BLUECHIP BULLETIN

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THANK YOU CUSTOMERS

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

THE LARGEST STANDALONE FINANCIAL PRODUCTS
DISTRIBUTION HOUSE IN INDIA.



HDFC LIFE SANCHAY PAR ADVANTAGE

A Non-Linked, Participating, Life Insurance Plan



Key Features:

- > Live cover with protection up to as high as age 100 years
- > Choose between Immediate Income or Deferred Income options as per your needs
- > Flexibility to accrue the survival benefit payouts

Plan Option:

Immediate Income - An option that provides regular income by way of cash bonuses (if declared), from 1st policy year and provides lump sum at maturity thereby creating a legacy for your loved one.

Deferred Income - An option that provides Guaranteed Income for a guarantee period^s, and also provides regular income by way of cash bonuses (if declared) throughout the policy term. It helps create a legacy for your loved ones by providing a lump sum at maturity.

[§]Guaranteed Income starts after Premium Payment Term + 1 year, provided all due premiums have been paid and the policy is in force. Guaranteed Income and Cash Bonus payouts, if declared, start one year after the end of Premium Payment Term. Guarantee Period is a period which is lower of 25 years, or Policy Term minus (Premium Payment Term + 1) years.

<u>Immediate Income</u>

Survival Benefit: The policyholder would be eligible to receive Cash Bonus (if declared) at the end of each Policy Year and payable from the 1st policy year until death or end of policy term, whichever is earlier. Cash Bonus (if declared) would be expressed as:

Cash Bonus payable = Cash Bonus Rate x Annualized Premium#

Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, Underwriting extra premiums and loadings for modal premiums, if any.

Maturity Benefit: For a policy where all due premiums have been paid, the maturity benefit payable at the end of the policy term is defined as: Sum Assured on Maturity plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit, if any plus Terminal Bonus, (if declared) Sum Assured on Maturity is total Annualized Premium payable under the policy during the premium payment term

Where, Interim Survival Benefit = Interim Cash Bonus Rate * Annualized Premium * Months elapsed since last Survival Benefit payout date / 12 On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable.

Death Benefit : On death of the life assured during the policy term, provided all due premiums are paid, death benefit equal to the following shall be payable as lump sum to the nominee: Sum Assured on Death plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit (if any) plus Terminal Bonus (if declared)

The minimum Death Benefit shall be 105% of Total Premiums Paid@ as on date of death.

Where, the Sum Assured on Death is the absolute amount of benefit which is guaranteed to become payable on death of the life assured. It shall be the highest of:(1) 10 times the Annualized Premium (2) Sum Assured on Maturity (3) Death Multiple x Annualized Premium Where, Interim Survival Benefit = Interim Cash Bonus Rate * Annualized Premium * Months elapsed since last Survival Benefit payout date / 12 The applicable Death Multiples are specified below. On payment of Death Benefit during the policy term, the policy will terminate and no future payouts will be payable. For minor lives where risk commences from the first policy anniversary and death of the Life Insured takes place prior to the risk commencement date, only the basic premiums paid to date (excluding taxes and levies, if any) shall be payable as the Death Benefit.

[®]Total Premiums Paid is the total of all the premiums received, excluding any extra premium, any rider premium and taxes.

Deferred Income:

Survival Benefit : The policyholder will start receiving Guaranteed Income plus discretionary Cash Bonuses (if declared) in arrears one year after the end of Premium Payment Term. Cash Bonus is expressed as Cash Bonus Rate x Annualized Premium

Guaranteed Income : Guaranteed Income is expressed as Guaranteed Income Rate x Annualized Premium.

Guaranteed Income Rate: Guaranteed Income Rate will depend on Age and Premium Payment Term. This guaranteed amount will be known to you at inception and would be payable for 25 years or Policy Term minus (Premium Payment Term + 1) years, whichever is lower, subject to your survival during this period.

Guaranteed Income Rate (as a % of Annualized Premium)									
Age at entry	Premiu	m Payment Term (PPT)							
	8	10	12						
Up to 25 years	28%	40%	50.8%						
26 to 35 years	28%	40%	50%						
36 to 40 years	28%	40%	50%						
41 to 45 years	28%	40%	50%						
46 to 50 years	28%	40%	50%						
51 to 55 years	27.6%	40%	50%						
56 years and above	NA	40%	50%						

Guarantee Period : Guarantee period is a period which is lower of [25 years, Policy Term less (Premium Payment Term + 1 year)] Starting after Premium Payment Term + 1 year. This is applicable only for Deferred Income Option.

Maturity Benefit: For a policy where all due premiums have been paid, the maturity benefit will be the aggregate of: Sum Assured on Maturity plus Accrued Guaranteed Income and Cash Bonuses (if declared), if not paid earlier plus Interim Survival Benefit (if any) plus Terminal Bonus, if declared Sum Assured on Maturity is total Annualized Premium payable under the policy during the premium payment term. Where, Interim Survival Benefit = (Interim Cash Bonus Rate * Annualized Premium + Guaranteed Income) * Months elapsed since last Survival Benefit payout date / 12 On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable.

Death Benefit : On death of the life assured during the policy term, provided all due premiums are paid, death benefit equal to the following shall be payable as lump sum to the nominee: Sum Assured on Death plus Accrued Cash Bonuses and Guaranteed Income, if not paid earlier plus Interim Survival Benefit (if any) plus Terminal Bonus (if declared) The minimum Death Benefit shall be 105% of Total Premiums Paid⁴ as on date of death.

Where, the Sum Assured on Death is the absolute amount of benefit which is guaranteed to become payable on death of the life assured. It shall be the highest of: (1) 10 times the Annualized Premium (2) Sum Assured on Maturity (3) Death Multiple x Annualized Premium On death of the life assured during the Payout Period after Premium Payment Term, the Death Benefit payable shall not be reduced by the survival benefits already paid. On payment of Death Benefit during the policy term, the policy will terminate and no future payouts will be payable. For minor lives where risk commences from the first policy anniversary and death of the Life Insured takes place prior to the risk commencement date, only the basic premiums paid to date (excluding taxes and levies, if any) shall be payable as the Death Benefit.

Eligibility

This plan can be taken only on a single life basis. The age limits for this plan are as follows:

Eligibility Criteria	Minimum Maximum							
Age at Entry (years)	0 years (30 days) ^ Immediate Income - 65 y							
		Deferred Income:-						
		55 years (for PPT 8 years)-						
		60 years (for PPT 10, 12 years)						
Age at Maturity (years)	100 years (maximum)							
Premium Payment Term (Years)	Immediate Income - 6, 8, 10), 12 years,						
	Deferred Income - 8, 10, 12	years						
Policy Term (years)	100 minus Age at Entry or							
	A fixed policy term in the ra	nge of 30-40 years can be chosen						
Min. Sum Assured on Maturity (')	Rs.3,00,000/-	Rs.3,00,000/-						
Max. Sum Assured on Maturity	No limit, subject to Board A	pproved Underwriting Policy (BAUP						

All ages mentioned above are age last birthday.

^Risk commences from the first policy anniversary where age at entry is less than 1 year. For all other ages, risk commences from the date of inception of the contract.

Disclaimer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com The name/letters "HDFC" in the name/letters and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Par Advantage UIN: 101N136V01 is a Non-Linked Pariaticipating Life insurance 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 know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. ARN: MC/11/19/16593.

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BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/FRADULENT OFFERS• IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



Bluechip Corporate Investment Centre Limited

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LIFE INSURANCE

HDFC LIFE SANCHAY PAR ADVANTAGE - BENEFIT ILLUSTRATIONS

30 Years Monthly Income Amount : Rs.10,000/-Entry Age : End of Month 1 Maturity Age 100 Years Income Start Policy Term 70 Years Income End 100 Years Premium Payment Tem : 6 Years Annual Premium Rs.5,20,833/-Income Option Immediate Sum Assured on Maturity: Rs.31,24,998/-Rs.65,10,413/-Income Mode Monthly Sum Assured on Death

Benefits Payable under the Plan\$ Guaranteed Non Guaranteed Rs.10,000/-Cash Bonus Payable From End of Month 1 Yearly Cash Bonus Payable Rs.1,20,000/-From Year 1 to Year 70 Rs.7,36,66,620/-Terminal Bonus Payable on Maturity at Age 100 Rs.7,67,91,618/-Total Payout on Maturity at Age 100 Rs.31,24,998/-

			Total Ye	arly Payout		Surrender Benef	fit #	Maturity Benefit			Benefit		
			Guaranteed	Non-				Non -					
	Policy	Annual	Surival	Guaranteed		Non -	Total		Guaranteed		Guaranteed	Payout	Payout
Age	Year	Premium	Benefit	Cash Bonus*	Guaranteed	Guaranteed*	Payout	Guaranteed	With TB*	Guaranteed	With TB*	Year	Age
30	1	5,20,833	0	1,20,000	0	0	0	0	0	65,10,413	65,10,413	2	31
1	2	5,20,833	0	1,20,000	3,12,500	93,750	4,06,250	0	0	65,10,413	65,10,413	3	3:
2	3	5,20,833	0	1,20,000	5,46,875	2,55,208	8,02,083	0	0	65,10,413	65,10,413	4	3:
3	4	5,20,833	0	1,20,000	10,41,666	3,12,500	13,54,166	0	0	65,10,413	65,10,413	5	3,
34	5	5,20,833	0	1,20,000	13,02,083	7,70,832	20,72,915	0	0	65,10,413	65,10,413	6	3:
5	6	5,20,833	0	1,20,000	18,74,999	11,09,374	29,84,373	0	0	65,10,413	65,10,413	7	3
16	7	0	0	1,20,000	20,31,249	11,19,791	31,51,040	0	0	65,10,413	65,10,413	8	3
.5 57	8	0	0	1,20,000	23,43,749	9,84,374	33,28,123	0	0	65,10,413	65,10,413	9	3
8	9	0	0	1,20,000	24,99,998	10,05,208	35,05,206	0	0	65,10,413	65,10,413	10	3
9	10	0	0	1,20,000	24,99,998	11,82,291	36,82,289	0	0	65,10,413	65,10,413	11	4
		0						0				12	
0	11		0	1,20,000	24,99,998	13,64,583	38,64,581		0	65,10,413	65,10,413		4
1	12	0	0	1,20,000	28,12,498	12,44,791	40,57,289	0	0	65,10,413	65,10,413	13	4
2	13	0	0	1,20,000	28,12,498	14,37,499	42,49,997	0	0	65,10,413	65,10,413	14	4
3	14	0	0	1,20,000	28,12,498	16,35,416	44,47,914	0	0	65,10,413	65,10,413	15	4
4	15	0	0	1,20,000	28,12,498	18,38,540	46,51,038	0	0	65,10,413	65,10,413	16	4
5	16	0	0	1,20,000	28,12,498	22,08,332	50,20,830	0	0	65,10,413	65,10,413	17	4
6	17	0	0	1,20,000	28,12,498	24,27,082	52,39,580	0	0	65,10,413	65,10,413	18	4
7	18	0	0	1,20,000	28,12,498	26,56,248	54,68,746	0	0	65,10,413	65,10,413	19	4
8	19	0	0	1,20,000	28,12,498	28,90,623	57,03,121	0	0	65,10,413	65,10,413	20	4
9	20	0	0	1,20,000	28,12,498	31,30,206	59,42,704	0	0	65,10,413	65,10,413	21	5
0	21	0	0	1,20,000	28,12,498	33,80,206	61,92,704	0	0	65,10,413	65,10,413	22	5
1	22	0	0	1,20,000	28,12,498	36,40,623	64,53,121	0	0	65,10,413	65,10,413	23	5
2	23	0	0	1,20,000	28,12,498	38,48,956	66,61,454	0	0	65,10,413	65,10,413	24	5
3	24	0	0	1,20,000	28,12,498	40,05,206	68,17,704	0	0	65,10,413	65,10,413	25	5
4	25	0	0	1,20,000	28,12,498	41,71,872	69,84,370	0	0	65,10,413	65,10,413	26	5
5	26	0	0	1,20,000	28,12,498	43,54,164	71,66,662	0	0	65,10,413	65,10,413	27	5
6	27	0	0	1,20,000	28,12,498	45,52,080	73,64,578	0	0	65,10,413	65,10,413	28	5
7	28	0	0	1,20,000			75,72,912	0	0	65,10,413	65,10,413	29	5
					28,12,498	47,60,414							
3	29	0	0	1,20,000	28,12,498	49,89,580	78,02,078	0	0	65,10,413	65,10,413	30	5
9	30	0	0	1,20,000	28,12,498	52,39,580	80,52,078	0	0	65,10,413	65,10,413	31	ć
0	31	0	0	1,20,000	28,12,498	55,05,205	83,17,703	0	0	65,10,413	65,10,413	32	ć
1	32	0	0	1,20,000	28,12,498	57,96,871	86,09,369	0	0	65,10,413	65,10,413	33	ć
2	33	0	0	1,20,000	28,12,498	61,14,579	89,27,077	0	0	65,10,413	65,10,413	34	6
3	34	0	0	1,20,000	28,12,498	64,58,329	92,70,827	0	0	65,10,413	65,10,413	35	6
4	35	0	0	1,20,000	28,12,498	68,28,121	96,40,619	0	0	65,10,413	68,33,329	36	6
5	36	0	0	1,20,000	28,12,498	72,29,162	1,00,41,660	0	0	65,10,413	72,29,163	37	6
6	37	0	0	1,20,000	28,12,498	76,61,453	1,04,73,951	0	0	65,10,413	76,61,454	38	6
7	38	0	0	1,20,000	28,12,498	81,24,995	1,09,37,493	0	0	65,10,413	81,30,204	39	6
8	39	0	0	1,20,000	28,12,498	86,30,203	1,14,42,701	0	0	65,10,413	86,30,203	40	6
9	40	0	0	1,20,000	28,12,498	91,66,661	1,19,79,159	0	0	65,10,413	91,71,870	41	7
0	41	0	0	1,20,000	28,12,498	97,49,994	1,25,62,492	0	0	65,10,413	97,55,203	42	7
1	42	0	0	1,20,000	28,12,498	1,03,80,202	1,31,92,700	0	0	65,10,413	1,03,80,202	43	7
2	43	0	0	1,20,000	28,12,498	1,10,57,285	1,38,69,783	0	0	65,10,413	1,10,57,285	44	7
3	44	0	0	1,20,000	28,12,498	1,17,86,451	1,45,98,949	0	0	65,10,413	1,17,86,451	45	7
4	45	0	0	1,20,000	28,12,498	1,25,72,909	1,53,85,407	0	0	65,10,413	1,17,00,431	46	7
+ 5	46	0	0	1,20,000	28,12,498	1,34,21,866	1,62,34,364	0	0	65,10,413	1,34,27,075	47	7
		0						0	0				
5	47		0	1,20,000	28,12,498	1,43,38,532	1,71,51,030			65,10,413	1,43,38,533	48	7
7	48	0	0	1,20,000	28,12,498	1,53,22,907	1,81,35,405	0	0	65,10,413	1,53,28,116	49	7
3	49	0	0	1,20,000	28,12,498	1,63,85,406	1,91,97,904	0	0	65,10,413	1,63,90,615	50	7
?	50	0	0	1,20,000	28,12,498	1,75,31,239	2,03,43,737	0	0	65,10,413	1,75,36,448	51	8
)	51	0	0	1,20,000	28,12,498	1,87,70,821	2,15,83,319	0	0	65,10,413	1,87,70,822	52	8
l	52	0	0	1,20,000	28,12,498	2,00,98,945	2,29,11,443	0	0	65,10,413	2,01,04,154	53	8
2	53	0	0	1,20,000	28,12,498	2,15,36,445	2,43,48,943	0	0	65,10,413	2,15,41,653	54	8
3	54	0	0	1,20,000	28,12,498	2,30,88,527	2,59,01,025	0	0	65,10,413	2,30,88,527	55	8
1	55	0	0	1,20,000	28,12,498	2,47,55,192	2,75,67,690	0	0	65,10,413	2,47,60,401	56	8
5	56	0	0	1,20,000	28,12,498	2,65,57,275	2,93,69,773	0	0	65,10,413	2,65,62,484	57	8
5	57	0	0	1,20,000	28,12,498	2,84,94,773	3,13,07,271	0	0	65,10,413	2,84,99,982	58	8
7	58	0	0	1,20,000	28,12,498	3,05,88,522	3,34,01,020	0	0	65,10,413	3,05,93,731	59	8
3	59	0	0	1,20,000	28,12,498	3,28,43,729	3,56,56,227	0	0	65,10,413	3,28,48,938	60	8
9	60	0	0	1,20,000	28,12,498	3,52,76,019	3,80,88,517	0	0	65,10,413	3,52,81,228	61	ç
)	61	0	0	1,20,000	28,12,498	3,79,01,017	4,07,13,515	0	0	65,10,413	3,79,06,226	62	9
1	62	0	0	1,20,000	28,12,498	4,07,29,141	4,35,41,639	0	0	65,10,413	4,07,34,349	63	9
								0					
2	63	0	0	1,20,000	28,12,498	4,37,76,014	4,65,88,512		0	65,10,413	4,37,81,222	64	9
3	64	0	0	1,20,000	28,12,498	4,70,62,470	4,98,74,968	0	0	65,10,413	4,70,67,679	65	9
4	65	0	0	1,20,000	28,12,498	5,06,09,343	5,34,21,841	0	0	65,10,413	5,06,14,551	66	9
5	66	0	0	1,20,000	28,12,498	5,44,27,049	5,72,39,547	0	0	65,10,413	5,44,32,257	67	9
6	67	0	0	1,20,000	28,12,498	5,85,46,838	6,13,59,336	0	0	65,10,413	5,85,57,255	68	9
7	68	0	0	1,20,000	28,12,498	6,29,89,543	6,58,02,041	0	0	65,10,413	6,29,94,752	69	9
8	69	0	0	1,20,000	28,12,498	6,77,75,998	7,05,88,496	0	0	65,10,413	6,77,86,415	70	9
9	70	0	0	1,20,000	0	0	0	31,24,998	6,93,95,789	65,10.413	7,67,91,618	71	10

- This is an Extract of the Benefits shown @ 8.00% Returns from a Sample Benefit Illustration for understanding and reference to the product
- Non Guaranteed Benefits, are as per 8.00% Calculation in the EBI, In case cash bonuses have been paid out, the same shall be deducted from the Surrender Values indicated, at the time of pay out.

1. HDFC Life Sanchay Par Advantage is a non-linked participating individual life insurance savings plan.

- Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if 7. any, and Goods & Service Tax. Refer Sales Literature for explanation of terms used in this illustration.
- The survival benefits are payable at the end of the policy year. Upon payment at Maturity (Last Payout), the policy terminates and no further benefits become payable.
- The death benefits shown above are at the end of the year. Upon payment, of death benefit the policy terminates and no further benefit is 9. payable.
- becomes payable.
- 6. The Premium and the Sum Assured on Maturity stated above is based on the information provided. They may vary as a result of underwriting. Any statutory levy or charges (such as Goods and Service tax) including any indirect tax may be charged to the Policyholder either now or in
- future by the company and such amount so charged shall become due and payable and shall be subject to the same terms and conditions as applicable to payment of premium.
- RB Reversionary Bonus, TB Terminal Bonus, GA Guaranteed Additions
- The values shown herein are for illustrative purposes only. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
- The surrender benefits shown above are at the end of the year. Upon payment of surrender benefit, the policy terminates and no further benefit 10. HDFC Life Insurance Company Ltd., HDFC Life Sanchay Par Advantage is the name of the Insurance Company, Product and does not in any way indicate the quality of the contract, its future prospects or returns.

LIFE INSURANCE

LONG TERM INCOME OPTION

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

Key Features:

- ☑ Guaranteed¹ benefits Rest assured of the returns
- Tax benefits² You may be eligible for tax benefits as per prevailing tax laws
- oxdot Flexibility Guaranteed benefits as a lump sum or as regular income
- ☑ 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
- oxdot 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 10 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

- Guaranteed Income from 12th For Policy Term 11 years : Annual - Rs.30,000/-, Half Yearly - Rs.15,000/-,

year to 36th year in arrears Min Premium Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

HDFC LIFE SANCHAY PLUS

GUARANTEED INCOME OPTION

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

Key Features:

- ☑ Guaranteed¹ benefits Rest assured of the returns
- ☑ Tax benefits² You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility Guaranteed regular income can be taken Annual, Half Yearly, Quarterly or Monthly
- Optional Riders Enhance your protection coverage with rider options on payment of additional premium

Benefits under the Plan:

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

Premium	Policy	Payout	Guaranteed Income payable*					
Payment Term	Term	Term	Age : 5 to 50 Yrs	Age:51 to 60 Yrs				
10 years	11	10	188% of AP	179% of AP				
12 years	13	12	209% of AP	194% of AP				

- AP Annualised Premium, * Guaranteed Income Payable each year during the payout Period
- ^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in Sales Literature for High Premium Policies

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

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

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

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

Eliaibility:

Min. & Max. Age at Entry : 5³ Years & 60 Yrs Last Birthday Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday Payout Period For Policy Term 11 years - Guaranteed Income from 12th to 21st year in arrears For Policy Term 13 years - Guaranteed Income from 14th to 25th year in arrears Min Premium : Annual - Rs.30,000/-, Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-,

LIFE LONG INCOME OPTION

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

Key Features:

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

Benefit Under the plan:

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

Premium	Policy	Payout	Guaranteed Income ^
Payment Term	Term	Period	payable*
5 Yrs	6 Yrs	Up to age 99 yrs	31% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	89% of AP

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

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

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a 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 : 50 Yrs & 60 Yrs Last Birthday Min & Max. Age at Maturity : 56 Yrs & 71 Yrs Last Birthday **Payout Period**

For Policy Term 6 years For Policy Term 11 years

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

- Guaranteed Income from 7th

Min Premium

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

Rs.40,000

Rs 18 000

91days & 50Yrs

91days & 45Yrs

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 Office Office on the Compound, N.M. Joshi Marg, Mohalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel No: 1860 267 9999 (Mon – Sat 10 am to 7 pm) The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Plus (UIN No: 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/-

ICICI PRU LIFE FUTURE PERFECT

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%

A LIMITED PAY NON LINKED INSURANCE PLAN

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

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

Min. Maturity

- 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:

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

PPT 5 Yrs

PPT 7 Yrs

PPT 15 Yrs

PPT 20 Yrs

18 Yrs

1117 113	•	K3. 10,000
PPT 10 Yrs	:	Rs.12,000
PPT 15 Yrs	:	Rs.9,600
PPT 20 Yrs	:	Rs.8,400
Min. & Max. Entry A	\ge	
PPT 5 Yrs	:	3 Yr & 45Yrs
PPT 7 Yrs	:	1 Yr & 58Yrs
PPT 10 Yrs	:	91days & 55Yrs

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 Premi

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

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16th to 31st Dec'2019 Bluechip Bulletin



LIFE INSURANCE

TATA AIA LIFE INSURANCE MAHALIFE GOLD

A Non Linked, Participating, Whole Life Individual Savings Plan

Key Features:

- > Enjoy a lifelong coverage up to age 85 or age 100 by paying premium for 6, 8 or 15 years
- Plan your legacy by ensuring regular income¹ for yourself and your family for a long period
- Guaranteed Annual Coupons¹ starting from 10th policy anniversary till maturity
- Non Guaranteed Cash Dividends² annually from 6th policy anniversary till maturity
- Receive a lump sum at maturity in addition to the regular income
- > Option to enhance protection through Riders3.
- Tax benefits⁴u/s 80C and 10 (10D) of the Income Tax Act, 1961

Benefits of the plan:

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

²Non Guaranteed Cash Dividends:

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

Maturity Benefits:

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

Death Benefit:

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

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

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

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

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

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

The Death Benefit will be paid irrespective of any survival benefits already paid.

Tax Benefits4: Tax benefits u/s 80C and 10 (10D) of the Income -Tax Act, 1961

Eligibility Criteria:

0 years (30 days) Minimum Entry Age*

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

Maturity Age* 85 years OR 100 years

85 years minus Entry Age OR 100 years minus Entry Age Policy Term

Payment Mode Annual / Semi-Annual / Monthly

Rs. 1,00,000 Minimum Basic Sum Assured

*All reference to age is as on last birthday.

Disclaimer: For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. This is not a contract of insurance. The precise terms and conditions of this plan are specified in the Policy Contract. Buying a Life Insurance Policy is a long-term commitment. An early termination of the Policy usually involves high costs and the Surrender Value payable may be less than the total premium paid. This Product is underwritten by Tata AlA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan andit will be subject to Company's underwriting and acceptance. Insurance cover is available under this product. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as perour underwriting guidelines. ³Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 110B028V01), Tata AIA Life Insurance Term Rider (UIN: 110B030V01) & Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN: 110B029V01) are available under this plan.Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. 4Tax benefits would be available as per the tax laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you.

(UIN: 110N029V03) Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110 CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, SenapatiBapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd. under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to 58888.L&C/Advt/2019/Dec/797

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KOTAK PREMIER ENDOWMENT PLAN

A LIFE INSURANCE PLAN

GUARANTEE* A GREAT START TO FULFILL YOUR DREAMS

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

Key Advantages

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

How does the plan work

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

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

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

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

Basic Sum Assured + Accrued Guaranteed* Additions + Accured Reversionary Bonuses and Terminal Bonus, if any

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

Minimum Death Benefit is as follows:

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

Kotak Premier Endowment Plan UIN: 107N079V02, Form No.: N079, Kotak Term Benefit Rider UIN: 107B003V03, Form No.: B003, Kotak Accidental Death Benefit Rider UIN: 107B001V03, Form No.: B001, Kotak Permanent Disability Benefit Rider UIN: 107B002V03, Form No.: B002, Kotak Critical Illness Plus Benefit Rider UIN: 107B020V01, Form No.: B020, Kotak Life Guardian Benefit Rider UIN: 107B012V02, Form No.: B012, Kotak Accidental Disability Guardian Benefit Rider UIN: 107B011V02, Form No.: B011, Ref. No. KLI/19-20/E-EB/328. Kotak Mahindra Life Insurance Company Ltd. Regn. No.:107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: https://insurance.kotak.com I Email clientservicedesk@kotak.com | Toll Free No:1800 209 8800. This is a Savings-cum-Protection oriented Participating Endowment Plan. 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

BHARTI AXA LIFE MONTHLY INCOME PLAN +

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

How does the Plan Work?

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.

get Terminal Bonus.

Benefits Under the Plan

It is a 7 Year Premium Paying Plan with the 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

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 per the policy provision. # - also available for zuryay year retin. @ Jourges to the policy provision. # - also available for zuryay year retin. @ Jourges to the policy provision. No.: 130 Registered Office: Unit No. 1904, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400 051. CIN - U66010MH2005PLC157108. Life Insurance coverage is available. Advt. No. - II-Jan-2019-1811 Insurance is the subject matter of the solicitation. BEWARE OF SPURIOUS/FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus r investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

BHARTI AXA LIFE CHILD ADVANTAGE

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

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

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

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

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

Year before Maturity Date

Maturity Benefit:

Option 1: Endowment Option: 125% of S.A. will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any. Option 2: Money Back Option: 40% of S.A will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any.

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

* Available in other terms as well. Bharti AXA Life Insurance Company Limited, IRDAI Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale.Bharti AXA Life 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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Bluechip Bulletin 16th to 31st Dec'2019

INVESTMENTS



SELECT MUTUAL FUNDS PERFORMANCE

		AAUM	NAV	Growth	Option	Lumpsum l	nvestment	Grow	rth SIP	SIP Inve	stment
Fund	Fund	(Rs.Crs)	as on	Returi	ns (%)	Value of	Rs.1 Lac	Retur	ns (%)	Value of Rs.1	0000/- SIP
Name	Туре	31.10.19	11.12.19	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years
Aditya Birla Sun Life Equity Fund	Multicap	11,593.88	743.54	10.08%	15.45%	1,61,637	2,73,374	9.02%	13.25%	7,54,637	13,72,404
BNP Paribas Multi Cap Fund	Multicap	712.92	48.85	8.74%	13.40%	1,52,036	2,41,152	7.64%	11.22%	7,27,915	12,67,696
Canara Robeco Equity Diversified Fund	Multicap	1,581.16	139.39	8.68%	12.00%	1,51,617	2,21,068	10.07%	11.56%	7,75,805	12,84,528
DSP Equity Fund	Multicap	2,888.35	46.94	9.22%	13.19%	1,55,421	2,38,044	10.32%	12.82%	7,80,955	13,49,361
HDFC Equity Fund	Multicap	23,440.76	650.58	6.82%	12.21%	1,39,079	2,23,986	7.52%	10.58%	7,25,648	12,36,746
ICICI Prudential Multicap Fund	Multicap	4,533.28	289.90	8.47%	13.35%	1,50,158	2,40,409	7.46%	11.22%	7,24,518	12,67,696
Kotak Standard Multicap Fund	Multicap	28,348.01	36.62	10.81%	15.88%	1,67,069	2,80,582	10.61%	14.23%	7,86,982	14,26,744
Mirae Asset Large Cap Fund	Multicap	15,896.69	53.06	11.50%	16.30%	1,72,335	2,87,778	11.62%	14.74%	8,08,436	14,56,062
Motilal Oswal Multicap 35 Fund	Multicap	13,513.08	26.39	11.78%	_	1,74,510		8.46%	_	7,43,646	
Principal Multi Cap Growth Fund	Multicap	852.99	141.36	8.82%	13.79%	1,52,596	2,47,018	7.81%	11.66%	7,31,141	12,89,531
SBI Magnum Multicap Fund	Multicap	8,334.28	49.79	10.49%	15.29%	1,64,670	2,70,733	9.06%	13.29%	7,55,430	13,74,571
UTI Equity Fund - Regular Plan	Multicap	9,912.80	147.76	8.51%	13.22%	1,50,435	2,38,486	9.31%	11.74%	7,60,410	12,93,551
ABSL Frontline Equity Fund	Largecap	21,211.02	228.03	7.85%	12.84%	1,45,915	2,32,939	7.38%	10.51%	7,23,015	12,33,418
Axis Bluechip Fund	Largecap	8,749.21	31.56	10.54%	14.75%	1,65,043	2,61,980	13.54%	14.17%	8,51,272	14,23,343
BNP Paribas Large Cap Fund	Largecap	807.89	95.53	8.80%	13.76%	1,52,456	2,46,563	9.35%	11.85%	7,61,211	12,99,104
Canara Robeco Bluechip Equity Fund	Largecap	256.78	26.75	9.55%	12.30%	1,57,784	2,25,247	11.19%	12.13%	7,99,214	13,13,371
DSP Top 100 Equity Fund	Largecap	2,641.37	219.85	7.13%	10.36%	1,41,109	1,99,380	8.29%	9.87%	7,40,349	12,03,501
HDFC Top 100 Fund	Largecap	18,507.21	486.51	7.22%	11.72%	1,41,703	2,17,228	8.25%	10.56%	7,39,577	12,35,794
HSBC Large Cap Equity Fund	Largecap	673.25	222.79	8.60%	11.24%	1,51,060	2,10,779	9.72%	10.96%	7,68,667	12,55,008
ICICI Prudential Bluechip Fund	Largecap	24,132.11	43.48	8.79%	13.14%	1,52,386	2,37,308	9.29%	11.55%	7,60,010	12,84,029
IDFC Large Cap Fund	Largecap	456.82	33.37	6.69%	10.00%	1,38,235	1,94,872	7.99%	9.11%	7,34,577	11,69,140
Indiabulls Bluechip Fund	Largecap	190.75	22.15	9.42%	11.11%	1,56,850	2,09,061	9.66%	10.89%	7,67,452	12,51,619
Invesco India Largecap Fund	Largecap	202.24	29.49	8.66%	12.36%	1,51,478	2,26,090	8.27%	10.77%	7,39,963	12,45,835
Kotak Bluechip Fund	Largecap	1,443.86	247.72	8.82%	12.36%	1,52,596	2,26,090	9.07%	11.27%	7,55,629	12,70,154
L&T India Large Cap Fund	Largecap	524.35	28.45	7.61%	11.89%	1,44,299	2,19,553	8.19%	10.51%	7,38,419	12,33,418
LIC MF Large Cap Fund	Largecap	305.62	28.61	7.63%	11.55%	1,44,433	2,14,925	9.16%	10.79%	7,57,417	12,46,797
Nippon India Large Cap Fund	Largecap	13,090.85	34.39	8.27%	13.39%	1,48,779	2,41,003	8.36%	11.73%	7,41,705	12,93,048
SBI Bluechip Fund	Largecap	23,585.35	40.60	9.37%	13.80%	1,56,492	2,47,170	8.04%	11.56%	7,35,535	12,84,528
Tata Large Cap Fund	Largecap	815.46	226.98	7.64%	11.18%	1,44,500	2,09,984	7.94%	9.93%	7,33,621	12,06,267
UTI Mastershare Fund	Largecap	6,173.54	125.85	7.75%	11.83%	1,45,240	2,18,730	8.19%	10.50%	7,38,419	12,32,943

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

Scheme Name	NAV			Monthl	y Divide	nd Declared				
	11/12	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20		
ICICI Pru Multi - Asset	19.58	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	T.B.A.		
HDFC Balanced Adv	26.19	3.10%	3.10%	3.10%	3.10%	3.10%	T.B.A.	T.B.A.		
L&T Balanced Advantage	16.90	1.06%	0.97%	0.97%	0.97%	0.97%	T.B.A.	T.B.A.		
Sundaram Equity Hybrid	13.91	1.42%	1.10%	1.08%	1.11%	1.13%	T.B.A.	T.B.A.		
Nippon India Bal. Advt.	25.75	1.59%	1.59%	1.59%	1.59%	1.59%	T.B.A.	T.B.A.		
DSP Equity & Bond Fund	22.26	2.10%	2.10%	2.10%	2.10%	T.B.A.	T.B.A.	T.B.A.		
CanRobeco Equity Hybrid	77.22	6.02%	5.76%	5.58%	6.02%	T.B.A.	T.B.A.	T.B.A.		
Tata Hybrid Equity Fund	58.24	3.63%	3.54%	3.54%	3.54%	3.54%	T.B.A.	T.B.A.		
UTI Hybrid Equity Fund	25.04	1.86%	1.86%	1.86%	1.51%	1.51%	T.B.A.	T.B.A		

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Company Name	Ratings	Min.	Int	Interest Rate (%)		Sr.	Sp.	
		Amt.	P'ble	12M	24M	36M	Citizen	Addl
		(Rs.)		Mths	Mths	Mths	Extra	Rate
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	7.60%	7.90%	8.10%	0.35%	0.10%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.41%	7.41%	7.41%	0.25%	_
ICICI Home Finance	FAAA	10000	M/Q/A/C	7.40%	7.55%	7.60%	0.25%	_
LIC Housing Finance	FAAA	10000	A/C	7.50%	7.55%	7.60%	0.25%	_
Mahindra Finance	FAAA	10000	Q/H/C	7.60%	7.90%	8.25%	0.25%	_
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.25%	7.50%	7.50%	0.50%	_
Godrej & Boyce Ltd.(R)	FAA+	25000	M/H	_	_	8.25%	_	_

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