(1st to 15th Oct'2021)

BLUECHIP BULLETIN

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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
- ☑ 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	6 Yrs	30 Yrs	33.75% of AP
6 Yrs	7 Yrs	30 Yrs	43.50% of AP
10 Yrs	11 Yrs	25 Yrs	97.75% of AP
12 Yrs	13 Yrs	25 Yrs	129.75% of AP

AP - Annualised Premium, * Guaranteed Income Payable each year during the payout Period for premium upto Rs. 1.50 Lacs

^ 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 : 53 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 7 years - Guaranteed Income from 8th

year to 37th year in arrears For Policy Term 11 years - Guaranteed Income from 12th

year to 36th year in arrears

For Policy Term 13 years - Guaranteed Income from 14th year to 38th year in arrears

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 payak	
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 for premium upto Rs. 1.50 Lacs

^ 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 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:

- Guaranteed¹ benefits Rest assured of the returns
- Tax benefits² 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	Policy	Payout	Guaranteed Income ^
Payment Term	Term	Period	payable*
5 Yrs	6 Yrs	Up to age 99 yrs	31.75% of AP
6 Yrs	7 Yrs	Up to age 99 yrs	41.00% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	91.00% of AP
12 Yrs	13 Yrs	Up to age 99 yrs	121.00% of AP

AP - Annualised Premium, * Guaranteed Income Payable each year during the payout Period for premium upto Rs. 1.50 Lacs

^ 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

Eliaibility:

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 7 years - Guaranteed Income from 8th

year in arrears to age 99 years For Policy Term 11 years - Guaranteed Income from 12th

For Policy Term 13 years

year in arrears to age 99 years - Guaranteed Income from 14th year in arrears to age 99 years

Provided all due premiums have been paid and the policy is in force. ²As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. ³Risk cover starts from date of com encement 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. 101N134V08) 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



Bluechip Corporate Investment Centre Private Limited

1st to 15th Oct'2021 Bluechip Bulletin



INVESTMENT

BLUECHIP IN ASSOCIATION WITH NATIONAL STOCK EXCHANGE (NSE)

PROUDLY PRESENTS



BLUECHIP MFONLINE



NOW ALL MUTUAL FUND INVESTMENTS THROUGH US IS COMPLETELY PAPERLESS

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MUTUAL FUND NFO

ICICI PRUDENTIAL NASDAQ 100 INDEX FUND

Investment Objective: To invest in companies whose securities are included in NASDAQ-100 Index and subject to tracking errors, to endeavor to achieve the returns of the above index.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Long Term wealth creation
- An index fund that seeks to track returns by investing in a basket of NASDAQ-100 INDEX $\! @$ stocks and aims to achieve returns of the stated index, subject to tracking error

Key Features -

Type of Scheme : An open ended index fund replicating the NASDAQ-100 INDEX®

Scheme Category : Equity: International

Minimum Appl. Amt.: Rs.1,000/- (plus in multiple of Re. 1) : Entry Load: Nil; Exit Load – Nil Load Structure

NFO Closes: 11th October 2021

MAHINDRA MANULIFE ASIA PACIFIC REITS FOF

Investment Objective: To provide long term capital appreciation by investing predominantly in units of Manulife Global Fund Asia Pacific REIT Fund, an overseas fund primarily investing in real estate investment trusts (REITs) in the Asia Pacific ex-Japan region.

Product Suitability -

This scheme is suitable for investors who are seeking:

- · Capital appreciation over long term
- Investments in units of Manulife Global Fund Asia Pacific REIT Fund

Key Features -

Type of Scheme : An open ended fund of fund scheme investing in Manulife Global Fund

Scheme Category : Equity: International

Minimum Appl. Amt.: Purchase: Rs.5,000/- and in multiple of Rs. 1/- thereafter

: Entry Load: Nil; Exit Load – 1% for < 12 Months. Load Structure

NFO Closes: 12th October 2021

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV		Gro	wth (%)		Fund Name	Corpus	NAV		Gro	wth (%)	
	31/08(Cr.)	27/09	6 Mth	1 Yr	2 Yr	3 Yr		31/08(Cr.)	27/09	6 Mth	1 Yr	2 Yr	3 Yr
EQUITY: LARGE CAP FUNDS							Sundaram Large & Midcap	1803.88	55.12	27.63	66.54	24.70	19.24
ABSL Frontline Equity	22282.95	347.03	25.10	64.68	24.84	17.57	Tata Large & Mid Cap	2635.78	331.88	20.57	60.56	25.32	21.41
Axis Buechip Fund	32212.63	47.85	24.93	58.15	23.78	21.55	UTI Core Equity Fund	1157.73	99.91	28.17	76.74	29.36	18.25
CanRobeco Bluechip Eq	4271.67	42.53	22.67	58.06	28.65	21.95	EQUITY: MIDCAP FUNDS						
DSP Top 100 Eq.	2982.46	303.12	21.61	54.95	19.28	15.97	ABSL Mid Cap Fund	3225.51	459.78	32.89	76.16	30.58	17.95
Franklin (I) Bluechip	6687.30	713.39	21.02	74.04	26.50	16.17	Axis Midcap Fund	14803.76	69.24	29.01	67.75	34.93	26.05
HDFC Top 100	20809.18	689.66	21.43	64.83	19.85	14.36	DSP Midcap Fund	13773.75	92.97	23.84	54.07	30.75	21.93
ICICI Pru Bluechip	30089.02	65.61	23.47	62.57	24.46	17.07	Franklin (I) Prima	7952.35	1552.01	26.03	73.03	28.62	19.61
Kotak Bluechip Fund	3232.71	384.59	24.21	61.60	27.36	20.06	HDFC Mid-Cap Oppo.	30948.53	90.88	26.23	71.34	32.00	20.01
L&T (I) Large Cap	731.69	41.56	22.89	55.91	22.35	17.46	ICICI Pru Midcap Fund	3010.87	161.91	29.03	77.48	32.23	20.64
Mirae Large Cap	29425.14	80.23	24.18	58.19	25.06	18.77	Kotak Emerging Equity	15708.53	70.54	25.52	75.65	35.35	24.92
Nippon (I) Large Cap	11024.66	50.55	26.43	71.35	22.24	15.50	L&T Midcap Fund	6947.93	211.62	23.78	56.42	28.38	17.28
SBI Bluechip	30886.13	62.43	22.25	65.21	24.72	19.09	Mah. M Mid Cap	784.69	16.95	27.83	73.26	33.37	22.27
Tata Large Cap	1046.72	335.87	24.31	66.15	22.96	18.12	Nippon (I) Growth	11321.55	2051.79	33.43	79.44	36.97	25.57
UTI Mastershare	9292.71	198.66	24.65	64.09	27.40	19.28	SBI M Midcap	6055.55	133.22	26.05	82.86	38.14	24.01
EQUITY: LARGE CAP & MIDCA	AP FUNDS						Sundaram Midcap	6925.99	706.56	25.12	66.31	25.79	15.74
ABSL Equity Advantage	5927.45	686.51	29.18	72.15	30.95	20.09	Tata Midcap	1409.79	239.01	24.32	66.75	31.22	23.89
Axis Growth Oppo	4321.96	20.81	32.13	73.04	35.71	_	UTI Mid Cap Fund	6445.68	186.19	29.14	73.57	38.66	24.21
CanRobeco E. Equities	10985.27	163.82	28.29	67.55	33.88	22.53	EQUITY - FLEXI CAP FUNDS						
DSP Equity Oppo	6956.14	366.53	26.69	70.57	27.63	20.61	ABSL Flexi Cap Fund	15676.87	1177.12	27.30	68.04	27.78	19.63
Franklin (I) Equity Adv	2815.05	122.83	26.15	76.18	25.86	16.50	Axis Flexi Cap Fund	9783.34	19.64	28.20	64.04	25.51	22.68
HDFC Growth Oppo	2903.93	184.22	27.85	76.16	29.21	19.35	CanRobeco Flexi Cap Fund	5730.15	229.36	26.68	61.62	30.11	22.41
ICICI Pru Large & Midcap	3888.44	524.21	29.27	76.69	28.20	18.53	DSP Flexi Cap Fund	6744.38	68.33	26.38	71.56	28.17	24.06
Kotak Equity Oppo.	7826.77	196.08	22.54	59.41	27.85	20.71	Franklin India Flexi Cap Fund	9944.47	952.02	25.16	78.76	29.64	18.17
L&T (I) Large & Midcap	1454.76	70.29	24.41	48.48	23.22	14.69	HDFC Flexi Cap Fund	25540.97	968.97	22.99	74.78	22.39	16.08
Mirae E. Bluechip	20615.27	98.29	27.26	72.91	35.01	26.46	L&T Flexicap Fund	2953.09	120.61	22.52	52.29	22.25	14.94
Nippon (I) Vision	3260.08	832.04	26.07	68.42	27.03	17.41	SBI Flexicap Fund	15156.53	76.83	23.93	67.68	23.86	18.96
SBI Large & Midcap	4985.08	357.17	25.35	68.95	27.43	19.43	Tata Flexi Cap Fund	2109.38	16.40	24.07	49.85	22.82	18.56
351 Large & Midcap	4705.00	337.17	25.55	00.73	27.43	17.43	UTI Flexi Cap Fund	22591.88	268.13	28.09	76.35	36.75	25.31

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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GOVT. OF INDIA - FLOATING RATE SAVINGS BONDS, 2020 (TAXABLE)

THE INTEREST RATE PAYABLE ON 1ST JANUARY 2022 FIXED AT 7.15%.

- * The Floating Rate Savings Bonds, 2020 (Taxable) are issued by Government of India authorised by RBI.
- Bonds can be issued in Bond ledger account format.
- Min.amount of application: Rs.1000/- and multiples thereof.
- Period of the bond is 7 years.
- Nomination facility is available.
- * Interest is payable Half Yearly from date of issue. (30th june and 31st Dec)
- * The interest rate is linked/pegged with prevailing NSC rate with a spread of (+) 35 bps over the respective NSC rate.
- **★** The next Interest reset date will be on 01/01/2022.
- Cumulative option is not available.
- Interest is taxable and deducted at source.
- The facility of premature encashment of bonds is available.







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Bluechip Bulletin 1st to 15th Oct'2021

LIFE INSURANCE



BAJAJ ALLIANZ LIFE GUARANTEED PENSION GOAL

A Non-Linked, Non-Participating Deferred & Immediate Annuity Plan

Bajaj Allianz Life Guaranteed Pension Goal assures your Lifestyle goals by giving guaranteed income throughout life as per your choice and need.

Key Features:

- Bajaj Allianz Life Guaranteed Pension Goal is a Non-Participating, Non-Linked, Individual Deferred & Immediate Annuity Plan.
- ☑ Guaranteed income throughout life: Your annuity amount is guaranteed at policy inception and is paid regularly as per your choice and need (Yearly/Half-yearly/Quarterly/Monthly)
- ☑ **Wide range of Annuity Options:** Choose from a wide range of Annuity options to meet your Lifestyle goals
- ☑ **Choose when your second innings starts:** Annuity starts immediately or after a few years as per your choice and need
- ☑ Ensure your family's lifestyle goals are met even when you are not around: Option for Joint life annuity with 50% or 100% annuity payable to your spouse after your death
- ☑ **Return of cost (Purchase price):** Option to receive Return of Purchase Price (ROP) on death or as Survival Benefit

Annuity Options:

Immediate Annuity: Pay a lump sum and the Annuity pay-out will start immediately, as early as next month, depending up on the Annuity frequency option chosen by you at inception.

Deferred Annuity: Pay a lump sum or regular/limited Premium and Annuity pay-out will start after the deferment period, chosen by you at inception.

Benefits under the plan:

Immediate Annuity options: Annuity will be payable to you on each Annuity instalment date according to the Annuity payment frequency opted by you at the inception of the policy.

Deferred Annuity options: Annuity will be payable to you on each Annuity instalment date, post completion of the Deferment period, and according to the Annuity payment frequency opted by you at the inception of the policy. On death during the Deferment period, an amount equal to the Purchase price plus attached Guaranteed Additions, subject to a minimum of 105% of Total Premiums paid, shall be paid to your nominee.

Annuity Options available - For Deferred Annuity Selected

- 1. Option A: Life Annuity: Annuity will be payable to you throughout life
- 2. Option B: Life Annuity with Return of Purchase price (ROP¹) on death: Annuity will be payable to you throughout life and on death the Purchase price will be returned to your nominee 3. Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase price (ROP¹) on death: Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the initial Annuity amount throughout his/her life. On death of the last surviving life, the Purchase Price will be returned to the nominee

On death of surviving life after the Deferment period, an amount equal to the Purchase price plus attached Guaranteed Additions less annuity instalments paid shall be paid to your nominee, subject to a minimum amount equivalent to the Purchase price

¹The Purchase Price is the single Premium or the sum of all regular/limited Premiums; plus, top-up Premiums paid excluding any GST/any other tax as may be applicable from time to time.

Tax Benefits: As per applicable tax laws as amended from time to time.

Basic Eligibility:

Options Immediate Deferred 45 years Entry Age (For both Min. 30 years Single & Joint lives) Max. 85 years 84 years (subject to annuity starting at a maximum of 85 years) Yearly - Rs,12,000/-, Half Yearly - Rs.6,000/-Annuity Amount Min. Quarterly - Rs.3,000/-, Monthly - Rs.1,000/-Max. No Limit 5, 6, 7,8, 9, 10 Years Policy Term 5, 6, 7, 8, 9, 10 Years PPT should be equal to or lesser than the Deferment period chosen

Disclaimer: Bajaj Allianz is a joint venture between Bajaj Finserv Limited and Allianz SE. Both enjoy a reputation of expertise, stability and strength. This joint venture Insurance Company incorporates global expertise with local experience. The comprehensive, innovative solutions combine the technical expertise and experience of Allianz SE, and in-depth market knowledge and goodwill of "Bajaj brand" in India Regd. Office Address Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006. Reg. No.: 116 | Fax: (020) 6602 6789. | www.bajajallianzlife.com | CIN: U66010PN2001PLC015959 For any queries please contact: Sales: 1800 209 4040 | Service: 1800 209 7272 Mail us: customercare@bajajallianz.co.in | Chat: https://goo.gl/PdEyZu Bajaj Allianz Life Guaranteed Pension Goal UIN: 116N167V01 The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo. By submitting your contact details or responding to Bajaj Allianz Life Insurance Co. Ltd., with an SMS or Missed Call, you authorize Bajaj Allianz Life Insurance Co. Ltd. and/or its authorized Service Providers to verify the above information and/or contact you to assist you with the purchase and/or servicing. Please check with your tax consultant for eligibility. BEWARE OF SPURIOUS/FRAUD PHONE CALLS! IRDAl 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 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. Adv. 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.

ICICI PRUDENTIAL GUARANTEED INCOME FOR TOMORROW

A Non - Linked, Non Participating Savings Insurance Plan

It is a protection and savings oriented life insurance plan with guaranteed benefits¹ along with a life cover to help you achieve your life goals.

Lumpsum Option

Under this plan option, you have to pay premiums for a certain period of time and at the end of the policy term, you will receive a guaranteed lump sum.

Details of the premium payment term and the policy term are shown in the table below:

PPT	You can choose to get guaranteed lump sum at the end of
5 yrs	10 or 12 years
6 yrs	12 years
7 yrs	12 or 15 years
10 yrs	15 or 20 years

Income Option

Under this plan option, you have to pay premiums for a certain period of time and at the end of the policy term, you will receive a Guaranteed Income for a certain period

¹Details of the premium payment term and the period for which you will receive the Guaranteed Income are shown in the table below

PPT	You get Guaranteed Income	You can choose to get Guaranteed Income
5 yrs	From end of 7th year	
7 yrs	From end of 9th year	5 or 7 or 10 years
10 yrs	From end of 12th year	

Early Income Option

Under this option you get the policy benefit in the form of a regular income like in Option 2. However, the key difference is that under this option, you will receive regular income starting from as early as the 2nd year of the policy.

The income that you receive from 2nd year during your policy term is referred to as 'Guaranteed Early Income'. The income that you receive from the end of the policy term is referred to as 'Guaranteed Income'. The details of premium payment term, the period for which you will receive the Guaranteed Early Income as well as the Guaranteed Income

PPT	You get Guaranteed Early Income	You get Guaranteed Income
7 yrs	From 2nd yr till 8th yr	From end of 8th yr
10 yrs	From 2nd yr till 11 yr	From end of 11th yr

Benefit Under the plan:

Maturity Benefit

Lumpsum Option : Once you pay all your premiums, at the end of your policy term, you will receive a guaranteed lump sum (known as the Sum Assured on Maturity).

Income Option : Once you pay all your premiums, depending on the premium payment term and the Income Period selected by you, you will receive a Guaranteed Income

Early Income:

Survival Benefit : Guaranteed Early Income is a fixed percentage of the premium you pay in a year and is based on the number of years for which you choose to pay your premiums as given in the table below:

PPT	You get Guaranteed Early Income equal to
7 yrs	20% of the annual premium
10 yrs	25% of the annual premium

End Benefit : Once you pay all your premiums, you will receive a Guaranteed Income for a fixed period at the end of the policy term

Death Benefit: If the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the insurance cover amount will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

Life Insurance Benefit is highest of:

- a. Sum Assured on Death
- b. 105% of Total Premiums Paid up to the date of death
- c. Annual Guaranteed Income X Death Benefit factor for Early Income Plan, where Sum Assured on Death is 10X Annualised Premium

Basic Eligibility:

Min & Max. Age at Entry : 18 minus Policy Term & 60 Yrs

Min & Max. Age at Maturity : 18 Yrs & 80 Yrs

Minimum Premium : 30,000/-

Premium Payment Mode : Annual, Half-Yearly, Monthly

Premium Payment Term & Policy Term

Lumpsum Option : PPT 5 Yrs - For Policy Term 10 Yrs & 12 Yrs

PPT 6 Yrs - For Policy Term 12 Yrs

PPT 7 Yrs - For Policy Term 12 Yrs & 15 Yrs

PPT 10 Yrs - For Policy Term 15 Yrs & 20 Yrs

Income Option : PPT 5 Yrs - For Policy Term 6 Yrs

PPT 7 Yrs - For Policy Term 8 Yrs
PPT 10 Yrs - For Policy Term 11 Yrs
: PPT 7 Yrs - For Policy Term 8 Yrs

Early Income Option : PPT 7 Yrs - For Policy Term 8 Yrs
PPT 10 Yrs - For Policy Term 11 Yrs

¹A guaranteed regular income or guaranteed lump sum will be payable depending on the plan option. * 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. ICICI Pru Guaranteed Income For Tomorrow. Form No.: E28, E29, E30, E31. UIN: 105N182V01. Advt No.: L/II/2730/2020-21 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.

1st to 15th Oct'2021 Bluechip Bulletin



LIFE INSURANCE

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PLUS

INDIVIDUAL, NON-LINKED, NON-PARTICIPATING, LIFE INSURANCE SAVINGS PLAN

Tata AIA Life Insurance Fortune Guarantee Plus Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan that provides financial protection for your family and Guaranteed Regular Income*.

Key Features

- ☑ Flexibility to choose Income Period from 20 to 45 years
- ☑ Get return of premium¹ at the end of Income Period
- ☑ Choice to receive Income Monthly / Annually
- ☑ Choice of Premium Payment Term
- ☑ Enhance your protection with optional Riders²
- ☑ Tax benefits as per applicable Tax Laws³

Maturity Benefits:

*Guaranteed Annual Income: Provided the policy is in force and all due premiums have been paid, the Guaranteed Annual Income shall commence after maturity till the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period. The income shall be paid as per the chosen Income Frequency.

'Return of Premium Benefit: The Total Premiums Paid (excluding loading for modal premiums and discount) by the policyholder will be payable at the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period.

Death during policy term: In case of death of the life insured during the policy term for an inforce policy (all due premiums have been paid), the death benefit payable to the claimant is as outlined below:

Highest of: 10 x Annualised Premium (excluding discount); or 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or Basic Sum Assured

Eligibility Criteria:

: Min - 1 Yr, Max : 60 Yrs ^ Age at Entry : Min -18 Yrs, Max : 77 Yrs Age at Maturity

Premium Payment Term & Policy Term :

Single Pay - 5 yrs.

Regular Pay Option: PT & PPT: 5 Yrs to 12 Yrs.

Limited Pay Option:

PPT	5	6	7	8	9	10	11	12
PT	6 to 10	7 to 11	8 to 12	9 to 13	10 to 14	11 to 15	12 to 16	13 to 17

: Single / Annual / Half-yearly / Quarterly / Monthly Payment Modes

Income Period : 20 to 45 years (in multiples of 5 years).

The Policy Term + Income period is within the range of 25 yrs to 50 yrs.

Income Mode : Annual & Monthly

Disclaimer: Product also offer Regular Income with inbuilt critical illness for more details on benefits, terms & condition refer the sales brochure of the Product. ^All reference to age is as on last birthday. 2Tata AlA Life Insurance Non-Linked Comprehensive Protection Rider (UIN: 110B033V02 or any other later version) and Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V02 or any other later version) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please contact Tata AIA Life's Insurance Advisor/ Intermediary/ branch 3 Income Tax benefi-ts may be available as per the Tax Laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefi-ts available to you. All Premiums and interest payable under the policy are exclusive of the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any which will be entirely borne/paid by the Policyholder, in addition to the payment of such Premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the bene-fits payable under the Policy. This product is underwritten by Tata AIA Life Insurance Company Ltd. Insurance cover is available under this product. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Risk cover commences along with policy commencement for all lives, including minor lives. 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 all the Premiums Paid. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. For more details on risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U6601 0MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. UIN: 110N158V01 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.

KOTAK ACE INVESTMENT

A UNIT LINKED LIFE INSURANCE PLAN

Kotak Ace Investment, is an investment oriented unit linked life insurance plan. This plan offers you Investment Strategies along with convenient payment options to ensure efficent wealth Creation.

Key Advantages:

- ☑ Convenient premium payment options
- ☑ Life Insurance cover as per your need
- ☑ Choice of Riders to enhance protection
- ✓ Flexibility through partial withdrawal

BENEFITS UNDER THE PLAN:

Maturity Benefit: At the End of the Policy Term your risk cover ceases and fund value as on the date of maturity will be paid.

Death Benefit: in case of unfortunate demise of the life assured the nominee will get the greater of a) Basic Sum Assured, b) The Fund Value or c) Min. death benefit of 105% of the premiums paid.

Tax Benefit: Tax benefits are subject to conditions specified under section 10(10D) and section 80C of the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Service

Tax and Cess, as applicable, shall be deducted from the Fund as per applicable tax laws

CHARGES UNDER THE PLAN

Premium Allocation Charges:

Policy Year	Yr1 & Yr2	Yr3 to Yr5	Yr 6+
Charge	6.00%	4.00%	2.00%

Policy Adminstration Charge:

Annualised Premium Bands	Charge*
Upto Rs.9,99,999/-	0.10% p.m
Rs.10,00,000/- & above	Nil

(*Charge will not exceed Rs.500/- Per Month)

Discontinuance Charge: Applicable discontinuation charges are levied in the first 5 years, thereafter there will be no discontinuation charge.

BASIC POLICY CONDITIONS:

: Min. 0 Yrs, Max : 65 Yrs (60 Yrs for Limited Pay) Entry age

: Regular - Equal to policy Term

Policy Term : 10 / 15 / 20 / 25 / 30 Yrs

Limited - 5 Yrs for 10 Yrs policy Term, 10 Yrs for other Terms

: Annual, Half-yearly, Quarterly and Monthly Mode Annual Premium: Limited Pay: Min: Annual: Rs.50,000/-

Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year. Kotak Ace Investment (Form No: L064 UIN: 107L064V03) is a unit linked non-participating endowment plan. In this policy, the investment risk in the investment portfolio is borne by the policyholder. Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Linked Life Insurance policies are subject to investment risks associated with capital markets and insured is responsible for his/her decisions. Kotak Mahindra Old Mutual Life Insurance Ltd is only the name of the Insurance Company and Kotak Ace Investment is only the name of the linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Please know the associated risks and the applicable charges (along with the possibility of increase in charges), from your Insurance agent or the Intermediary or policy document of the insurer. "The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year". *Tax benefits are subject to conditions specified under section 10(10D) and section80C of the Incometax Act, 1961. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from tax consultant. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For more details on riders please read the Rider Brochure Ref No: KLI/16-17/P-MG/355. Kotak Mahindra Old Mutual Life

INDIAFIRST LIFE SMART PAY PLAN

NON-LINKED, PARTICIPATING, LIMITED PAY, MONEY BACK LIFE INSURANCE PLAN

IndiaFirst Life Smart Pay Plan provides a perfect mix of disciplined savings with the benefit of liquidity and life cover, thus providing the best to you and your family.

Key Features:

- ☑ Pay for shorter period with options suiting your time horizon and fulfil your long-term goals
- Continue to enjoy life cover benefit even if you miss to pay one premium (applicable after you have paid two full years' premiums)
- ☑ Enjoy the upside of earnings with an annual bonus (if declared)
- ☑ Get 103% of your one annual premium back as survival benefit
- At the end of term, you get Sum Assured at Maturity plus accrued bonuses (if declared)
- ☑ Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws

Benefits under the plan:

Survival Benefits: The policy will receive survival benefit equal to 103% of on annualised premium at the end of policy year as per the table below

Payout Year
4 th Year
5 th Year
6 th Year
7 th Year

Maturity Benefits: On Maturity, the Policyholder will get a) Guaranteed Sum Assured at Maturity; plus b) Accrued Simple Reversionary Bonuses plus c) Terminal Bonus (if any)

Death Benefit: On Death during the Policy Term, the nominee will get a) Sum Assured on Death plus b) accrued Simple reversionary bonus, plus c) Terminal bonus, if declared or 105% of total premiums paid.

Sum Assured on Death is the higher of a) 10 times of Annualized Premium, or b) Absolute amount assured to be paid on death c) Minimum guaranteed Sum Assured on Maturity

Basic Eligibility:

Min & Max Age at Entry : Min - 8 Years (PT 10 Yr),

3 Years (PT 15 Yr) Max - 50 Years

Max. Age at Maturity : 65 Years

Policy Term & PPT : Term 10 Yrs, PPT - 5 Yrs Term 15 Yrs, PPT - 5 | 6 | 7 | 8 Yrs

Min. Premium : Rs.18,000/- Annual Premium Premium Modes : Yearly, Half Yearly, Quarterly, Monthly

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No. 143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free $No-18002098700.\ India First\ Life\ Insurance\ Company\ Limited\ is\ only\ the\ name\ of\ the\ Life\ Insurance\ Company\ and\ India First\ Life\ Smart\ Life\ Li$ Pay Plan UIN 143N051V01 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before $concluding \ the \ sale. \ Trade \ logo \ displayed \ above \ belongs \ to \ India First \ Life \ Insurance \ Co. \ Ltd. \ under \ license. \ Adv. \ Ref. \ No.: India First \ Life \ Insurance \ Co. \ Ltd. \ under \ license. \ Adv. \ Ref. \ No.: India First \ Life \ Insurance \ Co. \ Ltd. \ under \ license.$ Life Smart Pay Plan /Brochure/ E/ 001. 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.

1st to 15th Oct'2021 Bluechip Bulletin

LIFE & GENERAL INSURANCE



CHOLA MS GENERAL INSURANCE FLEXI HEALTH

UIN: CHOHLIP21007V022021

Flexi Health Insurance is an indemnity Health cover which provides you cost effective method of protecting against unexpected health issues with more control over your health care, choice of services and choice of doctor.

Key Product Features

- Flexible Premium Payment options -Single, Annual, Half-Yearly, Quarterly, Monthly modes
- Flexible Sum Insured options: Rs. 1/2/3/ 5 / 7.5 / 10 / 15 / 20 / 25 Lakhs
- Location based premium rating
- Coverage on Individual and Family floater
- Sum Insured Restoration upto 100%
- Recharge Benefit & Additional Sum Insured for Road Traffic Accidents
- Daily Cash Benefit for accompanying
- person expenses International Medical Second Opinion as an Add-on cover
- Avail discount on Single Premium payment
- of long term policies Waiting period of only 36 months for Pre-
- existing conditions/Disease Tax Exemption under Section 80D of
- Income Tax Act Cashless facility at over 9000+ network
- hospitals No Third Party Administrator. Direct Claim
- settlement Lifelong Renewability

Policy Term: One/Two/Three Years

Pre Policy Health Check up: Applicable for persons above 50 years of age

Entry Age: Adult - 18 to 65 Years, Children -03 months to 26 years

Coverage Options:

- > Individual Cover Insured can avail cover for all Self, Spouse, Children, Parents, Parents in Laws and Siblings on Individual Sum Insured Basis. Each covered person will have an independent Sum Insured limit within the same policy.
- Family Floater Cover Self, Spouse and Children upto a max. of 6 members can be covered on Family Floater basis. Single Sum insured floats among the family members covered under the policy. Coverage of Self is mandatory

Disclaimer: This documents contains only salient features of the product. For more details on risk factors, terms and Conditions, please read the Prospectus/Policy wordings, available on our website (Download Section) before concluding the sale. Please seek the advice of our insurance advisor for any further clarifications or information. Tax benefits are subject to change in the tax laws. CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITED, Registered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai -600 001, Toll free: 1800 208 5544, T: +91 (0) 44 4044 5400, F:+91(0)4440445550, E:customercare@cholams.murugappa.com; website: www.cholainsurance.com_IRDA_Regn. No.123; CIN U66030TN2001PLC047977, CMS/HEALTH/ADVT/ENG/2386/MAY2020

MANIPAL CIGNA PROHEALTH INSURANCE

A SMART PLAN FOR A HEALTHIER LIFE

Manipal Cigna ProHealth Insurance is specially designed to suit your health needs, at every life stage. It offers you a wide range of features. The plan rewards you for staying healthy, cover you if you fall ill, and help you protect your finances while growing your reserves.

Highlights of the Plan

- Unlimited times of Restoration with 100% additional Sum Insured
- Guaranteed Bonus on every renewal, max up to 200% (Irrespective of Claim) End-to-end Protective Healing benefits with
- In-hospital, Donor, Out-patient and **Domiciliary Cover**
- 500 + Day Care treatments covered up to full Sum Insured
- > 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
- Immediate assured good health with Health Maintenance Benefit (OPD) up to Rs. 20,000 (as per plan) 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
- 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, Family Floater & Multi Individual cover
- Start enrolment from 91 days to 23 years for
- children and 18 years to **no Limit** for adults No age limit for entry into the plan
- Policy tenure of 1, 2 and 3 years

Other Benefits:

- Lifetime renewals
- Grace period of 30 days on renewal with all continuation benefits
- Zone-based pricing enables you to pay as per the healthcare costs prevailing in your city
- Tax benefit under Sec 80D
- Cashless facility at our more than 7200 network hospitals

network hospitals

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, Goregoan (East), Mumbai-400 063 www.manipalcigna.com | Trade Name / Trade Logo belongs to MEMG Internationa IIndia Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna ProHealth Insurance Company Limited under license. | ManipalCigna ProHealth Insurance UIN - TITHLIP 18045V9031819, ManipalCigna proHealth Insurance 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.

PNB METLIFE GUARANTEED INCOME PLAN

AN INDIVIDUAL, NON-LINKED, NON-PARTICIPATING, SAVINGS, LIFE INSURANCE PLAN

With PNB MetLife Guaranteed Income Plan, your savings accumulate and grow to give you guaranteed regular income to support your family's future needs, along with a lump sum at maturity to fulfill your needs.

Key Benefits:

- ☑ Pay as you like Choose to pay premiums for 5, 7, 10 or 12 years
- ☑ Guaranteed Income Benefit Get regular annual income ranging from 11% to 13% of Basic Sum Assured, based on yourPremium PaymentTerm
- ☑ Guaranteed Maturity Benefit Get 30% to 55% of Basic Sum Assured on Maturity, based on your PolicyTerm

Protection

- Get life cover for the entire policy term
- Opt to enhance your protection through Accidental Death and Serious Illness rider coverage at a nominal cost

Benefits in Details:

Guaranteed Income Benefit: Receive a periodic lump sum benefit as a percentage of Basic Sum Assured (BSA), Guaranteed Income Benefit will be payable to you on specified policy

Premium Payment	Policy Term	Guaranteed Income	Pay-out Period
Term		Benefit (as % of BSA)	
5 Pay	10	11%	6th policy anniversary to maturity i.e. total of 5 payments
5 Pay	15	11%	6th policy anniversary to maturity i.e. total of 10 payments
7 Pay	15	11%	8th policy anniversary to maturity i.e. total of 8 payments
10 Pay	20	13%	11th policy anniversary to maturity i.e. total of 10 payments
12 Pay	20	13%	13th policy anniversary to maturity i.e. total of 8 payments

Guaranteed Maturity Benefit: In addition to the Guaranteed Income Benefit, Guaranteed Maturity Benefit is payable on Survival of Life Assured till the end of the policy term,

Polic	y Term	10 years	15 years	20 years
Guai	ranteed Maturity Benefit (As % of BSA)	30%	35%	55%

Death Benefit: In case of unfortunate demise of the life assured during the policy term, provided policyis in force and all due premiums have been paid in full as on the date of death, SumAssured on Death shall be payable.

Sum Assured on Death is the highest of; a) Annualized Premium X Multiple of Annual Premium, as per the Multiple Option chosen b) 105% of total premiums paid up to the date of death c) Basic Sum Assured (BSA)

Tax benefits: Avail tax benefits on premiums paid and benefits received, as per prevailing tax

Basic Eligibility:

Premium Payment Term : 5,7,10,12 Years Policy Term : 10,15,20 Years Maximum age at entry : 60 Years

Maximum Premium : As per Board approved underwriting policy Maximum Sum Assured : As per Board approved underwriting policy

Premium Payment modes : Yearly / Half Yearly / Monthly

Disclaimers: PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing,Raheja Towers, 26/27 M G Road, Bangalore - 560001, Karnataka. IRDAI Registration number 117. Cl No:U66010KA2001PLC028883. PNB MetLife Guaranteed Income Plan is an Individual, Non-linked, Non Participating, Savings, Life insurance plan (UIN: 117N097V04). Please consult your advisor for more details. For more details on the risk factors, term and conditions, please read the product brochure carefully before concluding a sale. Tax benefits are as per the Income Tax Act, 1961, & are subject toamendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Services Tax(GST) shall be levied as per prevailing tax laws which are subject to change from time to time. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNBMetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, o_Veer Savarkar Flyover, Goregoon (West), Mumbai - 400062, Maharashtra. Phone: +91-22-4179000, Fax: +91-22-41790203. AD-F/2019-20/00351. 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

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Hyderabad

nyuerubuu						
Ameerpet	:	040 -	2341	8316/	2341	8416
Attapur	:	040 -	2401	8316/	2401	9316
Boduppal	:	040 -	2720	5316 /	2720	5317
Champapet	:	040 -	2407	5316 /	2407	6316
Chandanagar	:	040 -	2303	8755 /	2303	8756
Dilsukh Nagar	:	040 -	2405	6548 /	2405	6549
Habsiguda	:	040 -	4851	0508 /	4016	0522
Hasthinapuram	:	040 -	2988	2316/	2988	3316
Himayat Nagar	:	040 -	2339	5316 /	2322	1308
Kapra	:	040 -	2713	0938 /	6655	5613
Kukatpalli	:	040 -	2306	1646 /	4230	0905
Malkajgiri	:	040 -	2724	5316 /	2724	1677
Manikonda	:	040 -	2356	8931 /	2356	8941
Marredpally	:	040 -	2771	0998 /	2771	1410
Mehdhipatnam	:	040 -	2351	2034 /	2352	6356
Nacharam	:	040 -	4020	1616/	4020	1717
Nagole	:	040 -	2422	0316		
Nizampet	:	040 -	2956	1438 /	2956	1497
Pragathi Nagar	:	040 -	2389	0785 /	2389	0786
RTC 'X' Road	:	040 -	2764	5316 /	2766	5317
Secunderabad	:	040 -	6602	0300 /	2789	9116
Vanasthalipuram	:	040 -	2411	0341 /	2412	5316
Karimnagar	:	0878 -	224	9910/	224	9911
Kazipet	:	0870 -	243	4545 /	244	4747
Khammam	:	08742 -	235	316 /	245	316
Nizamabad	:	08462 -	235	316 /	236	316
Sangareddy	:	8500	19531	6 / 85	0015	5316
Siddipet	:	08457 -	230	316 /	231	316
Warangal	:	0870 -	666	4436 /	254	4058

Bopal	:	079 -	2979	5590 /	2979	5591
Gandhi Nagar	:	079 -	2324	2004 /	2324	2005
Mani Nagar	:	079 -	2543	0026 /	2543	0062
Motera	:	079 -	2750	7857 /	2750	7855
Satelite	:	079 -	2676	9024 /	2676	9025
Baroda						
Alkapuri	:	0265 -	232	3018 /	232	3021
Vasna Road	:	0265 -	225	4074 /	225	4075
Waghodia Road	:	0265 -	252	1820 /	252	1821
Anand	:	02692 -	245	137 /	245	138
Bharuch	:	02642 -	249	121 /	249	122
Deesa	:	02744 -	225	622 /	225	722
Himmatnagar	:	02772 -	248	948 /	249	948
Mehsana	:	02762 -	230	704 /	230	706
Navsari	:	02637 -	244	406 /	244	407
Palanpur	:	02742 -	266	640 /		641
Rajkot	:	0281 -	246	5427 /	246	5428
Kalol	:	02764 -	225	801 /	225	802
Indira Circle	:	0281 -	257	5767 /	257	5768
Surat	:	0261 -	273	1402 /	273	1403
Bhatar Road	:	0261 -	223	3173 /	223	3174
Vesu	:	0261 -	221	5063 /	221	5064
Silvassa	:	0260 -	264	1230 /		1231
Vapi	:	0260 -	246	0337 /	246	5337
	K	ARNAT	AKA			
Rongalugu						

Ahmedabad

	KAF	RNATAKA	1		
engaluru					
Banashankari	:	080 - 266	59 0288 /	2669	0319
Bannerghatta	:	080 - 264	48 2880/	2648	2881
Basavangudi	:	080 - 224	42 3777 /	2660	8777
Basaveshwara Ngr	:	080 - 232	22 5533 /	4153	5692
Bommanahalli	:	080 - 409	93 5276/	4093	5720
BTM Layout	:	080 - 267	78 3744/	2678	3752
Electronic City	:	080 - 296	60 0305/	2960	0306
Indira Nagar	:	080 - 252	20 2939 /	2520	3739
Infantry Road	:	080 - 41	13 0952/	2286	0704
Jayanagar	:	080 - 265	53 3751/	2653	3752
J.P. Nagar	:	080 - 265	58 9699 /	2658	9499
Kammanahalli	:	080 - 258	30 5627/	2580	5628
Kanakapura	:	080 - 225	56 3003 /	2256	3013

080 - 2848 5695 / 2848 5696 Kengeri 080 - 2553 3393 / 2553 3394 8150 / 2666 8152 2666 Hesaraghatta 080 - 2839 7339 / 28397336

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Malleswaram	:	- 080	2356	1500 /	2356	1501
Marathalli	:	- 080	4372	1083 /	4372	1085
R.R. Nagar	:	080 -	2860	3344 /	2860	3663
Sanjay Nagar	:	- 080	2341	6703/	2351	6703
R.T. Nagar	:	080 -	4115	6008 /	4115	6009
Rajajinagar	:	080 -	2332	4323 /	2332	4585
Vijayanagar	:	- 080	2310	0101 /	2310	0104
Whitefield	:	- 080	2845	7260 /	2845	726
Yelahanka	:	080 -	2856	5346 /	2856	5347
Bagalkot	:	08354 -	234	547 /	234	648
Ballari	:	08392 -	254	615 /	254	652
Belagavi	:	0831 -	246	3312 /	246	3313
Bidar	:	08482 -	229	227 /	229	228
Chikkamagalur	:	08262 -	236	702 /	235	702
Chitradurga	:	08194 -	222	669 /	222	449
Davangere	:	08192 -	270	252 /	270	253
Dharwad	:	0836 -	244	6091 /	244	6092
Gangavathi	:	08533 -	270	960 /	270	961
Gokul Road	:	0836 -	233	4080 /	233	408
Hassan	:	08172 -	232	922 /	232	433
Haveri	:	08375 -	233	701 /	233	702
Hosapete	:	08394 -	224	615 /	224	616
Hubballi	:	0836 -	235	4255 /	235	4266
Kalaburgi	:	08472 -	226	702 /	246	702
Kalidasa Road	:	0821 -	241	3355 /	241	3555
Karwar	:	08382 -	223	275 /	223	276
Madikeri	:	08272 -	228	021 /	228	022
Mangaluru	:	0824 -	244	2214/	244	0014

08251 - 236

08532 - 227

08473 - 250

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245 2526 / 245 2527 235 0045 Frnakulam 235 0044 / 0484 -0485 -281 3996 / 281 3997 Muvattupuzha **Palarivattom** 234 0160/ Tripunithura 0484 -277 8933 / 277 9833 **Trivandram** 262 7211 / 262 8211 0470 -Attingal

East Fort	:	04/1-	240	3/50/	240	4/50
Kazhakuttom	:0	471-241	2214	/241 22	215	
Pattam	:	0471 -	244	6311 /	244	6312
Varkala	:	0470 -	261	1211 /	261	0611
Calicut	:	0495 -	272	7724 /	272	7725
Kalpetta	:	04936 -	207	345 /	208	345
Kanhangad	:	0467 -	220	6124 /	220	6154
Kannur	:	0497 -	276	4181 /	276	4182
Karunagapally	:	0476 -	262	6751 /	262	7750
Kasaragod	:	04994 -	231	431 /	231	432
Kodakara	:	0480 -	272	5580 /	272	5581
Kodungallur	:	0480 -	280	2653 /	280	2654
Kollam	:	0474 -	275	3001 /	275	3002
Kottayam	:	0481 -	256	9750 /	256	9751
Kozhencherry	:	0468 -	231	0720 /	231	0721
Kunnamkulam	:	0488 -	522	3509 /	522	3510
Manjeri	:	0483 -	276	1124/	276	1125
Mattannur	:	0490 -	247	4662 /	247	4663
Mavelikara	:	0479 -	234	4495 /	234	4496
Ottapalam	:	0466 -	224	7366 /	224	8227
Olavakkode	:	0491 -	255	5501 /	255	5502
Pala	:	0482 -	221	0120 /	221	0180
Palakkad	:	0491 -	250	4440 /	250	4441
Pathanamthitta		0468 -	232	0613 /	232	0614

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Taliparamba

Perinthalmanna

Ramanattukara

Payyanur

Thalaserry

Thiruvalla

Thrissur

Tirur

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Chira Bazar :	022 -	2203	7791 /	2203	7792	Indore
Colaba : D. N. Nagar :	022 -	2620	2330 / 2167 /	2620	2165	Jabalpur Satna
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Dahisar-Anand Ng Dahisar (East)	022 -	2896	0169 / 1471 /	2828	3234	Bhilai Bilaspur
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Dom-Gandhi Ngr : Dombivali - MIDC :		280 244	3409 / 0074 /		3410 0075	Janjgir Korba
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Kurla-Nehru Ngr: Lower Parel:	022 -	2307	0431 / 6953 /	2307	5731	Ramgarh Ratu Road
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Prabhadevi :	022 -	2430	0953 /	2430	0954	Rourkela Chhend
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Shahaji Raje Rd : Siddharth Nagar :	022 -	2846		2846	0134	Bagha Jatin
	022 -	2381	,	2388	5106	Barasat Barrackpore
Thane (West) : Th - Ghodbunder Ro	d: 022 -	2597	4537 /	2597	4538	Baruipur Behala
Th - Kalwa : Th - Kolbad Rd :	022 -	2547		2547	7310	Beliaghata Birati
Th-Panchpakhadi : Th - Vartak Ngr :			0320 / 1451 /			C.I.T. Road Chinar Park
Th - Vasant Vihar : Tilak Nagar :			0446 / 6269 /	2171	2295	Chuchura Dalhousie
Vasai (East) : Vasai (West) :	0250 -	239	2010 / 6086 /	239		Dum Dum
Vasai (W) Pamaka:	0250 -	232	8995 /	232	8996	Dunlop Garia
Vikhroli (West) :	022 -	2579	5095 /	2579	5096	Girish Park H.Mukerjee Ro
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Virar : Wadala :			4566 / 8033 /			Jodhpur Park Kasba
Pune Aundh :	020 -	2729	7006 /	2729	7007	Konnagar Krishnapur
Bibvewadi : Bavdhan :			0067 / 4971 /			Lake Town
Bhosri : Chandan Nagar :			483 / 8 481 / 8			Madhyamgran Mandirtala
Chinchwad :	020 -	2745	5108 / 0116 /	2745	5107	Netaji Nagar New Alipore
Kothrud :	020 -	2539	4884 /	2539	5736	New Town N.S.C. Bose R
Nigdi : Pimple Gurav :	020 -	2730	0668 / 5357 /	2730	5358	Panchanantalo Patuli
Rasta Peth : Sadashiv Peth :			3841 / 3555 /			Salt Lake
Sinhagad Rd : Amravati :			5013 / 0286 /		5313 0287	Salt Lake - II Santoshpur
Aurangabad : Baramati :		232 224	8616 / 373 /	232 224	8617 374	Shyam Bazar Sodepur
Bhusawal :	02582 -	241 249	589 / 067 /	242 249	589 068	Sonarpur Asansol
Dhule :	02562 -	232	450 /	232	470	Berhampore Bardhaman
Ichalkaranji : Indapur :	02111 -	242 223	9292 /	223	9293 047	Cooch Behar
Islampur : Jalgaon :		225 223	322 / 3589 /	225 223	323 3590	Darjeeling Durgapur
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Kolhapur : Mangalwar Peth :	0231 -	266 264	7767 / 3643 /	266	7769 3644	Krishnanagar Malda
Manish Nagar :	0712 -	278 255	6441 /	278	6442	Siliguri
Nagpur : Sadar :	0712 -	254	0522 / 3332 /	254	0999 3342	Raniganj Bongaigaon
Phaltan : Nasik :	0253 -	223 231	400 / 3881 /		401 3882	Dibrugarh Guwahati
Nashik Road : Indira Nagar :		246 239	3300 / 5183 /		8800 5184	Lalganesh Jorhat
Ratnagiri : Sangli	02352 - : 0233 -	271 232	701 / 5257 /		702 0257	Maligaon Nagaon
Satara : Sawantwadi :	02162 - 02363 -	233 271	062 / 446 /	233 271	063 447	Tinsukia Tezpur
Colonius .	0217	240	2000 /	0/0	2001	 1 (2)

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Solapur

	W DELHI / N.C.R. : 011 - 4151 0297 / 4151 0298
ka Puri	: 011 - 4506 3550 / 4902 8431 : 011 - 4157 9598 / 4157 9599 : 011 - 4909 8011 / 4909 8012
ji Nagar	: 011 - 4909 8011 / 4909 8012 : 011 - 4011 3699 / 4125 4401
rdooma	: 011 - 4011 3699 / 4125 4401 : 011 - 4940 9565 / 4940 9575
Puri ii i Nagar rdooma Bagh Nagar r Vihar ka im Vihar bi Bagh ouri tel Nagar	: 011 - 4145 2085 / 4503 2500 : 011 - 4244 4279 / 4244 4280
r Vihar	: 011 - 4987 8417 / 4950 6187 : 011 - 4178 3482 / 4178 3483
im Vihar	: 011 - 4984 2964 / 4158 0502
oi Bagh	: 011 - 4015 9212 / 4015 9213 : 011 - 4904 4671 / 4904 4571
ouri tel Nagar	: 011 - 4045 1886 / 4248 4290 : 011 - 4986 5674 / 4561 4162
12	: 0120 - 435 9083 / 428 1969 : 0120 - 418 5459 / 422 7293
ıbad	: 0129 - 416 2387 / 418 2387
UP / N	: 0120 - 456 7454 / 413 5067 MP / CHHATTISGARH
	: 7518600515 / 7518600513 : 0512 - 239 0415 / 239 0416
	: 0522 - 423 4164 / 423 4160 : 0755 - 245 9691 / 245 9791
	: 0751 - 234 3813 / 234 8514
r	: 0731 - 254 1290 / 254 1293 : 0761 - 407 8612 / 407 8615
li	: 07672 - 400 337 / 400 341 : 07805 - 234 083 / 234 084
	: 07774 - 231 088 / 231 087
r	: 07752 - 220 786 / 220 787
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	: 07817 - 223 525 / 223 526 : 07759 - 245 775 / 245 776
	: 07762 - 232 317 / 291 222 : 0771 - 244 6058 / 244 6059
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BIHAR /	: 0771 - 224 1731 / 296 0496 JHARKHAND / ODISHA
rai	: 06243 - 243 650 / 243 651
nga	: 06272 - 220 011
Irpur Load	: 0621 - 227 3120 / 227 3121 : 0612 - 229 5211 / 229 5212
bagh	: 0612 - 234 0155 / 234 0156 : 0612 - 221 6203 / 221 6094
ur ıd	: 0657 - 238 6068 / 238 6069 : 0326 - 230 0520 / 230 0550
dpur	0657 - 231 7381 / 231 7382
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	: 0651 - 228 3687 / 228 3963 : 0651 - 221 1505 / 221 1478
	: 06764 - 233 921 : 06782 - 261 432 / 261 433
	: 80939 99868 / 80939 99869
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	: 0661 - 250 0390 / 250 0391 : 0661 - 248 0808
	: 0663 - 254 0664 ST BENGAL / ASSAM
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hata	: 033 - 4604 9441 / 4007 7909
Road	: 76050 77684 / 76050 77685 : 033 - 2289 6787 / 4602 6644
r Park ıura	: 033 - 2289 6787 / 4602 6644 : 033 - 2570 0399 / 4603 1130 : 033 - 2686 0278/7596025219 : 033 - 4071 0021 / 4071 0022 : 75960 37760 / 75960 37761
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р	: 033 - 2577 2206 / 2577 2207
Park	: 75960 37629 / 75960 36386 : 033 - 4008 1563 / 4003 7172
Park kerjee Road ah	: 033 - 2676 9011 / 4004 7908
cha Road	: 033 - 4600 5270 / 4600 5276
OTTUIK	: 033 - 2442 8881 / 2442 8884
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vamaram	033 - 2538 7654 / 2538 7655
irtala	: 033 - 2678 2224 / 2678 2225
Nagar Alipore	: 033 - 4604 4210 / 4604 4211 : 033 - 4044 8656 / 4010 1324
Town C. Bose Rd	: 033 - 4001 9290 / 4003 7773
anantala Rd	: 033 - 2641 4008 / 2955 0078
ake	: 033 - 4604 9788 / 4003 7377 : 033 - 4004 3775 / 4604 0130
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n Bazar	: 76050 77680 / 76050 77681 : 033 - 2595 0075 / 2595 0074
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	: 0361 - 296 4350/7099030343 : 81349 67701 / 81349 49901
	: 69012 25023 / 69012 23165 : 03672 - 232 159 / 232 163
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	: 03712 - 225 561 / 225 563 : 0361 - 233 0141 / 233 0139
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Ambattur	: 044 - 265	7 2782 / 4206	5361	Vadavalli	:	0422 -	242	3800 /	242	4900
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Anna Nagar (W)	: 044 - 261	5 2490 / 2615	2491	K. K. Nagar	:	0431 -	245	9153 /	245	9154
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Ashok Nagar	: 044 - 247	1 7011 / 4856	6794	Thennur	:	0431 -	274			2154
Chrompet	: 044 - 226	5 3142 / 4266	8798	Thiruverumbur	:	0431 -	253			
Egmore	: 044 - 485	0 5388 / 2841	3489	Chengalpattu	:		2743			
Greams Road	: 044 - 282	9 0039 / 4503	2132	Cuddalore	:	04142 -	223	153 /	224	153
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Perungudi	: 044 - 450	•		Pattukkottai	:	04373 -		270 /		271
Porur	: 044 - 427			Pollachi	:	04259 -	223	124 /	224	124
Poonamallee	: 044 - 262	•		Puducherry	:	0413 -	226	4127 /		6177
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Saidapet	: 044 - 238	,		Agraharam	:	0427 - 04633 -	226 226	6405 /		5405 659
Shenoy Nagar	: 044 - 266	•		Tenkasi	:	04833 -	278	658 /	226	572
T. Nagar	: 044 - 243	•		Thanjavur	:	04362 -		571 / 4005 /	278	4006
T. Nagar II		2 3964 / 4358		Thirunagar Thiruvarur	:	0432 -	223	571 /	223	572
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Thiruvanmiyur	: 044 - 485	•		Tirunelveli	:	0462 -	257	6194 /		6195
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Hatia	: 2nd Flo	or, Hatia Stat	ion Roc	ad, Near Durga <i>N</i>	۱ar	dir, Birs	a Ch	owk, H	atia	

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Gokak :	Shop No. 8, GF, Heggannavar Complex, CTS No. 3191/B/8C & 7C,
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(Maharashtra)	Tel.: 02525 - 266 901 / 266 902
Anuppur :	First Floor, Dr. Radhakrishnan Ward No.11, Near ICICI Bank, Anuppur
(Madhya Pradesh)	Tel.: 07659 - 292 261
Duliajan :	1st Flr, Guru Nanak Market, No. 16, Tiniali, Nr. North East Small Finance Bank
(Assam)	Tel.: 0374 - 291 266 / 7099030344
Vrindavan :	Plot Khasra No. 2038, 2039, Haiwatmau Mayaiya, Sector 3, Vrindayan Yoiana

Dhamtari : Shop No. 1, Gajendra Complex, Near Ambedkar Chowk, Jodhpur Ward,

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