

# BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

## 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)<sup>1</sup> b. Accrued Guaranteed Additions (GAs)<sup>2</sup> c. Vested reversionary bonuses<sup>3</sup>, if d. any Terminal bonus<sup>3</sup> if any
- ✓ **Flexibility** - Choose premium payment term, premium payment frequency, premium and policy term as per your need.
- ✓ **Protection** - Get life cover<sup>4</sup> for the entire policy term
- ✓ **Tax benefits** - Tax benefits apply to premiums paid and benefits received as per the prevailing tax laws<sup>5</sup>

#### 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 be payable

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

A = Sum Assured on Death, plus subsisting bonuses<sup>3</sup> already accrued, plus accrued guaranteed additions<sup>2</sup>

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)<sup>1</sup>

Bonuses consist of accrued reversionary bonuses<sup>3</sup>, interim bonus<sup>3</sup> and terminal bonus<sup>3</sup>, 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)<sup>1</sup> plus accrued Guaranteed Additions<sup>2</sup> plus subsisting reversionary bonuses<sup>3</sup> already accrued to the policy, If any plus terminal bonus<sup>3</sup>, if any E = 100.1% X annualized premium

#### ICICI Pru Future Perfect at a glance:

Premium payment option	Limited Pay				
Premium payment option (PPT) (Yrs)	5	7	10	15	20
Policy Term (Yrs)	10 to 15	12 to 17	15 to 20	20 to 25	25 to 30
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:** <sup>1</sup> 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. <sup>2</sup>GA: 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. <sup>3</sup> 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. <sup>4</sup> Life Cover: is the benefit payable on death of the life assured during the policy term. <sup>5</sup> 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.iciciprulife.com](http://www.iciciprulife.com)  
ICICI Prudential Life Insurance Company Limited, Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP Services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. ICICI Pru Future Perfect Form No. E21 UIN. 105N153V03. Advt. No.: L/11/1291/2024-25. **BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS**  
IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums Public receiving such phone calls are requested to lodge a police complaint.

## TATA AIA LIFE INSURANCE 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<sup>1&c</sup> apply income after premium payment term;
- Get vested Compound Reversionary Bonus<sup>2</sup> (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<sup>3</sup> 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. <sup>1</sup> 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  
<sup>2</sup> Compound Reversionary Bonus and Terminal Bonus will be based on Company's performance and are not guaranteed.  
<sup>3</sup> 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 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](mailto:customercare@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com). UIN: 110N133V04  
**BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFER** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

## BHARTI AXA LIFE 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<sup>2</sup>
- ✓ 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 Crescenzo, '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 Crescenzo, '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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## BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016,  
Valid Till : 18.02.2027 CIN : U65990MH1996PTC096899  
Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort,  
Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034  
Email: support@bluechipindia.co.in www.bluechipindia.co.in

## BLUECHIP INSURANCE BROKING PRIVATE LIMITED

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

## INVESTMENTS

## SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 28/02(Cr.)	NAV Rs. 11/03	Growth (%)		Fund Name	Corpus 28/02(Cr.)	NAV Rs. 11/03	Growth (%)	
			3 Yrs	5 Yrs				3 Yrs	5 Yrs
<b>HYBRID - AGGRESSIVE FUNDS</b>					<b>HYBRID - DYNAMIC ASSET ALLOCATION</b>				
Aditya Birla Sun Life Equity Hybrid 95	6,874.45	1,370.02	9.07	14.95	Aditya Birla Sun Life Balanced Advantage	6,988.25	96.68	10.91	13.09
Bandhan Hybrid Equity	751.52	22.91	11.91	16.41	Axis Balanced Advantage	2,625.19	19.56	12.29	12.17
Bank of India Mid & Small Cap Equity & Debt	974.20	33.05	14.17	22.10	Bandhan Balanced Advantage	2,193.01	22.36	8.52	10.32
Baroda BNP Paribas Aggressive	1,090.67	25.26	12.76	15.38	Bank of India Balanced Advantage	125.13	22.82	12.63	9.99
Canara Robeco Equity	9,841.01	322.55	11.08	14.59	Baroda BNP Paribas Balanced Advantage	3,832.93	21.73	11.15	15.06
DSP Aggressive	9,794.68	325.75	13.88	15.35	DSP Dynamic Asset Allocation	3,105.84	25.83	10.35	10.33
Franklin India Equity	2,031.12	247.02	13.78	16.66	HDFC Balanced Advantage	94,251.41	473.69	19.33	22.22
HSBC Aggressive	4,744.31	46.97	9.63	13.42	HSBC Balanced Advantage	1,432.46	40.23	9.98	10.75
ICICI Prudential Equity & Debt	39,886.28	353.49	17.07	23.57	ICICI Prudential Balanced Advantage	60,347.26	67.72	11.70	13.99
Invesco India Aggressive	570.18	20.41	14.13	14.59	Invesco India Balanced Advantage	918.70	49.59	11.72	11.81
Kotak Equity	6,324.10	54.85	12.75	17.56	Kotak Balanced Advantage	15,812.67	18.79	10.15	12.15
Mahindra Manulife Aggressive	1,523.64	24.31	14.11	18.29	Sundaram Balanced Advantage	1,434.84	32.45	9.68	9.96
Nippon India Equity	3,712.19	93.73	13.60	17.13	Tata Balanced Advantage	10,109.20	19.08	9.95	13.16
SBI Equity Hybrid	71,142.58	269.20	10.66	14.26	Union Balanced Advantage	1,318.79	18.61	8.22	12.06
Sundaram Aggressive	5,236.37	146.29	10.96	15.39	<b>EQUITY - ELSS FUNDS</b>				
Tata Hybrid Equity	3,733.13	397.53	11.37	14.93	Aditya Birla SL ELSS Tax Saver	13,629.04	52.34	11.05	11.65
UTI Aggressive Hybrid	5,956.36	368.08	15.43	19.83	Canara Rob ELSS Tax Saver	7,717.01	153.83	12.24	18.59
<b>EQUITY - LARGE CAP &amp; MID CAP FUNDS</b>					DSP ELSS Tax Saver	14,981.09	124.54	17.68	21.89
HSBC Flexi Cap	4,182.76	186.33	14.45	18.71	Franklin India ELSS Tax Saver	5,986.40	1,311.95	17.11	21.34
Kotak Flexicap	45,433.37	73.32	14.23	17.17	HDFC ELSS Tax saver	14,671.37	1,243.76	21.06	23.71
SBI Flexicap	20,029.64	97.44	10.16	15.90	HSBC ELSS Tax saver	3,604.41	116.59	15.51	18.76
Tata Flexi Cap	2,733.96	21.19	12.56	15.81	HSBC Tax Saver Equity	210.48	80.15	14.75	18.11
Union Flexi Cap	1,994.95	44.57	12.35	18.77	ICICI Pru ELSS Tax Saver	12,743.59	821.59	13.21	19.54
<b>EQUITY - LARGE CAP FUNDS</b>					Kotak ELSS Tax Saver	5,411.91	101.23	13.99	18.91
Aditya Birla SL Equity Advantage	5,006.78	783.30	8.06	14.77	Mahindra Manulife ELSS Tax Saver	839.23	25.11	12.10	18.69
Axis Growth Opp	12,595.75	28.34	13.38	19.87	Nippon India ELSS Tax Saver	13,354.46	111.50	15.16	19.49
Bandhan Core Equity	7,233.51	115.77	21.30	22.73	SBI Long Term Equity	25,723.50	394.81	23.39	25.45
Canara Rob Emerg Equities	21,405.22	223.24	13.56	19.09	Sundaram Diversified	1,361.57	194.69	11.73	16.28
DSP Equity Opportunities	12,597.53	550.10	18.74	20.69	Union ELSS Tax Saver	800.30	56.55	13.04	19.27
Franklin India Equity Advantage	3,121.12	165.55	13.10	19.03	UTI ELSS Tax Saver	3,386.30	183.10	10.41	16.71
HDFC Large and Mid Cap	21,526.58	293.58	18.48	24.49	<b>EQUITY - FLEXI CAP FUNDS</b>				
HSBC Large & Mid Cap	3,471.91	22.22	14.23	18.17	Aditya Birla SL Flexi Cap	20,079.75	1,570.76	13.07	17.82
ICICI Pru Large & Mid Cap	17,818.19	886.09	20.47	24.98	Bandhan Flexi Cap	6,594.89	182.44	12.16	15.10
Kotak Equity Opp	22,852.63	294.70	16.67	20.26	Canara Rob Flexi Cap	11,390.99	295.94	11.49	17.04
Mahindra Manulife Large & Mid Cap	2,243.20	23.14	12.44	20.42	DSP Flexi Cap	10,319.57	91.02	14.63	17.13
Nippon India Vision	4,969.46	1,276.98	17.72	21.31	Franklin India Flexi Cap	16,139.31	1,449.91	16.75	22.75
SBI Large & Midcap	27,384.68	548.19	16.21	20.78	HDFC Flexi Cap	64,124.15	1,757.88	21.91	25.98
Sundaram Large and Mid Cap	5,861.32	74.33	12.59	17.30	<b>EQUITY - MID CAP FUNDS</b>				
Tata Large & Mid Cap	7,419.57	469.86	15.41	18.86	Aditya Birla SL Midcap	5,055.65	674.39	15.05	21.26
Union Large & Midcap	745.29	22.13	12.88	18.64	Axis Midcap	26,087.92	96.60	14.32	20.03
UTI Large & Mid Cap	3,789.32	157.08	19.31	24.36	DSP Midcap	15,879.98	123.42	13.97	16.87
<b>EQUITY - LARGE CAP FUNDS</b>					Franklin India Prima	10,594.08	2,381.26	20.02	21.89
Aditya Birla SL Frontline Equity	26,286.10	467.12	13.08	17.96	HDFC Mid-Cap Opportunities	67,578.59	165.00	23.48	26.75
Axis Bluechip	30,517.08	54.62	8.28	12.40	HSBC Midcap	9,540.93	315.70	17.52	20.23
Bandhan Large Cap	1,634.08	67.61	12.31	16.74	ICICI Pru Midcap	5,393.79	246.98	17.85	24.31
Canara Rob Bluechip Equity	13,848.24	56.31	12.97	17.31	Kotak Emerging Equity	43,941.48	111.71	17.72	23.67
DSP Top 100 Equity	4,519.34	427.44	17.04	16.68	Mahindra Manulife Mid Cap	3,067.16	28.84	20.53	24.86
Franklin India Bluechip	6,937.44	907.05	11.32	17.31	Nippon India Growth	30,276.31	3,477.22	21.90	25.65
HDFC Large Cap	33,913.31	1,027.48	15.54	20.05	SBI Magnum Midcap	19,391.73	210.53	17.02	24.99
HSBC Large Cap	1,685.72	421.43	12.38	16.23	Sundaram Mid Cap	10,450.74	1,166.09	20.21	21.63
ICICI Pru Bluechip	60,177.20	98.07	15.98	20.61	Tata Mid Cap Growth	3,954.92	371.12	17.12	21.69
Kotak Bluechip	8,717.81	506.63	13.10	17.91	UTI Mid Cap	9,899.35	256.24	13.72	21.50
Mahindra Manulife Large Cap	560.86	20.64	11.79	17.00	<b>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.</b>				
Nippon India Large Cap	34,211.60	79.58	18.56	21.22	<b>Bluechip Corporate Investment Centre Private Limited - "Bluechip - ARN-0016" is only a Mutual Fund Distributor and not advisors. Bluechip accepts transactions on 'execution' basis, display all sales materials such as forms, fact sheets, brochures etc. as provided by Mutual Funds in all its offices. Bluechip is not charging any fees from the clients and have opted out for transaction fees. Bluechip also provides door to door services free of cost.</b>				
SBI BlueChip	46,139.85	82.66	12.85	17.74					
Tata Large Cap	2,267.20	451.27	12.66	17.25					
Union Largecap	401.13	21.13	10.70	16.18					
UTI Large Cap	11,720.45	245.36	10.04	16.13					

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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## 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 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](http://www.bluechipindia.co.in)
- For any complaints & queries contact us on 1800-22-6465 or send mail to [support@bluechipindia.co.in](mailto: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

## 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)<sup>8</sup>

## 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](mailto:customercare@tataaia.com). Visit us at: [www.tataaia.com](http://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.

## 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	Regular Pay (25 to 40 yrs)

## Capital Guarantee

- Option C: Decreasing Cover Limited Pay (5 to 12 yrs)
- Option D: Decreasing Cover with Capital Guarantee

Mode & Minimum Premium : Annual - Limited Pay 5 & 6 Yrs Rs.50,000/-, Others Rs.30,000/-  
Half Yrly - Limited Pay 5 & 6 Yrs Rs.25,000/-, Others Rs.15,000/-  
Quarterly - Limited Pay 5 & 6 Yrs Rs.12,500/-, Others Rs.7,500/-  
Monthly - Limited Pay 5 & 6 Yrs Rs.4,500/-, Others Rs.3,000/-  
**Top-Up Premium: Rs. 5,000 per Top-Up\***

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

**For Top-Up Premium: 1.25 times the Top Up premium**  
Max. Sum Assured : As per Board Approved Underwriting Policy (BAUP)

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](mailto:service@hdfclife.com), Help line: 022-68446530 (STD charges apply) Available Mon-Sat 10 am to 7 pm IST.: [www.hdfclife.com](http://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: 101L175V06) 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.

## BAJAJ ALLIANZ LIFE GUARANTEED PENSION GOAL II

## A NON-LINKED, NON- PARTICIPATING, IMMEDIATE &amp; DEFERRED ANNUITY PLAN

Bajaj Allianz Life Guaranteed Pension Goal II assures your Lifestyle goals by giving guaranteed<sup>2</sup> income throughout life as per your choice and need.

## Key Features:

- ☑ **Guaranteed<sup>2</sup> income throughout life:** Your annuity amount is guaranteed<sup>2</sup> at policy inception and is paid regularly as per your choice and need (Yearly/Half-yrly/Quarterly/Monthly)
- ☑ **Wide range of Annuity Options:** Choose from a wide range of Annuity options to meet your Lifestyle goals
- ☑ **Choose when your second innings starts:** Annuity starts immediately or after a few years as per your choice and need
- ☑ **Ensure your family's lifestyle goals are met even when you are not around:** Option for Joint life annuity with 50% or 100% annuity payable to your spouse after your death
- ☑ **Return of cost (Purchase price):** Option to receive Return of Purchase Price (ROP) on death or as Survival Benefit
- ☑ **Flexibility to choose Return of Purchase Price %:** Option to choose 50% to 100% Return of Purchase Price on death

## Annuity Options Available:

**Immediate Annuity:** Pay a lump sum and the Annuity pay-out will start immediately, as early as next month, depending up on the Annuity frequency option chosen by you at inception.

## Some selected annuity options:

- Option A: Life Annuity:** Annuity will be payable to you throughout life
- Option B: Life Annuity with Return of Purchase price (ROP<sup>1</sup>) on death:** Annuity will be payable to you throughout life and on death X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception.
- Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase price (ROP<sup>1</sup>) on death of Last Survivor:** Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the prevailing Annuity amount throughout his/her life. On death of the Last Survivor, X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception

**Deferred Annuity:** Pay a lump sum or regular/limited Premium and Annuity pay-out will start after the deferment period, chosen by you at inception. In case of death during Deferment Period, an amount equal to Death benefit factor \* Total Premiums Paid, subject to a minimum of 105% of Total Premiums Paid, shall be payable to the nominee

## Some selected annuity options:

- Option A: Life Annuity:** Annuity will be payable to you throughout life.
- Option B: Life Annuity with Return of Purchase Price (ROP<sup>1</sup>) on death:** Annuity will be payable to you throughout life and on death after the Deferment period, an amount equal to X% of Total Premiums Paid shall be paid to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100%, as chosen by the you at inception.
- Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase Price (ROP<sup>1</sup>) on death of Last Survivor:** Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the prevailing Annuity throughout his/her life. On death of surviving life after the Deferment period, an amount equal to X% of Total Premiums Paid shall be paid to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100%, as chosen by the you at inception.

<sup>1</sup>The Purchase Price is the single Premium or the sum of all regular/limited Premiums paid (including in a paid-up policy); excluding any GST/any other tax as may be applicable from time to time.

For details on other annuity options, please refer to sales brochure on <https://www.bajajallianzlife.com/>

For more details on the remaining annuity options under Immediate and deferred annuity, please refer to sales brochure on <https://www.bajajallianzlife.com/>

**Tax Benefits:** As per applicable tax laws as amended from time to time.

## Eligibility Criteria:

Min. & Max Age Entry	: Immediate - Min. 30 Yrs, Max. 85 Yrs
(For Single & Joint Lives) <sup>3</sup>	: Deferred – Min. 35 Yrs, Max. 84 Yrs (Subject to Annuity starting at a maximum age of 85 years)
Annuity Amount (Min.)	: Yrly - Rs.12,000/-, Half Yrly – Rs.6,000/-, Qtrly - Rs. 3,000/-, Mthly- Rs. 1,000/-
Min & Max Premium	: As per minimum/maximum Annuity instalment As per prevailing Board Approved Underwriting Policy
Premium Payment Term	: Regular/Limited Premium (Deferred Annuity) Minimum – 5 Yrs, Maximum -12 years Single Premium (Immediate/Deferred Annuity) – Single Pay

<sup>3</sup>If a life assured (Annuitant) or nominee/legal heirs under a deferred pension Policy with BALIC uses the proceeds from that Policy to purchase this Policy, then, the entry ages will not apply. If this product is purchased as QROPS through transfer of UK tax relieved assets, the minimum entry age for payment of annuity will be governed by the rules defined by HMRC from time to time.

<sup>2</sup>Conditions Apply - The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Guaranteed Pension Goal II are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on [www.bajajallianzlife.com](http://www.bajajallianzlife.com)) carefully before concluding a sale. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, IRDAI Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : [customercare@bajajallianz.co.in](mailto:customercare@bajajallianz.co.in). Bajaj Allianz Life Guaranteed Pension Goal II (UIN: 116N187V04). The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo. All charges/taxes, as applicable, will be borne by the Policyholder. The risk factors of the bonuses projected under the product are not guaranteed | Past performance of the Company doesn't construe any indication of future bonuses | The product is subject to the overall performance of the Company in terms of investments, management of expenses, mortality and lapses. **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS** - IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



## LIFE & HEALTH INSURANCE

### 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 Continuation 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 years<sup>®</sup>
- ✓ Income from end of 1st month with Immediate Income Option<sup>5</sup>
- ✓ 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<sup>^</sup>** 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<sup>^</sup> 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<sup>^</sup> 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 - <b>Immediate, Intermediate and Deferred Options-</b> Max. - For PPT 6 – 50 yrs, For PPT 8 and 10 – 55 yrs <b>Immediate, Intermediate options</b> Max. - For PPT 6 – 50 yrs, For PPT 8 and 10 – 60 yrs <b>Deferred Income Option</b>
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

Insurance is a Subject Matter of the Solicitation. **Disclaimers** \*Provided the policy is in force, \*\*Provided all due premiums have been paid, <sup>®</sup>Available 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, <sup>5</sup>If Monthly mode of Income payment frequency has been chosen IndiaFirst 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. 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 policy 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 CignaTTK 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 : MCIHLIP25035V012425** | Toll free:1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1492/Aug/2024-25.

### HDFC ERGO OPTIMA SECURE

**SABSE BADA SACH OPTIMA SECURE DE BENEFIT SO MUCH**

It's great when you ask for something and get more in return, isn't it?

That's why, HDFC ERGO brings to you a health insurance plan that gives you **SO MUCH** more benefits than you had asked for.

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

> So Much Coverage > So Much Choice > So Much Trust > So Much More.

#### Secure Benefit

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

#### Plus Benefit

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

#### Restore Benefit

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

#### Protect Benefit

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

#### Coverage's Offered

60 and 180 days pre and post hospitalisation covered

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

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

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

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

**E-opinion on 51 illnesses** - Avail e-opinion on 51 critical illnesses through network Providers in India

**New Global plans under my: Optima Secure** - Plans that cover medical expenses within as well as outside India

> Optima Secure Global Plan > Optima Secure Global Plus Plan

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

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

**Optima Wellbeing (Add-on)** - Avail unlimited cashless access to host of outpatient benefits

**NRI Discount** - 40% discount on premium for NRIs

**Coverage** - From INR 5 lakhs to INR 2 crores

**Policy options** - Individual and Family Floater options

**Tenure** - Policy tenure from 1 to 3 years

**Premium instalment options** - Monthly/Quarterly/Half Yearly

**Value buy**

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

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

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

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

**Add on cover**

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

(ii) **My:health Hospital Cash Benefit Add-on** - Get sum insured options of INR 500/1,000/1,500/2,000/2,500/3,000/5,000/ 7,500/10,000 to cover your out-of-pocket expenses

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

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

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** For more details on the risk factors, terms and conditions, please read the sales brochure / prospectus before concluding the sale. Terms & Conditions Apply. \*4X coverage means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benefit (if applicable) and Secure Benefit. Please refer the list of Non Medical Expenses specified in the policy wording. Daily cash in case of hospitalization for more than 48 hours in a Network Hospital's shared accommodation.E-opinion available through the Network Provider only. For additional covers, additional premium will be charged. 25% premium discount is applicable for Sum Insured up to INR 20 lakhs. Get Guaranteed Secure, Plus, Protect and Restore Benefits. Up to 50% discount available by choosing option of Aggregate deductible of Rs. 1 lakh up to Base Sum Insured of equal to or less than 20 lakhs. **UIN: my: Optima Secure - HDPHLIP25041V062425** HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146.. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.

**BLUECHIP OFFICES IN INDIA**



**ANDHRA PRADESH**

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

**TELANGANA**

**Hyderabad**

Ameerpet	:	040 - 2341 8316 / 2341 8416
Attapur	:	040 - 2401 8316 / 2401 9316
Boduppal	:	040 - 2720 5316 / 2720 5317
Champapet	:	040 - 2407 5316 / 2407 6316
Chandanagar	:	040 - 2303 8755 / 2303 8756
Dilsukh Nagar	:	040 - 2405 6548 / 2405 6549
Habsiguda	:	040 - 4851 0508 / 4016 0522
Hasthinapuram	:	040 - 4500 5415 / 4500 0377
Himayat Nagar	:	040 - 2339 5316 / 2322 1308
Kapra	:	040 - 2713 0938 / 6655 5613
Kukadpalli	:	040 - 2306 1646 / 4230 0905
Malkajgiri	:	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 / 48564685
Nizampet	:	040 - 2956 1438 / 2956 1497
Pragathi Nagar	:	040 - 4014 0665 / 23890785
RTC X Road	:	040 - 2764 5316 / 2766 5317
Secunderabad	:	040 - 6602 0300 / 2789 9116
Vanasthalipuram	:	040 - 4952 5657 / 4019 8206
Jagtial	:	08724 - 221 422 / 221 425
Karimnagar	:	0878 - 224 9910 / 224 9911
Kazipet	:	0870 - 243 4545 / 244 4747
Khammam	:	08742 - 235 316 / 245 316
Nizamabad	:	08462 - 235 316 / 236 316
Sangareddy	:	8500195316 / 8500155316
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
Paldi	:	079 - 2657 7934 / 2657 7935
Satellite	:	079 - 2676 9024 / 2676 9025

**Baroda**

Alkapuri	:	0265 - 232 3018 / 232 3021
Vasna Road	:	0265 - 225 4074 / 225 4075
Waghodia Road	:	0265 - 252 1820 / 252 1821
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 0337 / 246 5337

**KARNATAKA**

**Bengaluru**

Banashankari	:	080 - 2669 0288 / 2669 0319
Bannerghatta	:	080 - 2648 2880 / 2648 2881
Basavangudi	:	080 - 2242 3777 / 2660 8777
Basaveshwara Ngr	:	080 - 2322 5533 / 4153 5692
Bommanahalli	:	080 - 4093 5276 / 4093 5720
BTM Layout	:	080 - 2678 3744 / 2678 3752
Electronic City	:	080 - 2960 0305 / 2960 0306
Indira Nagar	:	080 - 2520 2939 / 2520 3739
Infantry Road	:	080 - 4113 0952 / 2286 0704
Jayanagar	:	080 - 2653 3751 / 2653 3752
JP Nagar	:	080 - 2658 9699 / 2658 9499
Kammanahalli	:	080 - 2580 5627 / 2580 5628
Kanakapura	:	080 - 2256 3003 / 2256 3013
Kengeri	:	080 - 2848 5695 / 2848 5696
Koramangala	:	080 - 2553 3393 / 2553 3394
Krishnarajapuram	:	080 - 2990 4528 / 2990 4571
Kumaraswamy Lyt	:	080 - 2666 8150 / 2666 8152
Hesaraghatta	:	080 - 2839 7339 / 28397336
Malleshwaram	:	080 - 2356 1500 / 2356 1501
Marathalli	:	080 - 4372 1083 / 4372 1085
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
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
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
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	:	08116 - 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
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**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
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
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
Olavakkode	:	0491 - 255 5501 / 255 5502
Pala	:	0482 - 221 0120 / 221 0180
Palakkad	:	0491 - 250 4440 / 250 4441
Pathanamthitta	:	0468 - 232 0613 / 232 0614
Pattambi	:	0466 - 291 3009 / 291 4009
Taliparamba	:	0460 - 230 0035 / 230 0036
Payyanur	:	04985 - 203 490 / 205 390
Perinthalmanna	:	04933 - 226 380 / 226 390
Ramanattukara	:	0465 - 244 3003 / 244 3005
Thalassery	:	0490 - 232 4177 / 232 3177
Thrissur	:	0487 - 232 5570 / 232 5571
Thiruvalla	:	0469 - 263 0123 / 263 0124
Tirur	:	0494 - 242 0753 / 242 0754
Vadakkara	:	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-ThakurComplex	:	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 51



**BLUECHIP OFFICES IN INDIA**

**WEST BENGAL**

**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
Baruipur	:	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
Asansol	:	7596025210 / 9147104310
Berhampore	:	97341 89038 / 97341 89078
Contai	:	032220 - 259 004 / 259 005
Bardhaman	:	0342 - 264 7835 / 264 7814
Cooch Behar	:	09147105247/ 222 217
Darjeeling	:	0354 - 225 4477 / 225 4478
Durgapur	:	0343 - 254 5654 / 254 5665
Haldia	:	03224 - 272 252 / 272 253
Kalyani	:	033 - 2582 0170 / 2582 0174
Kharagpur	:	03222 - 225 023 / 225 028
Krishnanagar	:	03472 - 251 002 / 251 003
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

**ASSAM**

Dibrugarh	:	0373 - 232 1164 / 232 5654
Duliajan	:	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

**TAMIL NADU**

**Chennai**

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
Mandaveli	:	044 - 2462 0701 / 2462 0702
Muggapair	:	044 - 2656 1210 / 2656 1757
Mylapore	:	044 - 2495 0188 / 2495 0189
Nanganallur	:	044 - 4005 0068 / 4854 0257
Neelengarai	:	044 - 2449 0062 / 3504 6372
Old Washermanpet	:	044 - 4552 0033 / 4355 1414
Pallikaranai	:	044 - 4807 1933 / 2277 0672
Pammal	:	044 - 2248 1053 / 4850 6345
Parrys	:	044 - 2526 8382 / 2526 8384
Perambur	:	044 - 4207 9969 / 2671 1216
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
Thiruvanniyur	:	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

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
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