

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

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	Premium Payment Term
	Option A: Level Cover	PPT Limited Pay (5 to 12 yrs)
	Option B: Level Cover with Capital Guarantee	Regular Pay (25 to 40 yrs)
	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)	

Insurance is a Subject Matter of the Solicitation. HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email:service@hdfclife.com, Help line: 022-68446530 (STD charges apply) Available Mon-Sat 10 am to 7 pm IST.: www.hdfclife.com. The name /letter 'HDFC' in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under license from HDFC Bank Limited. ARN: BR/10/24/16445 HDFC Life Smart Protect Plan (**UIN: 101L175V09**) is a Unit Linked, Non-Participating, Individual Life Insurance Savings Plan. Life insurance coverage is available in this product. Disclaimer:-"The 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 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 the risk factors. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions HDFC Life Insurance Company is only the name of the Life Insurance Company and HDFC Life Smart Protect plan is only the name of the linked 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 intermediary or policy document issued by the insurance company. 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.

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 20X¹
- 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. "The 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: U66010MH2008PLC183679, 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/ FRAUDULANT 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.



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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

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.

LIC'S NAV JEEVAN SHREE - PLAN NO. 911



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 UTSAV - PLAN NO. 771



(A Non-Par, Non-Linked, Individual, Savings, Whole Life Insurance Plan)

Key Features -

- ♦ Whole life insurance with limited premium payment
- ♦ Two benefit options available
Option I - Regular Income Option II - Flexi Income
- ♦ Guaranteed Additions throughout Premium Paying Term.
- ♦ Flexibility to choose Premium Paying Term from 5 Yrs to 16 Yrs
- ♦ Benefit of attractive High Sum Assured Rebate
- ♦ Minimum Basic Sum Assured Rs.5 Lacs

UIN : 512N363V02, Plan No.: 771

A Non-Par, Non Linked, Individual, Savings, Whole Life Insurance Plan Insurance is the subject matter of the solicitation

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Growth (%)	
	31/08(Cr.)	10/10	3 Yrs	5 Yrs		31/08(Cr.)	10/10	3 Yrs	5 Yrs
EQUITY - FLEXI CAP FUNDS					Sundaram Large Cap	3,302.41	21.20	12.89	16.19
Aditya Birla SL Flexi Cap	22,962.43	1,811.33	17.67	19.57	Tata Large Cap	2,615.27	510.37	16.04	18.80
Axis Flexi Cap	12,796.14	27.08	14.49	16.46	UTI Large Cap	12,948.36	277.22	13.14	16.42
Bandhan Flexi Cap	7,364.66	210.87	15.31	18.63	EQUITY - MID CAP FUNDS				
Canara Rob Flexi Cap	13,301.47	346.26	16.26	18.13	Aditya Birla SL Midcap	5,969.95	785.42	18.98	23.94
DSP Flexi Cap	11,679.27	103.30	17.58	19.77	Axis Midcap	31,056.04	114.27	18.62	21.84
Franklin India Flexi Cap	18,726.71	1,641.01	18.88	23.80	DSP Midcap	19,037.04	148.30	19.20	19.07
HDFC Flexi Cap	81,935.61	2,049.64	23.71	28.76	Franklin India Mid Cap	12,251.16	2,736.59	21.65	24.15
HSBC Flexi Cap	4,975.41	221.56	20.61	20.60	HDFC Mid Cap	83,104.83	197.07	25.70	29.27
Kotak Flexicap	53,625.83	86.06	17.85	18.83	HSBC Midcap	11,749.13	402.36	24.69	24.04
LIC MF Flexi Cap	1,008.75	101.54	15.10	16.08	ICICI Pru Midcap	6,492.10	302.02	21.88	26.39
Motilal Oswal Flexi Cap	13,679.31	62.63	22.63	19.12	Kotak Midcap	56,988.32	139.21	22.42	27.51
SBI Flexicap	22,010.84	110.32	13.38	17.97	LIC MF Midcap	329.93	29.09	19.85	21.82
Tata Flexi Cap	3,393.83	24.67	16.26	16.70	Mahindra Manulife Mid Cap	3,904.62	33.11	23.34	27.14
Union Flexi Cap	2,321.17	51.85	16.12	19.18	Motilal Oswal Midcap	34,779.74	104.12	25.97	33.24
UTI Flexi Cap	25,508.98	329.26	11.21	15.11	Nippon India Growth Mid Cap	38,385.96	4,192.94	24.76	29.14
EQUITY - FOCUSED FUNDS					SBI Midcap	22,011.53	229.06	15.36	25.04
Aditya Birla SL Focused	7,619.96	141.98	16.58	18.22	Sundaram Mid Cap	12,501.03	1,405.23	23.43	26.56
Axis Focused	12,286.29	55.77	11.23	12.89	Tata Mid Cap	4,945.93	432.68	20.79	23.87
Bandhan Focused	1,919.39	88.10	18.72	16.74	UTI Mid Cap	11,668.33	302.17	16.24	22.34
DSP Focused	2,512.87	54.59	17.69	17.71	EQUITY - SMALL CAP FUNDS				
Franklin India Focused Equity	12,263.29	109.59	16.99	24.14	Aditya Birla SL Small Cap	4,823.71	84.92	17.10	22.86
HDFC Focused	22,444.43	236.82	22.95	28.66	Axis Small Cap	25,568.92	106.24	18.55	25.88
HSBC Focused	1,646.63	25.47	17.65	19.32	Bandhan Small Cap	14,561.74	46.88	29.34	30.26
ICICI Pru Focused Equity	12,559.52	93.91	23.45	24.93	Canara Rob Small Cap	12,587.65	38.79	16.19	27.47
Kotak Focused	3,636.23	26.39	17.45	19.56	DSP Small Cap	16,627.51	193.51	19.06	26.16
LIC MF Focused	167.02	21.69	12.82	16.02	Franklin India Small Cap	13,302.32	167.81	21.19	28.43
Nippon India Focused	8,419.87	121.69	14.81	21.77	HDFC Small Cap	36,294.07	141.88	22.57	29.84
SBI Focused	37,763.80	359.05	15.30	19.65	HSBC Small Cap	15,885.78	80.47	19.46	29.64
Sundaram Focused	1,075.64	160.37	14.12	18.33	ICICI Pru Smallcap	8,441.09	87.65	17.50	27.30
Tata Focused	1,770.97	23.41	16.32	19.44	Kotak Small Cap	17,508.37	258.62	15.83	26.41
EQUITY - LARGE & MID CAP FUNDS					LIC MF Small Cap	604.36	30.64	18.00	27.61
Aditya Birla SL Large & Mid Cap	5,636.43	905.99	14.45	16.64	Nippon India Small Cap	64,821.04	168.75	22.27	32.35
Axis Large & Mid Cap	14,711.22	33.03	17.89	21.65	SBI Small Cap	35,244.91	170.18	13.89	23.99
Bandhan Large & Mid Cap	10,230.75	136.27	24.45	25.11	Sundaram Small Cap	3,282.20	260.39	20.21	27.05
Canara Rob Large and Mid Cap	25,511.33	258.15	16.79	20.35	Tata Small Cap	11,415.83	39.69	19.84	29.49
DSP Large & Mid Cap	15,356.08	620.21	20.48	22.42	EQUITY - VALUE FUNDS				
Franklin India Large & Mid Cap	3,558.19	192.35	17.06	21.12	Aditya Birla SL Value	5,879.09	124.02	19.79	22.22
HDFC Large and Mid Cap	26,157.98	345.20	21.17	26.03	Bandhan Value	9,840.60	148.58	17.66	26.98
HSBC Large & Mid Cap	4,310.89	27.72	21.54	22.24	HDFC Value	7,178.83	747.90	19.67	21.82
ICICI Pru Large & Mid Cap	23,697.82	1,026.99	22.15	27.39	HSBC Value	13,532.11	110.45	24.30	25.22
Kotak Large & Midcap	27,654.67	347.43	19.77	21.97	ICICI Pru Value	53,750.43	475.52	21.90	25.87
LIC MF Large & Midcap	3,013.32	38.73	16.20	19.73	LIC MF Value	181.09	24.06	15.52	18.59
Mahindra Manulife Large & Mid Cap	2,612.70	27.02	16.47	21.76	Nippon India Value	8,584.00	229.12	22.51	25.45
Motilal Oswal Large & Midcap	12,628.20	34.77	28.49	28.31	Sundaram Value	1,461.22	220.82	13.32	18.10
Nippon India Vision Large & Mid Cap	6,176.73	1,490.58	21.63	23.54	Tata Value	8,347.76	351.64	20.39	20.58
SBI Large & Midcap	33,248.12	623.82	16.68	23.14	UTI Value	9,671.76	170.39	19.01	21.45
Sundaram Large and Mid Cap	6,650.71	86.47	16.43	20.23	EQUITY - ELSS FUNDS				
Tata Large & Mid Cap	8,501.26	520.52	14.31	19.09	Aditya Birla SL ELSS Tax Saver	15,216.10	61.43	15.24	13.65
UTI Large & Mid Cap	4,861.08	180.01	21.81	25.19	Axis ELSS Tax Saver	34,527.72	97.20	13.59	15.19
EQUITY - LARGE CAP FUNDS					Bandhan ELSS Tax Saver	6,899.23	153.62	15.78	22.74
Aditya Birla SL Large Cap	29,866.73	531.80	16.19	18.88	Canara Rob ELSS Tax Saver	8,741.51	177.26	15.28	18.77
Axis Large Cap	32,953.56	61.25	12.09	13.68	DSP ELSS Tax Saver	16,474.93	139.99	20.26	22.92
Bandhan Large Cap	1,893.05	78.17	17.03	17.22	Franklin India ELSS Tax Saver	6,537.22	1,481.52	19.05	23.25
Canara Rob Large Cap	16,280.52	63.63	16.08	17.34	HDFC ELSS Tax	16,525.28	1,442.84	22.47	25.15
DSP Large Cap	6,397.58	477.08	18.74	18.01	HSBC ELSS Tax saver	4,020.94	136.83	20.05	20.29
Franklin India Large Cap	7,689.74	1,031.62	15.01	18.63	HSBC Tax Saver Equity	240.95	95.31	19.87	21.12
HDFC Large Cap	37,659.18	1,146.57	17.26	21.00	ICICI Pru ELSS Tax Saver	14,345.55	952.25	17.16	20.98
HSBC Large Cap	1,829.09	479.30	15.56	16.61	Kotak ELSS Tax Saver	6,200.52	116.59	16.58	20.11
ICICI Pru Large Cap	71,839.85	111.92	19.00	21.22	LIC MF ELSS Tax Saver	1,081.57	153.11	14.95	17.86
Kotak Large Cap	10,235.05	579.01	16.12	17.88	Mahindra Manulife ELSS Tax Saver	941.27	28.73	15.34	20.21
LIC MF Large Cap	1,445.04	56.21	12.48	15.08	Motilal Oswal ELSS Tax Saver	4,223.40	52.53	25.92	25.45
Mahindra Manulife Large Cap	704.24	23.02	14.15	17.53	Nippon India ELSS Tax Saver	14,934.46	129.22	18.34	22.69
Nippon India Large Cap	45,012.18	92.36	20.13	24.51	SBI ELSS Tax Saver	29,937.40	439.11	24.60	24.72
SBI Large Cap	52,420.61	93.24	15.06	18.32	UTI ELSS Tax Saver	3,664.80	206.94	13.25	17.80

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

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*¹ & 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

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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:

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
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

*Insurance is a Subject Matter of the Solicitation. DISCLAIMER: a) The brochure is not a contract of annuity. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website. b) This product brochure should be read along with Benefit Illustration. c) This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed insurance 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 laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life’s nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Advt/2024/Sep/2814 • **UIN: 110N161V11***

BAJAJ 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)

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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

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**Guaranteed Benefits: Guaranteed benefits is in the form of Guaranteed Maturity Benefit and Guaranteed Additions.*

Reversionary Bonus⁴: Reversionary bonus, If declared, will be declared each year during the term of 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 Premium			
Premium paying mode	Annual / Half-yearly / Monthly			



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	
	15	20	
Insta Wealth Boost	8	20,30,35	Not Applicable
	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/-

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, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700, Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Guaranteed Pension Plan **UIN 143N056V04** 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 logo 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. BEWARE 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.

CARE HEALTH INSURANCE - CARE SUPREME

Introducing Care Supreme, a comprehensive health insurance plan that safeguards families and individuals. With exhaustive coverage, including hospitalization, AYUSH treatment, day care procedures, domiciliary hospitalization, and organ donor cover, Care Supreme offers maximum protection. Newly launched and value-packed, it aims to help families expand their healthcare safety net at affordable premiums. Additionally, Care Supreme provides up to 7x* coverage of your base Sum Insured with ‘Cumulative Bonus’ and ‘Cumulative Bonus Super’.

Product Highlights

- ✔ Up to 600% Increase in Total Coverage*
- ✔ Unlimited Automatic Recharge for Related & Unrelated Illnesses
- ✔ Earn up to 30% Discount on Renewal#
- ✔ Up to 100% of Sum Insured on Ambulance Cover**
- ✔ Unlimited E-consultation with General Physician ^
- ✔ No reduction in Cumulative Bonus even if you claim
- ✔ Up to 60 days pre-hospitalization and 180 days post-hospitalization coverage
- ✔ AYUSH treatment coverage up to 100% of Sum Insured
- ✔ Coverage for treatment expenses at home up to 100% of Sum Insured under - Domiciliary Hospitalization
- ✔ No sub-limits on Modern or Conventional Treatments
- ✔ Pay premium as per the city you reside in
- ✔ Tax Benefits under Section 80D of IT Act 1961**

Product Details

- ✔ Entry Age – Minimum - Adult: 18 Years, Child: 90 Days
- ✔ Entry Age – Maximum - Adult: Lifelong, Child: 24 Years
- ✔ Exit Age - Adult: Lifelong, Child: 25 Years
- ✔ Lifelong Renewability
- ✔ Cover Type - Individual: max up to 6 persons | Floater: max up to 2A2C
- ✔ Tenure Options - 1/2/3 Years
- ✔ ICU Charges - Up to Sum Insured
- ✔ Waiting period
 - ◆ Initial waiting period - 30 days for any illness (except accidental injury)
 - ◆ Named ailment waiting period - 24 months of continued coverage
 - ◆ Pre-existing disease waiting period - 36 months of continued coverage

Footnote:

*X refers to Sum Insured. Additional Sum Insured is available through 100% Cumulative Bonus and up to 500% Cumulative Bonus Super (optional benefit) for 5 consecutive years. #Through healthy days program under Wellness Benefit (Optional Cover). **100% of SI available only for Rs. 15 Lakh and above SI on road ambulance, For SI below Rs. 15 lac – up to Rs. 10,000. ^As per the empanelled list of general physician within the company network. **As per section 80D of Income Tax Act, an Adult (aged between 18 & 60 years) can save tax on a premium paid by him/her up to Rs. 25,000 for his & his family’s policy & up to Rs. 50,000 for his/her senior citizen parents (aged 60 years & above). Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

Disclaimers:

Care Health Insurance Limited Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019 Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana) Website: www.careinsurance.com Submit Your Queries/Requests: https://www.careinsurance.com/contact-us.html Toll free (WhatsApp number): 8860402452. This is only summary of selective features of product Care Supreme. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification. Insurance is a subject matter of solicitation. CIN: U66000DL2007PLC161503 UAN: 25096878 **UIN: CHIHLP25047V022425** IRDAI Registration Number – 148

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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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 -4533	5408 /	2405	6549
Habsiguda	:	040 -4851	0508 /	4016	0522
Hashtinapuram	:	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 -4534	3190 /	2789	9116
Vanasthalipuram	:	040 -4952	5657 /	4019	8206
Jagtial	:	08724 - 221	422 /	221	425
Jangaon	:	08716 - 293	850 /	293	860
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	:	850019	5316 /	850015	5316
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 - 264	1236 /	264	1235
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 - 225	801 /	225	802
Indira Circle	:	0281 - 257	5767 /	257	5768
Surat	:	0261 - 273	1402 /	273	1403
Udhna	:	0261 - 227	4401 /	227	4402
Bhatar Road	:	0261 - 223	3173 /	223	3174
Vesu	:	0261 - 221	5063 /	221	5064
Silvassa	:	0260 - 264	1230 /	264	1231
Gunjan	:	0260 - 299	3156 /	299	3157
Vapi	:	0260 - 246	0037 /	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
Malleswaram	:	080 -2356	1500 /	2356	1501
Marathalli	:	080 -4372	1083 /	4372	1085
Mathikere	:	080 -2991	1405 /	2991	1425
Nagarabhavi	:	080 -2990	6702 /	2990	6708
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
Kalaburagi	:	08472 - 226	702 /	246	702
Kusnoor Road	:	08472- 200	958 /	200	959
Kalidasa Road	:	0821 - 241	3355 /	241	3555
Karwar	:	08382- 223	275 /	223	276
Madikeri	:	08272 - 228	021 /	228	022
Mangaluru	:	0824 - 244	2214 /	244	0014
Mysuru	:	0821 - 254	6607 /	254	6608
Navanagar	:	0836 - 200	6700 /	200	6702
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
Trivunithura	:	0484 - 277	8933 /	277	9833
Trivandram					
Attingal	:	0470 - 262	7211 /	262	8211
East Fort	:	0471 - 246	3750 /	246	4750
Pattam	:	0471 - 244	6311 /	244	6312
Varkala	:	0470 - 261	1211 /	261	0611
Balussery	:	0496 - 264	0071 /	264	0072
Calicut	:	0495 - 272	7724 /	272	7725
Kalpetta	:	04936 - 207	345 /	208	345
Kanhangad	:	0467 - 220	6124 /	220	6154
Kannur	:	0497 - 276	4181 /	276	4182
Karunagappally	:	0476 - 262	6751 /	262	7750
Kasaragod	:	04994- 231	431 /	231	432
Kodakara	:	0480 - 272	5580 /	272	5581
Kodungallur	:	0480 - 280	2653 /	280	2654
Kollam	:	0474 - 275	3001 /	275	3002
Kottayam	:	0481 - 256	9750 /	256	9751
Kozhencherry	:	0468 - 231	0720 /	231	0721
Kunnamkulam	:	0488 - 522	3509 /	522	3510
Manjeri	:	0483 - 276	1124 /	276	1125
Mattannur	:	0490 - 247	4662 /	247	4663
Mavelikara	:	0479 - 234	4495 /	234	4496
Ottapalam	:	0466 - 224	7366 /	224	8227
Olavakkode	:	0491 - 255	5501 /	255	5502
Pala	:	0482 - 221	0120 /	221	0180
Palakkad	:	0491 - 250	4440 /	250	4441
Pathanamthitta	:	0468 - 232	0613 /	232	0614
Pattambi	:	0466 - 291	3009 /	291	4009
Taliparamba	:	0460 - 230	0035 /	230	0036
Peyyanur	:	04985 - 203	490 /	205	390
Perinthalmanna	:	04933 - 226	380 /	226	390
Ramanattukara	:	0465 - 244	3003 /	244	3005
Thalaserry	:	0490 - 232	4177 /	232	3177
Thrissur	:	0487 - 232	5570 /	232	5571
Thiruvalla	:	0469 - 263	0123 /	263	0124
Tirur	:	0494 - 242	0753 /	242	0754
Vadakara	:	0496 - 251	7721 /	251	7722

MAHARASHTRA

Mumbai					
Airoli	:	022 -2779	5341 /	2779	0174
Ambarnath (E)	:	0251 - 260	7328 /	260	7155
And-D. N. Nagar:	:	022 -2620	2167 /	2620	2165
Andheri (East)	:	8655939651	/8655939652		
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 Bunglows	:	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

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Khandagiri : 0674 - 291 2903 / 291 3903	New Town : 033 -4001 9290 / 4003 7773	Alwarpet : 044 - 2499 0705 / 2466 0068	Srirangam : 0431 - 243 3268 / 243 3278
Brahmapur : 0680 - 229 1164 / 229 1163	NSC Bose Road : 033-2499 6491 / 4003 4392	Ambattur : 044 - 2657 2782 / 4206 5361	Thennur : 0431 - 274 2153 / 274 2154
Cuttack : 0671 - 299 9676 / 232 3441	Panchanantala Rd: 033 -2641 4008 / 2955 0078	Anna Nagar : 044 - 26192813 / 2619 2814	Thiruverumbur : 0431 - 253 2005 / 253 2064
CDA - Cuttack :0671 - 250 4404 / 295 6040	Parnasree : 033 -2407 0045 / 2407 0046	Anna Nagar (W) : 044 - 2615 2491 / 2615 2490	Ariyalur : :04329 - 220 401 / 220 402
Jaipur :06726 - 224 076 / 223 890	Patuli : 033 -4604 9788 / 4003 7377	Arumbakkam : 044 -2363 0064 / 4851 1709	Attur : :04282 - 241 005 / 241 007
Jharsuguda :06645 - 270 002 / 291 505	Prince Anwar Sha Rd.033-2422 0230 / 2422 0231	Ashok Nagar : 044 -2471 7011 / 4856 6794	Cuddalore : :04142 - 223 153 / 224 153
Paradeep :06722 - 251 879 / 252 168	Rajarhat : 033-4519 1484 / 4519 1485	Avadi : 044-2655 9710 / 2655 9711	Dharapuram : :04258 - 220 007 / 220 008
Rourkela : 0661 - 250 0390 / 250 0391	Rashbehari : 033-3531 6383 / 2466 0015	Besant Nagar : 044 -4215 6860 / 4260 6307	Dharmapuri : :04342 - 267 655 / 268 655
Chhend : 0661 - 291 3026 / 248 0808	Salt Lake : 033 -4004 3775 / 4604 0130	Chrompet : 044 -2265 3142 / 4266 8798	Dindigul : 0451 - 242 4820 / 242 4821
Sambalpur : 0663 - 253 3555 / 240 4555	Salt Lake - II : 033 -2334 1806 / 2334 1795	Egmore : 044 -4850 5388 / 2841 3489	Erode : 0424 - 226 9984 / 226 9985
Sundargarh :06622 - 273 001 / 273 002	Santoshpur : 033 -2416 7711 / 2416 7788	Greams Road : 044 - 2829 0039 / 4503 2132	Gobichettipalayam :04285-223 261 / 223 262
	Shyam Bazar : 033 -2967 8451 / 2533 6412	KK Nagar : 044 - 4774 0129 / 4202 8336	Hosur : :04344 - 222 990 / 225 990
	Sodepur : 033 -2595 0075 / 2595 0074	Keelkattalai : 044 - 2247 4015 / 2247 0218	Karaikal : :04368 - 221 270 / 221 271
	Sonarpur : 033 -4813 9805 / 4848 9937	Kelambakkam : 044 -2747 4041 / 4786 8137	Karaikudi : :04565 - 238 777 / 238 778
	Sovabazar : 033 -2555 0236 / 2555 0237	Kilpauk : 044 -2661 1432 / 4350 6662	Karur : :04324 - 241 881 / 241 882
	Thakurpukur : 033- 2497 6027 / 2497 6028	Kodambakkam : 044 -2372 8200 / 4865 3468	Kovilpatti : :04632 - 221 501 / 221 502
	Ultadanga : 033 -4804 5945 / 4804 5947	Kolathur : 044 -4384 9092 / 2650 2636	Krishnagiri : :04343 - 233 101 / 233 102
	Uttarpara : 033 -4809 9616 / 4809 9617	Mandaveli : 044 -2462 0701 / 2462 0702	Kalpakkam : 044 -27487035 / 2748 7036
	Asansol : 7596025210 /9147104310	Muggapair : 044 -2656 1210 / 2656 1757	Kanchipuram : 044 - 2723 2376 / 4551 3266
	Berhampore : 97341 89038 / 97341 89078	Mylapore : 044 -2495 0188 / 2495 0189	Kumbakonam : 0435 - 242 3631 / 242 3632
	Contai : 03220- 259 004 / 259 005	Nanganallur : 044 -2224 0095 / 4854 0257	
	Bardhaman : 0342 - 264 7835 / 264 7814	Neelangarai : 044 -2449 0062 / 2449 0116	Madurai
	Cooch Behar : 09147105247 / 222 217	Old Washermanpet: 044 -4552 0033 / 4355 1414	By Pass Rd - Madurai : 0452 - 238 0901 / 238 0902
	Darjeeling : 0354 - 225 4477 / 225 4478	Pallikaranai : 044 -4807 1933 / 2277 0672	Chinna Chokkikulam :0452 - 2532450/ 253 2451
	Durgapur : 0343 - 254 5654 / 254 5665	Pammal : 044 -2248 1053 / 2248 0191	Madurai : 0452 - 234 8655 / 234 9655
	Haldia :03224 - 272 252 / 272 253	Parrys : 044 -2526 8382 / 2526 8384	Thirumangalam :04549 - 282 855 / 282 856
	Kalyani : 033 -2582 0170 / 2582 0174	Perambur : 044 - 4207 9969 / 2671 1216	Thirunagar : 0452 - 248 4005 / 248 4006
	Kharagpur :03222 - 225 023 / 225 028	Perungalathur : 044 -4215 7144 / 4959 5614	Villapuram : 0452-267 9324 / 267 9325
	Krishnagar :03472 - 251 002 / 251 003	Porur : 044 -4271 5603 / 2482 5341	Mayiladuthurai :04364 - 227 531 / 227 532
	Malda :03512 - 265 939 / 265 784	Poonamallee : 044 -2627 3031 / 2627 3032	Nagarcoil :04652 - 244 435 / 244 436
	Mangalbari :03512-260 085 / 260 086	Purasaiakkam : 044 - 2661 2657 / 3551 0637	Namakkal :04286 - 221 071 / 221 072
	Naihati : 033 -2581 2113 / 2581 2114	Royapettah : 044 -4782 0659 / 4782 9986	Mandarakuppam :04142 - 262 500 / 262 600
	Raniganj : 0341 - 244 2111 / 244 2112	Saidapet : 044 - 2381 0418 / 4865 0053	Neyveli : 04142-251 574 / 251 575
	Serampore : 033 -4801 2305 / 4801 2309	Shenoy Nagar : 044 -2664 1073 / 2664 1076	Pattukkottai :04373 - 252 270 / 252 271
	Siliguri : 0353 - 405 4041 / 405 4042	T Nagar : 044 -4769 0002 / 2431 1272	Perundurai :04294 - 225 001 / 225 002
	Tamluk :03228 - 263 264 / 263 265	T Nagar II : 044 -4490 9263 / 4358 8304	Pollachi : 04259- 223 124 / 224 124
		Tamaram : 044 - 2226 1402 / 2226 1412	Puducherry : 0413 - 226 4127 / 420 6177
	ASSAM	Thiruvannamiyur : 044 - 4853 1216 / 2457 1735	Muthialpet : 0413 - 223 3409 / 223 3509
	Dibrugarh : 0373 - 232 1164 / 232 5654	Tripliane : 044 -2844 3245 / 4353 4491	Rajapalayam :04563 - 232 020 / 232 021
	Duliajan : 0374 - 291 266 /7099030344	Vadapalani : 044 - 2362 3200 / 2362 4200	Ranipet :04172 - 226 447 / 226 448
	Belhola : 70990 65080 /70990 65081	Valasaravakkam : 044 - 2486 0039 / 2486 4526	Salem : 0427 - 233 5405 / 233 5406
	Guwahati : 69012 58965 / 69012 58973	Velacheri : 044 -4305 7057 / 4204 3861	Agraharam : 0427 - 226 6405 / 226 5405
	Jorhat : 81349 67701 / 81349 49901	West Mambalam : 044 - 2471 6145 / 2471 6149	Tenkasi :04633 - 226 658 / 226 659
	Maligaon : 69012 25023 / 69012 23165		Thanjavur :04362 - 278 571 / 278 572
	Nagaon :03672 - 232 159 / 232 163		Thiruvaur : 04366- 223 571 / 223 572
	North Lakhimpur : 70990 65754 /70990 65748	Coimbatore	Thachanallur : 0462 - 233 5194 / 290 5194
	Sivasagar : 7099013874 / 7099013870	Ganapathy : 0422 - 233 2421 / 233 3421	Tirunelveli : 0462 - 257 6194 / 257 6195
	Tinsukia : 7099013876 /7099065980	Koundampalayam: 0422 - 243 4341 / 243 4331	K T C Nagar : 0462-252 0103 / 252 0104
	Tezpur :03712 - 225 561 / 225 563	Peelamedu : 0422 - 259 9122 / 259 9130	Tirupur : 0421 - 243 1101 / 243 1102
	Sixmile : 0361 - 233 0141 / 233 0139	Ramanathapuram: 0422 - 231 4990 / 231 5990	Tiruvannamalai :04175 - 292 026 / 292 027
		R.S.Puram : 0422 - 254 5474 / 254 5475	Tuticorin : 0461 - 234 5090 / 234 5091
	TAMIL NADU	R S Puram - 2 : 0422 - 247 0100 / 247 9705	Velayuthampalayam:04324 -299 435 / 299 436
	Chennai	Vadavalli : 0422 - 242 3800 / 242 4900	Vellore : 0416 - 221 6772 / 221 6773
	Adambakkam : 044 - 4300 9093 / 4853 0857		Villupuram :04146 - 252 113 / 252 114
	Adyar : 044 - 4526 2864 / 4526 2881	Trichy	Virudhunagar :04562 - 243 533 / 243 534
	Alandur : 044 -4686 7221 / 4796 0038	Karumandapam : 0431 - 248 1677 / 248 1699	
		KK Nagar : 0431 - 245 9153 / 245 9154	



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Indirapuram
(Delhi /N.C.R.)

: 11, 1st Flr, Parsvnath Majestic Arcade, Vaibhav Khand, Shipra Mall,
Tel.: 0120 - 462 2741 / 462 2742

Dungra
(Gujarat)

: No. 21, 1st flr, Pearl Avenue, Revenue Survey No. 50/New Survey No. 1958,
Tel.: 0260 - 264 0401 / 264 0402

Changanacherry
(Kerala)

: No. 34, 372/5, Nedi Bldg, Market Rd, Changanacherry, Kottayam
Tel.: 0481 - 242 1101 / 242 1102

Adgaon
(Maharashtra)

: Shop No. G-35, G - Square Bldg, Beside Jatra Hotel, Aggaon Shivar,
Tel.: 0253 - 299 7064 / 299 7065

Gadhinglaj
(Maharashtra)

: Shop No. S/05, D M Plaza, Bhagwa Chowk, Kadgaon Road,
Tel.: 02327 - 224 417 / 224 418

Yavatmal
(Maharashtra)

: Plot No. 8/1, City Survey No. 39/B, First Floor, Tilakwadi,
Tel.: 0732 - 299 213 / 299 214

Vita
(Maharashtra)

: Shop No. G15, S. No. 558, Gr. Floor, Shivpratap Gold Tower, Vita
Tel.: 02347 - 299 165 / 299 166

Baripada
(Odisha)

: 1st Floor, Plot No.1169, Near SBI Bank, Jamunadeipur, Bhanjpur,
Tel.: 06792 - 252 198 / 252 199

Mannargudi
(Tamil Nadu)

: No. 40A/7, 1st Floor, Priyadharshini Plaza, Balakrishna Nagar,
Tel.: 04367 - 255 331 / 255 332

Warangal - 2
(Telangana)

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