(16th to 30th Sep'2019)

BLUECHIP BULLETI

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GUARANTEED INCOME OPTION

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

- 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

^ 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

Min. & Max. Age at Entry : 53 Years & 60 Yrs Last Birthday Min & Max. Age at Maturity: 18 Yrs & 73 Yrs Last Birthday **Payout Period** - Guaranteed Income from 12th For Policy Term 11 years to 21st year in arrears For Policy Term 13 years - Guaranteed Income from 14th to 25th year in arrears

Min Premium : Annual - Rs.30,000/-, Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

HDFC LIFE SANCHAY PLUS

LONG TERM INCOME OPTION

A plan that offers Long Term Guaranteed Returns to you and

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
- 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

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

Eligibility: Min. & Max. Age at Entry : 53 Years & 60 Yrs Last Birthday

Min & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday **Payout Period** For Policy Term 6 years - Guaranteed Income from 7th year to 36th year in arrears For Policy Term 11 years - Guaranteed Income from 12th year to 36th year in arrears Min Premium : Annual - Rs.30,000/-, Half Yearly - Rs.15.000/-. Quarterly - Rs.7,500/-,

LIFE LONG INCOME OPTION

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

Key Features:

- Guaranteed¹ benefits Rest assured of the returns
- Tax benefits² You may be eligible for tax benefits as per prevailing tax laws
- Flexibility Guaranteed benefits as a lump sum or as regular income
- Life Long Income option Guaranteed income till age 99 years plus return of premiums paid at the end of Payout Period
- Optional Riders Enhance your protection coverage with rider options on payment of additional premium

Benefit Under the plan:

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

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

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

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

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

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

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 Payout Period

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

For Policy Term 6 years

- Guaranteed Income from 7th year in arrears to age 99 years - Guaranteed Income from 12th

For Policy Term 11 years Min Premium

vear 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 no me/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used ited. HDFC Life Sanchay Plus (UIN No: 101N134V03) is a non-participating, non-linked saving insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/07/19/14716 BEWARE OF SPURIOUS/FRAUD PHONE 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

Monthly - Rs.2,500/-



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Bluechip Bulletin 16th to 30th Sep'2019



INVESTMENTS

SELECT MUTUAL FUNDS PERFORMANCE

		AAUM	NAV	Growth	•	Lumpsum I			rth SIP	SIP Inve	
Fund	Fund	(Rs.Crs)	as on	Returi	ns (%)	Value of			rns (%)	Value of Rs.1	10000/- SIP
Name	Туре	31.07.19	11.09.19	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years
Aditya Birla Sun Life Equity Fund	Multicap	10,694.26	686.98	9.60%	16.18%	1,58,144	2,85,706	6.93%	12.21%	7,14,633	13,17,482
Canara Robeco Equity Diversified Fund	Multicap	1,292.36	127.24	7.33%	12.15%	1,42,431	2,23,149	7.27%	9.88%	7,20,955	12,03,962
DSP Equity Fund	Multicap	2,497.65	43.06	8.18%	13.49%	1,48,161	2,42,495	7.82%	11.37%	7,31,331	12,75,088
HDFC Equity Fund	Multicap	22,214.60	631.32	6.64%	13.74%	1,37,912	2,46,259	7.05%	10.70%	7,16,856	12,42,477
ICICI Prudential Multicap Fund	Multicap	3,939.96	277.34	8.60%	14.43%	1,51,060	2,56,909	6.64%	11.02%	7,09,297	12,57,922
Kotak Standard Multicap Fund	Multicap	24,958.63	34.04	11.11%	16.48%	1,69,342	2,90,911	8.88%	13.37%	7,51,870	13,78,920
Mirae Asset Large Cap Fund	Multicap	13,491.69	49.34	10.82%	16.66%	1,67,144	2,94,072	9.86%	13.90%	7,71,512	14,08,157
Motilal Oswal Multicap 35 Fund	Multicap	12,413.26	25.15	13.79%	_	1,90,775	_	8.07%	_	7,36,111	_
Principal Multi Cap Growth Fund	Multicap	832.04	131.08	7.81%	14.82%	1,45,645	2,63,101	5.71%	10.66%	6,92,525	12,40,563
SBI Magnum Multicap Fund	Multicap	7,465.19	47.61	11.09%	15.92%	1,69,190	2,81,260	8.49%	13.18%	7,44,230	13,68,620
UTI Equity Fund - Regular Plan	Multicap	9,026.06	136.13	7.76%	13.39%	1,45,307	2,41,003	6.91%	10.42%	7,14,264	12,29,155
Aditya Birla Sun Life Tax Relief 96	ELSS	8,416.36	139.51	10.43%	15.99%	1,64,224	2,82,451	6.52%	12.00%	7,07,104	13,06,723
Axis Long Term Equity Fund	ELSS	18,952.64	44.29	10.89%	18.56%	1,67,673	3,29,282	9.52%	14.77%	7,64,625	14,57,809
Canara Robeco Equity Tax Saver Fund	ELSS	912.32	24.25	7.31%	12.66%	1,42,299	2,30,350	6.91%	10.08%	7,14,264	12,13,217
DSP Tax Saver Fund	ELSS	5,433.86	46.91	9.82%	15.97%	1,59,738	2,82,111	8.28%	12.67%	7,40,156	13,41,435
Franklin India Taxshield Fund	ELSS	3,818.30	538.04	8.04%	13.84%	1,47,205	2,47,779	4.97%	10.02%	6,79,541	12,10,431
ICICI Prudential Long Term Equity Fund	ELSS	6,086.76	357.47	7.05%	14.26%	1,40,583	2,54,249	6.02%	10.57%	6,98,059	12,36,270
IDFC Tax Advantage (ELSS) Fund	ELSS	1,902.13	51.48	8.47%	14.64%	1,50,158	2,60,228	5.36%	10.46%	6,86,344	12,31,047
Kotak Tax Saver Regular Plan	ELSS	895.57	42.11	9.66%	13.03%	1,58,577	2,35,698	7.08%	11.05%	7,17,413	12,59,382
L&T Tax Advantage Fund	ELSS	3,185.85	50.43	8.03%	12.83%	1,47,137	2,32,794	5.12%	9.61%	6,82,147	11,91,606
Principal Tax Savings Fund	ELSS	381.21	192.48	7.70%	14.78%	1,44,903	2,62,460	5.61%	10.57%	6,90,752	12,36,270
Sundaram Diversified Equity Fund	ELSS	2,476.90	93.66	6.97%	11.78%	1,40,059	2,18,046	3.90%	8.41%	6,61,313	11,38,572
UTI Long Term Equity Fund	ELSS	1,133.86	82.56	6.53%	11.43%	1,37,202	2,13,312	4.73%	8.40%	6,75,396	11,38,143

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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SELECT HYBRID FUNDS - MONTHLY DIVIDEND

	NAV			Monthly	y Divide	nd Declar	ed	
	11/09	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
ICICI Pru Multi - Asset	19.22	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	T.B.A.
HDFC Balanced Adv.	26.52	3.10%	3.10%	3.10%	3.10%	3.10%	T.B.A.	T.B.A.
L&T Balanced Advantage	16.60	1.06%	1.15%	1.06%	1.06%	0.97%	T.B.A.	T.B.A.
Sundaram Equity Hybrid	13.32	1.42%	1.42%	1.42%	1.42%	1.10%	T.B.A.	T.B.A.
Reliance Balanced Adv.	25.34	1.59%	1.59%	1.59%	1.59%	1.59%	T.B.A.	T.B.A.
DSP Equity & Bond Fund	21.49	2.10%	2.10%	2.10%	2.10%	2.10%	T.B.A.	T.B.A.
CanRobeco Equity Hybrid	73.70	6.11%	6.11%	6.11%	6.02%	5.76%	T.B.A.	T.B.A.
Tata Hybrid Equity Fund	56.37	3.54%	3.54%	3.63%	3.63%	3.54%	3.54%	T.B.A.
UTI Hybrid Equity Fund	25.01	1.86%	1.86%	1.86%	1.86%	1.86%	T.B.A.	T.B.A.

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

Company Name	Ratings	Min.	Int	Inte	rest Rate	∍ (%)	Sr.	Sp.
		Amt.	P'ble	12M	24M	36M	Citizen	Addl
		(Rs.)		Mths	Mths	Mths	Extra	Rate
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	8.00%	8.05%	8.35%	0.35%	0.25%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.62%	7.62%	7.62%	0.25%	_
ICICI Home Finance	FAAA	10000	M/Q/A/C	7.60%	7.85%	8.00%	0.25%	_
LIC Housing Finance	FAAA	10000	A/C	7.85%	7.90%	7.95%	0.25%	_
Mahindra Finance	FAAA	10000	Q/H/C	7.75%	8.10%	8.45%	0.25%	_
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.25%	7.50%	7.50%	0.50%	_
Godrej & Boyce Ltd.	FAA+	25000	M/H	_	_	8.25%	_	_

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MUTUAL FUND REDEMPTIONS

In its latest communication, AMFI has clarified that PAN is mandatory for mutual funds redemption.

This has come after the recent SEBI inspection of mutual funds in which the market regulator observed that a few AMCs/RTAs have processed redemption requests in respect of non-PAN exempt folios without obtaining the PAN, which is not in line with various SEBI circulars.

Hence, PANCARD is now Compulsary for All Redemption Request for Folios that are not KYC Compliant.

For More details ask your Nearest Bluechip Branch

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

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

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

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

Sum Assured on Death: Higher of

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

Basic Eligibility Conditions:

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

PPT & 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

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

Terms and conditions: 1.Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2.Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is inforce till the completion of entire policy term. 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 C.IN-U66010MH/2000PLC12837.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 re 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 Inco Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN 105N153V01 Advt no. E/II/0474/2016-17

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ICICI PRU LIFE SAVINGS SURAKSHA

A NON LINKED INSURANCE PLAN PARTICIPATION PLAN WITH GUARANTEED MATURITY BENEFITS. CONDITIONS APPLY

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

Key Benefits of ICICI Pru Savings Suraksha

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

Benefits in detail:

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

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

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

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

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

Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and Bonuses* or b) GMB plus accrued Guaranteed Additions and Bonuses* or c) Minimum Death Benefit equal to 105% of sum of premiums paid till date.

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

Sum Assured on Death:

Age at Entry Multiple of Annual Premium Upto 44 Yrs 10 times Age 45 to 54 Yrs 10 times or 7 times 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 & 70 Yrs Premium Modes : A / H / M Min. Annual Premium: Rs.12.000/-

Premium Payment Term & Policy Terms:

PPT 5 Years : Term 10 to 30 Years PPT 7 Years : Term 12 to 30 Years PPT 10 Years : Term 15 to 30 Years PPT 12 Years : Term 17 to 30 Years

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

olved in activities like selling in or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

HDFC LIFE PRAGATI

A 5 Pay, 10 Term Non Linked, Participating, Savings Insurance Plan

HDFC Life Pragati is a participating plan which meets the dual objectives of Savings and Protection so that you can continue providing your family with the quality of life and peace of mind.

Benefits under the Plan:

Hassle Free Issuance : Hassle Free Issuance based on Declaration of Good Health (DOGH)

Reversionary Bonus (R.B.): Simple Reversionary Bonuses (if any) would be declared at the end of each Financial Year as percentage of "Sum Assured on Maturity", and will be added to the policy.

Terminal Bonus (T.B.): Terminal Bonus (if any) would be declared at the end of the Policy term, this

bonus would be declared as a percentage of "Sum Assured on Maturity"

Maturity Benefits: On Maturity the Life Assured will get Sum Assured on Maturity plus Accrued

Reversionary Bonus plus Interim Bonus (if any) plus Terminal Bonus (if any)

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit which will be higher of a) Sum Assured on Death plus Accrued Reversionary Bonus plus Interim Bonus(if any) plus Terminal Bonus(if any), or b) 105% of Total Premiums Paid.

The Sum Assured on Death shall be the higher of : a) Sum Assured on Maturity or b) 10 times Annualised Premuim for entry age less than 45 Yrs and 7 times Annualised Premium for entry age greater than or equal to 45 Yrs.

Tax Benefits: Avail tax benefits on premiums paid and benefits received under the policy, as per the prevailing Income Tax Laws. Please consult your tax advisor.

Boundary Conditions

Age at Entry : Min - 8 Yrs, Max - 55 Yrs **PPT** : Limited Pay - 5 Yrs to 10 Yrs Policy Term : Limited Pay - 10 Yrs to 20 Yrs

Max. Premium : Rs.2,00,000/- P.A Premium Mode: M/Q/H/A

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 Pragati (Form No.P501-141-01, UIN - 101N114V03).

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HDFC LIFE SUPER INCOME PLAN

PAY FOR 8 YEARS & GET GUARANTEED INCOME OF 12.00 % P.A. FOR 8 YEARS

HDFC Life Super Income Plan is a participating Insurance plan that offers guaranteed income for a period of 8 to 15 years . It also offers an opportunity to participate in the Profits of participating fund of the company by way of bonuses .The plan is ideal for individuals who need regular income at their disposal so that they don't have to worry about future expenses and fulfil their financial goals uninterrupted.

- ☑ Enjoy regular income after premium paying term (8 years to 15 years)
- ☑ Get survival benefit of 8% to 12.5% of Sum Assured on maturity each year during payout
- ☑ Flexible premium payment and policy term to meet your financial goals
- ✓ Insurance coverage throughout the policy term
- ☑ Boost your maturity with revisionary bonus and terminal bonus
- This plan is available with a short medical questionnaire

Eligibility Criteria

: Min - 30 days / Max - 59 years Entry Age Maturity Age : Min-18 years / Max- 75 years

: Min -24k / Max - No limit (subject to financial UW)

Premium Modes: Annual / Half-yearly/ Quarterly/ Monthly

Guaranteed Income: Guaranteed Payouts of 8% to 12.5% of Sum Assured on Maturity payable each year This guaranteed amount is known to you at the inception and payable at the end of each year during the payout period as per your chosen plan option.

Maturity Benefit: Get lump sum benefit on Maturity of the policy which is equal to last Guaranteed payout + Accrued Reversionary Bonuses + Interim bonus and Terminal bonus, if any. Death Benefit: On death of the life assured during the term of the policy, we would pay to the nominee the higher of the following.

- ◆ Sum Assured on Death+ Accrued Reversionary Bonuses + Interim Bonus (if any)
- 105% of premiums paid till date Where the SA on death shall be the higher of SA on maturity 10 times Annualized Premium for entry age upto 50 yrs and 7 times annualized premium for entry age greater then 50 vrs

Note: On death of the life assured during the payout period the death benefit payable shall not be reduced by the payouts already paid

HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011 Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or www.hdfclife.com HDFC Life Super Income Plan (UIN No: 101N098V04, Form No: P501-121-01) is a Non-Linked, Participating, Savings nsurance Plan. Life Insurance Coverage is available in this product. This version of the product brochure invalidates all previous printed versions for this particular plan. This Product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please m your insurance agent or the intermediary or policy document of the insurer

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16th to 30th Sep'2019 Bluechip Bulletin



LIFE INSURANCE

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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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

get Terminal Bonus.

from the end of 1st Policy Year.

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 Terminal Bonus : On Maturity / Death You may 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. Advl. No. - II-Jan-2019-1811 Insurance is the subject marter 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
- oxdot 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

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

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

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

: 75 Yrs less Entry Age of Life Insured Policy Term Basic Sum Assured : Min: Rs. 2,50,000/-

Max: No Limit

: 6, 8, 10, 12 and 15 years Premium Payment Term

: Yearly, Half yearly, Quarterly, Monthly Premium Payment Mode

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: B002; Kotak Life Guardian Benefit, UIN: 107B012V02, Form No: B012; Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No: B012; Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No: B012, Kotak Critical Illness Plus Benefit Rider, UIN: 107B012V02, Form No: B012; Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No: B014, Kotak Critical Illness Plus Benefit Rider, UIN: 107B011V02, Form No: B015, Kotak Life Guardian Benefit, UIN: 107B011V02, Form No: B016, Kotak Critical Illness Plus Benefit Rider, UIN: 107B011V02, Form No: B017, Kotak Display Rider Vision Visio 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 nee 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:clientservicedesk@kotak.com. Toll Free No. – 1800 209 8800 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.

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 Annulised 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

: Min - 2 Yrs, Max - 51 Yrs Age at Maturity : Min - 18 Yrs, Max - 75 Yrs Age at Entry

Policy Term & PPT : Term - 16 Yrs, PPT - 8 Yrs Min. Sum Assured : Rs.2,00,000/-

: M / H / A

Tata AIA Life Insurance Company Ltd. (IRDA of India Rean, 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 AlA 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 Number: L&C/Advt/2016/Mar/239 UIN: 110N119V01

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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 Eliaibility:

- 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 future 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 years [10 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 8 years; or - At least 7 years 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 8 years; or - At least 7 years 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 8 years; or - At least 7 years 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 8 years; or - At least 7 years 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 8 years; or - At least 7 years full Annual Premiums have been paid and a cac defined the paid Annual Premiums have been paid and year and 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,

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LIFE INSURANCE



EDELWEISS TOKIO LIFE - GCAP

A NON LINKED NON PARTICIPATING GUARANTEED RETURN LIFE INSURANE PLAN

- ☑ All the benefits are guaranteed* upfront.
- ☑ Simplified product structure for easy understanding.
- ☑ Get Additional benefits from 9th policy year through Guaranteed Accrual Additions.
- ☑ Multiple options of policy term and premium paying term to suit your requirements.
- ☑ Get extra benefit for higher premiums
- Payable either on maturity or death whichever is earlier, provided the policy is inforce Benefits under the Plan

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

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

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

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

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

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

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

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

Boundary Conditions

Age at Entry : Min - 91 days, Max - 55 Yrs Policy Term : 10, 15, 20, 25 and 30 Yrs : 5, 7, 10 and 12 Yrs

Min. Premium : Annual: Rs.15,000/-, Semi Annual: Rs. 8000/-,

Quarterly: Rs. 4000/- and Monthly: Rs. 1500/-

Premium Mode: Annual. Semi-annual.

Quarterly, Monthly

Disclaimer: Edelweiss Tokio Life - GCAP is only the name of the non-participating endowment life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale.Edelweiss Tokio Life Insurance Company Ltd. IRDAI Regn. No. 147, CIN. U66010MH2009PLC197336) ARN: Pr/02/Dec 2017, UIN: 147N031V01, Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098. Corporate Office: 3rd & 4th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai 400070, Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | www.edelweisstokio.in Flower & Edelweiss (as displayed above) are trademarks of Edelweiss Financial Services Limited; "Glokio" is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Financial Co. Ltd. under license.

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BAJAJ ALLIANZ - GUARANTEED INCOME GOAL

A Non - Linked Non -Participating Endowment Plan

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

Key Advantages:

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

Benefits Payable:

Guaranteed Maturity Benefit (GMI): 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

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

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

Death Benefit :

If Lumpsum Benefit is opted -

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.

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

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

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

Eligibility:

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

Minimum Sum Assured : 1,00,000/-

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

Policy Term: 12 Years Premium Payment Term - 5, 7, 12 Years

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

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

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EDELWEISS TOKIO LIFE - 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 incase 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. Edelweis Fokio Life Insurance Company Ltd. IRDAI Regn. No. 147, CIN: U66010MH2009PLC197336), UIN: 147N057V01, ARN:OP/0045/Oct2018, Registered Office: 6 Floor, Tower 3, Wing '8', Kohinoor City, Kirol Road, Kurla (W), Mumbai 400070. Corporate Office: 4th Floor, Tower 3, Wing '8', Kohinoor City, Kirol Road, Kurla (W), Mumbai 400070. Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | www.edelweisstokio.in Flower & Edelweiss (as displayed above) are trademarks of Edelweiss Financial Services Limited; "Tokio" is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license.

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PNB METLIFE SUPER SAVER PLAN

Non-Linked, Participating Life Insurance Plan

PNB MetLife Super Saver Plan is a non-linked, participating life insurance plan that helps you accumulate your savings and provides a long term financial protection for you and your family. Additionally, it also provides a waiver of premiums to ensure that your goals are not compromised in case of critical illness or an untimely demise.

Key benefits -

- > Maturity Benefit: Get sum assured on maturity as lump sum plus Reversionary bonuses (as per payout option chosen) and Terminal bonus, if any
- Flexibility to choose how long you want to pay: 5, 7, 10, 12 or 15 years
- > Flexibility to choose bonus payout options1
- Accumulation: Simple Reversionary bonus; if any, accumulated throughout the policy term and paid on maturity
- Liquidity² through Cash bonuses, if any: Simple reversionary bonus, if any, accrued during premium payment term and paid on maturity Plus Cash bonus, if any, is paid every year after premium payment term
- ➤ Protection for your family : Life cover across policy term & additional protection with waiver of premium options (on death & diagnosis of critical illness)

¹Option to be chosen at inception of the policy

²Liquidity option will be available only with the following Premium Payment Term (PPT) & Policy Term (PT) options:

^ ^ Growth with Bonus – Simple reversionary bonus, cash bonus and terminal bonus are subjected to the announcement by the company. Maturity Benefit: In case the Policy is in In-force status and all due installment premiums have

been received by us then the Maturity benefit payable will be the sum of : a) Sum Assured on Maturity b) Accrued Simple Reversionary Bonuses, if any & c) Terminal Bonus, if any

Death Benefit: In the event of the unfortunate death of the Life Assured provided that the policy is still in In-force status on the date of death:

If 'Savings' or 'Savings + Health Care' option is chosen, the nominee shall receive:

Sum Assured on Death plus the accrued Simple Reversionary Bonuses, if any plus Terminal Bonus, if any, subject to a minimum of 105% of all premiums paid as on date of death and the Policy shall terminate.

- If 'Savings + Family Care' option is chosen, the nominee shall receive:
- Sum Assured on death
- ◆ All future premiums, if any, that would otherwise have been payable under the base policy shall be waived for the remainder of the premium payment term and
- ◆ At the end of the policy term, following benefit shall be payable:
- Sum Assured on Maturity + Accrued Simple Reversionary Bonus, if any + Terminal Bonus, if any.
- In addition, if Bonus option 2 Liquidity is chosen; the cash bonus, if any payout, if any, shall continue to be paid till maturity

Eligibility:

Minimum Age Entry : Savings plan - 0 (30 Days)

Savings + Family Care and Savings + Health Care - 18 Years

: Savings Plan - 60 Years (Annual Mode) 55 Years (Other Modes) Maximum Age Entry Savings + Family Care - 50 Years (Annual Mode), 45 Years (Other Modes)

Savings + Health Care: Annual Mode : PPT - 5,7,10,12 Pay - 55 Yrs, PPT - 15 & Regular Pay - 50 Yrs

Savings + Health Care : Other Mode : PPT - 5,7,10,12 Pay - 50 Yrs, PPT - 15 & Regular Pay - 45 Yrs Maximum Maturity Age : Savings Plan -18 Yrs

Savings + Family Care and Savings + Health Care - 28 Years

Premium Payment Term : 5,7,10,12,15 and Regular Pay Premium Payment Modes: Yearly, Half Yearly, Monthly

PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore - 560001, Karnatoka. IRDAI Registration number 117. CI No: U66010KA2001PLC028883. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call Us Toll-free at 1-800-425-6969. Phone: 080-660006969, Website: wnphametlife: co.in or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. Phone: +91-22-41790003, PNB MetLife Super Saver Plan is a non-linked, participality in insurance Ipan (UIN: 117N123V01), Please consult your advisor for more details. On risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Services Tax (GST) shall be levied as per prevailing tax lows which are subject to change from time to time. The future borus rates are not guaranteed and purely depend on the experience of the underlying Participating Fund. LD/2019-20/135 | EC125.

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Re.1/-

FFICES IN INDIA

	h Sep'2019 ● R.N. I. No.: Mumbai Patrika Channel S		•	.: MNE / 210 / 2019 - 21 , 3rd, and 15th,16th, 17th of	 Date of Fevery Month
			BLUECHIP OF	FICES IN INDIA	
Gajuwaka	ANDHRA PRADESH : 0891 - 254 5316 / 254 5319	Kasaragod Kodakara	: 04994 - 231 431 / 231 432 : 0480 - 272 5580 / 272 5581	Mangalwar Peth : 0231 - 264 36 Manish Nagar : 0712 - 278 64	43 / 264 3644 F 41 / 278 6442 F
Guntur Kakinada	: 0863 - 663 2526 / 224 0530 : 0884 - 236 6943 / 236 6944	Kodungallur Kollam	0480 - 280 2653 / 280 2654 0474 - 275 3001 / 275 3002	Nagpur : 0712 - 255 05	322 / 254 0999 S 340 / 252 670 A
Madhurawada Nellore	: 0891 - 271 5316 / 272 5316 : 0861 - 234 0260 / 235 0260	Kottayam Kozhencherry	0481 - 256 9750 / 256 9751 0468 - 231 0720 / 231 0721	Phaltan : 02166 - 223 4	00 / 223 401 T 81 / 231 3882 T
Ongole Rajahmundry	: 08592 - 282 065 / 282 075 : 0883 - 665 1987 / 246 8601		0488 - 522 3509 / 522 3510 0483 - 276 1124 / 276 1125		00 / 246 8800 T
Tanuku Tirupathi	: 08819 - 225 377 / 225 388 : 0877 - 225 0056 / 225 0057	Mattannur Mavelikara	0490 - 247 4662 / 247 4663 0479 - 234 4495 / 234 4496		701 / 271 702 T
/ijayawada /ishakapatnam	: 0866 - 248 5316 / 249 5316 : 0891 - 666 6316 / 275 7755	Ottapalam Olavakkode	0466 - 224 7366 / 224 8227 0491 - 255 5501 / 255 5502	Satara : 02162 - 233 0	062 / 233 063 T 146 / 271 447
Hyderabad	TELANGANA	Pala Palakkad	0482 - 210 120 / 210 180 0491 - 250 4440 / 250 4441		80 / 260 2081
Ameerpet Attapur	: 040 - 2341 8316 : 040 - 2401 8316 / 2401 9316	Pathanamthitta Taliparamba	0468 - 232 0613 / 232 0614 0460 - 230 0035 / 230 0036	Dilshad Garden : 011 - 4151 02	97 / 4151 0298 550 / 4902 8431
Boduppal Champapet	: 040 - 2720 5316 / 2720 5317 : 040 - 2407 5316 / 2407 6316	Payyanur Ramanattukara	04985 - 203 490 / 205 390 0465 - 244 3003 / 244 3005	Janak Puri : 011 - 4157 95	98 / 4157 9599 911 / 4909 8012
Chandanagar Dilsukh Nagar	: 040 - 2303 8755 / 2303 8756 : 040 - 2405 6548 / 2405 6549	Thalaserry Thrissur	0490 - 232 4177 / 232 3177 0487 - 232 5570 / 232 5571	Kamla Nagar : 011 - 4011 36	99 665 / 4940 9575
Habsiguda Hasthinapuram	: 040 - 2715 5316 / 2715 0811 : 040 - 2988 2316 / 2988 3316	Thiruvalla Tirur	0469 - 263 0123 / 263 0124 0494 - 242 0753 / 242 0754		985 / 4503 2500 179 / 4244 4280
Himayat Nagar Kapra	: 040 - 2339 5316 / 2322 1308 : 040 - 2713 0938 / 6655 5613	Vadakara	: 0496 - 251 7721 / 251 7722 MAHARASHTRA	Munirka : 011 - 4178 34	17 / 4950 6187 82 / 4178 3483
Kukatpalli Malkajgiri	: 040 - 2306 1646 / 4230 0905 : 040 - 2724 5316 / 2724 1677	Mumbai Airoli	022 - 2779 5341 / 2779 0174		21 / 4903 6721
Manikonda Marredpally	: 040 - 2356 8931 / 2356 8941 : 040 - 2771 0998 / 2771 1410	Ambarnath (E) Andheri (East)	0251 - 260 7328 / 260 7155 022 - 2683 5952 / 2684 1552	Ranibagh : 011 - 4039 31	12 / 4015 9213 17 / 4039 3118
Mehdhipatnam Nacharam	: 040 - 2351 2034 / 2352 6356 : 040 - 4020 1616 / 4020 1717	Andheri-IRLA And- JB Nagar	022 - 2671 1502 / 2623 6502 022 - 2825 7307 / 2825 7308	Vasundhara Enclave: 011 - 4984 79	71 / 4904 4571 252 / 4984 7953
Nagole Nizampet	: 040 - 2422 0316 : 040 - 2956 1438 / 2956 1497	And- Lokhandwala And- Marol	022 - 2920 8134 / 2925 6912	W. Patel Nagar : 011 - 4986 56	317 / 4248 4290 374 / 4561 4162
RTC 'X' Road Secunderabad	: 040 - 2764 5316 / 2766 5317 : 040 - 6602 0300 / 2789 9116	And- Oshiwara And-7 Bunglows			83 / 428 1969
Vanasthalipuram Karimnagar	: 0878 - 224 9910 / 224 9911	And-Takshila Andheri (West)	022 - 2821 4787 / 2821 4814 022 - 2678 1742 / 2678 1781	Faridabad : 0129 - 416 23	
Kazipet Khammam	: 0870 - 243 4545 / 244 4747 : 08742 - 235 316 / 245 316	Bandra Mt.Mary Bangur Nagar	022 - 2873 4228 / 2873 4229	I	54 / 413 5067
Nizamabad Sangareddy	: 08462 - 235 316 / 236 316 : 8500195316 / 8500155316	Bandra - Pali Bandra (West)	•	Kanpur : 0512 - 239 04 RDC Ghaziabad : 0120 - 282 29 Lucknow : 0522 - 423 41	67 / 282 2968
Warangal	: 0870 - 666 4436 / 254 4058 GUJARAT	Bhandup (W) Borivali (East)	022 - 2566 2064 / 2566 7156 022 - 2808 5971 / 2808 5972	Lucknow : 0522 - 423 41 TAMIL NADU Chennai	∪+/ 4∠3 410U
Ahmedabad Bopal	: 079 - 2979 5590 / 2979 5591	Borivali - Gorai Borivali -I.C.Col. :	022 - 2868 0460 / 2868 0463 022 - 2891 8594 / 2895 2352	Adambakkam : 044 - 2260 08	381 / 2260 0884 284 / 2445 5985
Gandhi Nagar Mani Nagar	: 079 - 2324 2004 / 2324 2005 : 079 - 2543 0026 / 2543 0062	Borivali-Saibaba Borivali (West)	022 - 2895 1548 / 2895 7025	Alwarpet : 044 - 2499 07	705 / 2499 0706 782 / 4206 5361
Paldi Satelite	: 079 - 2658 5642 / 2658 5643 : 079 - 2676 9024 / 2676 9025	Borivali -Yogi Ngr Byculla	022 - 2370 3247 / 2370 3248	Anna Nagar : 044 - 2619 28	313 / 2619 2814 190 / 2615 2491
Baroda Alkapuri	: 0265 - 232 3018 / 232 3021	Chembur Chembur -C.G.Rd	022 - 2521 2912 / 2521 0676 022 - 2520 3007 / 2520 3008	Arumbakkam : 044 - 2363 00	064 / 4851 1709 011 / 4856 6794
Vasna Road Waghodia Road	: 0265 - 225 4074 / 225 4075 : 0265 - 252 1820 / 252 1821	Chira Bazar Colaba	022 - 2203 7791 / 2203 7792 022 - 2202 2330 / 2202 2335	Avadi : 044 - 4853 08	357 / 2638 2600 E 42 / 4266 8798 E
Anand Bharuch	: 02692 - 245 137 / 245 138 : 02642 - 249 121 / 249 122	Dadar (East) Dadar (West)	022 - 2413 7451 / 2416 3350 022 - 2438 6887 / 2432 4897	Egmore : 044 - 4850 53	888 / 2841 3489 G
Deesa Himmatnagar	: 02744 - 225 622 / 225 722 : 02772 - 248 948 / 249 948	Dahisar (East) Dahisar (West)	022 - 2896 1471 / 2828 3234 022 - 2894 4020 / 2892 8617	K.K. Nagar : 044 - 2474 67	722 / 2474 6723 E 660 / 4315 9100 H
Mehsana Navsari	: 02762 - 230 704 / 230 706 : 02637 - 244 406 / 244 407	Dombivali (East) Dom-Gandhi Ngr	0251 - 280 3409 / 280 3410	1 .	132 / 2661 1433 k 200 / 4865 3468 h
Palanpur Rajkot	: 02742 - 266 640 / 266 641 : 0281 - 246 5427 / 246 5428	Dombivali - MIDC Dombivali (West)	0251 - 248 1754 / 248 1764	l .	992 / 4384 9235 S 701 / 2462 0702 F
Indira Circle Surat	: 0281 - 257 5767 / 257 5768 : 0261 - 273 1402 / 273 1403 : 0261 - 223 3173 / 223 3174	Fort Ghatkopar (East)		I	101 / 2277 1403 E 210 / 2656 1757 E
Bhatar Road Silvassa	: 0261 - 223 3173 / 223 3174 : 0260 - 264 1230 / 264 1231 : 0260 - 246 5337 / 645 3337	Ghatkopar (W) Girgaum Gokuldham	022 - 2502 4859 / 2502 4860 022 - 2382 1327 / 2384 0027 022 - 2843 1243 / 2843 1244	Neelangarai : 044 - 2449 00	694 / 2224 5856 G 162 / 2449 0063 J
Vapi Valsad	: 0260 - 246 3337 / 643 3337 : 02632 - 244 411 / 244 412 KARNATAKA	Goregaon (W) Jankalyan Nagar	022 - 2878 2423 / 2878 2428	Pammal : 044 - 2248 10	014 / 4355 1414 M 053 / 4850 6345 M
Bengaluru Banashankari	: 080 - 2669 0288 / 2669 0319	Kalyan (East) Kal-Khadakpada	0251 - 235 1210 / 235 1212	Perambur : 044 - 2671 12	882 / 2526 8384 S 216 / 2671 1219 T
Bannerghatta Basavangudi	: 080 - 2648 2880 / 2648 2881 : 080 - 2242 3777 / 2660 8777	Kalyan (West) Kandivali (West)	0251 - 231 1482 / 231 8132	Perungudi : 044 - 4507 00	504 / 4959 5614 T 044 / 4862 7440 S
Basaveshwara Ng Bommanahalli		Kandivali - Charkop Knd -Thakur Comple:	022 - 2867 8347 / 2867 8388	Poonamallee : 044 - 2627 30	341 / 2482 5342 331 / 2627 3032 357 / 4850 2772
BTM Layout Indira Nagar	: 080 - 2678 3744 / 2678 3752 : 080 - 2520 2939 / 2520 3739	Khar (West) Kharghar	022 - 2604 3052 / 2604 3054 022 - 2774 0840 / 2774 0843	Royapettah : 044 - 2811 12	557 / 4850 2772 ^ 552 / 4953 4051 E 118 / 4865 0053 K
Infantry Road Jayanagar	: 080 - 4113 0952 / 2286 0704 : 080 - 2653 3751 / 2653 3752	Koparkhairane Kurla-Nehru Ngr	022 - 2755 0649 / 2755 0651	Shenoy Nagar : 044 - 2664 10	072 / 2664 1073 E
J.P. Nagar Kammanahalli	: 080 - 2658 9699 / 2658 9499 : 080 - 2580 5627 / 2580 5628	Lower Parel Mahim	022 - 2307 6953 / 2307 5731 022 - 2444 6963 / 2444 3393	Tambaram : 044 - 2226 14	102 / 2226 1412 A
Kanakapura Kengeri	: 080 - 2686 0518 / 2686 0318 : 080 - 2848 5695 / 2848 5696	Malad (East) Malad - Evershine	022 - 2880 4509 / 2880 4510	Triplicane : 044 - 2844 32	245 / 4353 4491 E
Koramangala Kumaraswamy Ly	: 080 - 2553 3393 / 2553 3394 ht: 080 - 2666 8150 / 2666 8152	Malad (West) Matunga	022 - 2881 7579 / 2882 3974 022 - 2412 8399 / 2411 8033	Valasaravakkam : 044 - 2486 45	525 / 4283 6551 J 157 / 4204 3861 K
Hesaraghatta Malleswaram	: 080 - 2839 7339 / 28397336 : 080 - 2356 1500 / 2356 1501	Mira Road Mul - Vaishali Ngr	022 - 2812 4947 / 2812 4973 022 - 2164 5697 / 2164 7795	,	45 / 2471 6149 F
Marathalli R.R. Nagar	: 080 - 4372 1083 / 4375 1085 : 080 - 2860 3344 / 2860 3663	Mulund (East) Mulund (West)	022 - 2163 4442 / 2163 6430 022 - 2560 5102 / 2569 3938	1 /	341 / 243 4331 S
Sanjay Nagar R.T. Nagar	: 080 - 2341 6703 / 2351 6703 : 080 - 4115 6008 / 4115 6009	Nerul (East) Panvel	022 - 2772 3175 / 2772 3975 022 - 2748 2969 / 2748 2896	R.S.Puram : 0422 - 254 54	174 / 254 5475 E 100 / 242 4900 E
Rajajinagar Vijayanagar	: 080 - 2332 4323 / 2332 4585 : 080 - 2310 0101 / 2310 0104	Prabhadevi Sanpada	022 - 2430 0953 / 2430 0954 022 - 2781 1123 / 2781 6218	Trichy K. K. Nagar : 0431 - 245 91	
Whitefield Yelahanka	: 080 - 2845 7260 / 2845 7261 : 080 - 2856 5346 / 2856 5347	Santacruz - Kalina Santacruz (West)	022 - 2600 0093 / 2605 4020	Thennur : 0431 - 274 21	268 / 243 3278 F 53 / 274 2154 F
Bagalkot Ballari	: 08354 - 234 547 / 234 648 : 08392 - 254 615 / 254 652	Seawood Shahaji Raje Rd	022 - 4971 5992 / 4971 5993 022 - 2682 0742 / 2682 0743	Cuddalore : 04142 - 223 1	005 / 253 2064 F 53 / 224 153 E
Belagavi Bidar	: 0831 - 246 3312 / 246 3313 : 08482 - 229 227 / 229 228	Sion Tardeo	022 - 2403 3567 / 2403 3568 022 - 2381 4365 / 2388 5106	Dhamapuri : 04342 - 267 6	07 / 220 008 G 55 / 268 655 H
Chikkamagalur Chitradurga	: 08262 - 236 702 / 235 702 : 08194 - 222 669 / 222 449	Thane (West) Th - Ghodbunder R	•	Erode : 0424 - 226 99	984 / 226 9985 S
Davangere Dharwad	: 08192 - 270 252 / 270 253 : 0836 - 244 6091 / 244 6092	Th - Kalwa Th - Kolbad Rd	022 - 2538 9013 / 2538 9014 022 - 2547 7305 / 2547 7310	Karaikal : 04368 - 221 2	190 / 225 990 A 170 / 221 271 E 177 / 238 778 E
Gokul Road Hassan	: 0836 - 233 4080 / 233 4081 : 08172 - 232 922 / 232 433	Th-Panchpakhadi Th - Vartak Ngr	022 - 2588 1451 / 2588 1452	Karur : 04324 - 241 8	81 / 241 882 E
Haveri Hosapete	: 08375 - 233 701 / 233 702 : 08394 - 224 615 / 224 616	Th - Vasant Vihar Tilak Nagar	022 - 2525 2201 / 2525 2202	Kumbakonam : 0435 - 242 36	31 / 242 3632 K
Hubballi Kalaburgi Kalidaan Band	: 0836 - 235 4255 / 235 4266 : 08472 - 226 702 / 246 702	Vasai (East) Vasai (West)	250 - 239 2010 / 239 2011 250 - 233 6086 / 233 6087	Mayiladuthurai : 04364 - 227 5	355 / 234 9655 G 31 / 227 532 G 316 / 224 017 J
Kalidasa Road Karwar	: 0821 - 241 3355 / 241 3555 : 08382 - 223 275 / 223 276	Vasai (W) Parnaka: Vashi	022 - 2782 1286 / 2782 0587	Nagercoil : 04652 - 244 4	116 / 224 017 J 35 / 244 436 J 371 / 221 072 F
Kundapura Madikeri	: 08254 - 231 240 / 231 241 : 08272 - 228 021 / 228 022	Vikhroli (West) Vile Parle (East)	022 - 2579 5095 / 2579 5096 022 - 2618 6302 / 2663 1590	Neyveli : 04142 - 251 5	771 / 221 072 F 574 / 251 575 G 24 / 224 124 S
Mandya Mangaluru	: 08232 - 220 833 / 220 822 : 0824 - 244 2214 / 244 0014	Vile Parle (West) Virar	0250 - 250 4566 / 250 4567	Disclaimer : All possible efforts have been ma	de to present factually co
Mysuru Puttur	: 0821 - 254 6607 / 254 6608 : 08251 - 236 837 / 237 837	Wadala Pune	022 - 2414 8033 / 2415 8033	this, errors may have crept in inadvertently or Limited and is meant for use by the recipient and to buy any security. All investments are subject	d not for circulation. It show
Raichur Sangameshwar Ngr		Aundh Bhosari	•	to buy any security. All investments are subject or Insurance Companies etc., to be fully unde responsible in any manner whatsoever. Insur-	rstood and read by the i
Shivamogga Tumakuru	: 08182 - 227 660 / 227 661 : 0816 - 225 1810 / 226 1606	Bibvewadi Chandan Nagar Chinahuad	020 - 2441 0067 / 2441 2227 8087252322 / 8087252333	R.N. I. No.:70973/1999	Posta
Udupi Vijayapura	: 0820 - 252 1929 / 252 1797 : 08352 - 240 143 / 240 149	Chinchwad Hadapsar	020 - 2745 5108 / 2745 5107 020 - 2689 0116 / 2689 0117	To	
Cochin	KERALA	Kothrud Nigdi	020 - 2539 4884 / 2539 5736 020 - 2764 0668 / 2765 0667	To	
Angamaly Ernakulam	: 0484 - 245 3526 / 245 3527 : 0484 - 235 0044 / 235 0045	Pimple Gurav Rasta Peth	020 - 2730 5357 / 2730 5358 020 - 2606 2304 / 606 2305	0,20	
Muvattupuzha Palarivattom	: 0485 - 281 3996 / 281 3997 : 0484 - 234 0160 / 234 0161	Sadashiv Peth Sinhagad Rd	020 - 2433 3555 / 2432 1361 020 - 2434 5013 / 2434 5313	Sep'2(
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                NEW
                                                         Virudhunagar
 Dilshad Garden
                       011 - 4506 3550 / 4902 8431
                                                         Kolkata
                                                          AJC Road
                                                                                033 - 4602 5649 / 4603 8977
 Janak Puri
                       011 - 4157 9598 / 4157 9599
                                                                                033 - 2584 5500 / 2584 5503
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                       011 - 4909 8011 / 4909 8012
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                                                           Barrackpore
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                       011 - 4940 9565 / 4940 9575
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                       011 - 4145 2085 / 4503 2500
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                                                           Beliaghata
                                                                                033 - 2514 8015 / 2514 8016
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                       011 - 4178 3482 / 4178 3483
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                       011 - 4036 6817 / 4248 4290
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