

BLUECHIP BULLETIN

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BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

THE LARGEST RETAIL FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA

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- ✓ We deal directly with our clients, No Franchises & No Sub Agents. We do not advertise.
- ✓ 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 right to your door step.
- ✓ 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.



JUST CALL YOUR NEAREST BLUECHIP BRANCH

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



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BLUECHIP MFOUNLINE MOBILE APP

NOW ALL MUTUAL FUND INVESTMENTS AT YOUR FINGER TIPS

- ✦ ONE TIME SIMPLE REGISTRATION PROCESS.
- ✦ QUICK & EASY TO USE TRANSACTION PROCESS.
- ✦ ALL FINANCIAL TRANSACTIONS AVAILABLE - FRESH PURCHASES, ADDITIONAL PURCHASES, NFOs, SIPs, STPs, SWITCHES & REDEMPTION.
- ✦ MULTIPLE PAYMENT MODES AVAILABLE - NETBANKING, UPI, & DEBIT MANDATES.

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TO KNOW MORE CONTACT YOUR NEAREST BLUECHIP BRANCH

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

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: 110N161V04

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.

¹Return 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. ²Tata 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 ³Income Tax benefits 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 benefits 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 benefits 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: 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. UIN: 110N158V05 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.



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

MUTUAL FUND NFOs

ICICI PRUDENTIAL TRANSPORTATION AND LOGISTICS FUND

Investment Objective: To generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in transportation and logistics sectors.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Long term capital appreciation
- An open ended equity scheme following transportation & logistics theme

Key Features -

Type of Scheme : Open Ended
Scheme Category : Equity - Sectoral
Min. Appl. Amt. : Rs.5,000/- and in multiples of Rs. 1/- thereafter
Entry Load : Not Applicable
Exit Load : 1% for redemption within 30 days

NFO Closes: 20th October, 2022

LIC MF MULTI CAP FUND

Investment Objective: To generate long term capital appreciation by investing in a diversified portfolio of equity & equity related instruments across large cap, mid cap and small cap stocks.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Long term capital appreciation
- Investment in equity and equity related instruments across Large, Mid and Small cap stocks

Key Features -

Type of Scheme : Open Ended
Scheme Category : Equity - Multi Cap
Min. Appl. Amt. : Rs.5,000/- and in multiples of Rs. 1/- thereafter
Entry Load : Not Applicable
Exit Load : Nil for > 12 Months

NFO Closes: 20th October, 2022

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/08 (Cr.)	NAV Rs. 27/09	Growth (%)		Fund Name	Corpus 31/08 (Cr.)	NAV Rs. 27/09	Growth (%)	
			2 Yr	3 Yr				2 Yr	3 Yr
EQUITY - LARGE CAP FUNDS					EQUITY - SMALL CAP FUNDS				
ABSL Frontline Equity	22,209.95	333.78	25.94	14.45	HDFC Mid-Cap Opportunities	34,227.07	96.48	34.96	22.76
Baroda BNP Paribas Large Cap	1,367.53	137.03	22.43	13.17	IDBI Midcap	200.41	16.68	26.44	17.76
Canara Robeco Bluechip Equity	8,061.58	40.04	22.07	15.94	Kotak Emerging Equity	21,934.98	74.55	36.35	24.65
Edelweiss Large Cap	360.85	53.08	22.25	13.58	L&T Midcap	6,674.02	203.37	22.69	16.58
HDFC Top 100	22,305.88	697.81	29.23	13.28	Mah. Manulife Mid Cap Unnati Yojana	1,033.46	17.20	32.70	21.77
IDBI India Top 100 Equity	624.03	38.58	26.10	15.81	Motilal Oswal Midcap	3,158.04	50.89	45.04	25.10
IDFC Large Cap	1,100.48	48.35	20.70	14.00	Nippon India Growth	13,225.33	2101.06	35.66	24.32
Invesco India Largecap	731.65	42.40	21.82	14.17	SBI Magnum Midcap	8,043.42	146.32	41.82	27.98
Kotak Bluechip	4,996.84	363.41	23.66	15.31	Sundaram Mid Cap	7,514.61	731.31	31.63	18.17
L&T India Large Cap	745.35	39.82	22.30	12.79	Tata Midcap Growth	1,720.55	240.27	29.56	20.08
LIC MF Large Cap	696.17	39.01	22.26	11.85	EQUITY - ELSS				
Mah. Manulife Large Cap Pragati Yojana	198.07	15.20	25.99	13.32	ABSL Small Cap	2,952.61	51.44	31.62	18.65
Nippon India Large Cap	12,192.84	52.22	33.13	15.57	Bank of India Small Cap	353.51	26.57	41.31	37.55
Sundaram Large Cap	3,072.94	14.45	22.67	12.91	Canara Robeco Small Cap	3,455.06	24.14	46.07	36.85
Tata Large Cap	1,328.96	322.01	26.30	13.18	DSP Small Cap	8,981.69	112.15	38.71	29.53
Union Largecap	242.61	15.85	23.44	13.56	Edelweiss Small Cap	1,299.32	24.77	42.87	31.66
EQUITY - LARGE CAP & MID CAP FUNDS					ICICI Prudential Smallcap	4,138.39	53.02	44.59	28.83
ABSL Equity Advantage	5,570.52	596.33	22.40	14.22	IDBI Small Cap	143.13	18.29	43.86	26.36
Axis Growth Opportunities	8,476.01	19.70	28.09	20.37	Invesco India Smallcap	1,344.68	21.06	37.38	27.06
Bank of India Large & Mid Cap Equity	211.39	54.31	25.97	16.54	Kotak Small Cap	8,355.60	163.24	44.67	32.30
Canara Robeco Emerging Equities	14,948.82	159.23	27.71	20.34	L&T Emerging Businesses	8,395.45	46.04	46.03	26.51
DSP Equity Opportunities	7,091.85	348.79	27.51	15.74	Nippon India Small Cap	21,655.19	88.94	46.91	32.81
Edelweiss Large & Mid Cap	1,526.04	52.28	28.68	18.10	SBI Small Cap	14,043.87	111.92	39.65	28.81
HDFC Large and Mid Cap	7,006.17	189.71	34.79	19.81	Sundaram Small Cap	2,043.52	145.48	40.02	26.46
IDFC Core Equity	2,416.45	69.09	27.65	16.02	Tata Small Cap	2,452.68	22.54	44.40	30.13
Kotak Equity Opportunities	10,842.43	198.33	27.06	18.26	Union Small Cap	981.11	30.65	39.91	31.59
L&T Large and Midcap	1,576.48	70.34	21.96	14.97	EQUITY - ELSS				
LIC MF Large & Mid Cap	1,944.39	24.26	26.70	16.24	Bank of India Tax Advantage	644.78	96.45	27.44	22.41
Navi Large & Midcap	249.54	24.06	28.63	15.72	Baroda BNP Paribas ELSS	700.54	56.34	19.25	12.24
Nippon India Vision	3,231.72	812.33	28.33	16.37	Canara Robeco Equity Tax Saver	4,198.40	113.60	26.57	20.09
SBI Large & Midcap	7,731.80	381.61	34.44	20.17	DSP Tax Saver	10,218.74	79.31	29.67	16.88
Sundaram Large and Mid Cap	5,239.96	53.80	28.34	17.80	Edelweiss Long Term Equity	204.64	68.93	24.50	13.77
Tata Large & Mid Cap	3,316.36	340.09	28.35	17.20	HDFC Tax saver	9,787.51	766.67	30.69	15.31
UTI Core Equity	1,453.23	97.36	31.35	17.71	IDBI Equity Advantage	504.95	37.75	23.11	11.22
EQUITY - MULTI CAP FUNDS					IDFC Tax Advantage	3,851.42	96.42	35.38	21.38
Baroda BNP Paribas Multi Cap	1,694.41	164.75	31.81	19.33	Invesco India Tax Plan	1,902.56	75.75	20.39	14.05
Invesco India Multicap	2,191.79	76.59	27.96	17.87	Kotak Tax Saver	2,935.89	71.87	27.47	17.40
Mah. Manulife Multi Cap Badhat Yojana	1,387.67	20.12	34.14	22.15	L&T Tax Advantage	3,254.17	77.15	22.06	13.53
Nippon India Multi Cap	13,224.19	160.37	43.15	19.55	LIC MF Tax Plan	425.43	98.50	24.15	12.08
Sundaram Multi Cap	1,903.39	234.61	29.78	17.82	Mah. Manulife ELSS Kar Bachat Yojana	506.65	18.40	29.86	16.58
EQUITY - MID CAP FUNDS					Nippon India Tax Saver	12,040.75	76.43	31.90	14.43
Aditya Birla Sun Life Mid Cap	3,601.00	455.82	32.25	19.13	SBI Long Term Equity	11,204.25	221.86	26.48	17.04
Baroda BNP Paribas Midcap	1,214.10	58.42	32.33	23.02	Sundaram Tax Savings	969.37	327.89	29.52	17.92
DSP Midcap	14,377.92	86.55	19.84	16.76	Tata India Tax Savings	3,118.97	70.81	26.44	14.87
Edelweiss Mid Cap	2,256.10	51.65	36.91	25.29	Union Long Term Equity	553.06	41.51	28.23	18.89
					UTI Long Term Equity	2,997.38	139.65	27.40	17.52

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 Private Limited. (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.

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 your 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 CignaTKK 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 - CTHLPI18045V031819, ManipalCigna Critical Illness Add On UIN - IRDA/NL-HLT/CTTK/P-H/V-1/390/AddOn/CI/13-14. Compliance Approval No: ADV/0043/feb/2018-19. April 2019 Onwards.



REGULAR DEPOSITS

6.75%

PERIOD : 36 MONTHS
(CUMULATIVE OPTION)



QUARTERLY INCOME PLAN

6.65%

PERIOD :
36 MONTHS



QUARTERLY INCOME PLAN

6.65%

PERIOD :
36 MONTHS

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	119.50%	6.61%
10-12	30	1,00,000	119.25%	6.74%
12-12	25	1,00,000	131.25%	6.50%
12-12	30	1,00,000	129.50%	6.56%
10-12	25	5,00,000	122.00%	6.71%
10-12	30	5,00,000	121.75%	6.84%
12-12	25	5,00,000	134.25%	6.61%
12-12	30	5,00,000	132.50%	6.67%

PPT – Premium Payment Term, PT – Policy Term, IRR – Internal Rate of Return
Above returns @ Age 5 to 60 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

Disclaimers * Provided all due premiums have been paid and the policy is in force.

HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, LodhaExcelus, 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/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. Life Insurance Coverage is available in this product. HDFC Life Sanchay Plus (UIN:101N134V14) 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-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 regular income for 10 or 12 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
12-17	10	1,00,000	345.75%	6.38%
12-17	12	1,00,000	309.25%	6.47%
12-17	10	5,00,000	348.75%	6.43%
12-17	12	5,00,000	312.25%	6.53%

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	34.50% of AP
6 Years	7 Years	44.75% of AP
10 Years	11 Years	98.75% of AP
12 Years	13 Years	131.75% 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 SUKH SAMRUDDHI

A NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVING PLAN

ICICI Pru Sukh Samruddhi, a participating savings-oriented life insurance plan that gives you the confidence to keep pace with all your goals for you and your loved ones.

Key Features:

- ✓ Life cover¹ for financial protection of your loved ones
- ✓ Choice to avail benefits as either Income or Lump sum
- ✓ Flexible premium payment terms and policy terms to plan for your future goals
- ✓ Option to receive income on any date of your choice with Save the Date²
- ✓ Option to accumulate income³ and withdraw it later as per your convenience
- ✓ Tax benefits⁴ may be applicable on premiums paid and benefits received as per prevailing tax laws

Benefits under the plan:

Option 1 – Income :

Guaranteed⁵ income (GI): The life assured will receive a Guaranteed Income after completion of premium payment term, in arrears, at the end of every month/year, till the end of the policy term.
Lump sum on maturity: On survival of life assured till the end of the policy term for a fully paid policy, a Maturity Benefit will be payable along with the last GI pay-out. Maturity Benefit = Accrued reversionary bonus⁶, if declared + terminal bonus⁶, if declared. ⁵conditions apply.

Death Benefits: Life Insurance Benefit will be higher of: a) Sum Assured on Death + Accrued Reversionary Bonus⁶, if declared + Interim Reversionary Bonus⁶, if declared + Terminal Bonus⁶, if declared; or b) 105% of total premiums⁷ paid up to the date of death

Where, Sum Assured on Death is:

- ♦ For Age 0 to 50: Higher of 10.5 X Annualized Premium or PPT X Annualized Premium
- ♦ For Age 51 to 60: Higher of 10 X Annualized Premium or PPT X Annualized Premium

Option 2 – Lumpsum:

Lump sum on maturity : On survival of life assured till the end of the policy term for a policy on which all due premiums are paid, a Maturity Benefit will be payable:

Maturity Benefit = Sum assured on maturity + accrued reversionary bonus⁶, if declared + terminal bonus⁶, if declared

Death Benefits: Life Insurance Benefit is higher of: a) Sum Assured on Death + Accrued Reversionary Bonus⁶, if declared + Interim Reversionary Bonus⁶, if declared + Terminal Bonus⁶, if declared; or b) 105% of total premiums⁷ paid up to the date of death

Where, Sum Assured on Death is:

- ♦ For Limited Pay: ♦ For Age 0 to 50: Higher of 10.5 X Annualized Premium or PPT X Annualized Premium ♦ For Age 51 to 60: Higher of 10 X Annualized Premium or PPT X Annualized Premium

For Regular Pay:

- ♦ For Age 0 to 50: 10.5 X Annualized Premium ♦ For Age 51 to 60: 10 X Annualized Premium

Tax Benefits⁴: Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to conditions under provisions of the Income Tax Act, 1961.

Eligibility:

Income Option:

PPT 5 Yrs.: Income Term: 10/12/13 Yrs.
PPT 6, 7, 8, 10, 12 Yrs.: Income Term: 5/6/7/8/10/12/13 Yrs.
PT: PPT + Income Term

Min. & Max. Age at Entry: 0/60 Yrs.

Min Premium: PPT 5, 6, 7 Yrs.: Age 0 to 50 Yrs.: 18,000/- p.a, Age 51 to 60 Yrs.: 50,000/- p.a
PPT 8, 10, 12 Yrs.: Age 0 to 50 Yrs.: 18,000/- p.a, Age 51 to 60 Yrs.: 30,000/- p.a

Lumpsum Option:

PPT 5 Yrs.: PT: 10, 12, 15 Yrs.
PPT 6 Yrs.: PT: 12 Yrs.
PPT 7 Yrs.: PT: 12, 15 Yrs.
PPT 8 Yrs.: PT: 16, 18 Yrs.
PPT 10 Yrs.: PT: 15,20,25,30 Yrs.
PPT 12 Yrs.: PT: 15, 20,24,25,30 Yrs.
Regular Pay: PT: 10, 12, 15, 16, 18, 20,24,25,30 Yrs.
Min. & Max. Age at Entry: 0/60 Yrs.
Min Premium: PPT 5, 6, 7 Yrs.: Age 0 to 50 Yrs.:18,000/- p.a, Age 51 to 60 Yrs.: 30,000/- p.a
PPT 8, 10, 12 Yrs and Regular pay: Age 0 to 50 Yrs.: 12,000/- p.a, Age 51 to 60 Yrs.: 30,000/- p.a

Disclaimers: ¹Life cover is the benefit payable on the death of the Life Assured during the policy term. ²Under the 'Income' plan option, you can choose to receive guaranteed income on any one date succeeding the due date of first income to coincide with any special date. This option needs to be selected at policy inception and can be changed any time before the completion of the premium payment term. If you have chosen a specific date to receive Guaranteed Income, the income, as applicable, payable from this date will be increased for the deferral period i.e., for the completed number of months between the due date of pay-out and the specific date chosen, at an interest rate equal to Reverse Repo Rate, compounded monthly. This interest rate on GIs will be reviewed twice every year on the 1st of June and the 1st of December and will be set equal to Reverse Repo Rate published on RBI's website. This option to receive GIs on any one date can be availed by both in-force as well as paid-up policies. The last GI will be paid on the date of maturity of the policy and not on the special date chosen by you therefore, the interest rate mentioned above shall not be applicable for the last GI. It can be chosen only if the annual frequency of guaranteed income is selected under 'Income' plan option. ³You have an option to accumulate GIs, instead of taking as payment during the policy term. The GIs will be accumulated at an interest rate equal to Reverse Repo Rate published by RBI, compounded daily. This interest rate on GIs will be reviewed twice every year on 1st of June and 1st of December and will be set equal to Reverse Repo Rate published on RBI's website. You also have an option to withdraw, completely or partially, the accumulated GIs anytime during the Income Term. This option is only available under Income Plan option. ⁴Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to conditions under provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details. ⁵Guarantee is in the form of 'Sum Assured on maturity' in lumpsum plan option and 'Guaranteed income' in Income plan option. ⁶Bonuses will be applied through the compound bonus method. All bonuses will be declared as a proportion of the sum of the Benefit Sum Assured and the accrued Reversionary Bonus for Income Plan and as a proportion of the sum of the Sum Assured on Maturity and the accrued Reversionary Bonus for Lump sum Plan. Terminal bonus may also be declared at the end of the policy term. ⁷Total premiums paid means the total of all the premium received, excluding any extra premium, any rider premium and taxes.

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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

- Sum Assured on Death[#], or
- 105% of total premiums* paid as on date of death, or
- 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:

- Sum Assured on Death[#], or
- 105% of total premiums* paid as on date of death or
- 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

- Sum Assured on Death[#], or
- 105% of total premiums* paid as on date of death or
- 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

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-Participating, Individual, Life Insurance Savings Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune-411006, Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customer-care@bajajallianz.co.in, Fax No: 02066026789, Bajaj Allianz Life Assured Wealth Goal (UIN: 116N170V05), 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 Allianz SE to use its "Allianz" logo. All charges/ taxes, as applicable, will be borne by the Policyholder. **BWARE OF SPURIOUS / FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of Premiums: Public receiving such phone calls are requested to lodge a police complaint

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 in force

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)**

- Sum Assured on death[#] PLUS b) Interim Bonus (if declared) PLUS c) Terminal Bonus (if declared)

2. Policies where Paid-Up Additions is opted

- 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 Life Insured**)

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
Premium Payment 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 Services Tax, 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 **BWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/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.

BLUECHIP OFFICES IN INDIA

OUR RECENTLY OPENED OFFICES ACROSS INDIA

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Jalpaiguri : Gr. Flr, Rupasree Golden Cine Complex, D B C Road, Opp. Axis Bank, (West Bengal) Tel.: 03561 - 222 061 / 222 062	Gunjan : Shop No. TF/28, Third Floor, Kushboo Plaza, Gidc Road, (Gujarat) Tel.: 0260 - 299 3156 / 299 3157
Pandharpur : Shop No. S -7, First Floor, Sai Rachana Plaza, New ST Stand (Maharashtra) Tel.: 02186 - 222 300 / 222 302	Muthialpet : No. 315, Mahathma Gandhi Road, Keezh Sevarayapet, Muthialpet (Puducherry) Tel.: 0413 - 223 3409 / 223 3509
Pattambi : 21/464, First Floor, KPM Arcade, Above Kudumbini Super Market, (Kerala) Tel.: 0466 - 2913 009 / 2914 009	Krishnarajapuram : No. 22, 1st Main Road, RMS Colony, Bhattarahalli, Krishnarajapuram (Karnataka) Tel.: 080 - 2990 4528 / 2990 4571
Mango : Shop No. 2A, Gunomoy Madhusudan Tower, Workers College Road, (Jharkhand) Tel.: 0657 - 351 0012 / 351 0013	Gomti Nagar : No. C-65, Vibhuti Khand, Gomti Nagar, Lucknow (Uttar Pradesh) Tel.: 0522 - 4580 012 / 4580 013
Rajarampuri : Shop No. G4, E Ward, Minakshi Apartment, Lane No. 13, (Maharashtra) Tel.: 0231 - 252 8500 / 252 8600	Sundargarh : 1st Floor, Jalaram Tower, Near DCB Bank, Mission Road, Talasankara (Odisha) Tel.: 6622351012 / 6622351001
R S Puram - 2 : Door No. 104, 1st Floor, Sivasubramanian Road, R S Puram, (Tamil Nadu) Tel.: 0422 - 247 0100 / 247 9705	Durg : Shop No. G-1, Ground Floor, Crescent Plaza, Amadi Mandir, (Chhattisgarh) Tel.: 0788 - 421 3786 / 421 2901

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Vishakapatnam : 0891 - 666 6316 / 275 7755	Basavangudi : 080 - 2242 3777 / 2660 8777	Trivandram	D. N. Nagar : 022 - 2620 2167 / 2620 2165
	Basaveshwara Ngr : 080 - 2322 5533 / 4153 5692	Attingal : 0470 - 262 7211 / 262 8211	Dadar (East) : 022 - 2413 7451 / 2416 3350
TELANGANA	Bommanahalli : 080 - 4093 5276 / 4093 5720	East Fort : 0471 - 246 3750 / 246 4750	Dadar (West) : 022 - 2438 6887 / 2432 4897
Hyderabad	BTM Layout : 080 - 2678 3744 / 2678 3752	Kazhakuttom : 0471 - 241 2214 / 241 2215	Dahisar-Anand Ngr : 022 - 2828 0169 / 2828 0174
Ameerpet : 040 - 2341 8316 / 2341 8416	Electronic City : 080 - 2960 0305 / 2960 0306	Pattam : 0471 - 244 6311 / 244 6312	Dahisar (East) : 022 - 2896 1471 / 2828 3234
Attapur : 040 - 2401 8316 / 2401 9316	Indira Nagar : 080 - 2520 2939 / 2520 3739	Varkala : 0470 - 261 1211 / 261 0611	Dahisar (West) : 022 - 2894 4020 / 2892 8617
Boduppal : 040 - 2720 5316 / 2720 5317	Infantry Road : 080 - 4113 0952 / 2286 0704	Calicut : 0495 - 272 7724 / 272 7725	Dombivali (East) : 0251 - 286 1963 / 286 0698
Champapet : 040 - 2407 5316 / 2407 6316	Jayanagar : 080 - 2653 3751 / 2653 3752	Kalpetta : 04936 - 207 345 / 208 345	Dom-Gandhi Ngr : 0251 - 280 3409 / 280 3410
Chandanagar : 040 - 2303 8755 / 2303 8756	J.P. Nagar : 080 - 2658 9699 / 2658 9499	Kanhangad : 0467 - 220 6124 / 220 6154	Dombivali - MIDC : 0251 - 244 0074 / 244 0075
Dilsukh Nagar : 040 - 2405 6548 / 2405 6549	Kammanahalli : 080 - 2580 5627 / 2580 5628	Kannur : 0497 - 276 4181 / 276 4182	Dombivali (West) : 0251 - 248 1754 / 248 1764
Habsiguda : 040 - 4851 0508 / 4016 0522	Kanakapura : 080 - 2256 3003 / 2256 3013	Karunagapally : 0476 - 262 6751 / 262 7750	Fort : 022 - 2265 9033 / 2265 9034
Hasthinapuram : 040 - 2988 2316 / 2988 3316	Kengeri : 080 - 2848 5695 / 2848 5696	Kasaragod : 04994 - 231 431 / 231 432	Fort - 2 : 022 - 2265 3012 / 2265 2969
Himayat Nagar : 040 - 2339 5316 / 2322 1308	Koramangala : 080 - 2553 3393 / 2553 3394	Kodakara : 0480 - 272 5580 / 272 5581	Ghatkopar (East) : 022 - 2102 0876 / 2102 0118
Kapra : 040 - 2713 0938 / 6655 5613	Kumaraswamy Lyt : 080 - 2666 8150 / 2666 8152	Kodungallur : 0480 - 280 2653 / 280 2654	Ghatkopar (West) : 022 - 2502 4859 / 2502 4860
Kukatpalli : 040 - 2306 1646 / 4230 0905	Hesaraghatta : 080 - 2839 7339 / 28397336	Kollam : 0474 - 275 3001 / 275 3002	Gh - Patel Chowk : 022 - 2102 0711 / 2102 0712
Malkajigiri : 040 - 2724 5316 / 2724 1677	Malleswaram : 080 - 2356 1500 / 2356 1501	Kottayam : 0481 - 256 9750 / 256 9751	Girgaum : 022 - 2382 1327 / 2384 0027
Manikonda : 040 - 2356 8931 / 2356 8941	Marathalli : 080 - 4372 1083 / 4372 1085	Kozhencherry : 0468 - 231 0720 / 231 0721	Gokuldharm : 022 - 2843 1243 / 2843 1244
Marredpally : 040 - 2771 0998 / 2771 1410	R.R. Nagar : 080 - 2860 3344 / 2860 3663	Kunnamkulam : 0488 - 522 3509 / 522 3510	Goregaon (W) : 022 - 2878 2423 / 2878 2428
Mehdipatnam : 040 - 2351 2034 / 2352 6356	Sanjay Nagar : 080 - 2341 6703 / 2351 6703	Manjeri : 0483 - 276 1124 / 276 1125	Jankalyan Nagar : 022 - 2801 0682 / 2801 0683
Nacharam : 040 - 4020 1616 / 4020 1717	Uttarahalli : 03772 - 232 027 / 232 028	Mattannur : 0490 - 247 4662 / 247 4663	Kalyan (East) : 0251 - 235 1210 / 235 1212
Nagole : 040 - 2422 0316	R.T. Nagar : 080 - 4115 6008 / 4115 6009	Mavelikara : 0479 - 234 4495 / 234 4496	Kal-Khadakpada : 0251 - 222 0484 / 222 0485
Nizampet : 040 - 2956 1438 / 2956 1497	Rajajinagar : 080 - 2332 4323 / 2332 4585	Ottapalam : 0466 - 224 7366 / 224 8227	Kalyan (West) : 0251 - 231 1482 / 231 8132
Pragathi Nagar : 040 - 2389 0785 / 2389 0786	Vijayanagar : 080 - 2310 0101 / 2310 0104	Olavakkode : 0491 - 255 5501 / 255 5502	Kamothe : 022 - 2743 0246 / 2743 0247
RTC 'X' Road : 040 - 2764 5316 / 2766 5317	Whitefield : 080 - 2845 7260 / 2845 7261	Pala : 0482 - 221 0120 / 221 0180	Kandivali (West) : 022 - 2808 1997 / 2801 5033
Secunderabad : 040 - 6602 0300 / 2789 9116	Yelahanka : 080 - 2856 5346 / 2856 5347	Palakkad : 0491 - 250 4440 / 250 4441	Kandivali-Mahavir Ngr: 022 - 4601 0231 / 4601 0232
Vanasthalipuram : 040 - 2411 0341 / 2412 5316	Bagalkot : 08354 - 234 547 / 234 648	Pathanamthitta : 0468 - 232 0613 / 232 0614	Kandivali - Charkop: 022 - 2867 8347 / 2867 8388
Karimnagar : 0878 - 224 9910 / 224 9911	Ballari : 08392 - 254 615 / 254 652	Taliparamba : 0460 - 230 0035 / 230 0036	KnD-ThakurComplex: 022 - 2870 9820 / 2870 3081
Kazipet : 0870 - 243 4545 / 244 4747	Belagavi : 0831 - 246 3312 / 246 3313	Payyanur : 04985 - 203 490 / 205 390	Kharghar : 022 - 2774 0840 / 2774 0843
Khammam : 08742 - 235 316 / 245 316	Bidar : 08482 - 229 227 / 229 228	Perinthalmanna : 04933 - 226 380 / 226 390	Koparkhairane : 022 - 2755 0649 / 2755 0651
Nizamabad : 08462 - 235 316 / 236 316	Chikkamagalur : 08262 - 236 702 / 235 702	Ramanattukara : 0465 - 244 3003 / 244 3005	Kurla-Nehru Ngr : 022 - 2529 0431 / 2529 0432
Sangareddy : 8500195316 / 8500155316	Chitradurga : 08194 - 222 669 / 222 449	Thalassery : 0490 - 232 4177 / 232 3177	Lower Parel : 022 - 2307 6953 / 2307 5731
Siddipet : 08457 - 230 316 / 231 316	Davangere : 08192 - 270 252 / 270 253	Thrissur : 0487 - 232 5570 / 232 5571	Mahim : 022 - 2444 6963 / 2444 3393
Warangal : 0870 - 666 4436 / 254 4058	Dharwad : 0836 - 244 6091 / 244 6092	Thiruvalla : 0469 - 263 0123 / 263 0124	Malad (East) : 022 - 2880 4509 / 2880 4510
	Gangavathi : 08533 - 270 960 / 270 961	Tirur : 0494 - 242 0753 / 242 0754	Malad - Evershine: 022 - 2888 3281 / 2888 3710
GUJARAT	Gokak : 08332 - 225 666 / 200 067	Vadakara : 0496 - 251 7721 / 251 7722	Malad (West) : 022 - 2881 7579 / 2882 3974
Ahmedabad	Harihara : 08192 - 242 855 / 242 355		Matunga : 022 - 2412 8399 / 2411 8033
Ashram Road : 079 - 2658 5642 / 2568 5643	Gokul Road : 0836 - 233 4080 / 233 4081	MAHARASHTRA	Mira Road : 022 - 2812 4947 / 2812 4973
Bapunagar : 079 - 2991 6380 / 2991 6381	Hassan : 08172 - 232 922 / 232 433	Mumbai	Mul - Vaishali Ngr: 022 - 2164 5697 / 2164 7795
Bopal : 079 - 2979 5590 / 2979 5591	Haveri : 08375 - 233 701 / 233 702	Airoli : 022 - 2779 5341 / 2779 0174	Mul (W) - LBS Marg: 022 - 2560 0655 / 2560 0657
Gandhi Nagar : 079 - 2324 2004 / 2324 2005	Hosapete : 08394 - 224 615 / 224 616	Ambarnath (E) : 0251 - 260 7328 / 260 7155	Mulund (East) : 022 - 2163 4442 / 2163 6430
Mani Nagar : 079 - 2543 0026 / 2543 0062	Hubballi : 0836 - 235 4255 / 235 4266	Andheri (East) : 022 - 2683 5952 / 2684 1552	Mulund (West) : 022 - 2560 5102 / 2569 3938
Motera : 079 - 2750 7857 / 2750 7855	Kalaburgi : 08472 - 226 702 / 246 702	And-Sher E Punjab: 8655807344 / 8655807345	Nerul (East) : 022 - 2772 3175 / 2772 3975
Paldi : 079 - 2657 7934 / 2657 7935	Kalidasa Road : 0821 - 241 3355 / 241 3555	Andheri-IRLA : 022 - 2671 1502 / 2623 6502	Panvel : 022 - 2748 2969 / 2748 2896
Satelite : 079 - 2676 9024 / 2676 9025	Karwar : 08382 - 223 275 / 223 276	And- JB Nagar : 022 - 2825 7307 / 2825 7308	Prabhadevi : 022 - 2430 0953 / 2430 0954
Baroda	Madikeri : 08272 - 228 021 / 228 022	And- Lokhandwala : 022 - 2634 5957 / 2637 5483	Sanpada : 022 - 2781 1123 / 2781 6218
Alkapuri : 0265 - 232 3018 / 232 3021	Mangaluru : 0824 - 244 2214 / 244 0014	And- Marol : 022 - 2920 8134 / 2925 6912	Santacruz - Kalina: 022 - 2666 3597 / 2666 3670
Vasna Road : 0265 - 225 4074 / 225 4075	Mysuru : 0821 - 254 6607 / 254 6608	And- Oshiwara : 022 - 2632 1196 / 2632 1136	Santacruz (West) : 022 - 2600 0093 / 2605 4020
Waghodia Road : 0265 - 252 1820 / 252 1821	Siddhartha Nagar-MYS : 0821 - 247 1454 / 247 1545	And-7 Bunglows : 022 - 2632 9373 / 2631 5566	Seawood : 022 - 4971 5992 / 4971 5993
Anand : 02692 - 245 137 / 245 138	Puttur : 08251 - 236 837 / 237 837	And-Takshila : 022 - 2821 4787 / 2821 4814	Shahaji Rajee Rd : 022 - 2682 0742 / 2682 0743
Bharuch : 02642 - 249 121 / 249 122	Raichur : 08532 - 227 229 / 227 888	Andheri (West) : 022 - 2678 1742 / 2678 1781	Siddharth Nagar : 022 - 2846 0131 / 2846 0134
Deesa : 02744 - 225 622 / 225 722	Ramanagara : 80299 13366	Bandra Mt. Mary : 022 - 2643 2158 / 2643 2147	Sion : 022 - 2403 3567 / 2403 3568
Mehsana : 02762 - 230 704 / 230 706	Sangameshwar Ngr: 0831 - 246 2701 / 246 2702	Bangur Nagar : 022 - 2873 4228 / 2873 4229	Tardeo : 022 - 2381 4365 / 2388 5106
Navsari : 02637 - 244 406 / 244 407	Shivamogga : 08182 - 227 660 / 227 661	Bandra (E)-MIG Colony : 8655807341 / 8655807343	Thane (West) : 022 - 2537 6719 / 2537 6187
Palanpur : 02742 - 266 640 / 266 641	Sindhanur : 08535 - 200 230 / 220 230	Bandra - Pali : 022 - 2655 8399 / 2640 0982	Th - GhodbunderRd: 022 - 2597 4537 / 2597 4538
Rajkot : 0281 - 246 5427 / 246 5428	Tumakuru : 0816 - 225 1810 / 226 1606	Bandra (West) : 022 - 2640 5564 / 2641 2422	Th - Kalwa : 022 - 2538 9013 / 2538 9014
Kalol : 02764 - 225 801 / 225 802	Udupi : 0820 - 252 1929 / 252 1797	Bhandup (W) : 022 - 2566 2064 / 2566 7156	Th - Kolbad Road: 022 - 2547 7305 / 2547 7310
Indira Circle : 0281 - 257 5767 / 257 5768	Vijayapura : 08352 - 240 143 / 240 149	Bhayander (West) : 022 - 2804 0061 / 2804 0062	



BLUECHIP OFFICES IN INDIA

Th - Nitin Company: 022 - 2530 0016 / 2530 0024
 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
 Vashi - 2 : 022 - 2781 0007 / 2781 0008
 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
 Worli : 8655823018 / 8655823019
 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 : 020 - 6310 0581 / 6694 1012
 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
 Boisar : 02525 - 266 901 / 266 902
 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
 Malkapur : 89562 16623 / 89562 16624
 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.

Arya Samaj Road : 011 - 4007 2968 / 4132 1031
 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
 Nangal Raya Janakpuri : 011 - 4352 2504 / 4172 4185
 Paschim Vihar : 011 - 4984 2964 / 4158 0502
 Punjabi Bagh : 011 - 4015 9212 / 4015 9213
 Rohini : 011 - 4904 4671 / 4904 4571
 Vikaspuri : 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

Prayagraj : 7518600515 / 7518600513
 Kanpur : 7518600501 / 7518600505
 Aliganj : 0522 - 458 1436 / 458 2029

Lucknow : 0522 - 423 4164 / 423 4160
 Vrindavan : 0522 - 407 6173 / 410 4357
 Anuppur : 07659 - 292 261
 Bhopal : 0755 - 400 8947 / 245 9791
 Gurunanakpura : 0755 - 494 5560 / 494 5574
 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 - 297 655/9685999886
 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
 Kosabadi : 07759 - 227 600 / 228 600
 Manendragarh : 07771 - 244 025 / 299 025
 Raigarh : 07762 - 232 317 / 350 012
 Raipur : 0771 - 244 6058 / 244 6059
 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
 Danapur : 06115 - 222 424 / 222 425
 Darbhanga : 06272 - 220 011 / 220 012
 Muzaffarpur : 0621 - 227 3120 / 227 3121
 Purnea : 06454 - 243 114 / 243 124
 Bailey Road : 0612 - 229 5211 / 229 5212
 Kankarbagh : 7672990046 / 7672990045
 Patna : 0612 - 221 6203 / 221 6094
 Adityapur : 0657 - 238 6068 / 238 6069
 Argora : 0651 - 225 1106 / 225 1107
 Dhanbad : 0326 - 230 0520 / 230 0550
 Jamshepur : 0657 - 231 7381 / 231 7382
 Jamshepur -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
 Saraidhela : 0326 - 299 9254 / 299 9295
 Angul : 06764 - 233921 / 8093999865
 Balasore : 06782 - 261 432 / 261 433
 Barbil : 80939 99868 / 80939 99869
 Bhadrak : 06784 - 250 690 / 250 070
 Bhubaneswar : 0674 - 253 1132 / 253 0237
 Chandrashekharpur: 0674 - 274 7215 / 351 2131
 Khandagiri : 0674 - 253 0227 / 253 0225
 Brahmapur : 68035 10002 / 68035 10003
 Cuttack : 0671 - 232 3440 / 232 3441
 CDA - Cuttack : 0671 - 250 6440 / 295 6040
 Jaipur : 80939 99866 / 80939 99867
 Rourkela : 06645 - 270 003 / 270 004
 Jharsuguda : 0661 - 250 0390 / 250 0391
 Chhend : 0661 - 248 0808 / 351 0501
 Sambalpur : 0663 - 254 0664 / 295 0179

WEST BENGAL / ASSAM

Kolkata
 AJC Road : 033 - 4602 5649 / 4603 8977
 Bagha Jatin : 033 - 2956 6659 / 2425 0021
 Barasat : 033 - 4071 0019 / 4071 0020
 Barrackpore : 033 - 2594 2594 / 2594 2595
 Baruipur : 033 - 2423 0374 / 2423 0376
 Behala : 033 - 2349 0031 / 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
 Harinavi : 033 - 2477 5504 / 2477 5505
 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
 Nager Bazar : 033 - 4802 2033 / 4802 2036
 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
 Panchanantala 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
 Kharagpur : 03222 - 225 023 / 225 028
 Krishnanagar : 74070 82821 / 74070 82822
 Malda : 03512 - 265 939 / 265 784
 Siliguri : 0353 - 264 1757 / 264 2190
 Raniganj : 0341 - 244 2111 / 244 2112
 Serampore : 033 - 4801 2305 / 4801 2309
 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
 Sivasagar : 03772 - 232 027 / 232 028
 Tinsukia : 0374 - 233 6031 / 233 6032
 Tezpur : 03712 - 225 561 / 225 563
 Sixmile : 0361 - 233 0141 / 233 0139

TAMIL NADU

Chennai
 Adambakkam : 044 - 4300 9093 / 4853 0857
 Adyar : 044 - 2445 5984 / 2445 5985
 Alandur : 044 - 4355 4873 / 4556 2197
 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
 Besant Nagar : 044 - 4203 3227 / 4260 6307
 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
 Kelambakkam : 044 - 4212 9477 / 4261 6095
 Kilpauk : 044 - 2661 1432 / 4350 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
 Mylapore : 044 - 4865 9124 / 4865 9129
 Nanganallur : 044 - 4005 0068 / 4854 0257
 Neelangarai : 044 - 2449 0062 / 4510 8025
 Old Washermanpet: 044 - 4552 0033 / 4355 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
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