

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^{1&c} apply income after premium payment term;
- Get vested Compound Reversionary Bonus² (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 benefits³ under Section 80C and 10(10D) of the Income Tax Act, 1961, as 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 instalment payable on maturity;
- ♦ Vested Compound Reversionary Bonus, if any, expressed as a percentage of the 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.

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 60 years
Min Premium	: Rs.18,000/- per annum
Premium Modes	: Annual/Half-yearly/Quarterly/ Monthly
Premium Payment Term/ Policy Term (in year)	: 5/15, 5/20, 6/15, 8/18 and 12/25
Life Cover	: Min. 11 Times of Annualised Premium

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: 110N133V04) - A Non-Linked, Participating Individual Life Insurance Savings Plan.

** A Guaranteed Income 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: U66010MH2000PLC128403. Registered & Corporate Offi-ce: 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 offi-ce or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. * UIN: 110N133V04*
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BHARTI AXA LIFE MONTHLY INCOME PLAN +**A NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN**

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

Features:

- ☑ Guaranteed Monthly Income which is Tax Free[#]
- ☑ Potential Upside through Bonuses
- ☑ Life Insurance Benefit
- ☑ Tax benefits

Benefits at a glance:

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

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

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

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

Product at a Glance:

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

*Insurance is a Subject Matter of the Solicitation. Disclaimers: Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Monthly Income Plan+ is only the name of the Non-Linked Participating Individual Life Insurance Savings product and does not in any way represent or indicate the quality of the policy, its future prospects or returns. * This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy bond. * Life Insurance Coverage is available under this policy. * Riders are not mandatory and are available at an additional cost. * Bharti AXA Life Term Rider (130B009V03) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects. * Bharti AXA Life Hospi Cash Rider (130B007V05) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects. * Bharti AXA Life Premium Waiver Rider (130B005V05) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects. Bharti AXA Life Non Linked Complete Shield Rider (130B011V02) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects. * Registered Address: Bharti AXA Life Insurance Company Ltd. [IRDAI Regd. No. 130] Unit No. 1902, 19th Floor, Parinee Crescenzio, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400051, Maharashtra. Bharti AXA Life Insurance Company Ltd. Registered Address: Bharti AXA Life Insurance Company Ltd. [IRDAI Regd. No. 130] Unit No. 1902, 19th Floor, Parinee Crescenzio, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400051, Maharashtra. Reg. No. 130, CIN: U66010MH2005PLC157108*
Bharti AXA Life Monthly Income Plan+ UIN: 130N057V03. Advt. No.: II-Sep-2024-5458
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ICICI PRU FUTURE PERFECT**A PARTICIPATING NON-LINKED LIFE INDIVIDUAL SAVINGS PRODUCT**

In our day to day lives, we strive towards achieving our goals: purchasing a flat, securing our children's future needs, dream vacation in an exotic location and living peacefully after retirement. We bring you an ideal savings and protection oriented plan, **ICICI Pru Future Perfect** to help you fulfill these goals.

Key Benefits of ICICI Pru Future Perfect

- ☑ Savings with the comfort of guarantees - At maturity of the policy, you receive:
a. Guaranteed Maturity Benefit (GMB)¹ b.Accrued Guaranteed Additions (GAs)² c.Vested reversionary bonuses³, if d.any Terminal bonus³ if any
- ☑ **Flexibility** - Choose premium payment term, premium payment frequency, premium and policy term as per your need.
- ☑ **Protection** - Get life cover⁴ for the entire policy term
- ☑ **Tax benefits** - Tax benefits apply to premiums paid and benefits received as per the prevailing tax laws⁵

Benefits in detail:

Death benefit : On death of the life assured during the policy term, for a premium paying or fully paid policy, the following will payable

Death Benefit = Higher of (A,B),Where

A = Sum Assured on Death, plus subsisting bonuses³ already accrued, plus accrued guaranteed additions²

B = 105% of all the premiums received till the date of death

Sum Assured on Death is defined as, highest of:

- 10 X Annualised Premium
- Guaranteed Maturity benefit(GMB)¹

Bonuses consist of accrued reversionary bonuses³, interim bonus³ and terminal bonus³, if any.

All policy benefits cease on payment of the death benefit In the event of death of the Life Assured on the Date of Maturity, only the Maturity Benefit (if applicable) is payable and the Death Benefit shall not be payable.

Maturity benefit: Maturity Benefit = Higher of (D, E)

Where, D = Guaranteed Maturity Benefit (GMB)¹ plus accrued Guaranteed Additions² plus subsisting reversionary bonuses³ already accrued to the policy, If any plus terminal bonus³, if any E = 100.1% X annualized premium

ICICI Pru Future Perfect at a glance:

Premium payment option	Limited Pay				
	5	7	10	15	20
Premium payment option (PPT) (Yrs)	10 to 15	12 to 17	15 to 20	20 to 25	25 to 30
Policy Term (Yrs)					
Minimum annual premium (Rs.)	Rs.30,000/-				
Min / Max age at entry (Yrs)	3 / 45	1 / 55	91 days/55	91 days/50	91 days/45
Min / Max age at maturity (Yrs)	18 / 70				
Min. Basic Sum Assured on Death	Rs.3,00,000/-				
Premium paying frequency	Annual / Half-yearly / Monthly				

Insurance is a Subject Matter of the Solicitation. Disclaimers: ¹ GMB: GMB will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender. Your GMB may be lower than your Sum Assured on death. ²GA: Guaranteed Additions (GAs) is a percentage of annualized premium. For monthly premium frequency, 1/12th times GA will be accrued every month on premium payment. For half yearly premium frequency, 0.5 times GA will be accrued on premium payment. ³ Bonus: Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid. Reversionary bonuses will be applied through the compounding bonus method. All reversionary bonuses will be declared as a proportion of the sum of the GMB and the accrued reversionary bonuses, if any. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. A terminal bonus may also be payable at maturity or on earlier death. ⁴ Life Cover: is the benefit payable on death of the life assured during the policy term. ⁵ Tax benefits: may be applicable as per prevailing tax laws.
ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837
For More Information: Customers calling from anywhere in India, please dial 1800 2660, Do not prefix this number with "+" or "91" or "00", Call Centre Timings: 10.00 a.m. to 7.00 p.m., Monday to Saturday, except National Holidays., To know more, please visit www.icicprulife.com
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**BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED**

AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016,
Valid Till : 18.02.2027 CIN : U65990MH1996PTCO96899

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

MUTUAL FUND NFO's

MAHINDRA MANULIFE VALUE FUND

- Type of Scheme** : An open-ended equity scheme following a value investment strategy.
- Launch Date** : 07th February, 2025
- Fund Manager** : Krishna Sanghvi,Vishal Jajoo
- Plans & Options** : Regular Plan & Direct Plan
- Minimum Amount** : Rs. 1000/- (Plus in multiples of Re.1)
- Benchmark** : NIFTY 500 TRI
- Exit Load** : 0.5% is payable if Units are redeemed / switched- out up to 3 Months from the date of allotment;

NFO Closes : 21st February, 2025

NIPPON INDIA ACTIVE MOMENTUM FUND

- Type of Scheme** : An open-ended equity scheme following momentum theme.
- Launch Date** : 10th February, 2025
- Fund Manager** : Mr. Ashutosh Bhargava, Ms. Kinjal Desai
- Plans & Options** : Regular Plan & Direct Plan
- Minimum Amount** : Rs. 500/- (Plus in multiples of Re.1)
- Benchmark** : NIFTY 500 TRI
- Exit Load** : 1% if redeemed or switched out on or before completion of 1 year from the date of allotment of units. Nil, thereafter.

NFO Closes : 24th February, 2025

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)		
				12 Mths	24 Mths	36 Mths
Bajaj Finance Ltd.	CRISIL AAA	15,000	M/Q/H/A/C	7.60	8.00	8.30
ICICI Home Finance	CRISIL AAA	10,000	M/Q/A/C	7.25	7.65	7.75
Mahindra Fin. Ltd	CRISIL AAA	5,000	M/Q/H/A/C	7.50	7.80	8.10
Sundaram Home Fin.	ICRA AAA	10,000	M/Q/A/C	7.45	7.75	7.75

* 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 July 2025 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 JEEVAN UMANG

A PAR, NON-LINKED, INDIVIDUAL, SAVINGS, WHOLE LIFE INSURANCE PLAN

GET **GUARANTEED SURVIVAL BENEFIT EQUAL TO 8% OF BASIC SUM ASSURED EACH YEAR AFTER THE FINAL PREMIUM, TILL AGE 99 AND LUMP SUM MATURITY BENEFIT ON SURVIVAL TO AGE 100.**

ELIGIBILITY : MINIMUM BASIC SUM ASSURED : Rs.2,00,000/-
MIN. AGE : 30 DAYS (COMPLETED)
PREMIUM PAYING TERM : 15, 20, 25 & 30 YRS

Insurance is the subject matter of the solicitation

UIN : 512N312V03, Plan No. : 745

LIC'S JEEVAN LAKSHYA

A PAR, NON-LINKED, LIFE, INDIVIDUAL, SAVINGS PLAN

PLAN FOR AN ASSURED FUTURE FOR YOUR FAMILY

ELIGIBILITY : MIN. AGE ENTRY : 18 YRS (LAST BIRTHDAY)
MAX. AGE ENTRY : 50 YRS (NEARER BIRTHDAY)
MIN. POLICY TERM : 13 YRS
MAX. POLICY TERM : 25 YRS
MIN. BASIC SUM ASSURED : Rs. 2,00,000/-

Insurance is the subject matter of the solicitation

UIN : 512N297V03 Plan No. : 733

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/01(Cr.)	NAV Rs. 12/02	Growth (%)		Fund Name	Corpus 31/01(Cr.)	NAV Rs. 12/02	Growth (%)	
			3 Yrs	5 Yrs				3 Yrs	5 Yrs
EQUITY - ELSS FUNDS					EQUITY - LARGE CAP FUNDS				
Bandhan ELSS Tax Saver	6,620.13	139.17	12.32	19.47	Aditya Birla SL Frontline Equity	28,080.88	477.43	11.99	15.29
Canara Rob ELSS Tax Saver	8,375.66	159.08	11.30	16.74	Bandhan Large Cap	1,726.24	69.34	11.44	14.56
DSP ELSS Tax Saver	15,985.06	126.53	15.87	18.98	Canara Rob Bluechip Equity	14,579.48	57.89	11.87	15.28
Franklin India ELSS Tax Saver	6,438.34	1,355.55	15.99	18.40	DSP Top 100 Equity	4,599.52	434.10	14.89	13.49
HDFC ELSS Tax saver	15,413.45	1,277.07	20.41	19.97	Franklin India Bluechip	7,408.19	933.98	10.02	14.42
HSBC ELSS Tax saver	3,977.42	119.61	15.13	16.01	HDFC Large Cap	35,672.64	1,057.62	15.02	16.61
HSBC Tax Saver Equity	236.36	85.24	14.56	16.44	HSBC Large Cap	1,827.54	438.58	11.26	13.90
ICICI Pru ELSS Tax Saver	13,548.75	845.91	12.55	16.39	ICICI Pru Bluechip	63,296.96	100.57	14.96	17.58
Kotak ELSS Tax Saver	5,892.76	104.81	13.41	16.35	Kotak Bluechip	9,267.66	519.71	11.78	15.11
Mahindra Manulife ELSS Tax Saver	895.53	25.78	11.29	16.39	Mahindra Manulife Large Cap	586.71	21.14	10.55	14.34
Nippon India ELSS Tax Saver	14,449.23	113.84	13.79	15.61	Nippon India Large Cap	35,667.30	81.28	17.23	17.81
SBI Long Term Equity	27,305.51	402.06	22.14	22.27	SBI BlueChip	49,128.07	84.51	11.88	15.00
Sundaram Diversified Equity	1,467.94	202.48	11.39	13.93	Tata Large Cap	2,408.42	463.97	11.81	14.81
Union ELSS Tax Saver Fund	863.07	58.09	12.04	17.02	EQUITY - MID CAP FUNDS				
EQUITY - FLEXI CAP FUNDS					EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Flexi Cap	21,416.97	1,607.47	12.29	15.16	Aditya Birla SL Small Cap	4,585.45	74.67	11.57	18.16
Bandhan Flexi Cap	6,990.76	189.04	11.44	13.28	Axis Small Cap	23,139.08	94.99	16.03	21.89
Canara Rob Flexi Cap	12,285.79	305.28	10.55	15.22	Canara Rob Small Cap	11,527.91	34.60	13.85	26.28
DSP Flexi Cap	11,032.79	93.30	12.73	15.22	DSP Small Cap	14,995.68	171.36	15.62	24.42
Franklin India Flexi Cap	17,202.58	1,494.73	15.56	19.95	Franklin India Smaller Cos	12,861.81	154.55	19.59	24.58
HDFC Flexi Cap Fund(G)	65,966.82	1,793.02	20.89	21.92	HDFC Small Cap	31,230.11	122.11	18.24	24.95
HSBC Flexi Cap	4,680.33	194.73	13.34	16.41	HSBC Small Cap	15,453.03	73.78	17.85	25.75
Kotak Flexicap	49,112.04	74.79	12.40	14.19	ICICI Pru Smallcap	7,870.56	77.89	15.70	22.87
SBI Flexicap	21,592.65	101.82	10.26	14.28	Kotak Small Cap	16,450.27	236.50	13.18	24.00
Tata Flexi Cap	2,885.87	21.80	11.86	13.89	Nippon India Small Cap	57,009.70	150.11	20.90	29.22
Union Flexi Cap	2,160.03	45.96	11.37	16.54	SBI Small Cap Fund	31,227.19	156.17	14.64	22.11
EQUITY - LARGE CAP & MID CAP FUNDS					EQUITY - LARGE CAP FUNDS				
Axis Growth Opp	13,522.21	29.59	13.49	18.73	Aditya Birla SL Frontline Equity	28,080.88	477.43	11.99	15.29
Bandhan Core Equity	7,574.37	119.43	19.80	20.13	Bandhan Large Cap	1,726.24	69.34	11.44	14.56
Canara Rob Emerg Equities	23,338.91	230.61	12.81	17.28	Canara Rob Bluechip Equity	14,579.48	57.89	11.87	15.28
DSP Equity Opportunities	13,444.08	558.18	16.61	18.12	DSP Top 100 Equity	4,599.52	434.10	14.89	13.49
Franklin India Equity Advantage	3,369.56	169.30	11.57	15.85	Franklin India Bluechip	7,408.19	933.98	10.02	14.42
HDFC Large and Mid Cap	23,139.67	302.61	17.57	20.87	HDFC Large Cap	35,672.64	1,057.62	15.02	16.61
HSBC Large & Mid Cap	3,873.33	23.58	14.05	16.66	HSBC Large Cap	1,827.54	438.58	11.26	13.90
ICICI Pru Large & Mid Cap	18,624.12	907.11	19.23	21.84	ICICI Pru Bluechip	63,296.96	100.57	14.96	17.58
Kotak Equity Opp	24,533.81	302.19	15.72	17.59	Kotak Bluechip	9,267.66	519.71	11.78	15.11
Mahindra Manulife Large & Mid Cap	2,419.51	24.19	12.57	18.90	Mahindra Manulife Large Cap	586.71	21.14	10.55	14.34
Nippon India Vision	5,352.87	1,310.37	17.35	18.56	Nippon India Large Cap	35,667.30	81.28	17.23	17.81
SBI Large & Midcap	28,677.29	559.89	15.34	18.40	SBI BlueChip	49,128.07	84.51	11.88	15.00
Sundaram Large and Mid Cap Fund(G)	6,470.35	76.66	11.88	15.07	Tata Large Cap	2,408.42	463.97	11.81	14.81
Tata Large & Mid Cap	7,943.04	476.41	13.77	16.36	EQUITY - MID CAP FUNDS				
Union Large & Midcap	805.40	22.74	11.69	16.54	Aditya Birla SL Midcap	5,532.80	687.84	14.14	18.83
UTI Large & Mid Cap	4,046.69	162.86	18.35	21.10	Axis Midcap	28,380.17	98.99	14.20	18.36

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 PARAM RAKSHA

A Composite Solution Comprising of Two Base Plans:

- Tata AIA Smart Sampoorna Raksha Supreme (Wealth Solutions) Plus,
- Tata AIA Vitality Protect Advance (Health Solutions)

Param Raksha Series :

- Param Raksha Life Maxima +
- Tata AIA Param Raksha Life Pro +
- Param Raksha Life Advantage +
- Param Raksha Life Pro Advance

Benefits of Tata AIA Life Insurance Param Raksha

- Life Insurance Coverage
- Tax Benefits
- Accidental Death
- Comprehensive coverage
- Choice of Funds
- Flexible Premium Payment
- Return of Fund Value
- Accidental Total and Permanent Disability
- Flexible Premiums Payments
- Tata AIA Vitality (Wellness Program)⁸

PARAM RAKSHA SERIES: PROPOSITIONS AT A GLANCE:

Plan Parameters	PR Life Maxima +	PR Life Pro +	PR Life Advantage +	PRO Advance
Life Cover	SSR Supreme (ULIP)	SSRS (ULIP) + TB with ROP	SSRS (ULIP) + TB with ROP	SSR Supreme + TB - Rs. 50 L
Return of Health Product Premium	Yes	Yes	Yes	No
SWP Option	No	No	No	No
Entry Age	18 Yrs to 65 Yrs	18 Yrs to 65 Yrs	23 Yrs to 65 Yrs	18 Yrs to 65 Yrs
Maximum Age at Maturity (SSR Supreme)	100 Yrs	100 Yrs	100 Yrs	100 Yrs
Maximum Age at Maturity (VPA)	AD/ATPD – 85 Yrs	AD/ATPD – 85 Yrs TB – 100 Yrs	TB – 100 Yrs	AD/ATPD - 85 Yrs
Premium Payment Term	* Limited Pay – 5 Yrs to *Max. Policy Term less 1 Yrs * Regular Pay – 30 Yrs to *Max. 67 Yrs (*Subject to max age for last premium payment of 85 Yrs)		Limited Pay 5 Yrs to Max.till age 85 Yrs	
Policy Term	30 to 82 years (subject to max. maturity age of 100 Yrs)		100 Years less age at entry	
Minimum Annual Premium	Limited Pay (5-6 Yrs): Rs. 20,000/- Limited Pay (7-9 Yrs): Rs. 18,000/- Other Limited PPTs / Regular Pay: Rs. 15,000/-			
Maximum Premium	No limit subject to BAUP			

* SSR Supreme SA for all propositions post age 85 will be either 10 times of SSRS annual premium or SA at inception, whichever is lower

Insurance is a Subject Matter of the Solicitation Disclaimers: This advertisement is designed for combination of benefits of following individual and separate products named (1) Tata AIA Smart Sampoorna Raksha Supreme Unit Linked, Non-Participating Individual Life Insurance Plan (UIN: 110L179V02) and (2) Tata AIA Vitality Protect Advance A Non-Linked, Non- Participating Individual Health Product (UIN: 110N178V01). These products are also available for sale individually without the combination offered/ suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding sale. Accidental Death, Accidental Disability, and Term Booster are available with Tata AIA Vitality Protect Advance (UIN: 110N178V01). 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. 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.

INDIAFIRST GUARANTEE OF LIFE DREAMS PLAN

A NON-LINKED, NON-PARTICIPATING, INDIVIDUAL SAVING, LIMITED PREMIUM PAYING, LIFE INSURANCE PLAN UIN: 143N080V03

Key Features:

- ☑ Choice of 3 Income Options – Immediate Income, Intermediate Income and Deferred Income Options - Start receiving Income from as early as end of 1st policy month or defer your Income depending on your needs.
- ☑ Guaranteed Long Term Income - Ensure a Guaranteed source of Income for as long as 20 or 30 or 40 years, as per your choice basis Income option chosen.
- ☑ Life Insurance Cover - Secure your family's future with a Life Cover throughout the policy term.
- ☑ Benefits of long-term Savings - Get rewarded for paying your premiums on time with our Loyalty benefits.
- ☑ Protection even if miss one premium - Stay covered even if you miss a premium through Life Cover Continuance Benefit, at no additional cost
- ☑ 'Save the Date' feature - Choose to receive your annual income on a specific date special to you or your loved ones.
- ☑ Enhanced Benefit for Females - Female lives are eligible to receive higher income benefit.
- ☑ Tax benefits - Available on the premiums paid and benefits received as per prevailing tax law

Plan Benefits:

- ☑ Guaranteed* Increasing** Income for 40 years⁸
- ☑ Income from end of 1st month with Immediate Income Option⁵
- ☑ Loyalty Benefits on timely premium payment
- ☑ Guaranteed* Maturity Benefits

Income Options available under this plan:

Immediate Income - Pay 6 or 8 or 10 years - Life Cover 20 or 30 or 40 years - Regular annual income start from end of Policy Year 1

Intermediate Income - Pay 6 or 8 or 10 years- Life Cover 20 or 30 or 40 years - Regular annual income start from end of Policy Year 5

Deferred Income - Pay 6 or 8 or 10 yrs- Life Cover 20 or 30 or 40 yrs - From end of Policy Yr 10
Note: All benefits will be payable in arrears, i.e., at the end of specified frequency.

Survival Benefit:

Immediate Income Option - Base Income starts at end of first policy year ^ and continues till the end of the Policy term. The base income payable every year will be enhanced by the Loyalty Income as per the table provided below, provided all the due premiums for that respective year has been paid. Income payable will stop increasing once the policyholder stops paying his due premium or after the end of the Premium Payment Term (whichever is earlier).

Intermediate Income Option: Income will be payable from the end of the 5th policy year ^ and will continue till the end of the Policy Term.

Deferred Income Option: Income will be payable to you starting from the end of the 10th policy year ^ and will continue till the end of the Policy Term. Loyalty Income enhances Base Income every 5 years (as per the table below), starting from the 16th policy year, till the end of the policy term, provided all due premiums have been paid.

Maturity Benefit - On survival till the end of the policy term provided all due premiums have been paid, Sum Assured on Maturity will be payable. Where, Sum Assured on Maturity is equal to the 100% of sum of all Annualized Premium payable under the policy.

Eligibility Criteria

Age at Entry	: Min. 90 Days - Immediate, Intermediate and Deferred Options- Max. - For PPT 6 – 50 yrs, For PPT 8 and 10 – 55 yrs Immediate, Intermediate options Max. - For PPT 6 – 50 yrs, For PPT 8 and 10 – 60 yrs Deferred Income Option
Age at Maturity	: Min. - 20 yrs & Max. – 90 yrs
Premium Payment Terms	: 6 / 8 / 10 Yrs.
Policy Term (PT, in yrs)	: 20 / 30 / 40 Yrs.
Premium Payment Term	: Yearly, Half Yearly, Quarterly, Monthly

Disclaimers *Provided the policy is in force, **Provided all due premiums have been paid, ⁸Available policy terms are 20, 30 & 40 years. Income will be payable for 20, 30 or 40 years only, if Immediate, Income option is chosen. For other income options, income term may differ, ⁵If Monthly mode of Income payment frequency has been chosen IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2000PLC183679, 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. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Guarantee of Life Dreams Plan (UIN 143N080V03) 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 promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS. IRDAI or its official 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.

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 Option B: Level Cover with Capital Guarantee Option C: Decreasing Cover 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: 101L175V05) 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.



LIFE & HEALTH INSURANCE

AXIS MAX LIFE SMART WEALTH ADVANTAGE GROWTH PAR PLAN

NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Variants available in this plan:

- 1. **Insta Income**
- 2. **Balanced Income**
- 3. **Future Income**
- 4. **Lifelong Income**

PLAN BENEFITS IN DETAIL:

Survival Benefit: Under all Variants, Survival benefit payable in the form of Cash Bonus (if declared) and Guaranteed Income. The applicable 'Guaranteed Income' rates have been mentioned in the Annexure 1 towards the end of the document. The survival benefits under each of four key Variants are explained below:

Insta Income : a. Cash Bonus (% of Annualized Premium) if declared, payable from 1st Policy Year till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from 1st Policy Year till the end of 25 policy years or till the end of Policy Term, whichever is earlier.

Balanced Income : a. Cash Bonus (% of Annualized Premium) if declared, payable from 1st Policy Year till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from policy year PPT5+1 and payable till the end of Policy Term.

Future Income: a. Cash Bonus (% of Annualized Premium) if declared, payable from policy year PPT + 1 till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from policy year PPT+1 and payable till PPT + 25 policy years or till the end of Policy Term, whichever is earlier

Lifelong Income: a. Cash Bonus (% of Annualized Premium) if declared, payable from 1st Policy Year till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from policy year PPT+1 and payable till the policy year in which the life insured attains the age of 65 years. c. Enhanced Guaranteed Income is Four times the "Guaranteed Income" payable from the next policy anniversary after the life insured has attained the age of 65 years till the end of policy term.

Maturity Benefit : Maturity Benefit for all the Variants: Sum of following shall be payable on completion of policy term (provided all due premiums were paid and the policy is in-force): a) Sum Assured on Maturity, b) Accrued Cash Bonus (if any) c) Accrued Guaranteed Income (if not paid earlier) d) Additional Benefit on Maturity (in case of female life) e) Terminal Bonus (if declared) b) and c) shall be applicable if in case 'Accrual of Survival Benefits' option is chosen.

Death Benefit :

Without Policy Continuance Benefit/ With Policy Continuance Benefit: In case of an unfortunate demise of the Life Insured during the policy term, while the policy is inforce, the Death Benefit shall be higher of: i) Sum Assured on Death, plus Terminal Bonus (if declared) or ii) 105% of (Total Premiums paid plus underwriting extra premiums plus loadings for modal premiums) as on the date of death of life insured.

Eligibility Criteria :

Min. Entry Age	Min. 91 Days				
Max. Entry Age	Variant \Policy Term Options	Fixed Policy Term: 20 to 40 years	Up to maturity age 85 less Entry Age	Up to maturity age 100 less Entry Age	
	Insta Income	70 less PPT	Not Applicable	65 Yrs	
	Balanced Income	70 less PPT	Not Applicable	65 Yrs	
	Future Income	For PPT 6,7, and 8 - 60 Yrs less PPT; For PPT 10 and 12 - 70 Yrs less PPT	Not Applicable	For PPT 6,7,and 8 - 55 Yrs ; For PPT 10 and 12 - 60 Yrs	
	Lifelong Income	Not Applicable	Not Applicable	50 Yrs	
	Policy Continuance Benefit Opted				
	Insta Income	60 Yrs less PPT	55 Yrs	Not Applicable	
	Balanced Income	60 Yrs less PPT	55 Yrs	Not Applicable	
	Future Income	For PPT 6,7 and 8 - 55 Yrs less PPT; For PPT 10 and 12 - 60 Yrs less PPT	For PPT 6,7 and 8 - 50 Yrs, For PPT 10 and 12 - 55 Yrs	Not Applicable	
	Lifelong Income	Not Applicable	50 Yrs	Not Applicable	
Policy Term	Policy Continuance Benefit Not Opted				
	Insta Income	Yes	No	Yes	
	Balanced Income	Yes	No	Yes	
	Future Income	Yes	No	Yes	
	Lifelong Income	No	No	Yes	
	Policy Continuance Benefit Opted				
	Insta Income	Yes	Yes	No	
	Balanced Income	Yes	Yes	No	
	Future Income	Yes	Yes	No	
	Lifelong Income	No	Yes	No	
PPT	With/ Without Policy Continuance Benefit, the available premium payment terms are 6, 7, 8, 10 and 12 years for all the variants				
Premium Payment Mode	Annual, Semi-annual, Quarterly, Monthly				

*Insurance is a Subject Matter of the Solicitation Disclaimers: Disclaimers: ^ Individual Death Claims Paid Ratio as Audited Financials for FY 2023-2024. | *As per Public Disclosures FY 2023-2024. LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT. This is a Non-Linked Participating Individual Life Insurance Savings Plan I UIN: 104N135V02 Bonuses represent your share in profits of the company's participating fund. Bonuses are, therefore, not guaranteed and are based on performance of the participating fund. Bonus rate is paid as a percentage of the 'Sum Assured on Maturity' in the and will be declared at the end of financial year. The risk factors of the bonuses projected under the product are not guaranteed. Past performance construe any indication of future bonuses and these are subject to the overall performance of the insurer in terms of investments, management of mortality and lapses, ^ ^ Early Liquidity refers to the applicable Survival Benefits, the survival benefits start from 1st policy year* * for Insta Income, Balanced Income and Lifelong Income Variant only. **Applicable if the policyholder has chosen Frequency as Annual for Survival Benefit Payouts. Survival benefits are payable in arrears for all frequencies. %Cash Bonus (if declared) is a % of Annualized Premium and shall depend on the Cash Bonus Payout Frequency, Age of the life insured, Premium Payment Term, PCB Option and Plan variant. @policy Continuance Benefit is available in all plan variants except for 100 minus Age at Entry Variant & Accidental Death Benefit (ADB) is available in all plan variants for ages greater than or equal to 18 years. ADB cover is restricted to 80 years of age. #Fixed Policy Terms are not available in Lifelong Income Variant. ***Guaranteed Income is a % of Annualized Premium and shall depend on the Guaranteed Income Payout Frequency, Age of the life insured, Plan variant, PCB Option and Premium Payment Term. Guaranteed Income shall be applicable provided all due premiums are paid. All applicable Guaranteed Benefits in the product are subject to payment of all due premiums. Axis Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V02) is a non-linked participating Individual Life Insurance Savings plan which provides Cash Bonuses and Terminal Bonus, which are variable in nature and declared by the company from time to time. For further information on the product and its plan variants please refer to the Prospectus. If you wish to refer to the Terms and Conditions of the product please read the Policy Document available on the company website. Axis Max Life Insurance Company Limited is a joint venture between Max Financial Services Limited and Axis Bank Ltd. Axis Max Life Insurance Co. Ltd., Corporate Office: 11 Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram - 122 (Haryana). Insurance is the subject matter of solicitation. For more details on the risk factors, Terms and Conditions, please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws. Trade logos displayed belongs to Max Financial Services Ltd. and Axis Bank Ltd. respectively and with their consents, are used by Axis Max Life Insurance Co. Ltd. Customer Helpline Number: 1860 120 5577. Website: www.maxlifeinsurance.com, SMS 'LIFE' to 5616188, ARN:Axis MaxLife/FCB/Marketing/SWAG PAR/Leaf1et V02/ January 2025 IRDAI Regn. No • 104.BEWARE OF SPURIOUS / FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums Public receiving such phone calls are requested to lodge a police complaint.*



MANIPALCIGNA SARVAH

THE COMPLETE HEALTH INSURANCE



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

*Insurance is a Subject Matter of the Solicitation. Disclaimer: *Optional Cover (As per Plan) on payment of additional premium. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTKK Health Insurance Company Limited) | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. office: 401/ 402, 4th Floor, Raheja Titanium, O- Western Express Highway, Goregaon East, Mumbai - 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | ManipalCigna Sarvah UIN : MCHLIP25035V012425 | Toll free:1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1492/Aug/2024-25.*

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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 - 247 1454 / 247 1545
Puttur : 08251 - 236 837 / 237 837
Raichur : 08532 - 227 229 / 227 888
Ramanagara : 80299 13366
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
Muvattupuzha : 0485 - 281 3996 / 281 3997
Palarivattom : 0484 - 234 0160 / 234 0161
Tripunithura : 0484 - 277 8933 / 277 9833
Trivandram
Attungal : 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
Kanhagad : 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
Kunnankulam : 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
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Payyanur : 04985 - 203 490 / 205 390
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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 - 3513 1696 / 3513 1833
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) : 022 - 2804 0061 / 2804 0062
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 - 2438 6887 / 2432 4897
Dahisar-Anand Ngr : 022 - 2828 0169 / 2828 0174
Dahisar (East) : 022 - 2896 1471 / 2828 3234
Dahisar (West) : 022 - 2894 4020 / 2892 8617
Dombivali (East) : 0251 - 286 1963 / 286 0698
Dom-Gandhi Ngr : 0251 - 280 3409 / 280 3410
Dombivali - MIDC : 0251 - 244 0074 / 244 0075
Dombivali (West) : 0251 - 248 1754 / 248 1764
Fort : 022 - 2265 9033 / 2265 9034
Fort - 2 : 022 - 2265 3012 / 2265 2969
Ghatkopar (East) : 022 - 2102 0876 / 2102 0118
Ghatkopar (West) : 022 - 2502 4859 / 2502 4860
Gh - Patel Chowk : 022 - 2102 0711 / 2102 0712
Girgaum : 022 - 2382 1327 / 2384 0027
Gokuldham : 022 - 2843 1243 / 2843 1244
Goregaon (W) : 022 - 2878 2423 / 2878 2428
Jankalyan Nagar : 022 - 2801 0682 / 2801 0683
Kalyan (East) : 0251 - 235 1210 / 235 1212
Kal-Khadakpada : 0251 - 222 0484 / 222 0485
Kalyan (West) : 0251 - 231 1482 / 231 8132
Kamothe : 022 - 2743 0246 / 2743 0247
Kandivali (West) : 022 - 3503 2581 / 3502 5969
Kandivali-Mahavir Ngr : 022 - 4601 0231 / 4601 0232
Kandivali - Charkop : 022 - 2867 8347 / 2867 8388
Knd-Thakur Complex : 022 - 2870 9820 / 2870 3081
Kharghar : 022 - 2774 0840 / 2774 0843
Koparkhairane : 022 - 2755 0649 / 2755 0651
Kurla-Nehru Ngr : 022 - 2529 0431 / 2529 0432
Lower Parel : 022 - 2307 6953 / 2307 5731
Mahim : 022 - 3515 4226 / 3521 3314
Malad (East) : 022 - 2880 4509 / 2880 4510
Malad - Evershine : 022 - 2888 3281 / 2888 3710
Malad (West) : 022 - 2881 7579 / 2882 3974
Matunga : 022 - 2412 8399 / 2411 8033
Mira Road : 022 - 2812 4947 / 2812 4973
Mul - Vaishali Ngr : 022 - 2164 5697 / 2164 7795
Mulund (East) : 022 - 2163 4442 / 2163 6430
Mulund (West) : 022 - 2560 5102 / 2569 3938
Nerul (East) : 022 - 2772 3175 / 2772 3975
Panvel : 022 - 2748 2969 / 2748 2896
Prabhadevi : 022 - 2430 0953 / 2430 0954
Sanpada : 022 - 2781 1123 / 2781 6218
Santacruz - Kalina : 022 - 3513 6766 / 3513 6767
Santacruz (West) : 022 - 2600 0093 / 2605 4020
Seawood : 022 - 4971 5992 / 4971 5993
Shahaji Rajee Rd : 022 - 2682 0742 / 2682 0743
Siddharth Nagar : 022 - 4751 0401 / 4751 0402
Sion : 022 - 2403 3567 / 2403 3568
Tardeo : 022 - 2381 4365 / 2388 5106
Thane (West) : 022 - 2537 6719 / 2537 6187
Th - Kalwa : 022 - 2538 9013 / 2538 9014
Th - Kolbad Road : 022 - 2547 7305 / 2547 7310
Th - Nitin Company : 022 - 2530 0016 / 2530 0024
Th -Panchpakhadi : 022 - 2538 0320 / 2538 0321
Th - Vartak Ngr : 022 - 4750 9205 / 4751 2776
Th - Vasant Vihar : 022 - 2173 0446 / 2171 2295
Tilak Nagar : 022 - 3521 9150 / 3539 1899
Vasai (East) : 0250 - 239 2010 / 239 2011
Vasai (West) : 0250 - 233 6086 / 233 6087
Vasai (W) Parnaka : 0250 - 232 8995 / 232 8996
Vashi : 022 - 2782 1286 / 2782 0587
Vashi - 2 : 022 - 2781 0007 / 2781 0008
Vikhroli (West) : 022 - 2579 5095 / 2579 5096
Vile Parle (East) : 022 - 2618 6302 / 2663 1590
Vile Parle (West) : 022 - 2615 3174 / 2615 5572
Virar : 8452943529 / 8452939748
Worli : 9004431071 / 8655823019
Wadala : 022 - 3513 6769 / 3513 6770

Pune

Aundh : 020 - 2729 7006 / 2729 7007
Bibwewadi : 020 - 8956683484 / 2441 2227
Bavdhan : 020 - 6674 4971 / 6674 4972
Bhosri : 020 - 6310 0581 / 6694 1012
Chinchwad : 020 - 2745 5108 / 2745 5107
Hadapsar : 020 - 2689 0116 / 2689 0117
Kothrud : 020 - 2539 4884 / 2539 5736
Nigdi : 020 - 2764 0668 / 2765 0667
Pimple Gurav : 020 - 2725 9522 / 2725 9533
Rasta Peth : 020 - 2611 3841 / 2611 3842
Sadashiv Peth : 020 - 2433 3555 / 2432 1361
Sinhagad Rd : 020 - 2434 5013 / 2434 5313
Akola : 0724 - 241 1015 / 241 1071
Amravati : 0721 - 299 0074 / 229 0076
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Nasik Road : 0253 - 246 3300 / 246 8800
Pathardi Phata-Nahik : 0253 - 239 5184 / 8956453874
Ratnagiri : 02352 - 271 701 / 271 702
Sangli : 0233 - 232 5257 / 232 0257
Satara : 02162 - 233 062 / 233 063
Sawantwadi : 02363 - 271 446 / 271 447
Shirpur : 02563 - 299 812 / 299 834
Solapur : 0217 - 260 2080 / 260 2081

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Dev Nagar-Karol Bagh : 011 - 4007 2968 / 41321031
Dilshad Garden : 011 - 4151 0297 / 4151 0298
Dwarka : 011 - 4506 3550 / 4902 8431
East of Kailash : 011 - 4909 8011 / 4909 8012
Janak Puri : 011 - 4157 9598 / 4157 9599
Kamla Nagar : 011 - 4011 3699 / 4125 4401
Karkardooma : 011 - 4940 9565 / 4940 9575
Karol Bagh : 011 - 4145 2085 / 4045 1996
Laxmi Nagar : 011 - 4244 4279 / 4244 4280
Mayur Vihar : 011 - 4987 8417 / 4950 6187
Munirka : 011 - 4178 3482 / 4178 3483
Naiwala Karol Bagh : 011 - 4998 2980 / 4503 2500
Nangal Raya Janakpuri : 011 - 4352 2504 / 4172 4185
Naraina Vihar : 011 - 4308 5345 / 4161 2794
Paschim Vihar : 011 - 4984 2964 / 4158 0502
Punjabi Bagh : 011 - 4015 9212 / 4015 9213
Rohini : 011 - 4904 4671 / 4904 4571
Vikas Puri : 011 - 4045 1886 / 4248 4290
W. Patel Nagar : 011 - 4045 1966 / 4561 4162
Noida : 0120 - 435 9083 / 428 1969
Faridabad : 0129 - 416 2387 / 418 2387
Ghaziabad : 0120 - 456 7454 / 413 5067

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Bareilly : 0581 - 405 3828 / 405 3829
Gomti Nagar : 0522 - 351 7599 / 458 0012
Kanpur : 7518600501 / 7518600505
Lucknow : 0522 - 423 4164 / 423 4160
Gorakhpur : 0551 - 405 5250 / 405 5251
Prayagraj : 0532 - 4033 446 / 404 9097
Vrindavan : 0522 - 407 6173 / 410 4357
Varanasi : 0542-400 1477 / 400 1478

MADHYA PRADESH

Anuppur : 7869403529 / 7880122376
Bhopal : 0755 - 400 8947 / 494 5574
Chhindwara : 07162 - 467 415 / 467 403
Gwalior : 0751 - 234 3813 / 234 8514
Indore : 0731 - 254 1290 / 254 1293
Jabalpur : 0761 - 407 8612 / 407 8615
Ratlam : 07412 - 421 365 / 421 366
Satna : 07672 - 400 337 / 400 341
Singrauli : 07805 - 310 024 / 310 395

CHHATTISGARH

Ambikapur : 07774 - 350 008 / 9685999886
Baloda Bazar : 7727350744 / 7727350649
Bhilai : 0788 - 490 4664 / 422 2378
Bilaspur : 07752 - 312 331 / 312 373
Dhamtari : 07722 - 237



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 Sundargarh : 06622 - 350 720 / 353 043

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Kolkata

AJC Road : 033 - 4602 5649 / 4603 8977
 Bagha Jatin : 033 - 2956 6659 / 2425 0021
 Barasat : 033 - 4071 0019 / 4071 0020
 Barrackpore : 033 - 2594 2594 / 2594 2595
 Baruiপুর : 033 - 2423 0374 / 2423 0376
 Behala : 033 - 2349 0031 / 2498 9378
 Belghoria : 033 - 2564 3024 / 2564 3025
 Beliaghata : 033 - 4604 9441 / 4007 7909
 Birati : 033 - 2514 8015 / 2514 8016
 Chandannagar : 033 - 2683 0124 / 2683 0125
 Chinar Park : 033 - 2570 0399 / 4603 1130
 Chuchura : 033 - 2686 0278/7596025219
 CIT Road : 033 - 2289 6787 / 4602 6644
 Dalhousie : 033 - 4071 0021 / 4071 0022
 Dum Dum : 75960 37760 / 75960 37761
 Dunlop : 033 - 2577 2206 / 2577 2207
 Garia : 75960 37629 / 75960 36386
 Girish Park : 033 - 4008 1563 / 4003 7172
 Harinavi : 033 - 2477 5504 / 2477 5505
 H.Mukerjee Road : 033 - 2486 4630 / 4063 6235
 Howrah : 033 - 2676 9011 / 4004 7908
 Italgacha Road : 033 - 4600 5270 / 4600 5276
 James Long Sarani: 033 - 2403 0027 / 2403 0028
 Jodhpur Park : 033 - 4001 6466 / 2429 6812
 Kaikhali : 033 - 2573 0040 / 2573 0041
 Kankurgachi : 033 - 2320 0137 / 2320 0138
 Kasba : 033 - 2442 8881 / 2442 8884
 Konnagar : 07596025213 / 4063 4371
 Krishnapur : 033 - 4062 0044 / 4062 0045
 Lake Town : 033 - 4063 5130 / 4001 6130
 Madhyamgram : 033 - 2538 7654 / 2538 7655
 Mandirtala : 033 - 2678 2224 / 2678 2225
 Manicktala : 033 - 2352 5490 / 23525491
 Nager Bazar : 033 - 4802 2033 / 4802 2036
 Netaji Nagar : 033 - 4604 4210 / 4604 4211
 New Alipore : 033 - 4044 8656 / 4010 1324
 New Town : 033 - 4001 9290 / 4003 7773
 NSC Bose Rd : 033 - 4602 9980 / 4003 4392
 Panchanantala Rd : 033 - 2641 4008 / 2955 0078
 Parnasree : 033 - 2407 0045 / 2407 0046
 Patuli : 033 - 4604 9788 / 4003 7377
 Prince Anwar Sha Rd. 033 - 2422 0230 / 2422 0231

Rashbehari : 033 - 3531 6383 / 2466 0015
 Salt Lake : 033 - 4004 3775 / 4604 0130
 Salt Lake - II : 033 - 4602 9960 / 4602 9964
 Santoshpur : 033 - 3544 6700 / 3544 0906
 Shyam Bazar : 033 - 2967 8451 / 2533 6412
 Sodepur : 033 - 2595 0075 / 2595 0074
 Sonarpur : 033 - 4813 9805 / 4848 9937
 Sovabazar : 033 - 2555 0236 / 2555 0237
 Thakurpukur : 033 - 2497 6027 / 2497 6028
 Ultadanga : 033 - 4804 5945 / 4804 5947
 Uttarpara : 033 - 4809 9616 / 4809 9617
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 Bardhaman : 0342 - 264 7835 / 264 7814
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 Kharagpur : 03222 - 225 023 / 225 028
 Krishnanagar : 7407082821 / 7407082822
 Malda : 03512 - 265 939 / 265 784
 Naihati : 033 - 2581 2113 / 2581 2114
 Siliguri : 0353 - 264 1757 / 264 2190
 Raniganj : 0341 - 244 2111 / 244 2112
 Serampore : 033 - 4801 2305 / 4801 2309

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 Duliagan : 0374 - 291 266 / 7099030344
 Beltola : 70990 65080 / 70990 65081
 Guwahati : 69012 58965 / 69012 58973
 Jorhat : 81349 67701 / 81349 49901
 Maligaon : 69012 25023 / 69012 23165
 Nagaon : 03672 - 232 159 / 232 163
 North Lakhimpur : 70990 65754 / 70990 65748
 Sivasagar : 7099013874 / 7099013870
 Tinsukia : 7099013876 / 7099065980
 Tezpur : 03712 - 225 561 / 225 563
 Sixmile : 0361 - 233 0141 / 233 0139

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 Adambakkam : 044 - 4300 9093 / 4853 0857
 Adyar : 044 - 4526 2864 / 4526 2881
 Alandur : 044 - 4686 7221 / 4796 0038
 Alwarpet : 044 - 2499 0705 / 2466 0068
 Ambattur : 044 - 2657 2782 / 4206 5361
 Anna Nagar : 044 - 2619 2813 / 2619 2814
 Anna Nagar (W) : 044 - 2615 2491 / 2615 2490

Arumbakkam : 044 - 2363 0064 / 4851 1709
 Ashok Nagar : 044 - 2471 7011 / 4856 6794
 Besant Nagar : 044 - 4215 6860 / 4260 6307
 Chrompet : 044 - 2265 3142 / 4266 8798
 Egmore : 044 - 4850 5388 / 2841 3489
 Greams Road : 044 - 2829 0039 / 4503 2132
 KK Nagar : 044 - 4774 0129 / 4202 8336
 Keelkattalai : 044 - 4803 7108 / 4315 9100
 Kelambakkam : 044 - 2747 4041 / 4786 8137
 Kilpauk : 044 - 2661 1432 / 4350 6662
 Kodambakkam : 044 - 2372 8200 / 4865 3468
 Kolathur : 044 - 4384 9092 / 2650 2636
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 Muggapair : 044 - 2656 1210 / 2656 1757
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 Neelengarai : 044 - 2449 0062 / 3504 6372
 Old Washermanpet: 044 - 4552 0033 / 4355 1414
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 Parrys : 044 - 2526 8382 / 2526 8384
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 Perungalathur : 044 - 4215 7144 / 4959 5614
 Perungudi : 044 - 2496 0800 / 4862 7440
 Porur : 044 - 4271 5603 / 2482 5341
 Poonamallee : 044 - 2627 3031 / 2627 3032
 Purasaivakkam : 044 - 2661 2657 / 3551 0637
 Royapettah : 044 - 4782 0659 / 4782 0661
 Saidapet : 044 - 2381 0418 / 4865 0053
 Shenoy Nagar : 044 - 2664 1073 / 2664 1076
 T Nagar : 044 - 4769 0002 / 2431 1272
 T Nagar II : 044 - 4690 9263 / 4358 8304
 Tambaram : 044 - 2226 1402 / 2226 1412
 Thiruvannamipur : 044 - 4853 1216 / 2457 1735
 Triplicane : 044 - 2844 3245 / 4353 4491
 Vadapalani : 044 - 2362 3200 / 2362 4200
 Valasaravakkam : 044 - 2486 0039 / 2486 4526
 Velacheri : 044 - 4305 7057 / 4204 3861
 West Mambalam : 044 - 2471 6145 / 2471 6149

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 Peelamedu : 0422 - 259 9122 / 259 9130
 Ramanathapuram: 0422 - 231 4990 / 231 5990
 R.S.Puram : 0422 - 254 5474 / 254 5475
 R S Puram - 2 : 0422 - 247 0100 / 247 9705
 Vadavalli : 0422 - 242 3800 / 242 4900

Trichy

Karumandapam : 0431 - 248 1677 / 248 1699
 KK Nagar : 0431 - 245 9153 / 245 9154

Srirangam : 0431 - 243 3268 / 243 3278
 Thennur : 0431 - 274 2153 / 274 2154
 Thiruverumbur : 0431 - 253 2005 / 253 2064
 Ariyalur : 04329 - 220 401 / 220 402
 Attur : 04282 - 241 005 / 241 007
 Cuddalore : 04142 - 223 153 / 224 153
 Dharapuram : 04258 - 220 007 / 220 008
 Dharmapuri : 04342 - 267 655 / 268 655
 Dindigul : 0451 - 242 4820 / 242 4821
 Erode : 0424 - 226 9984 / 226 9985
 Gobichettipalayam: 04285 - 223 261 / 223 262
 Hosur : 04344 - 222 990 / 225 990
 Karaikal : 04368 - 221 270 / 221 271
 Karaikudi : 04565 - 238 777 / 238 778
 Karur : 04324 - 241 881 / 241 882
 Kovilpatti : 04632 - 221 501 / 221 502
 Krishnagiri : 04343 - 233 101 / 233 102
 Kanchipuram : 044 - 2723 2376 / 4551 3266
 Kumbakonam : 0435 - 242 3631 / 242 3632

Madurai

By Pass Rd - Madurai : 0452 - 238 0901 / 238 0902
 Chinna Chokkikulam : 0452 - 253 2450 / 253 2451
 Madurai : 0452 - 234 8655 / 234 9655
 Thirumangalam : 04549 - 282 855 / 282 856
 Thirunagar : 0452 - 248 4005 / 248 4006
 Mayiladuthurai : 04364 - 227 531 / 227 532
 Nagarcoil : 04652 - 244 435 / 244 436
 Namakkal : 04286 - 221 071 / 221 072
 Mandarakuppam : 04142 - 262 500 / 262 600
 Neyveli : 04142 - 251 574 / 251 575
 Pattukkottai : 04373 - 252 270 / 252 271
 Pollachi : 04259 - 223 124 / 224 124
 Pudukcherry : 0413 - 226 4127 / 420 6177
 Muthialpet : 0413 - 223 3409 / 223 3509
 Rajapalayam : 04563 - 232 020 / 232 021
 Salem : 0427 - 233 5405 / 233 5406
 Agharam : 0427 - 226 6405 / 226 6405
 Tenkasi : 04633 - 226 658 / 226 659
 Thanjavur : 04362 - 278 571 / 278 572
 Thiruvavur : 04366 - 223 571 / 223 572
 Thachanallur : 0462 - 233 5194 / 290 5194
 Tirunelveli : 0462 - 257 6194 / 257 6195
 Tirupur : 0421 - 243 1101 / 243 1102
 Tiruvannamalai : 04175 - 292 026 / 292 027
 Tuticorin : 0461 - 234 5090 / 234 5091
 Velayuthampalayam: 04324 - 299 435 / 299 436
 Vellore : 0416 - 221 6772 / 420 7127
 Villupuram : 04146 - 252 113 / 252 114
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