(1st to 15th Apr'2022)

# BLUECHIP BULLETI

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Issue - 21

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# Thank You

# **INVESTORS FOR YOUR CONTINUOUS PATRONAGE AND** KIND COOPERATION

# TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

## A Non-Linked, Non-Participating Annuity Plan

Tata AIA Life Insurance Fortune Guarantee Pension that plan offers you regular guaranteed income for life to help you manage your expenses post retirement.

#### **Key Features**

- > Multiple annuity options to suit your needs
- > High purchase price benefits to encourage you to save more
- > Option to increase annuity through Top-up premiums
- > Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws

#### The Annuity Options available:

- 1. Immediate Life Annuity
- 2. Immediate Life Annuity with Return of Purchase Price
- 3. Deferred Life Annuity (GA-I) and with Return of Purchase Price
- 4. Deferred Life Annuity (GA-II) and with Return of Purchase Price

Plan Options 1 and 2 are available under Single Pay & Single Life and Joint Life basis Plan Options 3 and 4 are available under Single, Limited and Regular Pay & Single Life and Joint Life basis

# **Guaranteed Additions:**

GA = 1/12th of the Yearly Annuity amount

# 2. GA-II

GA = 1/12th of 6% of Total Premiums Paid (excluding loading for modal premium)

# Death Benefit:

The Death Benefit will be paid:

- ♦ Single Life On death of the annuitant
- ♦ Joint Life On later of the death of the two annuitants

# **Death benefit payable within Deferment Period:**

Death Benefit is higher of -

- ♦ Total Premiums Paid (excluding loading for modal premiums) up to date of death + Accrued Guaranteed Additions
- ♦ 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

# **Eligibility Criteria:**

Min & Max Age at Entry Min - 45 Years Option 2 Max - 85 Years

**Premium Payment Term** 

Single Pay 1 Year

Regular / Limited Pay Option : Min: 5 Years, Max: 12 Years

**Deferment Period:** 

Single Pay - Min: 1 Year, Max: 10 Years Regular Pay - Equal to Premium Payment Term Limited Pay - Min: Premium Payment Term + 1 Year Max: Premium Payment Term + 5 Years

**Annuity Amount** : Yearly in arrears - Rs.12,000/-, Yearly in advance - Rs.12,000/-

Half Yearly in arrears - Rs.6,000/-, Quarterly in arrears - Rs.3,000/-Monthly Yearly in arrears - Rs. 1,000/-

**Payment Modes** : Single / Annual / Half-Yearly / Quarterly / Monthly Disclaimers: Tata AIA Life Insurance Company Limited (IRDAI Regn. No. 110) CIN: U66010MH2000PLC128403. Registered & Corporate

Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Advt/2021/Oct/1749 • UIN: 110N161V01

#### TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PLUS

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

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

#### **Key Features**

- ☑ Flexibility to choose Income Period from 20 to 45 years
- ☑ Get return of premium¹ at the end of Income Period
- ☑ Choice to receive Income Monthly / Annually
- ☑ Choice of Premium Payment Term
- ☑ Enhance your protection with optional Riders<sup>2</sup>
- ▼ Tax benefits as per applicable Tax Laws³

# **Maturity Benefits:**

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

<sup>1</sup>Return of Premium Benefit: The Total Premiums Paid (excluding loading for modal premiums and discount) by the policyholder will be payable at the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period.

# **Death Benefit:**

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

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

# **Eligibility Criteria:**

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

Premium Payment Term & Policy Term:

Single Pay - 5 yrs.

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

Limited Pay Option:

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

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

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

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

Income Mode : Annual & Monthly

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





# **INVESTMENTS**



# **BLUECHIP IN ASSOCIATION WITH NATIONAL STOCK EXCHANGE (NSE)**

# **PROUDLY PRESENTS**





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# **MUTUAL FUND NFO**

#### **ICICI PRUDENTIAL HOUSING OPPORTUNITIES FUND**

**Investment Objective:** To generate long-term capital appreciation by investing in equity and equity related instruments of entities engaged in and/or expected to benefit from the growth in housing theme.

#### **Product Suitability -**

This scheme is suitable for investors who are seeking:

- Long term capital appreciation
- An opend ended equity scheme following housing theme

#### **Key Features -**

Type of Scheme : An open ended equity scheme following housing theme

Scheme Category : Equity - Thematic

Minimum Appl. Amt. : Rs.5,000/- and in multiples of Rs. 1/- thereafter Load Structure : Entry Load: NA; Exit Load - 1% for < 12 Months.

NFO Closes: 11th April, 2022







**5.80**%

PERIOD: 36 MONTHS

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

The interest rate payable on 1st July 2022 fixed at 7.15%.

- \* The Floating Rate Savings Bonds, 2020 (Taxable) are issued by Government of India authorised by RBI.
- ullet Bonds can be issued in Bond ledger account format.
- Min.amount of application: Rs.1000/- and multiples thereof.
- ★ Period of the bond is 7 years.
- \* Nomination facility is available.
- Interest is payable Half Yearly from date of issue. (30th June and 31st Dec)
- \* The interest rate is linked/pegged with prevailing NSC rate with a spread of (+) 35 bps over the respective NSC rate.
- The next Interest reset date will be on 01/07/2022.
- Cumulative option is not available.
- Interest is taxable and deducted at source.
- \* The facility of premature encashment of bonds is available.

# **IMPORTANT INFORMATION**

Bluechip does not accept any Cash or Cheque payment in favour of Bluechip, also we do not ask for any sensitive data like Your OTPs received from Banks or UIDAI etc.

All Customers are advised to contact Bluechip Branches only through the branch addresses and telephone No. published only in Bluechip Bulletin or Bluechip Website <a href="https://www.bluechipindia.co.in">www.bluechipindia.co.in</a>

For any Complaints & Queries contact us on 1800-22-6465

or helpdesk@bluechipindia.co.in

# PRADHAN MANTRI VAYA VANDANA YOJANA (MODIFIED-2020)

A Non-Linked, Non-Participating, Pension Scheme subsidized by the Government of India

Get 7.40% per annum for monthly pension



Eligibility:

Min & Max Entry Age : 60 Yrs (Completed) & No Max. Limit

Policy Term : 10 Yrs

Minimum Pension : Rs.1,000/- P.M., Rs.3,000/- P.Q.,
Rs.6,000/-P.H., Rs.12,000/- P.A.

PLAN NO: 856

UIN : 512G336V01

Insurance is the subject matter of the solicitation

# SELECT TRENDING FUNDS PERFORMANCE

Fund Name	Fund Type	NAV 28.03.22	3 Years Return%	5 Years Return%
Axis Growth Opportunities Fund	Large & Mid	20.34	24.36	_
Canara Robeco Equity Hybrid Fund	Agg. Hybrid	240.48	14.99	13.12
DSP Tax Saver Fund	ELSS	78.88	17.94	14.32
HDFC Balanced Advantage Fund	Balanced Advt.	284.82	12.48	11.17
HDFC Mid-Cap Opportunities Fund	Mid Cap	89.35	17.05	12.93
Nippon India Small Cap Fund	Small Cap	83.04	27.42	19.72

#### LIC'S JEEVAN SHANTI Plan No: 858

A NON-LINKED, NON PARTICIPATING, INDIVIDUAL, SINGLE PREMIUM, DEFERRED ANNUITY PLAN

#### **FEATURES:**

- A Single Investment Plan
- Deferred Pension (Period to choose : 1 to 12 Yrs)
- Entry Age : 30 to 79 Yrs
- Guarantee of Annuaity Rates
- Pupular Options : 1. Single Life Pension2. Joint Life Option



# NEW RATES ARE EFFECTIVE FROM 01.02.2022

	DEFFERRED ANNUITY FOR SINGLE LIFE PURCHASE PRICE 10 LACS						
Def. Period	30 Yrs	40 Yrs	50 Yrs	60 Yrs	70 Yrs		
1	58,900	59,300	59,700	60,400	61,500		
2	62,400	63,000	63,900	65,400	68,200		
3	66,200	67,000	68,400	70,800	75,400		
4	70,100	71,200	73,200	76,500	83,000		
5	72,800	74,300	76,600	80,600	87,900		
6	77,100	78,900	81,900	86,800	94,500		
7	81,600	83,900	87,500	93,200	99,800		
8	86,400	89,100	93,300	99,800	1,03,200		
9	91,400	94,600	99,300	1,06,300	1,04,900		
10	95,400	98,900	1,03,800	1,10,400	1,02,800		
11	1,00,900	1,04,900	1,09,900	1,15,500			
12	1,06,500	1,11,100	1,16,200	1,19,500			

Insurance is the subject matter of the solicit

# LIC'S JEEVAN AKSHAY VII Plan No : 857

A Non-Linked, Non-Participating, Individual Immediate Annuity Plan

# FEATURES:

- A Single Investment Plan
- Pension starts immediately.
- Pension amount is guaranteed throughout the life time, in the changing interest regime.
- Age group: 30 to 100 Yrs
   Option F Return of Purchase Price
   Other Options 30 to 85 Yrs



# NEW RATES ARE EFFECTIVE FROM 01.02.2022

YEARLY ANNUITY RATES FOR SINGLE PREMIUM (EXCL GST) (OPTION F, WITH RETURN OF PURCHASE PRICE)

Age	Rs.10,00,000	Rs.25,00,000	Rs.50,00,000	Rs.1,00,00,000
40	57,750	1,45,250	2,91,250	5,83,500
45	57,950	1,45,750	2,92,250	5,85,500
50	58,150	1,46,250	2,93,250	5,87,500
55	58,450	1,47,000	2,94,750	5,90,500
60	58,750	1,47,750	2,96,250	5,93,500
65	59,150	1,48,750	2,98,250	5,97,500
70	59,650	1,50,000	3,00,750	6,02,500
75	60,150	1,51,250	3,03,250	6,07,500
80	60,750	1,52,750	3,06,250	6,13,500

Insurance is the subject matter of the solicitatio

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# **MUTUAL FUNDS**

# **SELECT MUTUAL FUNDS PERFORMANCE** SBI LARGE & MIDCAP FUND

: Feb - 1993.

Period

Last 1 Years

Last 3 Years

Last 5 Years

Top 5 Holding

Triparty Repo

Page Inds Ltd

**HDFC Bank** 

ICICI Bank

: NIFTY Large Midcap 250 TRI

Lumpsum Returns - Growth (%)

(%)

26.33%

17.81%

14.60%

(%)

6.70%

5.76%

5.26%

3.93%

3.25%

: Equity - Large & Mid Cap

Corpus(as on 28.02.22) : Rs.5,806.23/- Crores.

(%)

(%)

**Scheme Features:** 

Inception Date

Fund Type

**Period** 

Last 1 Years

Last 3 Years

Last 5 Years

**Top 5 Sectors** 

Fin. Services

**Automobile** 

**Portfolio Summary** 

Consumer Goods: 10.04%

Industrial Manf.: 8.07%

**Scheme Features:** 

Benchmark Index

Performance as on 28.03.2022

SIP Returns - Growth (%)

NAV - Growth Option : Rs.360.4194/-

: 13.38%

: 26.19%

: 18.20%

: 20.58%

: 9.10%

SBI MAGNUM MIDCAP FUND					
Scheme Features :					
Inception Date : Mar	· - 2005.				
Corpus(as on 28.02.22) : Rs.6	5,591.47/- Crores.				
Benchmark Index : Nift	y Midcap 150 TRI				
Fund Type : Equ	ity - Mid Cap				
Performance as on 28.03.202	22				
NAV - Growth Option : Rs.1	33.5234/-				
SIP Returns - Growth (%)	Lumpsum Returns - Growth (%)				
Period (%)	Period (%)				
Last 1 Years : 12.24%	Last 1 Years : 26.18%				
Last 3 Years : 33.04%	Last 3 Years : 21.68%				
Last 5 Years : 20.55%	Last 5 Years : 13.00%				
Portfolio Summary					
Top 5 Sectors (%)	Top 5 Holding (%)				
Inds. Manuf. : 16.89%	Sheela Foam Ltd.: 6.83%				
Fin. Services : 14.08%	Page Inds Ltd. : 5.77%				
Consumer Goods: 12.82%	Tube Invst of (I) : 4.24%				
Automobile : 12.61%	Carborundum Uni. 3.78%				
Textiles : 7.15%	Chola. Invst. & Fin: 3.56%				
NIPPON INDIA FOCUSED EQUITY FUND					
Scheme Features :					
·	Inception Date : Dec - 2006.				
Corpus(as on 28.02.22) : Rs.5	·				
Benchmark Index : S&P BSE 500 TRI					

: Equity - Focused

**Period** 

Last 1 Years

Last 2 Years

Last 3 Years

Infosys Ltd.

Axis Bank Ltd.

Triparty Repo

**Top 5 Holding** 

ICICI Bank Ltd. .:

State Bank of India: 5.84%

Lumpsum Returns - Growth (%)

**Lumpsum Returns - Growth (%)** 

(%)

(%)

9.10%

7.66%

6.79%

6.00%

20.68%

54.19%

17.38%

# : 6.74% Reliance Inds. Ltd.: NIPPON INDIA VISION FUND

Inception Date : Oct - 1995. Corpus(as on 28.02.22): Rs.3,027.28/- Crores. Benchmark Index : NIFTY Large Midcap 250 TRI Fund Type : Equity - Large & Mid Cap Performance as on 28.03.2022 NAV - Growth Option : Rs.805.3436/-SIP Returns - Growth (%) Lumpsum Returns - Growth (%)

Period (%) Period (%) Last 1 Years : 10.46% Last 1 Years 21.89% : 23.49% Last 3 Years 15.79% Last 3 Years 14.77% Last 5 Years Last 5 Years 10.57% **Portfolio Summary Top 5 Sectors** (%) **Top 5 Holding** (%) HDFC Bank Ltd. : 27.07%

Fin. Services 4.73% IT : 13.54% Infosys Ltd. 4.25% Consumer Goods: 11.97% ICICI Bank Ltd. 3.87% : 7.44% Reliance Inds Ltd.: 3.43% Pharma : 6.45% State Bank of India: 2.53%

#### **SBI LONG TERM EQUITY FUND**

**Scheme Features:** Inception Date : Mar - 1993. Corpus(as on 28.02.22): Rs.10,299.83/- Crores. Benchmark Index : S&P BSE 500 TRI : Equity - ELSS Fund Type

Performance as on 28.03.2022

NAV - Growth Option : Rs.215.0809/-SIP Returns - Growth (%) **Lumpsum Returns - Growth (%)** 

**Period Period** (%) (%) Last 3 Years : 22.45% Last 3 Years 14.46% Last 5 Years Last 5 Years 11.36% : 15.49% Last 7 Years : 13.58% Last 7 Years 9.73%

**Portfolio Summary Top 5 Sectors** (%) **Top 5 Holding** (%) Fin. Services : 26.23% Triparty Repo 6.21% : 10.45% IT ICICI Bank 5.35% : 8.40% Oil & Gas Larsen & Toubro Ltd.: 4.35% **Automobile** : 7.76% Infosys Ltd.. 4.22% Construction : 7.14% Reliance Inds Ltd.: 4.21%

# NIPPON INDIA TAX SAVER (ELSS) FUND

**Scheme Features:** 

Inception Date: : Sept - 2005. Corpus(as on 28.02.22): Rs.11,531.91/- Crores. Benchmark Index : Nifty 500 TRI

Fund Type : Equity - ELSS Performance as on 28.03.2022 NAV - Growth Option : Rs.75.7138/-

SIP Returns - Growth (%) **Lumpsum Returns - Growth (%)** Period (%) **Period** (%) Last 1 Years Last 1 Years : 11.69% 22.90% : 33.42% Last 2 Years Last 2 Years 45.12% . 22.38% 10.99% Last 3 Years Last 3 Years

**Portfolio Summary** 

**Top 5 Sectors** (%) Top 5 Holding (%) : 37.87% HDFC Bank Ltd. Fin. Services 7.54% ΙT : 12.23% Infosys Ltd. 7.44% Automobile : 6.83% ICICI Bank Ltd. 7.08% Oil & Gas 6.43% Reliance Inds Ltd..: 5.42% Consumer Goods: 5.71% Axis Bank Ltd. 4.31%

# MAHINDRA MANULIFE ELSS KAR BACHAT YOJANA

**Scheme Features:** : Oct - 2016. Inception Date Corpus(as on 28.02.22): Rs.425.32/- Crores. Benchmark Index : Nifty 500 TRI Fund Type : Equity - ELSS

NAV - Growth Option : Rs.18.3535/-

Performance as on 28.03.2022

SIP Returns - Growth (%)

**Period** (%) **Period** (%) Last 1 Years Last 1 Years 11.20% 24.52% Last 3 Years 25.02% Last 3 Years 16.95% 16.20% Last 5 Years Last 5 Years 10.94%

**Portfolio Summary** 

Fund Type

**Period** 

Last 1 Years

Last 2 Years

Last 3 Years

**Top 5 Sectors** 

Automobile

IT

**Portfolio Summary** 

Fin Services :

Consumer Goods:

Construction. :

Performance as on 28.03.2022

SIP Returns - Growth (%)

NAV - Growth Option : Rs.76.1417/-

(%)

(%)

11.08%

27.21%

38.27%

9.89%

9.20%

8.45%

7.70%

: 35.93%

(%) **Top 5 Holding Top 5 Sectors** (%) Fin. Services : 8.79% 28.20% ICICI Bank Ltd : IT : 15.83% Infosys Ltd. 8.00% Inds. Manuf. 8.42% HDFC Bank Ltd. : 7.41% Consumer Goods: 7.49% Reliance Inds. Ltd. 5.49% Automobile 5.50% Kotak Mah. Bank Ltd.: 3.06%

# MAHINDRA MANULIFE MID CAP UNNATI YOJANA

**Scheme Features:** 

Inception Date : Jan - 2018. Corpus(as on 28.02.22) : Rs.840.73/- Crores. Benchmark Index : Nifty Midcap 150 TRI : Equity - Mid Cap

Performance as on 28.03.2022 NAV - Growth Option : Rs.17.0267/-

36.66%

SIP Returns - Growth (%) Lumpsum Returns - Growth (%) **Period Period** (%) (%) Last 1 Years 12.80% Last 1 Years 28.22%

Last 2 Years

Last 3 Years

48.45%

22.12%

Last 3 Years 29.97% **Portfolio Summary** 

Last 2 Years

Top 5 Holding **Top 5 Sectors** (%) (%) Indus. Manuf. : 23 55% Triparty Repo 4.03% Fin Services : 3.07% 17.94% SBI Automobile 9.89% Federal Bank Ltd: 2.88% Cummins India Ltd.: Metals 8.08% 2.79% Consumer Goods: 6.82% Atul Ltd. 2.75%

# MAHINDRA MANULIFE MULTI CAP BADHAT YOJANA

**Scheme Features:** 

Inception Date : May - 2017. Corpus(as on 28.02.22): Rs.972.49/- Crores.

Benchmark Index : NIFTY 500 Multicap 50:25:25 TRI Fund Type : Equity - Multi Cap

Performance as on 28.03.2022

NAV - Growth Option : Rs.20.2929/-SIP Returns - Growth (%) Lumpsum Returns - Growth (%)

Period (%) **Period** (%) Last 1 Years 16.23% Last 1 Years 33.46% Last 2 Years 39.45% Last 2 Years 51.98% Last 3 Years 31.54% Last 3 Years 23.50%

**Portfolio Summary** 

**Top 5 Sectors** (%) Top 5 Holding (%) Fin. Services : 21.38% SBI 5.40% ICICI Bank Ltd. : 5.09% Indus. Manuf. : 13.90% IT 12.77% Infosys Ltd 4 55% Automobile 9.23% Triparty Repo. 4.26% Telecom 5.08% Maruti Suzuki (I) Ltd.: 3.85%

# Union Long Term Equity Fund

**Scheme Features:** 

: Dec - 2011. Inception Date Corpus(as on 28.02.22): Rs.453.04/- Crores. Benchmark Index : S&P BSE 500 TRI : Equity - ELSS Fund Type

Performance as on 28.03.2022 NAV - Growth Option : Rs.40.4300/-

SIP Returns - Growth (%) **Lumpsum Returns - Growth (%)** (%) **Period** (%) Last 1 Years 9.43% Last 1 Years 22.97% : 24.71% 18.67% Last 3 Years Last 3 Years Last 5 Years 13 84% : 17.77% Last 5 Years

**Portfolio Summary** 

**Top 5 Sectors** (%) **Top 5 Holding** (%) Fin. Services : 29.50% Reliance Inds. Ltd.: 7.69% : 12.27% Infosys Ltd. 7.36% Consumer Goods: 8.54% ICICI Bank Ltd. : 6.66% Oil &Gas: 8.40% HDFC Bank Ltd. : 5.73% Automobile 6.05% Triparty Repo : 4.76%

# Union Small Cap Fund

**Scheme Features:** 

Inception Date : Jun - 2014. Corpus(as on 28.02.22) : Rs.560.75/- Crores. : S&P BSE 250 SmallCap TRI Benchmark Index Fund Type : Equity - Small Cap

Performance as on 28.03.2022

NAV - Growth Option : Rs.28.1700/-

SIP Returns - Growth (%) **Lumpsum Returns - Growth (%)** (%) **Period** (%) Last 1 Years Last 1 Years : 15.22% 35.99% Last 2 Years : 45.72% Last 2 Years 63.06% Last 3 Years 26 73% : 37.60% Last 3 Years **Portfolio Summary** 

**Top 5 Sectors** (%) **Top 5 Holding** (%) Consumer Goods: 13.84% TripartyRepo 3.99% Fin Services : 12.97% NEOGEN Chemical.: 3.40% : 12.31% Fine Organic Inds: 3.24% Chemical Construction : 9.92% Krishna Inst.of Med.: 3.23% Indust. Manuf. : 9.82% Tatva C. Pharma Chem Ltd.: 3.19%

# UNION FLEXI CAP FUND

**Scheme Features:** 

: Jun - 2011. Inception Date Corpus(as on 28.02.22): Rs.934.76/- Crores. Benchmark Index : S&P BSE 500 TRI : Equity - Flexi Cap Fund Type

Performance as on 28.03.2022

NAV - Growth Option : Rs.32.3300/-SIP Returns - Growth (%) **Lumpsum Returns - Growth (%)** 

(%) **Period** (%) Last 2 Years 28.95% Last 2 Years 44.40% Last 3 Years : 24.17% 18.54% Last 3 Years Last 5 Years Last 5 Years 17.74% 14.17% **Portfolio Summary Top 5 Sectors** (%) **Top 5 Holding** (%)

Fin. Services : 31.58% Reliance Inds Ltd.: 8.37% 11.80% Infosys Ltd.. 7.31% Oil & Gas 9.77% ICICI Bank Ltd : 7.25% Consumer Goods: 7.53% HDFC Bank Ltd. : 6.37% Automobile : 5.92% Triparty Repo : 5.11%



# LIFE INSURANCE

# **HDFC LIFE SANCHAY PLUS**

# A Non-Participating, Non-Linked Savings Insurance Plan

#### LONG TERM INCOME OPTION

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

#### **Key Features:**

- ☑ Guaranteed benefits Rest assured of the returns
- ☑ Tax benefits You may be eligible for tax benefits as per prevailing tax laws
- Flexibility Guaranteed benefit as a lump sum or as regular
- Long Term Income Option Guaranteed Income for a Fixed term of 25 to 30 years
- Optional Riders Enhance your protection coverage with rider options on payment of additional premium

#### Important PPT / PT combinations providing Higher IRRs

	,	providing inglier likes		
PPT/PT	Income Period	Annual	Income Payable	IRR
(in Yrs)	(in Yrs)	Premium	(% of AP) per Yr	
10/12	25	1,00,000	110%	6.23%
10/12	30	1,00,000	108.50%	6.30%
12/12	25	1,00,000	121%	6.11%
12/12	30	1,00,000	119.25%	6.18%
10/12	25	5,00,000	112.50%	6.33%
10/12	30	5,00,000	111%	6.41%
12/12	25	5,00,000	124%	6.23%
12/12	30	5,00,000	122.25%	6.29%

PPT – Premium Payment Term, PT – Policy Term, IRR – Internal Rate of Return Above returns @ Age 5 to 50 years

#### 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 Paying Term	Policy Term	Payout Period
	5 Years	5 to 10 Years	
	6 Years 7 Years	6 to 11 Years 7 to 10 Years	Maturity benefit paid as a
	8 Years	8 to 11 Years	guaranteed income for a
	9 Years	9 to 11 Years	Fixed term of 25 or 30 years
	10 Years	10 to 12 Years	starting from (Policy Term +
	11 Years	11 to 12 Years	1) th year in arrears.
H	12 Years	12 to 13 Years	

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 : 51 Years & 60 Yrs Last Birthday Min. & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday Minimum Premium : Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7500/-, Monthly: Rs.2,500/-

Maximum Premium : No limit, subject to Board Approved Underwriting Policy

1. Risk 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

#### **GUARANTEED INCOME OPTION**

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

- ☑ Guaranteed benefits Rest assured of the returns
- ☑ Tax benefits You may be eligible for tax benefits as per prevailing tax laws
- Flexibility Guaranteed benefit as a lump sum or as regular
- ☑ Optional Riders Enhance your protection coverage with rider options on payment of additional premium

#### Important PPT / PT combinations providing Higher IRRs

PPT/PT (in Yrs)	Income Period (in Yrs)	Annual Premium	Income Payable (% of AP) per Yr	IRR
12/17	10	1,00,000	325%	6.00%
12/17	12	1,00,000	290%	6.09%
12/17	10	5,00,000	328%	6.05%
12/17	12	5,00,000	293%	6.15%

PPT – Premium Payment Term, PT – Policy Term, IRR – Internal Rate of Return Above returns @ Age 5 to 50 years

#### **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 Term	Payout Period
Paying Term		
7 Years	7 to 12 Years	Adams to be a fit and a second
8 Years	8 to 13 Years	Maturity benefit paid as a guaranteed income for a
9 Years	9 to 14 Years	Fixed term of 10 or 12 years
10 Years	10 to 15 Years	starting from (Policy Term +
11 Years	11 to 16 Years	1)th year in arrears.
12 Years	12 to 17 Years	

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 : 5<sup>1</sup> Years & 60 Yrs Last Birthday Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday : Annual: Rs.30,000/-, Half Minimum Premium Yearly: Rs.15,000/-, Quarterly: Rs. 7500/-, Monthly: Rs.2,500/-Maximum Premium : No limit, subject to Board Approved Underwriting Policy

of a minor life, the policy will vest on the Life Assured on attainment of age 18 years

# LIFE LONG INCOME OPTION

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

# **Key Features:**

- ☑ Guaranteed benefits Rest assured of the returns
- ☑ Tax benefits You may be eligible for tax benefits as per prevailing tax laws
- Flexibility Guaranteed benefit as a lump sum or as regular
- Life Long Income Option Guaranteed Income till age 99
- 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	Guaranteed Income ^ Payable each year		
Payment Term	during the payout period#		
	Policy Term Entry Ages: 50 to 60 Years		
5 Years	6 Years	31.75% of AP	
6 Years	7 Years	41% of AP	
10 Years	11 Years	91% of AP	
12 Years	13 Years	121% of AP	

^An additional income is payable in case of higher premium amount, please refer to the Enhanced Benefit for High Premium

# Payout period is 99 minus age of Life Insured as at end of policy

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

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:**

Maximum Premium

Min & Max. Age at Entry Min & Max. Age at Maturity : 56 Yrs & 71 Yrs Last Birthday Minimum Premium

: 50 Yrs & 60 Yrs Last Birthday : Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-,

Quarterly: Rs. 7500/-, Monthly: Rs.2,500/-: No limit, subject to Board

Approved Underwriting Policy

HDFC 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/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Limited Living product. HDFC Limited Living product. HDFC Limited Living product. HDFC Limited and conditions please read and conditions and exclusions please read and conditions are requested to lodge a police complaint.

# ICICI PRU GUARANTEED INCOME FOR TOMORROW (LONG-TERM)

# A PROTECTION AND SAVINGS ORIENTED LIFE INSURANCE PLAN

It is protection and savings oriented life insurance plan provide financial protection to your family along with guaranteed benefits.

# Key Benefits -

Life Insurance Cover\*\* - for financial security of your family

Guaranteed\*\*\* income - to help you save for your goals

\*\*\* Conditions apply

#### Benefits under the Plan: Plan Option 1:Income:

Under this plan option,

- You pay premiums for a certain period of time
- One year after the completion of premium payment term, you get Guaranteed Income at the end of every month/year for a certain period

Details of the premium payment term and the Income Period as per the table below:

	Premium Payment Term	You get Guaranteed Income	You can get Guaranteed Income
١	7 Years	15 or 20 or 25 or 30 years	End of 9 <sup>th</sup> Year
	10 Years		End of 12 <sup>th</sup> Year

# Guaranteed Income Benefit \*\*\*(Survival Benefit):

Once you pay all your premiums, depending on the premium payment term and the Income Period selected by you, you will receive a Guaranteed Income upon survival on the date of each income payment

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

- a. 10 X Annualized Premium
- b. 105% of Total Premiums Paid up to the date of death
- c. Annual Guaranteed Income X Death Benefit factor for Guaranteed Income

Plan Option 2: Income with 110% ROP - Receive Guaranteed Income for a certain period in arrears/ at the end of every month / year. Additionally, along with the last income instalment, you will get 110% of Total Premiums paid by you (Maturity Benefit) at the end of the policy term.

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

- a. 10 X Annualized Premium
- b. 105% of Total Premiums Paid up to the date of death
- c. Annual Guaranteed Income X Death Benefit factor for Guaranteed Income + Maturity Benefit X Death Benefit factor for Maturity Benefit

Tax benefits\*\*\*\*- may be applicable on premiums paid and benefits received as per the prevailing tax laws

# **Basic Eligibility:**

Minimum Age at Entry : 0 Years Maximum Age at Entry : 60 Years Income Period ^ : 15,20,25,30 Years Minimum Annual Premium : Rs. 30,000/-Maximum Annual Premium : Unlimited

: Annual, Half-Yearly, Monthly Premium Payment Mode

: PPT - 7 Yrs, Policy Term - 23,28,33,38 Yrs Income Option PPT – 10 Yrs, Policy Term – 26,31,36,41 Yrs Income with 110% ROP# : PPT - 7 Yrs, Policy Term - 23,28,33,38 Yrs PPT – 10 Yrs, Policy Term – 26,31,36,41 Yrs

^ Income Period starts one year after the completion of premium payment term and is included in the policy term #ROP: Return of premium

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Disclaimer: \*\* Life insurance cover is the benefit payable on death of the life assured during the policy term. \*\*\*Guaranteed benefits are payable subject to all due premiums being paid. Conditions Apply \*\*\*\*Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, it any, will be charged extra as per applicable rates. The tax laws are subject to amendments made thereto from time to time Please consult your tax advisor for details, before acting on above.

# LIFE INSURANCE



# **BAJAJ ALLIANZ LIFE ASSURED WEALTH GOAL**

# A Non linked, Non-Participating, Individual, Life Insurance Savings Plan

#### **WEALTH CREATION**

Bajaj Allianz Life Assured Wealth Goal, a non-participating, non-linked, life, individual life insurance, savings plan, is one such investment cum insurance plan that offers the assurance of lump sum on maturity.

#### **Key Features:**

- Guaranteed Maturity Benefit
- Tax Benefits

Maturity Benefits: Guaranteed Maturity Benefit (GMB) will be a percentage of total premiums\* paid. **Death Benefit:** 

## For Limited/ Regular Pay option:

The Death benefit will be higher of

- a. Sum Assured on Death#, or
- b. 105% of total premiums\* paid as on date of death, or
- c. The prevailing surrender value

\*Total Premium is (the sum of all premiums paid under the policy) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws

\*Sum Assured on Death is higher of the Sum Assured or 10 times of Annualised Premium.

#### **Eligibility Criteria:**

Premium	Policy Term	Min/Max.	Min/Max.	Min/Max.
Payment Term	(PT) (in yrs)	Age at Entry	Age at Maturity	Premium (Rs)
(PPT) (in Yrs)		(yrs )	(yrs )	
5/8/10/12	10/15/20/25/30	0 to 65	18 to 75	12,000 to no limit

All ages mentioned above are age as on last birthday.

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

#### SECOND INCOME

#### **Key Features:**

- Regular guaranteed Long term Income of 25 or 30 years
- > Option of Return of Premiums (ROP) at the end of Income Period
- ➤ Option to Defer Income payouts by 0/1/2 years after the end of premium payment term
- > Choice of Income Payout date
- Income Benefit with Life Cover
- > Tax Benefits

#### Second Income -

Pay Premium for (years) - 5, 7, 8, 10, 12

Deferment Period (years) - 0/1/2

- 25/30 Income Period (years)

Income Benefits: Receive regular guaranteed payouts as a percentage of Annualized Premium during the Income Period.

Maturity Benefits: On maturity, you will receive,

- Sum of all premiums paid (if opted), plus
- Last regular guaranteed payout

# **Death Benefit:**

- a. Sum Assured on Death#, or
- b. 105% of total premiums\* paid as on date of death or
- c. The prevailing surrender value

\*Total Premium is (the sum of all premiums paid under the policy) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws

\*Sum Assured on Death is higher of the Sum Assured or 10 times of Annualised Premium.

Engininy Criteria:										
Premium	Policy Term	Income Period	Min/Max.	Min/Max.	Min/Max.					
Payment Term	(PT) (in yrs)	(in yrs)	Age at Entry	Age at	Premium					
(PPT) (in Yrs)			(yrs )	Maturity (yrs)	(Rs)					
5	30 to 44	25/30	5 to 50	35 to 99	30,000 to					
7/8/10/12			5 to 60		no limit					

Policy Term = Premium Payment Term + Income period + Deferment period

# STEP UP INCOME

# **Key Features:**

- > Guaranteed increasing income
- Return of Premiums (ROP) at the end of Income Period
- > Income benefit with life cover
- > Choice of income payout date

STEP Up Income - Regular guaranteed payouts increase by @10% of 1st instalment of Regular guaranteed payout every five years during the Income Period

Pay Premium for (years) - 5, 7, 8, 10, 12

Deferment Period (years) - 0

Income Period (years) - 20

Income Benefit: Regular guaranteed payouts increase by @10% of 1st instalment of Regular guaranteed payout every five years during the Income Period.

Maturity Benefit: On maturity, you will receive sum of all premiums paid, plus last instalment of regular guaranteed payout.

Death Benefit: The Death benefit will be higher of

- a. Sum Assured on Death#, or
- b. 105% of total premiums\* paid as on date of death or
- c. The prevailing surrender value

\*Total Premium is (the sum of all premiums paid under the policy) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws

\*Sum Assured on Death is higher of the Sum Assured or 10 times of Annualised Premium.

Premium	Policy Term	Income Period	Min/Max.	Min/Max.	Min/Max.
Payment Term	(PT) (in yrs)	(in yrs)	Age at Entry	Age at	Premium
(PPT) (in Yrs)			(yrs )	Maturity (yrs)	(Rs)
5	25 to 32	20	5 to 50	30 to 92	30,000 to
7/8/10/12			5 to 60		no limit

Policy Term = Premium Payment Term + Income period + Deferment period

Disclaimers: Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Assured Wealth Goal are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. 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. Bajaj Allianz Life Assured Wealth Goal is A Non linked, Non-Individual, Life Insurance Savings Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune eg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us customercare@bajajallianz.co.in, Fax No: 02066026789, Bajaj Allianz Life Assured Wealth Goal (UIN: 116N170V02), The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allia SE to use its "Allianz" logo. All charges/ taxes, as applicable, will be borne by the Policyholder.

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#### **KOTAK FORTUNE MAXIMISER**

A Non-Linked, Participating Savings, Life Insurance Plan

Kotak Life proudly presents "Kotak Fortune Maximiser - Life Goal Maximiser Option", a limited pay participating endowment plan, which can be customized as per your requirement to help you plan for a better future through multiple plan, payout options.

#### **Key Features**

- Multiple Bonus Payout Options
- > Long Life Cover
- Spouse Cover
- > Enhanced Sum Assured for Female Life

#### **Multiple Bonus\* Payout Options available:**

Cash Bonus (Immediate Payout): Under this option, the Cash Bonus (if declared) will be payable to you on a monthly OR yearly basis (as opted for). The monthly / yearly bonus will be payable, starting from the end of 13th policy month / first policy year, till the end of policy term, or on death or on surrender (if any), provided the premium due on the first policy anniversary is paid and the policy is inforce

Cash Bonus (Deferred Payout): Under this option, you will have the flexibility to choose a tenure post which you would like to receive the Cash Bonus. This is called the Deferment Period. You can choose 5 / 7 / 10 years as Deferment Period. During this period, Cash Bonus shall not be payable. Paid-Up Additions: Under this option, the Cash Bonus (if declared) will be utilized to purchase additional Sum Assured in the form of Paid-Up Additions, throughout the policy term. Paid-Up Additions shall be payable on Death or Maturity OR you will have the flexibility of encashing the Cash Value of accrued Paid-Up Additions subject to terms & conditions.

# Benefits Under the plan:

#### **Death Benefit:**

- 1. Policies where Cash Bonus is opted (Immediate & Deferred Payout)
  - a) Sum Assured on death#PLUS b) Interim Bonus (if declared) PLUS c) Terminal Bonus (if declared)
- 2. Policies where Paid-Up Additions is opted
  - a) Sum Assured on death#; PLUS b) Accrued Paid-Up Additions (if any); PLUS c) Interim Bonus (if declared) PLUS d) Terminal Bonus (if declared);
- 3) Death Benefit in case Spouse Cover
  - Death of Primary Life Insured (Prior to Spouse)

Death Benefit as mentioned above PLUS Waiver of Future Premiums w.r.t Spouse PLUS Policy continues with Life Cover of Spouse till end of Policy Term or attainment of age 85 years,

Death of Spouse (Prior to Primary LifeInsured)

Sum Assured on death for Spouse PLUS Policy continues with all Benefits for Primary Life Insured (provided premiums are being paid)

# **Maturity Benefit:**

- 1. Under Cash Bonus (Immediate & Deferred) Payout Option, the Maturity Benefit payable shall be: a) Basic Sum Assured PLUS b) Cash Bonus (if declared) PLUS c) Terminal bonus (if declared)
- 2. Under Paid-Up Addition Option, the Maturity Benefit payable shall be:a) Basic Sum Assured PLUS b) Cash Bonus (if declared) PLUS c) Accrued Paid-up Addition (if available) PLUS d) Terminal bonus (if declared)

Tax Benefit: You may avail of tax benefits as specified under the Income Tax Act, 1961. Tax benefits are subject to change as per tax laws. You are advised to consult your Tax Advisor for details. Goods and Services Tax and Cess as applicable shall be levied over and above premium amount as per applicable tax laws.

# **Fligibility**:

<u>Eligibility:</u>						
Entry Age of Life Insured	Min: 0 years (90 days)					
(as on last birthday)	Max: 50 years – 6 & 15 pay, 55 years – 8 / 10 & 12 pay					
Maturity Age of Life Insured	85 yrs for Primary Life Insured					
(as on last birthday)	In case Spouse Cover is availed: 85 years or Age at Maturity					
	whichever is lower (for Spouse)					
Policy Term	85 years less Entry Age of Life Insured (Primary Life Insured in					
	case Spouse Cover option is chosen)					
Basic Sum Assured	Basic Sum Assured is the Guaranteed Maturity Benefit to be payable					
	on death or maturity.					
	Basic Sum Assured shall depend upon the Age, Gender, Policy					
	Term, Premium Payment Term, Premium Amount & Bonus Payout					
	Options chosen.					
Premium	Min: 6 & 8 Pay: Rs. 48,000/-, 10 /12 & 15 Pay: Rs. 36,000/-					
	Max : No Limit					
PPT	6 / 8 / 10 / 12 & 15 years					
PremiumPayment Mode	Yearly, Half yearly, Quarterly and Monthly					

Disclaimers: Kotak Fortune Maximiser UIN: 107N125V01, Form No: N125. This is a savings-cum-protection oriented participating endowment plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's under writing policy. For more details on risk factors, terms and conditions please read sales brochure care fully before concluding a sale. \*Where Sum Assured on death is HIGHEST of: (1)11 times of Annualised Premium (including extra premium, if any) OR (2) Basic Sum Assured, which is the guaranteed maturity benefit OR (3) 105% of all premiums paid (including extra premium, if any) till the date of death. Annualised Premium is the premium payable in a policy year, excluding Goods and ServicesTax, Cess, rider premium, under writing extra premiums and loadings for modal premium, if any. \*The life cover for Spouse shall cease on the policy anniversary following attainment of age of 85 years or end of the Policy Term, whichever is earlier. In case the policy anniversary coincides with the date of birth of the Spouse, the life cover will cease on the date of attainment of age of 85 years or end of the Policy Term, which ever is earlier. \*Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. Benefits under this plan are dependent upon the performance of the participating Funds. Kotak Mahindra Life Insurance Company Ltd. Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: https://www.kotaklife.com| WhatsApp: 9321003007 | Toll Free No. – 1800 209 8800 | Ref. No. KLI/21- 22/P-NL/1303 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.

1st to 15th Apr'2022 Bluechip Bulletin



# LIFE & GENERAL INSURANCE

#### **INDIAFIRST LIFE SMART PAY PLAN**

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

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

#### **Key Features:**

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

#### Benefits under the plan:

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

Premium Paying Term	Payout Year
5 Years	4 <sup>th</sup> Year
6 Years	5 <sup>th</sup> Year
7 Years	6 <sup>th</sup> Year
8 Years	7 <sup>th</sup> Year

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

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

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

#### **Basic Eligibility:**

Min & Max Age at Entry: Min – 8 Yrs (PT 10 Yr), 3 Yrs (PT 15 Yr), Max – 50 Yrs

Max. Age at Maturity : 65 Years

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

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

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#### PNB METLIFE GUARANTEED GOAL PLAN

# A Non-Linked Non-Participating Individual Life Insurance Savings Plan

PNB MetLife Guaranteed Goal Plan, a perfect savings solution that helps you save systematically and get guaranteed returns. PNB MetLife Guaranteed Goal Plan secures your goals against unforeseen life events and offers you complete control and flexibility to customize your savings schedule.

#### **Key Advantage**

- > Secure your future with guaranteed benefits
- > Flexibility to receive benefits as Lumpsum or Guaranteed Income
- > Boost corpus with Guaranteed Additions\*& Wealth Additions
- > Higher benefits for higher premium payment
- Flexibility to accumulate survival benefits & receive payouts on date of your choice
- Life cover for entire policy term

\*Guaranteed additions, Options will not be available with Single Premium policies and Joint Life policies.

# Key Benefits

Choose from two plan options

- Lumpsum Option: Guaranteed Maturity Benefit will be payable at Maturity date.
   Income + Lumpsum Option<sup>2</sup>: Guaranteed Survival Benefit will be payable every year post
- completion of Premium Payment Term along with a Guaranteed Maturity Benefit on Maturity dates. Benefits will differ based on the option chosen.
- Additional benefits to boost your corpus:
- Guaranteed addition of 5% of Total Annualised premium paid till date gets accrued every year during premium payment term
- Wealth Additions ranging from 3.2% to 9% of Total Annualised Premium paid till date get accrued or paid every year after premium payment term
- Flexibility to accumulate your Survival benefits and receive payouts on the date of your choice.

# Benefits under the plan-

**Survival Benefit -** On survival of the Life Assured until the end of the Premium Payment Term, Option 1: Lumpsum Option: No survival benefit will be payable under this option.

Option 2 : Income + Lumpsum Option : If this option is chosen, Survival Benefit will be payable on each Policy Anniversary following the completion of the Premium Payment Term, a. Guaranteed Income b. Sum of Accrued Guaranteed Additions divided by Income Payout Period (years) c. Wealth Additions

Option 1 – Lumpsum Option: On survival of the Life Assured till the Maturity Date, provided that the Policy is in In-force Status, the Guaranteed Maturity Benefit shall be paid which is equal to sum of: For Limited Pay policies: a. Sum Assured at Maturity; + b. Accrued Guaranteed Additions; +

Option 2 – Income + Lumpsum Option:On survival of the Life Assured till the Maturity Date, provided that the Policy is in In-force Status, the Guaranteed Maturity Benefit shall be paid which is equal to Sum Assured on Maturity.

Where, Sum Assured on Maturity means the amount of benefit guaranteed to be paid on maturity and is defined as a percentage of Annualised Premium. Sum Assured on Maturity varies by age, Premium Payment Term, Policy Term, amount of Annualised Premium and option chosen.

**Death Benefit:** For Limited Pay policies, Sum Assured on Death is higher of 10 times of Annualised Premium or 105% of Total Premiums Paid up to the date of death of Life Assured.

Tax benefits - Tax benefits under this plan may be available as per the provisions and conditions of the Income Tax Act, 1961 and are subject to any changes made in the tax laws in future.

# **Boundary Conditions:**

Benefit payout options - Option 1 : Lumpsum Option, Option 2 : Income + Lumpsum Option

Min. Age at entry (Years) : 0 (30 days)

Max Age at entry (Years) : For Single pay: 65 Years; For Limited pay: 60 years Premium Paying Term (Years)

Premium Payment Term	Policy Term: Lumpsum Opt.	Policy Term: Income +Lumpsum Opt.
5 Yrs	10, 12 and 15 Yrs	10, 12 and 15 Yrs
7 Yrs	12, 15 and 20 Yrs	12, 15 and 20 Yrs
10 Yrs	15, 20 Yrs	20 Yrs
12 Yrs	20 Yrs	20 Yrs
		20

Premium Payment Modes - Yearly/ Half Yearly/Quarterly/ Monthly

Disclaimer: Returns mentioned above are applicable for inforced policies at Age 40, AP 1 Lakhs, Lumpsum Option, Annual Mode, PPT12, Term 30.

Total Benefit varies basis actual Entry Age, Premium Payment Term, Policy Term, Annualised Premium amount, and Option chosenPNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 &703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore - 560001, Karnataka. IRDAI Registration number 117. C No: U66010KA2001PLC028883. PNB MetLife Guaranteed Goal Plan is an Individual, Non-Linked, Non-Participating Savings, Life Insurance plan (UIN: 117N131V01). Please consult your advisor for more details. Please read the Sales brochure carefully before concluding any sale. Tax benefits are as per Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Good and Services Tax (GST) shall be levied asper prevailing tax Laws which are subject to change from time to time. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Websitz-www.pnbmetlife.com, Emvilies. Complex, off Veer Savarkar Flyover, Goregoon (West), Mumbai: 400062, Maharashtra. Phone +91-22-41790000, Fax: +91-22-41790203.AD-F/2021-22/734

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

#### ADITYA BIRLA SUN LIFE INSURANCE ASSURED INCOME PLUS

# A Non-Linked Non-Participating Individual Life Insurance Savings Plan

**ABSLI Assured Income Plus,** a non-linked non-participating individual life insurance savings plan, that provides the benefit of life insurance cover along with a regular income for 20, 25 or 30 years to ensure fulfilment of your family's long term goals and aspirations.

#### **Key Features:**

**Long Term Income :** Get guaranteed<sup>1</sup> regular income for a period of 20, 25 or 30 years to ensure fulfilment of your recurring needs

Two Benefit Options: Flexibility to choose from Income only Benefit or Income Benefit with Return of Premium (RoP)

**Loyalty Additions :** Loyalty Additions as an additional boost to your Income Benefit and Return of Premium (RoP) benefit pay-out.

**Commutation Option :** Flexibility to receive a discounted value of future survival benefits as a lump sum based on your needs.

Customizable Benefits: Option to enhance your insurance cover with appropriate riders at a nominal extra cost.

Provided all due premiums are paid

### **Key Benefits Offered Under The Plan:**

**Death Benefit -** In case of the life insured's unfortunate demise during the policy term, Sum Assured on Death will be paid to the nominee.

Sum Assured on Death is defined as higher of: a) 10 times of Annualized Premium b) 150% of Total Premiums paid till the date of death c) Sum Assured

The nominee will have an option to receive the amount of Death Benefit in Annual/Monthly installments instead of a lump-sum, over a period of 10 years as per the percentages given below:

	, , ,	• •
Instalments Frequency	Annual	Monthly
Instalment (as % of Death Benefit)	12.19%	1.037%
Total payments (as % of Death Benefit)	121.90%	124.44%

**Survival Benefit:** On surviving till the end of Policy Term, Income Benefit - is payable to you for 20, 25 or 30 years at the end of the period (monthly, quarterly, half yearly or annually) as per the Benefit Payout Frequency chosen.

Maturity Benefit: At the end of the Policy Term, you will have the flexibility to use the commutation option wherein, at any time on or after end of the Policy Term, if you would like to get a lump sum instead of the Income Benefits (and RoP, if any), the commuted value of the outstanding benefits shall be paid as a lump sum.

This lump sum will be at least equal to the Total Premiums Paid less any Survival Benefit already paid. The lump sum benefit is calculated using factors determined by a discount rate of 8.70%. The Company may revise the factors based on the then prevailing market conditions subject to prior IRDAI approval.

#### **Eligibility:**

Min. Entry Age  $\,:\,$  112 years for Policy Term 7 years, 92 years for Policy Term 9 years

 $5^{2}$  years for Policy Term 13 years

<sup>2</sup>In case the Life Insured is a minor, the Policy will automatically vest once the life insured attains the age of majority. The risk coverage for the minors will start from the Date of Commencement of Risk.

Maximum Entry Age : 60 Yrs

Premium Payment Term (PPT) & Policy Term

Premium Payment Term	Policy Term (PT) : PPT + 1 year	Benefit Payout Period <sup>3</sup>
6 Years	7 years	20, 25, 30 years
8 Years	9 years	20, 25, 30 years
12 Years	13 years	20 years

Premium Payment Modes : Annual, Semi Annual, Quarterly, Monthly

Minimum Annualized Premium : Rs. 50,000/-

Maximum Annualized Premium : No Limit (subject to Board Approved Underwriting Policy)

Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 www.adityabirlasunlifeinsurance.com IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN:109N127V05 ADV/12/21-22/1713 VER5/DEC/2021 BEWARE OF SPURIOUS / FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

# MANIPAL CIGNA PROHEALTH INSURANCE

# A SMART PLAN FOR A HEALTHIER LIFE

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

# Highlights of the Plan

- Unlimited times of Restoration with 100% additional Sum Insured
- > Guaranteed Bonus on every renewal, max up to 200% (Irrespective of Claim)
- End-to-end Protective Healing benefits with In-hospital, Donor, Out-patient and Domiciliary Cover
- > 500 + Day Care treatments covered up to full Sum Insured
- > Healthy Rewards points up to 20% of premium to redeem as HMB/renewal discount
- Choice of utilizing 50% of Health Maintenance Benefit (HMB) towards premium payment from 1st renewal
- > Worldwide protection up to full sum insured in case of emergency
- Immediate assured good health with Health Maintenance Benefit (OPD) up to Rs. 20,000 (as per plan)
- Dedicated preventive health benefits with Medical Check-up and Wellness Programs
- > Superior Deductible up to Rs. 10 lacs with packaged benefits to top-up health protection
- $\succ$  Optional **Daily Cash Benefit and Critical Illness** add-on cover for complete peace of mind

# Features at a glance:

- > Sum Insured ranges from Rs.2.5 lacs to Rs. 100 lacs
- Choice of Individual, Family Floater & Multi Individual cover
- $\succ$  Start enrolment from 91 days to 23 years for children and 18 years to **no Limit** for adults
- > No age limit for entry into the plan
- Policy tenure of 1, 2 and 3 years

# Other Benefits:

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

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Bluechip Bulletin 1st to 15th Apr'2022

# **BLUECHIP OFFICES IN INDIA**



#### **OUR NEW OFFICES ACROSS INDIA**

Gr. Flr. Maya Market, Kali Bari Rd. Bhatta Bazar, Nr. Uttar Bihar Gramin Bank Purnea

Tel.: 06454 - 243 114 / 243 124 (Bihar)

Pallikaranai Shop No. 2, First Floor, Door No. 213, Velachery Main Road, Pallikaranai

Tel.: 044 - 4807 1933 / 4807 1941 (Chennai)

Danapur Saguna, 2nd Flr, Mainpura, Nr. DSP Office Main Road,

Tel.: 08192 - 242 855 / 242 355

(Bihar) Tel.: 06115 - 222 424 / 222 425

EP-21, Gr. Flr, Sahid Purnendu Nagar, Daspara Road, Word No.124, Thakurpukui

Tel.: 033 - 2497 6027 / 2497 6028 (Kolkata)

: Shop No.2, 1st Floor, Jadhav Complex, Plot No. 83, Jalanagar Main Road, Jalanagar

Tel.: 08352 - 200 901 / 200 902 (Karnataka)

P-191, C.I.T. Scheme No. VII (M), Ultadanga Main Rd, P.S. Ultadanga, Ward No.32, Ultadanaa

Tel.: 033 - 4804 5945 / 4804 5946 (Kolkata)

Harihara : Shop No.2, 1st Flr., Sunil Transport company, Bharat Oil Mill Compound,

(Karnataka) Ganapathy Shop No. 2, 2nd Flr, Gowtham Complex, Annur Main Rd, Nr. No.3 bus stop,

Tel.: 0422 - 233 2421 / 233 3421 (TN - Coimbatore)

(Chhattisgarh) Tel.: 07771 - 244 025 / 299 025

Manendragarh

#### **OUR OFFICES CHANGED TO NEW LOCATIONS**

Shop No.1, Ground Floor, Choudhary Complex, Ring Road,

No. 429,1st Floor, 7th Main Mico Layout, BTM Second Stage, BTM Layout **BTM Layout** 

Tel: 080 - 2678 3744 / 2678 3752 (Karnataka)

Plot - 287, Garage 9, Raman Villa, Bhawani A Khimaji Road, Matunga

(Mumbai) Tel.: 022 - 2412 8399 / 2411 8033

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- ☑ We deal directly with our clients, No Franchises & No Sub Agents. We do not
- ✓ Over 5 Lac families are routing their investments through our offices regularly with our greatest asset being our Clients patronage.
- Our popular Client service, Home Advice, brings the world of financial products
- ☑ Our publication, the 'Bluechip Bulletin', provides updated information on various financial products. It is the most preferred newsletter amongst retail clients and is availed by more than 5 Lac Clients every month.



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"WE PROVIDE FREE DOOR TO DOOR SERVICE **TO 5000 INVESTORS DAILY"** 

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# **TELANGANA**

040 - 2341 8316 / 2341 8416

#### **Hyderabad** Ameerpet

# **GUJARAT**

**Ahmedahad** 

Ashram Road

Vasna Road

079 - 2658 5642 / 2568 5643 079 - 2991 6380 / 2991 6381 Bapunagai 079 - 2979 5590 / 2979 5591 Bopal Gandhi Nagar 079 - 2324 2004 / 2324 2005 Mani Naga 079 - 2543 0026 / 2543 0062 079 - 2750 7857 / 2750 7855 Motera 079 - 2676 9024 / 2676 9025 Satelite Baroda : 0265 - 232 3018 / 232 3021 Alkapuri

: 0265 - 225 4074 / 225 4075

0260 - 246 0337 / 246 5337

Gokak

Hassan

Haveri

Gokul Road

Vapi

**KARNATAKA** Bengaluru Banashankari 080 - 2669 0288 / 2669 0319 Bannerghatta 080 - 2648 2880 / 2648 2881 080 - 2242 3777 / 2660 8777 Basavangudi Basaveshwara Ngr: 080 - 2322 5533 / 4153 5692 Bommanahalli - 080 4093 5276 / 4093 5720 BTM Layout 080 - 2678 3744 / 2678 3752 **Electronic City** 080 - 2960 0305 / 2960 0306 Indira Nagar 080 - 2520 2939 / 2520 3739 Infantry Road 080 - 4113 0952 / 2286 0704 080 - 2653 3751 / 2653 3752 Jayanagar J.P. Nagar 080 - 2658 9699 / 2658 9499 080 - 2580 5627 / 2580 5628 Kammanahalli Kanakapura 080 - 2256 3003 / 2256 3013 080 - 2848 5695 / 2848 5696 Kengeri 080 - 2553 3393 / 2553 3394 Koramangala 080 - 2666 8150 / 2666 8152 Kumaraswamv Lvt: Hesaraghatta 080 - 2839 7339 / 28397336 080 - 2356 1500 / 2356 1501 Marathalli 080 - 4372 1083 / 4372 1085 080 - 2860 3344 / 2860 3663 R.R. Nagar Sanjay Nagar 080 - 2341 6703 / 2351 6703 R.T. Nagar 080 - 4115 6008 / 4115 6009 080 - 2332 4323 / 2332 4585 Rajajinagar 080 - 2310 0101 / 2310 0104 Vijayanagar Whitefield 080 - 2845 7260 / 2845 7261 080 - 2856 5346 / 2856 5347 Yelahanka : 08354 - 234 547 / 234 648 Bagalkot Ballari : 08392 - 254 615 / 254 652 Belagavi 0831 - 246 3312 / 246 3313 Bidar : 08482 - 229 227 / 229 228 702 / 235 702 236 Chikkamagalur 08262 -669 / 222 : 08194 -222 Chitradurga : 08192 - 270 252 / 270 253 Davangere Dharwad : 0836 - 244 6091 / 244 6092 Gangavathi : 08533 -270 960 / 270 961

08332 -

0836 -

: 08172 - 232

: 08375 - 233

225

666 /

922 / 232 433

233 4080 /

200

701 / 233 702

233 4081

Kanhangad Karunagapally Kasaragod Kodakara Kodungallur Kottayam Kozhencherry Kunnamkulam 0490 - 247 4662 / 247 4663 Mattannur 0479 - 234 4495 / 234 4496 Mavelikara Ottapalam 0466 - 224 7366 / 224 8227 0491 - 255 5501 / 255 5502 Olavakkode 0482 -221 0120 / 221 0180 Pala 0491 -250 4440 / 250 4441 Palakkad

0468 - 232 0613 / 232 0614

0460 - 230 0035 / 230 0036

0465 - 244 3003 / 244 3005

0490 - 232 4177 / 232 3177

490 / 205 390

380 / 226 390

04985 - 203

04933 - 226

Pathanamthitta

Perinthalmanna

Ramanattukara

Taliparamba

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Thalaserry

Thrissur 0487 - 232 5570 / 232 5571 0469 - 263 0123 / 263 0124 Thiruvalla Tirur 0494 - 242 0753 / 242 0754 Vadakara 0496 - 251 7721 / 251 7722

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Malad - Evershine:		3281 / 2888 3710	Karol Bagh - 2 : 011 - 4503 2500/4998 2980
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		8033 / 2415 8033 7006 / 2729 7007	Raipur : 0771 - 244 6058 / 244 6059 Rainandgaon : 9685040479 / 9685040478 Sunder Nagar : 0771 - 224 1731 / 296 0496
Wadala :	020 - 2729	·	Rajnandgaon : 9685040479 / 9685040478 Sunder Nagar : 0771 - 224 1731 / 296 0496
Wadala : Pune Aundh : Bibvewadi : Bavdhan :	020 - 2729 020 - 2441 020 - 6674	7006 / 2729 7007 0067 / 2441 2227 4971 / 6674 4972	Rajnandgaon : 9685040479 / 9685040478 Sunder Nagar : 0771 - 224 1731 / 296 0496 BIHAR / JHARKHAND / ODISHA
Wadala :  Pune  Aundh :  Bibvewadi :  Bavdhan :  Bhosri :	020 - 2729 020 - 2441 020 - 6674 8956683	7006 / 2729 7007 0067 / 2441 2227 4971 / 6674 4972 483 /8956683484	Rajnandgaon : 9685040479 / 9685040478 Sunder Nagar : 0771 - 224 1731 / 296 0496
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Wadala:Pune.Aundh:Bibvewadi:Bavdhan:Bhosri:Chandan Nagar:Chinchwad:Hadapsar:Kothrud:Nigdi:Pimple Gurav:Rasta Peth:Sadashiv Peth:Sinhagad Rd:Akola:Auravati:Aurangabad:Baramati:Bhusawal:Chakan:Dhule:Ichalkaranji:Indapur:Jalgaon:Jalna:Karad:Kolhapur:Mangalwar Peth:Manish Nagar:Nagpur:Osmanabad:Sadar:Miraj:	020 - 2729 020 - 2441 020 - 6674 8956683 8956683 020 - 2745 020 - 2689 020 - 2764 020 - 2725 020 - 2611 020 - 2433 020 - 2434 0724 - 241 0721 - 266 0240 - 232 02112 - 224 02582 - 241 02135 - 249 02562 - 232 0230 - 242 02111 - 223 02342 - 225 0257 - 223 917516908 02164 - 266 0231 - 264 0712 - 278 0712 - 255 02472 - 222 0712 - 254 0233 - 221	7006 / 2729 7007 0067 / 2441 2227 4971 / 6674 4972 483 /8956683484 481 / 8956683482 5108 / 2745 5107 0116 / 2689 0117 4884 / 2539 5736 0668 / 2765 0667 9522 / 2725 9533 3841 / 2611 3842 3555 / 2432 1361 5013 / 2434 5313 1051 / 241 1071 0286 / 266 0287 8616 / 232 8617 373 / 224 374 589 / 242 589 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 6441 / 278 6442 0522 / 254 3942 1924 / 221 1925	Rajnandgaon : 9685040479 / 9685040478 Sunder Nagar : 0771 - 224 1731 / 296 0496  BIHAR / JHARKHAND / ODISHA  Begusarai : 06243 - 243 650 / 243 651 Bhagalpur : 0641 - 261 1061 / 261 1062 Darbhanga : 06272 - 220 011  Muzaffarpur : 0621 - 227 3120 / 227 3121 Bailey Road : 0612 - 229 5211 / 229 5212 Kankarbagh : 0612 - 234 0155 / 234 0156 Patna : 0612 - 221 6203 / 221 6094 Adityapur : 0657 - 238 6068 / 238 6069 Dhanbad : 0326 - 230 0520 / 230 0550 Hatia : 0651 - 299 9708  Jamshedpur : 0657 - 231 7381 / 231 7382 Jamshedpur - Sakchi: 0657 - 222 2064 / 222 2065 Ramgarh : 06553 - 224 188 / 224 189 Ratu Road : 0651 - 228 3687 / 228 3963 Ranchi : 0651 - 228 3687 / 228 3963 Ranchi : 0656 - 221 1505 / 221 1478 Angul : 06764 - 233 921 Balasore : 06782 - 261 432 / 261 433 Barbil : 80939 99868 / 80939 99869 Bhubaneswar : 0674 - 253 1132 / 253 0237 Chandrashekharpur: 0674 - 274 7215 Khandagiri : 0674 - 253 0227 Cuttack : 0671 - 232 3440 / 232 3441 CDA - Cuttack : 0671 - 250 6440 / 295 6040 Jajpur : 80939 99866 / 809399 9867 Jharsuguda : 06645 - 270 003 / 270 004 Rourkela : 0661 - 248 0808 Sambalpur : 0663 - 254 0664  WEST BENGAL / ASSAM Kolkata
Wadala:Pune.Aundh:Bibvewadi:Bavdhan:Bhosri:Chandan Nagar:Chinchwad:Hadapsar:Kothrud:Nigdi:Pimple Gurav:Rasta Peth:Sinhagad Rd:Akola:Aurangabad:Baramati:Bhusawal:Chakan:Dhule:Ichalkaranji:Indapur:Islampur:Jalna:Karad:Kolhapur:Mangalwar Peth:Manish Nagar:Nagpur:Osmanabad:Sadar:	020 - 2729 020 - 2441 020 - 6674 8956683 8956683 020 - 2745 020 - 2689 020 - 2764 020 - 2725 020 - 2611 020 - 2433 020 - 2434 0724 - 241 0721 - 266 0240 - 232 02112 - 224 02582 - 241 02135 - 249 02562 - 232 0230 - 242 02111 - 223 02342 - 225 0257 - 223 917516908 02164 - 226 0231 - 264 0712 - 278 0712 - 278 0712 - 255 02472 - 222 0712 - 254	7006 / 2729 7007 0067 / 2441 2227 4971 / 6674 4972 483 /8956683484 481 / 8956683482 5108 / 2745 5107 0116 / 2689 0117 4884 / 2539 5736 0668 / 2765 0667 9522 / 2725 9533 3841 / 2611 3842 3555 / 2432 1361 5013 / 2434 5313 1051 / 241 1071 0286 / 266 0287 8616 / 232 8617 373 / 224 374 589 / 242 589 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342 1924 / 221 1925 400 / 223 401	Rajnandgaon : 9685040479 / 9685040478 Sunder Nagar : 0771 - 224 1731 / 296 0496  BIHAR / JHARKHAND / ODISHA  Begusarai : 06243 - 243 650 / 243 651 Bhagalpur : 0641 - 261 1061 / 261 1062 Darbhanga : 06272 - 220 011  Muzaffarpur : 0621 - 227 3120 / 227 3121 Bailey Road : 0612 - 229 5211 / 229 5212 Kankarbagh : 0612 - 234 0155 / 234 0156 Patna : 0612 - 221 6203 / 221 6094 Adityapur : 0657 - 238 6068 / 238 6069 Dhanbad : 0326 - 230 0520 / 230 0550 Hatia : 0651 - 299 9708  Jamshedpur : 0657 - 231 7381 / 231 7382 Jamshedpur - Sakchi: 0657 - 222 2064 / 222 2065 Ramgarh : 06553 - 224 188 / 224 189 Ratu Road : 0651 - 228 3687 / 228 3963 Ranchi : 0651 - 228 3687 / 228 3963 Ranchi : 0656 - 221 1505 / 221 1478 Angul : 06764 - 233 921 Balasore : 06782 - 261 432 / 261 433 Barbil : 80939 99868 / 80939 99869 Bhubaneswar : 0674 - 253 1132 / 253 0237 Chandrashekharpur: 0674 - 253 1132 / 253 0237 Chandrashekharpur: 0674 - 253 0227 Cuttack : 0671 - 232 3440 / 232 3441 CDA - Cuttack : 0671 - 250 6440 / 295 6040 Jajpur : 80939 99866 / 809399 9867 Jharsuguda : 06645 - 270 003 / 270 004 Rourkela : 0661 - 250 0390 / 250 0391 Chhend : 0661 - 248 0808 Sambalpur : 0663 - 254 0664  WEST BENGAL / ASSAM Kolkata AJC Road : 033 - 4602 5649 / 4603 8977
Wadala:Pune.Aundh:Bibvewadi:Bavdhan:Bhosri:Chandan Nagar:Chinchwad:Hadapsar:Kothrud:Nigdi:Pimple Gurav:Rasta Peth:Sadashiv Peth:Sinhagad Rd:Akola:Auravati:Aurangabad:Bhusawal:Chakan:Dhule:Ichalkaranji:Indapur:Jalgaon:Jalgaon:Jalna:Karad:Kolhapur:Mangalwar Peth:Manish Nagar:Nagpur:Osmanabad:Sadar:Miraj!Phaltan:	020 - 2729 020 - 2441 020 - 6674 8956683 8956683 020 - 2745 020 - 2689 020 - 2764 020 - 2725 020 - 2611 020 - 2433 020 - 2434 0724 - 241 0721 - 266 0240 - 232 02112 - 224 02582 - 241 02135 - 249 02562 - 232 0230 - 242 02111 - 223 02342 - 225 0257 - 223 917516908 02164 - 226 0231 - 264 0712 - 278 0712 - 278 0712 - 255 02472 - 222 0712 - 254 0233 - 221 02166 - 223	7006 / 2729 7007 0067 / 2441 2227 4971 / 6674 4972 483 /8956683484 481 / 8956683482 5108 / 2745 5107 0116 / 2689 0117 4884 / 2539 5736 0668 / 2765 0667 9522 / 2725 9533 3841 / 2611 3842 3555 / 2432 1361 5013 / 2434 5313 1051 / 241 1071 0286 / 266 0287 8616 / 232 8617 373 / 224 374 589 / 242 589 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342 1924 / 221 1925 400 / 223 401 3881 / 231 3882	Rajnandgaon : 9685040479 / 9685040478 Sunder Nagar : 0771 - 224 1731 / 296 0496  BIHAR / JHARKHAND / ODISHA  Begusarai : 06243 - 243 650 / 243 651 Bhagalpur : 0641 - 261 1061 / 261 1062 Darbhanga : 06272 - 220 011  Muzaffarpur : 0621 - 227 3120 / 227 3121 Bailey Road : 0612 - 229 5211 / 229 5212 Kankarbagh : 0612 - 234 0155 / 234 0156 Patna : 0612 - 221 6203 / 221 6094 Adityapur : 0657 - 238 6068 / 238 6069 Dhanbad : 0326 - 230 0520 / 230 0550 Hatia : 0651 - 299 9708  Jamshedpur : 0657 - 231 7381 / 231 7382 Jamshedpur - Sakchi: 0657 - 222 2064 / 222 2065 Ramgarh : 06553 - 224 188 / 224 189 Ratu Road : 0651 - 228 3687 / 228 3963 Ranchi : 0651 - 228 3687 / 228 3963 Ranchi : 0656 - 221 1505 / 221 1478 Angul : 06764 - 233 921 Balasore : 06782 - 261 432 / 261 433 Barbil : 80939 99868 / 80939 99869 Bhubaneswar : 0674 - 253 1132 / 253 0237 Chandrashekharpur: 0674 - 274 7215 Khandagiri : 0674 - 253 0227 Cuttack : 0671 - 232 3440 / 232 3441 CDA - Cuttack : 0671 - 250 6440 / 295 6040 Jajpur : 80939 99866 / 809399 9867 Jharsuguda : 06645 - 270 003 / 270 004 Rourkela : 0661 - 248 0808 Sambalpur : 0663 - 254 0664  WEST BENGAL / ASSAM Kolkata
Wadala:Pune.Aundh:Bibvewadi:Bavdhan:Chandan Nagar:Chinchwad:Hadapsar:Kothrud:Nigdi:Pimple Gurav:Rasta Peth:Sadashiv Peth:Sinhagad Rd:Aurangabad:Baramati:Bhusawal:Chakan:Dhule:Ichalkaranji:Indapur:Islampur:Jalna:Karad:Kolhapur:Mangalwar Peth:Manghar Peth:Manghar:Osmanabad:Sadar:Miraj:Phaltan:Nasik:	020 - 2729 020 - 2441 020 - 6674 8956683 8956683 020 - 2745 020 - 2689 020 - 2764 020 - 2725 020 - 2611 020 - 2433 020 - 2434 0724 - 241 0721 - 266 0240 - 232 02112 - 224 02582 - 241 02135 - 249 02562 - 232 0230 - 242 02111 - 223 02342 - 225 0257 - 223 917516908 02164 - 226 0231 - 264 0712 - 278 0712 - 255 02472 - 222 0712 - 254 0233 - 221 02166 - 223	7006 / 2729 7007 0067 / 2441 2227 4971 / 6674 4972 483 /8956683484 481 / 8956683482 5108 / 2745 5107 0116 / 2689 0117 4884 / 2539 5736 0668 / 2765 0667 9522 / 2725 9533 3841 / 2611 3842 3555 / 2432 1361 5013 / 2434 5313 1051 / 241 1071 0286 / 266 0287 8616 / 232 8617 373 / 224 374 589 / 242 589 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342 1924 / 221 1925 400 / 223 401 3881 / 231 3882 3300 / 246 8800	Rajnandgaon : 9685040479 / 9685040478 Sunder Nagar : 0771 - 224 1731 / 296 0496  BIHAR / JHARKHAND / ODISHA  Begusarai : 06243 - 243 650 / 243 651 Bhagalpur : 0641 - 261 1061 / 261 1062 Darbhanga : 06272 - 220 011  Muzaffarpur : 0621 - 227 3120 / 227 3121 Bailey Road : 0612 - 229 5211 / 229 5212 Kankarbagh : 0612 - 234 0155 / 234 0156 Patna : 0612 - 234 6068 / 238 6069 Dhanbad : 0326 - 230 0520 / 230 0550 Hatia : 0657 - 238 6068 / 230 0550 Hatia : 0651 - 299 9708  Jamshedpur : 0657 - 231 7381 / 231 7382 Jamshedpur - Sakchi: 0657 - 222 2064 / 222 2065 Ramgarh : 06553 - 224 188 / 224 189 Ratu Road : 0651 - 228 3687 / 228 3963 Ranchi : 0651 - 228 3687 / 228 3963 Ranchi : 0651 - 221 1505 / 221 1478 Angul : 06764 - 233 921 Balasore : 06782 - 261 432 / 261 433 Barbil : 80939 99868 / 80939 99869 Bhubaneswar : 0674 - 253 1132 / 253 0237 Chandrashekharpur: 0674 - 253 1132 / 253 0237 Chandrashekharpur: 0674 - 253 0227 Cuttack : 0671 - 232 3440 / 232 3441 CDA - Cuttack : 0671 - 232 3440 / 232 3441 CDA - Cuttack : 0667 - 250 0390 / 250 0391 Chhend : 06645 - 270 003 / 270 004 Rourkela : 0661 - 248 0808 Sambalpur : 0663 - 254 0664  WEST BENGAL / ASSAM  Kolkata  AJC Road : 033 - 4602 5649 / 4603 8977 Bagha Jatin : 033 - 4601 3493 / 4001 3039
Wadala         :           Pune         .           Aundh         :           Bibvewadi         :           Bavdhan         :           Bhosri         :           Chandan Nagar         :           Chinchwad         :           Hadapsar         :           Kothrud         :           Nigdi         :           Pimple Gurav         :           Rasta Peth         :           Sadashiv Peth         :           Sinhagad Rd         :           Akola         :           Aurangabad         :           Baramati         :           Bhusawal         :           Chakan         :           Dhule         :           Ichalkaranji         :           Indapur         :           Jalgaon         :           Jalna         :           Karad         :           Kolhapur         :           Mangalwar Peth         :           Manghawar Peth         :           Maraj         :           Phaltan         :           Nasik         : </td <td>020 - 2729 020 - 2441 020 - 6674 8956683 8956683 020 - 2745 020 - 2689 020 - 2764 020 - 2725 020 - 2611 020 - 2433 020 - 2434 0724 - 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224 1731 / 296 0496  BIHAR / JHARKHAND / ODISHA  Begusarai : 06243 - 243 650 / 243 651 Bhagalpur : 0641 - 261 1061 / 261 1062 Darbhanga : 06272 - 220 011  Muzaffarpur : 0621 - 227 3120 / 227 3121 Bailey Road : 0612 - 229 5211 / 229 5212 Kankarbagh : 0612 - 234 0155 / 234 0156 Patna : 0612 - 234 0155 / 234 0156 Patna : 0615 - 238 6068 / 238 6069 Dhanbad : 0326 - 230 0520 / 230 0550 Hatia : 0657 - 231 7381 / 231 7382 Jamshedpur : 0657 - 231 7381 / 231 7382 Jamshedpur : 0657 - 222 2064 / 222 2065 Ramgarh : 06553 - 224 188 / 224 189 Ratu Road : 0651 - 228 3687 / 228 3963 Ranchi : 0651 - 228 3687 / 228 3963 Ranchi : 0656 - 221 1505 / 221 1478 Angul : 06764 - 233 921 Balasore : 06782 - 261 432 / 261 433 Barbil : 80939 99868 / 80939 99869 Bhubaneswar : 0674 - 253 1132 / 253 0237 Chandrashekharpur: 0674 - 253 1132 / 253 0237 Chandrashekharpur: 0674 - 253 0227 Cuttack : 0671 - 232 3440 / 232 3441 CDA - Cuttack : 0671 - 250 6440 / 295 6040 Jajpur : 80939 99866 / 809399 9867 Jharsuguda : 06645 - 270 003 / 270 004 Rourkela : 0661 - 248 0808 Sambalpur : 0663 - 254 0664  WEST BENGAL / ASSAM  Kolkata  AJC Road : 033 - 4602 5649 / 4603 8977 Bagha Jatin : 033 - 4001 3493 / 4001 3039 Barasat : 033 - 4001 3493 / 4001 3039
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