

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

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*†&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.

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

Disclaimer - Insurance is a Subject Matter of the Solicitation. Disclaimers: The complete name of Tata AIA Diamond Savings Plan is Tata AIA Life Insurance Diamond Savings Plan (UIN: 110N133V05- A Non-Linked, Participating Individual Life Insurance Savings Plan. *A Guaranteed Income 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 Insured, whichever is earlier ~Compound Reversionary Bonus and Terminal Bonus will be based on Company’s performance and are not guaranteed. ^ Income Tax benefits would 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 AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. This product is underwritten by Tata AIA 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 available under this product. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH-2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life’s nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customer-care@tataaia.com. Visit us at: www.tataaia.com. • **UIN: 110N133V05** BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFER 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.

BHARTI AXA LIFE DREAM SHIELD PLUS

UIN: 130L125V01

In this policy, the investment risk in investment portfolio is borne by the policyholder.

Bharti AXA Life has launched a new product Bharti AXA Life Dream Shield Plus – a term-oriented Unit Linked Insurance Plan, that offers a comprehensive financial solution, providing life cover up to 100 times of premium and also builds wealth over long term.

The plan provides unique features like return of up to 300% of mortality charges, milestone benefits at regular intervals to boost fund value and loyalty booster at maturity to further augment the maturity benefit.

In addition, this product includes partial withdrawal benefit, systematic withdrawal benefit, option to switch funds, premium redirection facilities, multiple investment funds and investment strategies to choose from.

Key highlights of Bharti AXA Life Dream Shield Plus:

- Up to 3X Return of Mortality Charges:** 100% to 300% of mortality charges (depending upon the policy term) deducted during the policy term shall be added back to the fund value from end of 11th policy year.
- Milestone Benefit:** A percentage of fund value is added to the fund at the end of every five years, starting from the 10th year onwards until 5 years preceding the maturity as milestone benefit.
- Loyalty Booster:** Loyalty Booster shall be added to the policy as percentage of the average fund value of the three years preceding the date of maturity, depending upon the policy term.
- Multiple Premium Payment and Policy Term Options to Choose From**
- Multiple Investment Strategies to Suit Your Financial Needs:** The plan lets you choose from 2 investment strategies - Dynamic Fund Allocation and Systematic Transfer Plan along with multiple fund options basis financial goals and risk-return potential.
- Tax Benefits:** You may avail tax benefits on the premiums paid, and benefits received, subject to the prevailing tax laws. The tax benefits are subject to change as per changes in tax laws from time to time

The key parameters under this plan are

Parameter	Eligibility
Age at entry (Age as of Last Birthday)	Minimum Age: 18 years Maximum Age: 60 years
Minimum Premium	Rs.100,000/- p.a. (Annual); Rs.1,20,000/- p.a. (Other Modes), (Semi-Annual, Quarterly and Monthly Modes);
Minimum Sum Assured	Rs. 8,00,000/-
Policy Term & Premium Payment Term	The following Policy Terms (PT) and corresponding Premium Payment Terms (PPTs) are available under the product: For PPT 6,7,10 & 12 Yrs. - PT 15,20,25,30,35 & 40 Yrs.

Disclaimers: Insurance is a Subject Matter of the Solicitation. Bharti AXA Life Insurance Company Ltd. is only the name of the insurance company and Bharti AXA Life Dream Shield Plus (130L125V01) is only the name of the unit linked, non-participating individual life insurance plan and does not in any way indicate the quality of the contract, its future prospects or returns.
For detailed Terms and conditions please visit the website: <https://www.bharti.axa.com/>

INDIAFIRST LIFE TULIP PRO PLAN

A Non-par, Unit Linked, Individual Savings Life Insurance Plan - UIN: 143L077V01

Key Features

- ✔ Safeguard your family’s future with a Life Cover of up to 20X!¹
- ✔ Additional coverage through inbuilt TERM Rider
- ✔ Comprehensive cover against Accidental Death & Total and Permanent Disabilities^{1,2}
- ✔ Grow your wealth with 10 Diverse funds options
- ✔ Multiple investment strategies to get the best of Market linked returns
- ✔ Return of Mortality & Allocation Charges to boost your Fund Value³

Reasons to choose Tulip Pro:

Combines insurance and investment - Optimize your benefits as you get a life cover as well as an investment opportunity

Offers significant life cover - Ensures substantial financial protection for your family¹

Market-linked returns - Potential for higher returns through Market-linked investments for long-term growth

Multiple Fund Options & Investment Strategies - Choice of Investment Funds & Investment Strategies based on your risk profile & financial goals

Return of Mortality & Premium Allocation Charge -

Get up to 600% of Premium Allocation charge returned at Maturity^{3,4}

Get back 100% of Mortality charge at Maturity³

Benefits Under the plan:

Maturity Benefit : Get Fund Value at Maturity

Death Benefit - On death, higher of Fund Value or Sum Assured is paid. Where Sum Assured is SA Multiple x Annualised Premium

Rider Benefits -

Term Benefits - Additional Benefit through term protection

Accidental Death Benefit² - Get additional benefit up to 3x Base SA on death due to accident.

Total and Permanent Disability² - Stay covered for additional SA equal to base SA in case of TPD

Eligibility Condition:

Entry Age	: Min.: 18 Years, Max.: 60 Years
Maturity Age	: Min.: 43 Years, Max.: 85 Years
Premium Payment Term	: 6 / 7 / 8 years
Policy Term	: 25 Years
Min. Premium	: Min: Rs. 1,00,000/- Annual, Rs.60,000/- Half Yearly, Rs.30,000/- Quarterly Rs.15,000/-
Mode	: Yearly, Half-yearly, Quarterly and Monthly

Disclaimers: Insurance is a Subject Matter of the Solicitation. ¹Death benefit multiple varies with the Age, PT, PPT as chosen by the Policyholder.²IndiaFirst Life Accidental Death Benefit (UIN-143A020V01) & IndiaFirst Life Total & Permanent Disability Rider (UIN-143A022V01) will be available with the product with ADB rider SA of 3 times the base product’s death benefit† & TPD rider SA equal to the base product’s death benefit. Product may also be purchased without the rider, subject underwriting guidelines. Please connect with our sales team for more details. ³Premium Allocation Charges deducted are returned during the policy term and added to your Fund Value. Mortality Charges deducted are returned at policy maturity. Please refer to the sales brochure for more details. ⁴600% of Return of Premium Allocation charge is applicable to Policy term 25 years. ⁵The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year. Linked Insurance Products are different from the traditional insurance products and are subject to risk factors. The Premium paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down, based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. IndiaFirst Life Insurance Company Limited is only name of the Insurance Company and IndiaFirst Life TULIP Pro Plan (UIN 143L077V01) is only the name of the Linked Life Insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Insurance Agent or the Intermediary or policy document issued by the Insurance Company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH-2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 1800 209 8700, E-mail – customer.first@indiafirstlife.com, Website – www.indiafirstlife.com, Fax - +9122 6857 0600. The trade logo mentioned herein above belongs to IndiaFirst Life Insurance Co Ltd under License - BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/ FRAUDULENT OFFERSIRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED
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



INVESTMENTS

LIC'S NAV JEEVAN SHREE - PLAN NO. 911

Presenting LIC's

NAV JEEVAN SHREE

UIN: 512N390V01
Plan No.:911

Single Premium Payment Plan

- SINGLE PREMIUM PAY OPTION**
- Key Features -**
- ♦ Guaranteed Addition @ Rs. 85 per Rs. 1000/- Basic Sum Assured
 - ♦ Settlement Option On Maturity / Death.
 - ♦ Attractive Rebate for existing policyholder.
 - ♦ Provision for granting loan during the Policy Term.

UIN : 512N390V01, Plan No.: 911

A NON-PAR, NON LINKED, LIFE, INDIVIDUAL, SAVINGS PLAN
Insurance is the subject matter of the solicitation

LIC'S NAV JEEVAN SHREE - PLAN NO. 912

Presenting LIC's

NAV JEEVAN SHREE

UIN: 512N387V01
Plan No.: 912

Regular Premium Payment Plan

- LIMITED PREMIUM PAY OPTION**
- Key Features -**
- ♦ Guaranteed Addition payable as a % of Total Tabular Annual Premium without taxes.
 - ♦ Limited Premium Payment Term
 - ♦ Attractive Premium Payment Terms of 6/8/10/12 Years
 - ♦ Policy Term Options : 10 to 20 years

UIN : 512N387V01, Plan No.: 912

A NON-PAR, NON LINKED, LIFE, INDIVIDUAL, SAVINGS PLAN
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LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN.)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)		
				12 Mths	24 Mths	36 Mths
Bajaj Finance Limited	CRISIL AAA	15,000/-	M/Q/H/A/C	6.60	6.95	6.95
ICICI Home Finance	CRISIL AAA	10,000/-	M/Q/A/C	6.75	6.85	6.90
Mahindra Finance Limited	CRISIL AAA	5,000/-	M/Q/H/A/C	6.60	7.00	7.00
Sundaram Home Finance	ICRA AAA	10,000/-	M/Q/A/C	6.70	7.00	7.00

* 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 advised to go through the financial reports of the company before investing.

IMPORTANT INFORMATION

- ♦ Bluechip does not accept cash for any investments or cheques from clients in favour of Bluechip.
- ♦ 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 January 2026 fixed at 8.05%.**
- ☒ The minimum amount of application is **Rs.1000/-** and multiples thereof.
- ☒ The tenure of GOI Bonds is **7 Years.**
- ☒ Cumulative option is not available.

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Growth (%)	
	31/07(Cr.)	26/08	3 Yrs	5 Yrs		31/07(Cr.)	26/08	3 Yrs	5 Yrs
EQUITY - FLEXI CAP FUNDS					EQUITY - MID CAP FUNDS				
Aditya Birla SL Flexi Cap	23,127.05	1,773.52	16.82	19.48	Aditya Birla SL Midcap	6,105.89	777.42	18.23	23.32
Axis Flexi Cap	13,083.62	26.53	13.64	16.29	Axis Midcap	31,383.93	112.97	18.07	21.60
Bandhan Flexi Cap	7,446.94	207.66	14.83	18.33	DSP Midcap	19,330.78	146.60	18.34	18.92
Canara Rob Flexi Cap	13,389.36	341.46	15.34	18.38	Franklin India Mid Cap	12,540.39	2,719.35	21.92	23.64
DSP Flexi Cap	11,852.11	100.84	16.47	19.00	HDFC Mid Cap	83,847.39	192.12	25.28	28.03
Franklin India Flexi Cap	18,987.94	1,616.57	18.37	23.36	HSBC Midcap	11,845.25	387.83	23.27	23.03
HDFC Flexi Cap	80,642.30	1,987.37	22.28	26.96	ICICI Pru Midcap	6,654.40	294.69	21.51	25.24
HSBC Flexi Cap	5,074.87	216.72	19.17	20.70	Kotak Midcap	57,375.20	135.72	21.34	26.86
Kotak Flexicap	53,293.04	83.55	16.22	18.65	Mahindra Manulife Mid Cap	3,920.88	32.44	22.22	26.08
Motilal Oswal Flexi Cap	13,726.64	61.31	22.78	18.81	Nippon India Growth Mid Cap	38,581.28	4,109.86	24.36	28.13
SBI Flexicap	22,117.23	107.69	12.44	17.45	SBI Midcap	22,546.50	226.53	15.11	24.65
Tata Flexi Cap	3,388.30	24.14	15.19	16.97	Sundaram Mid Cap	12,595.54	1,375.85	22.91	25.46
Union Flexi Cap	2,344.43	50.48	14.94	19.03	Tata Mid Cap	4,984.23	426.76	19.90	23.59
UTI Flexi Cap	25,685.44	325.71	10.31	15.68	Union Midcap	1,502.53	47.51	18.62	24.87
EQUITY - FOCUSED FUNDS					UTI Mid Cap	11,822.41	299.17	16.45	22.23
Aditya Birla SL Focused	7,731.10	139.06	14.97	18.01	EQUITY - SMALL CAP FUNDS				
Bandhan Focused	1,974.06	86.27	17.59	16.91	Aditya Birla SL Small Cap	5,011.46	83.59	17.16	22.50
DSP Focused	2,595.35	53.15	16.56	17.55	Axis Small Cap	26,142.65	104.63	18.83	25.65
Franklin India Focused Equity	12,421.39	108.28	16.83	23.17	Bandhan Small Cap	14,062.19	45.72	28.86	29.84
HDFC Focused	21,456.24	230.50	22.46	26.86	Canara Rob Small Cap	12,982.03	38.01	15.50	27.02
HSBC Focused	1,686.06	24.92	16.43	19.41	DSP Small Cap	17,005.25	195.69	20.42	26.57
ICICI Pru Focused Equity	12,380.36	92.27	22.30	23.88	Franklin India Small Cap	13,824.99	167.22	22.67	28.44
Kotak Focused	3,658.99	25.30	15.66	19.26	HDFC Small Cap	36,353.10	140.63	23.22	29.02
Mirae Asset Focused	8,017.36	25.88	11.40	16.41	HSBC Small Cap	16,535.82	79.45	19.58	29.17
Nippon India Focused	8,598.83	120.07	14.06	21.11	ICICI Pru Smallcap	8,497.96	87.19	17.94	27.13
SBI Focused	37,936.17	348.32	14.82	18.05	Kotak Small Cap	17,902.58	258.20	15.96	26.84
Sundaram Focused	1,099.54	160.02	13.73	18.27	Nippon India Small Cap	65,922.00	166.31	23.28	31.22
Tata Focused	1,824.73	23.23	15.51	19.62	SBI Small Cap	35,562.96	170.77	15.38	23.54
Union Focused	421.67	25.39	12.62	17.40	Sundaram Small Cap	3,393.53	253.24	19.99	26.48
EQUITY - LARGE & MID CAP FUNDS					Tata Small Cap	11,576.03	39.58	21.25	28.60
Aditya Birla SL Large & Mid Cap	5,735.58	891.03	13.47	16.95	Union Small Cap	1,681.61	48.60	17.29	25.04
Axis Large & Mid Cap	14,805.39	32.47	16.40	20.75	EQUITY - VALUE FUNDS				
Bandhan Large & Mid Cap	9,996.58	133.28	23.82	24.70	Aditya Birla SL Value	6,099.10	119.88	18.66	21.40
Canara Rob Large and Mid Cap	25,550.61	256.55	16.46	20.33	Bandhan Value	9,964.49	145.07	17.11	26.10
DSP Large & Mid Cap	15,501.86	605.86	19.35	21.54	HDFC Value	7,348.29	732.23	19.08	21.91
Franklin India Large & Mid Cap	3,578.88	193.01	16.40	21.21	HSBC Value	13,816.77	108.98	23.64	25.24
HDFC Large and Mid Cap	26,406.25	335.69	20.02	24.52	ICICI Pru Value	53,715.52	468.82	21.50	25.51
HSBC Large & Mid Cap	4,313.79	26.69	19.61	21.57	Nippon India Value	8,768.29	220.97	21.08	24.62
ICICI Pru Large & Mid Cap	23,246.14	995.48	21.09	25.43	Tata Value	8,607.93	338.27	18.38	20.47
Kotak Large & Midcap	28,084.13	336.26	18.43	21.47	Templeton India Value	2,237.48	704.11	17.83	25.91
Mahindra Manulife Large & Mid Cap	2,687.96	26.33	15.63	21.23	Union Value	333.36	27.78	17.61	20.70
Nippon India Vision Large & Mid Cap	6,173.85	1,450.86	20.35	22.95	UTI Value	9,898.51	167.09	18.09	21.22
SBI Large & Midcap	33,348.17	616.90	17.34	22.76	EQUITY - ELSS FUNDS				
Sundaram Large and Mid Cap	6,789.22	84.30	15.15	19.65	Aditya Birla SL ELSS Tax Saver	15,456.98	60.52	13.67	13.12
Tata Large & Mid Cap	8,772.86	516.12	14.35	18.91	Axis ELSS Tax Saver	35,172.50	96.19	12.17	15.01
UTI Large & Mid Cap	4,864.89	177.07	20.86	24.10	Bandhan ELSS Tax Saver	6,973.73	150.26	15.17	22.29
EQUITY - LARGE CAP FUNDS					Canara Rob ELSS Tax Saver	8,869.86	173.93	14.30	19.31
Aditya Birla SL Large Cap	30,234.55	522.95	15.00	18.77	DSP ELSS Tax Saver	16,980.66	136.24	18.72	22.34
Axis Large Cap	33,360.42	60.38	11.11	13.94	Franklin India ELSS Tax Saver	6,705.56	1,457.94	18.50	22.69
Bandhan Large Cap	1,917.47	76.69	15.85	17.59	HDFC ELSS Tax saver	16,579.03	1,410.37	21.70	24.07
Canara Rob Large Cap	16,406.92	62.57	15.07	17.51	HSBC ELSS Tax saver	4,143.69	132.23	19.15	19.98
DSP Large Cap	6,398.93	465.65	17.27	18.10	HSBC Tax Saver Equity	249.72	93.97	18.76	21.28
Franklin India Large Cap	7,772.63	1,028.47	14.14	18.51	ICICI Pru ELSS Tax Saver	14,403.12	933.14	16.24	20.16
HDFC Large Cap	38,116.69	1,127.39	15.88	20.19	Kotak ELSS Tax Saver	6,354.72	113.97	15.82	20.23
HSBC Large Cap	1,848.84	470.78	14.15	17.04	Mahindra Manulife ELSS Tax Saver	952.81	28.31	14.20	19.89
ICICI Pru Large Cap	71,787.87	110.07	18.02	20.96	Motilal Oswal ELSS Tax Saver	4,401.97	50.13	23.91	24.33
Kotak Large Cap	10,342.14	567.08	14.73	18.20	Nippon India ELSS Tax Saver	15,338.90	127.30	17.40	22.24
Mahindra Manulife Large Cap	708.93	22.87	13.61	18.02	SBI ELSS Tax Saver	30,271.16	431.01	23.47	24.30
Nippon India Large Cap	44,164.76	90.76	19.51	23.19	Sundaram Diversified	1,488.71	221.09	13.14	18.47
SBI Large Cap	53,030.39	91.73	13.86	18.17	Union ELSS Tax Saver	908.22	64.65	15.26	19.68
Tata Large Cap	2,631.27	493.44	14.09	18.42	UTI ELSS Tax Saver	3,731.81	203.30	12.44	17.37
UTI Large Cap	12,720.05	272.75	12.24	16.63					

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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LIFE INSURANCE

HDFC LIFE SMART PROTECT PLAN

A UNIT LINKED NON-PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Key Features:

- Choose from 4 Plan Options as per your needs
- Boost your fund value with Loyalty Additions
- 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

Age at Maturity : Min.: 25 Yrs, Max.: 100 Yrs
Policy Term : Min.: 25 Yrs, Max.: 40 Yrs
Premium Payment Term : Plan Option
Option A: Level Cover PPT Limited Pay (5 to 12 yrs)
Option B: Level Cover with Regular Pay (25 to 40 yrs)
Capital Guarantee
Option C: Decreasing Cover Limited Pay (5 to 12 yrs)
Option D: Decreasing Cover with Capital Guarantee

Mode & Minimum Premium : 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/-
Top-Up Premium: Rs. 5,000 per Top-Up*

Max. Premium : As per Board Approved Underwriting Policy (BAUP)
Min. Sum Assured : Basic Sum Assured: Entry Age less than 50 years - 7 times the Annualized Premium
Entry Age equal to 50 yrs and above - 5 times the Annualized Premium
For Top-Up Premium: 1.25 times the Top Up premium
Max. Sum Assured : As per Board Approved Underwriting Policy (BAUP)

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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:

- Guaranteed[#] annuity for your entire life with an option of return of premiums paid⁴
- 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 of when to start your annuity as per your specific requirements
- Access to funds in times of need with Special Withdrawal Feature¹
- Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- "Save the Date"⁴ feature to receive your annuity on any date of your choice
- Option to "Top-up"⁵ 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 payable subject to all due premiums being paid. Guaranteed Annuity will start based on the income start year chosen by you. 1The maximum withdrawal permitted at any time shall not exceed 60% of Total Premiums Paid as on date of request, less the amount previously withdrawn (if any) as Special withdrawals. The minimum amount of lumpsum withdrawal will be Rs. 5,000 at the time of each exercise. The withdrawal amount will be paid as a lump sum in return for a reduction in future annuity payments and other benefits payable under the policy. The number of times you will be permitted to make part withdrawals over the policy term is limited to 3. For more details on the terms and conditions applicable under this feature, refer to clause of 12 of "Terms and conditions". You can opt for waiver of premium benefit with Joint Life options – Joint Life with Return of Premium & Joint Life without Return of Premium. On death of the Primary Annuitant during the premium payment term, the future premiums will be waived off and the applicable benefits will continue to be paid to the Secondary Annuitant. On selection of waiver of premium benefit, separate annuity rates for Joint Life options will be applicable. 3 Under increasing annuity options the annuity amount increases every year at a rate of 5% p.a. of the annuity amount payable in the first year after completion of deferment period. 4 At the time of buying the policy, you can choose to receive the annuity on any one date, to coincide with any special date. This option needs to be selected at policy inception or before the first annuity payment. The date chosen should be succeeding the due date of the first annuity payment. 5 You can increase your annuity at any time by paying an additional premium (top-up premium). There's no restriction on the premium amount you need to pay to avail a top-up. The additional annuity payable will be calculated as per the then prevailing annuity rates and age of the Annuitant at the time of payment of additional premium. This option can be chosen anytime during the deferment period only and while the policy is in-force, and all due premiums have been paid. 6 If the Return of Premium option is chosen, you can get back your total premiums paid in case of death of the annuitant. 7Tax benefits are subject to conditions under Sections 80C, 115BAC and other provisions of the Income Tax Act, 1961. Goods and Services tax and Cesses, if any will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details. © 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. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. 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 Guaranteed Pension Plan Flexi Form No.: 119, UIN: 105N187V07. Advt. No.: L/II/2120/2024-25 BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

A NON-LINKED, NON-PARTICIPATING ANNUITY PLAN

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

The Annuity Options available:

- Deferred Life Annuity (GA-I) and with Return of Purchase Price
- 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
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 –
- Total Premiums Paid (excluding loading for modal premiums) up to date of death + Accrued Guaranteed Additions
- 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

Eligibility Criteria:

		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 Payment Term	
	Limited Pay	PPT + 1PPT + 5 years	

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BAJAJ ALLIANZ LIFE INVEST PROTECT GOAL III

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

Features:

- Lump sum payout for your loved ones in your absence
- Helps to grow your invested corpus through market linked returns
- Return of Charges to help boost your fund value
- Loyalty additions as a reward for staying invested
- Fund Maintenance Booster to ensure you remain protected throughout your chosen policy term
- Riders will be available to provide enhanced protection
- Tax benefit as per applicable laws

Benefits under the plan:

Death Benefit :

Higher of Prevailing Sum Assured* or Regular Premium Fund Value Plus Higher of Top-up Premium fund value or Top-up premium Sum Assured, if any The total death benefit shall not be less than Guaranteed Benefit of 105% of the total premiums including Top-Up premiums, if any, received up to the date of death.

Maturity Benefit:

On survival of Life Assured to the maturity date, %Fund Value as on the date of Maturity, shall be payable.

Loyalty Advantage

Loyalty Addition

Fund Maintenance Booster (FMB)

Family Benefit

Product at a glance:

Age at Entry for Life Assured (in yrs) - Min.: 18 Yrs, Max.: 60 Yrs
Age at Maturity - Min.: 38 Yrs, Max.: 100 Yrs
Policy Term - Min.: 20 Yrs, Max.: 40 Yrs
Premium Payment Term (in years) - Limited Pay - 5,6,7,8,9,10,11,12
Premium Mode - Min.: PPT 5 to 7 Years: Yearly - Rs.48,000/-,
Half Yearly - Rs.24,000/-, Quarterly - Rs.12,000/-,
Monthly - Rs.4,000/-,
PPT 8 & above : Yearly - Rs.18,000/-, Half Yearly - Rs.9,000/-,
Quarterly - Rs.4,500/-, Monthly - Rs.1,500/-
Maximum : No Limit, subject to Board Approved Underwriting Policy (BAUP)

Disclaimer: Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006. IRDAI Reg No.: 116 | BALIC CIN: U66010PN2001PLC015959. For any queries please contact: Sales: 1800 209 0144 / Service: 1800 209 7272 / Mail us: customercare@bajajallianz.co.in / Visit us at: www.bajajallianzlife.com / UIN: 116L205V01. For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL-FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Exclusions. Please ask for the same along with the quotation. • All Charges applicable shall be levied. This brochure should be read in conjunction with the Benefit Illustration. The policy document is the conclusive evidence of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life Invest Protect Goal III. Please ask for the same along with the quotation. • 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. • Insurance is the subject matter of solicitation. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS. IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint. Definitions: You/ Your - shall mean the Policyholder / Life Assured, as applicable %Fund Value - is the sum total of the Regular Premium Fund Value(1) and Top-up Premium Fund Value(2) Where (1)Regular Premium Fund Value is equal to the total Units in respect of Limited/Regular Premiums paid under this policy multiplied by the respective unit price on the relevant valuation date and (2)Top-Up Premium Fund Value is equal to the total Units in respect of Top-Up premium multiplied by the respective unit price on the relevant valuation date.



LIFE & HEALTH INSURANCE

AXIS MAX LIFE SMART VIBE

Non-Linked Non-Participating Individual Life Insurance Savings Plan - UIN : 104N159V02

Features:

- ✔ Guaranteed Returns with a choice of 3 variants
- ✔ Choice of Death Benefit Multiples
- ✔ Enhanced protection through optional riders and optional PCB (Policy Continuance Benefit)
- ✔ Flexi Income Benefits
- ✔ Enhanced Maturity Boosters
- ✔ Enhanced liquidity
- ✔ Inbuilt Benefits
- ✔ Choose how you like to take payouts with “Accumulation” of income option
- ✔ 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 No.	Premium payment Term PPT (Yrs)	Available policy Terms (Yrs)	Future Income Period (FIP) (Yrs)
Insta Wealth	5	10	5, 10, 15, 20, 25, 30 years
	7	10	
	8	10	
	10	15	
	12	15	
Insta Wealth Boost	15	20	Not Applicable
	8	20,30,35	
	10	20,30,35	
	12	25,30,35	
	15	25,30,35	

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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
- ✔ Flexible Pay-outs

Annuity Options available under this plan:

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

Eligibility Criteria:

Age Entry : Min. – 45 Yrs. & Max. – 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/-

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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 Trust
- ◆ So Much More.

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 500/1,000/1,500/2,000/2,500/3,000/5,000/ 7,500/10,000 to cover your out-of-pocket expenses

(iii) **Individual Personal Accident Rider** - Provides lump sum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement

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

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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
- ✔ 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-law, 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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BLUECHIP OFFICES IN INDIA



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Eluru	:	08812 - 240	263 /	250	263
Gajuwaka	:	0891 - 254	5316 /	254	5319
Guntur	:	0863 - 663	2526 /	224	0530
Kakinada	:	0884 - 236	6943 /	236	6944
Madhurawada	:	0891 - 271	5316 /	272	5316
Nellore	:	0861 - 234	0260 /	235	0260
Ongole	:	08592 - 282	065 /	282	075
Rajahmundry	:	0883 - 665	1987 /	246	8601
Tanuku	:	08819 - 225	377 /	225	388
Tirupathi	:	0877 - 225	0056 /	225	0057
Vijayawada	:	0866 - 248	5316 /	249	5316
Vishakapatnam	:	0891 - 666	6316 /	275	7755
NAD 'X' Road	:	0891 - 294	2315 /	294	2316

TELANGANA

Hyderabad					
Ameerpet	:	040 -2341	8316 /	2341	8416
Attapur	:	040 -2401	8316 /	2401	9316
Boduppal	:	040 -2720	5316 /	2720	5317
Champapet	:	040 -2407	5316 /	2407	6316
Chandanagar	:	040 -2303	8755 /	2303	8756
Dilsukh Nagar	:	040 -2405	6548 /	2405	6549
Habsiguda	:	040 -4851	0508 /	4016	0522
Hasthinapuram	:	040 -4500	5415 /	4500	0377
Himayat Nagar	:	040 -2339	5316 /	2322	1308
Kapra	:	040 -2713	0938 /	6655	5613
Kukadpalli	:	040 -2306	1646 /	4230	0905
Malkajigiri	:	040 -4002	5162 /	4512	9452
Manikonda	:	040 -2356	8931 /	2356	8941
Marredpally	:	040 -2771	0998 /	2771	1410
Mendhipatnam	:	040 -2351	2034 /	2352	6356
Miyapur	:	040 -4891	4453 /	4891	5342
Nacharam	:	040 -4020	1616 /	4020	1717
Nagole	:	040 -2422	0316 /	4856	4685
Nizampet	:	040 -2956	1438 /	2956	1497
Pragathi Nagar	:	040 -4014	0665 /	2389	0785
RTC X Road	:	040 - 2764	5316 /	2766	5317
Secunderabad	:	040 -6602	0300 /	2789	9116
Vanasthalipuram	:	040 -4952	5657 /	4019	8206
Jagtial	:	08724 - 221	4227 /	221	425
Karimnagar	:	0878 - 224	9910 /	224	9911
Kazipet	:	0870 - 243	4545 /	244	4747
Khammam	:	08742 - 235	316 /	245	316
Nizamabad	:	08462 - 235	316 /	236	316
Sangareddy	:	85001	95316 /	85001	55316
Siddipet	:	08457 - 230	316 /	231	316
Warangal	:	0870 - 666	4436 /	254	4058

GUJARAT

Ahmedabad					
Ashram Road	:	079 -2658	5642 /	2658	5643
Bapunagar	:	079 -2991	6380 /	2991	6381
Chandkheda	:	079 -2750	7857 /	2750	7855
Gandhi Nagar	:	079 -2324	2004 /	2324	2005
Mani Nagar	:	079 -2543	0026 /	2543	0062
New Ranip	:	079 -2960	9033 /	2960	9034
Paldi	:	079 -2657	7934 /	2657	7935
Satellite	:	079 -2676	9024 /	2676	9025
Baroda					
Alkapuri	:	0265 - 232	3018 /	232	3021
Vasna Road	:	0265 - 225	4074 /	225	4075
Waghodia Road	:	0265 - 252	1820 /	252	1821
Ankleshwar	:	02646 - 299	381 /	299	382
Bharuch	:	02642 - 249	121 /	249	122
Deesa	:	02744 - 225	622 /	225	722
Mehsana	:	02762 - 230	704 /	230	706
Navsari	:	02637 - 244	406 /	244	407
Palanpur	:	02742 - 266	640 /	266	641
Patan	:	02766 - 299	611 /	299	612
Unjha	:	02767 - 250	094 /	250	095
Rajkot	:	0281 - 246	5427 /	246	5428
Kalol	:	02764 - 245	801 /	225	802
Indira Circle	:	0281 - 257	5767 /	257	5768
Surat	:	0261 - 273	1402 /	273	1403
Udhna	:	0261 - 227	4401 /	227	4402
Bhatar Road	:	0261 - 223	3173 /	223	3174
Vesu	:	0261 - 221	5063 /	221	5064
Silvassa	:	0260 - 264	1230 /	264	1231
Gunjan	:	0260 - 299	3156 /	299	3157
Vapi	:	0260 - 246	0337 /	246	5337

KARNATAKA

Bengaluru					
Banashankari	:	080 -2669	0288 /	2669	0319
Bannerghatta	:	080 -2648	2880 /	2648	2881
Basavangudi	:	080 -2242	3777 /	2660	8777
Basaveshwara Ngr:	080 -2322	5533 /	4153	5692	
Bommanahalli	:	080 - 4093	5276 /	4093	5720
BTM Layout	:	080 -2678	3744 /	2678	3752
Electronic City	:	080 -2960	0305 /	2960	0306
Indira Nagar	:	080 -2520	2939 /	2520	3739
Infantry Road	:	080 -4113	0952 /	2286	0704
Jayanagar	:	080 -2653	3751 /	2653	3752
JP Nagar	:	080 -2658	9699 /	2658	9499
Kammanahalli	:	080 -2580	5627 /	2580	5628
Kanakapura	:	080 -2256	3003 /	2256	3013
Kengeri	:	080 -2848	5695 /	2848	5696
Koramangala	:	080 -2553	3393 /	2553	3394
Krishnarajapuram	:	080 -2990	4528 /	2990	4571
Kumaraswamy Lyt:	080 -2666	8150 /	2666	8152	
Hesaraghatta	:	080 -2839	7339 /	2839	7336
Malleshwaram	:	080 -2356	1500 /	2356	1501
Marathalli	:	080 -4372	1083 /	4372	1085
Mathikere	:	080 -2991	1405 /	2991	1425
RR Nagar	:	080 -2860	3344 /	2860	3663
Sanjay Nagar	:	080 -2341	6703 /	2351	6703
Uttarahalli	:	080 -2639	3136 /	2639	0881
RT Nagar	:	080 -4115	6008 /	4115	6009
Rajajinagar	:	080 -2332	4323 /	2332	4585
Vijayanagar	:	080 -2310	0101 /	2310	0104
Whitefield	:	080 -2845	7260 /	2845	7261
Yelahanka	:	080 -2856	5346 /	2856	5347
Bagalkot	:	08354 - 234	547 /	234	648

Ballari	:	08392 - 254	615 /	254	652
Belagavi	:	0831 - 246	3312 /	246	3313
Bidar	:	08482 - 229	227 /	229	228
Chikkaballapur	:	08156 - 299	919 /	299	929
Chikkamagalur	:	08262 - 236	702 /	235	702
Chitradurga	:	08194 - 222	669 /	222	449
Davangere	:	08192 -270	252 /	270	253
Dharwad	:	0836 - 244	6091 /	244	6092
Gadag	:	08372 - 200	368 /	200	052
Gokak	:	08332 - 225	666 /	200	067
Harihara	:	08192 - 242	855 /	242	355
Gokul Road	:	0836 - 233	4080 /	233	4081
Hassan	:	08172 - 232	922 /	232	433
Haveri	:	08375 - 233	701 /	233	702
Hosapete	:	08394 - 224	615 /	224	616
Hubballi	:	0836 - 235	4255 /	235	4266
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Kusnoor Road	:	08472 - 200	958 /	200	959
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Karwar	:	08382 - 223	275 /	223	276
Madikeri	:	08272 - 228	021 /	228	022
Mangaluru	:	0824 - 244	2214 /	244	0014
Mysuru	:	0821 - 254	6607 /	254	6608
Siddhartha Nagar-MYS	:	0821 -2471	454 /	247	1545
Nippani	:	08338 - 200	565 /	200	566
Puttur	:	08251 - 236	837 /	237	837
Raichur	:	08532 - 227	229 /	227	888
Ramanagara	:	80299	13366		
Sagara	:	08183 - 226	072 /	226	073
Sangmeshwar Ngr:	0831 - 246	2701 /	246	2702	
Shivamogga	:	08182 - 227	660 /	227	661
Sindhanur	:	08535 - 200	230 /	220	230
Tumakuru	:	0816 - 225	1810 /	226	1606
Udupi	:	0820 - 252	1929 /	252	1797
Vijayapura	:	08352 - 240	143 /	240	149
Jalanagar	:	08352 - 200	901 /	200	902
Yadgir	:	08473 - 250	943 /	250	944

KERALA


Alappuzha	:	0477 - 226	2226 /	226	2227
Cochin					
Angamaly	:	0484 - 245	3526 /	245	3527
Ernakulam	:	0484 - 235	0044 /	235	0045
Kalamassery	:	0484 - 297	6680 /	297	6681
Muvattupuzha	:	0485 - 281	3996 /	281	3997
Palarivattom	:	0484 - 234	0160 /	234	0161
Tripunithura	:	0484 - 277	8933 /	277	9833
Trivandram					
Attingal	:	0470 - 262	7211 /	262	8211
East Fort	:	0471 - 246	3750 /	246	4750
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Varkala	:	0470 - 261	1211 /	261	0611
Balussery	:	0496 - 264	0071 /	264	0072
Calicut	:	0495 - 272	7724 /	272	7725
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Kasaragod	:	04994 - 231	431 /	231	432
Kodakara	:	0480 - 272	5580 /	272	5581
Kodungallur	:	0480 - 280	2653 /	280	2654
Kollam	:	0474 - 275	3001 /	275	3002
Kottayam	:	0481 - 256	9750 /	256	9751
Kozhencherry	:	0468 - 231	0720 /	231	0721
Kunnamkulam	:	0488 - 522	3509 /	522	3510
Manjeri	:	0483 - 276	1124 /	276	1125
Mattannur	:	0490 - 247	4662 /	247	4663
Mavelikara	:	0479 - 234	4495 /	234	4496
Ottapalam	:	0466 - 224	7366 /	224	8227
Olavakkode	:	0491 - 255	5501 /	255	5502
Pala	:	0482 - 221	0120 /	221	0180
Palakkad	:	0491 - 250	4440 /	250	4441
Pathanamthitta	:	0468 - 232	0613 /	232	0614
Pattambi	:	0466 - 291	3009 /	291	4009
Taliparamba	:	0460 - 230	0035 /	230	0036
Payyanur	:	04985 - 203	490 /	205	390
Perinthalmanna	:	04933 - 226	380 /	226	390
Ramanattukara	:	0465 - 244	3003 /	244	3005
Thalaserry	:	0490 - 232	4177 /	232	3177
Thrissur	:	0487 - 232	5570 /	232	5571
Thiruvalla	:	0469 - 263	0123 /	263	0124
Tirur	:	0494 - 242	0753 /	242	0754
Vadakara	:	0496 - 251	7721 /	251	7722

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Mumbai

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And-Sher E Punjab:		8655807344 /	8655807345		
Andheri-IRLA	:	022 - 2671	1502 /	2623	6502
And- JB Nagar	:	022 - 2825	7307 /	2825	7308
And- Marol	:	022 - 2920	8134 /	2925	6912
And-7 Bungalows	:	022 - 2632	9373 /	2631	5566
And-Takshila	:	9892095869 /	9892627347		
Andheri (West)	:	022 -2678	1742 /	2678	1781
Bandra Mt.Mary	:	022 -2643	2158 /	2643	2147
Bangur Nagar	:	022 -2873	4228 /	2873	4229
Bandra - Pali	:	9004543887 /	9867607690		
Bandra (West)	:	022 -3500	2814 /	3501	4306
Bhandup (W)	:	022 -2166	0064 /	4608	2427
Bhayander (West):		9004431152 /	9004171796		
Borivali (East)	:	022 -2808	5971 /	8433974865	
Borivali - Gorai	:	022 -2868	0460 /	2868	0463
Borivali -I.C.Col.:		7738281748 /	7304508617		
Borivali-Saibaba	:	022 -2862	0403 /	2862	0406
Borivali (West)	:	022 -2895	1548 /	2895	7025
Borivali -Yogi Ngr:	:	022 -2892	2017 /	2892	2018
Byculla	:	022 -2370	3247 /	2370	3248
Chembur	:	022 - 2521	2912 /	2521	0676
Chembur -C.G.Rd:	:	022 - 2520	3007 /	2520	3008
Colaba	:	022 - 2202	2330 /	2202	2335
Dadar (East)	:	022 -2413	7451 /	2416	3350
Dadar (West)	:	022 - 24386887 /	2432	4897	

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Rourkela : 0661 - 250 0390 / 250 0391	Rajarhat : 033-4519 1484 / 4519 1485	Arumbakkam : 044 -2363 0064 / 4851 1709	Thiruverumbur : 0431 - 253 2005 / 253 2064
Chhend : 0661 - 291 3026 / 248 0808	Rashbehari : 033 -3531 6383 / 2466 0015	Ashok Nagar : 044 -2471 7011 / 4856 6794	Ariyalur :04329 - 220 401 / 220 402
Sambalpur : 0663 - 253 3555/ 240 4555	Salt Lake : 033 -4004 3775 / 4604 0130	Avadi : 044-2655 9710 / 2655 9711	Attur :04282 - 241 005 / 241 007
Sundargarh :06622 - 350 720 / 353 043	Salt Lake - II : 033 -2334 1806 / 2334 1795	Besant Nagar : 044 -4215 6860 / 4260 6307	Cuddalore :04142 - 223 153 / 224 153
	Santoshpur : 033 -2416 7711 / 2416 7788	Chrompet : 044 -2265 3142 / 4266 8798	Dharapuram :04258 - 220 007 / 220 008
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	Sodepur : 033 -2595 0075 / 2595 0074	Greams Road : 044 - 2829 0039 / 4503 2132	Dindigul : 0451 - 242 4820 / 242 4821
	Sonarpur : 033 -4813 9805 / 4848 9937	KK Nagar : 044 - 4774 0129 / 4202 8336	Erode : 0424 - 226 9984 / 226 9985
	Sovabazar : 033 -2555 0236 / 2555 0237	Keelkattalai : 044 - 4803 7108 / 4315 9100	Gobichettipalayam :04285-223 261 / 223 262
	Thakurpukur : 033- 2497 6027 / 2497 6028	Kelambakkam : 044 -2747 4041 / 4786 8137	Hosur :04344 - 222 990 / 225 990
	Ultadanga : 033 -4804 5945 / 4804 5947	Kilpauk : 044 -2661 1432 / 4350 6662	Karaikal :04368 - 221 270 / 221 271
	Uttarpara : 033 -4809 9616 / 4809 9617	Kodambakkam : 044 -2372 8200 / 4865 3468	Karakudi :04565 - 238 777 / 238 778
	Asansol : 7596025210 /9147104310	Kolathur : 044 -4384 9092 / 2650 2636	Karur :04324 - 241 881 / 241 882
	Berhampore : 97341 89038 / 97341 89078	Mandaveli : 044 -2462 0701 / 2462 0702	Kovilpatti :04632 - 221 501 / 221 502
	Contai : 03220- 259 004 / 259 005	Muggapair : 044 -2656 1210 / 2656 1757	Krishnagiri :04343 - 233 101 / 233 102
	Bardhaman : 0342 - 264 7835 / 264 7814	Mylapore : 044 -2495 0188 / 2495 0189	Kalpakkam : 044 -27487035 / 2748 7036
	Cooch Behar : 09147105247 / 222 217	Nanganallur : 044 -2224 0095 / 4854 0257	Kanchipuram : 044 - 2723 2376 / 4551 3266
	Darjeeling : 0354 - 225 4477 / 225 4478	Neelangarai : 044 -2449 0062 / 2449 0116	Kumbakonam : 0435 - 242 3631 / 242 3632
	Durgapur : 0343 - 254 5654 / 254 5665	Old Washermanpet: 044 -4552 0033 / 4355 1414	Madurai
	Haldia :03224 - 272 252 / 272 253	Pallikaranai : 044 -4807 1933 / 2277 0672	By Pass Rd - Madurai : 0452 - 238 0901 / 238 0902
	Kalyani : 033 -2582 0170 / 2582 0174	Pammal : 044 -2248 1053 / 4850 6345	Chinna Chokkikulam :0452 - 2532450/ 253 2451
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	Krishnanagar :03472 - 251 002 / 251 003	Perambur : 044 - 4207 9969 / 2671 1216	Thirumangalam :04549 - 282 855 / 282 856
	Malda :03512 - 265 939 / 265 784	Perungalathur : 044 -4215 7144 / 4959 5614	Thirunagar : 0452 - 248 4005 / 248 4006
	Naihati : 033 -2581 2113 / 2581 2114	Perungudi : 044 - 2496 0800 / 4862 7440	Villapuram : 0452-267 9324 / 267 9325
	Raniganj : 0341 - 244 2111 / 244 2112	Porur : 044 -4271 5603 / 2482 5341	Mayiladuthurai :04364 - 227 531 / 227 532
	Serampore : 033 -4801 2305 / 4801 2309	Poonamallee : 044 -2627 3031 / 2627 3032	Nagarcoil :04652 - 244 435 / 244 436
	Siliguri : 0353 - 405 4041 / 405 4042	Purasavakkam : 044 - 2661 2657 / 3551 0637	Namakkal :04286 - 221 071 / 221 072
	Tamluk :03228 - 263 264 / 263 265	Royapettah : 044 -4782 0659 / 4782 9986	Mandarakuppam :04142 - 262 500 / 262 600
		Saidapet : 044 - 2381 0418 / 4865 0053	Neyveli : 04142- 251 574 / 251 575
		Shenoy Nagar : 044 -2664 1073 / 2664 1076	Pattukkottai :04373 - 252 270 / 252 271
		T Nagar : 044 -4769 0002 / 2431 1272	Perundurai :04294 - 225 001 / 225 002
		T Nagar II : 044 -4690 9263 / 4358 8304	Pollachi : 04259- 223 124 / 224 124
		Tambaram : 044 - 2226 1402 / 2226 1412	Puducherry : 0413 - 226 4127 / 420 6177
		Thiruvannamiyur : 044 - 4853 1216 / 2457 1735	Muthialpet : 0413 - 223 3409 / 223 3509
		Triplicane : 044 -2844 3245 / 4353 4491	Rajapalayam :04563 - 232 020 / 232 021
		Vadapalani : 044 - 2362 3200 / 2362 4200	Ranipet :04172 - 226 447 / 226 448
		Valasaravakkam : 044 - 2486 0039 / 2486 4526	Salem : 0427 - 233 5405 / 233 5406
		Velacheri : 044 -4305 7057 / 4204 3861	Agraharam : 0427 - 226 6405 / 226 5405
		West Mambalam : 044 - 2471 6145 / 2471 6149	Tenkasi :04633 - 226 658 / 226 659
			Thanjavur :04362 - 278 571 / 278 572
		Coimbatore	Thiruvavur : 04366- 223 571 / 223 572
		Ganapathy : 0422 - 233 2421 / 233 3421	Thachanallur : 0462 - 233 5194 / 290 5194
		Koundampalayam: 0422 - 243 4341 / 243 4331	Tirunelveli : 0462 - 257 6194 / 257 6195
		Peelamedu : 0422 - 259 9122 / 259 9130	K T C Nagar : 0462-252 0103 / 252 0104
		Ramanathapuram: 0422 - 231 4990 / 231 5990	Tirupur : 0421 - 243 1101 / 243 1102
		R.S.Puram : 0422 - 254 5474 / 254 5475	Tiruvannamalai :04175 - 292 026 / 292 027
		R S Puram - 2 : 0422 - 247 0100 / 247 9705	Tuticorin : 0461 - 234 5090 / 234 5091
		Vadavalli : 0422 - 242 3800 / 242 4900	Velayuthampalayam:04324 -299 435 / 299 436
			Vellore : 0416 - 221 6772 / 221 6773
		Trichy	Villupuram :04146 - 252 113 / 252 114
		Karumandapam : 0431 - 248 1677 / 248 1699	Virudhunagar :04562 - 243 533 / 243 534
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Jangaon (Telangana)	: 2 - 8 - 1/10 D, 1st Flr, Hyderabad Road, Beside Catholic Syrian Bank, Tel.: 08716 - 293 850 / 293 860
Mangalbari (West Bengal)	: No. A3,1st Flr, Holding No. 30/1246/A-8, R P S Shopping Complex, Tel.: 03512 - 260 085 / 260 086

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