

BLUECHIP BULLETIN

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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 :

1. GA-I

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

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 Riders²
- ☑ 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.

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 in-force 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 :

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

Age at Maturity : Min -18 Yrs, Max : 77 Yrs

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

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

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. *Tata AIA Life Insurance Non-Linked Comprehensive Protection 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 ^Income Tax benefit-is 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 AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit-is 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 customercare@tataaia.com. Visit us at: www.tataaia.com. UIN: 110N158V01 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.

BLUECHIPTM
EXPERT ADVICE. EASY INVESTING.

Bluechip Corporate Investment Centre Private Limited
CIN : U65990MH1996PTC096899 Regd. Off. : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034 Email: support@bluechipindia.co.in www.bluechipindia.co.in



INVESTMENTS & HEALTH INSURANCE

SAVE TAX !!! SAVE TAX !! SAVE TAX!

Under Section 80D,

You can avail tax benefits upto Rs.1,00,000/- on your Health Insurance Plan.

Income Tax Deductions and Exemptions under Health Insurance

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

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
- 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
- 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

Disclaimer: This document contains only salient features of the product. For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale. Refer to our website for detailed information on features, benefits and exclusions of the product. Please seek the advice of our insurance advisor or call our Health Relationship Manager for any further information or clarification. Tax benefits are subject to change in the tax laws. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTK Health Insurance Company Limited) | CIN U66000MH2012PLC22794B | IRDAI Reg. No. 151. Reg. Off: 401/402, 4th Floor, Raheja Titanium, Off. Western Express Highway, Goregaon (East), Mumbai- 400 063 www.manipalcigna.com | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license. | ManipalCigna ProHealth Insurance UIN - CITHLIP18045V031819, ManipalCigna Critical Illness Add On UIN - IRDA/NL-HLT/CTTK/P/H/V/I/390/AddOn/CI/13-14. Compliance Approval No: ADV/0043/Feb/2018-19. April 2019 Onwards.



REGULAR DEPOSITS

5.55%

PERIOD : 12 MONTHS (CUMULATIVE OPTION)



SUNDARAM FINANCE

QUARTERLY INCOME PLAN

5.80%

PERIOD : 36 MONTHS



SUNDARAM HOME

QUARTERLY INCOME PLAN

5.80%

PERIOD : 36 MONTHS

SELECT TRENDING FUNDS PERFORMANCE

Fund Name	Fund Type	NAV 25.04.22	3 Years Return%	5 Years Return%
Axis Growth Opportunities Fund	Large & Mid	20.10	23.06	—
CanaraRobeco Bluechip Eq. Fund	Large Cap	39.58	17.11	14.23
CanaraRobeco Eq. Hybrid Fund	Agg. Hybrid	238.25	14.75	12.03
CanaraRobeco Small Cap Fund	Small Cap	24.20	32.65	—
Dsp Tax Saver Fund	ELSS	78.99	18.06	13.44
HDFC Balanced Advantage Fund	Balanced Advt.	290.66	13.78	10.89
HDFC Mid-Cap Opportunities Fund	Mid Cap	90.92	18.31	12.03
HDFC Taxsaver Fund	ELSS	731.28	11.96	8.76
Nippon India Small Cap Fund	Small Cap	86.40	29.24	18.29
SBI Focused Equity Fund	Focussed	227.35	17.09	15.67
SBI Magnum Midcap Fund	Mid Cap	138.24	23.38	12.57

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 www.bluechipindia.co.in

For any Complaints & Queries contact us on **1800-22-6465** or helpdesk@bluechipindia.co.in

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.
- * 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.

SELECT MUTUAL FUNDS PERFORMANCE

SBI MAGNUM MIDCAP FUND

Scheme Features :

Inception Date : Mar - 2005.
Corpus (as on 31.03.22) : Rs.6828.82/- Crores.
Benchmark Index : Nifty Midcap 150 TRI
Fund Type : Equity - Mid Cap

Performance as on 25.04.2022

NAV - Growth Option : Rs.138.2433/-

SIP Returns - Growth (%)	Lumpsum Returns - Growth (%)
Period (%)	Period (%)
Last 1 Years : 16.35%	Last 1 Years : 29.62%
Last 3 Years : 34.67%	Last 3 Years : 23.38%
Last 5 Years : 21.72%	Last 5 Years : 12.57%

Portfolio Summary

Top 5 Sectors (%)	Top 5 Holding (%)
Automobile : 15.81%	Sheela Foam Ltd.: 6.61%
Fin. Services : 14.78%	Page Inds Ltd. : 5.69%
Capital Goods : 12.54%	Tube Invst of (I) : 4.39%
Consum. Durables : 8.31%	Carborundum Uni.: 3.62%
Textiles : 7.25%	Thermax Ltd. : 3.58%

NIPPON INDIA FOCUSED EQUITY

Scheme Features :

Inception Date : Dec - 2006.
Corpus (as on 31.03.22) : Rs.5814.45/- Crores.
Benchmark Index : S&P BSE 500 TRI
Fund Type : Equity - Focused

Performance as on 25.04.2022

NAV - Growth Option : Rs.77.1597 /-

SIP Returns - Growth (%)	Lumpsum Returns - Growth (%)
Period (%)	Period (%)
Last 1 Years : 11.18%	Last 1 Years : 23.79%
Last 2 Years : 32.72%	Last 2 Years : 47.40%
Last 3 Years : 18.06%	Last 3 Years : 17.55%

Portfolio Summary

Top 5 Sectors (%)	Top 5 Holding (%)
Fin. Services : 34.05%	ICICI Bank Ltd. : 8.54%
IT : 7.91%	Infosys Ltd. : 7.91%
Automobile : 7.87%	Axis Bank Ltd. : 7.33%
Construction : 7.55%	Triparty Repo : 6.06%
Fast Mov. Cons. Goods:7.22%	SBI : 5.52%

MAHINDRA MANULIFE ELSS KAR BACHAT YOJANA

Scheme Features :

Inception Date : Oct - 2016.
Corpus (as on 31.03.22) : Rs.462.77/- Crores.
Benchmark Index : Nifty 500 TRI
Fund Type : ELSS

Performance as on 25.04.2022

NAV - Growth Option : Rs.18.2854/-

SIP Returns - Growth (%)	Lumpsum Returns - Growth (%)
Period (%)	Period (%)
Last 2 Years : 28.46%	Last 2 Years : 40.03%
Last 3 Years : 23.92%	Last 3 Years : 16.51%
Last 5 Years : 15.80%	Last 5 Years : 10.42%

Portfolio Summary

Top 5 Sectors (%)	Top 5 Holding (%)
Fin. Services : 27.17%	Infosys Ltd. : 8.17%
IT : 14.22%	ICICI Bank Ltd : 7.94%
Capital Goods : 8.21%	HDFC Bank Ltd. : 6.70%
Oil, Gas & Cons. Fuels:5.64%	Reliance Inds. Ltd.: 5.64%
Current Assets : 5.01%	Triparty Repo : 4.24%

SBI LONG TERM EQUITY FUND

Scheme Features :

Inception Date : Mar - 1993.
Corpus (as on 31.03.22) : Rs.10602.07/- Crores.
Benchmark Index : S&P BSE 500 TRI
Fund Type : ELSS

Performance as on 25.04.2022

NAV - Growth Option : Rs.216.1713/-

SIP Returns - Growth (%)	Lumpsum Returns - Growth (%)
Period (%)	Period (%)
Last 2 Years : 24.08%	Last 2 Years : 37.90%
Last 3 Years : 21.27%	Last 3 Years : 14.51%
Last 5 Years : 14.68%	Last 5 Years : 10.85%

Portfolio Summary

Top 5 Sectors (%)	Top 5 Holding (%)
Fin. Services : 26.53%	Triparty Repo : 5.71%
IT : 10.95%	ICICI Bank : 5.11%
Oil & Gas : 8.83%	Reliance Inds Ltd. : 4.57%
Capital Goods : 7.78%	Infosys Ltd. : 4.55%
Automobile : 7.30%	L&T Ltd. : 4.12%

NIPPON INDIA VISION FUND

Scheme Features :

Inception Date : Oct - 1995.
Corpus (as on 31.03.22) : Rs.3156.37/- Crores.
Benchmark Index : NIFTY Large Midcap 250 TRI
Fund Type : Equity - Large & Mid Cap

Performance as on 25.04.2022

NAV - Growth Option : Rs.797.1294/-

SIP Returns - Growth (%)	Lumpsum Returns - Growth (%)
Period (%)	Period (%)
Last 2 Years : 26.45%	Last 2 Years : 40.60%
Last 3 Years : 21.93%	Last 3 Years : 14.38%
Last 5 Years : 14.11%	Last 5 Years : 9.78%

Portfolio Summary

Top 5 Sectors (%)	Top 5 Holding (%)
Fin. Services : 28.04%	HDFC Bank Ltd. : 5.14%
IT : 12.73%	ICICI Bank Ltd. : 3.65%
Healthcare : 9.58%	Infosys Ltd. : 3.32%
Oil, Gas & Cons.Fuels:8.27%	Reliance Inds. Ltd.: 2.84%
Consu. Durables : 6.01%	Triparty Repo : 2.69%

MAHINDRA MANULIFE MULTI CAP BADHAT YOJANA

Scheme Features :

Inception Date : May - 2017.
Corpus (as on 31.03.22) : Rs.1098.58/- Crores.
Benchmark Index : NIFTY 500 Multicap 50:25:25 TRI
Fund Type : Equity - Multi Cap

Performance as on 25.04.2022

NAV - Growth Option : Rs.20.5839/-

SIP Returns - Growth (%)	Lumpsum Returns - Growth (%)
Period (%)	Period (%)
Last 1 Years : 15.24%	Last 1 Years : 34.35%
Last 2 Years : 37.01%	Last 2 Years : 47.19%
Last 3 Years : 31.50%	Last 3 Years : 24.26%

Portfolio Summary

Top 5 Sectors (%)	Top 5 Holding (%)
Fin. Services : 22.60%	SBI : 5.61%
Capital Goods : 12.25%	ICICI Bank Ltd. : 5.27%
IT : 9.67%	Infosys Ltd. : 4.94%
Fast Mov. Cons. Goods:7.46%	ITC Ltd. : 3.80%
Healthcare : 6.28%	Maruti Suzuki India Ltd.:3.10%

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. Bluechip Corporate Investment Centre Ltd. (Bluechip), ARN-0016 is only a Mutual Fund Distributor, not advisors. We are not charging any fees from the customers and have opted out for transaction fees. We do not advice clients on Mutual Fund schemes. We do execution services, display all sales materials such as forms, fact sheets, Brochure etc. as provided by Mutual Funds in all its offices. We also provide door to door services free of cost.

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 income
- Long Term Income Option - Guaranteed Income for a Fixed term of 25 to 30 years
- Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

Important PPT / PT combinations providing Higher IRRs

PPT/PT (in Yrs)	Income Period (in Yrs)	Annual Premium	Income Payable (% of AP) per Yr	IRR
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	Maturity benefit paid as a guaranteed income for a Fixed term of 25 or 30 years starting from (Policy Term + 1) th year in arrears.
6 Years	6 to 11 Years	
7 Years	7 to 10 Years	
8 Years	8 to 11 Years	
9 Years	9 to 11 Years	
10 Years	10 to 12 Years	
11 Years	11 to 12 Years	
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

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/letters 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. Life Insurance Coverage is available in this product. HDFC Life Sanchay Plus (UIN:101N134V10) is a non-participating, non-linked savings 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/02/22/27583 **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT 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.

GUARANTEED INCOME OPTION

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

Key Features:

- Guaranteed benefits - Rest assured of the returns
- Tax benefits - You may be eligible for tax benefits as per prevailing tax laws
- Flexibility - Guaranteed benefit as a lump sum or as regular income
- 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 Paying Term	Policy Term	Payout Period
7 Years	7 to 12 Years	Maturity benefit paid as a guaranteed income for a Fixed term of 10 or 12 years starting from (Policy Term + 1)th year in arrears.
8 Years	8 to 13 Years	
9 Years	9 to 14 Years	
10 Years	10 to 15 Years	
11 Years	11 to 16 Years	
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 : 5¹ Years & 60 Yrs Last Birthday
Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday
Minimum Premium : Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7,500/-, 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

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 income
- Life Long Income Option - Guaranteed Income till age 99 Years
- Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

Benefit Under the plan:

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

Premium Payment Term	Guaranteed Income ^ Payable each year 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 Policies

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

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
Minimum Premium : Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7,500/-, Monthly: Rs.2,500/-
Maximum Premium : No limit, subject to Board Approved Underwriting Policy

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
7 Years	15 or 20 or 25 or 30 years	End of 9 th Year
10 Years		End of 12 th 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:

- 10 X Annualized Premium
- 105% of Total Premiums Paid up to the date of death
- 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 Benefit is highest of:

- 10 X Annualized Premium
- 105% of Total Premiums Paid up to the date of death
- 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
Premium Payment Mode : Annual, Half-Yearly, Monthly
Income Option : PPT – 7 Yrs, Policy Term – 23,28,33,38 Yrs
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, if 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 Payment Term (PPT) (in Yrs)	Policy Term (PT) (in yrs)	Min/Max.	Min/Max.	Min/Max. Premium (Rs)
		Age at Entry (yrs)	Age at Maturity (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

Income Period (years) - 25 / 30

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.

Eligibility Criteria:

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

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
- Tax Benefits

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.

Eligibility Criteria :

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

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

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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, whichever is earlier⁵.

- ◆ 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.

Eligibility:

Entry Age of Life Insured (as on last birthday)	Min: 0 years (90 days) Max: 50 years – 6 & 15 pay, 55 years – 8 / 10 & 12 pay
Maturity Age of Life Insured (as on last birthday)	85 yrs for Primary Life Insured 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'sunder 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. KL/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.

LIFE INSURANCE



ABSL INSURANCE CHILD’S FUTURE ASSURED PLAN

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

ABSLI Child’s Future Assured Plan, a life insurance savings plan, which offers Assured Benefits to take care of the important milestones in your child’s life – Education and Marriage. You can plan to receive funds in future for your child’s education or grand wedding.

Key Benefits:

- ✓ The plan offers complete financial Security
- ✓ Flexibility to save for Child Education, Marriage or for both the life goals
- ✓ Worry free goal achievement through Policy Continuation Benefit
- ✓ Flexibility to choose from various Pay term and Policy Terms
- ✓ Option to avail of Enhanced Insurance Cover
- ✓ Option to enhance your risk cover with appropriate rider option

Benefits Under the plan:

ABSLI Child’s Future Assured Plan offers you **Assured Benefits** to **fund your child’s key milestones**. **Following options are available in Assured Benefits:**

- **Education Milestone Benefit:** Receive guaranteed annual Assured Benefit for your child’s educational needs.The Assured benefit will be payable annually at the end of each year over the Education Milestone Benefit Period of 3, 6 or 9 years as opted by you.

Education Milestone Benefit payable at the end of the year									
Benefit Year	1st	2nd	3rd	4th	5th	6th	7th	8 th	9th
3 years	30%	30%	40%	-	-	-	-	-	-
6 years	15%	15%	15%	15%	25%	25%	-	-	-
9 years	10%	10%	10%	10%	10%	15%	15%	20%	20%

- **Marriage Milestone Benefit :** Plan to get funds for your child’s marriage anytime while your child’s age is preferably between 24 to 32 years. This option will give you guaranteed lump-sum pay-out at the end of the policy term as chosen by you.

Education and Marriage Milestones Benefits :

Under this option both Education Milestone Benefit as well as for Marriage Milestone Benefit can be chosen. The Education Milestone Benefit will be paid as defined above on theirrespective due dates and the Marriage Milestone Benefit will be paid at the end of PolicyTerm.You will also have the choice to receive 100% or 150% or 200% of the Sum Assured asassured benefit for Marriage Milestone under this option.

Assured Benefit Payment Term

Assured Benefit Payment Term	Minimum	Maximum
Education Milestone Benefit	8 years	21 years
Marriage Milestone Benefit	8 years	32 years
Education & Marriage Milestones Benefit	As mentioned above for respective Milestone	

This benefit payment term should at least be 3 years higher than the Premium Payment Term.

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- **Deferral of Assured Benefits:** You will have the flexibility to defer any of the Assured Benefit payment by 1, 2 or 3 years. We will enhance the deferred pay-out by 6.0% p.a.(or such other rate determined by ABSLI subject to prior approval from IRDAI from time to time). Once the pay-out is deferred, you cannot change it thereafter.
- **Loyalty Additions:** We will enhance each Assured Benefit payable to you, by 20% as Loyalty Addition at the end of Premium Payment Term, provided you have paid all due instalment premiums.
- **Maturity Benefit:** The Maturity Benefit shall be the amount of Assured Benefit payable at the end of the Policy Term.
- **Death Benefit :** In the event of death of the Life Insured during the Policy Term, Nominee will receive death benefit as below:
 - ♦ Assured Benefits as per the option chosen by you shall be paid on their respective due dates; plus
 - ♦ Any excess amount of Sum Assured on Death over the discounted value of the Assured Benefits payable in future will be paid immediately as lump-sum
 - ♦ All future instalment premiums shall be waived off
 - ♦ Alternatively, Nominee can also opt for immediate payment of death benefit. In this case, higher of Sum Assured on Death or discounted value of all future Assured Benefits, discounted @ 8% per annum, will be paid in lump sum and the policy will be terminated. Where, “Sum Assured on Death” during the entire Policy Term is the maximum of 10 times the Annualized Premium or 105% of Total Premiums paid.
- **Enhanced Insurance Cover:** At inception you can also opt for Enhanced Insurance Cover equal to 50% or 100% or 200% of the sum assured, by payingan additional premium.
- **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.

Eligibility:

Life Insured Entry Age	Minimum: 18 Years, Maximum: 65 Years; (50 years if Enhanced Insurance cover is chosen)		
Plan options :	PT	PPT	Max. PPT
Education Milestone Benefit	10 to 29 years	5 Yrs	12 Years
Marriage Milestone Benefit	8 to 32 years	5 Yrs	
Education and Marriage Milestone Benefit	11 to 32 years	6 Yrs	
Payment Mode	Annual, Semi Annual, Quarterly , Monthly		
Minimum Annualized Premium	Rs.30,000/-		
Sum Assured	Min.: Rs.4,00,000/- , Max. : No Limit		
Payment Mode	Annual, Semi Annual, Quarterly , Monthly		
Enhanced insurance Cover (Optional)	50%, 100% or 200% of Sum Assured		

INDIA FIRST LIFE GUARANTEED PENSION PLAN

A Non-Linked, Non-Participating, Individual, Savings Deferred Annuity Plan

It is a Non-Linked, Non-Participating, Individual, Savings Deferred Annuity Plan which provides a shorter pay commitment (5, 6,7,8,9 or 10 years), but also gives you the benefit of a lifetime of assured annuity income. You get to choose from 5 different annuity options as you safeguard your retirement years with yearly, half yearly, quarterly or monthly annuity. The return of purchase price options ensure that you and your loved ones are taken care of in case of death or even in diagnosis of critical illnesses. You can choose to buy the annuity just for your retirement years under the single life or even choose to protect your loved ones with the joint life option in the policy.

Key Features:

- ✓ Limited Payments – Lifetime Annuity Income
- ✓ 5 Annuity Options available
- ✓ Extend Plan benefits to your partner with Joint Life option
- ✓ Flexible Pay-outs

Annuity Options available under this plan:

- ✓ Life Annuity
- ✓ Life Increasing Annuity
- ✓ Life Annuity with Return of Purchase Price on Death
- ✓ Life Annuity with Return of Purchase Price on Death or on Critical Illness (CI)
- ✓ Life Annuity with Return of Purchase Price on Death or in instalment on survival

Eligibility Criteria:

Age Entry	: Min. – 45 Yrs.& Max. – 80Yrs.
Premium	: Min. - Rs.50,000/- & Max. – No Limit
Premium Paying Term	: Limited Premium: 5/6/7/8/9/10 Years
Policy Term	: Whole Life Plan
Mode & Minimum Annuity Amt.:	Yearly - Rs.12,000/-, Half Yearly - Rs.6,000/-, Quarterly - Rs.3,000/-, Monthly - Rs.1,000/-

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700, Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Guaranteed Pension Plan UIN 143N066V01 is only the name of the Life Insurance Product and does not in any way indicate 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 our promoters M/s Bank of Baroda and M/s Union Bank of India and are used by IndiaFirst Life Insurance Co. Ltd under License. **BEWARE OF SPURIOUS / FRAUD PHONE CALLS** • IRDAI is not involved in activities like selling of insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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ANDHRA PRADESH				GUJARAT			
Gajuwaka	: 0891 - 254 5316 / 254 5319	Manikonda	: 040 - 2356 8931 / 2356 8941	Ahmedabad	: 079 - 2658 5642 / 2568 5643	Bengaluru	: 080 - 2669 0288 / 2669 0319
Guntur	: 0863 - 663 2526 / 224 0530	Marredpally	: 040 - 2771 0998 / 2771 1410	Ashram Road	: 079 - 2991 6380 / 2991 6381	Bannerghatta	: 080 - 2648 2880 / 2648 2881
Kakinada	: 0884 - 236 6943 / 236 6944	Mehdhipatnam	: 040 - 2351 2034 / 2352 6356	Bapunagar	: 079 - 2979 5590 / 2979 5591	Basavangudi	: 080 - 2242 3777 / 2660 8777
Madhurawada	: 0891 - 271 5316 / 272 5316	Nacharam	: 040 - 4020 1616 / 4020 1717	Bopal	: 079 - 2324 2004 / 2324 2005	Basaveshwara Ngr	: 080 - 2322 5533 / 4153 5692
Nellore	: 0861 - 234 0260 / 235 0260	Nagole	: 040 - 2422 0316	Gandhi Nagar	: 079 - 2543 0026 / 2543 0062	Bommanahalli	: 080 - 4093 5276 / 4093 5720
Ongole	: 08592 - 282 065 / 282 075	Nizampet	: 040 - 2956 1438 / 2956 1497	Mani Nagar	: 079 - 2750 7857 / 2750 7855	BTM Layout	: 080 - 2678 3744 / 2678 3752
Rajahmundry	: 0883 - 665 1987 / 246 8601	Pragathi Nagar	: 040 - 2389 0785 / 2389 0786	Motera	: 079 - 2676 9024 / 2676 9025	Electronic City	: 080 - 2960 0305 / 2960 0306
Tanuku	: 08819 - 225 377 / 225 388	RTC ‘X’ Road	: 040 - 2764 5316 / 2766 5317			Indira Nagar	: 080 - 2520 2939 / 2520 3739
Tirupathi	: 0877 - 225 0056 / 225 0057	Secunderabad	: 040 - 6602 0300 / 2789 9116			Infantry Road	: 080 - 4113 0952 / 2286 0704
Vijayawada	: 0866 - 248 5316 / 249 5316	Vanasthalipuram	: 040 - 2411 0341 / 2412 5316			Jayanagar	: 080 - 2653 3751 / 2653 3752
Vishakapatnam	: 0891 - 666 6316 / 275 7755	Karimnagar	: 0878 - 224 9910 / 224 9911			J.P. Nagar	: 080 - 2658 9699 / 2658 9499
TELANGANA						Kammanahalli	: 080 - 2580 5627 / 2580 5628
Hyderabad		Kazipet	: 0870 - 243 4545 / 244 4747			Kanakapura	: 080 - 2256 3003 / 2256 3013
Ameerpet	: 040 - 2341 8316 / 2341 8416	Khammam	: 08742 - 235 316 / 245 316			Kengeri	: 080 - 2848 5695 / 2848 5696
Attapur	: 040 - 2401 8316 / 2401 9316	Nizamabad	: 08462 - 235 316 / 236 316			Koramangala	: 080 - 2553 3393 / 2553 3394
Boduppal	: 040 - 2720 5316 / 2720 5317	Sangareddy	: 8500195316 / 8500155316			Kumaraswamy Lyt	: 080 - 2666 8150 / 2666 8152
Champapet	: 040 - 2407 5316 / 2407 6316	Siddipet	: 08457 - 230 316 / 231 316			Hesaraghatta	: 080 - 2839 7339 / 28397336
Chandanagar	: 040 - 2303 8755 / 2303 8756	Warangal	: 0870 - 666 4436 / 254 4058			Malleswaram	: 080 - 2356 1500 / 2356 1501
Dilsukh Nagar	: 040 - 2405 6548 / 2405 6549					Marathalli	: 080 - 4372 1083 / 4372 1085
Habsiguda	: 040 - 4851 0508 / 4016 0522					R.R. Nagar	: 080 - 2860 3344 / 2860 3663
Hasthinapuram	: 040 - 2988 2316 / 2988 3316					Sanjay Nagar	: 080 - 2341 6703 / 2351 6703
Himayat Nagar	: 040 - 2339 5316 / 2322 1308					R.T. Nagar	: 080 - 4115 6008 / 4115 6009
Kapra	: 040 - 2713 0938 / 6655 5613					Rajajinagar	: 080 - 2332 4323 / 2332 4585
Kukatpalli	: 040 - 2306 1646 / 4230 0905					Vijayanagar	: 080 - 2310 0101 / 2310 0104
Malkajigiri	: 040 - 2724 5316 / 2724 1677					Jalanagar	: 08352 - 200 901 / 200 902



BLUECHIP OFFICES IN INDIA

Davangere	:	08192	-	270	252 /	270	253
Dharwad	:	0836	-	244	6091 /	244	6092
Gangavathi	:	08533	-	270	960 /	270	961
Gokak	:	08332	-	225	666 /	200	667
Harihara	:	08192	-	242	855 /	242	355
Gokul Road	:	0836	-	233	4080 /	233	4081
Hassan	:	08172	-	232	922 /	232	433
Haveri	:	08375	-	233	701 /	233	702
Hosapete	:	08394	-	224	615 /	224	616
Hubbali	:	0836	-	235	4255 /	235	4266
Kalaburgi	:	08472	-	226	702 /	246	702
Kalidasa Road	:	0821	-	241	3355 /	241	3555
Karwar	:	08382	-	223	275 /	223	276
Madikeri	:	08272	-	228	021 /	228	022
Mangaluru	:	0824	-	244	2214 /	244	0014
Mysuru	:	0821	-	254	6607 /	254	6608
Puttur	:	08251	-	236	837 /	237	837
Raichur	:	08532	-	227	229 /	227	888
Ramanagara	:	80299	-	13366			
Sangameshwar Ngr:	:	0831	-	246	2701 /	246	2702
Shivamogga	:	08182	-	227	660 /	227	661
Tumakuru	:	0816	-	225	1810 /	226	1606
Udupi	:	0820	-	252	1929 /	252	1797
Vijayapura	:	08352	-	240	143 /	240	149
Yadgir	:	08473	-	250	943 /	250	944

KERALA

Alappuzha	:	0477 -	226	2226	/ 226	2227
Cochin						
Angamaly	:	0484 -	245	3526 /	245	3527
Ernakulam	:	0484 -	235	0044 /	235	0045
Muvattupuzha	:	0485 -	281	3996 /	281	3997
Palarivattom	:	0484 -	234	0160 /	234	0161
Tripunithura	:	0484 -	277	8933 /	277	9833
Trivandram						
Attingal	:	0470 -	262	7211 /	262	8211
East Fort	:	0471 -	246	3750 /	246	4750
Kazhakuttom	:	0471 -	241	2214 /	241	2215
Pattam	:	0471 -	244	6311 /	244	6312
Varkala	:	0470 -	261	1211 /	261	0611
Calicut	:	0495 -	272	7724 /	272	7725
Kalpetta	:	04936 -	207	345 /	208	345
Kanhangad	:	0467 -	220	6124 /	220	6154
Kannur	:	0497 -	276	4181 /	276	4182
Karunagapally	:	0476 -	262	6751 /	262	7750
Kasaragod	:	04994 -	231	431 /	231	432
Kodakara	:	0480 -	272	5580 /	272	5581
Kodungallur	:	0480 -	280	2653 /	280	2654
Kollam	:	0474 -	275	3001 /	275	3002
Kottayam	:	0481 -	256	9750 /	256	9751
Kozhencherry	:	0468 -	231	0720 /	231	0721
Kunnamkulam	:	0488 -	522	3509 /	522	3510
Manjeri	:	0483 -	276	1124 /	276	1125
Mattannur	:	0490 -	247	4662 /	247	4663
Mavelikara	:	0479 -	234	4495 /	234	4496
Ottapalam	:	0466 -	224	7366 /	224	8227
Olavakkode	:	0491 -	255	5501 /	255	5502
Palai	:	0482 -	221	0120 /	221	0180
Palakkad	:	0491 -	250	4440 /	250	4441
Pathanamthitta	:	0468 -	232	0613 /	232	0614
Taliparamba	:	0460 -	230	0035 /	230	0036
Payyanur	:	04985 -	203	490 /	205	390
Perinthalmanna	:	04933 -	226	380 /	226	390
Ramanattukara	:	0465 -	244	3003 /	244	3005
Thalaserry	:	0490 -	232	4177 /	232	3177
Thrissur	:	0487 -	232	5570 /	232	5571
Thiruvalla	:	0469 -	263	0123 /	263	0124
Tirur	:	0494 -	242	0753 /	242	0754
Vadakara	:	0496 -	251	7721 /	251	7722

MAHARASHTRA

Mumbai				
Airoli	:	022 - 2779	5341 / 2779	0174
Amarnath (E)	:	0251 - 260	7328 / 260	7155
Andheri (East)	:	022 - 2683	5952 / 2684	1552
Andheri-IRLA	:	022 - 2671	1502 / 2623	6502
And- JB Nagar	:	022 - 2825	7307 / 2825	7308
And- Lokhandwala	:	022 - 2634	5957 / 2637	5483
And- Marol	:	022 - 2920	8134 / 2925	6912
And- Oshiwara	:	022 - 2632	1196 / 2632	1136
And-7 Bunglows	:	022 - 2632	9373 / 2631	5566
And-Takshila	:	022 - 2821	4787 / 2821	4814
Andheri (West)	:	022 - 2678	1742 / 2678	1781
Bandra Mt.Mary	:	022 - 2643	2158 / 2643	2147
Bangur Nagar	:	022 - 2873	4228 / 2873	4229
Bandra - Pali	:	022 - 2655	8399 / 2640	0982
Bandra (West)	:	022 - 2640	5564 / 2641	2422
Bhandup (W)	:	022 - 2566	2064 / 2566	7156
Borivali (East)	:	022 - 2808	5971 / 2808	5972
Borivali - Gorai	:	022 - 2868	0460 / 2868	0463
Borivali -I.C.Col.	:	022 - 2891	8594 / 2895	2352
Borivali-Saibaba	:	022 - 2862	0403 / 2862	0406
Borivali (West)	:	022 - 2895	1548 / 2895	7025
Borivali -Yogi Ngr	:	022 - 2892	2017 / 2892	2018
Boisar	:	02525 - 266	901 / 266	902
Byculla	:	022 - 2370	3247 / 2370	3248
Chembur	:	022 - 2521	2912 / 2521	0676
Chembur -C.G.Rd	:	022 - 2520	3007 / 2520	3008
Chira Bazar	:	022 - 2203	7791 / 2203	7792
Colaba	:	022 - 2202	2330 / 2202	2335
D. N. Nagar	:	022 - 2620	2167 / 2620	2165
Dadar (East)	:	022 - 2413	7451 / 2416	3360
Dadar (West)	:	022 - 2438	6887 / 2432	4897
Dahisar-Anand Ngr	:	022 - 2828	0169 / 2828	0174
Dahisar (East)	:	022 - 2896	1471 / 2828	3234
Dahisar (West)	:	022 - 2894	4020 / 2892	8617
Dombivali (East)	:	0251 - 286	1963 / 286	0698
Dom-Gandhi Ngr	:	0251 - 280	3409 / 280	3410
Dombivali - MIDC	:	0251 - 244	0074 / 244	0075
Dombivali (West)	:	0251 - 248	1754 / 248	1764
Fort	:	022 - 2265	9033 / 2265	9034
Ghatkopar (East)	:	022 - 2102	0876 / 2102	0118
Ghatkopar (W)	:	022 - 2502	4859 / 2502	4860
Girgaum	:	022 - 2382	1327 / 2384	0027
Gokuldham	:	022 - 2843	1243 / 2843	1244
Goregaon (W)	:	022 - 2878	2423 / 2878	2428
Jankalyan Nagar	:	022 - 2801	0682 / 2801	0683
Kalyan (East)	:	0251 - 235	1210 / 235	1212
Kal-Khadakpada	:	0251 - 223	4661 / 223	4708
Kalyan (West)	:	0251 - 231	1482 / 231	8132
Kamothe	:	022 - 2743	0246 / 2743	0247
Kandivali (West)	:	022 - 2808	1997 / 2801	5033
Kandivali - Charkop	:	022 - 2867	8347 / 2867	8388
Knd -ThakurComplex	:	022 - 2870	9820 / 2870	3081

Kharghar	:	022 - 2774	0840 / 2774	0843
Koparkhairane	:	022 - 2755	0649 / 2755	0651
Kurla-Nehru Ngr	:	022 - 2529	0431 / 2529	0432
Lower Parel	:	022 - 2307	6953 / 2307	5731
Mahim	:	022 - 2444	6963 / 2444	3393
Malad (East)	:	022 - 2880	4509 / 2880	4510
Malad - Evershine:	:	022 - 2888	3281 / 2888	3710
Malad (West)	:	022 - 2881	7579 / 2882	3974
Matunga	:	022 - 2412	8399 / 2411	8033
Mira Road	:	022 - 2812	4947 / 2812	4973
Mul - Vaishali Ngr:	:	022 - 2164	5697 / 2164	7795
Mul (W) - LBS Marg:	:	022 - 2560	0655 / 2560	0657
Mulund (East)	:	022 - 2163	4442 / 2163	6430
Mulund (West)	:	022 - 2560	5102 / 2569	3938
Nerul (East)	:	022 - 2772	3175 / 2772	3975
Panvel	:	022 - 2748	2969 / 2748	2896
Prabhadevi	:	022 - 2430	0953 / 2430	0954
Sanpada	:	022 - 2781	1123 / 2781	6218
Santacruz - Kalina:	:	022 - 2666	3597 / 2666	3670
Santacruz (West)	:	022 - 2600	0093 / 2605	4020
Seawood	:	022 - 4971	5992 / 4971	5993
Shahaji Raje Rd	:	022 - 2682	0742 / 2682	0743
Siddharth Nagar	:	022 - 2846	0131 / 2846	0134
Sion	:	022 - 2403	3567 / 2403	3568
Tardeo	:	022 - 2381	4365 / 2388	5106
Thane (West)	:	022 - 2537	6719 / 2537	6187
Th - GhodbunderRd:	:	022 - 2597	4537 / 2597	4538
Th - Kalwa	:	022 - 2538	9013 / 2538	9014
Th - Kolbad Rd	:	022 - 2547	7305 / 2547	7310
Th-Panchpakhadi:	:	022 - 2538	0320 / 2538	0321
Th - Vartak Ngr	:	022 - 2588	1451 / 2588	1452
Th - Vasant Vihar:	:	022 - 2173	0446 / 2171	2295
Tilak Nagar	:	022 - 2522	6269 / 2522	6270
Vasai (East)	:	0250 - 239	2010 / 239	2011
Vasai (West)	:	0250 - 233	6086 / 233	6087
Vasai (W) Parnaka:	:	0250 - 232	8995 / 232	8996
Vashi	:	022 - 2782	1286 / 2782	0587
Vikhroli (West)	:	022 - 2579	5095 / 2579	5096
Vile Parle (East)	:	022 - 2618	6302 / 2663	1590
Vile Parle (West)	:	022 - 2615	3174 / 2615	5572
Virar	:	0250 - 250	4566 / 250	4567
Wadala	:	022 - 2414	8033 / 2415	8033

Pune

Aundh	:	020 - 2729	7006 /	2729	7007
Bibvewadi	:	020 - 2441	0067 /	2441	2227
Bavdhan	:	020 - 6674	4971 /	6674	4972
Bhosri	:	8956683483	/8956683484		
Chandan Nagar	:	8956683481	/8956683482		
Chinchwad	:	020 - 2745	5108 /	2745	5107
Hadapsar	:	020 - 2689	0116 /	2689	0117
Kothrud	:	020 - 2539	4884 /	2539	5736
Nigdi	:	020 - 2764	0668 /	2765	0667
Pimple Gurav	:	020 - 2725	9522 /	2725	9533
Rasta Peth	:	020 - 2611	3841 /	2611	3842
Sadashiv Peth	:	020 - 2433	3555 /	2432	1361
Sinhgad Rd	:	020 - 2434	5013 /	2434	5313
Akola	:	0724 - 241	1051 /	241	1071
Amravati	:	0721 - 266	0286 /	266	0287
Aurangabad	:	0240 - 232	8616 /8956635753		
Baramati	:	02112 - 224	373 /	224	374
Bhusawal	:	02582 - 241	589 /	242	589
Chakan	:	02135 - 249	067 /	249	068
Dhule	:	02562 - 232	450 /	232	470
Ichalkaranji	:	0230 - 242	9292 /	242	9293
Indapur	:	02111 - 223	044 /	223	047
Islampur	:	02342 - 225	322 /	225	323
Jalgaon	:	0257 - 223	3589 /	223	3590
Jalna	:	9175169085 /	9175169087		
Karad	:	02164 - 226	202 /	226	203
Kolhapur	:	0231 - 266	7767 /	266	7769
Mangalwar Peth	:	0231 - 264	3643 /	264	3644
Manish Nagar	:	0712 - 278	6441 /	278	6442
Nagpur	:	0712 - 255	0522 /	254	0999
Osmanabad	:	02472 - 222	411 /	222	412
Sadar	:	0712 - 254	3332 /	254	3342
Miraj	:	0233 - 221	1924 /	221	1925
Phaltan	:	02166 - 223	400 /	223	401
Nasik	:	0253 - 231	3881 /	231	3882
Nashik Road	:	0253 - 246	3300 /	246	8800
Indira Nagar	:	0253 - 239	5183 /	239	5184
Ratnagiri	:	02352 - 271	701 /	271	702
Sangli	:	0233 - 232	5257 /	232	0257
Satara	:	02162 - 233	062 /	233	063
Sawantwadi	:	02363 - 271	446 /	271	447
Shirpur	:	02563 - 299	812 /	299	834
Solapur	:	0217 - 260	2080 /	260	2081

NEW DELHI / N.C.R.

Dilshad Garden	:	011 - 4151	0297 /	4151	0298
Dwarka	:	011 - 4506	3550 /	4902	8431
Janak Puri	:	011 - 4157	9598 /	4157	9599
Kalkaji	:	011 - 4909	8011 /	4909	8012
Kamla Nagar	:	011 - 4011	3699 /	4125	4401
Karkardooma	:	011 - 4940	9565 /	4940	9575
Karol Bagh	:	011 - 4145	2085 /	4503	2500
Karol Bagh - 2	:	011 - 4503	2500 /	4998	2980
Laxmi Nagar	:	011 - 4244	4279 /	4244	4280
Mayur Vihar	:	011 - 4987	8417 /	4950	6187
Munirka	:	011 - 4178	3482 /	4178	3483
Paschim Vihar	:	011 - 4984	2964 /	4158	0502
Punjabi Nagar	:	011 - 4015	9212 /	4015	9213
Rohini	:	011 - 4904	4671 /	4904	4571
Vikasपुरी	:	011 - 4045	1886 /	4248	4290
W. Patel Nagar	:	011 - 4986	5674 /	4561	4162
Noida	:	0120 - 435	9083 /	428	1969
Noida 2	:	0120 - 418	5459 /	422	7293
Faridabad	:	0129 - 416	2387 /	418	2387
Ghaziabad	:	0120 - 456	7454 /	413	5067

UP / MP / CHHATTISGARH

Allahabad	:	7518600515 / 7518600513
Kanpur	:	0512 - 239 0415 / 239 0416
Lucknow	:	0522 - 423 4164 / 423 4160
Vrindavan	:	0522 - 407 6173 / 410 4357
Anuppur	:	07659 - 292 261
Bhopal	:	0755 - 245 9691 / 245 9791
Gwalior	:	0751 - 234 3813 / 234 8514
Indore	:	0731 - 254 1290 / 254 1293
Jabalpur	:	0761 - 407 8612 / 407 8615
Satna	:	07672 - 400 337 / 400 341
Singrauli	:	07805 - 234 083 / 234 084
Ambikapur	:	07774 - 231 088 / 231 087
Bhilai	:	0788 - 235 0911 / 490 4664
Bilaspur	:	07752 - 220 786 / 220 787
Dhamtari	:	07722 - 237 731 / 296 730

Mangla Chowk	:	07752	-	271	045 /	491	135
Jagdalpur	:	07782	-	296	288 /	226	066
Janjgir	:	07817	-	223	525 /	296	316
Korba	:	07759	-	245	775 /	245	776
Manendragarh	:	07771	-	244	025 /	299	025
Raigarh	:	07762	-	232	317 /	299	877
Raipur	:	0771	-	244	6058 /	244	6059
Rajnandgaon	:	9685040479	/	9685040478			
Sunder Nagar	:	0771	-	222	1731 /	296	0496

BIHAR / JHARKHAND / ODISHA

Begusarai	:	06243	-	243	650 /	243	651
Bhagalpur	:	0641	-	261	1061 /	261	1062
Danapur	:	06115	-	222	424 /	222	425
Darbhanga	:	06272	-	220	011		
Muzaffarpur	:	0621	-	227	3120 /	227	3121
Purnea	:	06454	-	243	114 /	243	124
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	-	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		
Brahmapur	:	68035	10002 /	68035	10003		
Cuttack	:	0671	-	232	3440 /	232	3441
CDA - Cuttack	:	0671	-	250	6440 /	295	6040
Jaipur	:	80939	99866	-	809399	9867	
Jharsuguda	:	06645	-	270	003 /	270	004
Rourkela	:	0661	-	250	0390 /	250	0391
Chhnd	:	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 - 4071 0019 / 4071 0020
Barrackpore	: 033 - 2594 2594 / 2594 2595
Baruipur	: 033 - 2423 0374 / 2423 0376
Behala	: 033 - 2498 9376 / 2498 9378
Beliaghata	: 033 - 4604 9441 / 4007 7909
Birati	: 76050 77684 / 76050 77685
C.I.T. Road	: 033 - 2289 6787 / 4602 6644
Chinar Park	: 033 - 2570 0399 / 4603 1130
Chuchura	: 033 - 2686 0278 / 7596025219
Dalhousie	: 033 - 4071 0021 / 4071 0022
Dum Dum	: 75960 37760 / 75960 37761
Dunlop	: 033 - 2577 2206 / 2577 2207
Garia	: 75960 37629 / 75960 36386
Girish Park	: 033 - 4008 1563 / 4003 7172
H. Mukerjee Road	: 033 - 2486 4630 / 4063 6235
Howrah	: 033 - 2676 9011 / 4004 7908
Italgacha Road	: 033 - 4600 5270 / 4600 5276
Jodhpur Park	: 033 - 4001 6466 / 2429 6812
Kasba	: 033 - 2442 8881 / 2442 8884
Konnagar	: 07596025213 / 4063 4371
Krishnapur	: 033 - 4062 0044 / 4062 0045
Lake Town	: 033 - 4063 5130 / 4001 6130
Madhyamgram	: 033 - 2538 7654 / 2538 7655
Mandirtala	: 033 - 2678 2224 / 2678 2225
Netaji Nagar	: 033 - 4604 4210 / 4604 4211
New Alipore	: 033 - 4044 8656 / 4010 1324
New Town	: 033 - 4001 9290 / 4003 7773
N. S. C. Bose Rd	: 033 - 4602 9980 / 4003 4392
Panchananata Rd	: 033 - 2641 4008 / 2955 0078
Patuli	: 033 - 4604 9788 / 4003 7377
Salt Lake	: 033 - 4004 3775 / 4604 0130
Salt Lake - II	: 033 - 4602 9960 / 4602 9964
Santoshpur	: 033 - 4001 9169 / 2416 7711
Shyam Bazar	: 76050 77680 / 76050 77681
Sodepur	: 033 - 2595 0075 / 2595 0074
Sonarpur	: 76050 87572 / 76050 87573
Thakurpukur	: 033 - 2497 6027 / 2497 6028
Ultadanga	: 033 - 4804 5945 / 4804 5946
Asansol	: 0341 - 351 1001 / 222 6044
Berhampore	: 97341 89038 / 97341 89078
Bardhaman	: 0342 - 264 7835 / 264 7814
Cooch Behar	: 09147105247 / 222 217
Darjeeling	: 0354 - 225 4477 / 225 4478
Durgapur	: 0343 - 254 5654 / 254 5665
Haldia	: 03224 - 272 252 / 272 253
Kalyani	: 033 - 2582 0170 / 2582 0174
Krishnanagar	: 74070 82821 / 74070 82822
Malda	: 03512 - 265 939 / 265 784
Siliguri	: 0353 - 264 1757 / 264 2190
Raniganj	: 0341 - 244 2111 / 244 2112
Bongaigaon	: 03664 - 230 306 / 230 457
Dibrugarh	: 0373 - 232 1164 / 232 5654
Duliajan	: 0374 - 291 266 / 7099030344

Guwahati	:	69012 58965 / 69012 58973
Lalganesh	:	0361 - 296 4350/7099030343
Jorhat	:	81349 67701 / 81349 49901
Maligaon	:	69012 25023 / 69012 23165
Nagaon	:	03672 - 232 159 / 72351052
Tinsukia	:	0374 - 233 6031 / 233 6032
Tezpur	:	03712 - 225 561 / 225 563
Sixmile	:	0361 - 233 0141 / 233 0139

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Adyar	:	044 - 2445	5984 / 2445	5985
Alwarpet	:	044 - 2499	0705 / 2499	0706
Ambattur	:	044 - 2657	2782 / 4206	5361
Anna Nagar	:	044 - 2619	2813 / 2619	2814
Anna Nagar (W)	:	044 - 2615	2490 / 2615	2491
Arumbakkam	:	044 - 2363	0064 / 4851	1709
Ashok Nagar	:	044 - 2471	7011 / 4856	6794
Chrompet	:	044 - 2265	3142 / 4266	8798
Egmore	:	044 - 4850	5388 / 2841	3489
Greams Road	:	044 - 2829	0039 / 4503	2132
K.K. Nagar	:	044 - 2474	6722 / 4202	8336
Keelkattalai	:	044 - 4803	7108 / 4315	9100
Kilpauk	:	044 - 2661	1432 / 4300	6662
Kodambakkam	:	044 - 2372	8200 / 4865	3468
Kolathur	:	044 - 4384	9092 / 4384	9235
Mandaveli	:	044 - 2462	0701 / 2462	0702
Mugappair	:	044 - 2656	1210 / 2656	1757
Nanganallur	:	044 - 4005	0068 / 2224	5856
Neelangarai	:	044 - 2449	0062 / 4510	8025
Old Washermanpet:	:	044 - 4552	0033 / 4305	1414
Pallikaranai	:	044 - 4807	1933 / 4807	1941
Pammal	:	044 - 2248	1053 / 4850	6345
Parrys	:	044 - 2526	8382 / 2526	8384
Perambur	:	044 - 4207	9969 / 2671	1216
Perungalathur	:	044 - 4215	7144 / 4959	5614
Perungudi	:	044 - 4507	0044 / 4862	7440
Porur	:	044 - 4271	5603 / 2482	5341
Poonamallee	:	044 - 2627	3031 / 2627	3032
Purasaiyakkam	:	044 - 2661	2657 / 4850	2772
Royapettah	:	044 - 2811	1252 / 4953	4051
Saidapet	:	044 - 2381	0418 / 4865	0053
Shenoy Nagar	:	044 - 2664	1073 / 4356	3415
T. Nagar	:	044 - 2436	0433 / 2435	8633
T. Nagar II	:	044 - 4690	9263 / 4358	8304
Tambaram	:	044 - 2226	1402 / 2226	1412
Thiruvanniyur	:	044 - 4853	1216 / 2457	1735
Triplanca	:	044 - 2844	3245 / 4353	4491
Vadapalani	:	044 - 2362	3200 / 2362	4200
Valasaravakkam	:	044 - 2486	4525 / 4283	6551
Velachery	:	044 - 4305	7057 / 4204	3861
West Mambalam	:	044 - 2471	6145 / 2471	6149

Coimbatore

Ganapathy	:	0422 - 233 2421 / 233 3421
Koundampalayam:	0422 - 243 4341 / 243 4331	
Peelamedu	:	0422 - 259 9122 / 259 9130
Ramanathapuram:	0422 - 231 4990 / 231 5990	
R.S.Puram	:	0422 - 254 5474 / 254 5475
Vadavalli	:	0422 - 242 3800 / 242 4900

Trichy

K. K. Nagar	:	0431 -	245	9153 /	245	9154
Srirangam	:	0431 -	243	3268 /	243	3278
Tennur	:	0431 -	274	2153 /	274	2154
Thiruverumbur	:	0431 -	253	2005 /	253	2064
Chengalpattu	:	044 -	2743	0004 /	2743	0005
Cuddalore	:	04142 -	223	153 /	224	153
Dharapuram	:	04258 -	220	007 /	220	008
Dharmapuri	:	04342 -	267	655 /	268	655
Dindigul	:	0451 -	242	4820 /	242	4821
Erode	:	0424 -	226	9984 /	226	9985
Hosur	:	04344 -	222	990 /	225	990
Karaikal	:	04368 -	221	270 /	221	271
Karaikudi	:	04565 -	238	777 /	238	778
Karur	:	04324 -	241	881 /	241	882
Kanchipuram	:	044 -	2723	2376 /	4551	3266
Kumbakonam	:	0435 -	242	3631 /	242	3632
Madurai	:	0452 -	234	8655 /	234	9655
Mayiladuthurai	:	04364 -	227	531 /	227	532
Nagercoil	:	04652 -	244	435 /	244	436
Namakkal	:	04286 -	221	071 /	221	072
Neyveli	:	04142 -	251	574 /	251	575
Pattukkottai	:	04373 -	252	270 /	252	271
Pollachi	:	04259 -	223	124 /	224	124
Puducherry	:	0413 -	226	4127 /	420	6177
Rajapalayam	:	04563 -	232	020 /	232	021
Salem	:	0427 -	233	5405 /	233	5406
Agraharam	:	0427 -	226	6405 /	226	5405
Tenkasi	:	04633 -	226	658 /	226	659
Thanjavur	:	04362 -	278	571 /	278	572
Thirunagar	:	0452 -	248	4005 /	248	4006
Thiruvavur	:	04366 -	223	571 /	223	572
Thachanallur	:	0462 -	233	5194 /	290	5194
Tirunelveli	:	0462 -	257	6194 /	257	6195
Tirupur	:	0421 -	243	1101 /	243	1102
Tuticorin	:	0461 -	234	5090 /	234	5091
Vellore	:	0416 -	221	6772 /	420	7127
Villupuram	:	04146 -	252	113 /	252	114
Virudhunagar	:	04562 -	243	533 /	243	534

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