Volume - 28

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Issue - 01

AXIS MAX LIFE SMART VIBE



BLUECHIP BULLETI

NON-LINKED NON-PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN - UIN : 104N159V01



- Guaranteed Returns with a choice of 3 variants \checkmark
- \checkmark Choice of Death Benefit Multiples
- \checkmark Enhanced protection through optional riders and optional PCB (Policy Continuance Benefit)
- \checkmark Flexi Income Benefits
- \checkmark **Enhanced Maturity Boosters**
- \checkmark Enhanced liquidity
- \checkmark Inbuilt Benefits
- \checkmark Choose how you like to take payouts with "Accumulation" of income option
- \checkmark Tax Benefits - You may be eligible for tax benefits as per prevailing tax laws

Benefits in detail:

Maturity Benefit: This variant is designed for individuals seeking a long-term steady income flow which begins immediately. Maturity benefit can be taken at lump sum at the end of policy term. The Future Milestone Benefit ensures a lump sum payment, creating a substantial financial cushion for a milestone or unexpected needs in the future. The survival/maturity benefits available are: (a) Flexi Income is payable in year 1 (b) Insta Income is payable from year 2 until the end of the policy term. (c) As chosen by the policyholder, the Maturity Benefit is payable as per the details below:

Future Income Benefit: Payable during the selected Future Income Period (FIP) following the completion of the policy term. Future Milestone Benefit: A lump sum payment made at the end of the FIP.

Death Benefit:

• Sum assured on death • 105% of (Total premiums paid plus underwriting extra premiums plus loadings for modal premiums) as on the date of death of life insured • Surrender value applicable as on date of death

Any accumulated survival benefits, if not already paid shall be paid in addition to death benefit

Eligibility Criteria: Variant Premium Available policy **Future Income Future Milestone** Flexi Income Period (FIP) No. payment Terms (Yrs) Benefit (Levels) Benefit Term PPT (Yrs) (Yrs) 8 10 Insta 10, 15, 20, 25, 100% 0%. 25% 50%. Wealth 10 15 30 years Level Income 12 15 15 20 8 20,30,35 Insta 50%, Level Not Applicable Not Applicable Wealth 10 20,30,35 Income 12 25,30,35 Boost 25,30,35 15

Disclaimers: Axis Max Life Insurance Limited (earlier known as Max Life Insurance Company Limited) is a Joint Venture between Max Financial Services Limited and Axis Bank Limited. Corporate Office: 11th Floor, DE Square Building, Jacaranda Marg, DEF City Phase II, Gurugram (Haryana) - 122 002, For more details on risk factors, Terms and Conditions please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax lows prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax lows. You can call us on our Customer Helpline No. 1860 120 5577. Website: www.axismaxlife.com/RDAI - Registration No 104. ARN: Axis Max Life/Rand/SMARTVIBE/Prospectus/May2025. BEWARE OF SPUROUS / FRAUD PHONE Culls/ 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. UN: 104N159V01 ARN:Axis Max Life/CABR/SMARTVIBE

ICICI PRU SAVINGS SURAKSHA

A PARTICIPATING NON-LINKED LIFE INDIVIDUAL SAVINGS PRODUCT

ICICI Pru Savings Suraksha is Participating life insurance Plan.

- Key Benefits of ICICI Pru Savings Suraksha
- Protection: Get life cover¹ for entire policy term.
- Savings with the comfort of guarantee*: At maturity of the policy, you receive
- Guaranteed Maturity Benefit² (GMB)
- Accrued Guaranteed Additions³ (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
- Vested Reversionary Bonuses⁴ and Terminal Bonus⁴, if any
- Terminal bonus⁴ (A lump sum benefit which is linked to Bonus, if declared, and is paid out on policy termination), if declared.

Benefits in detail:

Maturity Benefit: On Maturity of the policy the policy holder will get a) Guaranteed Maturity Benefit² (GMB), Plus b) Accrued Guaranteed Additions³, plus c) Vested Reversionary bonuses⁴, if declared, plus d) Terminal Bonus⁴, if declared

Guaranteed Maturity Benefit² (GMB): It is decided in the beginning of the Policy, depending on policy term, premium, premium payment term, Sum Assured on death and gender.

Guaranteed Additions³ (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy

Reversionary Bonus⁴: Reversionary bonus, If declared, will be declared each year during the term of

INDIA FIRST LIFE GUARANTEED PENSION PLAN

A NON-LINKED, NON-PARTICIPATING, INDIVIDUAL, SAVINGS DEFERRED **ANNUITY PLAN**

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

Key Features:

- ☑ Limited Payments Lifetime Annuity Income
- ☑ 5 Annuity Options available
- Extend Plan benefits to your partner with Joint Life option \checkmark
- Flexible Pay-outs
- Annuity Options available under this plan:
- ☑ Life Annuity
- Life Increasing Annuity \checkmark
- ☑ Life Annuity with Return of Purchase Price on Death
- ☑ Life Annuity with Return of Purchase Price on Death or on Critical Illness (CI)
- ☑ Life Annuity with Return of Purchase Price on Death or in instalment on survival

Eligibility Criteria:

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

Insurance is a Subject Matter of the Solicitation. Disclaimer: India First Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Westem Express Highway, Goregoon (East), Mumbai – 400 063, Toll free No – 18002098700, Email id: customer, Inste@indiaftstili.ec.om, Website: www.indiaftstili.ec.om, Tex No:: +91226857600. UnidFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Guaranteed Pension Plan UIN 143N065V04 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade loga displayed above belongs to our promoters M/s Bank of Baroda and M/s Union Bank of India and are used by IndiaFirst Life Insurance Co. Ltd under License. BWARE OF SPURIOUS / FRAUD PHONE CALLS • IRDAI is not involved in activities like selling of insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A Non-Linked, Participating Individual Life Insurance Savings Plan

Tata AIA Life Insurance Diamond Savings Plan, a limited pay insurance plan that meets tomorrow's requirements along with protecting your loved ones. Investing in this plan will help you fulfill your medium and long term goals, such as child's education / second income and retirement planning. **Key Features:**

- Receive guaranteed*t&c apply income after premium payment term;
- Get vested Compound Reversionary Bonus~ (if declared) and Terminal Bonus, if any; on maturity or on death
- Flexible policy term & premium paying term.
- Get life cover for the entire policy term;
- > Enhance your protection with optional Riders; and
- > Eligible for tax benefits ^ under Section 80C and 10(10D) of the Income Tax Act, 1961, as amended from time to time.

Benefits Under the plan:

Maturity Benefit: Provided the Policy is in force and all due premiums have been paid the following benefits shall be paid on survival till maturity

- Sum Assured on Maturity which is equal to last Guaranteed Income installment payable on maturity;
- Vested Compound Reversionary Bonus, if any, expressed as a percentage of the Assured Benefit and
- Terminal Bonus, if any, expressed as a percentage of the Assured Benefit.

the policy starting from the first policy year.

Terminal Bonus⁴: A terminal bonus may also be payable at maturity or on earlier death..

Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured on death plus accrued Guaranteed Additions³ and Bonuses⁴ b) GMB² plus accrued Guaranteed Additions³ and Bonuses⁴ c) Minimum Death Benefit is equal to 105% of the total premiums paid up to the date of death.

* Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus if declared. Tax Benefits: apply to premiums paid and benefits received as per the prevailing tax laws.

ICICI Pru Savings Suraksha at a glance

Premium Payment option	Limited Pay			
Premium Payment Term (Yrs)	5	7	10	12
Policy Term (Yrs)	10 to 30	12 to 30	15 to 30	17 to 30
Minimum annual premium (Rs)	30,000/-			
Min / Max age at entry	0 / 50 years			
Min / Max age at maturity	18 / 70 years			
Sum Assured on death	10 X Annualised I	Premium		
Premium paying mode	Annual / Half-yea	rly / Monthly		

 Sum Assured on a document
 Annual / Hait-yearry / recomment

 Premium paying mode
 Annual / Hait-yearry / recomment

 Insurance in a Subject Monter of the Solicitation. ICCI Production Life Insurance Company Limited. IRDA Regn. No. 105. CIN-L66010MH2000PLC127837. As per the Finance Act 2012, all policies for for A pay 1.2 July in premium to sum assured to ito a lass than 1.1 O and where details benefit to use premium, will be the seligible in the lass that the other section 10 (in the Income Tax Act. Further trus benefit used BC for such policy will be limited only up to 10% of Sum Assured. Tax benefit used the policy one subject to conditions under Sec. 10 (100) and Sec. g bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint. DISCLMMERS 1 Life Cover is policy term. 25MB: Your GMB will be set at policy inception and will depend on policy term. Z5MB: Wour GMB will be set at policy inception and will depend on policy term. Z5MB: Wour GMB will be set at policy interno 25MB of 25MB each year will accree during the first time policy years if all due pre nonuse. Neversional your bonuses my be declared every linnancial year and will accree to the policy if it is premium payma from 18MB. All every is a declared every information of will accree to the D6MB and the vested reversionary bonuses. Will be declared every also be payable will be tandtriptic or a califer death. Yacarnated Benetis: Guaranteed benetis: Guaran ompounding bonus me ind will be paid out at i

Death Benefit: On death of the life insured during the policy term an amount equal to "Sum Assured on death plus vested Compound Reversionary Bonus, if any, plus Terminal Bonus, if any" will be paid. This total amount will be subject to a minimum of 105% of the total premiums received up to the date of death. The interim bonus, if any, shall be payable in case of termination of policies due to death before the next policy anniversary Where, The 'Sum Assured on Death' shall be the highest of the following: a) 11 times Annualised Premium; b) Sum Assured on Maturity; c) Absolute amount assured to be paid on death;

Tax Benefit: Premiums paid under this plan may be eligible for tax benefits under Section 80C of the Income Tax Act, 1961 and are subject to modifications made thereto from time to time. Moreover, life insurance proceeds enjoy tax benefits as per Section 10(10D) of the said Act.

Plan Eligibility:

Age at entry (as on last birthday)	:	0 to 60 years
Age at Maturity (as on last birthday)	:	18 to 85 years
Min Premium	:	Rs.18,000/- per annum
Premium Modes	:	Annual/Half-yearly/Quarterly/ Monthly
Premium Payment Term/ Policy Term (in yrs)	:	PPT 5 to 12, Policy Term 14 to 25
Life Cover	:	Min. 11 Times of Annualised Premium

Disclaimers: The complete name of Tata AIA Diamond Savings Plan is Tata AIA Life Insurance Diamond Savings Plan (UIN: 110N133V05- A ating Individual Life Insurance Savings Plan. me As a % of of Assured Benefit shall be paid annually commencing from the end of next policy year after premium payment term till maturity of the Policy or till death of the Life

ver is ceiler versionary Bouss and Terminal Bonus will be based on Company's performance and are not guaranteed. A sensitive should be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax Laws are subject to change from time to time. Tata AA Company Lid does not assume responsibility on tax implication methode anywhere in this document. Please consult your own that cas hendit available to you underwritten by Tata AAL life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Insurance cover is this product. Riders are not nandardory and are available for a nominal eatra cost. For more details on the benefits, premiums and exclusions under the riders places refer to the Rider tact core insurance Advisor or visit our nearest branch office. For more details on the benefits, premium sond exclusions under the riders places refer to the Rider tact core insurance Advisor or visit our nearest branch office. For more details on risk factors, terms and conditions, please read sales brachure corefully before concluding a sale. Tata coc Company Limited (RDA Ragn. N. 10) CIN: Ud6001MH2000PCL20403. Registered & Corporato OTIK: 14th Floor, Tower A, Peninsula Business Park, Senapati Baparl Marg, Lower 400013. Tade logo displayed above belongs to Tata Sons Ltd and Ala Group Ltd. and is used by Tata ALA Life Insurence Company Ltd under a license. For any information including aims and compliants, please contact our Insurance Advisor / Intermediany or visit Tata AL Life's nearest branch office or coll 1-8602-66-9966 (local charges apply) or write to us at tataaia.com. Visit us at: www. tataaia.com.* **UIN: 110N133005** BEVARE OF SPURIOUS PHONE CALIS AND FICTITOLS / FRAUDULENT OFFER IRDAI is not involved in activities like policies. announcing bours or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint. hever is earlier Reversionary Bonus and Term c benefits would be available o e Company Ltd does not assu



BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016, Valid Till: 18.02.2027 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

BLUECHIP INSURANCE BROKING PRIVATE LIMITED

IRDAI Licence No.: 365, Direct Broker (Life & General), Valid Till : 13.12.2025 CIN: U66010MH2006PTC161904 Admn. Office: 12, Vardhaman Complex, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083. Tel.: 2578 7047 Email.: customer.support@bluechipinsurance.co.in

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INVESTMENTS

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN.)

Company Name	Ratings	Min.	Int	Interest Rate (%		te (%)
		Amt.	P'ble	12	24	36
		(Rs.)		Mths	Mths	Mths
Bajaj Finance Limited	CRISIL AAA	15,000	M/Q/H/A/C	7.00	7.25	7.25
ICICI Home Finance	CRISIL AAA	10,000	M/Q/A/C	7.25	7.65	7.75
Mahindra Finance Limited	CRISIL AAA	5,000	M/Q/H/A/C	7.10	7.45	7.35
Sundaram Home Finance	ICRA AAA	10,000	M/Q/A/C	7.20	7.50	7.50

* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.

* Fixed Deposit Investments are unsecured in Nature. Investors are adviced to go through the financial reports of the company before investing.



LIC'S JEEVAN UMANG

A NON-LINKED, PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN GET GUARANTEED SURVIVAL BENEFIT EQUAL TO 8% OF BASIC SUM ASSURED EACH YEAR AFTER THE FINAL PREMIUM, TILL AGE 99 AND LUMP SUM MATURITY BENEFIT ON SURVIVAL

ELIGIBILITY : MINIMUM BASIC SUM ASSURED : Rs.2,00,000/-MIN. AGE : 30 DAYS (COMPLETED)

то Аде 100.

PREMIUM PAYING TERM : 15, 20, 25 & 30 YRS Insurance is the subject matter of the solicitation

IMPORTANT INFORMATION

- Bluechip does not accept cash for any investments or cheques from clients in favour of Bluechip. ٠
- Bluechip does not ask for sensitive data like OTP received from Banks or UIDAI.
- Please contact Bluechip Branches at the branch addresses and telephone numbers published in the Bluechip Bulletin or Bluechip Website www.bluechipindia.co.in
- For any complaints & queries contact us on 1800-22-6465 or
- send mail to support@bluechipindia.co.in

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

- ☑ The interest rate payable on 1st July 2025 fixed at 8.05%.
- \boxdot The minimum amount of application is $\ensuremath{\text{Rs.1000/-}}$ and multiples thereof.
- ✓ The tenure of GOI Bonds is **7 Years.** Cumulative option is not available.



LIC'S JEEVAN LAKSHTA									
A PAR, NON-LINKED, LIFE, INDIVIDUAL, SAVINGS PLAN									
PLAN FOR AN ASSURED FUTU	RE	FOR YOUR	AMILY						
Eligibility : Min. Age Entry	:	18 yrs (Las	t birthday)						
Max. Age Entry	:	50 yrs (Ne	arer birthday)						
Min. Policy Term	:	13 Yrs							
Max. Policy Term	:	25 Yrs							
Min. Basic Sum Assured	:	Rs. 2,00,00	00/-						

Insurance is the subject matter of the solicitation

UIN : 512N297V03 Plan No.: 733

SELECT MUTUAL FUNDS PERFORMANCE

									-1 -0/1
Fund Name	Corpus	NAV Rs.		wth (%)	Fund Name	Corpus	NAV Rs.		wth (%)
	30/04(Cr.)	27/05	3 Yrs	5 Yrs		30/04(Cr.)	27/05	3 Yrs	5 Yrs
EQUITY - FLEXI CAP FUNDS					EQUITY - MID CAP FUNDS				
Aditya Birla SL Flexi Cap	22,414.04	1,758.46	19.29	24.54	Aditya Birla SL Midcap	5,645.72	764.20	21.63	30.20
Axis Flexi Cap	12,352.57	25.96	16.29	19.63	Axis Midcap	28,809.45	109.61	21.43	25.80
Bandhan Flexi Cap	7,178.75	204.20	18.69	22.21	DSP Midcap	17,657.92	142.39	21.18	23.78
Canara Rob Flexi Cap	12,608.62	331.84	17.35	22.50	Franklin India Prima	11,761.50	2,694.09	27.15	29.81
DSP Flexi Cap	11,411.63	101.90	20.81	24.21	HDFC Mid-Cap Opportunities	74,909.76	188.08	30.26	34.99
Franklin India Flexi Cap	18,224.57	1,619.91	22.06	28.76	HSBC Midcap	10,724.08	370.73	25.60	27.94
HDFC Flexi Cap	74,105.46	1,950.30	25.78	32.05	ICICI Pru Midcap	5,932.46	284.09	24.93	32.65
HSBC Flexi Cap	4,700.30	212.56	21.38	25.88	Kotak Emerging Equity	49,645.85	128.75	24.25	32.20
Kotak Flexicap	50,811.65	83.27	19.53	23.30	Mahindra Manulife Mid Cap	3,552.52	32.45	24.25	31.34
Motilal Oswal Flexi Cap	12,418.46	60.05	25.17	23.76					
SBI Flexicap	21,660.94	105.59	14.94	22.47	Mirae Asset Midcap	15,414.99	34.36	21.51	31.44
Tata Flexi Cap	3,125.49	23.92	18.67	21.47	Motilal Oswal Midcap	27,780.18	99.25	32.55	38.43
Union Flexi Cap	2,227.47	50.00	17.84	24.32	Nippon India Growth	34,690.03	4,024.01	29.03	35.43
UTI Flexi Cap	25,190.40	317.77	13.06	20.77	SBI Magnum Midcap	21,512.11	233.04	21.14	32.48
•	23,170.40	017.77	10.00	20.77	Sundaram Mid Cap	11,690.15	1,342.46	27.80	31.27
EQUITY - FOCUSED FUNDS					Tata Mid Cap Growth	4,505.38	413.09	23.57	28.96
Aditya Birla SL Focused	7,595.11	139.83	18.25	23.02	Union Midcap	1,346.58	45.79	22.12	31.04
Axis Focused	12,665.01	54.18	12.27	17.37	UTI Mid Cap	10,922.68	294.04	20.88	28.70
Bandhan Focused Equity	1,764.02	84.39	20.19	22.23	EQUITY - SMALL CAP FUNDS				
DSP Focused	2,470.86	54.35	21.32	23.14	Aditya Birla SL Small Cap	4,531.40	83.22	20.90	31.21
Franklin India Focused Equity	11,968.47	104.79	19.50	26.82	Axis Small Cap	23,317.93	103.04	22.26	32.25
HDFC Focused 30	18,559.82	225.97	25.67	31.96	Bandhan Small Cap		44.93	32.21	37.76
ICICI Pru Focused Equity	11,018.79	89.39	25.26	28.12	•	10,244.10			
Kotak Focused Equity	3,432.40	24.32	17.23	23.27	Canara Rob Small Cap	11,475.45	37.74	19.73	35.42
Motilal Oswal Focused	1,399.06	42.58	12.35	16.62	DSP Small Cap	14,258.03	189.03	22.43	35.38
Nippon India Focused Equity	8,193.07	119.13	17.59	27.20	Franklin India Smaller Cos	12,530.32	170.18	28.24	37.52
SBI Focused Equity	36,040.82	342.84	17.58	22.90	HDFC Small Cap	30,880.43	134.29	26.62	37.47
Sundaram Focused	1,057.56	156.67	16.78	22.26	HSBC Small Cap	14,736.99	79.13	24.38	37.62
Tata Focused Equity	1,762.66	22.81	18.37	25.16	ICICI Pru Small Cap	7,604.59	85.20	21.29	36.55
Union Focused	400.19	24.72	14.74	21.35	Kotak Small Cap	15,867.49	255.27	19.28	35.70
EQUITY - LARGE & MID CAP					Nippon India Small Cap	58,028.59	164.57	28.28	40.76
	5 401 47	002.17	14.07	22.17	SBI Small Cap	31,790.25	167.71	19.47	31.37
Aditya Birla SL Equity Advantage	5,491.47	883.17	16.27	22.17	Sundaram Small Cap	3,058.33	250.28	24.38	35.53
Axis Growth Opp	13,755.24	31.68	20.90	25.79	Tata Small Cap	9,417.80	38.83	25.30	36.58
Bandhan Core Equity	8,408.32	129.82	26.90	30.30	Union Small Cap	1,468.36	45.88	20.28	32.00
Canara Rob Emerg Equities	24,040.58	252.53	19.56	25.77	EQUITY - VALUE FUNDS	,			
DSP Large & Mid Cap	14,386.91	611.24	23.65	27.30		5 00 (0 (100 50	<u> </u>	00.10
Franklin India Equity Advantage	3,375.00	185.42	17.78	26.51	Aditya Birla SL Pure Value	5,826.36	122.52	23.69	28.19
HDFC Large and Mid Cap	24,326.39	331.17	23.62	30.73	Bandhan Sterling Value	9,773.98	146.00	20.69	35.03
HSBC Large & Mid Cap	3,905.54	25.73	21.75	25.77	HDFC Value	7,116.47	721.71	21.98	27.36
ICICI Pru Large & Mid Cap	20,352.47	991.03	24.99	31.62	HSBC Value	13,095.25	106.97	26.65	31.06
Kotak Equity Opp	25,712.24	331.41	21.74	26.15	ICICI Pru Value Discovery	51,111.88	462.24	23.71	30.48
Mahindra Manulife Large & Mid Cap	2,505.99	26.29	18.48	26.18	Nippon India Value	8,382.57	222.36	25.44	31.35
Nippon India Vision	5,718.81	1,431.09	23.59	28.98	Tata Equity P/E	8,228.43	339.47	22.72	26.03
SBI Large & Midcap	30,133.31	600.30	20.81	28.03	Templeton India Value	2,195.23	706.27	22.38	32.17
Sundaram Large and Mid Cap	6,549.51	82.57	18.70	24.73	Union Value	302.40	27.50	20.96	26.04
Tata Large & Mid Cap	8,294.11	514.36	19.44	24.77	UTI Value	9,572.97	164.05	21.00	25.95
Union Large & Midcap	823.92	24.78	17.88	24.44	EQUITY - ELSS FUNDS				
UTI Large & Mid Cap	4,349.32	175.45	24.63	30.11	Aditya Birla SL ELSS Tax Saver	14 010 00	50 74	15 44	17 10
EQUITY - LARGE CAP FUNDS						14,818.28	58.76	15.66	17.18
Aditya Birla SL Frontline Equity	29,220.19	519.08	18.06	23.70	Axis ELSS Tax Saver	34,949.86	94.87	15.86	18.95
Axis Bluechip	33,218.10	59.63	13.74	17.52	Bandhan ELSS Tax Saver	6,806.11	149.75	18.31	29.28
Bandhan Large Cap	1,828.46	75.17	18.48	22.04	Canara Rob ELSS Tax Saver	8,516.48	173.03	17.95	24.24
Canara Rob Bluechip Equity	15,621.37	62.28	17.70	21.99	DSP ELSS Tax Saver	16,637.95	138.37	22.55	27.92
DSP Large Cap	5,610.99	62.28 471.53	21.17	21.99	Franklin India ELSS Tax Saver	6,592.42	1,463.21	22.30	28.17
		4/1.53 82.79	17.99		HDFC ELSS Tax saver	16,232.40	1,390.81	24.88	29.14
Edelweiss Large Cap	1,228.80			22.74	HSBC ELSS Tax saver	3,917.33	131.22	22.54	24.88
Franklin India Bluechip	7,600.34	1,000.35	15.51	21.86	HSBC Tax Saver Equity	235.25	92.11	21.43	25.98
HDFC Large Cap	37,315.11	1,122.20	19.11	25.05	ICICI Pru ELSS Tax Saver	14,121.07	914.93	19.12	25.16
HSBC Large Cap	1,808.98	461.24	16.94	21.10	Kotak ELSS Tax Saver	6,076.62	113.64	19.30	25.17
ICICI Pru Bluechip	68,033.75	108.65	21.20	26.27	Mahindra Manulife ELSS Tax Saver	923.62	28.13	17.85	24.74
Kotak Bluechip	9,830.40	563.50	17.56	23.27	Motilal Oswal ELSS Tax Saver	3,896.70	51.11	28.97	29.40
Mahindra Manulife Large Cap	650.77	22.88	16.06	22.03	Nippon India ELSS Tax Saver	14,781.61	126.36	20.62	27.73
Nippon India Large Cap	39,677.38	89.07	23.08	28.74				20.02	30.25
SBI BlueChip	51,010.20	91.30	17.13	23.21	SBI Long Term Equity	28,506.07	431.79		
		495.47	17.78	24.21	Sundaram Diversified Equity	1,464.98	215.88	16.08	23.30
Tata Large Cap	2,538.98	495.47	17.70	24.21			10		• • • • •
Tata Large Cap Union Large Cap	2,538.98 442.16	23.15	15.14	20.97	Union ELSS Tax Saver UTI ELSS Tax Saver	871.85 3,689.48	63.02 203.92	17.98 16.42	24.60 22.61

Disclaimer: All Mutual Fund Investments are subject to market risks. The above given information is past performance under growth option of various mutual fund schemes. Past performance may or may not be sustained in the future. The prospective investors are advised to read the scheme information document and the statement of additional information of the respective mutual fund scheme before investing.

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Premium Payment Term

PPT Limited Pay (5 to 12 yrs)

Regular Pay (25 to 40 yrs)

Limited Pay (5 to 12 yrs)

LIFE INSURANCE



HDFC LIFE SMART PROTECT PLAN

A UNIT LINKED NON-PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Age at Maturity

Premium Payment Term

Mode & Minimum Premium :

Policy Term

Key Features:

- Choose from 4 Plan Options as per your needs
- Boost your fund value with Loyalty Additions
- $\mathbf{\nabla}$ Get a Minimum Assured Benefit in the form of capital guarantee in spite of market fluctuations
- Choose from 8 Funds to optimize your investment returns
- Flexibility to choose the premium payment option- Regular or Limited (5 to 12 years)

Plan Options:

This product offers 4 plan options that you can choose from depending on your Protection and Savings needs: A. Level Cover - This plan option provides a level cover throughout the policy term.

B. Level Cover with Capital Guarantee - This plan option provides a level cover throughout the policy term. The policyholder also gets a Capital Guarantee, which is in the form of minimum Assured Benefit at maturity.

C. Decreasing Cover - Under this plan option, the cover would decrease with the policy year. This is subject to the 'Level Cover Period', chosen by the policyholder at policy inception.

D. Decreasing Cover with Capital Guarantee - Under this plan option, the cover would decrease with the policy year. This is subject to the 'Level Cover Period', chosen by the policyholder at policy inception. The policyholder also gets a Capital Guarantee, which is in the form of minimum Assured Benefit at maturity.

Eligibility Criteria:

Age at Entry

: Min.: Life Assured: 0 years (30 days), Proposer: 18 years Max.: Life Assured: 60 years, Proposer: No Limit

Max. Sum Assured

Max. Premium

Min. Sum Assured

For Top-Up Premium: 1.25 times the Top Up premium : As per Board Approved Underwriting Policy (BAUP)

Basic Sum Assured: Entry Age less than 50 years - 7 times

Entry Age equal to 50 yrs and above - 5 times the Annualized

Annual - Limited Pay 5 & 6 Yrs Rs.50,000/-, Others Rs.30,000/-

Half Yrly - Limited Pay 5 & 6 Yrs Rs.25,000/-, Others Rs.15,000/-

Quarterly - Limited Pay 5 & 6 Yrs Rs.12,500/-, Others Rs.7,500/-

Monthly - Limited Pay 5 & 6 Yrs Rs.4,500/-, Others Rs.3,000/-

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ICICI PRU GUARANTEED PENSION PLAN FLEXI

A NON-PARTICIPATING NON-LINKED INDIVIDUAL SAVINGS DEFERRED ANNUITY PLAN

ICICI Pru Guaranteed Pension Plan Flexi, a plan which ensures peace of mind in your golden years by taking care of perhaps the single most important requirement of life after retirement – a guaranteed# Annuity that will keep coming to you for your entire lifetime.

Key Features:

- \checkmark Guaranteed[#] annuity for your entire life with an option of return of premiums paid⁶
- \checkmark Wide range of annuity options available to suit your retirement needs
 - Choice of Joint Life annuity options & Waiver of Premium² feature to help secure the happiness of your loved ones
 - Choice of increasing³ annuity options that will give you inflation hedged retirement income in your golden years
- Wide range of options to give you choice of how long you want to pay premiums and choice \checkmark of when to start your annuity as per your specific requirements
- \checkmark Access to funds in times of need with Special Withdrawal Feature
- $\mathbf{\nabla}$ Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- "Save the Date⁴" feature to receive your annuity on any date of your choice \checkmark
- \checkmark Option to "Top-up⁵" your plan as and when you have additional funds to invest

Annuity options available to suit your retirement needs:

- Single Life & Joint Life without Return of Premium/ with Return of Premium
- Single Life with Return of Premium (ROP) on Critical Illness (CI) or Permanent Disability due to Accident (PD) or Death
- Increasing Annuity for Single Life/ Joint Life with Return of Premium
- Tax Benefit: Tax benefits may be available as per the prevailing Tax laws⁷. #T&C apply*

Eligibility Criteria:		
Age at Entry	:	Minimum: 40 years (Primary Annuitant),
		30 years (Secondary Annuitant), Maximum: 70 years
Premium Payment Term	:	5 to 15 Years
Deferment Period	:	Premium Payment Term chosen to 15 years (in multiples of 1 yr
Minimum Annuity Amount	:	Rs.12,000/- per annum
Premium Payment Frequency	:	Annual, Half yearly, Monthly
Annuity Payout Mode	:	Annual, Half yearly, Quarterly, Monthly

Insurance is a Subject Matter of the Solicitation. Disclaimer: #The annuity amount is informed to you at the time of availing the plan and is guaranteed and unchanged for life. Guaranteed Benefits will be porphale subject to all due premiums being paid. Guaranteed Annuity will start based on the income start year chasen by you. The maximum withdrawd permitted at any time shall not acceed 60° of Tolal Premiums Paid as and abe of request, less the amount previously withdrawn (if any a Sepcial withdrawd). The minimum amount of lungaum withdrawd and less 1,5000 at the time of each exercise. The withdrawd amount previously withdrawn (if any a Sepcial withdrawd). The International of Lungaum withdrawd and less 5,000 at the international control of the previously and the start of a reduction in future annulty payments and other benefits payble under the policy. The number of times you will be permitted to nake part withdrawd sover the policy terms i limited 0.3. For more dealis on the terms and conditions 2 "Do ucan applicable under this feature, refer to clause 12 of "Terms and conditions" 2 "Do ucan applicable under the start. exercise. The withdrawal amount will be poid as a lump sum in term for a reduction in future annuity progress a manaruma. In unitation and the poice, The number of times you will be to a magnetize part withdrawal over the policy. The number of times you will be to a magnetize part withdrawal sover the policy. The number of times you will be to a magnetize part withdrawal sover the policy. The number of times you will be to a magnetize part withdrawal sover the policy. The number of times you will be to a magnetize part withdrawal sover the policy. The number of times you will be to a work of premium benefit with ohint IL degloration. Jourt IL diw this Mexum of Premium. On each of the "Timmary Annuitand toding the premium paym the future premium swithdrawal of the applicable. Under the she wat off and the applicable indent that you and the applicable and the she wat off and the applicable. She was off and the applicable and the she was off and the applicable and the she was off and the applicable. The she was off and the applicable and the she was off and the applicable and the she was off and the applicable. The she was a she wa - 1860

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

A NON-LINKED, NON-PARTICIPATING ANNUITY PLAN

: Min.: 25 Yrs, Max.: 100 Yrs

: Min.: 25 Yrs, Max.: 40 Yrs

Option A: Level Cover

Capital Guarantee Option C: Decreasing Cover

Capital Guarantee

the Annualized Premium

Premium

Option B: Level Cover with

Option D: Decreasing Cover with

Top-Up Premium: Rs. 5,000 per Top-Up*

As per Board Approved Underwriting Policy (BAUP)

Plan Option

:

Tata AIA Life Insurance Fortune Guarantee Pension that helps you gain financial freedom during your second innings. The 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 benefit 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

Option 1 & 2: Annuity is paid till the annuitant(s) is/are alive and annuity payments commence post the end of the Deferment Period as per the frequency chosen.

Death benefit payable within Deferment Period:

• Death Benefit is higher of –

Guaranteed Additions

• 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

Eliaibility Criteria:

• •								
		Minimum'	Maximum'					
Entry Age		Other than POS	Option 1 & 2: 84 yrs*					
		30 years	*annuity to start max at					
			age 85 years					
PPT	Regular/ Limited Pay	5 years	12 years					
Deferment Period	Regular Pay	Equal to Premium Payme	ent Term					
		Limited Pay	PPT + 1PPT + 5 years					

Insurance is a Subject Matter of the Solicitation. DISCLAIMER: a) The brachure is not a contract of annuity. The precise terms and conditions of this plan are specified in the policy contract available on Tata AA Life website. b) This product brachure should be read along with Benefit Illustration. c) This product is underwritten by Tata AA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. d) Income Tax benefits would be available as per the prevailing income Tax hows, subject to fulfillment of conditions signalised themis. Income Tax hows are subject to change from firms to time. Tata AA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned onywhere in this document. Please consult your own tax consultant to know the Tax benefits available to you. Tata AA Life Insurance: Company Ltd. does not assume responsibility on tax consultant to know the Tax benefits available to you. Tata AA Life Insurance: Company Ltd. does not assume responsibility on tax consultant to know the Tax benefits available to you. Tata AA Life Insurance: Company Ltd. does not assume responsibility on tax consultant to know the Tax benefits available to you. Tata AA Life Insurance: Company Ltd. does not assume responsibility on tax. D Ltd D LN: U6010MH200PCI 28403. Registered & Corporeto Othics: 14hf Hoor, Towner A, Peninsulo Buines Farty, Sengan Blagt Margu, Lavee Parel, Mumbiani - 400013. Tade logo displayed above belongs to Tata Santo Ltd and AA Life Insurance Tax and Ind AA Life Insurance Tax and Is and the Insurance Company Ltd under a license. For any information including concellation, claims and complaints, please contact aur Insurance Advisor / Intermediary or visit Tata AA Life's nearest branch office or all 1860-266-9966 (local charges apply) or write to us at customercare@lataia.com. Visit us at: www.tataia.com. Unique Reference Number: L&C/Advl/2024/ Sep/2814 • UIN: 110N161V11

TATA AIA LIFE INSURANCE SMART VALUE INCOME PLAN

INDIVIDUAL, NON-LINKED, PARTICIPATING LIFE INSURANCE SAVINGS PLAN

Ag

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Pre

Co

The Annuity Options available: 1. Deferred Life Annuity (GA-I) and with Return of Purchase Price

2. Deferred Life Annuity (GA-II) and with Return of Purchase Price

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

• Total Premiums Paid (excluding loading for modal premiums) up to date of death + Accrued

Tata AIA Life Insurance Smart Value Income Plan, individual, non-linked, participating life insurance savings plan that gives you life cover and the option of choosing and receiving cash bonus (if declared) till you reach 100 years of age.

Plan Options:

1. Cash Bonus

2. Accumulating Cash Bonus

Benefits in Detail:

Regular Bonus: Regular Bonus rate² annually in advance starting from the first policy year, expressed as a % of Annualized/Single Premium. • Under plan option 1, the Regular Bonuses will be paid out at the end of the chosen Payout frequency • Under plan option 2, Regular Bonuses will vest at the end of the Policy year

²An interim rate of this bonus will be declared at the time of launch of this product and that rate will be applicable till the First declaration of the Regular Bonus rate of this product.

Option 1 - Cash Bonus The policyholder can choose to treat the regular bonus (if declared) as 'Cash Bonus' and utilise them. The policyholder needs to make this choice at the time of purchase and then alter it during the policy term with effect from immediate next policy anniversary by writing to us. Paid-in Cash: The policyholder will receive the cash bonus, as per the chosen payout frequency (as described later), into: a. his/her designated bank account (as available in Company's records). b. his 'Sub-wallet'. The Sub-wallet will earn a loyalty addition that will accrue daily.

Option 2 - Accumulating Cash Bonus Under this option the regular bonuses (if declared) are not paid out as cash bonus, but instead vest at the next policy anniversary. This Accumulating Cash Bonus (ACB), once vested, will accumulate daily at a benchmark-linked rate. The accumulation of interest shall continue under an in-force as well as a reduced paid-up policy. The annual benchmark-linked rate declared shall be the 10 years G-sec less 1% as on 31st March of the year of declaration of cash bonus, and would remain constant for a given tranche of vested bonus for a block of 20 years. This benchmark-linked rate will reset every of 20 year period for all the tranches of cash bonus respectively.

Death Benefits: On death of the Life Insured for an in-force policy (all due premiums have been paid) during the policy term, the Death Benefit will be: Sum Assured on Death plus • Balance in Subwallet (in case of Option 1) or Accumulated Cash Bonus (in case of Option 2) plus Interim Bonus (if any) plus Terminal Bonus on Death (if declared).

Further, the Death Benefit shall be minimum 105% of Total Premiums paid (excluding modal loadings). The policy shall terminate on payment of the Death Benefit and no further benefits will be payable.

Survival Benefit: Option 1: provided the policy is in force and all due premiums have been paid, the policyholder would be eligible to receive Cash Bonus until death or end of policy term, whichever is earlier. Option 2: No survival benefit is payable The survival benefit shall be payable as on Survival of the life insured per payout frequency and the "special date" chosen, if any.

Maturity Benefit: At the end of the Policy Term, the Maturity Benefit will be: Sum Assured on Maturity plus • Balance in Sub-wallet (in case of Option 1) or Accumulated Cash Bonus (in case of Option 2) plus Terminal Bonus on Maturity (if declared). The policy shall terminate on payment of the Maturity Benefits and no further benefits will be payable.

Tax Benefits: Income Tax benefits may be available as per the prevailing Income Tax Laws, subject to fulfillment of conditions stipulated therein.

Eliaibility Criteria:

ge at Entry (years) #	-	Min. 30 days, Max.: 65 Yrs.
olicy Term (PT) (years)	-	Limited Pay: Whole Life: 100 minus Entry Age,
		Other than Whole Life: Min.: 20, Max.:50
		Regular Pay: Whole Life: NA, Other than Whole Life:
		Min.:10 Max.:30
		Policy terms available in integers only
emium Payment Term (PPT) (yrs)	-	Limited Pay: Min.: 5, Max.:12
		Regular Pay: Same as Policy Term
		Premium Payment Term available in integers only
emium Payment Mode	-	Annual/ Half-yearly/ Quarterly/ Monthly
ash Bonus Payout Frequency	-	Annual / Half-yearly / Quarterly / Monthly

Insurance is a Subject Matter of the Solicitation: Disclaimer: # Any reference to age is as on last birthday This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is also avail for sale through online mode. 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. In the bouwses, and These products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortally and lapses. Risk cover commences along policy commendent for all lines, including minor lives. The propose will also a cas a policyholder during the age of minority of the insured of the insured of the event of the lines. The propose will also a cas a policyholder during the age of minority of the insured hang and using the age of minority of the insured. In the event of the lines and during the age minority, the policy nontiment. An early termination of the Policy subject to the bolicyholder proposer. The policy hall well in the life of the minor insured once he/she attains majority is a 18 years. Buying a Life Insurance Policy and univers high tasks on the Sure and Vinaure and the Sure and Vinaure and interest top Xable under the policy are exclusive of applicable taxes, to all vest in the life of the minor therest. That XAB Life hall now the function of any applicable under the policy and intervance burines. All Premiums of all the shall be entry bearded like to any statutory or administrative body, from the benefits provable under the policy to eleving model more beinger 2, 8, 9 and 10. If your policy of the yoursheed benefits are guaranteed and some beards without the instrume base of a the function of the yoursheed been the heart beards and the surger 2, 8, 9 and 10. If your policy of the yourshee bedy, they have been yoursheed and some beards and they are been to all when any intervance balances. Life Adving 2004 Cover and theorem the function and the surger 2, 8, 9 and 10. If



LIFE & HEALTH INSURANCE

MANIPALCIGNA SARVAH

A NON-LINKED, NON-PARTICIPATING, INDIVIDUAL, SAVINGS DEFERRED ANNUITY PLAN

Key Benefits

- ☑ Gullak benefits guarantees up to 10X bonus over the base Sum Insured, irrespective of claim.
- Get hospitalization coverage up to Rs 3cr for Heart, Cancer, Stroke and major organ/bone marrow transplant.
- ☑ No zonal co-pay, First year renewal will get additional discount on renewing before 30 days

Benefits under the plan:

Sarvah Pratham :

- ☑ Hospitalization coverage up to Rs.3 Cr for 4 major illnesses
- ☑ Sarathi* that reduces your waiting period to 30 days
- Optional Accidental rider available (3 Cr) with TTD option
- ☑ Gullak* benefit that guarantees up to 10x bonus over the base Sum Insured, irrespective of claims
- Refill your policy by restoring the Sum Insured even for related and unrelated illnesses
- Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for the first claim \checkmark
- No Zonal Co-pay worries, ensuring faster recovery in the city of your choice
- Get up to 7.5% discount when you renew your policy and up to 20% discount just by walking

Sarvah Uttam:

- Anant* Care with unlimited hospitalization coverage for 4 major illnesses
- ☑ Sarathi* that reduces your waiting period to 30 days
- Flexibility to choose your benefits
- ☑ Gullak* benefit that guarantees 100% increase in the base Sum Insured, irrespective of claims
- ☑ Unlimited restoration of your Sum Insured* even for related and unrelated illnesses
- Maternity and New-born hospitalization expenses* covered
- ☑ No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- ☑ Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for the first claim
- Get up to 7.5% discount when you renew your policy and up to 20% discount by walking

Sarvah Param:

- ☑ Tatkal benefit that ensures you have absolutely Zero Waiting Period
- ☑ No waiting for 30 days, NO waiting for 2 years, No waiting for PED
- ☑ Gullak benefit that guarantees 100% increase in the base Sum Insured, irrespective of claims
- ☑ Unlimited Restoration of Sum Insured even for related and unrelated illnesses
- ☑ Protect your family with personal accident cover* up to Rs.3 Cr
- ☑ No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- ☑ Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for first claim
- ☑ Get up to 2.5% discount on renewal of policy and up to 20% discount by walking

Eligibility

Age at Entry	-	Min. Entry Age - Child - 91 days, Adult - 18 years,
		Max. Entry Age - No Limit
Cover Type	-	Individual/Multi-individual and family floater
Policy Period	-	1, 2 and 3 years
Premium Payment Mode	-	Single, Half yearly, Quarterly, Monthly.
Relationships covered	-	Self, Spouse, Live-in partner, Children, Father, Mother, Father-in-la
		Mother in-law, Son-in-law, Daughter-in-law, Grand-parents, Grand
		children, Uncle, Aunt, Nephew, Niece, Brother, Sister, Sister in law,
		Brother in-law

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BHARTI AXA LIFE MONTHLY INCOME PLAN +

A NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Bharti AXA Life Monthly Income Plan+ is A Non-Linked Participating Individual Life Insurance Savings Plan ensuring a guaranteed monthly income that helps to fulfill your loved ones' desires while protecting them in case of an unfortunate event.

Features:

- Guaranteed Monthly Income which is Tax Free#
- Potential Upside through Bonuses
- Life Insurance Benefit \checkmark
- ✓ Tax benefits

HDFC ERGO OPTIMA SECURE

SABSE BADA SACH OPTIMA SECURE DE BENEFIT SO MUCH

It's great when you ask for something and get more in return, isn't it? That's why, HDFC ERGO brings to you a health insurance plan that gives you SO MUCH more benefits than you had asked for.

The new HDFC ERGO Optima Secure provides 4X coverage, at no additional Cost, thereby redefining the value you get from health insurance. It doesn't Just secure your present, but safeguards your future as well.

- So Much Coverage
- So Much Choice
- So Much More.

So Much Trust

Secure Benefit 2X coverage from day 1 - The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it

Plus Benefit 100% increase in coverage after 2 years - The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made

Restore Benefit 100% restore - If a claim is made, 100% of the base sum insured gets restored in the policy automatically

Protect Benefit Zero deduction on non-medical expenses - Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation

Coverage's Offered 60 and 180 days pre and post hospitalisation covered

Preventive health check-ups - Get health check-ups after completion of each year and irrespective of claims

Get up to 65% discount on Premium - Choose to pay a small amount on claim and get upto 65% discount on premium Year-on-year

Room rent at actual - Expenses on room rent covered without any capping

Daily cash for shared room - Get daily cash of INR 800 per day, up to a maximum of INR 4,800 on hospitalisation, as out-of-pocket expenses

E-opinion on 51 illnesses - Avail e-opinion on 51 critical illnesses through network Providers in India New Global plans under my: Optima Secure - Plans that cover medical expenses within as well as outside India

Optima Secure Global Plan Optima Secure Global Plus Plan

Overseas Travel Secure (Optional Cover with Global Plans) - Pays for travel expenses of the insured and an accompanying person along with accommodation expenses for that accompanying person

Higher Deductible Options - Choose from deductible options up to INR 5 lakhs

Optima Wellbeing (Add-on) - Avail unlimited cashless access to host of outpatient benefits NRI Discount - 40% discount on premium for NRIs

Coverage - From INR 5 lakhs to INR 2 crores

Policy options - Individual and Family Floater options

Tenure - Policy tenure from 1 to 3 years

Premium instalment options - Monthly/Quarterly/Half Yearly

Value buy A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in,

You can reduce your premium by 25% every year just by choosing to pay the first INR 25,000 (opted deductible) of claim in a policy year

You can enjoy up to 65% discount every year by choosing to pay a little bit more

Easy switch: You also have the super power to waive your opted deductible at renewal post completion of 5 years under this policy

Add on cover

(i) My:health Critical Illness - Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 1,00,000 to INR 2,00,00,000 and in multiples of INR 1,00,000/-

(ii) My:health Hospital Cash Benefit Add-on - Get sum insured options of INR 500/1,000/1,500/2,0

(iii) Individual Personal Accident Rider - Provides lump sum pay out in case of Accidental Death,

(iv) Unlimited Restore (Add-on) - Provides Unlimited Restorations in a policy year

Insurance is a Subject Matter of the Solicitation. Disclaimer : For more details on the risk factors, terms and conditions, please read the sales brochure / prospectus before concluding the sale. Terms & Conditions Apply. "4X coverage means base Sum Insured + Plus Benetit (after 2 Policy Years) + Secure Benetit + Automatic Restore Benetit. Under Plus Benetit, irrespective of claims means sum insured by 50% of bases sum insured per year maximum up to 100%. A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benetit (if applicable) and Secure Benetit. Please refer the list of Non Medical Expenses specified in the policy wording. Daily cash in case of hospitalization for more than 48 hours in a Network Hospital's shared accommodation. E-opinion available through the Network Provider only. For additional covers, additional premium will be charged. 25% premium discount is applicable for Sum Insured up to INR 20 lakhs. Get Guaranteed Secure, Plus, Protect and Restore Benefits. Up to 50% discount available by choosing option of Aggregate deductible of Rs. 1 lakh up to Base Sum Insured of equal to or less than 20 lakhs. UN: my: **Optima Secure - HOFHLIP2SO1Y062425** HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146.. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.

BHARTI AXA LIFE UNNATI

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

Highlights:

- ☑ Life Insurance Cover during the entire policy term
- Protect your family with Waiver of Premium
- Meet your financial goals with multiple plan options:
- Immediate Income Option: Get income from the end of the 2nd policy year as nonaugranteed Cash Bonus, if declared
- \checkmark Enhance your protection through riders
- $\mathbf{\nabla}$
- Tax benefits may be applicable as per applicable tax laws

00/2,500/3,000/5,000/ 7,500/10,000 to cover your out-of-pocket expenses

Permanent Total Disablement and Permanent Partial Disablement

Benefits at a glance:

Life Insurance Benefit: The Death Benefit payable will be the higher of the following: a) The Sum Assured on Death plus Non-Guaranteed simple reversionary bonuses (if declared) and nonguaranteed terminal bonus (if declared) paid as a lump sum Or b) 105% of total premiums paid (excluding underwriting extra).

Maturity Benefit: Non-Guaranteed Annual Reversionary Bonuses (if declared) plus Non Guaranteed Terminal Bonus (if declared).

Survival Benefit: After the completion of the premium payment term, the guaranteed monthly income is paid for 96 months for a 15 year policy term.

Surrender Benefit: Minimum guaranteed Surrender Value is 30% of all premiums paid till date, less all guaranteed monthly income paid till date and excluding any extra premium paid.

Product at a Glance:

Parameter	Eligibility Criteria
Minimum age at entry	3 Years
Maximum age at entry	65 Years
Maximum Maturity Age	80 Years
Minimum Monthly Income	Rs. 2,000/-
Minimum Sum Assured	Rs.192,000/-
(which is: minimum monthly income * the period	
for which the monthly income is payable)	
Minimum Premium	Depends on the minimum monthly income
Policy Term	15 Years
Premium Payment Term	7 Years
Premium Payment Modes	Annual, Semi-annual, Quarterly* & Monthly*

Insurance is a Subject Matter of the Solicitotion. Disclaimers: Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Monthly Income Plan+ is only the name of the Non-Linke Planting Individual Life Insurance Sovings product and dees not in any way represent or indicate the quality of the policy. Its future prospects or returns * This product brochure is indicative in the individual Life Insurance Sovings product and dees not in any way represent or indicate the quality of the policy. Its future prospects or returns * This product brochure is indicative in the individual Life Insurance Sovings product and dees not in any way represent or indicate the quality of the policy. Its future prospects with the indicate the quality of the Ride or its future prospects. * Bharti AXA Life Term Rider (1208007VG) is the name of the traditional non-participating rider and dees not in any way represent or indicate the quality of the Ride or its future prospects. * Bharti AXA Life Parmine Waiter Rider (1208007VG) is the name of the traditional non-participating rider and dees not in any way represent or indicate the quality of the Ride or its future prospects. * Bharti AXA Life Parmine Waiter Rider (1208007VG) is the name of the traditional non-participating rider and dees not in any way represent or indicate the quality of the Rider or its future prospects. * Bharti AXA Life Non Linked Complets Shield Rider (1208001VG) is the name of the traditional non-participating rider and dees not in any way represent or indicate the quality of the Rider or its future prospects. * Bharti AXA Life Non-Linked Complets Shield Rider (1208011VG) is the name of the traditional non-participating rider and dees not in any way represent or indicate the quality of the Rider or its future prospects. * Registrera Address: Bharti AXA Life Insurance Company Ltd. [IBDA Reg Rov. 130 (LIft Non-Partice Company Ltd. [IBDA Reg Rov. 130 (LIft Non-Partice Compony Ltd.] [IBDA Reg Rov. 130 (LIft Non-Partice Compony Ltd.] [IBDA Reg Rov. 130 (LIf

Benefits under the plan:

Death Benefit: a. Sum Assured on Death; plus Simple reversionary bonus accrued till the date of death plus Terminal Bonus, if declared, will be payable. b.105% of the Total Premiums paid ^ as on the date of death

Maturity Benefit:

Immediate Income Option & Whole Life Income Option: Maturity Benefit = Sum Assured on Maturity + Terminal Bonus, if declared

Simple Reversionary Bonus: For Endowment Option (All Variants except Waiver of Premium Variant) and Money Back Options Policies, this bonus, if declared, shall accrue at the end of each Policy Year commencing from the first Policy Year until Maturity or death, whichever is earlier. The accrued Simple Reversionary Bonuses shall be payable at maturity or death, whichever is earlier.

Cash Bonus: For Immediate Income and Whole Life Income Options, Cash Bonus, if declared, shall be payable at the end of each Policy Year starting from the end of the Policy Years as per the table until Maturity Date: (Read brochures carefully)

Product at glance:

Plan Options & PT-PPT		
Immediate Income Option	: PT/PPT: 15-7 (Years)	
Minimum Annualized Premium	: Immediate Income Option: Rs. 25,000/-	
Maximum Annualized Premium	: No limit, subject to board approved underwriting policy	
Premium Payment Modes	: Annual, Semi-Annual, Quarterly* & Monthly*Premium Payment	
All ages mentioned above are age as on last birt *Through auto pay only	(hday	

^{An ocse of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. Premium rate will vary depending upon the Plan Option chosen.}

Disclaimers Life Insurance Coverage is available • Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Unnati is only the name of the name of the name of the anary only represent or indicate the quality of the policy or its future prospects. • This product brochure is indicative of the terms, conditions, warrant and exceptions contained in the insurance policy bond. • Riders are not mandatory and are available for an additional cost • Bharti AXA Life Insurance ide an other and the most of the policy or its future prospects. • This product brochure is indicative of the terms, conditions, warrant faced [108007902] is the name of the traditional non-linked, non-participating individual Bie insurance policy on on-participating individual Telefit insurance rider and does not in any way represent or indicate the quality of the Rider or its future prospects. • Bharti AXA Life Hongi Con future prospects. • Bharti AXA Life Premium Waive Rider [1380005/04] is the name of the traditional non-linked, non-participating individual Heit Insurance rider and does not in any way represent or indicate the quality of the Rider or its future prospects. • Bharti AXA Life Nexter Prospects. • Bharti Barti Barti Prospects. • Bharti Barti Barti Prospects. • Bharti Barti Bart

Bluechip Bulletin

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	ANDHRA PRADESH	Ballari : 08392-254 615/254 652	Dahisar-Anand Ngr 022 -2828 0169 / 2828 0174	Sangli : 0233 - 232 5257 / 232 023
Eluru	:08812 - 240 263 / 250 263	Belagavi : 0831 - 246 3312 / 246 3313	Dahisar (East) : 022 - 2896 1471 / 2828 3234	Satara :02162 - 233 062 / 233 06
Gajuwaka Guntur	: 0891-254 5316/254 5319 : 0863-663 2526/224 0530	Bidar : 08482- 229 227 / 229 228 Chikkamagalur :08262 - 236 702 / 235 702	Dahisar (West) : 022 - 2894 4020 / 2892 8617 Dombivali (East) : 0251 - 286 1963 / 286 0698	Sawantwadi :02363 - 271 446 / 271 4 Shirpur :02563 - 299 812 / 299 8
akinada	: 0883 - 063 2526/ 224 0530 : 0884 - 236 6943/ 236 6944	Chikkamagalur :08262 - 236 /02 / 235 /02 Chikkamagalur :08194 - 222 669 / 222 449	Dombivali (East) : 0251 - 280 1983/ 280 0898 Dom-Gandhi Ngr: 0251 - 280 3409/ 280 3410	Solapur : 0217 - 299 1018/ 299 10
Aadhurawada	: 0891 - 271 5316 / 272 5316	Davangere : 08192-270 252 / 270 253	Dombivali - MIDC: 0251 - 244 0074 / 244 0075	
lellore	: 0861 - 234 0260 / 235 0260	Dharwad : 0836 - 244 6091 / 244 6092	Dombivali (West) : 0251 - 248 1754 / 248 1764	NEW DELHI / N.C.R.
Ongole	: 08592- 282 065 / 282 075	Gadag :08372 - 200 368 / 200 052	Fort : 022-2265 9033 / 2265 9034	Dev Ngar-Karol Bagh: 011 - 4007 2968 /413210
ajahmundry	: 0883-665 1987/ 246 8601	Gokak :08332 - 225 666 / 200 067	Fort - 2 : 022 -2265 3012 / 2265 2969	Dilshad Garden : 011 - 4151 0297 / 4151 02 Dwarka : 011 - 4506 3550 / 4902 84
anuku	:08819 - 225 377 / 225 388	Harihara :08192 - 242 855 / 242 355	Ghatkopar (East) : 022 - 2102 0876 / 2102 0118	East of Kailash : 011 - 4909 8011 / 4909 80
irupathi 	: 0877 - 225 0056 / 225 0057	Gokul Road : 0836 - 233 4080 / 233 4081	Ghatkopar (West): 022 - 2502 4859 / 2502 4860	Janak Puri : 011 - 4157 9598 / 4157 95
ijayawada ishakanatnam	: 0866-248 5316/249 5316 : 0891-666 6316/275 7755	Hassan : 08172-232 922 / 232 433	Gh - Patel Chowk: 022 - 2102 0711 / 2102 0712 Girgaum : 022 - 2382 1327 / 2384 0027	Kamla Nagar : 011-4011 3699/4125 44
IAD 'X' Road	: 0891-204 2315/ 294 2316	Haveri :08375 - 233 701 / 233 702 Hosapete :08394 - 224 615 / 224 616	Girgdom : 022 - 2843 1243 / 2843 1244	Karkardooma : 011 - 4940 9565 / 4940 95
		Hosapete :08394 - 224 615 / 224 616 Hubballi : 0836 - 235 4255 / 235 4266	Goregaon (W) : 022 - 2878 2423 / 2878 2428	Karol Bagh : 011 - 4145 2085 / 4045 19
	TELANGANA	Kalaburagi :08472 - 226 702 / 246 702	Jankalyan Nagar: 022 - 2801 0682 / 2801 0683	Laxmi Nagar : 011 - 4244 4279 / 4244 42
lyderabad		Kalidasa Road : 0821 - 241 3355 / 241 3555	Kalyan (East) : 0251 - 235 1210 / 235 1212	Mayur Vihar : 011 - 4987 8417 / 4950 61
Ameerpet	: 040-2341 8316/2341 8416 : 040-2401 8316/2401 9316	Karwar : 08382- 223 275 / 223 276	Kal-Khadakpada: 0251-222 0484/ 222 0485	Munirka : 011 - 4178 3482 / 4178 34
Attapur Boduppal	: 040-2401 8318/ 2401 9318 : 040-2720 5316/ 2720 5317	Madikeri :08272 - 228 021 / 228 022	Kalyan (West) : 0251 - 231 1482 / 231 8132	Naiwala Karol Bagh:011 - 4998 2980 / 4503 25
Champapet	: 040-2407 5316/2407 6316	Mangaluru : 0824 - 244 2214 / 244 0014	Kamothe : 022-2743 0246 / 2743 0247	Nangal Raya Janakpuri : 011 - 4352 2504 / 4172 41 Naraina Vihar : 011 -4308 5345 / 4161 27
Chandanagar	: 040-2303 8755/2303 8756	Mysuru : 0821 - 254 6607 / 254 6608	Kandivali (West) : 022-3503 2581 / 3502 5969	Paschim Vihar : 011 -4308 53457 4161 27
Dilsukh Nagar		Siddhartha Nagar-MYS :0821-2471454/ 247 1545	Kandivali - Charkop:022 -2867 8347 / 2867 8388	Punjabi Bagh : 011-4015 9212 / 4015 92
Habsiguda	: 040-4851 0508/4016 0522	Puttur :08251 - 236 837 / 237 837	Knd-Thakur Complex:022-2870 9820 / 2870 3081	Rohini : 011 - 4904 4671 / 4904 45
Hasthinapuram	: 040-4500 5415/4500 0377	Raichur : 08532- 227 229 / 227 888	Kharghar : 022 - 2774 0840 / 2774 0843 Koparkhairane : 022 - 2755 0649 / 2755 0651	Vikas Puri : 011 - 4045 1886 / 4248 42
Himayat Nagar	: 040-2339 5316/2322 1308	Ramanagara : 80299 13366	Kurla-Nehru Ngr: 022-2529 0431/2529 0432	W. Patel Nagar : 011 - 4045 1966 / 4561 41
Kapra	: 040-2713 0938/6655 5613	Sangmeshwar Ngr: 0831 - 246 2701 / 246 2702	Lower Parel : 022 -2307 6953 / 2307 5731	Noida : 0120 - 435 9083 / 428 19
Kukadpalli	: 040-2306 1646/4230 0905	Shivamogga :08182 - 227 660 / 227 661	Mahim : 022 - 3515 4226 / 3521 3314	Faridabad : 0129 - 416 2387 / 418 23
Malkajgiri	: 040-4002 5162/4512 9452	Sindhanur :08535 - 200 230 / 220 230 Tumakuru :0816 - 225 1810 / 226 1606	Malad (East) : 022 - 2880 4509 / 2880 4510	Ghaziabad : 0120 - 456 7454 / 413 50
Manikonda	: 040-2356 8931/2356 8941		Malad - Evershine: 022 - 2888 3281/2888 3710	UTTAR PRADESH
Marredpally	: 040-2771 0998/2771 1410	Udupi : 0820 - 252 1929 / 252 1797 Vijayapura :08352 - 240 143 / 240 149	Malad (West) : 022 - 2881 7579 / 2882 3974	Aliganj : 0522 - 458 2557 / 458 20
Mendhipatnam Miyapur		Jalanagar :08352 - 240 901 / 200 902	Matunga : 022-2412 8399/2411 8033	Bareilly : 0522 - 458 2557 / 458 20
Miyapur Nacharam	: 040-4891 4453/4891 5342 : 040-4020 1616/4020 1717	Yadgir :08473 - 250 943 / 250 944	Mira Road : 022 - 2812 4947 / 2812 4973	Gomti Nagar : 0522 - 351 7599 / 458 00
Nacharam Nagole	: 040-2422 0316/ 4856 4685		Mul - Vaishali Ngr: 022 -2164 5697 / 2164 7795	Kanpur : 7518600501 / 751860050
Nizampet	: 040-2422 0310/ 4850 4085	KERALA	Mulund (East) : 022 - 2163 4442 / 2163 6430	Lucknow : 0522 - 423 4164/ 423 41
Pragathi Nagar		Alappuzha : 0477 - 226 2226 / 226 2227	Mulund (West) : 022 - 2560 5102 / 2569 3938	Gorakhpur : 0551 - 405 5250 / 405 52
RTC X Road	: 040 - 27645316/ 2766 5317	Cochin	Nerul (East) : 022 - 2772 3175 / 2772 3975	Prayagraj : 0532 -4033 446 / 404 90
Secunderabad	: 040-6602 0300/2789 9116	Angamaly : 0484 - 245 3526 / 245 3527 Ernakulam : 0484 - 235 0044 / 235 0045	Panvel : 022 - 2748 2969 / 2748 2896	Vrindavan : 0522 - 407 6173 / 410 43
	m: 040-4952 5657/4019 8206	Ernakulam : 0484 - 235 0044 / 235 0045 Muvattupuzha : 0485 - 281 3996 / 281 3997	Prabhadevi : 022 -2430 0953 / 2430 0954 Sanpada : 022 -2781 1123 / 2781 6218	Varanasi : 0542-400 1477/400 14
agtial .	:08724 - 221 422 / 221 425	Palarivattom : 0485 - 281 3996 / 281 3997	Sanpada : 022 - 2781 1123 / 2781 6218 Santacruz - Kalina: 022 - 3513 6766 / 3513 6767	MADHYA PRADESH
Carimnagar	: 0878-224 9910/ 224 9911	Tripunithura : 0484 - 277 8933 / 277 9833	Santacruz (West) : 022 - 2600 0093 / 2605 4020	Anuppur : 7869403529/ 78801223
Cazipet	: 0870-243 4545/ 244 4747	Trivandram	Seawood : 022 -4971 5992 / 4971 5993	Bhopal : 0755 - 400 8947 / 494 55
Chammam	:08742-235 316/245 316	Attingal : 0470 - 262 7211 / 262 8211	Shahaji Raje Rd : 022 - 2682 0742 / 2682 0743	Chhindwara : 07162- 467 415/ 467 4
lizamabad	:08462-235 316/236 316	East Fort : 0471 - 246 3750 / 246 4750	Siddharth Nagar : 022 - 4751 0401 / 4751 0402	Gwalior : 0751 - 234 3813 / 234 85
angareddy	: 8500195316 / 8500155316	Pattam : 0471 - 244 6311 / 244 6312	Sion : 022 - 2403 3567 / 2403 3568	Indore : 0731 - 254 1290 / 254 12
iddipet	:08457 - 230 316 / 231 316	Varkala : 0470 - 261 1211 / 261 0611	Tardeo : 022-2381 4365/2388 5106	Jabalpur : 0761 - 407 8612 / 407 86
Varangal	: 0870-666 4436/ 254 4058	Calicut : 0495 - 272 7724 / 272 7725	Thane (West) : 022 -2537 6719 / 2537 6187	Ratlam :07412 - 421 365 / 421 36
	GUJARAT	Kalpetta :04936 - 207 345 / 208 345	Th - Kalwa : 022 -2538 9013 / 2538 9014	Satna :07672 - 400 337 / 400 3
hmedabad		Kanhangad : 0467 - 220 6124 / 220 6154	Th - Kolbad Road: 022 -2547 7305 / 2547 7310	Singrauli :07805 - 310 024 / 310 3
Ashram Road	: 079-2658 5642/2658 5643	Kannur : 0497 - 276 4181 / 276 4182	Th - Nitin Company: 022 -2530 0016 / 2530 0024	CHHATTISGARH
Bapunagar	: 079-2991 6380/2991 6381	Karunagappally : 0476 - 262 6751 / 262 7750	Th -Panchpakhadi: 022 -2538 0320 / 2538 0321	Ambikapur :07774 - 350 008 /96859998
Chandkheda	: 079-2750 7857 / 2750 7855	Kasaragod : 04994-231 431 / 231 432	Th - Vartak Ngr : 022 -4750 9205 / 4751 2776	Baloda Bazar : 7727350744 / 77273506
5	: 079-2324 2004/2324 2005	Kodakara : 0480 - 272 5580 / 272 5581	Th - Vasant Vihar: 022 -2173 0446 / 2171 2295	Bhilai : 0788 - 490 4664 / 422 23
Mani Nagar	: 079-2543 0026/2543 0062	Kodungallur : 0480 - 280 2653 / 280 2654	Tilak Nagar : 022-3521 9150 / 3539 1899	Bilaspur :07752 - 312 331 / 312 3
Paldi	: 079-2657 7934/2657 7935	Kollam : 0474 - 275 3001 / 275 3002	Vasai (East) : 0250 - 239 2010 / 239 2011 Vasai (West) : 0250 - 233 6086 / 233 6087	Dhamtari :07722 - 237 731 / 296 7
Satellite Baroda	: 079-2676 9024/2676 9025	Kottayam : 0481 - 256 9750 / 256 9751	Vasai (W) Parnaka: 0250 - 232 8995 / 232 8996	Durg : 0788 - 421 3786 / 406 75
Alkapuri	: 0265 - 232 3018 / 232 3021	Kozhencherry : 0468 - 231 0720 / 231 0721 Kunnamkulam : 0488 - 522 3509 / 522 3510	Vashi : 022 -2782 1286 / 2782 0587	Mangla Chowk :07752 - 310 291 / 310 2
Vasna Road	: 0265 - 225 4074 / 225 4075	Manjeri : 0483 - 276 1124 / 276 1125	Vashi - 2 : 022 - 2781 0007 / 2781 0008	Jagdalpur :07782 - 226 066 / 435 2
	d : 0265-252 1820/ 252 1821	Mattannur : 0490 - 247 4662 / 247 4663	Vikhroli (West) : 022 -2579 5095 / 2579 5096	Korba :07759 - 245 775 / 245 7
Bharuch	:02642 - 249 121 / 249 122	Mavelikara : 0479 - 234 4495 / 234 4496	Vile Parle (East) : 022 - 2618 6302 / 2663 1590	Kosabadi :07759 - 350 051 / 469 7 Manendragarh : 9752599592 / 97525995
Deesa	:02744 - 225 622 / 225 722	Ottapalam : 0466 - 224 7366 / 224 8227	Vile Parle (West) : 022 - 2615 3174 / 2615 5572	Manendragarh : 9752599592/ 97525995 Raigarh :07762 - 350 012/97525995
Aehsana	:02762 - 230 704 / 230 706	Olavakkode : 0491 - 255 5501 / 255 5502	Virar : 8452943529/8452939748	Raipur : 0771 - 244 6058 / 351 03
Vavsari	:02637 - 244 406 / 244 407	Pala : 0482 - 221 0120 / 221 0180	Worli : 9004431071 /8655823019	Rajnandgaon :07744 -463 832 / 460 4
alanpur	:02742 - 266 640 / 266 641	Palakkad : 0491 - 250 4440 / 250 4441	Wadala : 022-3513 6769/3513 6770	Sunder Nagar : 0771 - 224 1731 / 490 72
Patan	:02766-299 611/299 612	Pathanamthitta : 0468 - 232 0613 / 232 0614	Pune	
Jnjha	:02767 - 250 094 / 250 095	Pattambi : 0466 - 291 3009 / 291 4009	Aundh : 020-2729 7006/2729 7007	BIHAR
lajkot	: 0281 - 246 5427 / 246 5428	Taliparamba : 0460 - 230 0035 / 230 0036	Bibvewadi : 020-2441 2237 / 2441 2247	Begusarai : 0624-324 3650 / 335 10
(alol adira Cirala	:02764 - 225 801 / 225 802	Payyanur :04985 - 203 490 / 205 390	Bavdhan : 020-2995 2191/2995 2125	Bhagalpur : 0641 - 350 0113/ 261 10
ndira Circle	: 0281 - 257 5767 / 257 5768 : 0261 - 273 1402 / 273 1403	Perinthalmanna :04933 - 226 380 / 226 390	Bhosri : 020-6310 0581/6828 0611	Danapur : 6115291303 / 61231047 Darbhanga :06272 - 220 011 / 220 0
iurat Jdhna	: 0261-273 1402/273 1403 : 0261-227 4401/227 4402	Ramanattukara : 0465 - 244 3003 / 244 3005	Chinchwad : 020 - 2745 5108 / 2745 5107	Darbhanga :062/2 - 220 011/ 220 0 Gaya : 0631 - 352 5054/ 354 87
Janna Bhatar Road	: 0261 - 227 4401/ 227 4402 : 0261 - 223 3173/ 223 3174	Thalaserry : 0490 - 232 4177 / 232 3177	Hadapsar : 020 - 2689 0116 / 2689 0117	Gaya : 0031 - 352 5054/ 354 8/ Muzaffarpur : 0621 - 295 0454/ 350 02
/esu	: 0261 - 223 31/3/ 223 31/4 : 0261 - 221 5063/ 221 5064	Thrissur : 0487 - 232 5570 / 232 5571	Kothrud : 020-2539 4884/2539 5736	Patna : 0612 - 221 6211 / 221 60
ilvassa	: 0260 - 264 1230 / 264 1231	Thiruvalla : 0469 - 263 0123 / 263 0124 Tirur : 0494 - 242 0753 / 242 0754	Nigdi : 020-2764 0668/2998 2164	Bailey Road : 0612 - 211 0211 / 221 00
Gunjan	: 0260-299 3156/ 299 3157	Tirur : 0494 - 242 0753 / 242 0754 Vadakara : 0496 - 251 7721 / 251 7722	Pimple Gurav : 020 - 2725 9522 / 2725 9533	Kankarbagh : 7672990046 /77070115
'api	: 0260 - 246 0337 / 246 5337	. 0470 - 231 //21/ 231 //22	Rasta Peth : 020 - 2611 3841 / 2611 3842 Sadashiv Peth : 020 - 2433 3555 / 2432 1361	Purnea :06454 - 243 114 / 243 1
	KADNIATAKA	MAHARASHTRA	Sinhagad Rd : 020-2434 5013/2432 1301	
Bengaluru	KARNATAKA	Mumbai	Akola : 0724 - 241 1051 / 241 1071	JHARKHAND
Banashankari	: 080-2669 0288/2669 0319	Airoli : 022 -2779 5341 / 2779 0174	Akolu : 0724 - 241 10317 241 1071 Amravati : 0721 - 299 0074/ 229 0076	Adityapur : 0657 - 238 6068 / 238 60 Argora : 0651 - 225 1106 / 225 11
Bannerghatta	: 080-2648 2880 / 2648 2881	Ambarnath (E) : 0251 - 260 7328 / 260 7155	Aurangabad : 8956635754 / 8956635753	Argora : 0651-225 1106/225 11 Dhanbad : 0326-230 0520/230 05
Basavangudi	: 080-2242 3777 / 2660 8777	And-D. N. Nagar: 022 -2620 2167 / 2620 2165	Baramati : 8956602600/8956602601	Giridih : 65323 51841 /65323 510
	Ngr: 080-2322 5533 / 4153 5692	Andheri (East) : 8655939651/8655939652	Bhusawal :02582 - 241 589 / 242 589	Hazaribagh :06546- 226 590
Bommanahalli	•	And-Sher E Punjab: 8655807344 /8655807345	Boisar :02525 - 266 901 / 266 902	Jamshedpur : 0657 - 231 7381 / 231 73
BTM Layout	: 080-2678 3744/2678 3752	Andheri-IRLA : 022 - 3513 1696 / 3513 1833 And- IB Nagar : 022 - 2825 7307 / 2825 7308	Chakan :02135 - 249 067 / 299 288	Jamshedpur-Sakchi: 0657 - 350 3231 / 222 20
Electronic City	: 080-2960 0305/2960 0306	And- JB Nagar : 022 - 2825 7307 / 2825 7308 And- Marol : 022 - 2920 8134 / 2925 6912	Dhule : 0256 - 223 2470 / 229 8020	Mango : 0657 - 351 0012 / 351 00
ndira Nagar	: 080-2520 2939/2520 3739	And- Maroi : 022 - 2920 8134 / 2925 0912 And-7 Bunglows : 022 - 2632 9373 / 2631 5566	Ichalkaranji : 0230 - 299 1401 / 299 1402	Ramgarh : 06553- 224 189/65453510
,	: 080-4113 0952/2286 0704	And-7 bunglows : 022 - 2032 93737 2031 5300 And-Takshila : 9892095869 /9892627347	Islampur :02342 - 225 322 / 225 321	Ratu Road : 0651 - 228 5582 / 228 39
layanagar	: 080-2653 3751/2653 3752	Andheri (West) : 022 - 2678 1742 / 2678 1781	Jalgaon : 0257 - 223 3589 / 223 3590	Ranchi : 0651 - 221 1505 / 221 14
IP Nagar	: 080-2658 9699/2658 9499	Bandra Mt.Mary : 022 -2643 2158 / 2643 2147	Jalna :02482 - 299 251 / 299 252	Saraidhela : 0326 - 299 9254 / 299 92
Kammanahalli		Bangur Nagar : 022 -2873 4228/ 2873 4229	Kankavli :02367 - 230 014/ 230 015	ODISHA
Kanakapura	: 080-2256 3003/2256 3013	Bandra - Pali : 9004543887/9867607690	Karad :02164 - 226 301 / 226 302	
Kengeri	: 080-2848 5695/2848 5696	Bandra (West) : 022 - 3500 2814 / 3501 4306	Kolhapur : 0231 - 266 7767 / 266 7769	Angul :06764 - 233 921 / 809399986 Balasore :06782 - 353 819 / 350 3
5	: 080-2553 3393 / 2553 3394	Bhandup (W) : 022 -2166 0064 / 4608 2427	Mangalwar Peth : 0231 - 264 3643 / 264 3644	Barbil : 80939 99868 / 80939 998
	am: 080-2990 4528/2990 4571	Bhayander (West): 022 -2804 0061 / 2804 0062	Rajarampuri : 0231 - 252 8500 / 252 8600	Bhadrak :06784 - 230 043/ 250 0
	Lyt: 080-2666 8150 / 2666 8152	Borivali (East) : 022 -2808 5971 /8433974865	Kudal :02362 - 297 491 / 297 492	Bhadrak :06784-230 0437 250 0 Bhubaneswar : 0674-253 11327 297 52
Hesaraghatta	: 080 -2839 7339 / 2839 7336 . 080 -2354 1500 / 2254 1501	Borivali - Gorai : 022 - 2868 0460 / 2868 0463	Malkapur : 07267-295 731/ 295 738	Chandrashekharpur:0674-311 5148/ 311 69
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