

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

TATA AIA LIFE INSURANCE SMART VALUE INCOME PLAN

INDIVIDUAL, NON-LINKED, PARTICIPATING LIFE INSURANCE SAVINGS PLAN

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

Plan Options:

1. Cash Bonus
2. Accumulating Cash Bonus

Benefits in Detail:

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

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

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

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

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

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

Survival Benefit: Option 1: provided the policy is in force and all due premiums have been paid, the policyholder would be eligible to receive Cash Bonus until death or end of policy term, whichever is earlier.

Option 2: No survival benefit is payable The survival benefit shall be payable as on Survival of the life insured per payout frequency and the “special date” chosen, if any.

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

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

Eligibility Criteria:

- Age at Entry (years) [#]
- Policy Term (PT) (years)
- Premium Payment Term (PPT) (yrs)
- Premium Payment Mode
- Cash Bonus Payout Frequency
- Min. 30 days, Max.: 65 Yrs.

- Limited Pay: Whole Life: 100 minus Entry Age, Other than Whole Life: Min.: 20, Max.:50

- Regular Pay: Whole Life: NA, Other than Whole Life: Min.:10 Max.:30

- Policy terms available in integers only

- Limited Pay: Min.: 5, Max.:12

- Regular Pay: Same as Policy Term

- Premium Payment Term available in integers only

- Annual/ Half-yearly/ Quarterly/ Monthly

- Annual / Half-yearly / Quarterly / Monthly

Insurance is a Subject Matter of the Solicitation. Disclaimer: # Any reference to age is as on last birthday This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is also available for sale through online mode. Insurance cover is available under this product. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. This product brochure should be read along with Benefits Illustration. The risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn't construe any indication of future bonuses, and These products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. Risk cover commences along with policy commencement for all lives, including minor lives. The proposer will also act as a policyholder during the age of minority of the insured. In the event of the life insured dying during the age of minority, the policy nominee will be payable to the policyholder/proposer. The policy shall vest in the life of the minor insured once he/she attains majority i.e. 18 years. Buying a Life Insurance Policy is a long-term commitment. An early termination of the Policy usually involves high costs and the Surrender Value payable may be less than the all the Premiums Paid. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. All Premiums and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked "guaranteed" in the illustration table on the pages 7, 8, 9 and 10. If your policy offer variable benefits then the illustrations on the pages 7, 8, 9 and 10 will show two different rates of assumed future investment returns. These assumed rate of return are not guaranteed and these are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including actual future investment performance. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Adv1/2024/Sep/2804 • UIN: 110N162V03 .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.

TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A NON-LINKED, PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

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

Key Features:

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

Benefits Under the plan:

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

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

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

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

Plan Eligibility:

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

Disclaimer - Insurance is a Subject Matter of the Solicitation. Disclaimers: The complete name of Tata AIA Diamond Savings Plan is Tata AIA Life Insurance Diamond Savings Plan (UIN: 110N133V05- A Non-Linked, Participating Individual Life Insurance Savings Plan. *A Guaranteed Income As a % of of Assured Benefit shall be paid annually commencing from the end of next policy year after premium payment term till maturity of the Policy or till death of the Life Insured, whichever is earlier ~Compound Reversionary Bonus and Terminal Bonus will be based on Company's performance and are not guaranteed. ^Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax Laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Insurance cover is available under this product. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: 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. • UIN: 110N133V05 BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFER IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

ICICI PRU SAVINGS SURAKSHA

A PARTICIPATING NON-LINKED LIFE INDIVIDUAL SAVINGS PRODUCT

ICICI Pru Savings Suraksha is Participating life insurance Plan.

Key Benefits of ICICI Pru Savings Suraksha

- **Protection:** Get life cover¹ for entire policy term.
- **Savings with the comfort of guarantee*:** At maturity of the policy, you receive

◆ Guaranteed Maturity Benefit² (GMB)

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

◆ Vested Reversionary Bonuses⁴ and Terminal Bonus⁴, if any

◆ Terminal bonus⁴ (A lump sum benefit which is linked to Bonus, if declared, and is paid out on policy termination), if declared.

Benefits in detail:

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

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

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

Reversionary Bonus⁴: Reversionary bonus, If declared, will be declared each year during the term of the policy starting from the first policy year.

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

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

* Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus if declared.

Tax Benefits: apply to premiums paid and benefits received as per the prevailing tax laws.

ICICI Pru Savings Suraksha at a glance

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

Insurance is a Subject Matter of the Solicitation. ICICI Prudential Life Insurance Company Limited, IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837. As per the Finance Act 2012, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10(10D) of the Income Tax Act. Further tax benefit u/s 80C for such policy will be limited only up to 10% of Sum Assured. Tax benefits under the policy are subject to conditions under Sec.10 (10D) and Sec. 80C of the Income Tax Act, 1961. Goods & Services Tax and Cess (if any) will be charged extra as per prevailing rates. Tax laws are subject to amendments from time to time. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. 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 Limited & Prudential IP Services Limited and used by ICICI Prudential Life Insurance Company Limited under license. ICICI Pru Savings Suraksha Form No. E11, E12. UIN: 105N135V04. Advt. : L11/1391/2024-25. 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. DISCLAIMERS : 1 Life Cover is the benefit payable on death of the life assured during the policy term. 2GMB: Your GMB will be set at policy inception and will depend on policy term, premium, premium payment term, Sum Assured on death and gender. Your GMB may be lower than your Sum Assured on death. 3GA: Guaranteed Additions (GAs) totaling 5% of GMB each year will accrue during the first five policy years if all due premiums are paid. GAs accrue on payment of due premium. 4Bonus: 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 vested 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 *Guaranteed Benefits: Guaranteed benefits is in the form of Guaranteed Maturity Benefit and Guaranteed Additions.



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

MUTUAL FUND NFO's

UTI MULTI CAP FUND

Type of Scheme : An open-ended equity scheme investing across large cap, mid cap and small cap stocks

Launch Date : 29th April, 2025

Fund Manager : Karthikraj Lakshmanan

Plans & Options : Regular Plan

Minimum Amt. : Rs. 1000/-

Benchmark : Nifty 500 Multicap 50:25:25 TRI

Exit Load : 1% for redemption within 90 days.

NFO Closes on : 13th May, 2025

ICICI PRUDENTIAL QUALITY FUND

Type of Scheme : An open ended equity scheme following Quality Factor as theme

Launch Date : 6th May, 2025

Fund Manager : Ihab Dalwai,Masoomi Jhurmarvala

Plans & Options : Regular Plan

Minimum Amt. : Rs. 5,000 (plus in multiples of Re.1)

Benchmark : Nifty 200 Quality 30 TRI

Exit Load : 1% for redemption within 12 Months.

NFO Closes on : 20th May, 2025

CANARA ROB. MULTI ASSET ALLOCATION FUND

Type of Scheme : in Equity & Equity related instruments, debt & money market instruments, Gold ETFs, and Silver ETFs.

Launch Date : 9th May, 2025

Fund Manager : Kunal Jain,Ennette Fernandes,Amit Kadam

Plans & Options : Regular Plan

Minimum Amt. : Rs. 5,000 (plus in multiples of Re.1)

Benchmark : BSE 200 TRI

Exit Load : 1% - if redeemed/switched out above 12% of allotted units within 365 days from the date of allotment..

NFO Closes on : 23rd May, 2025

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/03(Cr.)	NAV Rs. 25/04	Growth (%)		Fund Name	Corpus 31/03(Cr.)	NAV Rs. 25/04	Growth (%)	
			3 Yrs	5 Yrs				3 Yrs	5 Yrs
EQUITY - FLEXI CAP FUNDS					Canara Rob Bluechip Equity	13,848.24	60.41	15.12	21.37
Aditya Birla SL Flexi Cap	20,079.75	1,690.55	15.44	23.95	DSP Top 100 Equity	4,519.34	461.96	19.43	22.89
Axis Flexi Cap	11,115.75	25.01	11.97	18.46	Franklin India Bluechip	6,937.44	973.45	13.53	21.96
Bandhan Flexi Cap	6,594.89	195.93	14.36	21.06	HDFC Large Cap	33,913.31	1,099.10	16.97	24.58
Canara Rob Flexi Cap	11,390.99	317.82	13.67	21.63	HSBC Large Cap	1,685.72	451.89	14.42	20.60
DSP Flexi Cap	10,319.57	98.08	16.66	23.44	ICICI Pru Bluechip	60,177.20	105.08	17.84	25.37
Franklin India Flexi Cap	16,139.31	1,561.99	18.57	28.62	Kotak Bluechip	8,717.81	542.13	14.77	22.78
HDFC Flexi Cap	64,124.15	1,901.26	23.15	31.08	Mahindra Manulife Large Cap	560.86	22.30	13.56	21.61
HSBC Flexi Cap	4,182.76	201.42	16.32	24.36	Nippon India Large Cap	34,211.60	85.23	20.05	27.24
Kotak Flexicap	45,433.37	79.00	15.71	22.58	SBI BlueChip	46,139.85	87.92	14.27	22.64
SBI Flexicap	20,029.64	103.53	11.84	21.42	Tata Large Cap	2,267.20	480.03	14.30	22.65
Tata Flexi Cap	2,733.96	23.17	14.69	20.42	Union Largecap	401.13	22.44	12.16	20.46
Union Flexi Cap	1,994.95	47.95	14.06	23.44	UTI Large Cap	11,720.45	263.10	12.03	20.84
EQUITY - FOCUSED FUNDS					EQUITY - MID CAP FUNDS				
Aditya Birla SL Focused	6,940.93	134.36	15.20	22.28	Aditya Birla SL Midcap	5,055.65	723.56	16.39	28.74
Bandhan Focused Equity	1,595.25	81.25	16.12	21.98	Axis Midcap	26,087.92	102.64	16.06	24.45
DSP Focus	2,258.59	52.21	17.99	22.90	DSP Midcap	15,879.98	133.13	15.69	22.60
Franklin India Focused Equity	10,907.40	101.75	16.97	26.48	Franklin India Prima	10,594.08	2,553.95	21.74	28.33
HDFC Focused 30	15,515.87	219.75	23.39	30.79	HDFC Mid-Cap Opportunities	67,578.59	176.65	24.75	33.48
ICICI Pru Focused Equity	9,532.60	86.24	21.92	28.36	HSBC Midcap	9,540.93	344.64	19.91	26.53
Kotak Focused Equity	3,135.90	23.34	13.37	22.17	ICICI Pru Midcap	5,393.79	261.80	18.96	30.56
Nippon India Focused Equity	7,480.00	113.54	13.73	26.16	Kotak Emerging Equity	43,941.48	119.60	18.68	30.39
SBI Focused Equity	32,929.18	332.54	13.50	21.52	Mahindra Manulife Mid Cap	3,067.16	30.66	21.27	30.36
Sundaram Focused	1,007.19	152.20	12.75	21.47	Nippon India Growth	30,276.31	3,802.78	23.61	33.49
Tata Focused Equity	1,635.33	22.07	14.64	23.69	SBI Magnum Midcap	19,391.73	223.82	17.41	31.78
Union Focused	363.49	23.60	11.13	20.84	Sundaram Mid Cap	10,450.74	1,261.17	22.19	29.49
EQUITY - LARGE & MID CAP FUNDS					Tata Mid Cap Growth	3,954.92	395.84	18.55	27.95
Aditya Birla SL Equity Advantage	5,006.78	835.72	10.28	21.13	Union Midcap	1,195.82	42.80	16.64	30.34
Axis Growth Opp	12,595.75	30.19	14.51	24.73	UTI Mid Cap	9,899.35	273.61	14.96	27.42
Bandhan Core Equity	7,233.51	124.61	23.02	29.34	EQUITY - SMALL CAP FUNDS				
Canara Rob Emerg Equities	21,405.22	240.96	15.51	24.85	Aditya Birla SL Small Cap	4,053.50	77.66	14.71	28.96
DSP Equity Opportunities	12,597.53	591.64	20.45	26.54	Axis Small Cap	20,954.45	97.89	17.41	30.42
Franklin India Equity Advantage	3,121.12	177.03	14.57	25.72	Bandhan Small Cap	8,474.84	42.11	26.02	35.90
HDFC Large and Mid Cap	21,526.58	317.23	19.79	29.47	Canara Rob Small Cap	10,276.74	35.31	13.41	34.20
HSBC Large & Mid Cap	3,471.91	24.12	16.48	24.18	DSP Small Cap	13,276.88	172.17	14.92	32.54
ICICI Pru Large & Mid Cap	17,818.19	947.57	21.12	30.51	Franklin India Smaller Cos	11,257.08	158.20	21.11	34.54
Kotak Equity Opp	22,852.63	315.53	17.75	25.40	HDFC Small Cap	28,119.87	123.95	19.52	34.48
Mahindra Manulife Large & Mid Cap	2,243.20	25.25	14.35	25.58	HSBC Small Cap	13,334.31	73.82	18.00	35.35
Nippon India Vision	4,969.46	1,379.93	20.05	27.89	ICICI Pru Smallcap	6,911.83	79.42	16.14	33.56
SBI Large & Midcap	27,384.68	578.68	16.36	26.93	Kotak Small Cap	14,407.09	238.77	13.67	33.48
Sundaram Large and Mid Cap	5,861.32	80.05	14.57	23.93	Nippon India Small Cap	50,826.29	154.93	21.47	38.81
Tata Large & Mid Cap	7,419.57	500.35	16.49	23.58	SBI Small Cap	28,453.40	161.44	15.64	29.59
Union Large & Midcap	745.29	23.48	13.63	23.51	Sundaram Small Cap	2,762.92	234.25	17.63	32.51
UTI Large & Mid Cap	3,789.32	168.52	21.21	29.59	Tata Small Cap	8,274.12	36.67	20.45	35.04
EQUITY - LARGE CAP FUNDS					Union Small Cap	1,312.64	43.20	14.17	30.13
Aditya Birla SL Frontline Equity	26,286.10	501.99	15.17	23.21					
Axis Bluechip	30,517.08	58.50	10.79	16.83					
Bandhan Large Cap	1,634.08	72.66	15.21	21.56					

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 Limited	CRISIL AAA	15,000	M/Q/H/A/C	7.40	7.55	7.85
ICICI Home Finance	CRISIL AAA	10,000	M/Q/A/C	7.25	7.65	7.75
Mahindra Finance Limited	CRISIL AAA	5,000	M/Q/H/A/C	7.50	7.80	8.10
Sundaram Home Finance	ICRA AAA	10,000	M/Q/A/C	7.20	7.50	7.50

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

* Fixed Deposit Investments are unsecured in Nature. Investors are 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 Non-Linked, Participating Individual Life Insurance Savings Plan

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

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	Premium Payment Term PPT Limited Pay (5 to 12 yrs)	

Option B: Level Cover with Capital Guarantee	Regular Pay (25 to 40 yrs)
Option C: Decreasing Cover	Limited Pay (5 to 12 yrs)
Option D: Decreasing Cover with Capital Guarantee	
Mode & Minimum Premium :	Annual - Limited Pay 5 & 6 Yrs Rs.50,000/-, Others Rs.30,000/- Half Yrly - Limited Pay 5 & 6 Yrs Rs.25,000/-, Others Rs.15,000/- Quarterly - Limited Pay 5 & 6 Yrs Rs.12,500/-, Others Rs.7,500/- Monthly - Limited Pay 5 & 6 Yrs Rs.4,500/-, Others Rs.3,000/- Top-Up Premium: Rs. 5,000 per Top-Up*
Max. Premium	As per Board Approved Underwriting Policy (BAUP)
Min. Sum Assured	Basic Sum Assured: Entry Age less than 50 years - 7 times the Annualized Premium Entry Age equal to 50 yrs and above - 5 times the Annualized Premium For Top-Up Premium: 1.25 times the Top Up premium
Max. Sum Assured	As per Board Approved Underwriting Policy (BAUP)

Insurance is a Subject Matter of the Solicitation. HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Help line: 022-68446530 (STD charges apply) Available Mon-Sat 10 am to 7 pm IST.: www.hdfclife.com. The name /letter 'HDFC' in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under license from HDFC Bank Limited. ARN: BR/10/24/16445 HDFC Life Smart Protect Plan (UIN: 10L1175V06) 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.

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

A NON-LINKED, NON-PARTICIPATING ANNUITY PLAN

Tata AIA Life Insurance Fortune Guarantee Pension that helps you gain financial freedom during your second innings. The plan offers you regular guaranteed income for life to help you manage your expenses post retirement.

Key Features:

- Multiple annuity options to suit your needs
- High purchase price benefit to encourage you to save more
- Option to increase annuity through Top-up premiums
- Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws

The Annuity Options available:

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

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

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

Death benefit payable within Deferment Period:

- Death Benefit is higher of –
- Total Premiums Paid (excluding loading for modal premiums) up to date of death + Accrued Guaranteed Additions
- 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

Eligibility Criteria:

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

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

ICICI PRU GUARANTEED PENSION PLAN FLEXI

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

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

Key Features:

- Guaranteed[#] annuity for your entire life with an option of return of premiums paid⁶
- Wide range of annuity options available to suit your retirement needs
 - Choice of Joint Life annuity options & Waiver of Premium² feature to help secure the happiness of your loved ones
 - Choice of increasing³ annuity options that will give you inflation hedged retirement income in your golden years
- Wide range of options to give you choice of how long you want to pay premiums and choice of when to start your annuity as per your specific requirements
- Access to funds in times of need with Special Withdrawal Feature¹
- Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- "Save the Date⁴" feature to receive your annuity on any date of your choice
- Option to "Top-ups⁵" your plan as and when you have additional funds to invest

Annuity options available to suit your retirement needs:

- Single Life & Joint Life - without Return of Premium/ with Return of Premium
- Single Life with Return of Premium (ROP) on Critical Illness (CI) or Permanent Disability due to Accident (PD) or Death
- Increasing Annuity for Single Life/ Joint Life with Return of Premium

Tax Benefit: Tax benefits may be available as per the prevailing Tax laws⁷. [#]T&C apply^{*}

Eligibility Criteria:

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

Insurance is a Subject Matter of the Solicitation. Disclaimer: [#]The annuity amount is informed to you at the time of availing the plan and is guaranteed and unchanged for life. Guaranteed Benefits will be payable subject to all due premiums being paid. Guaranteed Annuity will start based on the income start year chosen by you. ¹The maximum withdrawal permitted at any time shall not exceed 60% of Total Premiums Paid as on date of request, less the amount previously withdrawn (if any) as Special withdrawals. The minimum amount of lumpsum withdrawal will be Rs. 5,000 at the time of each exercise. The withdrawal amount will be paid as a lump sum in return for a reduction in future annuity payments and other benefits payable under the policy. The number of times you will be permitted to make part withdrawals over the policy term is limited to 3. For more details on the terms and conditions applicable under this feature, refer to clause of 12 of "Terms and conditions" ²You can opt for waiver of premium benefit with Joint Life options – Joint Life with Return of Premium & Joint Life without Return of Premium. On death of the Primary Annuitant during the premium payment term, the future premiums will be waived off and the applicable benefits will continue to be paid to the Secondary Annuitant. On selection of waiver of premium benefit, separate annuity rates for Joint Life options will be applicable. ³Under increasing annuity options the annuity amount increases every year at a rate of 5% p.a. of the annuity amount payable in the first year after completion of deferment period. ⁴At the time of buying the policy, you can choose to receive the annuity on any one date, to coincide with any special date. This option needs to be selected at policy inception or before the first annuity payment. The date chosen should be succeeding the due date of the first annuity payment. ⁵You can increase your annuity at any time by paying an additional premium (top-up premium). There's no restriction on the premium amount you need to pay to avail a top-up. The additional annuity payable will be calculated as per the then prevailing annuity rates and age of the Annuitant at the time of payment of additional premium. This option can be chosen anytime during the deferment period only and while the policy is in-force, and all due premiums have been paid. ⁶If the Return of Premium option is chosen, you can get back your total premiums paid in case of death of the annuitant. ⁷Tax benefits are subject to conditions under Sections 80C, 115BAC and other provisions of the Income Tax Act, 1961. Goods and Services tax and Cesses, if any will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for more details. © ICICI Prudential Life Insurance Co. Ltd. All rights reserved. Registered with Insurance Regulatory & Development Authority of India (IRDAI) as Life Insurance Company. Regn. No. 105. CIN: L66010MH2000PLC127837. Reg. Off: ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Tel: 40391600. Customer helpline number - 1860 266 7766. Timings – 10:00 A.M. to 7:00 P.M., Monday to Saturday (except national holidays). Member of the Life Insurance Council. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. ICICI Pru Guaranteed Pension Plan Flexi Form No.: 119, UIN: 105N187V07. Advt. No.: L/II/2120/2024-25 BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

TATA AIA 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			

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LIFE & HEALTH INSURANCE

INDIA FIRST LIFE GUARANTEED PENSION PLAN

A Non-Linked, Non-Participating, Individual, Savings Deferred Annuity Plan

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

Key Features:

- ✔ Limited Payments – Lifetime Annuity Income
- ✔ 5 Annuity Options available
- ✔ Extend Plan benefits to your partner with Joint Life option
- ✔ Flexible Pay-outs

Annuity Options available under this plan:

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

Eligibility Criteria:

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

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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 Continuance Benefit Not Opted			
Policy Term				
	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, Jaccaranda 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

A Non-Linked, Non-Participating, Individual, Savings Deferred Annuity Plan

Key Benefits

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

Benefits under the plan:

Sarvah Pratham :

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

Sarvah Uttam:

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

Sarvah Param:

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

Eligibility

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

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 CignaTK 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 : MCHLUP25035V012425 | Toll free:1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1492/Aug/2024-25.

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
Hashthinapuram	: 040-4500 5415/ 4500 0377
Himayat Nagar	: 040-2339 5316/ 2322 1308
Kapra	: 040-2713 0938/ 6655 5613
Kukadpalli	: 040-2306 1646/ 4230 0905
Malkajigiri	: 040-4002 5162/ 4512 9452
Manikonda	: 040-2356 8931/ 2356 8941
Marredpally	: 040-2771 0998/ 2771 1410
Mendhipatnam	: 040-2351 2034/ 2352 6356
Miyapur	: 040-4891 4453/ 4891 5342
Nacharam	: 040-4020 1616/ 4020 1717
Nagole	: 040-2422 0316/ 4856 4685
Nizampet	: 040-2956 1438/ 2956 1497
Pragathi Nagar	: 040-4014 0665/ 2389 0785
RTC X Road	: 040 - 27645316/ 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/ 2839 7336
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	:0821-2471454/ 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

Attingal	: 0470 - 262 7211/ 262 8211
East Fort	: 0471 - 246 3750/ 246 4750
Pattam	: 0471 - 244 6311/ 244 6312
Varkala	: 0470 - 261 1211/ 261 0611
Calicut	: 0495 - 272 7724/ 272 7725
Kalpetta	:04936 - 207 345/ 208 345
Kanhangad	: 0467 - 220 6124/ 220 6154
Kannur	: 0497 - 276 4181/ 276 4182
Karunagappally	: 0476 - 262 6751/ 262 7750
Kasaragod	: 04994- 231 431/ 231 432
Kodakara	: 0480 - 272 5580/ 272 5581
Kodungallur	: 0480 - 280 2653/ 280 2654
Kollam	: 0474 - 275 3001/ 275 3002
Kottayam	: 0481 - 256 9750/ 256 9751
Kozhencherry	: 0468 - 231 0720/ 231 0721
Kunnamkulam	: 0488 - 522 3509/ 522 3510
Manjeri	: 0483 - 276 1124/ 276 1125
Mattannur	: 0490 - 247 4662/ 247 4663
Mavelikara	: 0479 - 234 4495/ 234 4496
Ottapalam	: 0466 - 224 7366/ 224 8227
Olavakkode	: 0491 - 255 5501/ 255 5502
Pala	: 0482 - 221 0120/ 221 0180
Palakkad	: 0491 - 250 4440/ 250 4441
Pathanamthitta	: 0468 - 232 0613/ 232 0614
Pattambi	: 0466 - 291 3009/ 291 4009
Taliparamba	: 0460 - 230 0035/ 230 0036
Payyanur	:04985 - 203 490/ 205 390
Perinthalmanna	:04933 - 226 380/ 226 390
Ramanattukara	: 0465 - 244 3003/ 244 3005
Thalaserry	: 0490 - 232 4177/ 232 3177
Thrissur	: 0487 - 232 5570/ 232 5571
Thiruvalla	: 0469 - 263 0123/ 263 0124
Tirur	: 0494 - 242 0753/ 242 0754
Vadakara	: 0496 - 251 7721/ 251 7722

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)	: 865593651/865593652
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 - 24386887 / 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 - 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 Raje 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
Bibvewadi	: 020 -2441 2237/ 2441 2247
Bavdhan	: 020 -2995 2191

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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	:	03220-259	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
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