



BLUECHIP BULLETIN

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THE LARGEST RETAIL FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA

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**"WE PROVIDE FREE DOOR TO DOOR SERVICE
TO 7500 INVESTORS DAILY"**

Insurance is the subject matter of the solicitation

Plan Options	Minimum	Maximum
Age at Entry ¹	30 days	65 years
Age at Entry ¹	18 years	100 years
Premium Payment Term (PPT)	Option 1: 5 years Option 2: Single Pay – 1 yrs Regular/Limited pay – 5 yrs	Option 1: 12 years Option 2: Regular/Limited pay – 30 years
Policy Term (PT)	Option 1: 10 years Option 2: Single Pay – 5 yrs Regular Pay – Equal to PPT Limited Pay – PPT + 1	Option 1: 24 years Option 2: Single Pay – 60 years Regular Pay – Equal to PPT Limited Pay – 60 years
Premium (Rs.)	Single Pay – Rs.5,000/- Limited Pay /Regular Pay – Rs.24,000 p.a.	No Limit, subject to the Board Approved Underwriting Policy (BAUP)
Premium Payment Mode	Annual / Half-yearly / Quarterly / Monthly	



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

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

THE INTEREST RATE PAYABLE ON 1ST JULY 2023 FIXED AT 7.35%.

- * The Floating Rate Savings Bonds, 2020 (Taxable) are issued by Government of India authorised by RBI.
- * Bonds can be issued in Bond ledger account format.
- * Min.amount of application : Rs.1000/- and multiples thereof.
- * Period of the bond is 7 years.
- * Nomination facility is available.
- * Interest is payable Half Yearly from date of issue. (30th June and 31st Dec)
- * The interest rate is linked/pegged with prevailing NSC rate with a spread of (+) 35 bps over the respective NSC rate.
- * The next Interest reset date will be on 01/07/2023.
- * Cumulative option is not available.
- * Interest is taxable and deducted at source.
- * The facility of premature encashment of bonds is available.



REGULAR DEPOSITS

7.35%

PERIOD : 36 MONTHS



SUNDARAM FINANCE

QUARTERLY INCOME PLAN

7.30%

PERIOD : 36 MONTHS



SUNDARAM HOME

QUARTERLY INCOME PLAN

7.30%

PERIOD : 36 MONTHS

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

UNDER SECTION 80D,

YOU CAN AVAIL TAX BENEFITS UPTO Rs.1,00,000/-

ON YOUR HEALTH INSURANCE PLAN.

Income Tax Deductions and Exemptions under Health Insurance

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

HEALTH INSURANCE SCHEMES OF THE FOLLOWING COMPANIES AVAILABLE

- 1) MANIPAL CIGNA HEALTH INSURANCE
- 2) HDFC ERGO HEALTH INSURANCE
- 3) KOTAK GENERAL HEALTH INSURANCE



FOR MORE DETAILS CONTACT YOUR NEAREST BLUECHIP BRANCH

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 ANAND PLAN

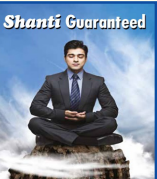
SALIENT FEATURES :

- MINIMUM BASIC SUM ASSURED : Rs.1,00,000/-
- AGE ELIGIBILITY : 18 TO 50 YEARS
- MAXIMUM MATURITY AGE : 75 YEARS

UIN : 512N279V02
Plan No.915

A PLAN THAT OFFERS COVER FOR WHOLE LIFE EVEN AFTER PAYMENT OF MATURITY AMOUNT

Insurance is the subject matter of the solicitation



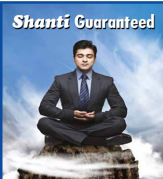
LIC's New JEEVAN SHANTI

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



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

NRI ATTRACTIVE INVESTMENT OPTIONS

THE BEST SUITED SCHEMES FOR YOU, RIGHT AT YOUR DOORSTEPS

ALL PUBLIC ISSUE FORM AVAILABLE

CALL YOUR NEAREST BLUECHIP BRANCH FOR LATEST AVAILABLE IPOs

7.35% GOI (TAXABLE) SAVINGS BONDS

GOI BONDS AVAILABLE FOR A PERIOD OF 7 YEARS, CALL US TO KNOW MORE

CAPITAL GAINS TAX SAVINGS BONDS

SAVE TAX u/s 54EC ON YOUR CAPITAL GAIN, CALL US TO KNOW MORE

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Growth (%)	
	31/01(Cr.)	24/02	3 Yr	5 Yr		31/01(Cr.)	24/02	3 Yr	5 Yr
EQUITY - LARGE CAP FUNDS					IDBI Flexi Cap	357.66	33.65	14.57	9.77
Canara Robeco Bluechip Equity	8,642.20	40.92	13.47	12.70	Kotak Flexicap	36,433.09	53.02	12.15	10.23
HDFC Top 100	22,427.91	737.91	15.81	10.19	SBI Flexicap	15,840.22	74.34	13.01	9.69
ICICI Prudential Bluechip	34,640.35	67.85	16.15	11.18	Union Flexi Cap Fund	1,333.63	32.66	15.83	11.77
Kotak Bluechip	5,264.97	374.78	14.40	11.16	UTI Flexi Cap	24,170.18	225.03	12.27	11.86
Mirae Asset Large Cap	33,445.58	77.44	13.18	10.55	EQUITY - FOCUSED FUNDS				
Nippon India Large Cap	12,535.60	54.08	15.86	10.70	ABSL Focused Equity	5,730.86	89.41	12.35	9.51
SBI Bluechip	34,309.19	62.43	15.24	10.64	Franklin India Focused Equity	8,274.93	68.16	18.22	11.62
Sundaram Large Cap	2,930.65	14.74	11.47	10.61	HDFC Focused 30	3,402.92	131.05	20.77	9.97
UTI Mastershare	10,433.70	188.55	13.35	10.44	ICICI Prudential Focused Equity	3,938.87	50.64	20.99	11.80
EQUITY - LARGE CAP & MID CAP FUNDS					Nippon India Focused Equity	6,134.03	77.58	17.67	10.04
Canara Robeco Emerging Equities	15,204.91	156.74	14.82	10.85	SBI Focused Equity	27,007.77	217.34	10.57	10.43
DSP Equity Opportunities	7,224.71	355.67	14.46	10.26	Sundaram Focused	774.27	105.42	14.15	11.69
HDFC Large and Mid Cap	7,910.83	193.98	19.19	12.07	EQUITY: SMALL CAP FUNDS				
ICICI Prudential Large & Mid Cap	6,649.27	571.90	20.27	12.10	Axis Small Cap	11,499.50	62.70	21.46	17.65
Kotak Equity Opportunities	11,497.30	204.17	15.70	12.30	DSP Small Cap	9,114.75	110.72	24.42	11.05
Mirae Asset Emerging Bluechip	23,702.69	93.69	16.81	13.56	HDFC Small Cap	14,629.62	79.50	26.51	11.72
SBI Large & Midcap	9,249.56	384.68	17.15	12.30	HSBC Small Cap	8,672.09	47.16	27.08	11.41
Tata Large & Mid Cap	3,640.64	345.58	16.33	12.05	ICICI Prudential Small Cap	4,624.82	52.62	24.38	12.54
EQUITY - MID CAP FUNDS					Kotak Small Cap	8,572.90	161.18	26.72	15.46
Axis Midcap	18,756.06	65.64	15.77	14.75	Nippon India Small Cap	23,756.50	91.27	30.29	14.88
HDFC Mid-Cap Opportunities	35,615.25	100.12	20.87	11.96	SBI Small Cap	15,292.33	110.11	24.48	13.32
Kotak Emerging Equity	23,259.76	75.35	20.60	13.80	Union Small Cap	711.05	28.53	22.45	11.78
Nippon India Growth	13,492.04	2106.03	19.88	13.20	EQUITY - ELSS				
SBI Magnum Midcap	8,436.14	144.81	23.78	12.44	Canara Robeco Equity Tax Saver	4,576.02	113.79	16.10	13.97
Tata Midcap Growth	1,747.63	241.13	16.75	11.77	DSP Tax Saver	10,317.34	81.22	16.32	11.99
UTI Mid Cap	7,130.27	183.27	19.83	10.36	Franklin India Taxshield	4,690.67	871.63	15.27	9.91
EQUITY - FLEXI CAP FUNDS					ICICI Prudential Long Term Equity	9,991.91	584.27	15.10	10.62
ABSL Flexi Cap	15,737.94	1102.45	12.41	9.23	Kotak Tax Saver	3,143.14	74.00	15.50	12.61
Canara Robeco Flexi Cap	8,608.80	219.25	13.77	12.37	Mirae Asset Tax Saver	14,042.04	30.46	17.06	13.23
DSP Flexi Cap	7,679.27	63.67	12.02	11.07	SBI Long Term Equity	12,073.11	233.58	17.56	10.17
Franklin India Flexi Cap	10,139.21	966.70	18.11	10.72	Tata India Tax Savings	3,111.73	28.66	14.24	10.39
HDFC Flexi Cap	31,968.50	1122.69	20.24	12.25	Union Long Term Equity	567.81	41.87	17.06	11.98

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.
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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	118.25%	6.56%
10-12	30	1,00,000	118.00%	6.69%
12-12	25	1,00,000	129.75%	6.44%
12-12	30	1,00,000	128.00%	6.51%
10-12	25	5,00,000	120.75%	6.66%
10-12	30	5,00,000	120.50%	6.79%
12-12	25	5,00,000	132.75%	6.55%
12-12	30	5,00,000	131.00%	6.62%

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

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	344.00%	6.35%
12-17	12	1,00,000	307.50%	6.44%
12-17	10	5,00,000	347.00%	6.40%
12-17	12	5,00,000	310.50%	6.50%

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	34.25% of AP
6 Years	7 Years	44.25% of AP
10 Years	11 Years	97.75% of AP
12 Years	13 Years	130.25% 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 GOLD

A Non-Linked Participating Individual Life Insurance Savings Plan

ICICI Pru Gold is a protection and savings oriented participating life insurance plan that provides the protection of life cover¹ along with a regular income for whole of life that can be used to meet your long-term recurring financial needs through participation in bonus².

Key features:

- Protection through **life cover**¹ with policy term up to 99 years of age
- Income up to 99 years of age**, with option to start receiving income immediately or after a few years as per your needs. This income will be a combination of Guaranteed³ Income and income linked to bonus² declaration
- Option to accumulate/withdraw³ income any time or adjust⁴ future premiums from the income thus accumulated
- Option to get Guaranteed⁵ boosters after every 5 years to boost your savings with Immediate Income with Booster plan variant
- Tax benefits⁵ may be applicable on premiums paid and benefits received as per prevailing tax laws.

Benefits in details:

Plan Variant 1: Immediate Income: Under this option, starting from the first policy year, you will receive a regular income (Survival Benefit) at the end of every policy year/month, as chosen by you, provided the policy is in-force.

This **regular income** will comprise the following: ▲ Guaranteed⁵ Income (GI) and ▲ Income which will be linked to Bonus², if declared; referred to as Cash Bonus (CB)
You will receive this income till the date of maturity, death, surrender or lapse of the policy, whichever happens first.

For details on Bonuses, please refer Clause 7 under Terms and Conditions mentioned below Further, at the end of the policy term, you will get a lump sum benefit (known as the Maturity Benefit) which will be equal to the sum of ▲ Sum Assured on Maturity (i.e. equal to sum of all Annualized Premiums payable), plus ▲ Balance in Savings Wallet³ (if any), plus ▲ Terminal Bonus² (if declared)

Plan Variant 2: Immediate Income with Booster: Under this variant, while you will enjoy regular income similar to option 1 from the first policy year, you will also receive a benefit (known as Guaranteed⁵ Booster) every 5th policy year, provided the policy is in-force. This Guaranteed Booster will be equal to 100% of the Guaranteed⁵ Income, as applicable for the year of payment. To sum it up, you will receive the sum of

▲ Guaranteed⁵ Income (GI) ▲ Guaranteed⁵ Booster (GB), and ▲ Cash Bonus², if declared (CB)
Just like the previous plan variant, at the end of the policy term, you will get a lump sum benefit at the end of the policy term equal to the sum of
▲ Sum Assured on Maturity (i.e. equal to sum of all Annualized Premiums payable), plus
▲ Balance in Savings Wallet³ (if any), plus ▲ Terminal Bonus² (if declared)

Plan Variant 3: Deferred Income: Under this option, you will receive regular income in the form of Guaranteed⁵ Income and Cash Bonus², if declared, at the end of every year/month, as chosen by you, provided the policy is in-force. However, here you can choose to start receiving the benefits after a few years (known as the deferment period) instead of starting immediately, as per your income requirements. You can start this income as early as 2nd policy year or as late as Premium Payment Term plus 1 year.

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

- Sum Assured on Death, plus
- Balance in Savings Wallet³ (if any), plus
- Interim Survival Benefit (if any), plus
- Terminal Bonus² (if declared) Where, the Sum Assured on Death is the highest of:
 - 7 times the Annualized Premium
 - 105% of the Total Premiums Paid as on the Date of Death
- Death Benefit multiple times Annualized Premium

Eligibility

Immediate Income : PPT - 5 Yrs Min/Max Age Entry - 0/50
PPT - 6 Yrs Min/Max Age Entry - 0/55
PPT - 7 to 12 Yrs Min/Max Age Entry - 0/60
Immediate Income with Booster : PPT - 6 Yrs Min/Max Age Entry - 0/50
PPT - 7 Yrs Min/Max Age Entry - 0/55
PPT - 8 to 12 Yrs Min/Max Age Entry - 0/60
Deferred Income : PPT - 7 Yrs Min/Max Age Entry - 0/50
PPT - 8 Yrs Min/Max Age Entry - 0/55
PPT - 9 to 12 Yrs Min/Max Age Entry - 0/60

Disclaimers: ¹Life cover is the benefit payable on death of the life assured during the policy term. ²Bonuses will be applied through the simple bonus method. Cash Bonuses may be declared annually throughout the policy term for all three variants, and will be expressed as a proportion of the Annualized Premium. For a new policy sold with Date of Commencement of Risk on or after April 1 in any financial year, there may not be any Cash Bonus rate declared for such policies when the Survival Benefit becomes due to be paid. In such circumstances, the Company may pay a fixed cash income benefit in lieu of Cash Bonus. This fixed cash income benefit will be based on a non-participating Cash Income rate (declared by the Company annually in advance) and once declared shall remain guaranteed to be paid as part of Survival Benefit as and when it is due. Such payments in the form of fixed benefit shall continue till a Cash Bonus rate (as applicable for the policy) is declared and the Cash Bonus benefit, if declared, becomes payable at the next benefit due date. A separate Terminal Bonus may be declared under each variant, and will be payable on death, surrender and maturity, respectively, for a premium paying or a fully paid policy. Please refer to the sales brochure for more details. ³Savings wallet: You have an option to accumulate the Survival Benefit, instead of taking the same as a periodic payment during the policy term. You need to opt in for this feature through explicit consent vide request submitted to Us, whereby the Survival Benefit when due will be transferred to the Savings Wallet. Upon crediting the Survival Benefit in the Savings Wallet on the due date, the Survival Benefit will be deemed to have been paid and any amount within the Savings Wallet will be non-participating in nature. This option can be opted for and opted out at any time during the Income Term. The money within the wallet will be accumulated daily at an interest rate linked to the Reverse Repo Rate published by Reserve Bank of India (RBI). The interest rate used for accumulation under this feature 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 as on the review date. The current Reverse Repo Rate as at June 1, 2022 is 3.35% p.a. In case the balance in the wallet is not withdrawn completely during the income term, such balance will be paid to the claimant in the event of death, surrender or maturity, whichever is earlier along with other benefit payments (if any). On payment of this benefit, the policy will terminate, and all rights, benefits and interests under the policy will stand extinguished. Please refer to the sales brochure for more details. ⁴You have the option to utilize the balance in the Savings Wallet to offset any premiums due to be paid during the premium payment term. The same has to be provided to Us as a request prior to the premium due date. Upon receipt of such request and confirmation of the same, We shall automatically deduct the authorized amount on the premium due date from the Savings Wallet. If the amount available for offset is not sufficient to adjust the due premium, the balance due premium shall remain payable by You as on the premium due date. We shall recognize the settlement of due premium only after receipt of the same in full. Please refer to the sales brochure for more details. ⁵Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above. © 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 Appasaheb 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 Gold. Form No.: E35. UIN: 105N190V01. Advt No.: H/II/1795/2022-23. **BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS** Public receiving such phone calls are requested to lodge a police complaint. IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.



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: 116N170V06), 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 ASSURED PENSION

A Non - Linked, Non - Participating, Life Insurance Annuity Plan

Kotak Assured Pension – a non-linked and non-participating, annuity plan that gives you the assurance of regular stream of income throughout your lifetime, basis your requirement.

Key Advantages :

Immediate Annuity

- **8** Annuity options to choose from
- Flexibility to avail **additional annuity** payout through Top Up
- Issued annuity rates are **guaranteed** for lifetime
- **Higher Annuity Rates** for Higher Premium

Deferred Annuity

- **2** Annuity Options to choose from
- Flexibility to choose Deferment Period between **1 — 10 years'** basis on your annuity requirement
- **Guaranteed Additions** accrued during the Deferment Period
- **Lump-sum** amount payable on Death of Annuitant or Surviving Annuitant during & after the Deferment Period
- **Flexibility** to choose for how long you want to pay your premiums basis your annuity option
- Issued Annuity Rates are **guaranteed** for lifetime
- **Higher Annuity Rates** for Higher Premium

Annuity options available :

Single Life Annuity Options :

- Lifetime Income
- Lifetime Income with Term Guarantee of 5 / 10 / 15 / 20 years
- Lifetime Income with Annual Increase of 3% or 5%
- Lifetime Income with Balance Cash-Back
- Lifetime Income with Cash-Back in parts
- Lifetime Income with Cash-Back on Death or Critical Illness
- Deferred Income with Cash-Back

Joint Life Annuity Options:

- Last survivor Lifetime Income with 100% / 50% Annuity to Secondary Annuitant
- Last survivor Lifetime Income with 100% / 50% annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant
- Deferred Income with 100% / 50% Annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant

Benefits under this plan:

Survival Benefit: Basis on the annuity options selected by you, the annuity payout shall continue throughout the,

- Annuitant's lifetime (in case of Single Life Options) or
- Primary / Secondary Annuitant's lifetime (in case of Joint Life Options)

Benefit Payout on Critical Illness: Under Income with Cash-Back on Death or Critical Illness, the Total Premium* (exclusive of Goods and Service Tax and Other Statutory Levies) will be payable in case the Annuitant is diagnosed with any one of the 6 Critical Illnesses covered under this plan.

- a. Cancer of Specified severity
- b. Open Chest CABG
- c. Myocardial Infraction (First Heart Attack of specified severity
- d. Kidney Failure Requiring Regular Dialysis
- e. Major Organ/ Bone Marrow Transplant
- f. Stroke resulting in Permanent Symptoms

Death Benefit: Death Benefit shall be payable under the following Annuity Options:

- Lifetime Income with Term Guarantee of 5/10/15/20 years
- Lifetime Income with Balance Cash-Back
- Lifetime Income with Cash-Back in parts
- Lifetime Income with Cash-Back on Death
- Lifetime Income with Cash-Back on Death or Critical Illness
- Deferred Income with Cash-Back
- Last survivor Lifetime Income with 100% / 50% annuity to Secondary Annuitant and cash-back on death of Surviving Annuitant
- Deferred Income with 100% / 50% Annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant

Tax Benefit: You may avail of tax benefits as defined under the Income Tax Act, 1961 subject to conditions as specified in those sections. Payment of Annuities, Surrender Value (if any), Benefit Payout due to Death or due to Critical Illness may be subject to taxes as per the prevailing tax laws on the date of payment and as per the Annuitant's / Nominee / Legal Heir's taxable income slabs. Tax benefits are subject to change as per tax laws. You are advised to take an independent view from tax consultant. Goods and Services Tax and Cess as applicable shall be levied over and above Total Premium as per applicable tax laws.

Eligibility :

Entry Age (New / Existing Individual Customers):

Min: Immediate Annuity & Deferred Annuity Options: 45 Years.

Max: Immediate Annuity ^: 85 Years.

Deferred Annuity : 70 Years.

Premium Payment Term : Single Pay - One Time Payment
Limited Pay – 5 - 9 Years. (PPT should be less than deferment period)
Regular Pay – 5 – 10 Years. (PPT should be equal to deferment period)

Minimum Annuity : Monthly – Rs.1000/-, Quarterly – Rs.3000/-
Half – yearly - Rs.6000/-, Yearly – Rs.12000/-

Annuity Modes : Yearly, Half-yearly, Quarterly, Monthly

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Kotak Assured Pension; UIN: 107N123V04, Form No: N123, This is a non-linked, non-participating annuity plan. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. *Total Premiums is defined as total of all the premiums received (including Additional Premium), excluding any extra premium, any rider premium and taxes. ^ Except Annuity Option:Lifetime Income with Cash-Back on Death or Critical Illness.Ref. No. KLI/22-23/P-NL/1937 **Kotak Mahindra Life Insurance Company Ltd;** Regn. No.:107, CIN: U66030MH2000PLC128503; Regd. Office: 8th Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai – 400051; Website: www.kotaklife.com; WhatsApp: 9321003007; Toll Free No:1800-209-8800

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BLUECHIP OFFICES IN INDIA



OUR RECENTLY OPENED OFFICES ACROSS INDIA

Miyapur : D. No. 1-140, Plot No.27, Haffizpet Road, Nandinagar, (Hyderabad)	Tel.: 040 - 4891 4453 / 4891 5342	Beltola : H. No. 11368041, Ward No. 30, 2nd Flr, Poll Market, (Assam)	Tel.: 70990 65080 / 70990 65081
Jagtial : H No. 7-7-186/A/2, Mahalaxmi Nagar, Dharmapuri Bypass, (Telangana)	Tel.: 08724 - 221 422 / 221 425	Kudal : Shop No. 25, First Floor, A - Wing, Mane G Creation, (Maharashtra)	Tel.: 73879 58100 / 73879 51300
Gadag : Shop No. 09, Plot No. 47/H, 1st Flr, Nr Bus Stand Rd, Nr M G Hosp., (Karnataka)	Tel.: 08372 - 200 368 / 200 052	North Lakhimpur : First Floor, Parul Complex, C D Road, Near D C Court, North Lakhimpur, (Assam)	Tel.: 70990 65754 / 70990 65748
Patan : Shop No. F-23, Tirupati Bazar, Chansma Highway, Patan, (Gujarat)	Tel.: 02766 - 299 611 / 299 612	Jalpaiguri : Gr. Flr, Rupasree Golden Cine Complex, D B C Road, Opp. Axis Bank, (West Bengal)	Tel.: 03561 - 222 061 / 222 062
NAD ‘X’ Road : Door No. 58-1-219, BRTS Road, Beside Indian Oil Petrol Bunk, (Andhra Pradesh)	Tel.: 0891 - 294 2315 / 294 2316	Pandharpur : Shop No. S -7, First Floor, Sai Rachana Plaza, New ST Stand, (Maharashtra)	Tel.: 02186 - 222 300 / 222 302

BLUECHIP OFFICES IN INDIA



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Gajuwaka	:	0891 - 254 5316 / 254 5319		Jayanagar	:	080 - 2653 3751 / 2653 3752		Pathanamthitta	:	0468 - 232 0613 / 232 0614		Nerul (East)	:	022 - 2772 3175 / 2772 3975	
Guntur	:	0863 - 663 2526 / 224 0530		J.P. Nagar	:	080 - 2658 9699 / 2658 9499		Pattambi	:	0466 - 291 3009 / 291 4009		Parvel	:	022 - 2748 2969 / 2748 2896	
Kakinada	:	0884 - 236 6943 / 236 6944		Kammanahalli	:	080 - 2580 5627 / 2580 5628		Taliparamba	:	0460 - 230 0035 / 230 0036		Prabhadevi	:	022 - 2430 0953 / 2430 0954	
Madhurawada	:	0891 - 271 5316 / 272 5316		Kanakapura	:	080 - 2256 3003 / 2256 3013		Payyanur	:	04985 - 203 490 / 205 390		Sanpada	:	022 - 2781 1123 / 2781 6218	
Nellore	:	0861 - 234 0260 / 235 0260		Kengeri	:	080 - 2848 5695 / 2848 5696		Perinthalmanna	:	04933 - 226 380 / 226 390		Santacruz - Kalina:	:	022 - 2666 3597 / 2666 3670	
Ongole	:	08592 - 282 065 / 282 075		Koramangala	:	080 - 2553 3393 / 2553 3394		Ramanattukara	:	0465 - 244 3003 / 244 3005		Santacruz (West)	:	022 - 2600 0093 / 2605 4020	
Rajahmundry	:	0883 - 665 1987 / 246 8601		Krishnarajapuram	:	080 - 2990 4528 / 2990 4571		Thalaserry	:	0490 - 232 4177 / 232 3177		Seawood	:	022 - 4971 5992 / 4971 5993	
Tanuku	:	08819 - 225 377 / 225 388		Kumaraswamy Lyt	:	080 - 2666 8150 / 2666 8152		Thrissur	:	0487 - 232 5570 / 232 5571		Shahaji Raje Rd	:	022 - 2682 0742 / 2682 0743	
Tirupathi	:	0877 - 225 0056 / 225 0057		Hesaraghatta	:	080 - 2839 7339 / 28397336		Thiruvalla	:	0469 - 263 0123 / 263 0124		Siddharth Nagar	:	022 - 2846 0131 / 2846 0134	
Vijayawada	:	0866 - 248 5316 / 249 5316		Malleswaram	:	080 - 2356 1500 / 2356 1501		Tirur	:	0494 - 242 0753 / 242 0754		Sion	:	022 - 2403 3567 / 2403 3568	
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Ameerpet	:	040 - 2341 8316 / 2341 8416		R.R. Nagar	:	080 - 2860 3344 / 2860 3663		Airoli	:	022 - 2779 5341 / 2779 0174		Thane (West)	:	022 - 2537 6719 / 2537 6187	
Attapur	:	040 - 2401 8316 / 2401 9316		Sanjay Nagar	:	080 - 2341 6703 / 2351 6703		Ambarnath (E)	:	0251 - 260 7328 / 260 7155		Th - GhodbunderRd:	:	022 - 2597 4537 / 2597 4538	
Boduppal	:	040 - 2720 5316 / 2720 5317		Uttarahalli	:	080 - 2639 3136 / 2639 0881		And-D. N. Nagar	:	022 - 2620 2167 / 2620 2165		Th - Kalwa	:	022 - 2538 9013 / 2538 9014	
Champapet	:	040 - 2407 5316 / 2407 6316		R.T. Nagar	:	080 - 4115 6008 / 4115 6009		Andheri (East)	:	022 - 2683 5952 / 2684 1552		Th - Kolbad Road:	:	022 - 2547 7305 / 2547 7310	
Chandanagar	:	040 - 2303 8755 / 2303 8756		Rajajinagar	:	080 - 2332 4323 / 2332 4585		And-Sher E Punjab:	:	8655807344 / 8655807345		Th - Nitin Company:	:	022 - 2530 0016 / 2530 0024	
Dilsukh Nagar	:	040 - 2405 6548 / 2405 6549		Vijayanagar	:	080 - 2310 0101 / 2310 0104		Andheri-IRLA	:	022 - 2671 1502 / 2623 6502		Th -Panchpakhadi:	:	022 - 2538 0320 / 2538 0321	
Habsiguda	:	040 - 4851 0508 / 4016 0522		Whitefield	:	080 - 2845 7260 / 2845 7261		And- Lokhandwala	:	022 - 2634 5957 / 2637 5483		Th - Vartak Ngr	:	022 - 2588 1451 / 2588 1452	
Hashtinapuram	:	040 - 2988 2316 / 2988 3316		Yelahanka	:	080 - 2856 5346 / 2856 5347		And- Marol	:	022 - 2920 8134 / 2925 6912		Th - Vasant Vihar:	:	022 - 2173 0446 / 2171 2295	
Himayat Nagar	:	040 - 2339 5316 / 2322 1308		Bagalkot	:	08354 - 234 547 / 234 648		And- Oshiwara	:	022 - 2632 1196 / 2632 1136		Tilak Nagar	:	022 - 2522 6269 / 2522 6270	
Kapra	:	040 - 2713 0938 / 6655 5613		Ballari	:	08392 - 254 615 / 254 652		And-7 Bunglows	:	022 - 2632 9373 / 2631 5566		Vasai (East)	:	0250 - 239 2010 / 239 2011	
Kukatpalli	:	040 - 2306 1646 / 4230 0905		Belagavi	:	0831 - 246 3312 / 246 3313		And-Takshila	:	022 - 2821 4787 / 2821 4814		Vasai (West)	:	0250 - 233 6086 / 233 6087	
Malkajigiri	:	040 - 2724 5316 / 2724 1677		Bidar	:	08482 - 229 227 / 229 228		Andheri (West)	:	022 - 2678 1742 / 2678 1781		Vasai (W) Parnaka:	:	0250 - 232 8995 / 232 8996	
Manikonda	:	040 - 2356 8931 / 2356 8941		Chikkamagalur	:	08262 - 236 702 / 235 702		Bandra Mt. Mary	:	022 - 2643 2158 / 2643 2147		Vashi	:	022 - 2782 1286 / 2782 0587	
Marredpally	:	040 - 2771 0998 / 2771 1410		Chitradurga	:	08194 - 222 669 / 222 449		Bangur Nagar	:	022 - 2873 4228 / 2873 4229		Vashi - 2	:	022 - 2781 0007 / 2781 0008	
Mehdhipatnam	:	040 - 2351 2034 / 2352 6356		Davangere	:	08192 - 270 252 / 270 253		Bandra (E)-MIG Colony	:	8655807341 / 8655807343		Vikhroli (West)	:	022 - 2579 5095 / 2579 5096	
Nacharam	:	040 - 4020 1616 / 4020 1717		Dharwad	:	0836 - 244 6091 / 244 6092		Bandra - Pali	:	022 - 2655 8399 / 2640 0982		Vile Parle (East)	:	022 - 2618 6302 / 2663 1590	
Nagole	:	040 - 2422 0316		Gokak	:	08332 - 225 666 / 200 067		Bandra (West)	:	022 - 2640 5564 / 2641 2422		Vile Parle (West)	:	022 - 2615 3174 / 2615 5572	
Nizampet	:	040 - 2956 1438 / 2956 1497		Harihara	:	08192 - 242 855 / 242 355		Bhandup (W)	:	022 - 2566 2064 / 4608 2427		Virar	:	0250 - 250 4566 / 250 4567	
Pragathi Nagar	:	040 - 4014 0665		Gokul Road	:	0836 - 233 4080 / 233 4081		Bhayander (West)	:	022 - 2804 0061 / 2804 0062		Worli	:	8655823018 / 8655823019	
RTC 'X' Road	:	040 - 2764 5316 / 2766 5317		Hassan	:	08172 - 232 922 / 232 433		Borivali (East)	:	022 - 2808 5971 / 2808 5972		Wadala	:	022 - 2414 8033 / 2415 8033	
Secunderabad	:	040 - 6602 0300 / 2789 9116		Haveri	:	08375 - 233 701 / 233 702		Borivali - Gorai	:	022 - 2868 0460 / 2868 0463		Pune			
Vanasthalipuram	:	040 - 2411 0341 / 2412 5316		Hosapete	:	08394 - 224 615 / 224 616		Borivali - I.C.Col.	:	022 - 2891 8594 / 2895 2352		Aundh	:	020 - 2729 7006 / 2729 7007	
Karimnagar	:	0878 - 224 9910 / 224 9911		Hubballi	:	0836 - 235 4255 / 235 4266		Borivali -Saibaba	:	022 - 2862 0403 / 2862 0406		Bibvewadi	:	020 - 2441 0067 / 2441 2227	
Kazipet	:	0870 - 243 4545 / 244 4747		Kalaburgi	:	08472 - 226 702 / 246 702		Borivali (West)	:	022 - 2895 1548 / 2895 7025		Bavdhan	:	020 - 6674 4971 / 6674 4972	
Khammam	:	08742 - 235 316 / 245 316		Kalidasa Road	:	0821 - 241 3355 / 241 3555		Borivali -Yogi Ngr	:	022 - 2892 2017 / 2892 2018		Bhosri	:	020 - 6310 0581 / 6694 1012	
Nizamabad	:	08462 - 235 316 / 236 316		Karwar	:	08382 - 223 275 / 223 276		Byculla	:	022 - 2370 3247 / 2370 3248		Chandan Nagar	:	8956683481 / 8956683482	
Sangareddy	:	8500195316 / 8500155316		Madikeri	:	08272 - 228 021 / 228 022		Chembur	:	022 - 2521 2912 / 2521 0676		Chinchwad	:	020 - 2745 5108 / 2745 5107	
Siddipet	:	08457 - 230 316 / 231 316		Mangaluru	:	0824 - 244 2214 / 244 0014		Chembur -C.G.Rd	:	022 - 2520 3007 / 2520 3008		Hadapsar	:	020 - 2689 0116 / 2689 0117	
Warangal	:	0870 - 666 4436 / 254 4058		Mysuru	:	0821 - 254 6607 / 254 6608		Chembur Sindh Soc.:	:	022 - 4606 3624 / 4606 3625		Kothrud	:	020 - 2539 4884 / 2539 5736	
GUJARAT				Siddhartha Nagar-MYS	:	0821 - 247 1454 / 247 1545		Chira Bazar	:	022 - 2203 7791 / 2203 7792		Nigdi	:	020 - 2764 0668 / 2765 0667	
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Bapunagar	:	079 - 2991 6380 / 2991 6381		Ramanagara	:	80299 13366		Dadar (West)	:	022 - 2438 6887 / 2432 4897		Sadashiv Peth	:	020 - 2433 3555 / 2432 1361	
Bopal	:	079 - 2979 5590 / 2979 5591		Sangameshwar Ngr:	:	0831 - 246 2701 / 246 2702		Dahisar-Anand Ngr	:	022 - 2828 0169 / 2828 0174		Sinhagad Rd	:	020 - 2434 5013 / 2434 5313	
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Mani Nagar	:	079 - 2543 0026 / 2543 0062		Sindhanur	:	08535 - 200 230 / 220 230		Dahisar (West)	:	022 - 2894 4020 / 2892 8617		Amravati	:	0721 - 266 0286 / 266 0287	
Motera	:	079 - 2750 7857 / 2750 7855		Tumakuru	:	0816 - 225 1810 / 226 1606		Dombivali (East)	:	0251 - 286 1963 / 286 0698		Aurangabad	:	8956635754 / 8956635753	
Paldi	:	079 - 2657 7934 / 2657 7935		Udupi	:	0820 - 252 1929 / 252 1797		Dom-Gandhi Ngr	:	0251 - 280 3409 / 280 3410		Baramati	:	02112 - 224 373 / 224 374	
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