R.N. I. No.:70973 / 1999 Postal Regd. No.: MCS / 226 / 2022 - 24 Re.1/- Total Pages : 6 Page -1

Volume - 25 | Issue - 11 (1st to 15th Nov'2022)

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465 www.bluechipindia.co.in

BLUECHIP PROUDLY LAUNCHES

BLUECHIP MFONLINE 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.

SCAN QR CODE TO DOWNLOAD MOBILE APP

MOBILE APP DOWNLOAD AVAILABLE ON

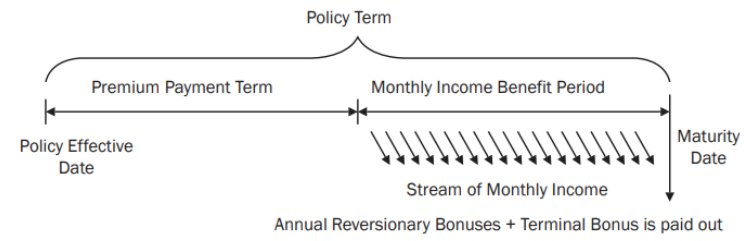
GET IT ON Google Play

Available on the App Store

TO KNOW MORE CONTACT YOUR NEAREST BLUECHIP BRANCH

BHARTI AXA LIFE MONTHLY INCOME PLAN +

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



Example

- ☑ Get **Rs.50,000/-** Guaranteed Monthly Income For the **8 Years**
- ☑ By paying **Rs.5,95,248/-** Yearly Premium for **7 Years**
- ☑ Plus on Maturity Get **Rs.15,84,000/-#** Lumpsum as accrued Reversionary Bonus & Terminal Bonus
- ☑ Insurance Cover of **Rs.79,20,000/-** for the Entire Policy Term of **15 Years**

Age : 35, Male, Policy Term : 15 Yrs, PPT : 7 Yrs, # as per 8% BI. *Insurance is the subject matter of the solicitation*

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 premium[1] at the end of Income Period
- ☑ Choice to receive Income – Monthly / Annually
- ☑ Choice of Premium Payment Term
- ☑ Enhance your protection with optional Riders[2]
- ☑ Tax benefits as per applicable Tax Laws[3]

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.

[1]**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. [2]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 [3]Income Tax benefi-ts may be available as per the Tax Laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata 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 benefi-ts available to you. All Premiums and interest payable under the policy are exclusive of the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the bene-fits payable under the Policy. This product is underwritten by Tata AIA Life Insurance Company Ltd. Insurance cover is available under this product. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Risk cover commences along with policy commencement for all lives, including minor lives. Buying a Life Insurance Policy is a long-term commitment. An early termination of the Policy usually involves high costs and the Surrender Value payable may be less than the all the Premiums Paid. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. For more details on risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: 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: **110N158V06 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.*

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

BLUECHIP™ 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

PRADHAN MANTRI VAYA VANDANA YOJANA (MODIFIED-2020)

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

Get 7.40% per annum for monthly pension

Eligibility :

Min & Max Entry Age	:	60 Yrs (Completed) & No Max. Limit
Policy Term	:	10 Yrs
Minimum Pension	:	Rs.1,000/- P.M., Rs.3,000/- P.Q., Rs.6,000/-P.H., Rs.12,000/- P.A.

PLAN NO: 856 **UIN : 512G336V01**

Insurance is the subject matter of the solicitation

Govt. of India - Floating Rate Savings Bonds, 2020 (Taxable)

The interest rate payable on 1st January 2023 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 01/01/2023.
- Cumulative option is not available.
- Interest is taxable and deducted at source.
- The facility of premature encashment of bonds is available.

LIC's New Jeevan Anand Plan

LIC's New JEEVAN ANAND

UIN : 512N279V02
Plan No.915

Salient features :

- Minimum Basic Sum Assured : Rs.1,00,000/-
- Age Eligibility : 18 to 50 years
- Maximum Maturity age : 75 years

A Plan that offers cover for whole life even after payment of maturity amount

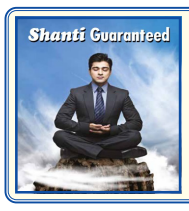
Insurance is the subject matter fo the solicitation

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



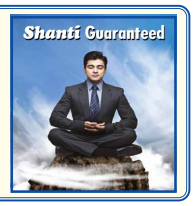
LIC's New Jeevan Shanti

A Single Premium Guaranteed Returns Annuity Plan

- Choice between Immediate Annuity or Deferred Annuity.
- Choice of Deferment Period of 1 Yr to 12 Yrs
- Minimum Vesting Age : 31 Yrs

UIN : 512N338V03 PLAN NO: 858

Insurance is the subject matter of the solicitation



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 CignaTTK 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 Internationa lIndia Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license. | ManipalCigna ProHealth Insurance UIN - MCIHLIP22211V062122, ManipalCigna Critical Illness Add On UIN - MCIHLIP21128V022021 IRDA/NL-HLT/CTTK/P-H/V-I/390/AddOn/CI/13-14. Compliance Approval No: ADV/0043/ Feb/2018-19. April 2019 Onwards.*

HDFC DEPOSITS

Regular Deposits

6.85% Period : 36 Months (Cumulative Option)

SUNDARAM FINANCE

Quarterly Income Plan

7.11% Period : 36 Months

SUNDARAM HOME

Quarterly Income Plan

6.65% Period : 36 Months

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 30/09(Cr.)	NAV Rs. 27/10	Growth (%) 2 Yr	Growth (%) 3 Yr
EQUITY - LARGE CAP FUNDS				
ABSL Frontline Equity	21,457.56	349.09	24.66	16.24
Canara Robeco Bluechip Equity	7,988.02	41.76	20.69	16.93
HDFC Top 100	21,379.18	736.48	29.23	15.25
IDBI India Top 100 Equity	602.13	40.38	24.67	17.22
IDFC Large Cap	1,073.33	49.57	18.75	14.66
Kotak Bluechip	4,934.45	379.15	22.35	16.44
L&T India Large Cap	725.04	41.59	21.47	14.02
LIC MF Large Cap	674.35	40.38	19.98	13.03
Mah. Manulife Large Cap Pragati Yojana	199.43	15.83	24.20	14.34
Nippon India Large Cap	11,950.93	54.57	32.91	17.35
Sundaram Large Cap	2,962.40	15.17	22.54	14.33
Tata Large Cap	1,303.57	337.72	25.60	14.77
Union Largecap	232.24	16.55	21.72	14.89
EQUITY - LARGE CAP & MID CAP FUNDS				
ABSL Equity Advantage	5,378.62	613.27	20.43	14.64
Axis Growth Opportunities	8,334.12	19.80	25.06	19.80
Canara Robeco Emerging Equities	14,868.69	164.40	26.35	20.81
DSP Equity Opportunities	7,011.10	364.20	26.52	16.97
HDFC Large and Mid Cap	7,070.74	197.69	34.97	21.35
IDFC Core Equity	2,378.61	72.87	27.19	18.41
Kotak Equity Opportunities	10,759.37	207.04	26.61	19.83
L&T Large and Midcap	1,575.57	72.74	21.63	15.94
LIC MF Large & Mid Cap	1,966.72	24.80	24.68	17.45
Nippon India Vision	3,155.11	844.20	27.53	17.73
SBI Large & Midcap	8,029.61	400.88	34.43	22.31
Sundaram Large and Mid Cap	5,089.84	55.45	27.25	18.62
Tata Large & Mid Cap	3,333.28	353.83	27.19	19.07
UTI Core Equity	1,434.17	101.99	31.57	20.51
EQUITY - FLEXI CAP FUNDS				
ABSL Flexi Cap	15,735.01	1139.36	23.41	16.45
Axis Flexi Cap	11,039.17	18.15	19.03	13.44
Canara Robeco Flexi Cap	8,243.04	224.38	22.18	17.85
DSP Flexi Cap	7,822.02	63.90	22.30	15.14
IDBI Flexi Cap	374.27	35.34	26.14	17.22
IDFC Flexi Cap	5,799.31	138.86	23.60	13.78
L&T Flexicap	2,787.53	121.94	21.08	14.56
LIC MF Flexi Cap	409.98	67.16	17.52	11.21
SBI Flexicap	15,799.69	77.29	25.95	15.67
Tata Flexi Cap	2,217.34	15.77	17.95	12.61
Union Flexi Cap	1,285.81	33.72	24.97	19.04

Fund Name	Corpus 30/09(Cr.)	NAV Rs. 27/10	Growth (%) 2 Yr	Growth (%) 3 Yr
EQUITY - MID CAP FUNDS				
ABSL Mid Cap	3,550.05	465.13	31.55	20.71
DSP Midcap	14,145.35	88.29	19.24	17.03
HDFC Mid-Cap Opportunities	34,158.21	99.84	35.08	24.61
IDBI Midcap	193.81	16.97	24.15	18.59
Kotak Emerging Equity	21,996.08	75.81	34.60	25.59
L&T Midcap	6,582.88	207.15	22.39	17.13
Mah. Manulife Mid Cap Unnati Yojana	1,029.56	17.71	33.31	22.59
Nippon India Growth	13,240.75	2164.09	35.73	26.13
SBI Magnum Midcap	8,195.38	148.35	40.16	29.54
Sundaram Mid Cap	7,413.01	748.09	30.96	19.44
Tata Midcap Growth	1,705.64	246.35	28.24	21.37
EQUITY - SMALL CAP FUNDS				
ABSL Small Cap	2,971.97	52.82	30.73	20.74
Canara Robeco Small Cap	3,767.46	24.70	45.92	38.46
DSP Small Cap	9,065.86	113.19	35.80	30.31
ICICI Prudential Smallcap	4,235.49	54.74	44.38	30.37
IDBI Small Cap	153.79	18.91	44.31	28.37
Kotak Small Cap	8,468.99	164.78	42.52	32.84
L&T Emerging Businesses	8,406.20	47.32	46.06	28.39
Nippon India Small Cap	22,158.38	92.32	48.66	35.05
SBI Small Cap	14,494.27	115.35	39.95	30.10
Sundaram Small Cap	2,039.88	151.71	39.07	28.54
Tata Small Cap	2,571.50	22.92	44.13	31.41
Union Small Cap	1,096.12	31.28	39.73	32.22
EQUITY - ELSS				
Canara Robeco Equity Tax Saver	4,176.05	36.91	25.31	20.83
DSP Tax Saver	10,002.26	83.02	28.47	18.30
HDFC Taxsaver	9,593.54	811.23	31.75	17.57
IDBI Equity Advantage	481.58	39.35	22.55	12.35
IDFC Tax Advantage	3,808.01	100.96	35.77	23.93
Kotak Tax Saver	2,906.97	75.49	27.30	19.26
L&T Tax Advantage	3,178.35	80.29	21.22	14.69
LIC MF Tax Plan	420.53	101.43	21.89	13.57
Mah. Manulife ELSS Kar Bachat Yojana	494.41	19.06	28.79	17.76
Nippon India Tax Saver	11,625.31	79.94	30.93	15.50
SBI Long Term Equity	10,867.11	234.75	27.12	19.06
Sundaram Tax Savings	945.12	343.24	28.04	19.82
Tata India Tax Savings	3,036.63	29.46	26.45	16.96
Union Long Term Equity	549.67	42.99	26.70	19.92
UTI Long Term Equity	2,931.50	144.71	25.12	18.85

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.

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 : 5[1] Years & 60 Yrs Last Birthday
Min. & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday
Minimum Premium : Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7500/-, Monthly: Rs.2,500/-
Maximum Premium : No limit, subject to Board Approved Underwriting Policy

1. Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years

GUARANTEED INCOME OPTION

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

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 : 5[1] 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

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/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. 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.*

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 cover[1] 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 Date[2]
- ☑ Option to accumulate income[3] and withdraw it later as per your convenience
- ☑ Tax benefits[4]may be applicable on premiums paid and benefits received as per prevailing tax laws

Benefits under the plan:

Option 1 – Income :

Guaranteed[5] 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 bonus[6], if declared + terminal bonus[6], if declared. [5]conditions apply.

Death Benefits: Life Insurance Benefit will be higher of :a) Sum Assured on Death + Accrued Reversionary Bonus[6], if declared + Interim Reversionary Bonus[6], if declared + Terminal Bonus[6], if declared; or b) 105% of total premiums[7] 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 bonus[6], if declared +terminal bonus[6], if declared

Death Benefits: Life Insurance Benefit is higher of: a) Sum Assured on Death + Accrued Reversionary Bonuses[6], if declared+ Interim Reversionary Bonus[6], if declared + Terminal Bonus[6], if declared; or b) 105% of total premiums[7] 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 Benefits[4]: 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: [1]Life cover is the benefit payable on the death of the Life Assured during the policy term. [2]Under 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 deferment 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. [3] You 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. [4]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. 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. [5]Guarantee is inthe form of 'Sum Assured on maturity' in lumpsum plan option and 'Guaranteed income' in Income plan option. [6] Bonuses 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. [7] Total premiums paid means the total of all the premium received, excluding any extra premium, any rider premium and taxes.
© ICICI Prudential Life Insurance Co. Ltd. All rights reserved. Registered with Insurance Regulatory & Development Authority of India (IRDAI) as Life Insurance Company. Regn. No. 105. CIN: L66010MH2000PLC127837. Reg. Off.: ICICI PruLife Towers, 1089 Appa Saheb Marathe Marg, Prabhadevi, Mumbai 400025. Tel.: 40391600. Customer helpline number - 1860 266 7766. Timings – 10:00 A.M. to 7:00 P.M., Monday to Saturday (except national holidays). Member of the Life Insurance Council. For more details on the risk factors, term and conditions please read the product brochure carefully before concluding the sale. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. ICICI Pru Sukh Samruddhi UIN:105N188V01. Advt:H/II/1067/2022-23BEWARE OF SUSPICIOUS 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.

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. Age at Entry (yrs)	Min/Max. Age at Maturity (yrs)	Min/Max. Premium (Rs)
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. Age at Entry (yrs)	Min/Max. Age at Maturity (yrs)	Min/Max. Premium (Rs)
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. Age at Entry (yrs)	Min/Max. Age at Maturity (yrs)	Min/Max. Premium (Rs)
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 : customercare@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.
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

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 earlier$.

- 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
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. KLI/21- 22/P-NL/1303*
BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/FRADULENT OFFERS *IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.*

BLUECHIP OFFICES IN INDIA

OUR RECENTLY OPENED OFFICES ACROSS INDIA

Beltola (Assam) : H. No. 11368041, Ward No. 30, 2nd Flr, Poll Market, Tel.: 70990 65080 / 70990 65081

Kudal (Maharashtra) : Shop No. 25, First Floor, A - Wing, Mane G Creation, Tel.: 73879 58100 / 73879 51300

North Lakhimpur (Assam) : First Floor, Parul Complex, C D Road, Near D C Court, North Lakhimpur, Tel.: 70990 65754 / 70990 65748

Jalpaiguri (West Bengal) : Gr. Flr, Rupasree Golden Cine Complex, D B C Road, Opp. Axis Bank, Tel.: 03561 - 222 061 / 222 062

Pandharpur (Maharashtra) : Shop No. S -7, First Floor, Sai Rachana Plaza, New ST Stand Tel.: 02186 - 222 300 / 222 302

Pattambi (Kerala) : 21/464, First Floor, KPM Arcade, Above Kudumbini Super Market, Tel.: 0466 - 2913 009 / 2914 009

Mango (Jharkhand) : Shop No. 2A, Gunomoy Madhusudan Tower, Workers College Road, Tel.: 0657 - 351 0012 / 351 0013

Rajarampuri (Maharashtra) : Shop No. G4, E Ward, Minakshi Apartment, Lane No. 13, Tel.: 0231 - 252 8500 / 252 8600

R S Puram - 2 (Tamil Nadu) : Door No. 104, 1st Floor, Sivasubramanian Road, R S Puram, Tel.: 0422 - 247 0100 / 247 9705

Naraina Vihar (Delhi) : Shop No. 126, First Floor, Blk-C, Naraina Industrial Area, Phase-1, Gate-3, Tel.: 011 - 4308 5345 / 4161 2794

Sindhi Society Chembur (Mumbai) : Shop No. C/5, Gr. Flr, Trishul Sidhi Chs Ltd, Next to Hari Kunj Tower Tel.: 022 - 4606 3624 / 4606 3625

Gunjan (Gujarat) : Shop No. TF/28, Third Floor, Kushboo Plaza, Gidc Road, Tel.: 0260 - 299 3156 / 299 3157

Muthialpet (Puducherry) : No. 315, Mahathma Gandhi Road, Keezh Sevarayapet, Muthialpet Tel.: 0413 - 223 3409 / 223 3509

Krishnarajapuram (Karnataka) : No. 22, 1st Main Road, RMS Colony, Bhattarahalli, Krishnarajapuram Tel.: 080 - 2990 4528 / 2990 4571

Gomti Nagar (Uttar Pradesh) : No. C-65, Vibhuti Khand, Gomti Nagar, Lucknow Tel.: 0522 - 4580 012 / 4580 013

Sundargarh (Odisha) : 1st Floor, Jalaram Tower, Near DCB Bank, Mission Road, Talasankara Tel.: 6622351012 / 6622351001

BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH

Gajuwaka	:	0891 - 254 5316 / 254 5319
Guntur	:	0863 - 663 2526 / 224 0530
Kakinada	:	0884 - 236 6943 / 236 6944
Madhurawada	:	0891 - 271 5316 / 272 5316
Nellore	:	0861 - 234 0260 / 235 0260
Ongole	:	08592 - 282 065 / 282 075
Rajahmundry	:	0883 - 665 1987 / 246 8601
Tanuku	:	08819 - 225 377 / 225 388
Tirupathi	:	0877 - 225 0056 / 225 0057
Vijayawada	:	0866 - 248 5316 / 249 5316
Vishakapatnam	:	0891 - 666 6316 / 275 7755

TELANGANA

Hyderabad

Ameerpet	:	040 - 2341 8316 / 2341 8416
Attapur	:	040 - 2401 8316 / 2401 9316
Boduppal	:	040 - 2720 5316 / 2720 5317
Champapet	:	040 - 2407 5316 / 2407 6316
Chandanagar	:	040 - 2303 8755 / 2303 8756
Dilsukh Nagar	:	040 - 2405 6548 / 2405 6549
Habsiguda	:	040 - 4851 0508 / 4016 0522
Hasthinapuram	:	040 - 2988 2316 / 2988 3316
Himayat Nagar	:	040 - 2339 5316 / 2322 1308
Kapra	:	040 - 2713 0938 / 6655 5613
Kukatpalli	:	040 - 2306 1646 / 4230 0905
Malkajgiri	:	040 - 2724 5316 / 2724 1677
Manikonda	:	040 - 2356 8931 / 2356 8941
Marredpally	:	040 - 2771 0998 / 2771 1410
Mehdhipatnam	:	040 - 2351 2034 / 2352 6356
Nacharam	:	040 - 4020 1616 / 4020 1717
Nagole	:	040 - 2422 0316
Nizampet	:	040 - 2956 1438 / 2956 1497
Pragathi Nagar	:	040 - 2389 0785 / 2389 0786
RTC 'X' Road	:	040 - 2764 5316 / 2766 5317
Secunderabad	:	040 - 6602 0300 / 2789 9116
Vanasthalipuram	:	040 - 2411 0341 / 2412 5316
Karimnagar	:	0878 - 224 9910 / 224 9911
Kazipet	:	0870 - 243 4545 / 244 4747
Khammam	:	08742 - 235 316 / 245 316
Nizamabad	:	08462 - 235 316 / 236 316
Sangareddy	:	8500195316 / 8500155316
Siddipet	:	08457 - 230 316 / 231 316
Warangal	:	0870 - 666 4436 / 254 4058

GUJARAT

Ahmedabad

Ashram Road	:	079 - 2658 5642 / 2568 5643
Bapunagar	:	079 - 2991 6380 / 2991 6381
Bopal	:	079 - 2979 5590 / 2979 5591
Gandhi Nagar	:	079 - 2324 2004 / 2324 2005
Mani Nagar	:	079 - 2543 0026 / 2543 0062
Motera	:	079 - 2750 7857 / 2750 7855
Paldi	:	079 - 2657 7934 / 2657 7935
Satelite	:	079 - 2676 9024 / 2676 9025

Baroda

Alkapuri	:	0265 - 232 3018 / 232 3021
Vasna Road	:	0265 - 225 4074 / 225 4075
Waghodia Road	:	0265 - 252 1820 / 252 1821
Anand	:	02692 - 245 137 / 245 138
Bharuch	:	02642 - 249 121 / 249 122
Deesa	:	02744 - 225 622 / 225 722
Mehsana	:	02762 - 230 704 / 230 706
Navsari	:	02637 - 244 406 / 244 407
Palanpur	:	02742 - 266 640 / 266 641
Rajkot	:	0281 - 246 5427 / 246 5428
Kalol	:	02764 - 225 801 / 225 802
Indira Circle	:	0281 - 257 5767 / 257 5768
Surat	:	0261 - 273 1402 / 273 1403
Udhna	:	0261 - 227 4401 / 227 4402
Bhatar Road	:	0261 - 223 3173 / 223 3174
Vesu	:	0261 - 221 5063 / 221 5064
Silvassa	:	0260 - 264 1230 / 264 1231
Vapi	:	0260 - 246 0337 / 246 5337

KARNATAKA

Bengaluru

Banashankari	:	080 - 2669 0288 / 2669 0319
Bannerghatta	:	080 - 2648 2880 / 2648 2881
Basavangudi	:	080 - 2242 3777 / 2660 8777
Basaveshwara Ngr	:	080 - 2322 5533 / 4153 5692
Bommanahalli	:	080 - 4093 5276 / 4093 5720
BTM Layout	:	080 - 2678 3744 / 2678 3752
Electronic City	:	080 - 2960 0305 / 2960 0306
Indira Nagar	:	080 - 2520 2939 / 2520 3739
Infantry Road	:	080 - 4113 0952 / 2286 0704
Jayanagar	:	080 - 2653 3751 / 2653 3752
J.P. Nagar	:	080 - 2658 9699 / 2658 9499
Kammanahalli	:	080 - 2580 5627 / 2580 5628
Kanakapura	:	080 - 2256 3003 / 2256 3013
Kengeri	:	080 - 2848 5695 / 2848 5696
Koramangala	:	080 - 2553 3393 / 2553 3394
Kumaraswamy Lyt	:	080 - 2666 8150 / 2666 8152
Hesaraghatta	:	080 - 2839 7339 / 28397336
Malleswaram	:	080 - 2356 1500 / 2356 1501
Marathalli	:	080 - 4372 1083 / 4372 1085
R.R. Nagar	:	080 - 2860 3344 / 2860 3663
Sanjay Nagar	:	080 - 2341 6703 / 2351 6703
Uttarahalli	:	080 - 2639 3136 / 2639 0881
R.T. Nagar	:	080 - 4115 6008 / 4115 6009
Rajajinagar	:	080 - 2332 4323 / 2332 4585
Vijayanagar	:	080 - 2310 0101 / 2310 0104
Whitefield	:	080 - 2845 7260 / 2845 7261
Yelahanka	:	080 - 2856 5346 / 2856 5347
Bagalkot	:	08354 - 234 547 / 234 648
Ballari	:	08392 - 254 615 / 254 652
Belagavi	:	0831 - 246 3312 / 246 3313
Bidar	:	08482 - 229 227 / 229 228
Chikkamagalur	:	08262 - 236 702 / 235 702
Chitradurga	:	08194 - 222 669 / 222 449
Davangere	:	08192 - 270 252 / 270 253
Dharwad	:	0836 - 244 6091 / 244 6092
Gangavathi	:	08533 - 270 960 / 270 961
Gokak	:	08332 - 225 666 / 200 067
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
Hubballi	:	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
Siddhartha Nagar-MYS	:	0821 - 247 1454 / 247 1545
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
Sindhanur	:	08535 - 200 230 / 220 230
Tumakuru	:	0816 - 225 1810 / 226 1606
Udupi	:	0820 - 252 1929 / 252 1797
Vijayapura	:	08352 - 240 143 / 240 149
Jalanagar	:	08352 - 200 901 / 200 902
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
Pala	:	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
Ambarnath (E)	:	0251 - 260 7328 / 260 7155
Andheri (East)	:	022 - 2683 5952 / 2684 1552
And-Sher E Punjab	:	8655807344 / 8655807345
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 (E)-MIG Colony		8655807341 / 8655807343
Bandra - Pali	:	022 - 2655 8399 / 2640 0982
Bandra (West)	:	022 - 2640 5564 / 2641 2422
Bhandup (W)	:	022 - 2566 2064 / 4608 2427
Bhayander (West)	:	022 - 2804 0061 / 2804 0062
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
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 3350
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
Fort - 2	:	022 - 2265 3012 / 2265 2969
Ghatkopar (East)	:	022 - 2102 0876 / 2102 0118
Ghatkopar (West)	:	022 - 2502 4859 / 2502 4860
Gh - Patel Chowk	:	022- 2102 0711 / 2102 0712
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 - 222 0484 / 222 0485
Kalyan (West)	:	0251 - 231 1482 / 231 8132
Kamothe	:	022 - 2743 0246 / 2743 0247
Kandivali (West)	:	022 - 2808 1997 / 2801 5033
Kandivali-Mahavir Ngr	:	022 - 4601 0231 / 4601 0232
Kandivali - Charkop	:	022 - 2867 8347 / 2867 8388
Knd -Thakur Complex	:	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 Road	:	022 - 2547 7305 / 2547 7310

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
Sinhagad 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
Durg	0788 - 421 3786 / 421 2901
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
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
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
Jajpur	80939 99866 / 809399 9867
Jharsuguda	06645 - 270 003 / 270 004
Rourkela	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
Perungudi	044 - 4507 0044 / 4862 7440
Porur	044 - 4271 5603 / 2482 5341
Poonamallee	044 - 2627 3031 / 2627 3032
Purasaivakkam	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
Thiruvanmiyur	044 - 4853 1216 / 2457 1735
Triplicane	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

Karumandapam	0431 - 248 1677 / 248 1699
K. K. Nagar	0431 - 245 9153 / 245 9154
Srirangam	0431 - 243 3268 / 243 3278
Thennur	0431 - 274 2153 / 274 2154
Thiruverumbur	0431 - 253 2005 / 253 2064
Ariyalur	04329 - 220 401 / 220 402
Attur	04282 - 241 005 / 241 007
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
Gobichettipalayam	04285 - 223 261 / 223 262
Hosur	04344 - 222 990 / 225 990
Karaikal	04368 - 221 270 / 221 271
Karaikudi	04565 - 238 777 / 238 778
Karur	04324 - 241 881 / 241 882
Kovilpatti	04632 - 221 501 / 221 502
Krishnagiri	04343 - 233 101 / 233 102
Kanchipuram	044 - 2723 2376 / 4551 3266
Kumbakonam	0435 - 242 3631 / 242 3632

Madurai

Chinna Chokkikulam	0452 - 253 2450 / 253 2451
Madurai	0452 - 234 8655 / 234 9655
Thirumangalam	04549 - 282 855 / 282 856
Thirunagar	0452 - 248 4005 / 248 4006
Mayiladuthurai	04364 - 227 531 / 227 532
Nagercoil	04652 - 244 435 / 244 436
Namakkal	04286 - 221 071 / 221 072
Mandarakuppam	04142 - 262 500 / 262 600
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
Thiruvarur	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

Disclaimer : All possible efforts have been made to present factually correct data. However, the publication is not responsible, if despite this, errors may have crept in inadvertently or through oversight. This Newspaper is designed and prepared for Bluechip Media Private Limited and is meant for use by the recipient and not for circulation. It should not be considered to be taken as an offer to sell, or a solicitation to buy any security. All investments are subject to the financial and other details provided by the Company or Government Body or AMC or Insurance Companies etc., to be fully understood and read by the investor before investing and we as a publisher shall not be held responsible in any manner whatsoever. Insurance is the subject matter of the Solicitation.

R.N. I. No.:70973/1999 **Postal Regd. No.: MCS / 226 / 2022 - 24**

To

1st to 15th Nov' 2022

If undelivered please return to : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001.

On behalf of Bluechip Media Private Limited, CIN : U67200MH2002PTC134459 Printed and Published by J. Rajagopalan, Printed at Basant Envelopes & Print Ltd, Gala No 11, Municipal Industrial Estate, K K Khade Marg, Mumbai 400 011 and Published at 101, 1st Floor, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Editor. J. Rajagopalan