(1st to 15th Jan'2020) Volume - 22 Issue - 15

# BLUECHIP BULLET

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# **WELCOME 2020**

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THE LARGEST STANDALONE FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA.

#### **SELECT HYBRID FUNDS - MONTHLY DIVIDEND**

Scheme Name	NAV	NAV Monthly Dividend Declared						
	27/12	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.	Int	Inte	rest 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	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 adviced to go through the financial reports of the company before investing.

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	income lax Deductions and Exemptions under Health Insurance							
	Persons Covered	Exemption Limit						
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	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/-) = Rs.75,000/-						
	Self and Family + Parents	(Rs.50,000/- + Rs.50,000/-) = <b>Rs.1,00,000/-</b>						
	(Sr. Citizen) (Sr.Citizen)							
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(Tamil Nadu)

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# **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 www.bluechipindia.co.in



## **INVESTMENTS**

#### **SELECT MUTUAL FUNDS PERFORMANCE**

			ELECT MU			RFORMANC	E .	T			
		AAUM	NAV	Growth		-	Investment	Growt		SIP Inves	
Fund Name	Fund	(Rs.Crs) 30.11.19	as on 27.12.19	Return 5 Years	ıs (%) 7 Years	Value of 5 Years	f Rs.1 Lac 7 Years	Retur 5 Years	rns (%)	Value of Rs.1 5 Years	10000/- SIP 7 Years
	Туре										
Aditya Birla Sun Life Equity Fund BNP Paribas Multi Cap Fund	Multicap Multicap	11,857.61 696.91	765.39 50.44	10.96% 9.55%	15.86% 13.83%	1,68,202 1,57,784	2,80,243 2,47,627	10.26% 9.00%	14.00% 12.07%	7,79,715 7,54,241	14,13,758 13,10,297
Canara Robeco Equity Diversified Fund	Multicap	1,586.69	142.01	9.29%	12.33%	1,55,920	2,25,668	10.96%	12.08%	7,94,335	13,10,809
DSP Equity Fund	Multicap	3,176.37	48.10	9.85%	13.55%	1,59,956	2,43,394	11.41%	13.51%	8,03,915	13,86,570
Franklin India Equity Fund	Multicap	11,458.61	590.86	7.56%	13.07%	1,43,964	2,36,283	6.07%	10.37%	6,98,957	12,26,795
HDFC Equity Fund HSBC Multi Cap Equity Fund	Multicap	23,674.08 439.63	674.80	7.84% 7.22%	12.77% 12.99%	1,45,848	2,31,929	9.09%	11.56%	7,56,026	12,84,528
ICICI Prudential Multicap Fund	Multicap Multicap	4,654.89	88.05 299.28	7.22% 9.29%	12.99%	1,41,703 1,55,920	2,35,115 2,48,084	6.75% 8.79%	10.44% 12.04%	7,11,315 7,50,098	12,30,101 13,08,764
IDBI Diversified Equity Fund	Multicap	322.01	22.16	7.63%	_	1,44,433		6.99%	_	7,15,744	
IDFC Multi Cap Fund - Regular Plan	Multicap	5,527.50	96.57	7.71%	13.54%	1,44,971	2,43,244	6.79%	11.12%	7,12,051	12,62,797
Kotak Standard Multicap Fund	Multicap	29,095.76	37.55	11.48%	16.20%	1,72,181	2,86,051	11.69%	14.87%	8,09,950	14,63,652
L&T Equity Fund Motilal Oswal Multicap 35 Fund	Multicap Multicap	2,697.11 13,092.75	83.90 27.23	7.26% 12.57%	12.17% —	1,41,968 1,80,765	2,23,428 —	6.95% 9.72%	10.12%	7,15,003 7,68,667	12,15,079
Nippon India Multi Cap Fund	Multicap	10,378.99	97.95	6.16%	12.16%	1,34,836	2,23,288	7.72%	10.49%	7,00,007	12,32,469
Principal Multi Cap Growth Fund	Multicap	742.46	144.53	9.52%	14.14%	1,57,568	2,52,386	8.81%	12.25%	7,50,492	13,19,544
SBI Magnum Multicap Fund	Multicap	8,316.73	51.10	11.17%	15.65%	1,69,800	2,76,707	10.17%	13.96%	7,77,860	14,11,515
UTI Equity Fund - Regular Plan	Multicap	10,062.03	152.17	9.29%	13.62%	1,55,920	2,44,446	10.62%	12.52%	7,87,191	13,33,566
Aditya Birla Sun Life Frontline Equity	Large Cap	21,255.46	233.88	8.62%	13.14%	1,51,199	2,37,308	8.48%	11.16%	7,44,035	12,64,754
Axis Bluechip Fund BNP Paribas Large Cap Fund	Large Cap	9,481.19 812.67	32.31 98.25	11.11% 9.47%	15.14% 14.01%	1,69,342 1,57,208	2,68,277 2,50,381	14.59% 10.56%	14.76% 12.56%	8,75,893 7,85,939	14,57,227 13,35,659
Canara Robeco Bluechip Equity Fund	Large Cap Large Cap	269.33	27.28	10.14%	12.63%	1,62,078	2,29,921	12.08%	12.56%	8,18,449	13,40,909
DSP Top 100 Equity Fund	Large Cap	2,688.95	227.45	8.08%	10.89%	1,47,478	2,06,180	9.78%	10.84%	7,69,885	12,49,205
Franklin India Bluechip Fund	Large Cap	6,752.90	471.84	7.05%	10.48%	1,40,583	2,00,903	6.38%	8.90%	7,04,557	11,59,863
HDFC Top 100 Fund	Large Cap	18,748.49	502.37	8.06%	12.20%	1,47,341	2,23,846	9.62%	11.42%	7,66,643	12,77,564
HSBC Large Cap Equity Fund	Large Cap	681.06	227.97	9.34%	11.61%	1,56,277	2,15,736	10.74%	11.59%	7,89,703	12,86,026
ICICI Prudential Bluechip Fund IDBI India Top 100 Equity Fund	Large Cap Large Cap	24,634.89 368.54	44.76 25.99	9.58% 7.76%	13.61% 11.69%	1,58,000 1,45,307	2,44,296 2,16,820	10.50% 7.84%	12.30% 10.18%	7,84,689 7,31,712	13,22,127 12,17,878
IDFC Large Cap Fund - Regular Plan	Large Cap	459.30	34.13	7.76%	10.46%	1,43,096	2,10,620	9.00%	9.72%	7,54,241	11,96,621
Indiabulls Bluechip Fund	Large Cap	174.71	22.78	10.23%	11.62%	1,62,742	2,15,871	10.89%	11.69%	7,92,858	12,91,037
Invesco India Largecap Fund	Large Cap	203.32	30.06	9.10%	12.89%	1,54,569	2,33,662	9.11%	11.26%	7,56,423	12,69,662
Kotak Bluechip Fund - Regular Plan	Large Cap	1,469.78	254.09	9.55%	12.80%	1,57,784	2,32,361	10.15%	11.94%	7,77,448	13,03,668
L&T India Large Cap Fund	Large Cap	534.26	29.15	8.14%	12.46%	1,47,888	2,27,503	9.31%	11.18%	7,60,410	12,65,733
Mirae Asset Large Cap Fund Nippon India Large Cap Fund	Large Cap Large Cap	16,519.20 13,010.10	54.46 35.78	12.19% 9.29%	16.69% 14.00%	1,77,734 1,55,920	2,94,602 2,50,227	12.71% 10.04%	15.40% 12.79%	8,32,416 7,75,190	14,95,098 13,47,771
SBI Bluechip Fund	Large Cap Large Cap	23,484.13	35.78 41.73	9.29% 10.02%	14.00%	1,55,920	2,50,227	9.20%	12.79%	7,75,190 7,58,214	13,47,771
Tata Large Cap Fund	Large Cap	816.06	232.73	8.30%	11.77%	1,48,985	2,17,910	8.99%	10.59%	7,54,043	12,37,222
UTI Mastershare Fund	Large Cap	6,339.04	129.39	8.50%	12.35%	1,50,366	2,25,950	9.42%	11.25%	7,62,614	12,69,170
ABSL Equity Advantage Fund Larg	ge & MidCap	5,069.64	424.41	9.31%	14.92%	1,56,063	2,64,709	7.54%	12.36%	7,26,025	13,25,235
CanRobeco Emerging Equities Larg	ge & MidCap	5,257.87	96.92	12.32%	19.88%	1,78,766	3,55,817	10.53%	17.58%	7,85,314	16,33,351
	ge & MidCap	5,622.58	234.23	11.09%	14.70%	1,69,190	2,61,182	10.27%	13.28%	7,79,921	13,74,029
	ge & MidCap	489.39	33.21	9.25%	13.01%	1,55,635	2,35,406	9.74%	11.91%	7,69,073	13,02,145
. ,	ge & MidCap ge & MidCap	2,607.85	79.89	6.53% 5.76%	12.36%	1,37,202	2,26,090	5.41%	9.58%	6,87,223	11,90,243
	ge & MidCap ge & MidCap	1,373.73 3,567.37	116.34 332.59	7.37%	8.40% 11.85%	1,32,314 1,42,697	1,75,875 2,19,004	6.90% 7.37%	7.82% 9.71%	7,14,079 7,22,827	11,13,583 11,96,164
	ge & MidCap	2,830.71	45.84	9.22%	10.69%	1,55,421	2,03,591	7.99%	10.08%	7,34,577	12,13,217
	ge & MidCap	2,107.91	36.38	10.99%	15.11%	1,68,430	2,67,788	11.37%	13.62%	8,03,058	13,92,618
Kotak Equity Opportunities Fund Larg	ge & MidCap	2,837.06	127.95	10.65%	14.43%	1,65,866	2,56,909	10.63%	13.38%	7,87,400	13,79,465
	ge & MidCap	1,364.62	48.67	7.66%	12.54%	1,44,634	2,28,638	6.93%	10.40%	7,14,633	12,28,211
	ge & MidCap	9,229.46	57.58	16.12%	22.70%	2,11,123	4,18,709	14.92%	20.75%	8,83,812	18,62,778
	ge & MidCap ge & MidCap	2,119.65 2,808.10	108.02 228.40	11.29% 10.09%	18.18% 14.73%	1,70,719 1,61,711	3,21,964 2,61,661	9.60% 8.84%	15.54% 12.53%	7,66,239 7,51,082	15,03,541 13,34,089
Sundaram Large and Mid Cap Fund Large		953.32	36.94	11.34%	13.68%	1,71,102	2,45,351	11.96%	14.33%	8,15,822	14,32,436
	ge & MidCap	1,541.55	220.02	9.47%	14.08%	1,57,208	2,51,459	9.84%	12.39%	7,71,105	13,26,792
Axis Midcap Fund	Mid Cap	3,859.37	39.74	10.43%	16.83%	1,64,224	2,97,085	12.42%	15.85%	8,25,950	15,22,442
BNP Paribas Midcap Fund	Mid Cap	755.68	32.66	8.40%	15.12%	1,49,674	2,67,951	5.41%	11.39%	6,87,223	12,76,077
DSP Midcap Fund	Mid Cap	6,771.46	57.22	10.77%	16.26%	1,66,767	2,87,086	9.48%	14.94%	7,63,820	14,67,759
Franklin India Prima Fund HDFC Mid-Cap Opportunities Fund	Mid Cap Mid Cap	7,603.70 22,791.83	956.75 53.49	9.17% 8.71%	16.50% 16.39%	1,55,066	2,91,260 2,89,341	6.90% 6.10%	13.12% 12.61%	7,14,079	13,65,387 13,38,281
ICICI Prudential Midcap Fund	Mid Cap	1,884.48	94.47	7.33%	15.91%	1,51,826 1,42,431	2,81,091	7.42%	14.47%	6,99,496 7,23,766	14,40,451
Invesco India Mid Cap Fund	Mid Cap	644.95	49.91	9.33%	16.30%	1,56,206	2,87,778	8.43%	13.81%	7,43,063	14,03,139
Kotak Emerging Equity Fund	Mid Cap	5,669.90	40.19	10.87%	16.66%	1,67,521	2,94,072	8.96%	15.37%	7,53,450	14,93,296
L&T Midcap Fund	Mid Cap	5,928.08	132.15	10.58%	17.78%	1,65,342	3,14,413	7.42%	14.00%	7,23,766	14,13,758
Motilal Oswal Midcap 30 Fund	Mid Cap	1,767.91	26.73	9.25%		1,55,635		6.54%		7,07,469	10.05.507
Nippon India Growth Fund Tata Midcap Growth Fund	Mid Cap Mid Cap	6,817.89 767.69	1138.43 140.65	8.97% 8.81%	12.65% 16.43%	1,53,651 1,52,526	2,30,207 2,90,038	7.76% 7.35%	11.58% 13.43%	7,30,190 7,22,452	12,85,527 13,82,192
HDFC Small Cap Fund	Small Cap	9,033.69	38.29	8.85%	13.66%	1,52,807	2,45,049	5.72%	10.65%	6,92,703	12,40,085
Kotak Small Cap Fund	Small Cap	1,325.78	72.27	8.13%	13.52%	1,47,819	2,43,049	5.72%	11.58%	6,88,103	12,40,063
L&T Emerging Businesses Fund	Small Cap	6,005.61	22.67	10.82%	_	1,67,144		6.26%	_	7,02,382	
Nippon India Small Cap Fund	Small Cap	8,435.53	38.49	10.40%	19.92%	1,64,001	3,56,649	6.93%	15.94%	7,14,633	15,27,984
SBI Small Cap Fund	Small Cap	3,035.06	53.44	14.53%	22.93%	1,97,059	4,24,234	11.12%	19.34%	7,97,725	17,56,283
ABSL Focused Equity Fund	Focused	4,406.98	63.16	8.67%	13.66%	1,51,547	2,45,049	9.36%	11.93%	7,61,411	13,03,160
Axis Focused 25 Fund DSP Focus Fund	Focused Focused	8,890.93 2,034.71	31.00 25.97	13.25% 9.87%	15.34% 13.19%	1,86,291 1,60,102	2,71,556 2,38,044	14.37% 10.65%	15.39% 12.99%	8,70,662 7,87,818	14,94,497 13,58,414
Franklin India Focused Equity Fund	Focused	8,994.46	42.18	9.67% 8.55%	16.53%	1,50,712	2,38,044	8.66%	13.56%	7,47,548	13,89,315
HDFC Focused 30 Fund	Focused	512.33	77.83	6.02%	10.26%	1,33,949	1,98,119	5.26%	8.82%	6,84,592	11,56,353
IDFC Focused Equity Fund	Focused	1,515.34	38.63	7.62%	10.06%	1,44,366	1,95,617	8.50%	9.68%	7,44,424	11,94,794
Motilal Oswal Focused 25 Fund	Focused	1,177.25	24.43	10.47%		1,64,521	_	11.25%	_	8,00,493	_
Principal Focused Multicap Fund	Focused	358.58	69.44	9.20%	12.47%	1,55,279	2,27,644	10.45%	12.01%	7,83,650	13,07,233
SBI Focused Equity Fund	Focused	6,526.00 1,059.69	153.70 194.62	11.99% 9.61%	14.59% 11.84%	1,76,156 1 58 216	2,59,434 2.18.867	13.16%	15.37% 12.26%	8,42,574 8 1 <i>4</i> 949	14,93,296
Sundaram Select Focus Fund	Focused	1,059.69	194.62 285.56	9.61%	11.84%	1,58,216	2,18,867	11.92%	12.26%	8,14,949	13,20,060
HDFC Capital Builder Value Fund L&T India Value Fund	Value Value	4,563.65 7,894.64	285.56 36.26	8.16% 10.32%	13.70% 16.94%	1,48,024 1,63,407	2,45,654 2,99,048	6.89% 7.47%	10.82% 13.55%	7,13,894 7,24,706	12,48,241 13,88,765
Nippon India Value Fund	Value Value	3,129.42	36.26 75.31	8.47%	10.94%	1,50,158	2,99,048	8.13%	13.55%	7,24,706	12,83,530
Tata Equity PE Fund - Regular Plan	Value	5,336.36	138.77	10.27%	15.77%	1,63,037	2,78,723	9.50%	14.08%	7,64,222	14,18,259
UTI Value Opportunities Fund	Value	4,541.74	64.62	6.38%	10.60%	1,36,239	2,02,435	8.27%	9.63%	7,39,963	11,92,516
Aditya Birla Sun Life Tax Relief 96	ELSS	9,997.63	142.36	10.49%	15.50%	1,64,670	2,74,204	9.07%	13.33%	7,55,629	13,76,744
Axis Long Term Equity Fund	ELSS	21,159.93	49.56	11.99%	18.92%	1,76,156	3,36,344	12.89%	16.45%	8,36,461	15,59,849
BNP Paribas Long Term Equity Fund	ELSS	476.53	41.38	8.67%	13.84%	1,51,547	2,47,779	8.92%	11.89%	7,52,660	13,01,130
Canara Robeco Equity Tax Saver Fund DSP Tax Saver Fund	ELSS ELSS	988.10 6,185.82	25.98 51.71	9.05% 11.28%	12.91% 15.63%	1,54,216 1,70,642	2,33,952 2,76,372	10.62% 11.12%	12.25% 14.18%	7,87,191 7,97,725	13,19,544 14,23,909
Franklin India Taxshield Fund	ELSS	6,185.82 4,101.21	51./1 577.13	7.90%	13.42%	1,70,642	2,76,372 2,41,450	6.92%	14.18%	7,97,725 7,14,449	14,23,909
HDFC Taxsaver Fund	ELSS	7,449.38	518.42	5.57%	11.50%	1,31,130	2,14,252	5.97%	9.28%	6,97,163	11,76,719
HSBC Tax Saver Equity Fund	ELSS	157.67	38.36	8.12%	12.64%	1,47,751	2,30,064	7.92%	11.01%	7,33,238	12,57,435
ICICI Prudential Long Term Equity Fund	ELSS	6,630.45	392.16	8.68%	14.02%	1,51,617	2,50,534	9.03%	12.04%	7,54,836	13,08,764
IDFC Tax Advantage (ELSS) Fund	ELSS	2,106.99	55.07	9.25%	13.96%	1,55,635	2,49,613	7.14%	11.19%	7,18,529	12,66,223
Invesco India Tax Plan	ELSS	976.92	53.76	10.42%	15.57%	1,64,149	2,75,369	10.24%	13.61%	7,79,302	13,92,066
Kotak Tax Saver Regular Plan L&T Tax Advantage Fund	ELSS ELSS	1,030.20 3,396.29	46.82 55.47	9.97% 9.21%	12.97% 13.14%	1,60,832 1,55,350	2,34,824	10.35% 8.07%	13.10% 11.29%	7,81,576 7,36,111	13,64,311 12,71,139
Principal Tax Savings Fund	ELSS	3,396.29 407.29	55.47 208.21	9.21% 8.99%	13.14%	1,55,350 1,53,792	2,37,308 2,47,018	7.98%	11.29%	7,36,111	12,71,139
	ELSS	7,376.39	143.42	6.30%	13.79%	1,35,792	2,47,018	5.38%	8.93%	6,86,696	12,88,528
SBI Magnum Taxaain Scheme		. , ,									
SBI Magnum Taxgain Scheme Sundaram Diversified Equity Fund	ELSS	2,628.97	103.04	8.20%	11.69%	1,48,298	2,16,820	6.93%	10.19%	7,14,633	12,18,345
Sundaram Diversified Equity Fund Tata India Tax Savings Fund	ELSS	2,063.16	62.42	12.37%	15.87%	1,79,164	2,80,412	11.32%	14.47%	8,01,988	14,40,451
Sundaram Diversified Equity Fund											12,18,345 14,40,451 11,44,605 12,38,175

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.

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Bluechip Bulletin 1st to 15th Jan'2020

#### 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. 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 & Policy Terms:

 PPT 5 Years
 : Term 10 to 30 Years

 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 inforce 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

**BEWARE OF SPURIOUS/FRAUD PHONE CALLSI** 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
- lacksquare 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	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

#### Sum Assured on Death: Higher of

- 10 X (Annualized Premium + underwriting extra premium, if any + loadings for model 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,

#### Basic Eligibility Conditions :

if any.

Min. Maturity	:	18 Yrs
Max. Maturity	:	70 Yrs
Modes	:	A/H/M
PPT & Policy To	erm:	
PPT 5 Yrs	:	10 to 15 Yrs
PPT 7 Yrs	:	12 to 17 Yrs
PPT 10 Yrs	:	15 to 20 Yrs

## Minimum Premium

PPT 15 Yrs

PPT 20 Yrs

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

20 to 25 Yrs

25 to 30 Yrs

#### Min. & 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

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.Gauranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is inforce 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 colls 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 or 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 Adv1 no. E/II/0474/2016-17

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

#### 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.

 ${\bf Terminal\ Bonus}: \ {\bf On\ Maturity\ /\ Death\ You\ may\ get\ Terminal\ Bonus}.$ 

#### 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.

② 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, Bandrae Tast, Mumbai - 400 051. CIN - U66010MH2005PLC157108. Life Insurance coverage is available. Advt. No. - II-Jan-2019-1811 Insurance is the subject matter of the solicitation.

**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.

### **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

<sup>\*</sup> 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

\* 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 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.

be waived of and all the benefits under the plan would continue as scheduled.

**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 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 credting 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.

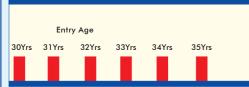
Annual Income payable as a % of Annual Premium*					
Age at entry	6 PPT	8 PPT	10 PPT	12 PPT	
up to 25 years	22.50%	29.50%	35.00%	39.50%	
26 to 35 years	22.00%	29.00%	35.00%	39.00%	
36 to 40 years	21.00%	28.00%	34.00%	38.00%	
41 to 45 years	20.00%	27.00%	33.00%	36.00%	
46 to 50 years	19.00%	27.00%	33.00%	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%	
61years 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® as on date of death.



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

**BENEFIT ILLUSTRATION AS PER 8% EBI** 

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 FICTIOUS/FRADULENT OFFERS. of premiums. Public receiving such phone calls are requested to lodge a police complaint.

### LONG TERM INCOME OPTION

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

#### **Key Features:**

- ☑ Guaranteed¹ benefits Rest assured of the returns
- ☑ Tax benefits² You may be eligible for tax benefits as per prevailing tax laws
- oxdot Flexibility Guaranteed benefits as a lump sum or as regular income
- oxdot 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	Policy	Payout	Guaranteed Income ^ payable*
Payment Term	Term	Period	Ages: 5 to 60 Yrs
5 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 vear to 36th vear in arrears

For Policy Term 11 years

year to 36th year in arrears

Min Premium

- Guaranteed Income from 12th : Annual - Rs.30,000/-, Half Yearly – Rs.15,000/-, Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

#### **HDFC LIFE SANCHAY PLUS**

#### **GUARANTEED INCOME OPTION**

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

#### **Key Features:**

- ☑ Guaranteed¹ benefits Rest assured of the returns
- ☑ Tax benefits² 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	Policy	Payout	Guaranteed Income payable*					
Payment Term	Term	Term	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 : 53 Years & 60 Yrs Last Birthday **Payout Period** For Policy Term 11 years

Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday

For Policy Term 13 years

Min Premium

- Guaranteed Income from 14th to 25th year in arrears : Annual - Rs.30,000/-, Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-,

Monthly - Rs.2,500/-

to 21st year in arrears

- Guaranteed Income from 12th

#### 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
- $\checkmark$ 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	Policy	Payout	Guaranteed Income ^
Payment Term	Term	Period	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 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

Min Premium

Min. & Max. Age at Entry Payout Period For Policy Term 6 years

: 50 Yrs & 60 Yrs Last Birthday Min & Max. Age at Maturity : 56 Yrs & 71 Yrs Last Birthday

- 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 : Annual - Rs.30,000/-,

Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

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 FC Limited") and 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/loge of the company belongs to Houseled Horns Corporation Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Livined. HDFC Livined as a last factors, associated terms and conditions and exclusions please read sales brochure concluding a sale. ARN: BR/07/19/14716 BEWARE OF SPURIOUS/FRAUD PHONE CALLSI 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.

Bluechip Bulletin 1st to 15th Jan'2020

#### LIFE INSURANCE



#### HDFC LIFE SANCHAY PAR ADVANTAGE - BENEFIT ILLUSTRATIONS

30 Years Entry Age Monthly Income Amount : Rs.10,000/-Income Start : End of Month 1 Maturity Age 100 Years **Policy Term** 70 Years Income End 100 Years Premium Payment Tem 6 Years **Annual Premium** Rs.5,20,833/-Income Option Immediate Sum Assured on Maturity: Rs.31,24,998/-Income Mode Monthly Sum Assured on Death : Rs.65,10,413/- Benefits Payable under the Plan<sup>\$</sup> Guaranteed Non Guaranteed Rs.10,000/-Cash Bonus Payable From End of Month 1 Yearly Cash Bonus Payable Rs.1,20,000/-From Year 1 to Year 70 Terminal Bonus Payable on Maturity at Age 100 Rs.7,36,66,620/-Rs.31,24,998/-Total Payout on Maturity at Age 100 Rs.7,67,91,618/-

			Total Yea	ırly Payout		Surrender Bene	efit #	Maturit	y Benefit	Death I	Benefit		
			Guaranteed	Non-					Non -				
	Policy	Annual	Surival	Guaranteed		Non -	Total		Guaranteed		Guaranteed	Payout	Payou
Age	Year	Premium	Benefit	Cash Bonus*	Guaranteed	Guaranteed*	Payout	Guaranteed	With TB*	Guaranteed	With TB*	Year	Age
30	1	5,20,833	0	1,20,000	0	0	0	0	0	65,10,413	65,10,413	2	3
11	2	5,20,833	0	1,20,000	3,12,500	93,750	4,06,250	0	0	65,10,413	65,10,413	3	3
32	3	5,20,833	0	1,20,000			8,02,083	0	0	65,10,413		4	3
					5,46,875	2,55,208					65,10,413		
3	4	5,20,833	0	1,20,000	10,41,666	3,12,500	13,54,166	0	0	65,10,413	65,10,413	5	3
4	5	5,20,833	0	1,20,000	13,02,083	7,70,832	20,72,915	0	0	65,10,413	65,10,413	6	3
5	6	5,20,833	0	1,20,000	18,74,999	11,09,374	29,84,373	0	0	65,10,413	65,10,413	7	;
16	7	0	0	1,20,000	20,31,249	11,19,791	31,51,040	0	0	65,10,413	65,10,413	8	
37	8	0	0	1,20,000	23,43,749	9,84,374	33,28,123	0	0	65,10,413	65,10,413	9	
8	9	0	0	1,20,000	24,99,998	10,05,208	35,05,206	0	0	65,10,413	65,10,413	10	
9	10	0	0	1,20,000	24,99,998	11,82,291	36,82,289	0	0	65,10,413	65,10,413	11	
0	11	0	0	1,20,000	24,99,998	13,64,583	38,64,581	0	0	65,10,413	65,10,413	12	
1	12	0	0	1,20,000	28,12,498	12,44,791	40,57,289	0	0	65,10,413	65,10,413	13	
2	13	0	0	1,20,000	28,12,498	14,37,499	42,49,997	0	0	65,10,413	65,10,413	14	
3	14	0	0	1,20,000	28,12,498	16,35,416	44,47,914	0	0	65,10,413	65,10,413	15	
4	15	0	0	1,20,000	28,12,498	18,38,540	46,51,038	0	0	65,10,413	65,10,413	16	
5	16	0	0	1,20,000	28,12,498	22,08,332	50,20,830	0	0	65,10,413	65,10,413	17	
6	17	0	0	1,20,000	28,12,498	24,27,082	52,39,580	0	0	65,10,413	65,10,413	18	
7	18	0	0	1,20,000	28,12,498	26,56,248	54,68,746	0	0	65,10,413	65,10,413	19	
8	19	0	0	1,20,000	28,12,498	28,90,623	57,03,121	0	0	65,10,413	65,10,413	20	
9	20	0	0	1,20,000	28,12,498	31,30,206	59,42,704	0	0	65,10,413	65,10,413	21	
)	21	0	0	1,20,000	28,12,498	33,80,206	61,92,704	0	0	65,10,413	65,10,413	22	
1	22	0	0	1,20,000	28,12,498	36,40,623	64,53,121	0	0	65,10,413	65,10,413	23	
2	23	0	0	1,20,000	28,12,498	38,48,956	66,61,454	0	0	65,10,413	65,10,413	24	
3	24	0	0	1,20,000	28,12,498	40,05,206	68,17,704	0	0	65,10,413	65,10,413	25	
4	25	0	0	1,20,000	28,12,498	41,71,872	69,84,370	0	0	65,10,413	65,10,413	26	
5	26	0	0	1,20,000	28,12,498	43,54,164	71,66,662	0	0	65,10,413	65,10,413	27	
ó	27	0	0	1,20,000	28,12,498	45,52,080	73,64,578	0	0	65,10,413	65,10,413	28	
7	28	0	0	1,20,000	28,12,498	47,60,414	75,72,912	0	0	65,10,413	65,10,413	29	
3	29	0	0	1,20,000	28,12,498	49,89,580	78,02,078	0	0	65,10,413	65,10,413	30	
9	30	0	0	1,20,000	28,12,498	52,39,580	80,52,078	0	0	65,10,413	65,10,413	31	
		0						0					
	31	0	0	1,20,000	28,12,498	55,05,205	83,17,703	0	0	65,10,413	65,10,413	32	
1	32	0	0	1,20,000	28,12,498	57,96,871	86,09,369	0	0	65,10,413	65,10,413	33	
2	33	0	0	1,20,000	28,12,498	61,14,579	89,27,077	0	0	65,10,413	65,10,413	34	
3	34	0	0	1,20,000	28,12,498	64,58,329	92,70,827	0	0	65,10,413	65,10,413	35	
4	35	0	0	1,20,000	28,12,498	68,28,121	96,40,619	0	0	65,10,413	68,33,329	36	
5	36	0	0	1,20,000	28,12,498	72,29,162	1,00,41,660	0	0	65,10,413	72,29,163	37	
6	37	0	0	1,20,000	28,12,498	76,61,453	1,04,73,951	0	0	65,10,413	76,61,454	38	
7	38	0	0	1,20,000	28,12,498	81,24,995	1,09,37,493	0	0	65,10,413	81,30,204	39	
8	39	0	0	1,20,000	28,12,498	86,30,203	1,14,42,701	0	0	65,10,413	86,30,203	40	
								0					
9	40	0	0	1,20,000	28,12,498	91,66,661	1,19,79,159		0	65,10,413	91,71,870	41	
)	41	0	0	1,20,000	28,12,498	97,49,994	1,25,62,492	0	0	65,10,413	97,55,203	42	
1	42	0	0	1,20,000	28,12,498	1,03,80,202	1,31,92,700	0	0	65,10,413	1,03,80,202	43	
2	43	0	0	1,20,000	28,12,498	1,10,57,285	1,38,69,783	0	0	65,10,413	1,10,57,285	44	
3	44	0	0	1,20,000	28,12,498	1,17,86,451	1,45,98,949	0	0	65,10,413	1,17,86,451	45	
4	45	0	0	1,20,000	28,12,498	1,25,72,909	1,53,85,407	0	0	65,10,413	1,25,78,117	46	
5	46	0	0	1,20,000	28,12,498	1,34,21,866	1,62,34,364	0	0	65,10,413	1,34,27,075	47	
5	47	0	0	1,20,000	28,12,498	1,43,38,532	1,71,51,030	0	0	65,10,413	1,43,38,533	48	
7	48	0	0	1,20,000	28,12,498	1,53,22,907	1,81,35,405	0	0	65,10,413	1,53,28,116	49	
3	49	0	0	1,20,000			1,91,97,904	0	0				
					28,12,498	1,63,85,406				65,10,413	1,63,90,615	50	
,	50	0	0	1,20,000	28,12,498	1,75,31,239	2,03,43,737	0	0	65,10,413	1,75,36,448	51	
)	51	0	0	1,20,000	28,12,498	1,87,70,821	2,15,83,319	0	0	65,10,413	1,87,70,822	52	
I	52	0	0	1,20,000	28,12,498	2,00,98,945	2,29,11,443	0	0	65,10,413	2,01,04,154	53	
2	53	0	0	1,20,000	28,12,498	2,15,36,445	2,43,48,943	0	0	65,10,413	2,15,41,653	54	
3	54	0	0	1,20,000	28,12,498	2,30,88,527	2,59,01,025	0	0	65,10,413	2,30,88,527	55	
1	55	0	0	1,20,000	28,12,498	2,47,55,192	2,75,67,690	0	0	65,10,413	2,47,60,401	56	
5	56	0	0	1,20,000	28,12,498	2,65,57,275	2,93,69,773	0	0	65,10,413	2,65,62,484	57	
5	57	0	0	1,20,000	28,12,498	2,84,94,773	3,13,07,271	0	0	65,10,413	2,84,99,982	58	
	58	0	0	1,20,000		3,05,88,522	3,34,01,020	0	0			59	
7					28,12,498					65,10,413	3,05,93,731		
3	59	0	0	1,20,000	28,12,498	3,28,43,729	3,56,56,227	0	0	65,10,413	3,28,48,938	60	
)	60	0	0	1,20,000	28,12,498	3,52,76,019	3,80,88,517	0	0	65,10,413	3,52,81,228	61	
)	61	0	0	1,20,000	28,12,498	3,79,01,017	4,07,13,515	0	0	65,10,413	3,79,06,226	62	
1	62	0	0	1,20,000	28,12,498	4,07,29,141	4,35,41,639	0	0	65,10,413	4,07,34,349	63	
2	63	0	0	1,20,000	28,12,498	4,37,76,014	4,65,88,512	0	0	65,10,413	4,37,81,222	64	
3	64	0	0	1,20,000	28,12,498	4,70,62,470	4,98,74,968	0	0	65,10,413	4,70,67,679	65	
4	65	0	0	1,20,000	28,12,498	5,06,09,343	5,34,21,841	0	0	65,10,413	5,06,14,551	66	
5	66	0	0	1,20,000	28,12,498	5,44,27,049	5,72,39,547	0	0	65,10,413	5,44,32,257	67	
6	67	0	0	1,20,000	28,12,498	5,85,46,838	6,13,59,336	0	0	65,10,413	5,85,57,255	68	
7	68	0	0	1,20,000	28,12,498	6,29,89,543	6,58,02,041	0	0	65,10,413	6,29,94,752	69	
3	69	0	0	1,20,000	28,12,498	6,77,75,998	7,05,88,496	0	0	65,10,413	6,77,86,415	70	
9	70	0	0	1,20,000	0	0	0	31,24,998	6,93,95,789	65,10,413	7,67,91,618	71	

- This is an Extract of the Benefits shown @ 8.00% Returns from a Sample Benefit Illustration for understanding and reference to the product
- Non Guaranteed Benefits, are as per 8.00% Calculation in the EBI, In case cash bonuses have been paid out, the same shall be deducted from the Surrender Values indicated, at the time of pay out.
- Terms & Conditions 1. HDFC Life Sanchay Par Advantage is a non-linked participating individual life insurance savings plan.
- Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if 7. any, and Goods & Service Tax. Refer Sales Literature for explanation of terms used in this illustration.
- The survival benefits are payable at the end of the policy year. Upon payment at Maturity (Last Payout), the policy terminates and no further
- benefits become payable.
- becomes payable.
- 6. The Premium and the Sum Assured on Maturity stated above is based on the information provided. They may vary as a result of underwriting.
  - Any statutory levy or charges (such as Goods and Service tax) including any indirect tax may be charged to the Policyholder either now or in future by the company and such amount so charged shall become due and payable and shall be subject to the same terms and conditions as applicable to payment of premium.
  - RB Reversionary Bonus, TB Terminal Bonus, GA Guaranteed Additions
- 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.
- any way indicate the quality of the contract, its future prospects or returns.
- The death benefits shown above are at the end of the year. Upon payment, of death benefit the policy terminates and no further benefit is 9. payable.
  - The surrender benefits shown above are at the end of the year. Upon payment of surrender benefit, the policy terminates and no further benefit 10. HDFC Life Insurance Company Ltd., HDFC Life Sanchay Par Advantage is the name of the Insurance Company, Product and does not in

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#### LIFE INSURANCE

#### TATA AIA LIFE INSURANCE MAHALIFE GOLD

#### A Non Linked, Participating, Whole Life Individual Savings Plan

#### **Key Features:**

- Enjoy a lifelong coverage up to age 85 or age 100 by paying premium for 6, 8 or 15 years Plan your legacy by ensuring regular income<sup>1</sup> for yourself and your family for a long period
- Guaranteed Annual Coupons<sup>1</sup> starting from 10th policy anniversary till maturity
- Non Guaranteed Cash Dividends<sup>2</sup> annually from 6th policy anniversary till maturity
- Receive a lump sum at maturity in addition to the regular income
- Option to enhance protection through Riders<sup>3</sup>.
- Tax benefits<sup>4</sup>u/s 80C and 10 (10D) of the Income Tax Act, 1961

<sup>1</sup>Guaranteed Annual Coupons: Guaranteed Annual Coupons will be payable at every policy anniversary starting from the 10th policy anniversary till maturity or till death of Insured, whichever is earlier, provided the policy then is in force. The Guaranteed Annual Coupon rate is Rs. 55 per 1,000 Basic Sum Assured.

<sup>2</sup>Non Guaranteed Cash Dividends: Non Guaranteed Cash Dividends will be paid annually starting from the 6th policy anniversary. These dividends will be paid till the maturity of the plan or till death of Insured, whichever is earlier provided the policy then is in force for full Basic SumAssured. These are not guaranteed and will be based on the Company's performance.

Maturity Benefits: You will receive Minimum Guaranteed Sum Assured on maturity which is equal to the Basic Sum Assured provided the policy is in force and all due premiums have been

Death Benefit: In case of unfortunate death of the Insured, before the Maturity of the Policy, Sum Assured on death, subject to a minimum of105% of total premiums received up to the date of death, will be payable to the nominee/legal heir provided the Policy is inforce. The Policy will terminate upon death of the Insured and no other benefit under the Policy shall be payable.

"Sum Assured on death" shall be the higher of the following

- 10 times Annualised Premium
- Minimum Guaranteed Sum Assured on maturity

"Annualised Premium" shall be the premium amount payable in a year chosen by the Policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums,

"Total Premiums Paid" means total of all the premiums received excluding any extra premium, any rider premium and taxes.

"Minimum Guaranteed Sum Assured on maturity" shall be the Basic Sum Assured.

The Death Benefit will be paid irrespective of any survival benefits already paid. Tax Benefits<sup>4</sup>: Tax benefits u/s 80C and 10 (10D) of the Income -Tax Act, 1961

**Eligibility Criteria:** 

Minimum Entry Age\* 0 years (30 days)

Premium Payment Term 15 years 6 years 8 years Maximum Entry Age\* 55 years 60 years 60 years

85 years OR 100 years Maturity Age\* Policy Term

85 years minus Entry Age OR 100 years minus Entry Age Annual / Semi-Annual / Monthly Payment Mode

Minimum Basic Sum Assured Rs. 1.00.000

\*All reference to age is as on last birthday.

Disclaimer: For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. This is not a contract of insurance. The precise terms and conditions of this plan are specified in the Policy Contract. Buying a Life Insurance Policy is a long-term commitment. An early termination of the Policy usually involves high costs and the Surrender Value payable may be less than the totalpremium paid. This Product is underwritten by Tata AlA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan andit will be subject to Company's underwriting and acceptance. Insurance cover is available under this product. In case of nor-standard laye proof, extra premiums will be charged as perour underwriting guidelines. "Tata AlA Life Insurance Acidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 1108029V01) are available under this plan.Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. "Tax benefits would be available under this plan.Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. "Tax benefits would be available use per the tax laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata AlA 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.

(UIN: 110N029V03) Tata AlA Life Insurance Company Limited (IRDAI Regn. No.110 CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Penisuale Business Park, SenapotiBopat Marg, Lower Parel, Mum

#### **KOTAK PREMIER ENDOWMENT PLAN**

#### A LIFE INSURANCE PLAN

#### GUARANTEE\* A GREAT START TO FULFILL YOUR DREAMS

Kotak Premier Endowment Plan is a long-term savings cum protection plan that provides financial security to cope with unfortunate contingencies along with the ability to save for your future financial needs. This plan provides guaranteed\* additions in the first five policy years and bonus start accruing from 6th Year onwards, all this put together builds up a corpus for your secure Future.

- ☑ Guaranteed\* Additions: At 5% per annum of Basic Sum Assured in the first 5 policy years.
- ☑ Earn bonus for 6th policy year onwards.
- Convenience to select from multiple options of PPT.
- ✓ Tax Benefit #

#### How does the plan work

Kotak Premier Endowment Plan provides long term savings as well as protection to ensure financial independence under all circumstances.

- You select the Basic Sum Assured that will be payable on Maturity or on death, Policy Term and Premium Payment Term based on which the Premium amount will get calculated.
- Guaranteed\* Additions: in the first 5 policy years your policy will be eligible for Guaranteed\* Additions at 5% p.a. (simple) of Basic Sum Assured. These guaranteed\* additions will be payable either on maturity or on death whichever is earlier.

Basic Sum Assured: The Basic Sum Assured is selected by the Policyholder and the Premium is based on Basic Sum Assured, Term, Premium Paying Term and the Age of the Life Insured. This is the minimum amount guaranteed\* on Maturity where all the due premiums have been paid in full, This is also used to determine the Minimum Death Benefit.

Maturity Benefit: This plan provides for wealth creation during the policy tenure. On survival till the end of the policy term the following benefit will be payable.

Basic Sum Assured + Accrued Guaranteed\* Additions + Accured Reversionary Bonuses and Terminal

Death Benefit: In the unfortunate event of death during the policy term, the nominee will receive: Minimum Death Benefit + Accrued Guaranteed\* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

#### Minimum Death Benefit is as follows:

till the date of death will be paid to the nominee

Entry age of Life Insured < 45 Years : Higher of 11 times of Annual Premium or Basic Sum Assured. Entry age of Life Insured >=45 Years : Higher of 7 times of Annual Premium or Basic Sum Assured.

Kotak Premier Endowment Plan UIN: 107N079V02, Form No.: N079, Kotak Term Benefit Rider UIN: 107B003V03, Form No.: B003, Kotak Accidental Death Benefit Rider UIN: 107B001V03, Form No.: B001, Kotak Premanent Disability Benefit Rider UIN: 107B002V03, Form No.: B002, Kotak Critical Illness Plus Benefit Rider UIN: 107B010V02, Form No.: B012, Kotak Accidental Disability Guardian Benefit Rider UIN: 107B011V02, Form No.: B011, Ref. No.: KLI/19-20/E-EB/328. Kotak Mahindra Life Insurance Company Ltd. Regn. No.:107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C - 12, G - Block, BKC, Bandra (E), Mumbai - 400 051. Website: https://insurance.kotak.com | Email: clientservicedesk@kotak.com | Toll Free No.: 101Free No.: 101F

#### **EXIDE LIFE SAMPOORNA JEEVAN**



Exide Life Sampoorna Jeevan is a unique Life Insurance cum savings plan, which not only provides life insurance cover till age 75 or 100 years but also gives you the power to customize the payouts to suit your changing life stage financial needs.

#### **Key Features:**

- > Limited premium payment options, Life Cover up to age 75 or 100 years.
- ➤ Guaranteed Income Benefit#
- > Flexible Options to avail Income Payouts
- Flexible options to avail potential upside of benefits through bonuses (if declared)
- \*Guaranteed Income Benefit is paid on survival during the policy term, provided all due premiums are paid during the premium payment term.

#### **Plan Benefits:**

#### **Death Benefit:**

Sum Assured on Death + Vested Simple Reversionary Bonuses (SRB)/ vested Simple Reversionary Income Bonus (SRIB), as applicable excluding vested SRB/SRIB already paid, if any declared + Cash Bonus (CB), if declared excluding cash bonus already paid, if any. + Vested Paid-up Additions, as applicable excluding paid-up additions already encashed, if any + Terminal Bonus, if declared Maturity Benefit: Maturity Benefits depends on the Guaranteed Benefit Option Selected

Option A - Lump Sum Option : 100% of Basic Sum Assured

Option B - Income Option : Last Guaranteed Income Benefit payable on Policy Maturity Date, which is equal to 5% of Basic Sum Assured

Option C - Lump Sum with Income Option : Last Guaranteed Income Benefit payable on Policy Maturity Date which is equal to (A)10% of Basic Sum Assured for Sampoorna Jeevan 75 (B) 5% of Basic Sum Assured for Sampoorna Jeevan 100

Option D - Income with Lump Option: 100% of Basic Sum Assured

Survival Benefit: This plan offers you the freedom to choose the way you want to receive your survival benefits during the policy term. Pay-out of survival benefit will depend on Guaranteed Benefit Option and bonus option chosen by you at inception of policy. Premium will vary depending upon the Guaranteed Benefit option and bonus options chosen.

Option A - Lump Sum Option: 100% of Basic Sum Assured + Applicable Bonus, if declared + Applicable Terminal Bonus, if declared

Option B - Income Option : Applicable Bonus, if declared + Applicable Terminal Bonus, if declared Option C - Lump Sum withIncome Option : Applicable Bonus, if declared + Applicable Terminal Bonus, if declared

Option D - Income with Lump Option: 100% of Basic Sum Assured + Applicable Bonus, if declared

+ Applicable Terminal Bonus, if declared

Bonus Options offered under this Policy are as follows:

Bonus Option 1: Simple Reversionary Bonus (SRB) for Term: Simple Reversionary Bonus, if declared, shall do so at the end of each Policy Year throughout the Policy term and shall be vested to be paid out upon death or policy maturity date, whichever is earlier.

Bonus Option 2: Simple Reversionary Income Bonus (SRIB): Simple Reversionary Income Bonus, if declared, shall do so at the end of each policy year throughout the Policy Term and shall be vested to be paid out to you as follows:

On survival, "N" years after simple reversionary income bonus is declared and vested to the policy, where "N" is a period equal to Premium Payment Term chosen by you at the inception of policy. For example, for a Premium Payment Term of 15 years, the SRB declared at the end of first Policy Year shall be paid at the end of 16th Policy Year, SRB declared at the end of 2nd Policy Year shall be paid at the end of 17th Policy Year and so on. On survival, Simple Reversionary Income Bonus declared during last "N" years shall be paid out as lump sum to you on Policy Maturity date. In case of death, vested Simple Reversionary Income Bonus ( if declared) which is not paid out

Bonus Option 3: Cash Bonus: Cash bonus, if declared, shall do so annually from the end of the t year till the end of the policy term and will be payable at the end of the following policy anniversary or on death, whichever is earlier. For PPT 6 and 8 the Cash Bonus will Start from the End of Policy Year 1, and for PPTs 10,12, and 15 the Cash Bonus will Start from the End of Policy Year 2

Bonus Option 4: Simple Reversionary Bonus for Premium Payment Term and Cash Bonus thereafter: Under this Option, during the Premium Payment Term Simple Reversionary Bonus is declared annually and is payable at the end of the Premium Payment Term or on death, whichever is earlier. After the Premium Payment Term, Cash Bonus is declared annually throughout the remaining policy term and will be payable at the end of the following policy anniversary or death whichever

Bonus Option 5: Simple Reversionary Income Bonus (SRIB) and Cash Bonus (CB): In this case, it is a combination of Bonus Option 2 and Bonus Option 3, however the level of bonus declared under Bonus Option 5 could be different from that of Bonus Option 2 and Bonus Option 3.

Tax Benefit: Tax Benefit U/S 80C and on the survival and maturity payouts U/S 10(10D) of the Income Tax Act, 1961

#### **Plan Eligibility:**

Premium Payment Term	6 Yrs,	8 Yrs,	10 Yrs,	12 Yrs,	15 Yrs,				
Policy Term									
Sampoorna Jeevan 75	75 minus age at entry								
Sampoorna Jeevan 100	100 minus ag	100 minus age at entry							
Min. Age Entry									
Sampoorna Jeevan 75	12 Yrs	10 Yrs	8 Yrs	6 Yrs	3 Yrs				
Sampoorna Jeevan 100	18 Yrs	18 Yrs	18 Yrs	18 Yrs	18 Yrs				
Min. Premium Rs.									
Annual	60,000	60,000	25,000	25,000	15,000				
Half -Yrly	40000	40,000	15,000	15,000	8,000				
Monthly	6,000	6,000	3,000	3,000	2,000				
Premium Payment Frequency	Annual, Half-Yearly, Monthly								
Guaranteed Income Benefit Payout Mode : Annual Only									

Exide Life Sampoorna Jeevan UIN:114N110V01 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 d. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered and Corporate Office: 3rd , JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560001,India. Toll Free: 1800 419 8228; Visit: exidelife.in. EXL/2019- 20/COLL/05 BEWARE OF SPURIOUS/FRAUD PHONE CALLSI 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.

Bluechip Bulletin 1st to 15th Jan'2020

#### **LIFE & 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
  Suicide or drug abuse
- Foreign invasion
  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

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 Lago 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 - CTTHLIP18045V031819, 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**

- $\ensuremath{\square}$  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 s 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>%</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" 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, Yerawada, Pune. 411 006. Fox: (2020) 6602 6789 IRDAI Reg. No.: 116, CIN: U6010PN2001PLC015959 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 Insurane Plan

#### Key Benefits

- oxdot All the benefits are guaranteed\* upfront.
- oxdot 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.
- oxdot Get extra benefit for higher premiums
- \* Payable either on maturity or death whichever is earlier, provided the policy is inforce

#### 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, Kirol Road, Kurla (W), Mumbai 400070, Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | www.edelweisstokio.in Flower & Edelweiss Gos 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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Kakinada Madhurawada	: 0884 - 236 6943 / 236 6944 : 0891 - 271 5316 / 272 5316	Kottayam Kozhencherry	0481 - 256 9750 / 256 9751 0468 - 231 0720 / 231 0721	Indira Nagar : 0253 Ratnagiri : 02352	3 - 239 5183 / 239 5184 2 - 271 701 / 271 702
Ongole Rajahmundry Tanuku	: 08592 - 282 065 / 282 075 : 0883 - 665 1987 / 246 8601 : 08819 - 225 377 / 225 388	Kunnamkulam Manjeri Mattannur	0488 - 522 3509 / 522 3510 0483 - 276 1124 / 276 1125 0490 - 247 4662 / 247 4663	Sangli : 0233   Satara : 02162   Sawantwadi : 02363	2 - 233 062 / 233 063
Tirupathi Vijayawada	: 08619 - 225 377 / 225 388 : 0877 - 225 0056 / 225 0057 : 0866 - 248 5316 / 249 5316	Mavelikara Ottapalam	0479 - 234 4495 / 234 4496 0466 - 224 7366 / 224 8227	Solapur : 0217	
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<b>lyderabad</b> Ameerpet Attapur	: 040 - 2341 8316 / 2341 8416 : 040 - 2401 8316 / 2401 9316	Palakkad Pathanamthitta Taliparamba	0491 - 250 4440 / 250 4441 0468 - 232 0613 / 232 0614 0460 - 230 0035 / 230 0036	Kalkaji : 011	- 4157   9598   4157   9599   - 4909   8011   4909   8012   - 4011   3699
Boduppal Champapet	: 040 - 2720 5316 / 2720 5317 : 040 - 2407 5316 / 2407 6316	Payyanur Perinthalmanna	04985 - 203 490 / 205 390 04933 - 226 380 / 226 390	Karkardooma : 011 Karol Bagh : 011	- 4940 9565 / 4940 9575   - 4145 2085 / 4503 2500
Chandanagar Dilsukh Nagar Habsiguda	: 040 - 2303 8755 / 2303 8756 : 040 - 2405 6548 / 2405 6549 : 040 - 2715 5316 / 2715 0811	Ramanattukara Thalaserry Thrissur	0465 - 244 3003 / 244 3005 0490 - 232 4177 / 232 3177 0487 - 232 5570 / 232 5571	Mayur Vihar : 011	- 4244 4279 / 4244 4280   - 4987 8417 / 4950 6187   - 4178 3482 / 4178 3483
Hasthinapuram Himayat Nagar	: 040 - 2988 2316 / 2988 3316 : 040 - 2339 5316 / 2322 1308	Thiruvalla Tirur	0469 - 263 0123 / 263 0124 0494 - 242 0753 / 242 0754	Paschim Vihar : 011 Pitam Pura : 011	- 4984 2964   - 4903 6521 / 4903 6721
Kapra Kukatpalli Malkajgiri	: 040 - 2713 0938 / 6655 5613 : 040 - 2306 1646 / 4230 0905 : 040 - 2724 5316 / 2724 1677	Vadakara Mumbai	: 0496 - 251 7721 / 251 7722 MAHARASHTRA	Ranibagh : 011	- 4015   9212 / 4015   9213   - 4039   3117 / 4039   3118   - 4904   4671 / 4904   4571
Manikonda Marredpally	: 040 - 2356 8931 / 2356 8941 : 040 - 2771 0998 / 2771 1410	Airoli Ambarnath (E)	022 - 2779 5341 / 2779 0174 0251 - 260 7328 / 260 7155	Vasundhara Enclave: 011 Vikaspuri : 011	- 4984 7952 / 4984 7953   - 4045 1886 / 4248 4290
Mehdhipatnam Nacharam Nagole	: 040 - 2351 2034 / 2352 6356 : 040 - 4020 1616 / 4020 1717 : 040 - 2422 0316	Andheri (East) Andheri-IRLA And- JB Nagar	022 - 2683 5952 / 2684 1552 022 - 2671 1502 / 2623 6502 022 - 2825 7307 / 2825 7308		1 - 4986 5674 / 4561 4162   8600515 / 7518600513   0 - 435 9083 / 428 1969
Nizampet RTC 'X' Road	: 040 - 2956 1438 / 2956 1497 : 040 - 2764 5316 / 2766 5317	And- Lokhandwala And- Marol		Noida 2 : 0120 Faridabad : 0129	) - 418 5459 / 422 7293
Secunderabad Vanasthalipuram arimnagar	: 040 - 6602 0300 / 2789 9116 : 040 - 2411 0341 / 2412 5316 : 0878 - 224 9910 / 224 9911	And- Oshiwara And-7 Bunglows And-Takshila	022 - 2632 1196 / 2632 1136 022 - 2632 9373 / 2631 5566 022 - 2821 4787 / 2821 4814	Gurgaon : 0124 Ghaziabad : 0120 Kanpur : 0512	) - 456 7454 / 413 5067
Kazipet Khammam	: 0870 - 243 4545 / 244 4747 : 08742 - 235 316 / 245 316	Andheri (West) Bandra Mt.Mary	022 - 2678 1742 / 2678 1781	RDC Ghaziabad : 0120	
Nizamabad Sangareddy	: 08462 - 235 316 / 236 316 : 8500195316 / 8500155316	Bangur Nagar Bandra - Pali	022 - 2873 4228 / 2873 4229 022 - 2655 8399 / 2640 0982	Chennai	NADU
Varangal Ahmedabad	: 0870 - 666 4436 / 254 4058 GUJARAT	Bandra (West) Bhandup (W) Borivali (East)	022 - 2640 5564 / 2641 2422 022 - 2566 2064 / 2566 7156 022 - 2808 5971 / 2808 5972	Adyar : 044	4 - 2260 0881 / 2260 0884 4 - 2445 5984 / 2445 5985 4 - 2499 0705 / 2499 0706
Bopal Gandhi Nagar	: 079 - 2979 5590 / 2979 5591 : 079 - 2324 2004 / 2324 2005	Borivali - Gorai Borivali -I.C.Col. :	022 - 2868 0460 / 2868 0463 022 - 2891 8594 / 2895 2352	Ambattur : 044 Anna Nagar : 044	4 - 2657 2782 / 4206 5361 4 - 2619 2813 / 2619 2814
Mani Nagar Motera Paldi	: 079 - 2543 0026 / 2543 0062 : 079 - 2750 7857 / 2750 7855 : 079 - 2658 5642 / 2658 5643	Borivali-Saibaba Borivali (West) Borivali -Yogi Ngr	022 - 2895 1548 / 2895 7025	Arumbakkam : 044	4 - 2615 2490 / 2615 2491 4 - 2363 0064 / 4851 1709 4 - 2471 7011 / 4856 6794
Satelite Baroda	: 079 - 2676 9024 / 2676 9025	Byculla Chembur	022 - 2370 3247 / 2370 3248 022 - 2521 2912 / 2521 0676	Avadi : 044 Chrompet : 044	4 - 4853 0857 / 2638 2600 4 - 2265 3142 / 4266 8798
Alkapuri Vasna Road Waghodia Road	: 0265 - 232 3018 / 232 3021 : 0265 - 225 4074 / 225 4075 : 0265 - 252 1820 / 252 1821	Chembur -C.G.Rd Chira Bazar Colaba	022 - 2520 3007 / 2520 3008 022 - 2203 7791 / 2203 7792 022 - 2202 2330 / 2202 2335	Egmore : 044   Greams Road : 044   K.K. Nagar : 044	•
nand Sharuch	: 02692 - 245 137 / 245 138 : 02642 - 249 121 / 249 122	Dadar (East) Dadar (West)	022 - 2413 7451 / 2416 3350 022 - 2438 6887 / 2432 4897	Keelkattalai : 044 Kilpauk : 044	4 - 2247 2560 / 4315 9100 4 - 2661 1432 / 2661 1433
Jeesa Iimmatnagar Nehsana	: 02744 - 225 622 / 225 722 : 02772 - 248 948 / 249 948 : 02762 - 230 704 / 230 706	Dahisar (East) Dahisar (West) Dombivali (East)	•	Kodambakkam : 044 Kolathur : 044 Mandaveli : 044	4 - 4384 9092 / 4384 9235
lavsari alanpur	: 02637 - 244 406 / 244 407 : 02742 - 266 640 / 266 641	Dom-Gandhi Ngr Dombivali - MIDC	0251 - 280 3409 / 280 3410	Medavakkam : 044 Mugappair : 044	4 - 2277 1401 / 2277 1403
ajkot (alol ndira Circle	: 0281 - 246 5427 / 246 5428 : 02764 - 225 801 / 225 802 : 0281 - 257 5767 / 257 5768	Dombivali (West) Fort Ghatkopar (East)	022 - 2265 9033 / 2265 9034	Nanganallur : 044 Neelangarai : 044 Old Washermanpet: 044	•
urat Shatar Road	: 0261 - 273 1402 / 273 1403 : 0261 - 223 3173 / 223 3174	Ghatkopar (W) Girgaum	022 - 2502 4859 / 2502 4860 022 - 2382 1327 / 2384 0027	Pammal : 044 Parrys : 044	4 - 2248 1053 / 4850 6345 4 - 2526 8382 / 2526 8384
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Bengaluru	KARNATAKA	Kalyan (East) Kal-Khadakpada	0251 - 235 1210 / 235 1212 0251 - 223 4661 / 223 4708		4 - 2482 5341 / 2482 5342
Banashankari Bannerghatta Basavangudi	: 080 - 2669 0288 / 2669 0319 : 080 - 2648 2880 / 2648 2881 : 080 - 2242 3777 / 2660 8777	Kalyan (West) Kandivali (West) Kandivali - Charkop	231 1482 / 231 8132 22 - 2808 1997 / 2801 5033 22 - 2867 8347 / 2867 8388		4 - 2661 2657 / 4850 2772 4 - 2811 1252 / 4953 4051 4 - 2381 0418 / 4865 0053
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