

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

www.bluechipindia.co.in



THANK YOU CUSTOMERS!

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

THE LARGEST STANDALONE FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA.

NEW

GUARANTEED INCOME OPTION

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

Key Features :

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

Benefits under the Plan :

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

Premium Payment Term	Guaranteed Income ^ payable*	
	Age : 5 to 50 Yrs	Age : 51 to 60 Yrs
10 years	200% of AP	190% of AP
12 years	225% of AP	210% 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 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.

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

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

Eligibility :

Min. & Max. Age at Entry : 5 Years & 60 Years
 Min & Max. Age at Maturity : 18 Yrs & 73 Years
 Min Premium : Annual – Rs.30,000/- ,
 Half Yearly – Rs.15,000/-,
 Quarterly – Rs.7,500/-,
 Monthly – Rs.2,500/-

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Sanchay Plus (UIN – 101N134V01).

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.

HDFC LIFE SANCHAY PLUS

NEW

LONG TERM INCOME OPTION

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

Key Features :

- ☑ Guaranteed benefits - Rest assured of the returns
- ☑ Tax benefits - 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
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

Benefit Under the plan :

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

Premium Payment Term	Guaranteed Income ^ payable*	
	Policy Term	Ages : 5 to 60 Yrs
5 years	6 years	36% of AP
10 years	11 years	105% 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 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.

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

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

Eligibility :

Min. & Max. Age at Entry : 5 Years & 60 Years
 Min & Max. Age at Maturity : 18 Yrs & 71 Years
 Min Premium : Annual – Rs.30,000/- ,
 Half Yearly – Rs.15,000/-,
 Quarterly – Rs.7,500/-,
 Monthly – Rs.2,500/-

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NEW

LIFE LONG INCOME OPTION

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

Key Features :

- ☑ Guaranteed benefits - Rest assured of the returns
- ☑ Tax benefits - 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
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

Benefit Under the plan :

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

Premium Payment Term	Guaranteed Income ^ payable*	
	Policy Term	Ages : 50 to 60 Yrs
5 years	6 years	35% of AP
10 years	11 years	100% 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 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.

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

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

Eligibility :

Min. & Max. Age at Entry : 50 Years & 60 Years
 Min & Max. Age at Maturity : 56 Yrs & 71 Years
 Min Premium : Annual – Rs.30,000/- ,
 Half Yearly – Rs.15,000/-,
 Quarterly – Rs.7,500/-,
 Monthly – Rs.2,500/-

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Sanchay Plus (UIN – 101N134V01).

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**INVESTMENTS****SELECT MUTUAL FUNDS PERFORMANCE**

Fund Name	Corpus 28/02(Cr.)	NAV 11/04	Growth (%)		Value of Rs.1 Lac		Fund Name	Corpus 28/02(Cr.)	NAV 11/04	Growth (%)		Value of Rs.1 Lac	
			3 Yr	5 Yr	3 Yr	5 Yr				3 Yr	5 Yr		
MULTICAP FUNDS							FOCUSED FUNDS						
ABSL Equity Fund	10,027.42	729.74	16.20%	17.37%	1,56,898	2,22,733	ABSL Focused Equity Fund	3,944.43	59.26	13.23%	13.93%	1,45,173	1,91,951
CanRobeco Equity Diversified	928.04	133.30	15.86%	13.47%	1,55,525	1,88,107	Axis Focused 25 Fund	6,761.67	27.33	17.22%	16.35%	1,61,066	2,13,222
DSP Equity Fund	2,483.60	49.19	15.11%	15.13%	1,52,524	2,02,275	DSP Focus Fund	2,034.10	22.95	11.69%	14.87%	1,39,329	2,00,001
Franklin India Equity Fund	11,154.52	600.68	11.72%	15.63%	1,39,442	2,06,706	Franklin (I) Focused Equity	7,445.47	41.13	14.52%	18.61%	1,50,191	2,34,751
HDFC Equity Fund	20,464.91	673.42	17.62%	14.54%	1,62,721	1,97,145	HDFC Focused 30 Fund	425.79	77.59	11.72%	12.35%	1,39,442	1,79,005
ICICI Prudential Multicap	3,166.52	295.03	15.69%	16.05%	1,54,842	2,10,487	ICICI Pru. Focused Equity	615.71	30.50	12.89%	11.45%	1,43,869	1,71,949
IDFC Multi Cap Fund	5,185.14	92.62	10.28%	14.74%	1,34,119	1,98,872	IDFC Focused Equity Fund	1,528.54	36.38	14.46%	11.09%	1,49,955	1,69,190
Invesco India Multicap Fund	728.13	46.72	11.94%	16.46%	1,40,267	2,14,232	Principal Focused Multicap	298.64	63.58	13.84%	12.67%	1,47,531	1,81,569
Kotak Standard Multicap	21,682.42	35.14	16.79%	18.28%	1,59,300	2,31,503	SBI Focused Equity Fund	3,579.93	141.89	15.72%	18.81%	1,54,962	2,36,736
L&T Equity Fund	2,518.00	81.72	12.45%	13.59%	1,42,193	1,89,104	Sundaram Select Focus Fund	888.27	178.09	15.23%	12.52%	1,53,002	1,80,363
Mirae Asset India Equity	10,560.12	50.94	18.18%	17.86%	1,65,056	2,27,422	VALUE FUNDS						
Principal Multi Cap Growth	808.23	142.81	16.62%	15.87%	1,58,606	2,08,860	ABSL Pure Value Fund	4,041.93	51.46	10.86%	16.71%	1,36,246	2,16,541
Reliance Multi Cap Fund	9,680.26	98.92	14.26%	14.63%	1,49,170	1,97,921	HDFC Capital Builder Value	4,157.41	298.90	15.75%	15.98%	1,55,083	2,09,853
SBI Magnum Multicap Fund	6,454.94	48.41	13.95%	18.12%	1,47,960	2,29,941	ICICI Pru. Value Discovery	15,702.17	146.76	10.68%	15.74%	1,35,584	2,07,691
UTI Equity Fund	8,649.29	143.44	14.30%	14.60%	1,49,327	1,97,662	IDFC Sterling Value Fund	2,891.39	51.33	16.33%	17.05%	1,57,426	2,19,714
UTI Equity Fund	8,649.29	143.44	14.30%	14.60%	1,49,327	1,97,662	L&T India Value Fund	7,725.84	35.82	14.59%	19.98%	1,50,467	2,48,625
LARGECAP FUNDS							THEMATIC FUNDS - CONSUMPTION						
ABSL Frontline Equity Fund	20,664.28	225.27	13.22%	13.86%	1,45,134	1,91,362	ABSL India GenNext Fund	900.04	81.98	16.39%	18.46%	1,57,669	2,33,270
Axis Bluechip Fund	4,220.99	28.30	15.94%	14.02%	1,55,848	1,92,710	CanRobeco Consumer Trends	296.19	38.82	18.48%	18.13%	1,66,316	2,30,039
CanRobeco Bluechip Equity	160.56	24.48	14.24%	12.78%	1,49,092	1,82,457	ICICI Pru. FMCG Fund	509.74	240.26	15.53%	14.64%	1,54,200	1,98,007
DSP Top 100 Equity Fund	2,560.17	206.57	12.23%	11.62%	1,41,360	1,73,265	SBI Consumption Oppo. Fund	693.56	71.55	16.77%	15.97%	1,59,219	2,09,763
Franklin (I) Bluechip Fund	7,598.71	469.70	11.13%	12.41%	1,37,244	1,79,484	Sundaram R & Consumption	2,327.97	41.65	16.58%	18.20%	1,58,443	2,30,721
HDFC Top 100 Fund	15,162.94	497.12	17.34%	13.87%	1,61,562	1,91,446	Tata India Consumer Fund	1,406.79	16.96	21.10%	—	1,77,596	—
ICICI Pru. Bluechip Fund	20,100.84	42.15	15.41%	14.08%	1,53,720	1,93,218	UTI India Lifestyle Fund	250.93	25.37	11.38%	10.26%	1,38,173	1,62,963
IDFC Large Cap Fund	388.15	32.21	13.30%	10.23%	1,45,442	1,62,742	THEMATIC FUNDS - FINANCIAL SERVICES						
Indiabulls Bluechip Fund	278.32	21.08	14.18%	12.49%	1,48,857	1,80,123	ABSL Banking & Fin. Services	1,532.62	29.02	21.25%	20.58%	1,78,256	2,54,904
Invesco India Largecap Fund	176.98	28.62	13.28%	13.85%	1,45,365	1,91,278	ICICI Pru. Banking & Fin. Serv.	2,604.45	65.77	26.38%	21.95%	2,01,853	2,69,717
Kotak Bluechip Fund	1,331.65	232.35	12.24%	13.51%	1,41,398	1,88,439	Invesco (I) Financial Services	120.45	56.32	21.62%	18.58%	1,79,893	2,34,454
L&T India Large Cap Fund	428.53	26.96	12.15%	12.71%	1,41,058	1,81,891	Reliance Banking Fund	2,691.56	283.49	22.05%	18.57%	1,81,808	2,34,355
Reliance Large Cap Fund	11,694.48	35.39	17.35%	16.57%	1,61,603	2,15,245	SBI Banking & Fin. Services	631.50	17.76	25.10%	—	1,95,782	—
SBI Bluechip Fund	20,395.48	39.03	11.85%	15.09%	1,39,929	2,01,924	Sundaram Fin. Services Oppo.	142.75	40.77	17.78%	14.86%	1,63,386	1,99,914
Tata Large Cap Fund	732.07	216.91	11.89%	11.98%	1,40,079	1,76,077	Tata Banking & Fin. Services	253.16	18.51	22.72%	—	1,84,819	—
UTI Mastershare Fund	5,576.27	122.23	13.15%	13.14%	1,44,865	1,85,388	UTI Banking & Fin. Services	643.77	101.21	20.53%	16.42%	1,75,100	2,13,864
LARGE & MIDCAP FUNDS							THEMATIC FUNDS - INFRASTRUCTURE						
ABSL Equity Advantage Fund	5,314.10	399.92	12.02%	15.91%	1,40,568	2,09,221	ABSL Infrastructure Fund	552.78	32.22	11.27%	12.90%	1,37,764	1,83,430
CanRobeco Emerging Eq.	4,190.47	93.35	17.79%	23.92%	1,63,428	2,92,218	DSP T.I.G.E.R. Fund	1,066.19	91.12	13.21%	14.22%	1,45,096	1,94,406
DSP Equity Opportunities	5,416.10	220.28	15.03%	16.59%	1,52,207	2,15,430	Franklin Build India Fund	1,122.15	42.17	15.24%	21.05%	1,53,042	2,59,911
Franklin (I) Equity Advantage	2,593.39	79.95	10.40%	13.96%	1,34,557	1,92,204	ICICI Pru. Infrastructure	1,153.52	51.73	13.35%	12.02%	1,45,635	1,76,392
HDFC Growth Opportunities	1,190.24	114.24	12.36%	9.35%	1,41,852	1,56,349	IDFC Infrastructure Fund	847.08	15.12	13.71%	12.38%	1,47,027	1,79,244
ICICI Pru. Large & Mid Cap	2,850.68	324.92	13.33%	11.91%	1,45,558	1,75,527	Invesco India Infrastructure	35.91	16.86	11.17%	14.59%	1,37,392	1,97,576
IDFC Core Equity Fund	2,800.68	44.74	15.08%	13.17%	1,52,405	1,85,634	Kotak Infra. & Economic Reform	363.47	19.89	10.30%	15.59%	1,34,192	2,06,349
Invesco India Growth Oppo.	1,114.59	34.13	16.38%	15.93%	1,57,629	2,09,401	L&T Infrastructure Fund	1,790.44	15.86	16.31%	17.36%	1,57,344	2,22,639
Kotak Equity Opportunities	2,311.56	119.06	15.14%	16.38%	1,52,644	2,13,497	SBI Infrastructure Fund	457.35	15.09	11.35%	13.57%	1,38,061	1,88,937
L&T Large and Midcap Fund	1,310.93	46.69	12.34%	13.70%	1,41,776	1,90,021	Sundaram Infra. Advantage	561.52	32.59	12.11%	13.24%	1,40,907	1,86,208
Mirae Asset E. Bluechip Fund	6,443.82	53.07	21.15%	24.85%	1,77,816	3,03,349	Tata Infrastructure Fund	503.59	55.21	11.22%	13.53%	1,37,578	1,88,605
Principal Emerging Bluechip	2,006.17	103.30	16.37%	20.39%	1,57,588	2,52,902	UTI Infrastructure Fund	1,258.14	53.32	12.65%	11.61%	1,42,953	1,73,187
SBI Large & Midcap Fund	2,321.79	221.86	13.69%	16.29%	1,46,949	2,12,673	ELSS - TAX SAVINHS FUNDS						
Sundaram Large & Mid Cap	512.88	34.40	17.05%	16.98%	1,60,367	2,19,057	ABSL Tax Relief 96	7,560.94	150.43	14.93%	18.24%	1,51,810	2,31,112
Tata Large & Mid Cap Fund	1,275.36	200.07	11.78%	14.09%	1,39,667	1,93,303	Axis Long Term Equity Fund	17,425.59	43.93	14.78%	18.01%	1,51,216	2,28,873
UTI Core Equity Fund	863.86	62.74	11.27%	12.07%	1,37,764	1,76,786	CanRobeco Equity Tax Saver	850.96	25.60	14.67%	14.26%	1,50,782	1,94,747
MIDCAP FUNDS							ELSS - TAX SAVINHS FUNDS						
ABSL Mid Cap Fund	2,144.44	287.11	11.43%	17.10%	1,38,359	2,20,183	DSP Tax Saver Fund	4,740.49	47.93	15.24%	17.18%	1,53,042	2,20,936
Axis Midcap Fund	1,890.65	36.21	15.44%	18.36%	1,53,840	2,32,287	Edelweiss Long Term Equity	78.84	46.20	11.00%	13.12%	1,36,763	1,85,224
DSP Midcap Fund	5,634.79	54.47	15.34%	19.28%	1,53,440	2,41,456	Essel Long Term Advantage	53.50	14.46	13.91%	—	1,47,804	—
Franklin (I) Prima Fund	6,491.17	965.67	13.76%	19.08%	1,47,221	2,39,439	Franklin (I) Taxshield Fund	3,665.56	569.22	11.43%	15.28%	1,38,359	2,03,596
HDFC Mid-Cap Opportunities	20,538.81	55.60	15.13%	18.94%	1,52,604	2,38,034	HDFC Tax saver Fund	6,798.94	524.89	14.39%	—	1,49,680	—
ICICI Pru. Midcap Fund	1,518.20	96.26	14.50%	18.13%	1,50,112	2,30,039	ICICI Pru. Long Term Equity	5,614.47	380.12	14.21%	14.70%	1,48,975	1,98,526
Invesco India Mid Cap Fund	287.36	48.45	14.31%	18.40%	1,49,366	2,32,680	IDBI Equity Advantage Fund	586.61	26.16	10.25%	—	1,34,010	—
Kotak Emerging Equity	3,535.16	38.51	14.57%	21.63%	1,50,388	2,66,197	IDFC Tax Advantage (ELSS)	1,740.84	55.99	15.79%	16.41%	1,55,243	2,13,772
L&T Midcap Fund	3,732.93	134.33	17.20%	21.62%	1,60,984	2,66,088	Invesco India Tax Plan	712.10	50.78	14.76%	16.88%	1,51,137	2,18,123
Reliance Growth Fund	6,361.35	1116.50	15.34%	16.15%	1,53,440	2,11,396	Kotak Tax Saver Regular Plan	791.31	43.60	14.85%	16.63%	1,51,493	2,15,800
Sundaram Mid Cap Fund	5,687.71	465.95	12.13%	18.47%	1,40,983	2,33,368	L&T Tax Advantage Fund	3,073.96	53.36	14.40%	14.70%	1,49,719	1,98,526
Tata Midcap Growth Fund	609.41	138.64	13.45%	19.38%	1,46,020	2,42,470	Mirae Asset Tax Saver Fund	1,381.14	17.55	21.95%	—	1,81,362	—
SMALLCAP FUNDS							SMALLCAP FUNDS						
ABSL Small Cap Fund	2,115.64	35.02	12.38%	18.19%	1,41,928	2,30,624	Principal Tax Savings Fund	371.23	209.08	16.35%	15.68%	1,57,507	2,07,153
DSP Small Cap Fund	4,671.83	55.65	10.28%	22.12%	1,34,119	2,71,603	SBI Magnum Taxgain Scheme	6,532.14	144.56	11.07%	13.04%	1,37,022	1,84,570
Franklin (I) S. Companies	6,777.17	54.29	11.83%	19.30%	1,39,854	2,41,659	Sundaram Diversified Equity	2,546.87	101.28	13.21%	14.35%	1,45,096	1,95,515
HDFC Small Cap Fund	6,311.85	44.19	19.99%	19.47%	1,72,757	2,43,385	Tata India Tax Savings Fund	1,598.18	57.99	15.16%	17.50%	1,52,723	2,23,970
ICICI Prudential Smallcap	175.58	24.96	10.06%	11.53%	1,33,318	1,72,567	UTI Long Term Equity Fund	1,072.17	87.48	12.27%	12.83%	1,41,511	1,82,862
Kotak Small Cap Fund	1,040.79	71.43	10.93%	17.75%	1,36,505	2,26,363							
L&T Emerging Businesses	5,516.03	24.62	19.99%	—	1,72,757	—							
Reliance Small Cap Fund	7,244.94	40.30											

LIFE INSURANCE

ICICI PRU LIFE FUTURE PERFECT

A LIMITED PAY NON LINKED INSURANCE PLAN

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

Key Benefits of ICICI Pru Future Perfect

- ☑ Protection: Get life cover for entire policy term
- ☑ Savings with the comfort of guarantees:
 - At maturity of the policy, you receive
 - * Guaranteed Maturity Benefits (GMB)
 - * Accrued Guaranteed Additions (GAs)
 - * Vested Reversionary Bonuses and Terminal Bonus, if any
- ☑ Tax benefits^{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 decided at the beginning of the Policy, depending on the age, policy term, PPT, gender and premium.

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

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

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

Terminal Bonus: if any, will be declared and paid on Maturity or in case of death whichever is earlier.

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

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

ICICI PRU LIFE CASH ADVANTAGE

A SAVINGS AND PROTECTION ORIENTED PLAN.

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 GCB and GMB are calculated using the parameters as mentioned earlier along with your age and gender. GCB is payable in advance during the payout term. Payout term begins as soon as the premium payment term is over and terminates at the end of the policy term. In the unfortunate event of death of the life assured during the policy term, death benefit is payable to the nominee. On survival of the life assured till the end of the policy term, Guaranteed Maturity Benefit (GMB)^{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 ^(T&C1) 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

Terms & Conditions: 1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is annual. 2. Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid^{T&C3}. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will accrue only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus, if any, will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on earlier death. 3. A fully paid policy is a policy for which all premiums have been paid, as per the PPT selected, and no further premiums are 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: U66010MH2000PLC127837. © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife 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:105N132V01. Advt No.: L/II/1335/2015-16. 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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BHARTI AXA LIFE MONTHLY INCOME PLAN +

A PLAN THAT GIVES YOU THE FLEXIBILITY TO CHOOSE YOUR MONTHLY INCOME

How does the Plan Work ?

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

Non Guaranteed Bonuses under the Plan

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

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

Benefits Under the Plan

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

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

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

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

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

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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 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
- ☑ Additional protection through optional riders on payment of additional premium

Plan Benefits:

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

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

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

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

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

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

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

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

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

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

Eligibility:

Entry Age of Life Insured	Min	: 3 years,
	Max	: 50 Yrs – 6 & 15 pay 55 Yrs – 8 & 10 pay 54 Yrs – 12 pay
Maturity Age of Life Insured	: 75 Yrs	
Policy Term	: 75 Yrs less Entry Age of Life Insured	
Basic Sum Assured	Min:	Rs. 2,50,000,
	Max:	No Limit
Premium Payment Term	: 6, 8, 10, 12 and 15 years	
Premium Payment Mode	: Yearly, Half yearly, Quarterly, Monthly	
Premium Modal Factor	: Yearly – 100% , Half Yrly – 51% , Qtrly – 26% , Mthly – 8.8%	

Disclaimers: Kotak SmartLife Plan UIN: 107N102V01, Form No: N102, Kotak Term Benefit Rider, UIN: 107B003V03, Form No: B003, Kotak Accidental Death Benefit Rider, UIN: 107B001V03, Form No: B001, Kotak Permanent Disability Benefit Rider, UIN: 107B002V03, Form No: B002, Kotak Life Guardian Benefit, UIN: 107B012V02, Form No: B012, Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No: B011, Kotak Critical Illness Plus Benefit Rider - 107B020V01, Form No: B020, Ref. No.: KLI/18-19/P-NL/498. This is a Savings-cum-Protection oriented Participating Endowment plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's underwriting policy. The product brochure gives only the salient features of the plan. Please refer the policy document for specific details on all terms and conditions. For more details on riders please read the Rider Brochure. Kotak Mahindra Life Insurance Company Ltd (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.); Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: <http://insurance.kotak.com> Email: clientservicesdesk@kotak.com. Toll Free No. – 1800 209 8800

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LIFE INSURANCE

TATA AIA LIFE INSURANCE MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

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

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

Benefits under the Plan

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

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

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

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

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

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

Boundary Conditions

Age at Entry : Min - 2 Yrs, Max - 51 Yrs

Age at Maturity : Min - 18 Yrs, Max - 75 Yrs

Policy Term & PPT : Term - 16 Yrs, PPT - 8 Yrs

Min. Sum Assured : Rs.2,00,000/-

Premium Mode : M / H / A

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

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TATA AIA LIFE INSURANCE FORTUNE GUARANTEE

NON LINKED NON PARTICIPATING ENDOWMENT INSURANCE PLAN

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

Salient Features:

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

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

Eligibility Conditions:

Policy Term	: 10,11,12 and 15 Yrs			
Pre. Payment Term	: 5 Years			
Min. Premium ¹	: Rs. 50,000/- P. A.			
Premium Modes	: Annual / Half Yearly / Quarterly / Monthly			
Age Conditions	Policy Term	Min. Age	Max. Age	Max. Maturity Age
	10 Yrs	8 Yrs	65 Yrs	75 Yrs
	11 Yrs	7 Yrs	65 Yrs	76 Yrs
	12 Yrs	6 Yrs	65 Yrs	77 Yrs
	15 Yrs	3 Yrs	65 Yrs	80 Yrs

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

Sample Illustration:

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

[#]Premium shown in the example above is for a standard life excluding applicable taxes, cesses& levies. All examples and figures used herein are for understanding purposes only.

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

Disclaimers: "Guaranteed Returns is the "Maturity Sum Assured" which is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the Entry age, gender, policy term and annualised premium. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance This writeup is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website. 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 total premium paid. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed insurance plan and it will be subject to Company's underwriting and acceptance. "Riders are not mandatory and are available for a nominal extra cost. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. Risk cover commences along with policy commencement for all lives, including minor lives. "All Premiums, Charges, and interest payable 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. "Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. * UIN: 110N120V04 * L&C/Adv/2018/Aug/430. Tata AIA 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 - 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 customer-care@tataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to 58888.

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ABSLI VISION LIFEINCOME PLAN

A TRADITIONAL PARTICIPATING WHOLE LIFE INSURANCE PLAN

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

The ABSLI Vision LifeIncome Plan offers:

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

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

Benefits Under the Plan :

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

- Accrued bonuses till date

In the event the life insured survives to the end of each subsequent policy year, the Policy holder will get

- Income Benefit of 5.0% of Sum Assured; plus

- Bonus from the current policy year

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

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

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

Tax Benefits – Tax benefits under Section 80C, and Section10(10D)⁽⁵⁾ of the Income Tax Act, 1961 available as per the prevailing income tax laws. Tax benefits are subject to changes in tax laws.

⁽⁵⁾If any health rider is taken 80D will also be applicable

Boundary Conditions -

Age at Entry : Min 30 days*, Max - 60 years

Policy Term : Whole Life to Age 100

Premium Paying Term : 8, 10, 12, 15 to 40 years

Minimum Premium : For PPT 8 Yrs, 10 Yrs & 12 Yrs - Rs. 1,00,000/- p.a
For PPT 15 Yrs to 40 Yrs - Rs. 3,880/- p.a

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

* risk commences from the first policy anniversary

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

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BAJAJ ALLIANZ LIFE – POS GOAL SURAKSHA

A NON-PARTICIPATING NON-LINKED LIFE INSURANCE PLAN

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

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

- ☑ Guaranteed maturity benefit
- ☑ Limited premium payment term
- ☑ Option to alter premium payment mode
- ☑ Offers Guaranteed Additions at maturity

Benefits payable :

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

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

Age at Entry	GA as Multiple of one (1) annualized Premium			
	Policy Term / Premium Payment Term			
	10 Yrs / 7 Yrs	15 Yrs / 5 Yrs	15 Yrs / 7 Yrs	15 Yrs / 10 Yrs
18-24 Years	0.71	1.28	4.71	9.43
25-34 Years	0.66	1.13	4.15	8.59
35-45 Years	0.61	1.05	3.88	8.04
46-55 Years	0.55	0.95	3.32	7.76

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

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

Boundary Conditions -

Age at Entry : Min - 18 Yrs, Max - 55 Yrs

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

PPT & Term : For PPT - 7 Yrs (10 Yrs Term), For PPT - 5 Yrs, 7 Yrs & 10 Yrs (15 Yrs Term)

Min. Premium : Ann:Rs. 3000/- , Semi Ann :Rs. 2100/- , Qtrly: Rs.1250/- , Mthly: Rs.450/-

Premium Mode : Annual, Semi-Annual, Quarterly, Monthly

Disclaimer: The policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life POS Goal Suraksha Please ask for the same along with the quotation. For more details about risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. The terms and conditions of product/plan as contained in the Policy Document issued by the Company is available on the Web Site. Please note that the name of the Bajaj Allianz product/plan does not indicate the quality of the insurance contract and its future prospects or returns. Investment in ULIPs is subject to market risks associated with capital markets. IN ULIPs, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. Tax benefits are as per the prevailing Income Tax Laws including the Income Tax Act, 1961 and are subject to change from time to time. Goods and Service Tax will have to be borne by the Policyholder as per applicable rates. All other charges shall be levied in accordance with the terms and conditions of the policy.Bajaj Allianz Life Insurance Company limited, Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006. Fax: (020) 6602 6789. Reg. No.: 116 I CIN : U66010PN2001PLC015959

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EDELWEISS TOKIO LIFE – INCOME BUILDER**A NON LINKED, NON-PARTICIPATING ENDOWMENT LIFE INSURANCE PLAN**

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

Choose from the either of two plan options

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

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

Opt for any one of the two maturity benefit options:

Regular Income - Beginning from the first payout date, start receiving income instalments at regular intervals during the payout period. The payout period begins from the end of policy term.

Regular Income plus Lumpsum - In addition to the regular income instalment, receive a lumpsum payout with the last regular income instalment.

Flexibility to choose the payout frequency and payout date :

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

Death Benefit:

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

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

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

Boundary Conditions :

Age at entry : Base Option Min: 18 yrs- PT, Max – 55 yrs, **Secured Income Option** Min: 18 yrs, Max – 50 yrs

Age at Maturity : Base Option Min: 18 yrs, Max – 67 yrs, **Secured Income Option** Min: 25 yrs, Max – 62 yrs

Policy Term : 7, 10, 12 years, **Premium Paying Term***: Same as Policy Term,

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

* Single premium option also available in this plan

Disclaimer: Edelweiss Tokio Life – Income Builder is only the name of the non-linked non-participating endowment life insurance plan and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Edelweiss Tokio Life Insurance Company Ltd. IRDAI Regn. No. 147. CIN: U66010MH2009PLC197336. UIN: 147N057V01. ARN:OP/0045/Oct2018. Registered Office: 6 Floor, Tower 3, Wing 'B', Kohinor City, Kirod Road, Kurla (W), Mumbai 400070. Corporate Office: 4th Floor, Tower 3, Wing 'B', Kohinor City, Kirod Road, Kurla (W), Mumbai 400070, Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | www.edelweisstokio.in Flower & Edelweiss (as displayed above) are trademarks of Edelweiss Financial Services Limited; "Tokio" is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license.

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 are as follows:

Policy Term / Annulised Premium	GA (% of Sum Assured on Maturity)			L A (% of Sum Assured on Maturity)
	Rs.24,000/- to Rs.59,999/- p.a	Rs.60,000/- to Rs.1,79,999/- p.a	Rs.1,80,000/- & above p.a	
10 Years	7.00%	7.50%	8.00%	30.00%
12 Years	7.00%	7.50%	8.00%	36.00%
15 Years	7.00%	7.50%	8.00%	45.00%

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
Min. / Max. Maturity Age	: 18 Years - 75 years age last birthday
Policy Term	: 10, 12 and 15 years
Premium Paying Term (PPT)	: 5 Years
Minimum Premium (Rs.)	: Minimum – Annual : Rs. 24,000/-, Monthly -Rs. 5,500/- Maximum – No Limit
Minimum Basic Sum Assured	: Minimum : Rs. 65,037/- , Maximum – No Limit
Premium Payment Modes	: Annual, Monthly

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

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

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

* Spl Addl. Rate - Please contact our Branch office for complete details about the Special Additional Rate

* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.

* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
Reliance Tax Saver	01/04/19	7.96%	Reliance Growth Fund	18/03/19	55.34%
Reliance Multicap	25/03/19	24.34%	Axis Bluechip Fund	15/03/19	13.28%
Tata India Tax Savings	25/03/19	88.54%	HDFC Long Term Adv.	14/03/19	40.00%
L&T Tax Advantage	22/03/19	8.85%	HDFC Tax Saver	14/03/19	60.00%
HDFC Equity Fund	20/03/19	52.50%	IDFC Core Equity Fund	14/03/19	8.00%
IDFC Large Cap Fund	19/03/19	7.70%	Reliance Focused Eqty	11/03/19	15.50%
Franklin (I) Eq. Advt	18/03/19	15.00%	Reliance Value Fund	11/03/19	17.71%
Franklin (I) Smaller Comp.	18/03/19	20.00%	Axis Focused 25 Fund	08/03/19	15.94%
IPru Long Term Eqty	18/03/19	6.20%	SBI Magnum Tax Gain	08/03/19	30.10%

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Dhule	: Shop No. 4, C. S. No. 1272, Mangalya Apt., Nr Gandhi Putla, Old Agra Rd, (Maharashtra) Tel.: 02562 - 232 450 / 232 470
Deesa	: Shop No. 21, First Floor, Pushpanjali Heights, Deesa Palanpur Highway, (Gujarat) Tel.: 02744 - 225 622 / 225 722.
East Fort	: 37/945 (50), Karimpanal Arcade, Opp. Padmanaswamy Temple, East Fort, (Trivandrum) Tel.: 0471 - 246 3750 / 246 4750
Gokul Road	: Shop No. 6, Plot No. 178, Panchalingeshwar Nagar, Laxmi Nagar, Gokul Road, (Hubballi) Tel.: 0836 - 233 4080 / 233 4081.
Himmatnagar	: 116, 1st Flr., Amarsinhji Shopping Mall, Tower Rd, Opp. Himmat High School, (Gujarat) Tel.: 02772 - 248 948 / 249 948
Kasba	: Premises No.28, Rajdanga Gold Park, P. S. Kasba, Beside Gayaram School, (Kolkata) Tel.: 033 - 2442 8881 / 2442 8884
Khandagiri	: Bhaskar Tower, Plot No. 73, Kharvela Nagar, Nilachal Hospital Road, (Odisha) Tel.: 0674 - 253 0227 / 253 0228.
Palghar	: Shop No. 103, First Floor, The Edge, Behind Prakash Talkies, Mahim Road, (Maharashtra) Tel.: 02525 - 252 640 / 252 670
Phaltan	: Shop No. 8, Pushp Complex, Phaltan Ring Road, Laxmi Nagar, (Maharashtra) Tel.: 02166 - 223 400 / 223 401
Ramgarh	: Shop No. JK - 208 (B), J K Tower, Gr - 112, Gola Road, Ramgarh Cantonment, (Jharkhand) Tel.: 06553 - 224 188 / 224 189.
Thiruvallur	: No. 157/12B, First Floor, J. N. Road, Opp. Church, (Chennai) Tel.: 044 - 2766 0115 / 2766 0116

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