

# BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

www.bluechipindia.co.in

## WELCOME 2020



*Bluechip Wishes All Customers  
A Happy & a Prosperous New Year 2020*

YOUR CONTINUED SUPPORT & PATRONAGE OVER THE PAST 30 YEARS MADE US

**THE LARGEST STANDALONE FINANCIAL PRODUCTS  
DISTRIBUTION HOUSE IN INDIA.**

### SELECT HYBRID FUNDS - MONTHLY DIVIDEND

Scheme Name	NAV 27/12	Monthly Dividend Declared						
		Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20
ICICI Pru Multi - Asset	19.60	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	T.B.A.
HDFC Balanced Adv	26.65	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	T.B.A.
L&T Balanced Advantage	17.03	1.06%	0.97%	0.97%	0.97%	0.97%	0.97%	T.B.A.
Sundaram Equity Hybrid	14.05	1.42%	1.10%	1.08%	1.11%	1.13%	1.13%	T.B.A.
Nippon India Bal. Advt.	26.03	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	T.B.A.
DSP Equity & Bond Fund	22.72	2.10%	2.10%	2.10%	2.10%	2.10%	T.B.A.	T.B.A.
CanRobeco Equity Hybrid	78.41	6.02%	5.76%	5.58%	6.02%	6.02%	T.B.A.	T.B.A.
Tata Hybrid Equity Fund	59.05	3.63%	3.54%	3.54%	3.54%	3.54%	3.54%	T.B.A.
UTI Hybrid Equity Fund	25.47	1.86%	1.86%	1.86%	1.51%	1.51%	1.51%	T.B.A.

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

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Sr. Citizen Extra	Sp. Addl Rate
				12M Mths	24M Mths	36M Mths		
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	7.60%	7.90%	8.10%	0.35%	0.10%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.30%	7.30%	7.30%	0.25%	—
ICICI Home Finance	FAAA	10000	M/Q/A/C	7.40%	7.55%	7.60%	0.25%	—
LIC Housing Finance	FAAA	10000	A/C	7.50%	7.55%	7.60%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	7.60%	7.90%	8.25%	0.25%	—
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.25%	7.50%	7.50%	0.50%	—
Godrej & Boyce Ltd.(R)	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 advised to go through the financial reports of the company before investing.

### SAVE TAX !!! SAVE TAX !! SAVE TAX!

#### Under Section 80D,

You can avail tax benefits upto Rs.1,00,000/- on your Health Insurance Plan.

#### Income Tax Deductions and Exemptions under Health Insurance

Persons Covered	Exemption Limit
Self and Family	<b>Rs.25,000/-</b>
Self and Family + Parents	(Rs.25,000/- + Rs.25,000/-) = <b>Rs.50,000/-</b>
Self and Family + Sr. Citizen Parents	(Rs.25,000/- + Rs.50,000/-) = <b>Rs.75,000/-</b>
Self and Family + Parents (Sr. Citizen) (Sr. Citizen)	(Rs.50,000/- + Rs.50,000/-) = <b>Rs.1,00,000/-</b>

Health Insurance Plans now available at your nearest Bluechip Branch for more details, Please Refer Page 7.

### IMPORTANT INFORMATION

Bluechip does not accept any Cash or Cheque payment in Favour of Bluechip, also we do not ask for any sensitive data like Your OTPs received from Banks or UIDAI etc.

All Customers are Advised to Contact Bluechip Branches only through the Branch Addresses and Telephone No. Published only in Bluechip Bulletin or Bluechip Website [www.bluechipindia.co.in](http://www.bluechipindia.co.in)

For any Complaints & Queries contact us on 1800-22-6465 or [helpdesk@bluechipindia.co.in](mailto:helpdesk@bluechipindia.co.in)

### BLUECHIP CORPORATE INVESTMENT CENTRE LTD.

THE LARGEST RETAIL FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA

- ✓ We are the largest distributors of **Investment & Savings products** in India viz., Life Insurance, Mutual Funds, GOI Bonds, Corporate Fixed Deposit / Bonds, Infrastructure Bonds, Equity IPOs, etc.
- ✓ We deal directly with our clients, No Franchises & No Sub Agents. We do not advertise.
- ✓ Over **5 Lac families** are routing their investments through our offices regularly with our greatest asset being our Clients patronage.
- ✓ Our popular Client service, **Home Advice**, brings the world of financial products right to your door step.
- ✓ Our publication, the '**Bluechip Bulletin**', provides updated information on various financial products. It is the most preferred newsletter amongst retail clients and is availed by more than 5 Lac Clients every month.



**JUST CALL YOUR NEAREST BLUECHIP BRANCH**

**"WE PROVIDE FREE DOOR TO DOOR SERVICE  
TO 5000 INVESTORS DAILY"**

### OUR NEW OFFICES ACROSS INDIA

<b>Bavdhan</b> (Pune)	: Shop No. 61, 1st Flr, Survey No. 5, Aditya Shagun Mall, NDA Road, Tel.: 020 - 6674 4971 / 6674 4972
<b>Chengalpattu</b> (Tamil Nadu)	: No. 1/6, Kandeegan Vadhachalam Street, Kandeegan Quarters, Tel.: 044 - 2743 0004 / 2743 0005
<b>Jalna</b> (Maharashtra)	: H. No. 3/21/106, Survey No.94, GF, Datta Mandir, Nr. Udhan Hospital, Tel.: 02482 - 233 091 / 242 490
<b>Krishnanagar</b> (West Bengal)	: Holding No.11, Sridurga Colony Bylane, Ward No.10, Boubazar, Tel.: 7407082821/ 7407082822
<b>Pattukkottai</b> (Tamil Nadu)	: "SENT SAPP TOWER" First Floor, No. 159D, South Kalliamman Koil Street, Tel.: 04373 - 252 270 / 252 271
<b>Pragathi Nagar</b> (Hyderabad)	: Ho. No. 5-160/1361, 1st Floor, Plot No. 1361, Opp. HDFC Bank, Tel.: 040 - 2389 0785 / 2389 0786
<b>Siddipet</b> (Telangana)	: Ho. No. 18-18-69/1/1, Beside HP Petrol Pump & Konda Laxmaiah Gardens, Tel.: 08457 - 230 316 / 231 316
<b>Thiruvallur</b> (Chennai)	: No. 157/12B, First Floor, J. N. Road, Opp. Church, Tel.: 044 - 2766 0115 / 2766 0116
<b>Thachanallur</b> (Tamil Nadu)	: Shop No. 346/15, 1st Floor, Madurai Road, Near Indian Bank, Tel.: 0462 - 233 5194 / 290 5194
<b>T. Nagar II</b> (Chennai)	: 30-31, Ground Floor, Plaza Centre, G. N. Chetty Road, Tel.: 044 - 2828 4441 / 2828 4442
<b>Vesu</b> (Gujarat)	: Shop No. UG-08, Upper Gr. Flr, Atlanta Shoppers, Opp. Pooja Abhishek Apt., Tel.: 0261 - 221 5063 / 221 5064
<b>Yadgir</b> (Karnataka)	: Shop No. 06, D. R. Complex, Hosahalli Cross, Hyderabad Road, Tel.: 08473 - 250 943 / 250 944

### OUR OFFICES CHANGED TO NEW LOCATIONS

<b>Jodhpur Park</b> (Kolkata)	: 32/7, Gr. Floor, Magnum Residency, Garihat Road (South), P. S. Lake Thana, Tel.: (033) 4001 6464 / 4001 6332
<b>Nellore</b> (Andhra Pradesh)	: H. No.: 16/1/299-3, Gr. Floor, Shop No.2, Near Gandhi Statue, Trunk Road, Tel.: 0861 - 234 0260 / 235 0260



## Bluechip Corporate Investment Centre Limited

CIN : U65990MH1996PLC096899 Regd. Off. : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034 Email: [support@bluechipindia.co.in](mailto:support@bluechipindia.co.in) [www.bluechipindia.co.in](http://www.bluechipindia.co.in)



## LIFE INSURANCE

## ICICI PRU LIFE SAVINGS SURAKSHA

## A NON LINKED INSURANCE PLAN PARTICIPATION PLAN WITH GUARANTEED MATURITY BENEFITS

CONDITIONS APPLY #

ICICI Pru Savings Suraksha is Participating savings and protection oriented Plan.

## Key Benefits of ICICI Pru Savings Suraksha

- ☑ **Savings with the comfort of guarantees:** At maturity of the policy, you receive
  - ◆ Accrued Guaranteed Additions (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
  - ◆ Vested Reversionary Bonuses and Terminal Bonus, if any
- ☑ **Protection:** Get life cover for entire policy term.
- ☑ **Tax benefits:** apply to premiums paid and benefits received as per the prevailing tax laws.

## Benefits in detail:

**Maturity Benefit:** On Maturity of the policy the policy holder will get a) Guaranteed Maturity Benefit, Plus b) Accrued Guaranteed Additions, plus c) Vested Reversionary bonuses, if any, plus d) Terminal Bonus, if any.

**Guaranteed Maturity Benefit (GMB):** The Guaranteed Maturity Benefit is decided in the beginning of the Policy, depending on the age as well as premium amount selected.

**Guaranteed Additions (GAs):** During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy

**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 Guaranteed Additions and Bonuses\* or b) GMB plus accrued Guaranteed Additions and 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
Age 45 to 54 Yrs	10 times or 7 times
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 & 70 Yrs
Premium Modes :	A / H / M
Min. Annual Premium :	Rs.12,000/-

## Premium Payment Term &amp; Policy Terms :

<b>PPT 5 Years</b>	<b>: Term 10 to 30 Years</b>
PPT 7 Years	: Term 12 to 30 Years
PPT 10 Years	: Term 15 to 30 Years
PPT 12 Years	: Term 17 to 30 Years

# Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. ICICI Prudential Life Insurance Company IRDA Regn No. 105 Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India). © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN: 105N135V01. Advt no : P/II/1312/2013-14  
**BWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

## ICICI PRU LIFE FUTURE PERFECT

## A LIMITED PAY NON LINKED INSURANCE PLAN

ICICI Pru Future Perfect is a Participating savings and protection oriented Plan.

## Key Benefits of ICICI Pru Future Perfect

- ☑ **Protection:** Get life cover for entire policy term
- ☑ **Savings with the comfort of guarantees:**
  - At maturity of the policy, you receive
    - \* Guaranteed Maturity Benefits (GMB)
    - \* Accrued Guaranteed Additions (GAs)
    - \* Vested Reversionary Bonuses and Terminal Bonus, if any
- ☑ **Tax benefits<sup>T&C1</sup>:** Applicable to premiums paid and benefits received as per the prevailing tax laws.

## Benefits in detail:

**Maturity Benefit:** On Maturity of the policy the policy holder will get higher of A, B. A = Guaranteed Maturity Benefit, + Accrued Guaranteed Additions, + Vested Reversionary bonuses, if any, + Terminal Bonus, if any B = 100.1% x (annualized premiums plus loadings for modal premiums if any)

**Guaranteed Maturity Benefit (GMB):** The Guaranteed Maturity Benefit is decided at the beginning of the Policy, depending on the age, policy term, PPT, gender and premium.

**Guaranteed Additions (GAs):** as a percentage of annualised premium is set out as below

Policy Year	PPT	
	5/7 Yrs	10/15/20 Yrs
Yr 1 - Yr 5	8.00%	10.00%
Yr 6 - Yr 10	10.00%	12.00%
Yr 11 - Yr 15	12.00%	15.00%
Yr 16 Onwards	15.00%	18.00%

**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 Guaranteed Additions and subsisting Bonuses\* already accrued or b) 105% of all premiums paid as on date of death

**Terms and conditions :** 1.Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2.Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. 3.Minimum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4.Absolute amount assured to be paid on death is 10 times the Annualized Premium.  
 ICICI Prudential Life Insurance Company Limited IRDA Regn No. 105 . CIN-U66010MH2000PLC127837.Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India). © 2016, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025.. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN 105N153V01 Advt no. E/II/0474/2016-17  
**BWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

## Sum Assured on Death: Higher of

- 10 X (Annualized Premium + underwriting extra premium, if any + loadings for modal premiums, if any)
- Minimum guaranteed sum assured on maturity<sup>T&C3</sup>
- Absolute amount assured to be paid on death<sup>T&C4</sup>

\* Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if any.

## Basic Eligibility Conditions :

Min. Maturity :	18 Yrs
Max. Maturity :	70 Yrs
Modes :	A / H / M

## PPT &amp; Policy Term:

PPT 5 Yrs	: 10 to 15 Yrs
PPT 7 Yrs	: 12 to 17 Yrs
PPT 10 Yrs	: 15 to 20 Yrs
PPT 15 Yrs	: 20 to 25 Yrs
PPT 20 Yrs	: 25 to 30 Yrs

## Minimum Premium

PPT 5 Yrs	: Rs.40,000
PPT 7 Yrs	: Rs.18,000
PPT 10 Yrs	: Rs.12,000
PPT 15 Yrs	: Rs.9,600
PPT 20 Yrs	: Rs.8,400

## Min. &amp; Max. Entry Age

PPT 5 Yrs	: 3 Yr & 45Yrs
PPT 7 Yrs	: 1 Yr & 58Yrs
PPT 10 Yrs	: 91days & 55Yrs
PPT 15 Yrs	: 91days & 50Yrs
PPT 20 Yrs	: 91days & 45Yrs

## 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 Insurance is the name of the Company and Bharti AXA Life Monthly Income 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. +, 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 No. 1904, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400 051. CIN - U66010MH2005PLC157108. Life Insurance coverage is available. Advt. No. - II-Jan-2019-1811 Insurance is the subject matter of the solicitation.  
**BWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

## BHARTI AXA LIFE CHILD ADVANTAGE

## A 6\* YEARS PAYMENT, 11\* YEARS TERM NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

Bharti AXA Life Child Advantage is a traditional participating plan with an in-built Premium Waiver Benefit. The plan is flexible to suit the requirements of your child and help you plan his/her future.

## Benefits under the Plan

**Guaranteed Payout (Applicable only for Money Back Option and subject to policy terms and conditions)**

The Guaranteed Payout would be paid during the last 5 Policy Yrs before Maturity Date as below:

Guaranteed Payout #	% Payable
End of 5th Year	10% of Sum Assured
End of 4th Year	10% of Sum Assured
End of 3rd Year	15% of Sum Assured
End of 2nd Year	15% of Sum Assured
End of 1st Year	20% of Sum Assured

# Year before Maturity Date

## Maturity Benefit :

**Option 1 : Endowment Option :** 125% of S.A. will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any.

**Option 2 : Money Back Option :** 40% of S.A will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any.

**Life Insurance Benefit :** In case of unfortunate event of death the nominee will receive the S.A or 11 Times of A.P. whichever is higher. In addition to the above, all outstanding premiums would be waived of and all the benefits under the plan would continue as scheduled.

\* Available in other terms as well. Bharti AXA Life Insurance Company Limited, IRDAI 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. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Bharti AXA Life is the name of the Company and Bharti AXA Life Child Advantage is only the name of the traditional participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects.. Life Insurance Coverage is available under this policy. Bharti AXA Life Child Advantage UIN: 130N065V01.  
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**LIFE INSURANCE**

**HDFC LIFE SANCHAY PAR ADVANTAGE**

**IMMEDIATE INCOME OPTION**

A Plan that offers monthly payouts from 1st month onwards and provides lump sum at maturity - 100 years of age. During the premium payment period, income also started crediting policyholder bank account.

**Key Features:**

- Cash Bonus payouts from 1st Month onwards.
- Policy Term : whole of life (100 years)
- Premium payment Term : 6/8/10/12 years.
- Min and max age at entry : 30 days & 65 years.
- Flexibility to accrue the survival benefit payouts.

Annual Income payable as a % of Annual Premium*				
Age at entry	6 PPT	8 PPT	10 PPT	12 PPT
up to 25 years	22.50%	29.50%	35.00%	39.50%
26 to 35 years	22.00%	29.00%	35.00%	39.00%
36 to 40 years	21.00%	28.00%	34.00%	38.00%
41 to 45 years	20.00%	27.00%	33.00%	36.00%
46 to 50 years	19.00%	27.00%	33.00%	36.00%
51 to 55 years	16.50%	25.00%	31.50%	33.00%
56 to 60 years	13.00%	21.50%	28.00%	28.00%
61 years and above	08.00%	17.50%	24.00%	23.00%

Additional CASH BONUS	
Irrespective of Age and PPT.	
Premium Band	Addnl Cash bonus
less than One lac	NIL
1lac to 1.99lac	1%
2lac to 2.99lac	1.5%
3lac to 4.99 lac	1.5%
5lac and above	2%

\*as per 8% scenario.

**Maturity Benefit:** For a policy where all due premiums have been paid, the maturity benefit payable at the end of the policy term is defined as: Sum Assured on Maturity plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit, if any plus Terminal Bonus, (if declared)

**Death Benefit :** On death of the life assured during the policy term, provided all due premiums are paid, death benefit equal to the following shall be payable as lump sum to the nominee: Sum Assured on Death plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit (if any) plus Terminal Bonus (if declared) The minimum Death Benefit shall be 105% of Total Premiums Paid<sup>®</sup> as on date of death.

**BENEFIT ILLUSTRATION AS PER 8% EBI**

Receive Monthly Cash Bonus of Rs.10,000 from next month onwards till age 100.

**Pay Rs.5,20,833/-**

Annual Premium for 6 years

**SURRENDER VALUES:**

@ 65 years - Rs.54.40 Lac

@ 75 years - Rs.99.85 Lac

@ 80 years - Rs.1.32 crore

**MATURITY BENEFITS:**

**RS.6.94 CRORES.**

Disclaimer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Par Advantage UIN: 101N136V01 is a Non-Linked Participating Life Insurance Plan. Life insurance coverage is available in this product. This document has no monetary value at any time and is not proof of any contract with HDFC Life Insurance Company Limited. This version of the product brochure invalidates all previous printed versions for this particular plan. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. ARN: MC/11/19/16593. **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS.** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

**HDFC LIFE SANCHAY PLUS**

**LONG TERM INCOME OPTION**

A plan that offers Long Term Guaranteed Returns to you and your family

**Key Features :**

- ☑ Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- ☑ Tax benefits<sup>2</sup> - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed benefits as a lump sum or as regular income
- ☑ Long Term Income option - Guaranteed Income for a fixed term of 25 to 30 years plus return of premiums paid at the end of Payout Period
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

**Benefit Under the plan :**

**Maturity Benefit :** This option offers a benefit of guaranteed income for fixed term of 25 or 30 years and a return of premium at the end of payout period upon payment of all due premiums and life assured surviving the policy term.

Premium Payment Term	Policy Term	Payout Period	Guaranteed Income ^ payable* Ages : 5 to 60 Yrs
5 Yrs	6 Yrs	30 Yrs	32.5% of AP
10 Yrs	11 Yrs	25 Yrs	93.5% of AP

AP - Annualised Premium, \* Guaranteed Income Payable each year during the payout Period

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in the Sales Literature for High Premium Policies

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

**Death Benefit :** In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b)105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

**Eligibility :**

- Min. & Max. Age at Entry : 5<sup>3</sup> Years & 60 Yrs Last Birthday
- Min & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday
- Payout Period :
- For Policy Term 6 years - Guaranteed Income from 7th year to 36th year in arrears
- For Policy Term 11 years - Guaranteed Income from 12th year to 36th year in arrears
- Min Premium : Annual - Rs.30,000/- , Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

**GUARANTEED INCOME OPTION**

A plan that offers guaranteed returns for you and your family.

**Key Features :**

- ☑ Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- ☑ Tax benefits<sup>2</sup> - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed regular income can be taken Annual, Half Yearly, Quarterly or Monthly
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

**Benefits under the Plan :**

**Maturity Benefits :** This option pays you a maturity benefit in the form of Guaranteed Income for fixed term of 10 or 12 years upon payment of all due premiums and life assured surviving the policy term.

Premium Payment Term	Policy Term	Payout Term	Guaranteed Income ^ payable*	
			Age : 5 to 50 Yrs	Age:51 to 60 Yrs
10 years	11	10	188% of AP	179% of AP
12 years	13	12	209% of AP	194% of AP

AP - Annualised Premium, \* Guaranteed Income Payable each year during the payout Period

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in Sales Literature for High Premium Policies

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

**Death Benefit :** In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b) 105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

**Eligibility :**

- Min. & Max. Age at Entry : 5<sup>3</sup> Years & 60 Yrs Last Birthday
- Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday
- Payout Period :
- For Policy Term 11 years - Guaranteed Income from 12th to 21st year in arrears
- For Policy Term 13 years - Guaranteed Income from 14th to 25th year in arrears
- Min Premium : Annual - Rs.30,000/-, Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

**LIFE LONG INCOME OPTION**

A plan that offers LifeTime Guaranteed Returns to you and your family

**Key Features :**

- ☑ Guaranteed<sup>1</sup> benefits - Rest assured of the returns
- ☑ Tax benefits<sup>2</sup> - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed benefits as a lump sum or as regular income
- ☑ Life Long Income option - Guaranteed income till age 99 years plus return of premiums paid at the end of Payout Period
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

**Benefit Under the plan :**

**Maturity Benefit :** This option offers a benefit of a guaranteed income up to age 99 years and a return of premium at the end of payout period upon payment of all due premiums and life assured surviving the policy term.

Premium Payment Term	Policy Term	Payout Period	Guaranteed Income ^ payable*
5 Yrs	6 Yrs	Up to age 99 yrs	31% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	89% of AP

AP - Annualised Premium, \* Guaranteed Income Payable each year during the payout Period

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in the Sales Literature for High Premium Policies

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

**Death Benefit :** In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b)105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

**Eligibility:**

- Min. & Max. Age at Entry : 50 Yrs & 60 Yrs Last Birthday
- Min & Max. Age at Maturity : 56 Yrs & 71 Yrs Last Birthday
- Payout Period :
- For Policy Term 6 years - Guaranteed Income from 7th year in arrears to age 99 years
- For Policy Term 11 years - Guaranteed Income from 12th year in arrears to age 99 years
- Min Premium : Annual - Rs.30,000/-, Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

<sup>1</sup>Provided all due premiums have been paid and the policy is in force. <sup>2</sup>As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. <sup>3</sup>Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. **HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life").** CIN: L65110MH2000PLC128245, IRDAI Reg. No. 101. **Registered Office:** Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel No: 1860 267 9999 (Mon - Sat 10 am to 7 pm) The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Plus (UIN No: 101N134V03) is a non-participating, non-linked saving insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/07/19/14716 **BEWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.





## LIFE &amp; GENERAL INSURANCE

## MANIPAL CIGNA PROHEALTH INSURANCE

## A SMART PLAN FOR A HEALTHIER LIFE

ManipalCigna Health insurance is a joint venture between the Manipal Group, a leader in the field of healthcare delivery and higher education in India and Cigna Corporation, a global health services company with over 200 years of experience. At ManipalCigna our mission is to improve the health, well-being and peace of mind of those we serve. As your partner in illness and wellness, we offer a full suite of health insurance products and services to meet your unique needs. Our wide network of healthcare facilities supports you to ensure your physical, emotional and financial well-being. We are committed to offering you an easy and life time access to quality healthcare so you can live a healthier and more secure life.

Our ProHealth Insurance is specially designed to suit your health needs, at every life stage. Just as your loved ones take care of you in illness, inculcating healthy habits and nursing you back to the best of health, Manipal Cigna offers you ProHealth Insurance with a wide range of features. We reward you for staying healthy, cover you if you fall ill, and help you protect your finances while growing your reserves. We also help you bounce back to health in no time.

**WHAT'S MORE.....****Manipal Cigna Pro Health plan provides you with the best-in-class health protection with**

- Unlimited times of Restoration with 100% additional Sum Insured
- Guaranteed Bonus every renewal, max up to 200%
- Healthy Rewards points up to 20% of premium to redeem as HMB/renewal discount
- Choice of utilizing 50% of Health Maintenance Benefit (HMB) towards premium payment from 1st renewal ^
- Worldwide protection up to full sum insured in case of emergency
- 500 Plus Day Care treatments covered up to full Sum Insured
- Immediate assured good health with HMB up to Rs. 20,000 (as per plan)
- End-to-end Protective Healing benefits with In-hospital, Donor, Out-patient and Domiciliary cover
- Dedicated preventive health benefits with Medical Check-up and Wellness Programs
- Superior Deductible up to Rs. 10 lacs with packaged benefits to top-up health protection
- Optional Daily Cash Benefit and Critical Illness add-on cover for complete peace of mind

**Features at a glance:**

- Sum Insured ranges from Rs.2.5 lacs to Rs. 100 lacs
- Choice of Individual and Family Floater cover
- Start enrolment from 91 days for children and 18 years for adults
- No age limit for entry into the plan
- Policy tenure of 1, 2 and 3 years

**Discount :**

- Family discount of 25% and 10% on covering 2 and more members of your family in the same individual policy (as per plan)
- Long-term discount of 7.5% and 10% on opting for a 2 and 3 year terms respectively.

**Other Benefits:**

- Lifetime renewals
- Grace period of 30 days on renewal with all continuation benefits
- Free-look period of 15 days to cancel the policy with full refund
- Zone-based pricing enables you to pay as per the healthcare costs prevailing in your city
- Tax benefit under Sec 80 D, Income Tax Act 1961 (as amended)
- Cashless facility at our network hospitals

**We would like to be as transparent as possible; here are some of the key waiting periods under the Policy**

- First 30 days waiting period is applicable for all illnesses other than accidents
- 24 months waiting period is applicable on specific ailments like Cataract, Stones, Arthritis, etc.
- Pre-existing diseases will not be covered for 24/36/48 months depending on the plan opted
- First 90 days waiting period & 30 days survival period are applicable to Critical Illness Add-On Cover

**We will not cover any costs towards (for more details refer Terms & Conditions) –**

- Nuclear radiation and contamination
- Foreign invasion
- Suicide or drug abuse
- Civil war

**THE KEY PILLARS UNDERLYING OUR SERVICES ARE:**

**Claims Handling:** You can rely on our claims service associate for easy, efficient and hassle-free claims.

**Personalized Services:** To ensure a personalized service experience, you will have a single point of contact to address your concerns when you need us the most during hospitalization.

**Prevention and Well-being:** We are proactive in identifying your health risks and help you in their management. We go beyond paying claims, by bringing to our customers several lifestyle programs that help them live healthier and happier.

**Disclaimer:** This document contains only salient features of the product. For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale. Refer to our website for detailed information on features, benefits and exclusions of the product. Please seek the advice of our insurance advisor or call our Health Relationship Manager for any further information or clarification. Tax benefits are subject to change in the tax laws. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN U66000MH2012PLC22794B | IRDAI Reg. No. 151. Reg. Off: 401/402, 4th Floor, Raheja Titanium, Off. Western Express Highway, Goregaon (East), Mumbai- 400 063 www.manipalcigna.com | Trade Name / Trade Logo belongs to MEMG InternationalIndia Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license. | ManipalCigna ProHealth Insurance UIN - CTHLIP18045V031819, ManipalCigna Critical Illness Add On UIN - IRDA/NL-HLT/CTTK/P-H/V-I/390/AddOn/CI/13-14. Compliance Approval No: ADV/0043/Feb/2018-19. April 2019 Onwards.

## BAJAJ ALLIANZ - GUARANTEED INCOME GOAL

## A NON - LINKED NON -PARTICIPATING ENDOWMENT PLAN

Bajaj Allianz Life Guaranteed Income Goal is a non-linked, non-participating, regular & limited premium payment endowment plan.

**Key Advantages:**

- ☑ Option to extend your Life Cover beyond your Policy Term.
- ☑ Multiple Policy Terms & Premium Payment Terms
- ☑ Choice of 5 Riders to Enhance Cover

**Benefits Payable :**

**Guaranteed Maturity Benefit (GMB) :** If Lump-sum Benefit option is chosen by you, on the Maturity Date, if all premiums are paid, your Guaranteed Maturity Benefit payable as Lump-sum will be an enhanced percentage of your Sum Assured.

If Income Benefit option is chosen by you, on the maturity date, if all premiums are paid, Guaranteed Maturity Benefit will be paid in yearly, half-yearly, quarterly or monthly installment (as chosen at the inception of the policy). These are called as Guaranteed Maturity Instalments (GMI), and will be paid at the end of the GMI year for a period equal to your Premium Payment Term (PPT)

Once the GMI starts, the same will continue to be paid to the Life Assured and to the nominee in case of death of the life assured during the GMI period. Each subsequent installment after the first instalment will be increased by 5%. Policyholder will have an option to change GMI frequency at any time during the Policy Term and/or the GMI period. This feature will not be available for a lapsed or surrendered policy

The Guaranteed Maturity Benefit or sum of all GMI's will be subject to minimum of 100% of Total Premiums\* paid under the policy

**Death Benefit :****If Lumpsum Benefit is opted -**

- (i) Death Benefit during the Policy Term is the, Sum Assured on Death<sup>1</sup>, as on the date of death. The policy will terminate on payment of the Death Benefit.

Death Benefit during the ELC Period (only if chosen) (ELC Period is after the policy term) is the Sum Assured on Death<sup>2</sup> as on the date of death. The policy will terminate on payment of the Death Benefit.

**Extended Life Cover (ELC):** At the inception of the policy, you will have the option to choose the Extended Life Cover (ELC) under the policy. For more details refer the Sales Brochure

**Tax Benefit :**

Premium paid may be eligible for tax benefits under section 80C of the Income Tax Act 1961, subject to the extant provisions stated therein. Survival, Maturity, Death and Surrender Benefits may be eligible for tax benefit under Section 10(10) D of the Income Tax Act, 1961, subject to the extant provisions stated therein.

**Eligibility:**

- Age of Entry : Min. 6 Years, Max – 60 Years.
- Age at Maturity : Min. 18 Years, Max – 72 Years
- Maximum Premium : As per Maximum Sum Assured
- Minimum Sum Assured : 1,00,000/-

**Lump Sum Benefit** : Policy Term : 10 Years Premium Payment Term - 5, 7, 10 Years  
Policy Term : 12 Years Premium Payment Term - 5, 7, 12 Years

**Premium Payment Term** : Yearly, Half Yearly, Quarterly, Monthly

Risk Factors and Warning Statements: Bajaj Allianz Life Guaranteed Income Goal - UIN:116N157V01. The above product write-up is indicative of terms and conditions, guarantees and exclusions contained in the policy document. For more details on risk factors, terms and conditions please read sales brochure & policy document available on www.bajajallianzlife.com, carefully before concluding a sale All charges/taxes, as applicable will be borne by the Policyholder. Regd. Office Address Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawade, Pune. 411 006. Fax: (020) 6602 6789 IRDAI Reg. No.: 116, CIN: U66010PN2001PLC015959 SMS & Toll Free No. SMS GOAL 56070 Sales: 1800 209 4040 | Service: 1800 209 7272 Mail us : customercare@bajajallianz.co.in

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## EDELWEISS TOKIO LIFE - GCAP

## A NON LINKED NON PARTICIPATING GUARANTEED RETURN LIFE INSURANCE PLAN

**Key Benefits**

- ☑ All the benefits are guaranteed\* upfront.
- ☑ Simplified product structure for easy understanding.
- ☑ Get Additional benefits from 9th policy year through Guaranteed Accrual Additions.
- ☑ Multiple options of policy term and premium paying term to suit your requirements.
- ☑ Get extra benefit for higher premiums

\* Payable either on maturity or death whichever is earlier, provided the policy is in force

**Benefits under the Plan**

**Death Benefit:** In case of unfortunate event of the death of the insured; the nominee will get Sum Assured on death plus Cumulative Guaranteed Accrual Additions

The Sum Assured on Death will be the highest of a) 11 times of Annualised Premium for 5, 7 & 10 Pay and 13 times of Annualised premium for 12 Pay, or b) 105% of the total premiums paid as on the date of death or c) Sum Assured on Maturity.

**Extra Benefit Available :** Higher benefit is made available for higher annualised premium as per the table given below (per Rs.20,000 /-premium exceeding Annualized premium of Rs.40,000/-) :

Policy Term	Additional Benefit
10 Yrs	Rs.5,000/-
15 Yrs	Rs.10,000/-
20 Yrs	Rs.15,000/-
25 & 30 Yrs	Rs.20,000/-

**Guaranteed Accrual Additions (GAA) :** GAA depends on annualised premium, policy term, premium paying term, entry age and the gender of the life assured. The GAA is accrued every year, starting from the 9th policy year till maturity, at the beginning of the year. The Cumulative GAA is payable on death or maturity.

**Maturity Benefit :** On Maturity the policy holder will get Maturity Sum Assured plus Cumulative Guaranteed Accrual Additions plus Extra Benefits Applicable (If any)

Where Sum Assured on Maturity is equal to cumulative Annualised premium. The Sum Assured on Maturity is payable in 5 equal installments, starting from the date of maturity. The Cumulative GAA & Extra Benefits will be payable in lump sum along with the first instalment at the date of maturity.

The Policy holder may take the remaining future installments, discounted at the rate of 6.00% per Annum, as a lump-sum anytime after maturity.

**Boundary Conditions**

- Age at Entry : Min - 91 days, Max - 55 Yrs
- Policy Term : 10, 15, 20, 25 and 30 Yrs
- PPT : 5, 7, 10 and 12 Yrs
- Min. Premium : Annual: Rs.15,000/-, Semi Annual: Rs. 8000/-, Quarterly: Rs. 4000/- and Monthly: Rs. 1500/-
- Premium Mode : Annual, Semi-annual, Quarterly, Monthly

Disclaimer: Edelweiss Tokio Life - GCAP is only the name of the non-participating endowment life insurance contract 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 ARN: Pr/02/Dec 2017, UIN: 147N031V01, Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098. Corporate Office: 3rd & 4th Floor, Tower 3, Wing 'B', Kohinoor City, Koral 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.

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Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Ahmedabad, Bopal, Gandhi Nagar, Mani Nagar, Motera, Paldi, Satellite.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Baroda, Alkapuri, Vasna Road, Waghodia Road, Anand, Bharuch, Deesa, Himmatnagar, Mehsana, Navsari, Palanpur, Rajkot, Kalol, Indira Circle, Surat, Bhatar Road, Silvassa, Vapi, Valsad.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Bengaluru, Banashankari, Bannerghatta, Basavangudi, Basaveshwara Ngr, Bommanahalli, BTM Layout, Electronic City, Indira Nagar, Infantry Road, Jayanagar, J.P. Nagar, Kammanahalli, Kanakapura, Kengeri, Koramangala, Kumaraswamy Lvt, Hesaraghatta, Malleswaram, Marathalli, R.R. Nagar, Sanjay Nagar, R.T. Nagar, Rajajinagar, Vijayanagar, Whitefield, Yelahanka, Bagalkot, Ballari, Belagavi, Bidar, Chikkamagalur, Chitradurga, Davangere, Dharwad, Gangavathi, Gokul Road, Hassan, Haveri, Hosapete, Hubballi, Kalaburgi, Kalidasa Road, Kanwar, Kundapura, Madikeri, Mandya, Mangaluru, Mysuru, Puthur, Raichur, Sangameshwar Ngr, Shivamogga, Tumakuru, Udipi, Vijayapura.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Cochin, Angamaly, Ernakulam, Muvattupuzha, Palariyattom, Tripunithura, Trivandram, Attingal, East Fort, Pattam, Varkala, Calicut, Kalpetta, Kanhangad, Kannur, Karunagapally, Kasaragod.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Kodakara, Kodungallur, Kollam, Kottayam, Kozhencherry, Kunnamkulam, Manjeri, Mattannur, Mavelikara, Ottapalam, Olavakkode, Pala, Palakkad, Pathanamthitta, Taliparamba, Payyanur, Perinthalmanna, Ramanattukara, Thalassery, Thrissur, Thiruvalla, Tirur, Vadakara.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Mumbai, Airoli, Ambarnath (E), Andheri (East), Andheri-IRLA, And-JB Nagar, And-Lokhandwala, And-Marol, And-Oshiwara, And-7 Bunglows, And-Takshila, Andheri (West), Bandra Mt.Mary, Bangur Nagar, Bandra - Pali, Bandra (West), Bhandup (W), Borivali (East), Borivali - G. Col., Borivali - I.C. Cor., Borivali-Saibaba, Borivali (West), Borivali-Yogi Ngr, Byculla, Chembur, Chembur -C.G.Rd., Chira Bazar, Colaba, Dadar (East), Dadar (West), Dahisar (East), Dahisar (West), Dombivali (East), Dom-Gandhi Ngr, Dombivali - MIDC, Dombivali (West), Fort, Ghatkopar (East), Ghatkopar (W), Girgaum, Gokuldharm, Goregaon (W), Jankalyan Nagar, Kalyan (East), Kal-Khadakpada, Kalyan (West), Kandivali (West), Kandivali - Charkop, Krd-Thakur Complex, Kharghar, Koparkhairane, Kurla-Nehru Ngr, Lower Parel, Mahim, Malad (East), Malad - Evershine, Malad (West), Matunga, Mira Road, Mul - Vaishali Ngr, Mulund (East), Mulund (West), Nerul (East), Panvel, Prabhadevi, Sanpada, Santacruz - Kalina, Santacruz (West), Seawood, Shahaji Rajje Rd, Sion, Tardeo, Thane (West), Th - Ghodbunder Rd, Th - Kalwa, Th - Kolbad Rd, Th-Panchpakhdadi, Th - Vartak Ngr, Th - Vasant Vihar, Tilak Nagar, Vasai (East), Vasai (West), Vasai (W) Parnaka, Vashi, Vikhroli (West), Vile Parle (East), Vile Parle (West), Virar, Wadala.

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Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Phaltan, Nashik, Nashik Road, Indira Nagar, Ratnagiri, Sangli, Satara, Sawantwadi, Solapur.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Dilshad Garden, Dwarka, Janak Puri, Kalkaji, Kamla Nagar, Karkardooma, Karol Bagh, Laxmi Nagar, Mayur Vihar, Munirka, Paschim Vihar, Pitam Pura, Punjabi Bagh, Ranibagh, Rohini, Vasundhara Enclave, Vikaspuri, W. Patel Nagar, Allahabad, Noida, Noida 2, Faridabad, Gurgaon, Ghaziabad, Kanpur, RDC Ghaziabad, Lucknow.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Chennai, Adambakkam, Adyar, Alwarpet, Ambattur, Anna Nagar, Anna Nagar (W), Arumbakkam, Ashok Nagar, Avadi, Chrompet, Egmore, Greams Road, K.K. Nagar, Keelkattalai, Kilpauk, Kodambakkam, Kolathur, Mandaveli, Medavakkam, Mugappair, Nanganallur, Neelangerai, Old Washermanpet, Pammal, Parys, Perambur, Perungalathur, Perungudi, Porur, Poonamallee, Purasavakkam, Royapettah, Saidapet, Shenoy Nagar, T. Nagar, Tambaram, Thiruvanniyur, Triplicane, Vadapalani, Valasaravakkam, Velachery, West Mambalam.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Coimbatore, Koundampalayam, Ramanathapuram, R.S.Puram, Vadavalli.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Trichy, K. K. Nagar, Srinangam, Thennur, Thiruvembur, Cuddalore, Dharapuram, Dharmapuri, Dindigul, Erode, Hosur, Karaikal, Karaikudi, Karur, Kanchipuram, Kumbakonam, Madurai, Mayiladuthurai, Mettupalayam, Nagercoil, Namakkal, Neyveli, Pollachi, Puduchery, Rajapalayam, Salem, Agharam, Tenkasi.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Thanjavur, Thirunagar, Thiruvannur, Tirunelveli, Tirupur, Tuticorin, Villore, Villupuram, Virudhunagar.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Kolkata, AJC Road, Bagha Jatin, Barasat, Barrackpore, Baruipur, Behala, Beliaghata, Birati, C.I.T. Road, Chinar Park, Chinsurah, Dalhousie, Dum Dum, Dunlop, Garia, Girish Park, H.Mukerjee Road, Howrah, Italgacha Road, Kasba, Konnagar, Krishnapur, Lake Town, Madhyamgram, Mandiritala, Netaji Nagar, New Alipore, New Town, N.S.C. Bose Rd, Panchananata Rd, Patuli, Salt Lake, Salt Lake - II, Santoshpur, Shyam Bazar, Sodepur, Sonarpur, Asansol, Berhampur, Burdwan, Cooch Behar, Darjeeling, Durgapur, Haldia, Kalyani, Malda, Siliguri, Raniganj, Bongaiaon, Dibrugarh, Guwahati, Jorhat, Maligaon, Nagaon, Silchar, Tinsukia, Tezpur, Sixmile.

Table with 4 columns: Office Name, Pin, Phone 1, Phone 2. Includes Bihar / CHHATTISGARH / JHARKHAND / MADHYA PRADESH / ODISHA, Muzaffarpur, Bailey Road, Kankarbagh, Bhagalpur, Darbhanga, Patna, Ambikapur, Bhilai, Bilaspur, Mangla Chowk, Jagdalpur, Janjgir, Korba, Raigarh, Raipur, Sunder Nagar, Adityapur, Bokaro, Dhanbad, Jamshedpur, Jamshedpur-Sakchi, Ramgarh, Ranchi, Ratu Road, Bhopal, Kolar, Gwalior, Indore, Jabalpur, Satna, Singrauli, Angul, Balasore, Barbil, Bhubaneswar, Chandrasekharpur, Khandagiri, Cuttack, CDA - Cuttack, Jaipur, Jharsuguda, Rourkela, Chand, Sambalpur.

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