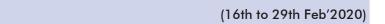
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Company Name	Ratings	Min.	Int	Inte	rest Rate	∍ (%)	Sr.	Sp.
		Amt.	P'ble	12M	24M	36M	Citizen	Addl
		(Rs.)		Mths	Mths	Mths	Extra	Rate
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	7.60%	7.90%	8.10%	0.25%	0.10%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.30%	7.30%	7.30%	0.25%	_
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	7.30%	7.60%	7.80%	0.25%	_
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.00%	7.25%	7.25%	0.50%	_
Godrej & Boyce Ltd.(R)	FAA+	25000	M/H	_	_	8.25%	_	_

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Self and Family + Sr. Citizen Parents	(Rs.25,000/- + Rs.50,000/-) = Rs.75,000/-			
Self (Sr.Citizen) and Family + Parents (Sr.Citizen)	(Rs.50,000/- + Rs.50,000/-) = Rs.1,00,000/-			

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(Tamil Nadu

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INVESTMENTS

SELECT MUTUAL FUNDS PERFORMANCE

Г			EEEGI MO	TOAL TO	1D5 I EI	RFORMANCE					
		AAUM	NAV	Growth	•	Lumpsum In		Growt		SIP Inves	
Fund	Fund	(Rs.Crs)	as on	Return		Value of R			ns (%)	Value of Rs.1	0000/- SIP
Name	Туре	31.12.19	11.02.20	1 Years	3 Years	1 Years	3 Years	1 Years	3 Years	1 Years	3 Years
ABSL Equity Fund	Multicap	11,856.05	788.57	16.70%	9.17%	1,16,700	1,30,110	19.92%	8.39%	1,31,585	4,07,748
Axis Multicap Fund Baroda Multi Cap Fund	Multicap Multicap	5,401.47 809.87	13.23 104.03	20.82% 13.33%	7.1 2 %	1,20,820 1,13,330	 1,22,917	24.79% 15.38%	5.53%	1,34,619 1,28,831	3,90,608
BNP Paribas Multi Cap Fund	Multicap	692.92	51.91	19.63%	9.79%	1,19,630	1,32,339	21.67%	8.46%	1,32,666	4,08,180
CanRobeco Equity Diversified Fund	Multicap	1,634.14	149.19	17.86%	14.29%	1,17,860	1,49,288	23.06%	12.78%	1,33,532	4,35,956
DSP Equity Fund Franklin India Equity Fund	Multicap Multicap	3,266.65 11,194.17	51.10 599.59	28.20% 7.43%	12.88% 6.32%	1,28,200 1,07,430	1,43,831 1,20,184	30.89% 8.56%	13.80% 3.81%	1,38,535 1,24,822	4,42,859 3,80,741
HDFC Equity Fund	Multicap	23,737.12	664.02	8.39%	8.12%	1,08,390	1,26,392	3.95%	4.86%	1,22,197	3,86,726
ICICI Prudential Multicap Fund	Multicap	4,744.81	301.84	11.52%	8.38%	1,11,520	1,27,306	9.94%	6.24%	1,25,621	3,94,776
IDBI Diversified Equity Fund	Multicap	318.34	22.90	14.96%	9.35%	1,14,960	1,30,754	19.62%	7.50%	1,31,401	4,02,314
IDFC Multi Cap Fund Invesco India Multicap Fund	Multicap Multicap	5,588.68 850.04	100.99 51.80	16.72% 16.93%	9.21% 8.82%	1,16,720 1,16,930	1,30,253 1,28,862	20.44% 23.86%	7.36% 6.90%	1,31,905 1,34,033	4,01,467 3,98,702
Kotak Standard Multicap Fund	Multicap	29,597.85	38.30	17.31%	11.64%	1,17,310	1,39,142	17.17%	10.07%	1,29,909	4,18,263
L&T Equity Fund	Multicap	2,678.82	84.97	10.68%	7.10%	1,10,680	1,22,848	10.93%	4.65%	1,26,198	3,85,520
LIC MF Multicap Fund Mahindra Mutual Fund Badhat Yojana	Multicap Multicap	303.54 308.33	51.90 11.98	16.31% 17.86%	7.49% —	1,16,310 1,17,860	1,24,195	20.00% 20.52%	9.44%	1,31,635 1,31,955	4,14,280
Motilal Oswal Multicap 35 Fund	Multicap	13,130.85	27.69	13.21%	8.70%	1,13,210	1,28,437	14.70%	5.81%	1,28,424	3,92,245
Nippon India Multi Cap Fund	Multicap	10,343.12	100.14	10.40%	9.63%	1,10,400	1,31,761	11.24%	6.62%	1,26,379	3,97,030
Principal Multi Cap Growth Fund	Multicap	732.18	148.03	10.94%	9.45%	1,10,940	1,31,113	13.69%	5.24%	1,27,823	3,88,922
SBI Magnum Multicap Fund Tata Multicap Fund - Regular Plan	Multicap Multicap	8,479.69 1,737.15	52.39 11.40	16.50% 16.42%	9.99%	1,16,500 1,16,420	1,33,064	15.21% 17.40%	8.43%	1,28,729 1,30,048	4,07,995
UTI Equity Fund - Regular Plan	Multicap	10,217.42	161.30	19.72%	13.99%	1,19,720	1,48,115	28.25%	13.62%	1,36,824	4,41,631
ABSL Frontline Equity Fund	Largecap	21,093.38	232.86	10.56%	7.98%	1,10,560	1,25,901	10.16%	5.66%	1,25,749	3,91,367
Axis Bluechip Fund	Largecap	10,211.89	33.25	21.93%	18.41%	1,21,930	1,66,022	25.26%	16.88%	1,34,916	4,64,547
Baroda Large Cap Fund BNP Paribas Large Cap Fund	Largecap	32.90 817.51	15.61 99.64	13.69% 20.31%	7.48% 12.43%	1,13,690 1,20,310	1,24,160 1,42,117	15.96% 20.73%	8.06% 11.44%	1,29,179 1,32,084	4,05,723 4,27,092
Canara Robeco Bluechip Equity Fund	Largecap Largecap	300.79	28.16	20.34%	13.84%	1,20,310	1,42,117	24.31%	13.61%	1,34,316	4,41,563
DSP Top 100 Equity Fund	Largecap	2,708.14	229.13	20.57%	9.23%	1,20,570	1,30,324	21.14%	9.73%	1,32,338	4,16,108
Franklin India Bluechip Fund	Largecap	6,553.67	475.72	8.50%	6.29%	1,08,500	1,20,082	9.94%	4.52%	1,25,621	3,84,775
HDFC Top 100 Fund ICICI Prudential Bluechip Fund	Largecap Largecap	18,761.20 25,024.91	489.28 44.40	7.14% 12.46%	8.05% 10.14%	1,07,140 1,12,460	1,26,146 1,33,609	2.31% 11.34%	5.05% 7.63%	1,21,279 1,26,438	3,87,822 4,03,102
IDBI India Top 100 Equity Fund	Largecap	367.74	26.23	16.73%	7.96%	1,16,730	1,33,609	18.07%	7.55% 7.55%	1,20,436	4,03,102
IDFC Large Cap Fund	Largecap	466.72	34.86	12.56%	10.40%	1,12,560	1,34,557	16.31%	8.35%	1,29,390	4,07,502
Invesco India Largecap Fund	Largecap	206.43 1,487.93	30.76 255.23	13.09% 16.85%	10.45% 10.33%	1,13,090 1,16,850	1,34,740	16.16% 17.99%	8.99% 9.71%	1,29,299	4,11,465
Kotak Bluechip Fund L&T India Large Cap Fund	Largecap Largecap	1,487.93 537.12	255.23 29.49	16.85%	10.33%	1,16,850 1,16,500	1,34,301 1,34,046	17.99%	9.71% 9.24%	1,30,406 1,29,438	4,15,981 4,13,026
LIC MF Large Cap Fund	Largecap	319.53	30.17	20.99%	11.70%	1,20,990	1,39,367	24.77%	12.47%	1,34,606	4,33,885
Mirae Asset Large Cap Fund	Largecap	16,873.03	54.22	13.46%	12.48%	1,13,460	1,42,307	12.95%	9.58%	1,27,385	4,15,161
Nippon India Large Cap Fund SBI Bluechip Fund	Largecap	12,955.39 23,641.35	35.84 41.79	10.94% 15.45%	10.92% 9.04%	1,10,940 1,15,450	1,36,468	10.21% 13.17%	7.44% 7.33%	1,25,778 1,27,515	4,01,951 4,01,286
Tata Large Cap Fund	Largecap Largecap	23,641.35 812.72	232.79	13.45%	9.04% 9.30%	1,15,450	1,29,646 1,30,575	13.17%	7.33% 7.83%	1,27,515	4,01,286
UTI Mastershare Fund	Largecap	6,476.53	131.53	13.62%	10.68%	1,13,620	1,35,584	16.45%	9.26%	1,29,474	4,13,151
ABSL Equity Advantage Fund La	arge & MidCap	4,951.98	447.87	19.03%	7.61%	1,19,030	1,24,611	24.53%	7.07%	1,34,454	3,99,721
	arge & MidCap	5,339.34	103.45	18.65%	12.46%	1,18,650	1,42,231	24.98%	9.66%	1,34,739	4,15,666
	arge & MidCap arge & MidCap	5,588.64 2,602.79	241.10 81.28	19.24% 8.23%	9.36% 6.12%	1,19,240 1,08,230	1,30,790 1,19,507	19.91% 9.41%	8.56% 3.72%	1,31,579 1,25,313	4,08,797 3,80,234
(, , , ,	arge & MidCap	1,373.67	116.81	13.00%	7.42%	1,13,000	1,23,953	11.02%	5.36%	1,26,250	3,89,619
	arge & MidCap	3,242.09	337.15	13.73%	6.18%	1,13,730	1,19,709	11.98%	4.90%	1,26,813	3,86,957
	arge & MidCap	2,781.09	47.44	13.66%	8.67%	1,13,660	1,28,330	16.35%	5.94%	1,29,414	3,93,008
	arge & MidCap arge & MidCap	2,238.96 2,928.05	37.39 134.02	17.28% 21.38%	13.45% 11.14%	1,17,280 1,21,380	1,46,020 1,37,281	19.31% 24.97%	10.77% 11.08%	1,31,211 1,34,732	4,22,745 4,24,750
. ,	arge & MidCap	1,351.06	50.42	15.72%	8.08%	1,15,720	1,26,251	18.93%	5.36%	1,30,979	3,89,619
	arge & MidCap	603.30	16.87	22.35%	11.86%	1,22,350	1,39,967	26.06%	10.97%	1,35,423	4,24,037
	arge & MidCap arge & MidCap	9,516.48 2,116.80	58.88 114.27	20.44% 18.29%	13.68% 10.13%	1,20,440 1,18,290	1,46,910 1,33,572	21.27% 24.53%	11.68% 7.84%	1,32,418 1,34,454	4,28,663 4,04,379
	arge & MidCap	2,846.75	240.06	16.03%	10.64%	1,16,030	1,35,437	20.18%	9.36%	1,31,745	4,13,778
Sundaram Large and Mid Cap Fund La	arge & MidCap	1,015.82	37.85	19.69%	12.69%	1,19,690	1,43,105	20.12%	10.84%	1,31,708	4,23,197
	arge & MidCap	1,567.81	223.17	18.79%	9.71%	1,18,790	1,32,050	17.76%	9.71%	1,30,266	4,15,981
Axis Midcap Fund	Mid Cap	4,140.72	42.34	23.37%	17.27%	1,23,370	1,61,273	30.11%	15.80%	1,38,027	4,56,794
BNP Paribas Midcap Fund DSP Midcap Fund	Mid Cap Mid Cap	754.40 6,956.77	35.14 60.89	20.07% 22.43%	7.36% 8.90%	1,20,070 1,22,430	1,23,745 1,29,147	25.15% 26.32%	6.09% 8.98%	1,34,846 1,35,588	3,93,891 4,11,403
Franklin India Prima Fund	Mid Cap	7,583.30	994.69	12.10%	6.76%	1,12,100	1,21,682	13.30%	4.58%	1,27,592	3,85,119
Invesco India Mid Cap Fund	Mid Cap	673.52	53.78	18.56%	11.10%	1,18,560	1,37,133	25.93%	9.74%	1,35,340	4,16,171
Kotak Emerging Equity Fund L&T Midcap Fund	Mid Cap Mid Cap	5,887.95 5,992.33	43.61 140.67	25.12% 14.32%	9.67% 8.17%	1,25,120 1,14,320	1,31,906 1,26,567	29.43% 19.13%	9.72% 4.22%	1,37,586 1,31,101	4,16,045 3,83,064
Mahindra Unnati Emerging Business Yo	•	494.79	10.52	18.59%	—	1,18,590		26.59%		1,35,760	
Motilal Oswal Midcap 30 Fund	Mid Cap	1,811.99	28.80	24.25%	7.66%	1,24,250	1,24,785	31.31%	9.30%	1,38,810	4,13,402
Nippon India Growth Fund SBI Magnum Midcap Fund	Mid Cap Mid Cap	6,843.89 3,471.76	1237.05 77.55	22.18% 13.70%	10.25% 2.89%	1,22,180 1,13,700	1,34,010 1,08,923	26.84% 21.02%	9.42% 3.29%	1,35,920 1,32,263	4,14,155 3,77,822
Sundaram Mid Cap Fund	Mid Cap	5,901.43	498.65	17.16%	4.61%	1,17,160	1,14,477	22.25%	3.96%	1,33,026	3,81,589
Tata Midcap Growth Fund	Mid Cap	772.96	152.43	21.44%	9.87%	1,21,440	1,32,629	24.27%	9.21%	1,34,291	4,12,838
UTI Mid Cap Fund	Mid Cap	3,714.59	107.46	16.16%	5.51%	1,16,160	1,17,458	22.64%	4.23%	1,33,269	3,83,121
Axis Small Cap Fund	Small Cap	1,542.18	35.45	37.35%	15.35%	1,37,350	1,53,480	44.17%	18.28%	1,47,536	4,74,841
ICICI Prudential Smallcap Fund IDBI Small Cap Fund	Small Cap Small Cap	798.52 130.59	27.72 9.59	26.52% 10.36%	6.85% —	1,26,520 1,10,360	1,21,990 —	25.16% 13.20%	5.72% —	1,34,852 1,27,533	3,91,718
Kotak Small Cap Fund	Small Cap	1,359.65	80.44	24.49%	7.19%	1,24,490	1,23,158	31.13%	7.19%	1,38,692	4,00,442
Nippon India Small Cap Fund	Small Cap	8,524.70	41.53	12.75%	8.63%	1,12,750	1,28,189	17.30%	3.07%	1,29,987	3,76,595
SBI Small Cap Fund Tata Small Cap Fund	Small Cap Small Cap	3,156.01 579.09	57.45 11.21	22.51% 15.22%	13.29%	1,22,510 1,15,220	1,45,403 —	24.84% 18.10%	8.70% —	1,34,650 1,30,473	4,09,663 —
ABSL Focused Equity Fund	Focused	4,422.12	64.45	17.33%	9.44%	1,17,330	1,31,078	17.81%	8.72%	1,30,297	4,09,787
Axis Focused 25 Fund	Focused	9,109.64	32.47	26.05%	17.40%	1,26,050	1,61,810	30.30%	15.23%	1,38,151	4,52,767
BNP Paribas Focused 25 Equity Fund	Focused	220.11	10.50	17.34%	0.549/	1,17,340	1 21 500	18.87%		1,30,942	4.10 (7)
DSP Focus Fund Franklin India Focused Equity Fund	Focused Focused	2,050.92 8,919.89	25.97 42.69	22.70% 14.42%	9.56% 8.19%	1,22,700 1,14,420	1,31,509 1,26,637	22.88% 11.50%	10.26% 7.07%	1,33,419 1,26,531	4,19,474 3,99,721
IDBI Focused 30 Equity Fund	Focused	184.43	10.38	11.61%	O.1770	1,11,610		12.67%	7.0770	1,27,220	-
IDFC Focused Equity Fund	Focused	1,505.81	40.52	17.93%	11.63%	1,17,930	1,39,105	25.26%	7.55%	1,34,916	4,02,617
IIFL Focused Equity Fund - L&T Focused Equity Fund	Focused Focused	550.57 696.53	19.14 11.79	34.33% 17.24%	13.57%	1,34,330 1 17 240	1,46,484	34.63% 18.80%	16.86%	1,41,003 1,30,899	4,64,402
Motilal Oswal Focused 25 Fund	Focused Focused	1,205.28	24.81	23.58%	11.26%	1,17,240 1,23,580	 1,37,726	18.80% 25.16%	11.16%	1,30,899	4,25,269
Nippon India Focused Equity Fund	Focused	4,304.34	48.71	14.91%	7.30%	1,14,910	1,23,538	13.86%	4.90%	1,27,924	3,86,957
Principal Focused Multicap Fund	Focused	360.81	71.15	18.43%	11.13%	1,18,430	1,37,244	22.34%	10.78%	1,33,082	4,22,810
SBI Focused Equity Fund Sundaram Select Focus Fund	Focused Focused	6,924.40 1,056.19	161.77 196.70	26.04% 17.59%	16.39% 14.07%	1,26,040 1,17,590	1,57,669 1,48,427	27.85% 17.72%	15.08% 11.53%	1,36,567 1,30,242	4,51,715 4,27,680
L&T India Value Fund	Value	7,759.49	37.01	11.53%	6.11%	1,11,530	1,19,473	12.15%	3.36%	1,26,913	3,78,213
Nippon India Value Fund	Value	3,132.51	76.62	13.70%	9.64%	1,11,530	1,19,473	12.13%	5.91%	1,27,078	3,76,213
Tata Equity PE Fund	Value	5,183.76	138.30	10.04%	7.56%	1,10,040	1,24,438	9.07%	3.46%	1,25,116	3,78,773
UTI Value Opportunities Fund	Value	4,559.72	66.50	16.04%	9.77%	1,16,040	1,32,267	19.89%	9.26%	1,31,567	4,13,151
Aditya Birla Sun Life Tax Relief 96 Axis Long Term Equity Fund	ELSS ELSS	10,029.20 21,472.82	147.86 51.90	12.26% 24.95%	11.31% 16.70%	1,12,260 1,24,950	1,37,912 1,58,932	17.58% 28.87%	7.72% 15.28%	1,30,157 1,37,226	4,03,649 4,53,119
BNP Paribas Long Term Equity Fund	ELSS	474.14	43.08	20.82%	11.85%	1,20,820	1,39,929	23.97%	10.80%	1,34,102	4,22,939
BOI AXA Tax Advantage Fund	ELSS	265.57	59.72	28.24%	13.53%	1,28,240	1,46,330	34.83%	11.37%	1,41,137	4,26,635
Canara Robeco Equity Tax Saver Fund DSP Tax Saver Fund	ELSS ELSS	1,005.39 6,259.99	27.49 52.69	18.46% 20.40%	13.63% 10.13%	1,18,460 1,20,400	1,46,717 1,33,572	24.13% 18.65%	13.24% 9.57%	1,34,203 1,30,808	4,39,052 4,15,098
Franklin India Taxshield Fund	ELSS	4,123.88	580.35	8.79%	6.98%	1,08,790	1,22,436	8.39%	4.69%	1,24,724	3,85,749
ICICI Prudential Long Term Equity Fund	ELSS	6,707.34	393.94	14.34%	8.93%	1,14,340	1,29,254	12.10%	7.51%	1,26,884	4,02,374
IDBI Equity Advantage Fund IDFC Tax Advantage (ELSS) Fund	ELSS ELSS	576.09 2,119.37	28.73 57.04	14.69% 11.71%	10.03% 9.56%	1,14,690 1,11,710	1,33,209 1,31,509	18.98% 11.23%	7.52% 4.16%	1,31,009 1,26,373	4,02,435 3,82,723
Invesco India Tax Plan	ELSS	988.23	55.93	16.98%	12.49%	1,16,980	1,42,345	21.20%	10.51%	1,32,375	4,21,073
Kotak Tax Saver Regular Plan	ELSS	1,067.51	48.92	19.86%	11.01%	1,19,860	1,36,800	22.29%	11.05%	1,33,051	4,24,555
L&T Tax Advantage Fund LIC MF Tax Plan	ELSS ELSS	3,382.35 262.71	56.53 75.58	13.02% 20.80%	8.23% 12.87%	1,13,020 1,20,800	1,26,778 1,43,792	14.03% 24.75%	4.52% 12.21%	1,28,025 1,34,593	3,84,775 4,32,158
Mirae Asset Tax Saver Fund	ELSS	3,066.30	19.18	16.86%	14.60%	1,16,860	1,50,506	16.99%	11.18%	1,29,800	4,25,399
Motilal Oswal Long Term Equity Fund	ELSS	1,647.95	19.50	22.59%	11.45%	1,22,590	1,38,433	26.57%	9.67%	1,35,748	4,15,729
SBI Magnum Taxgain Scheme Sundaram Diversified Equity Fund	ELSS ELSS	7,370.28 2,577.73	146.71 105.07	9.11% 12.90%	6.42% 6.14%	1,09,110 1,12,900	1,20,523 1,19,574	10.26% 12.44%	4.19% 4.09%	1,25,807 1,27,084	3,82,894 3,82,326
Tata India Tax Savings Fund	ELSS	2,093.92	63.10	15.75%	11.40%	1,15,750	1,38,247	16.03%	8.97%	1,29,221	4,11,340
UTI Long Term Equity Fund	ELSS	1,308.63	95.00	16.57%	9.28%	1,16,570	1,30,503	21.00%	8.61%	1,32,251	4,09,106
Disclaimer : All Mutual Fund Investments are subject to mar	leat sieles, the elected since	:-fti :f th				omos Past porformanso may		alasal is the future			61 16 11

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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ICICI PRU LIFE CASH ADVANTAGE

Non-Linked Participating Life Individual Savings Product

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

How does ICICI Pru Cash Advantage work?

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

Benefits in detail

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

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

Maturity Benefit: On Maturity of the policy the policy holder will Maximum of (A, B) Where,

A = Guaranteed Maturity Benefit plus vested reversionary bonuses, if any plus terminal bonus, if any B = 100.1% of total premiums paid (excluding any extra mortality premium, Goods & Services Tax and Cess, if any) less GCBs received.

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

eversionary Bonus: if any, may be declared each year during the term of the policy starting from the first policy year. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death.

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 on Deathplus accrued Bonuses* or b) GMB plus accrued Bonuses* or c) Minimum Death Benefit equal to 105% of sum of premiums paid till date.

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

Sum Assured on Death:

Age at Entry Multiple of Annual Premium

Upto 44 Yrs 10 times Age 45 to 54 Yrs 10 times or 7 times Age 55 Yrs & above **Basic Eligibility Conditions of the Plan:**

Min. & Max. Entry Age : 0 Yrs & 60 Yrs Min. & Max. Maturity : 18 Yrs & 80 Yrs A/H/M

Premium Payment Term & Policy Terms:

For PPT – 5/7/15 Years, Policy term is 15/17/20 years respectively

Terms & Conditions: 1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is annual. 2. Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid T&C3. Reversionary bonus ance declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will accrue only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus, if any, will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on earlier death. 3. A fully paid policy is a policy for which all premiums have been paid, as per the PTT selected, and no further premiums are due. A premium paying policy is policy for which all due premiums have been paid till date, but future premiums are payable for the rest of the PPT. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837. © ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI Prutice Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. ICICI Pru Cash Advantage Form No.: E10, UIN: 105N132702. Advt No.: H/II/1067/2019-20.Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

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ICICI PRU FUTURE PERFECT

A Non-Linked Participating Life Individual Savings Product

ICICI Pru Future Perfect is a Participating life insurance Plan.

Key Benefits of ICICI Pru Future Perfect

- ✓ Protection:Get life cover for entire policy term
- ☑ Savings with the comfort of guarantees
- ✓ Tax benefits T&C1: 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 set at policy inception, 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%	10%
Yr 6 - Yr 10	10%	12%
Yr 11 - Yr 15	12%	15%
Yr 16 Onwards	15%	18%

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: A terminal bonus, if any may also be payable at maturity or on earlier death.

Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured on Death, plus subsisting bonuses* already accrued, plus accrued guaranteed additions or b) 105% of all premiums paid as on date of death

Sum Assured on Death: Highest of

- 10 X (Annualized Premium + underwriting extra premium, if any + loadings for model premiums, if any)
- Minimum guaranteed sum assured on maturity^{T&C3}
- Absolute amount assured to be paid on death^{T&C4}
- *Bonuses consist of accruedreversionary bonuses. interim bonus and terminal bonus, if any.

Basic Eligibility Conditions:

Min. Maturity	:	18 Yrs
Max. Maturity	:	60 Yrs (5 Pay)/
		70 Yrs (other PPT)
Modes	:	A/H/M

PPT & Policy Term:

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

Minimum Premium

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

Min. & Max.	Entry Age	
PPT 5 Yrs	:	3 Yr& 45Yr
PPT 7 Yrs	:	1 Yr& 58Yr
PPT 10 Yrs	:	91days & 55Yr
PPT 15 Yrs	:	91days & 50Yr
PPT 20 Yrs	:	91days & 45Yr

Terms and conditions: 1. Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time, 2. Guaranteed benefits are available only if all premiums are paid as per the premium payment term and mum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4.Absolute amount assured to be paid on death is 10

ICICI Prudential Life Insurance Company Limited, IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837.Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).© ICICI Prudential Life Insurance Co Ltd. Registered Address:- ICICI Pru Life Towers, 1089, AppasahebMarathe Marg, Prabhadevi, Mumbai - 400025.. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to an to time. ICICI Pru Future Perfect Form No. E21 UIN. 105N153V02.Advf

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KOTAK SMARTLIFE PLAN

A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

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

Key Advantages -

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

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

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

- Option to choose Cash Payout on a monthly basis, which shall be calculated as:(102.25% * Yearly Cash Bonus Payout) / 12
- The first monthly Cash Bonus Payout (if any) under this option shall start from the first policy anniversary date.

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

Paid-Up Additions are additional guaranteed benefits payable on death or maturity.

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

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

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

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

Under Cash Bonus Payout option: Sum Assured on death PLUS Interim bonus, if any PLUS Terminal bonus, if any PLUS Present Value of outstanding monthly cash bonus payout for the remaining months of the year of the death of Life Insured, if monthly frequency is opted under

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

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

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

Entry Age of Life Insured : Min : 3 years

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

Maturity Age of Life Insured : 75 Yrs

Policy Term : 75 Yrs less Entry Age of Life Insured

Basic Sum Assured : Min : Rs. 2,50,000/-Max : No Limit

: 6, 8, 10, 12 and 15 years Premium Payment Term Premium Payment Mode : Yearly, Half yearly, Quarterly, Monthly

Premium Modal Factor : Yearly – 100%, Half Yrly – 51%, Qtly – 26%, Mthly – 8.8%

KotakSmartLife Plan UIN: 107N102V02, Form No: N102, Kotak Term Benefit Rider, UIN: 1078003V03, Form No: B003; Kotak Accidental Death Benefit Rider, UIN: 1078001V03, Form No: B001; Kotak Permanent Disability Benefit Rider, UIN: 1078002V03, Form No: B002; Kotak Life Guardian Benefit, UIN: 1078012V02, Form No: B012; Kotak Accidental Disability Guardian Benefit, UIN: 1078011V02, Form No: B011, Kotak Critical Illness Plus Benefit Rider - 1078020V01, Form No: B020. This is a Savings-cum-Protection oriented Participating Endowment plan. 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/19-20/P-NL/579. Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. Benefits under this plan are dependent upon the performance of the participating Funds. 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

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LIFE INSURANCE

HDFC LIFE SANCHAY PAR ADVANTAGE

IMMEDIATE INCOME OPTION

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

Irrespe	CASH BONUS ective of nd PPT.
Premium	Addnl
Band	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.

BENEFIT ILLUSTRATION AS PER 8% EBI

Entry Age 30Yrs 31Yrs 32Yrs 33Yrs 34Yrs 35Yrs

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

Pay Rs.5,20,833/-**Annual Premium** for 6 years

SURRENDER VALUES:

- @ 65 years Rs.54.40 Lac
- @ 75 years Rs.99.85 Lac
- @ 80 years Rs.1.32 crore

MATURITY BENEFITS:

RS.6.94 CRORES.

Disclaimer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 mumbal - 400 U11. Email: service@ndictire.com, tel. No: 1800 267 9999 (Mon-sar 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 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

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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
- 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	32.5% of AP
10 Yrs	11 Yrs	25 Yrs	93.5% of AP
10 Yrs	II 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

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

For Policy Term 11 years

year to 36th year in arrears - Guaranteed Income from 12th year to 36th year in arrears Min Premium : Annual - Rs.30,000/-,

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

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:

Payout Period

For Policy Term 13 years

Min Premium

Min. & Max. Age at Entry : 5³ Years & 60 Yrs Last Birthday Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday

For Policy Term 11 years - Guaranteed Income from 12th to 21st year in arrears

- 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/-

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
- $\overline{\mathbf{V}}$ 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		Up to age 99 yrs	
10 Yrs	11 Yrs	Up to age 99 yrs	89% of AP

 $\ensuremath{\mathsf{AP}}$ - Annualised Premium, * Guaranteed Income Payable each year during the

^ 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

Min Premium

Min. & Max. Age at Entry : 50 Yrs & 60 Yrs Last Birthday Payout Period For Policy Term 6 years

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. ²As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. ³Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245, IRDAI Reg. No. 101. Registered Office: Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M., Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel No: 1860 267 9999 (Mon – Sat 10 am to 7 pm) The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Laws ("HDFC Limited") and is varied soring insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read soles brochure carefully before 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.

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LIFE INSURANCE



HDFC LIFE SANCHAY PAR ADVANTAGE - BENEFIT ILLUSTRATIONS

30 Years Monthly Income Amount : Rs.10,000/-Entry Age End of Month 1 Maturity Age 100 Years Income Start **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/-Sum Assured on Death Rs.65,10,413/-Income Mode Monthly

Benefits Payable under the Plan⁵ 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 Rs.6,62,70,791/-Terminal Bonus Payable on Maturity at Age 100 Total Payout on Maturity at Age 100 Rs.31,24,998/-Rs.6,93,95,789/-

			Total Yea	arly Payout	t Surrender Benefit #		Maturit	y Benefit	Death I				
			Guaranteed	Non-					Non -		Non	_	
	Policy	Annual	Surival	Guaranteed		Non -	Total		Guaranteed	6	Guaranteed	Payout	Payout
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	31
31 32	2 3	5,20,833 5,20,833	0	1,20,000 1,20,000	3,12,500 5,46,875	93,750 2,55,208	4,06,250 8,02,083	0	0	65,10,413 65,10,413	65,10,413 65,10,413	3	32 33
33	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	34
34	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	35
35	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	36
36	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
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	38
38	9	0	0	1,20,000	24,99,998	10,05,208	35,05,206	0	0	65,10,413	65,10,413	10	39
39	10	0	0	1,20,000	24,99,998	11,82,291	36,82,289	0	0	65,10,413	65,10,413	11	40
40	11	0	0	1,20,000	24,99,998	13,64,583	38,64,581	0	0	65,10,413	65,10,413	12	41
41	12	0	0	1,20,000	28,12,498	12,44,791	40,57,289	0	0	65,10,413	65,10,413	13	42
42	13	0	0	1,20,000	28,12,498	14,37,499	42,49,997	0	0	65,10,413	65,10,413	14	43
43	14	0	0	1,20,000	28,12,498	16,35,416	44,47,914	0	0	65,10,413	65,10,413	15	44
44	15	0	0	1,20,000	28,12,498	18,38,540	46,51,038	0	0	65,10,413	65,10,413	16	45
45	16	0	0	1,20,000	28,12,498	22,08,332	50,20,830	0	0	65,10,413	65,10,413	17	46
46	17	0	0	1,20,000	28,12,498	24,27,082	52,39,580	0	0	65,10,413	65,10,413	18	47
47	18	0	0	1,20,000	28,12,498	26,56,248	54,68,746	0	0	65,10,413	65,10,413	19	48
48	19	0	0	1,20,000	28,12,498	28,90,623	57,03,121	0	0	65,10,413	65,10,413	20	49
49	20	0	0	1,20,000	28,12,498	31,30,206	59,42,704	0	0	65,10,413	65,10,413	21	50
50	21	0	0	1,20,000	28,12,498	33,80,206	61,92,704	0	0	65,10,413	65,10,413	22	51
51	22	0	0	1,20,000	28,12,498	36,40,623	64,53,121	0	0	65,10,413	65,10,413	23	52
52	23	0	0	1,20,000	28,12,498	38,48,956	66,61,454	0	0	65,10,413	65,10,413	24	53
53	24	0	0	1,20,000	28,12,498	40,05,206	68,17,704	0	0	65,10,413	65,10,413	25	54
54 55	25 26	0	0	1,20,000	28,12,498	41,71,872 43,54,164	69,84,370 71,66,662	0	0	65,10,413 65,10,413	65,10,413 65,10,413	26 27	55 56
55 56	27	0	0	1,20,000 1,20,000	28,12,498 28,12,498	45,52,080	73,64,578	0	0	65,10,413	65,10,413	28	50 57
57	28	0	0	1,20,000	28,12,498	47,60,414	75,72,912	0	0	65,10,413	65,10,413	29	58
58	29	0	0	1,20,000	28,12,498	49,89,580	78,02,078	0	0	65,10,413	65,10,413	30	59
59	30	0	0	1,20,000	28,12,498	52,39,580	80,52,078	0	0	65,10,413	65,10,413	31	60
60	31	0	0	1,20,000	28,12,498	55,05,205	83,17,703	0	0	65,10,413	65,10,413	32	61
61	32	0	0	1,20,000	28,12,498	57,96,871	86,09,369	0	0	65,10,413	65,10,413	33	62
62	33	0	0	1,20,000	28,12,498	61,14,579	89,27,077	0	0	65,10,413	65,10,413	34	63
63	34	0	0	1,20,000	28,12,498	64,58,329	92,70,827	0	0	65,10,413	65,10,413	35	64
64	35	0	0	1,20,000	28,12,498	68,28,121	96,40,619	0	0	65,10,413	68,33,329	36	65
65	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	66
66	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	67
67	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	68
68	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	69
69	40	0	0	1,20,000	28,12,498	91,66,661	1,19,79,159	0	0	65,10,413	91,71,870	41	70
70	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	71
71	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	72
72	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	73
73	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	74
74	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	75
75	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	76
76	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	77
77 70	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 50	78
78 70	49 50	0	0	1,20,000	28,12,498	1,63,85,406	1,91,97,904	0	0	65,10,413	1,63,90,615	50 51	79
79 80	50 51	0	0	1,20,000 1,20,000	28,12,498	1,75,31,239 1,87,70,821	2,03,43,737	0	0	65,10,413 65,10,413	1,75,36,448	51 52	8
81	51 52	0	0	1,20,000	28,12,498 28,12,498	2,00,98,945	2,15,83,319 2,29,11,443	0	0	65,10,413	1,87,70,822 2,01,04,154	52 53	8: 8:
82	53	0	0	1,20,000	28,12,498	2,00,98,945	2,43,48,943	0	0	65,10,413	2,01,04,154	54	o. 8:
83	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	8.
84	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	8:
85	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	8
86	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	8
87	58	0	0	1,20,000	28,12,498	3,05,88,522	3,34,01,020	0	0	65,10,413	3,05,93,731	59	8
88	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	8
89	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	9
90	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	9
91	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	9
92	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	9
93	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	9
94	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	9
95	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	9
96	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	9
97	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	9
98	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
99	70	0	0	1,20,000	0	0	0	31,24,998	6,93,95,789	65,10,413	7,67,91,618	71	10

- 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 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. 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.
- 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
- 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.

- payable.
- becomes payable.

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LIFE INSURANCE

TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A Non Linked Participating Life Insurance Plan

Tata AIA Life Insurance Diamond Savings Plan, a limited pay insurance plan that meets tomorrow's requirements along with protecting your loved ones. The plan helps you fulfill your medium and long term goals, such as child's education, second income and retirement planning. Furthermore, to boost your savings participating fund of the product has Equity exposure up to 40%.

Key Features:

- Get Guaranteed Income¹ for 10 or 13 years
- > Get vested Compound Reversionary Bonus ² and Terminal Bonus ², if any, on Maturity
- > Life cover of minimum 11 times of annualised premium
- > Enhance your protection with optional Riders³
- > Tax Benefits u/s 80C and 10(10D), as per applicable income tax laws ⁴

Plan Eligibility:

- > Age at entry (as on last birthday) : 0 to 60 years
- > Age at Maturity (as on last birthday) : 18 to 75 years
- Min Premium: Rs. 18,000 per annum
- Premium Modes : Annual/Half-yearly/Quarterly/ Monthly
- Premium Payment Term/ Policy Term (in year): 8/18 and 12/25
- Life Cover : Min 11 Times of Annualised Premium

Guaranteed Income: Receive Guaranteed Income¹ of 20% of Assured Benefit for Policy Term of 18 years and 25% of Assured Benefit for Policy Term of 25 years, payable from the end of next year after Premium Payment Term.

Maturity Benefit: Get lump sum benefit on Maturity of the Policy which is equal to Last Guaranteed Income ¹ + accrued Compound Reversionary Bonus ² and Terminal Bonus ², if any.

Death Benefit : On death of the Life Insured during the Policy term, Sum Assured on Death + accrued Compound Reversionary Bonus ² and Terminal Bonus ², if any, shall be paid. This total amount will be subject to a minimum of 105% of Total Premiums Paid (excluding underwriting extra premiums & modal loading, if any) as on the date of death.

Disclaimers: ¹A Guaranteed Income of 20% or 25% of Assured Benefit shall be paid annually commencing from the end of policy year 9 or 13, for premium payment term 8 or 12 respectively and shall be payable till Maturity of the Policy or till death, whichever is earlier. ²Bonuses are based on company's performance and are not guaranteed. Past performance is not an indicative of tuture performance. "Compound Reversionary Bonus" shall accrue annually starting from first Policy Anniversary. Compound Reversionary Bonus shall be a percentage of the Assured Benefit and vested Compound Reversionary Bonus. "Terminal Bonus" shall be a percentage of the Assured Benefit and shall be paid subject to the following :- At least 5 year full Annual Premiums have been paid, where Premium Payment Term is 8 years; or - At least 7 years full Annual Premiums have been paid, where Premium Payment Term is 12 years. ³ Tata AlA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 1108029V01), Tata AlA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN: 1108029V01) and Tata AlA Life Insurance Term Rider (1108030V01) 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. ⁴Income Tax Benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. 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 benefit available to you. Insurance cover is available under this product. This product is underwritten by Tata AlA Life Insurance Company Limited (IRDAI Regn. No.110 CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai

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

TATA AIA LIFE INSURANCE SAMPOORNA RAKSHA PLUS

NON LINKED NON PARTICIPATING TERM ASSURANCE PLAN WITH RETURN OF PREMIUMS ON MATURITY

TATA AIA Life Insurance Sampoorna Raksha+ is a plan that offers two benefits - Protection for your loved ones and Return of Premium¹ on survival till maturity of the Policy.

Salient Features:

- ➤ Life Cover for Policy Term of up to 40 years or Age 100
- > Return of Premium¹ on survival till maturity
- Premium Payment options Regular or Limited(5 Pay / 10 Pay / 12 Years)
- > Lower premiums rates for Non Smokers and Female lives.
- ¹ All Premiums Paid (excluding the underwriting extra premiums and modal loading) will be returned on maturity.

Plan Eliaibility:

3 ,							
Premium Paying Term	Regular Pay	Limited Pay 5	Limited Pay 10/12				
Policy Term	10 to 40 Yrs.	10 to 40 Yrs.	15 to 40 Yrs.				
Min entry age	18 Yrs.	18 Yrs.	18 Yrs.				
Max entry age	70 Yrs.	70 Yrs.	65 Yrs.				
Max maturity age	100 Yrs.	100 Yrs.	100 Yrs.				
Basic Sum Assured	Min: 50,00,000 Lacs Max: No Limit						
Premium Payment Mode	Annual/ Half-yearly/ Quarterly/ Monthly						

Plan Benefits:

Death Benefit - Option :1 Sum Assured on Death, Option : 2 Sum Assured on Death + Monthly income thereafter for 10 years

'Sum Assured on Death' shall be defined as the highest of (a) 10 times the Annualised Premium (b) 105% of all the Premiums Paid (excluding the underwriting extra premiums and modal loading), as on the date of death (c) Minimum Guaranteed Sum Assured on Maturity (all the Premiums Paid, excluding the underwriting extra premiums and modal loading) or (d) Absolute amount assured to be paid on death (same as Basic Sum Assured)

Maturity Benefits: On survival till end of the policy term, all the Premiums Paid (excluding the underwriting extra premiums and modal loading) will be returned.

Indicative Premiums (Excl.taxes) for a 30 year Male, Non-Smoker & Standard life

Option	Policy	Sum	Regular	Limited	Limited	Limited
	Term	Assured	Pay	(5 Pay)	(10 Pay)	(12 Pay)
Option 1	30 years	50,00,000	9,550	20,250	12,300	11,400
		1,00,00,000	16,200	34,400	20,900	19,400
Option 2	30 years	50,00,000	13,500	30,250	18,150	16,800
		1,00,00,000	23,000	51,400	30,900	28,600

Disclaimers: Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's Underwriting and acceptance. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. In case of non-standard lives, extra premiums will be charged as per our underwriting guidelines. Buying a Life Insurance policy is a long-term commitment an early termination of the policy usually involves high costs and the surrender value poyable may be less than the total premium paid. All Premiums, Charges, and interest poyable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium, charges or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. Kindly refer the sales illustration for the exact premium. For more details on benefits, premiums and exclusions under the Rider, please refer to the rider brochure or contact Tata AIA Life Insurance Advisor/ Branch. Alnocome Tax benefits would be available as per the prevailing income tax lows, subject to fulfillment of conditions stipulated therein. Tota 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 benefit available to you. UIN:110N130V02. L&C/Advt/2018/May/290. Tata AIA Life Insurance Company Limited ((RDAI Regn. No.110 • CIN: U66010MH2000PLC128403). 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 L

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

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.

Maturity you will get the Accrued non-guaranteed Bonuses.

Benefits Under the Plan

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

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

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

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

This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws, and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Monthly Income Plan is only the name of the traditional participating life insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. +, UIN: 130N057V01 * Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be payable after the completion of the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit No. 1904, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400 051. CIN - U66010MH2005PLC157108. Life Insurance coverage is available. Advt. No. - II-Jan-2019-1811 Insurance is the subject matter of the solicitation.

**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.

BHARTI AXA LIFE CHILD ADVANTAGE

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

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

Benefits under the Plan

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

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

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

Year before Maturity Date

Maturity Benefit

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

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

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

* Available in other terms as well. Bharti AXA Life Insurance Company Limited, IRDAI Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale.Bharti AXA Life is the name of the Company and Bharti AXA Life Child Advantage is only the name the traditional participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects.. Life Insurance Coverage is available under this policy. Bharti AXA Life Child Advantage UIN: 130N065V01.

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LIFE & GENERAL INSURANCE



BAJAJ ALLIANZ LIFE GUARANTEED INCOME GOAL

A Non - Linked Non -Participating Endowment Plan

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

- ☑ 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% of Sum Assured. 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*, as on the date of death. The policy will terminate on payment of the Death Benefit.
- (ii) 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

"Sum Assured on Death is the higher of (i) 10 times Annualized Premium*, (ii) 105% of Total Premiums* paid as on date of death, (iii) Sum Assured

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

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:

: Min. 6 Years, Max – 60 Years. Age of Entry : Min. 18 Years, Max – 72 Years Age at Maturity Maximum Premium As per Maximum Sum Assured

: 1,00,000/-Minimum Sum Assured

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:116N157V02. 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 ovailable on www.bajajallianzlife.com, carefully before concluding a sale All charges/toxes, 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. Fax: (020) 6602 6789 IRDAI Reg. No.: 116, CIN: U66010PN2001PIC015959 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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EXIDE LIFE STAR SAVER

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

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

3 Reasons to buy this plan

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

Guaranteed Maturity Benefit:

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

Sum Assured on Maturity + Accrued Guaranteed Additions + Loyalty Benefit

Tax benefit as per Prevailing Income Tax Rules.

Sum Assured on Maturity: Sum Assured on Maturity is an amount equal to Basic Sum Assured, which is guaranteed to be paid to you at the end of Policy term. It is dependent upon the age of the life assured at the inception of Policy, premium and Policy term chosen by the Policy holder.

Guaranteed Additions (GA): The plan offers Guaranteed Additions as percentage of Sum Assured on Maturity. The Guaranteed Additions are calculated at a simple rate for each completed Policy year. The GA are accrued over the Policy term and same shall be payable on death or maturity or surrender.

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

The Guaranteed Additions rate and Loyalty Benefit rate based on the opted Policy term as a % of Sum **Assured on Maturity** as follows:

Annulised	Upto		Rs.60,000/- to		Rs.1,20,000/- to		Rs.1,80,000/-	
Premium /	Rs.59	,999/-	Rs.1,19,999/-		Rs.1,79,999/-		and above	
Policy Term	GA	LB	GA	LB	GA	LB	GA	LB
10 Years	7.00%	10.00%	7.50%	20.00%	7.50%	30.00%	8.00%	40.00%
12 Years	7.00%	12.00%	7.50%	24.00%	7.50%	36.00%	8.00%	48.00%
15 Years	7.00%	15.00%	7.50%	30.00%	7.50%	45.00%	8.00%	60.00%

Life Insurance Cover

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

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

Key Features

Min. / Max. Age at Entry : For Term 10 yrs: 8 yrs - 60 yrs, For Term 12 yrs: 6 yrs - 60 yrs

For Term 15 yrs: 3 yrs - 60 yrs : 18 Years - 75 years age last birthday Min. / Max. Maturity Age

: 5 Years

: 10, 12 and 15 years Policy Term

Premium Paying Term (PPT) Minimum Premium (Rs.) : Minimum - Annual : Rs. 24,000/-, Monthly -Rs. 5,500/-

Maximum - No Limit

Minimum Basic Sum Assured : Minimum : Rs. 67,950/-, Maximum - No Limit

: Annual, Monthly Premium Payment Modes

Disclaimer: Exide Life Star Saver UIN: 114N080V03. Tax benefits are subject to change in tax laws from time to time. For more details on tax benefits, please consult your tax advisor. Goods & Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. This is a non-participating endowment plan. Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Exide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance vide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560 001; Toll Free: 1800 419 8228; Visit: exidelife.in; ARN: EXL/2017-18/COLL/121

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

- 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
- 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
- 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 alance:

- 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

- 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 Logo belongs to MEMG InternationalIndia Private Limited and Cigna Intellectual Property Inc. and is

being used by ManipalCigna Health Insurance Company Limited under license. | ManipalCigna ProHealth Insurance UIN - 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.

ting Office, GPO, Mumbai on 1st to 5th and 15th to 19th of every Month

Re.1/-

Bluechip Bulletin

BLUECHIP OFFICES IN INDIA

16th to 29th	Feb′2(020	• R	ΝI	No :	7097
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Indira Circle	:	0281 -	257	5767 /	257	5768				
Surat	:	0261 -	273	1402 /	273	1403				
Bhatar Road	:	0261 -	223	3173 /	223	3174				
Silvassa	:	0260 -	264	1230 /	264	1231				
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Muvattupuzha	:	0485 -	281	3996 /	281	3997
Palarivattom	:	0484 -	234	0160 /	234	0161
Tripunithura	:	0484 -	277	8933 /	277	9833
Trivandram						
Attingal	:	0470 -	262	7211 /	262	8211
East Fort	:	0471 -	246	3750 /	246	4750
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

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 -	210	120 /	210	180
Palakkad	:	0491 -	250	4440 /	250	4441
Pathanamthitta	:	0468 -	232	0613/	232	0614
Taliparamba	:	0460 -	230	0035 /	230	0036
Payyanur	:	04985 -	203	490 /	205	390
Perinthalmanna	:	04933 -	226	380 /	226	390
Ramanattukara	:	0465 -	244	3003 /	244	3005
Thalaserry	:	0490 -	232	4177 /	232	3177
Thrissur	:	0487 -	232	5570 /	232	5571
Thiruvalla	:	0469 -	263	0123 /	263	0124
Tirur	:	0494 -	242	0753 /	242	0754
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Airoli	:	022 -	2779	5341 /	2779	0174				
Ambarnath (E)	:	0251 -	260	7328 /	260	7155				
Andheri (East)	:	022 -	2683	5952 /	2684	1552				
Andheri-IRLA	:	022 -	2671	1502 /	2623					
And- JB Nagar	:	022 -	2825	7307 /	2825					
And-Lokhandwala	:	022 -	2634	5957 /	2637					
And- Marol	:		2920	8134 /						
And- Oshiwara	:		2632	1196 /	2632	1136				
And-7 Bunglows	:		2632	9373 /	2631	5566				
And-Takshila	:	022 -	2821	4787 /	2821	4814				
Andheri (West)	:	022 -	2678	1742 /	2678	1781				
Bandra Mt.Mary	:	022 -	2643	2158/	2643	2147				
Bangur Nagar	:	022 -	2873	4228 /	2873	4229				
Bandra - Pali	:		2655	8399 /	2640					
Bandra (West)	:		2640	5564 /		2422				
Bhandup (W)	:	022 -	2566	2064 /	2566	7156				
Borivali (East)	:	022 -	2808	5971 /	2808	5972				
Borivali - Gorai	:	022 -	2868	0460 /						
Borivali -I.C.Col. :		022 -	2891	8594 /						
Borivali-Saibaba	:	022 -	2862	0403 /						
Borivali (West)	:	022 -	2895	1548 /	2895	7025				
Borivali -Yogi Ngr	:	022 -	2892	2017 /	2892	2018				
Byculla	:		2370	3247 /						
Chembur	:		2521	2912 /						
Chembur -C.G.Rd	:	022 -	2520	3007 /						
Chira Bazar	:	022 -	2203	7791 /						
Colaba	:		2202	2330 /	2202	2335				
Dadar (East)	:		2413	7451 /	2416	3350				
Dadar (West)	:		2438	6887 /	2432	4897				
Dahisar (East)	:	022 -	2896	1471 /	2828	3234				
Dahisar (West)	:	022 -	2894	4020 /	2892	8617				
Dombivali (East)	:	0251 -	286	1963 /	286					
Dom-Gandhi Ngr	:	0251 -	280	3409 /	280	3410				

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1997 / 2801 5033

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0649 / 2755 0651

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8399 / 2411 8033

4947 / 2812 4973

5697 / 2164 7795

5102 / 2569 3938

3175 / 2772 3975

2969 / 2748 2896 0953 / 2430 0954

1123 / 2781 6218

3597 / 2666 3670

5992 / 4971 5993 0742 / 2682 0743

3567 / 2403 3568

4365 / 2388 5106

6719 / 2537 6187

4537 / 2597 4538

9013 / 2538 9014

7305 / 2547 7310

0320 / 2538 0321

233 6087

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022 - 2173 0446 / 2171 2295 022 - 2525 2201 / 2525 2202

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2888 3281 / 2888 3710

4442 / 2163

1243 / 2843

mbivali - MIDC : 0251 - 244 mbivali (West) 0251 -022 - 2265 atkopar (East) : 022 - 2102 022 - 2502 022 - 2382 atkopar (W) kuldham regaon (W) 022 - 2878 022 - 2801 nkalyan Nagar Kalyan (East) 0251 -Kal-Khadakpada 0251 -Kalyan (West) 0251 -Kandivali (West) 022 - 2808 022 Kandivali - Charkop : - 2870 - 2774 Knd -Thakur Complex 022 Kharghar 022 Koparkhairane Kurla-Nehru Ngr 022 - 2529 022 - 2307 Lower Parel - 2444 6963 / 2444 3393 - 2880 4509 / 2880 4510 022 Malad (East) 022 Malad - Evershine Malad (West) 022 - 2881 022 - 2412 Matunga Mira Road 022 - 2812 Mul - Vaishali Ngr 022 - 2164 Mulund (East) Mulund (West) 022 - 2560 022 - 2772 Nerul (East) 022 Prabhadevi 022 - 2781 Sanpada Santacruz - Kalina 022 - 2666 022 - 2600 0093 / 2605 4020 Santacruz (West): - 4971 - 2682 022 Shahaji Raje Rd 022 Tardeo 022 Thane (West) 022 - 2537 Th - Ghodbunder Rd: 022 022 - 2538 Th - Kalwa Th - Kolbad Rd

Th-Panchpakhadi:

Th - Vasant Vihar Tilak Nagar

Vasai (W) Párnaka:

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022 - 2782 022 - 2579 1286 / 2782 0587 Vikhroli (West) 5095 / 2579 5096 022 - 2618 Vile Parle (East) 6302 / 2663 1590 022 - 2615 3174 / 2615 5572 0250 - 250 4566 / 250 4567 Vile Parle (West) 0250 -Virar Wadala 022 - 2414 8033 / 2415 8033 Pune Aundh 020 - 2729 7006 / 2729 7007 Bibvewadi 020 - 2441 0067 / 2441 2227 8087252322 / 8087252333 Chandan Nagar 020 - 2745 5108 / 2745 5107 020 - 2689 0116 / 2689 0117 Chinchwad Hadapsar 020 - 2539 4884 / 2539 5736 Kothrud Nigdi 020 - 2764 0668 / 2765 0667 020 - 2730 5357 / 2730 5358 Pimple Gurav 2304 / 606 2305 3555 / 2432 1361 Rasta Peth Sadashiv Peth 020 - 2606 020 - 2433 020 - 2434 5013 / 2434 Sinhagad Rd 0286 / 8616/

0721 -0240 -266 232 266 0287 232 8617 Amravati Aurangabad 02112 -02582 -224 241 373 / 589 / 224 242 Baramati 374 589 Bhusawal Chakan 02135 -249 067 / 6410 4343 232 470 242 9293 Dhule 02562 -232 450 / 0230 - 242 Ichalkaranji 9292 / 02111 -02342 -223 225 044 / 322 / 223 225 047 323 Indapur Islampur Jalgaon 0257 -223 3589 / 3590 233 226 Jalna 02482 -091 / 242 490 02164 -202 / 226 203 Karad 0231 -0231 -266 264 7767 / 3643 / 266 7769 Kolhapui Mangalwar Peth 264 3644 Manish Nagar 0712 -278 6441 / 278 6442 0712 -255 0522 / 254 0999

Palghar	:	02525 -	252	640 /	252	670	
Phaltan	:	02166 -	223	400 /	223	401	
Nasik	:	0253 -	231	3881 /	231	3882	
Nashik Road	:	0253 -	246	3300 /	246	8800	
Indira Nagar	:	0253 -	239	5183 /	239	5184	
Ratnagiri	:	02352 -	271	701 /	271	702	
Sangli	:	0233 -	232	5257 /	661	5257	
Satara	:	02162 -	233	062 /	233	063	
Sawantwadi	:	02363 -	271	446 /	271	447	
Solapur	:	0217 -	260	2080 /	260	2081	
N	EV	V DELHI	/ N.C	.R.			
Dilshad Garden	:	011 -	4151	0297 /	4151	0298	
Dwarka	:	011 -	4506	3550 /	4902	8431	
Janak Puri	:	011 -	4157	9598 /	4157	9599	
Kalkaji	:	011 -	4909	8011 /	4909	8012	
Kamla Nagar		011 -	4011	3699			

NEW DELHI / N.C.R.						
Dilshad Garden	:	011 -	4151	0297 /	4151	0298
Dwarka	:	011 -	4506	3550 /	4902	8431
Janak Puri	:	011 -	4157	9598 /	4157	9599
Kalkaji	:	011 -	4909	8011 /	4909	8012
Kamla Nagar	:	011 -	4011	3699		
Karkardooma	:	011 -	4940	9565 /	4940	9575
Karol Bagh	:	011 -	4145	2085 /	4503	2500
Laxmi Nagar	:	011 -	4244	4279 /	4244	4280
Mayur Vihar	:	011 -	4987	8417 /	4950	6187
Munirka	:	011 -	4178	3482 /	4178	3483
Paschim Vihar	:	011 -	4984	2964		
Pitam Pura	:	011 -	4903	6521 /	4903	6721
Punjabi Bagh	:	011 -	4015	9212 /	4015	9213
Ranibagh	:	011 -	4039	3117 /	4039	3118
Rohini	:	011 -	4904	4671 /	4904	4571
Vasundhara Encl	ave:	011 -	4984	7952 /	4984	7953
Vikaspuri	:	011 -	4045	1886 /	4248	4290
W. Patel Nagar	:	011 -	4986	5674 /	4561	4162
Allahabad	:	7518	50051	5 / 75	18600	0513
Noida	:	0120 -	435	9083 /	428	1969
Noida 2	:	0120 -	418	5459 /	422	7293
Faridabad	:	0129 -	416	2387 /	418	2387
Gurgaon	:	0124 -	401	7080 /	405	4600
Ghaziabad	:	0120 -	456	7454 /	413	5067
Kanpur	:	0512 -	239	0415 /	239	0416
RDC Ghaziabad	:	0120 -	282	2967 /	282	2968
Lucknow	:	0522 -	423	4164 /	423	4160
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Thiruvanmiyu 044 -4853 1216 / 2457 1735 044 3245 / 4353 4491 2844 Triplicane 2362 2486 044 -3200 / 2362 4200 Vadapalani 044 -4525 / 4283 6551 Valasaravakkam Velacherry 044 4305 7057 / 4204 3861 West Mambalam 044 -2471 6145 / 2471 6149 Coimbatore 4341 / Koundampalayam 0422 -243 231 243 4331 231 5990 4990 / Ramanathapuram 0422 -R.S.Puram 0422 -254 5474 / 254 Vadavalli 0422 -242 3800 / 242 4900 Trichy K. K. Nagai 245 9154 0431 -9153 /

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04258 -04342 -220 267 Dharmapuri 655 / 268 655 0451 -242 4820 / 242 Dindigul Erode 0424 -226 9984 / 226 9985 222 225 04344 -990 / Hosur 04368 -270 / Karaikal 238 Karaikudi 04565 -777 / 238 241 881 / 241 Kanchipuram 044 -2723 2375 / 2723 2376 Kumbakonan 3631 / 0452 -04364 -234 227 8655 / 531 / 234 227 9655 532 Mayiladuthura 04254 -016/ 224 Mettupalayam

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Tenkasi 04633 -226 658 / 226 Thanjavur 04362 -278 571 / 278 572 0452 -4005 / 248 248 4006 Thirunagaı Thiruvarur 572 6195 04366 -223 571 / 223 6194 / 257 257 Tirunelveli 0462 -0421 -1101 / 243 1102 Tirupur **Tuticorin** 0461 -234 5090 / 234 5091 221 Vellore 0416 -6772 / 420 7127 Villupuram 04146 -252 113 / 252 243 243 04562 -Virudhunagar 533 /

Kolkata 033 -4602 5649 / 4603 8977 AJC Road Bagha Jatin 033 - 4001 3493 / 4001 3039 033 - 2584 5500 / 2584 5503 Barasat 033 - 2594 2594 033 - 2423 0374 / 2423 0376 Barrackpore Baruipur 033 - 2494 4049 / 2494 4004 033 - 4604 9441 / 2372 0086 Behala Beliaghata 033 - 2514 8015 / 2514 8016 Birati C.I.T. Road 033 - 2289 6787 033 - 2570 Chinar Park 0399 / 2570 0402 033 - 2686 0278 / 2686 0585 Chinsurah Dalhousie 033 - 2231 7350 / 2262 8156 033 - 2513

Dum Dum 5856 /7596037760 Dunlop 033 - 2577 2206 / 2577 2207 7596037629 / 7596036386 033 - 2259 0647 / 4008 1563 Garia Girish Park 4630 / 4063 6235 033 - 2486 H.Mukerjee Road 033 - 2676 9011 / 4004 7908 Howrah Italgacha Road 033 - 4600 5270 / 4600 5276 033 -2442 8881 / 2442 8884 033 - 2674 Konnagai 2208 / 2674 2209 033 -0044 / 4062 0045 Krishnapur 4062 Lake Town 033 - 2534 5404 / 2534 5518 033 - 2538 7653 / 2538 7654 Madhyamgram Mandirtala 033 - 2678 2224 / 2678 2225 Netaii Naaar 033 - 4604 4210 / 4604 4211 033 -4044 8656 / 2400 0181

2083 / 4001 9290 New Town 033 - 2324 6491 / 4003 4392 033 - 2499 N.S.C. Bose Rd 4008 / 2641 4009 Panchanantala Rd 033 - 2641 9788 / 2436 6032 033 - 4604 Patuli Salt Lake 033 - 2335 2001 / 2335 2002 033 - 4602 9960 / 4602 9964 Salt Lake - II 033 - 2416 7711 / 2416 7688 033 - 2533 6411 / 2533 6412 Santoshpur Shyam Bazar Sodepur 7596037762 / 7596037763 7605087572 / 7605087573 Sonarpur 0341 - 222 6043 / 222 6044 Asansol

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