercised 90 days before the policy maturity date.

a) Base Option: In the unfortunate event of death during the policy term, the nominee will receive Sum Assured on Death and the policy will terminate. No death benefit shall be payable incase of death during the payout period.

b) Secured Income option: In the unfortunate event of death of the Life Insured or in case the Life Insured is diagnosed with one of the 12 covered Critical Illness conditions, during the Policy Term, the nominee will receive Sum Assured on Death immediately, and no future premiums shall be payable. In addition all payouts as per the maturity option chose will be paid to the nominee. No death benefit shall be payable in case of death during the payout period.

Maturity Benefit: Based on the option chosen (regular income or regular income + lumpsum), the maturity benefit will be paid out in arrears from the first payout date till the end of the payout period. If the option to advance the first payout date has been exercised, then the all regular income instalments shall begin based on the date as opted for.

#### **Boundary Conditions:**

Age at entry: Base Option Min: 18 yrs- PT, Max - 55 yrs, Secured Income Option Min: 18 yrs, Max - 50 yrs Age at Maturity: Base Option Min: 18 yrs, Max - 67 yrs, Secured Income Option Min: 25 yrs, Max - 62 yrs Policy Term: 7, 10, 12 years, Premium Paying Term\*: Same as Policy Term,

Payout Period: For 7 yrs: 7, 13, 18 & 23 yrs, For 10 yrs: 10, 15 & 20 yrs For 15 yrs: 12 & 18 yrs

\* Single premium option also available in this plan

Disclaimer: Edelweiss Tokio Life – Income Builder is only the name of the non-linked non-participating endowment life insurance plan and does Disclaimer: Edelweiss Tokio Lite – Income Builder is only the name of the non-linked non-participating endowment lite insurance plan and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Edelweiss Tokio Life Insurance Company Ltd. IRDAI Regn. No. 147, CIN: U66010MH2009PLC197336), UIN: 147N057V01, ARN:OP/0045/Oct2018, Registered Office: 6 Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai 400070, Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | www.edelweisstokio.in Flower & Edelweiss (as displayed above) are trademarks of Edelweiss Financial Services Limited; "Tokio" is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license.

# **BAJAJ ALLIANZ LIFE - POS GOAL SURAKSHA**

# A Non-Participating Non-Linked Life Insurance Plan

Bajaj Allianz Life POS Goal Suraksha is a nonlinked non-participating limited premium payment endowment plan that secures you and your family against all odds with a guaranteed sum at maturity.

Key Advantages - Bajaj Allianz Life POS Goal Suraksha is a non-linked, non-Participating, limited premium payment, non-medical, POS Endowment plan.

- ☑ Guaranteed maturity benefit
- ✓ Limited premium payment term
- Option to alter premium payment mode ✓ Offers Guaranteed Additions at maturity
- **Benefits payable:**

Maturity Benefit - On the maturity date, if all premiums are paid, the Guaranteed Sum Assured on Maturity plus Guaranteed Additions, under your policy, will be paid.

Death Benefit – In Case unfortunate death of the Life Assured due to an Accident during the Waiting Period or in case of death of the Life Assured after the waiting period due to any cause, the nominee will get The Sum Assured on Death, which is calculated as the higher of a) 10 times of Annualized Premium, b) 105% of Total Premiums paid as on date of death, c) Sum Assured d) Minimum Guaranteed Sum Assured in Maturity or e) Any absolute amount to be paid on death

In case of death of the Life Assured during the Waiting period<sup>s</sup> other than due to an Accident, the death benefit payable to the nominee (s)/ beneficiaries will be the 100% of Total Premiums paid till date excluding any extra premium & Goods & Service Tax, if any

Guaranteed Additions - On maturity date, if all due premium have been paid, Guaranteed Additions as a multiple of one Annualized Premium will be paid along with the maturity benefit. The Guaranteed Additions payable are as per the table given below -

	GA as Multiple of one (1) annualized Premium							
Age at Entry	Polic	Policy Term / Premium Payment Term						
	10 Yrs / 7 Yrs							
18-24 Years	0.71 1.28 4.71 9.43							
25-34 Years	0.66	1.13	4.15	8.59				
35-45 Years	35-45 Years 0.61 1.05 3.88 8.04							
46-55 Years 0.55 0.95 3.32 7.76								
46-55 Years				1 11 1				

Guaranteed additions will not be payable in case of a lapsed or paid-up policy

Tax Benefits - Premium Paid, Maturity benefit, death benefit and surrender benefit may be eligible for tax benefit as per Tax Act, subject to the provision stated therein.

**Boundary Conditions -**Age at Entry

: Min - 18 Yrs, Max - 55 Yrs Age at Maturity : Min - 28 Yrs, Max - 65 Yrs

: For PPT - 7 Yrs (10 Yrs Term), For PPT - 5 Yrs, 7 Yrs & 10 Yrs (15 Yrs Term) Min. Premium : Ann:Rs. 3000/-, Semi Ann:Rs. 2100/-, Qtrly: Rs.1250/-, Mthly: Rs.450/-Premium Mode : Annual, Semi-Annual, Quarterly, Monthly

Disclaimer: The policy document is the conclusive evident of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life POS Goal Suraksha Please ask for the same along with the quotation. For more details about risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. The terms and conditions of product/plan as contained in the Policy Document issued

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# Bajaj Allianz Life

# **Health Care Goal**

✓ Inbuilt Waiver of Premium Rider

Save Tax u/s 80D upto Rs.30,000/- over and above your tax savings limit of Rs.1,50,000/- u/s 80 C

- A Regular / limited premium payment individual Health Plan covering 36 critical illnesses Including Heart & Cancer
- ☑ Option of Family Cover & Return of Premium.

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	Ameerpet	:	040 -	2341	8416		
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	Boduppal	:	040 -	2720	5316 /	2720	5317
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	Manikonda	:	040 -	2356	8931 /	2356	8941
	Marredpally	:	040 -	2771	0998 /	2771	0996
	Mehdhipatnam	:	040 -	2351	2034 /	2352	6356
	Nacharam	:	040 -	4020	1616 /	4020	1717
	Nagole	:	040 -	2422	1316 /	2422	4316
	Nizampet	:	040 -	2389	2649 /	2389	2648
	RTC 'X' Road	:	040 -	2764	5316 /	2766	5317
	Secunderabad	:	040 -	6602	0300 /	2789	9116
	Vanasthalipuram	:	040 -	2411	0341 /	2412	5316
ŀ	Karimnagar	:	0878 -	224	9910 /	224	9911
ŀ	Kazipet	:	0870 -	243	4545 /	244	4747
ŀ	Khammam	:	08742 -	235	316 /	245	316
Ì	Nizamabad	:	08462 -	235	316 /	236	316
	Sangareddy	:	850019	5316	/ 8500	15531	6
١	Varangal	:	0870 -	666	4436 /	254	4058

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Paldi	:	079 -	2658	5642 /	2658	5643
Bopal	:	079 -	2979	5590 /	2979	5591
Chandkheda	:	079 -	2329	6856 /	2329	6857
Gandhi Nagar	:	079 -	2324	2004 /	2324	2005
Satelite	:	079 -	2676	9024 /	2676	9025
Baroda						
Alkapuri	:	0265 -	232	3018 /	232	302
Vasna Road	:	0265 -	225	4074 /	225	4075
Waghodia Road	:	0265 -	252	1820 /	252	1821
Bharuch	:	02642 -	249	121 /	249	122
Mehsana	:	02762 -	230	704 /	230	706
Navsari	:	02637 -	244	406 /	244	407
Palanpur	:	02742 -	266	640 /	266	64
Rajkot	:	0281 -	246	5427 /	246	5428
Indira Circle	:	0281 -	257	5767 /	257	5768
Surat	:	0261 -	273	1402 /	273	1403
Silvassa	:	0260 -	264	1230 /	264	123
Bhatar Road	:	0261 -	223	3173 /	223	3174
Vapi	:	0260 -	246	5337 /	645	3337
Valsad	:	02632 -	244	411 /	244	412

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079 - 2543 0026 / 2543 0062

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Angamaly	:	0484 -	245	3526 /	245	352/
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Atingal	:	0470 -	262	7211 /	262 8211
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'hiruvalla	:	0469 -	263	0123 /	263 0124
irur	:	0494 -	242	0753 /	242 0754
/adakara		0496 -	251	7721 /	251 7722

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Borivali - Gorai	:	022 - 2868	0460 / 2868	0463				
Parisali IC Cal .		022 2001	9504 / 2005	2252				

229 982 2352 8594 / 2895 Borivali -I.C.Col. 022 - 2891 022 - 2862 0403 / 2862 0406 Borivali-Saibaba 1548 / 2895 7025 Borivali (West) 022 - 2895 2017 / 2892 2018 Borivali -Yogi Ngr 022 - 2892 022 - 2370 3247 / 2370 3248 Byculla Chembu 022 - 2521 2912 / 2521 0676 Chembur - C.G.Rd: 022 - 2520 3007 / 2520 3008 022 - 2203 7791 / 2203 7792 Chira Bazar - 2202 2330 / 2202 2335 Dadar (East) 022 - 2413 7451 / 2416 3350 Dadar (West) 022 - 2438 6887 / 2432 4897 Dahisar (East) 022 - 2896 1471 / 2828 3234 Dahisar (West) 022 - 2894 4020 / 2892 8617 Dombivali (East) 0251 -286 1963 / 286 0698 Dom-Gandhi Na 0251 - 280 3409 / 280 3410 Dombivali - MIDC 244 0074 / 0251 -244 0075 248 1764 Dombivali (West) 0251 -248 1754 / 022 - 2265 9033 / 2265 9034 Ghatkopar (East) 022 - 2102 0876 / 2102 0118 Ghatkopar (W) - 2502 4859 / 2502 4860 022 - 2382 1327 / 2384 0027 Girgaum 022 Gokuldham 022 - 2843 1243 / 2843 1244 022 - 2878 2423 / 2878 2428 Goregaon (W) Jankalyan Nagar 022 - 4971 Kalyan (East) 0251 -235 1210/ 235 1212 Kal-Khadakpada 0251 - 223 4661 / 223 4708 231 1482 / Kalyan (West) 0251 -231 8132 Kandivali - Charkop 022 - 2867 8347 / 2867 8388 Kandivali (East) 022 - 2870 9820 / 2870 3081 Kandivali (West) 022 - 2808 1997 / 2801 5033 Khar (West) 022 - 2604 3052 / 2604 0840 / 2774 0843 2774 Kharghai 022 Koparkhairane 022 - 2755 0649 / 2755 0651 Kurla-Nehru Ngr 022 - 2529 0431 / 2529 0432 Lower Parel 2307 6953 / 2307 5731 022

- 2444

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022 - 2588

022 - 2782

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0250 -

0250 -

022

022 - 2880 6963 / 2444 3393

4509 / 2880 4510

7579 / 2882 3974

8399 / 2411 8033

4947 / 2812 4973

5697 / 2164 7795

4442 / 2163 6430

3175 / 2772 3975

2969 / 2748 2896

0953 / 2430 0954

1123 / 2781 6218

4063 / 2616 4066

3597 / 2666 3670

0093 / 2605 4020

5992 / 4971 5993

0742 / 2682 0743

3567 / 2403 3568

4365 / 2388 5106

0283 / 2532 0284

9013 / 2538 9014

7305 / 2547 7310

0320 / 2538 0321

1451 / 2588 1452

8995 / 232 8996

1286 / 2782 0587

2537 6187

239 2011

233 6087

6719 /

022 - 2173 0446 / 2171 2295

022 - 2525 2201 / 2525 2202

233 6086 /

2010/

Malad - Evershine : 022 2888 3281 / 2888 3710 Malad (West) 022 - 2881 022 - 2412 Matunga Mira Road 022 - 2812 Mul - Vaishali Ngr : 022 - 2164 Mulund (East) - 2163 Mulund (West) 022 - 2560 5102 / 2569 3938 Nerul (East) 022 - 2772 - 2748 022 Panvel Prabhadevi - 2430 Sanpada 022 - 2781 Santacruz (East) 022 - 2616 Santacruz - Kalina 022 - 2666 - 2600 Santacruz (West) 022 022 4971 Shahaji Raje Rd 022 - 2682 Tardeo 022 - 2381 Thane (East) 022 - 2532 Thane (West) 022 Th - Ghodbunder Rd: 022 - 2597 4537 / 2597 4538 Th - Kalwa 022 - 2538 Th - Kolbad Rd 022 - 2547 Th-Panchpakhadi: 022 - 2538

Th - Vartak Ngr

Tilak Nagar

Vasai (East)

Vasai (West)

Vashi

Th - Vasant Vihar :

Vasai (W) Parnaka:

Mahim

Malad (East)

Vikhroli (West) 022 - 2579 5095 / 2579 5096 Vile Parle (East) 022 - 2618 6302 / 2663 1590 022 - 2615 3174 / 2615 5572 Vile Parle (West) 0250 - 250 4566 / 250 4567 Virar Wadala 022 - 2414 8033 / 2415 8033 Pune Aundh 020 - 2729 7006 / 6523 4651 8087020026 / 8087030026 Bhosari 020 - 2441 0067 / 2441 2227 Bibvewadi Chandan Nagar 8087252322 / 8087252333 020 - 2745 5108 / 2745 5107 Chinchwad Hadapsar 020 - 2689 0116 / 2689 0117 Kothrud 020 - 2539 4884 / 2539 5736 020 - 2730 020 - 2606

Nigdi 020 - 2764 0668 / 2765 0667 Pimple Gurav 5357 / 2730 5358 2304 / 6400 0199 Sadashiv Peth 020 - 6520 9775 / 2432 1361 Sinhagad Rd 020 - 2434 5013 / 2434 5313 0721 - 266 0286 / 266 0287 Amravati 0240 -232 8616/ 232 8617 Aurangabad Baramati 02112 -224 373 / 224 374 Bhusawal 02582 -241 589 / 242 589 Chakan 02135 -249 067 / 6410 4343 Ichalkaranj 0230 -242 9292 / 242 9293 02111 -223 044 / 223 047 Indapur 225

02342 -

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0257 -223 3589 / 223 3590 Jalgaon 226 02164 -202 / 226 203 266 7769 Kolhapur 0231 -266 7767 / Mangalwar Peth 0231 -264 3643 / 264 3644 Manish Nagar 278 6441 / 0712 -255 0522 / 254 0999 Nagpur 250 5182 Nashik 0253 -250 5181 / Nashik Road 0253 -246 3300 / 246 8800 239 5183 / 239 5184 Indira Nagai 0253 -02352 -271 701 / 271 Ratnagiri 0233 -232 5257 / Sangli 661 5257 02162 -233 062 / 233 063 Satara 02363 -271 446 / 271 Sawantwad 222 3960 / 222 3961 Shrirampur 0242 -260 2080 / Solapur 0217 -260 2081 **DELHI / N.C.R** 

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0522 -

423 4164 / 423 4160

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655 / Dharmapuri 0451 -242 4820 / 242 4821 Dindigul 226 9984 / 226 9985 **Erode** 0424 -04344 -990 / Hosur 222 225 990 Karaikal 04368 -270 / 221 271 04565 -238 777 / 238 778 Karaikudi 04324 -241 881 / 241 882 Karur Kanchipuram 044 - 2723 2375 / 2723 2376

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Kolkata						
AJC Road :		4602	5649 /			
Barasat :		2584	5500 /	2584	5503	
Barrackpore :		2594	2594			
Baruipur :	033 -	2423	0374 /			
Behala :	033 -	2494	4049 /	2494	4004	
Beliaghata :	033 -	2372	0062 /	2372	0086	
Birati :	033 -	2514	8015/	2514	8016	
C.I.T. Road :	033 -	2289	6787			
Chinar Park :	033 -	2570	0399 /	2570	0402	
Chinsurah :	033 -	2686	0278 /			
Dalhousie :	033 -	2231	7350 /			
Dum Dum :	033 -	2513	5005 /			
Dunlop :	033 -		2206 /			
Garia :	033 -		5382 /			
Girish Park :		2259	0645	2400	0000	
H.Mukerjee Road:		2486	4630 /	4063	6225	
Howrah :	033 -		9011 /			
Jodhpur Park :		2429	6811 /			
•		2674	2208 /			
Konnagar :	033 -		5404 /			
Lake Town :						
Madhyamgram :		2538	7653 /			
Mandirtala :		2678	2224 /			
New Alipore :		2400	0240 /			
New Town :	033 -		2083 /			
N.S.C. Bose Rd :		2499	6491 /			
Panchanantala Rd :		2641	4008 /	2641	4009	
Patuli :	033 -		6011/	2436	6032	
Salt Lake :		2335	2001 /			
Santoshpur :	033 -		7711 /	2416	7688	
Sonarpur :	033 -		3423 /			
Shyam Bazar :	033 -		6411 /			
Asansol :	0341 -	222	6043 /		6044	
Berhampur :			38 / 97			
Burdwan :	0342 -	264	7835 /	264	7814	
Cooch Behar :	03582 -	222	216/	222	217	
Darjeeling :	0354 -	225	4477 /	225	4478	
Durgapur :	0343 -	254	5654 /		5661	
Kalyani :	033 -	2582	0170 /	2582	0175	
Malda :	03512 -	265	939 /	265	784	
Siliguri :	0353 -	264	1757 /	264	2190	
Raniganj :	0341 -	244	2111/	244	2112	
Bongaigaon :	03664 -	230	306 /	230	457	
Dibrugarh :	0373 -	232	1132 /	232	1164	
Guwahati :	0361 -	246	6131 /	246	6132	
Jorhat :	813	34967	701 / 8		19901	
Maligaon :	0361 -		9985 /		9986	
Nagaon :	03672 -	232	159 /	232	163	
Silchar :	0384 -	222	2138/	222	2118	
Tinsukia :	0374 -	233			6032	
Tezpur :	03712 -		561 /	232	562	
Sixmile :	0361 -	233			0139	
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