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LUECHIP BULLET

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OUR TAMIL NADU DIVISION CELEBRATES 15th ANNIVERSARY



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

Company Name	Ratings	Min.	Int	Inter	Interest Rate (%)		Value of
		Amt.	P'ble	12M	24M	36M	1000
		(Rs.)		Mths	Mths	Mths	in 3Yrs
Cent Bank Housing Fin.	CRISIL FA	10000	M/Q/C	9.25	9.25	9.25	1316
Dewan Housing Ltd	CRISIL AAA	2000	A/C	9.25	9.50	9.50	1313
GRUH Finance Ltd	CRISIL FAA+	1000	M/Q/A/C	8.75	8.75	8.50	1277
HDFC Ltd	CRISIL FAAA	20000	M/Q/A/C	8.90	8.90	8.90	1291
ICICI Home Finance	ICRA MAAA	10000	M/Q/A/C	8.50	8.75	8.50	1277
LIC Housing Finance	CRISIL FAAA	10000	H/C	8.60	8.70	8.75	1286
Mahindra Finance	CRISIL FAAA	10000	Q/H/C	9.00	9.25	9.25	1304
PNB Housing Finance	CRISIL FAAA	20000	H/C	9.15	9.15	9.15	1300
Sundaram Home Fin.	ICRA MAA+	10000	M/Q/C	8.75	9.00	9.00	1295
Tamil Nadu Power Fin.	_	10000	Q/A/C	9.25	9.50	10.00	1331
Apollo Hospital Ltd	CRISIL AA/FAA	25000	Q/C	9.00	9.25	9.50	1313
Godrej & Boyce Ltd	CARE FAAA	25000	Н	_	_	9.50	_
Fenner India	_	25000	Q	9.00	9.25	9.50	_
Prism Cement Ltd	_	10000	Q/C	9.75	9.75	_	_

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

MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend	Dividend	Scheme Name	Dividend	Dividend
	Date	%		Date	%
IDBI Div.Equity Fund	25/05/15	10.00%	Birla SL Frontline Equ	uity 24/04/15	17.50%
IDBI India Top 100 Eq.	25/05/15	10.00%	ICICI Pru Top 100 Fur	nd 24/04/15	18.10%
ICICI Pru Exp & Other	22/05/15	22.50%	SBI Magnum Equity F	und 24/04/15	60.00%
Birla SL LT Adv.	21/05/15	25.00%	UTI Opportunities Fu	nd 23/04/15	15.00%
UTI Equity Fund	20/05/15	28.00%	Birla Sun Life MNC F	und 22/04/15	100.00%
DSP-BRTax Saver Fund	15/05/15	4.50%	Franklin (I) Flexi Cap	27/03/15	17.50%
Kotak Emerging Equity	28/04/15	21.00%	DSP-BR Small & Mid (Cap 27/03/15	23.00%

BLUECHIP MARKET WATCH FOR THE FORTNIGHT

	13/05	27/05	Diff %Tı	end		13/05	27/05	Diff %T	rend
India Market	rs				Currency				
BSE Sensex	27251.10	27554.66	1.15%	\odot	USD	64.1481	63.7754	-0.58%	\odot
CNX Nifty	8235.45	8334.60	1.20%	\odot	EUR	71.8677	69.6255	-3.12%	\odot
CNX Mid Cap	12757.65	13095.60	2.65%	\odot	GBP	100.235	98.3366	-1.89%	\odot
World Markets					Commodity				
Nasdaq	4981.69	5106.59	2.51%	\odot	Gold	27041	26890	-0.56%	\otimes
FTSE	6949.60	7033.30	1.20%	\odot	Silver	37997	38026	0.08%	(1)
Nikkei 225	19764.72	20472.48	3.58%	\odot	Crude Oil	3900	3705	-5.00%	\odot

SELECT MUTUAL FUNDS PERFORMANCE REPORT

Fund Name	Corpus(Cr.)	NAV	P	erformanc	e for the lo	ast	Fund Name	Corpus(Cr.)	NAV	P	erformanc	e for the lo	ast
	31/03	27/05	1 Yr	2 Yr	3 Yr	5 Yr		31/03	27/05	1 Yr	2 Yr	3 Yr	5 Yr
DIVERSIFIED							MID CAP						
Franklin (I) H G Comp.	1894.81	29.56	52.54%	43.19%	37.06%	21.22%	Kotak Emerging Equity	509.81	25.78	56.83%	43.94%	33.46%	19.15%
Franklin India Oppo.	364.42	57.20	40.50%	33.44%	28.13%	15.40%	UTI Mid Cap Fund	2573.77	78.47	53.50%	50.92%	38.06%	22.34%
L&T India Value	154.01	23.72	40.20%	40.03%	33.50%	18.60%	CanRobeco Emerging Eq.	316.05	58.12	52.35%	52.14%	37.70%	24.29%
Franklin India P. Plus	3813.39	439.68	39.18%	33.10%	28.93%	18.25%	Sundaram S.M.I.L.E	895.52	68.35	51.47%	53.11%	35.21%	17.70%
ICICI Pru. Value Disc.	8800.84	114.12	38.50%	44.43%	34.23%	21.52%	SBI Magnum Midcap	907.68	58.06	51.37%	48.81%	41.03%	22.77%
SBI Magnum Multicap	467.77	32.19	36.89%	31.67%	28.08%	14.16%	Franklin (I) Smaller Co.	1914.33	38.26	50.58%	50.88%	43.14%	24.65%
DSP BlackRock Focus 25	329.63	17.51	36.38%	30.59%	25.83%	_	L&T Midcap Fund	315.79	85.15	46.73%	46.03%	34.09%	19.06%
Birla S L Advantage	438.71	295.18	35.43%	38.34%	31.10%	15.21%	Franklin India Prima	3335.08	660.53	46.65%	43.30%	37.25%	22.09%
SBI M. Multiplier Plus	1455.91	154.50	34.13%	32.97%	28.04%	15.81%	ICICI Pru MidCap	1255.62	70.24	44.53%	50.55%	33.27%	17.13%
Reliance Equity Oppo.	11269.15	74.27	33.07%	32.97%	27.68%	19.37%	Sundaram Select Midcap	2854.03	329.56	43.46%	42.98%	34.12%	20.33%
LARGE CAP							BALANCED FUND						
SBI Bluechip Fund	1522.98	28.03	33.41%	28.29%	28.64%	16.17%	Franklin India Balanced	366.69	90.11	33.99%	26.33%	24.31%	15.17%
UTI Top 100 Fund	759.36	49.05	29.02%	24.55%	23.77%	14.19%	SBI Magnum Balanced	1416.83	94.89	31.84%	27.77%	27.27%	15.35%
Kotak 50	732.92	171.06	27.51%	22.94%	23.47%	13.37%	L&T India Prudence	230.21	19.18	31.64%	29.45%	25.57%	_
Franklin (I) Bluechip	6147.08	354.94	24.99%	22.31%	21.66%	13.71%	DSP BR Balanced	615.91	106.77	29.37%	23.74%	19.54%	12.43%
L&T India Large Cap	371.61	20.51	24.19%	25.59%	23.16%	13.95%	HDFC Balanced Fund	3365.53	107.12	27.48%	30.78%	23.95%	17.52%
Birla S. L. Frontline Eq.	8598.88	161.69	23.79%	26.56%	27.38%	15.69%	CanRobeco Balance	304.71	111.02	27.37%	25.72%	22.01%	14.90%
Birla S. L. Top 100	1299.71	42.66	22.23%	28.65%	27.07%	16.73%	Birla Sun Life 95	1309.23	554.78	26.52%	25.76%	24.06%	15.09%
Reliance F. Large Cap	1155.09	23.41	20.98%	25.13%	25.37%	10.70%	ICICI Pru. Balanced	1703.05	91.27	25.20%	26.97%	24.83%	17.66%
UTI Leadership Equity	1789.37	24.95	20.46%	21.68%	22.64%	12.34%	Reliance RSF - Balanced	1022.63	39.16	24.28%	25.19%	22.41%	14.16%
ICICI Pru F. Bluechip	8727.34	28.99	20.44%	24.38%	24.05%	16.01%	HDFC Prudence	8453.14	370.07	17.87%	25.82%	21.50%	14.67%

Disclaimer: All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various equity mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.

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We are planning to open 50 more new branches across India, providing opportunities to more than 500 people.

We require smart candidates with good communication skills in their mother tongue, to source various financial products through our branches. No previous experience required.

Fresh graduates preferable. Age below 25 Years. Both male and female candidates.

We provide in-house product training, sales and marketing training and investors references through our local offices.

Positions open: Field Sales Officers / Branch Assistants : Any graduation (12 + 3 years of education) Eligibility : Good communication skill in your mother tongue. Languages English / Hindi would be an added advantage.

Compensation: Fixed salary plus attractive incentives every month

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INSURANCE





OUR KOLKATA DIVISION CELEBRATES 10th ANNIVERSARY

VISIT ANY OF OUR 20 OFFICES IN KOLKATA FOR ATTRACTIVE INVESTMENT OPTIONS



HDFC LIFE CLASSIC ASSURE PLUS

MIN. 3% GUARANTEED REVERSIONARY BONUS DURING PPT

HDFC Life Classic Assure Plus Plan is a participating insurance plan that offers guaranteed reversionary bonus along with the flexibility to choose premium paying term. The Plan provides financial protection against untimely demise throughout the policy term.

Benefits under the Plan:

Maturity Benefit: On Maturity the Life Assured will get Sum Assured plus Simple Reversionary Bonuses accrued every year plus Terminal Bonus, if any.

Death Benefit: On Death of the life assured the Nominee will get the Death Benefit which is Sum Assured or 10 times of Annualised Premium or 105% of the total premiums paid, whichever is higher.

Sum Assured: As decided at the time of purchase of the Policy

Reversionary Bonus: The Reversionary Bonus as a percentage of the Sum Assured is declared at the end of each financial year. The reversionary bonus is guaranteed during the premium paying term to be minimum of @ 3% p.a.

a fair share of the surplus at the end, based on the actual experience over the policy term and allowing for the reversionary bonuses already attached.

Terminal Bonus: The Terminal Bonus may be added to the policy and enables the company to pay

Tax Benefits: Avail tax benefits on premiums paid and benefits received under the policy, as per the prevailing Income Tax Laws.*

Basic Eligibility Conditions of the Plan:

Min. Entry Age : 8 Yrs for policy term 10, 3 Yrs for Policy term 15,

> 30 days for policy term 20 Yrs. : 55 years for term 10 & 15 years,

60 Years for term 20 years

Policy Terms available: 10/15/20 Years Premium paying term: 7 /10 Years Premium Modes : A/H/Q/M Min. Annual Premium: Rs.12,000/-

Tax benefits are subject to changes in tax laws. Insurance is the subject matter of the solicitation. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life ClassicAssure Plus Plan (Form No.P501-113, UIN – 101N089V01).

Max. Entry Age

ICICI PRU ASSURED SAVINGS INSURANCE PLAN

A TRADITIONAL NON-PARTICIPATING NON LINKED ENDOWMENT LIFE INSURANCE PLAN

EVERY YEAR GET GUARANTEED ADDITIONS OF 9% OR 10%

OF TOTAL PREMIUMS PAID TILL DATE DEPENDING ON YOUR POLICY TERM*

It is a limited pay non participating non linked endowment insurance plan, On Maturity you will get a quaranteed lumpsum payout.

Key Benefits

ICICI Pru Assured Savings Insurance Plan provides you:

- ☑ Guaranteed Additions: Every year either 9% or 10% of total premiums paid till date will be added to your policy benefits, depending on your policy term
- ☑ Guaranteed Maturity Benefit (GMB): A guaranteed lumpsum payable at the end of the policyterm.
- ☑ Protection: Get life cover equal to 10 times of Annual Premium for the full policy term.

Benefits in Details:

Guaranteed Maturity Benefit: The GMB is decided in the beginning of the policy, depending on the age, policy term, premium payment term, gender and the premium amount invested.

Guaranteed Additions: Guaranteed Additions (GAs) will be added to the policy at the end of every policy year and will be payable on Maturity along with the Guaranteed Maturity Benefit. Each GA will be equal to GA rate multiplied with the sum of premiums paid till date. GA rates depends on the policy term 1) Term 10 Years - GA Rate 9%, & 2) Term 12 Years - GA Rate: 10%

Maturity Benefit: On Maturity, you will get Guaranteed Maturity Benefit + Accrued Guaranteed Additions.

Tax Benefits: a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Death Benefit: The nominee will get higher of a) Sum Assured equal to 10 times of the Annual premium plus accrued Guaranteed Additions or b) GMB plus accrued Guaranteed Additions or c) Minimum Death Benefit - which will be equal to 105% of sum of premiums paid till date

Features	Opt. 1	Opt. 2	Opt. 3
Policy Term	10 Yrs	12 Yrs	12 Yrs
PPT	7 Yrs	7 Yrs	10 Yrs
Min.Entry Age	8 Yrs	6 Yrs	6 Yrs
Max.Entry Age	60 Yrs	60 Yrs	60 Yrs
Payment Modes	Annual / I	H-Yearly /	Monthly

*Guaranteed Addition (GA) rate will be 9% or 10% for policy terms of 10 year and 12 year respectively. Each GA will be calculated as GA rate multiplied by the total premiums paid till date. ICICI Prudential Life Insurance Comp Limited. IRDA Regn No. 105. CIN: U66010MH2000PLC127837 © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. UIN: 105N144V01. ADVT No.: P/II/616/2014-15. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays. Valid only for calls made from India)

ICICI PRU LIFE SAVINGS SURAKSHA

A Non Linked Insurance Plan Participation Plan with Guaranteed Maturity Benefits.

CONDITIONS APPLY #

3.50 % REVERSIONARY BONUS DECLARED FOR F.Y. 2014 - 15

ICICI Pru Savings Suraksha is Participating savings and protection oriented Plan.

Key Benefits of ICICI Pru Savings Suraksha ☑ Protection: Get life cover for entire policy term

- ☑ Savings with the comfort of augrantees: At
 - maturity of the policy, you receive ◆ Accrued Guaranteed Additions (GAs):
 - equal to 5% of GMB will accrue to the policy ♦ Vested Reversionary Bonuses and Terminal

During each of the first five policy years, GA

- Bonus, if any ☑ Tax benefits : apply to premiums paid and
- benefits received as per the prevailing tax laws.

Benefits in detail:

Maturity Benefit: On Maturity of the policy the policy holder will get a) Guaranteed Maturity Benefit, Plus b) Accrued Guaranteed Additions, plus c) Vested Reversionary bonuses, if any, plus d) Terminal Bonus, if any.

Guaranteed Maturity Benefit (GMB): The Guaranteed Maturity Benefit is decided in the beginning of the Policy, depending on the age as well as premium amount selected.

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

Reversionary Bonus: if any, will be declared each year during the term of the policy starting from the first policy year. Bonuses will be applied through the compounding reversionary bonus method. Terminal Bonus if any, will be declared and paid

on Maturity or in case of death whichever is earlier. Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and Bonuses* or b) GMB plus accrued Guaranteed Additions and Bonuses* or c) Minimum Death Benefit equal to 105% of sum of premiums paid till date. *Bonuses consist of vested reversionary bonuses,

interim bonus and terminal bonus, if any. **Basic Eligibility Conditions of the Plan:**

Min. & Max. Entry Age : 0 Yrs & 58 Yrs Min. & Max. Maturity : 18 Yrs & 70 Yrs Premium Modes : A / H / M Min. Annual Premium : Rs.12,000/-

Sum Assured on Death: Age at Entry Multiple of Annual Premium 10 times Upto 44 Yrs Age 45 to 54 Yrs 10 times or 7 times

Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is inforce till the completion of entire policy term. ICICI Prudential Life Insurance Company IRDA Regn No. 105 Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India).© 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN: 105N135V01. Advt no : P/II/1312/2013-14

Age 55 Yrs & above

RELIANCE LIFE SUPER MONEY BACK

PAY FOR 5 YEARS & ENJOY LUMP SUM AND REGULAR **GUARANTEED INCOME FOR NEXT 5 YEARS**

Reliance Super Money Back Plan is a Non-linked, Nonparticipating money back plan that helps you provide a regular income and security. The guaranteed monthly income increases every year and you also get guaranteed periodic lump sums.

Guaranteed Money Back Benefits: Receive the following guaranteed payouts basis your Sum Assured in 5th and 10th year.

End of Policy Year	5 Years	10 Years
% of Sum Assured	50.00 %	50.00 %

Regular Monthly Payouts: Regular Monthly Payouts are 1% of Sum Assured for the first payout year and will increase by 0.25% in subsequent years, at a simple rate.

Policy Year	6 th Yr	7 th Yr	8 th Yr	9 th Yr	10 th Yr
Total Payout	12.00%	15.00%	18.00%	21.00%	24.00%

Guaranteed Loyalty Addition: On survival of the Life Assured to the end of the premium payment term, a Guaranteed Loyalty Addition of 5% of the Sum Assured will be paid in the 5th year.

Guaranteed Maturity Addition: On survival of the Life Assured to the end of the policy term, the Guaranteed Maturity Addition of 10% of Sum Assured will be paid at the end of 10th year.

Tax Benefits: a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 Corporate Office: 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra -400063. For more information call us at our 24 x 7 Call Centre number 30338181(Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at www.reliancelife.com. Unique Identification Number (UIN): 121N098V02

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IRDA clarifies to public that

- * IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums
- * IRDA does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

KOTAK PREMIER ENDOWMENT PLAN

A LIFE INSURANCE PLAN

GUARANTEE* A GREAT START TO FULFILL YOUR DREAMS

plan that provides financial security to cope with unfortunate Minimum Death Benefit. contingencies along with the ability to save for your future financial needs. This plan provides guaranteed* additions in the first five the policy tenure. On survival till the end of the policy term the policy years and bonus start accruing from 6th Year onwards, all this following benefit will be payable. put together builds up a corpus for your secure Future.

- ☑ Guaranteed* Additions : At 5% per annum of Basic Sum Assured in the first 5 policy years.
- ☑ Earn bonus for 6th policy year onwards.
- ☑ Convenience to select from multiple options of PPT.

How does the plan work

Kotak Premier Endowment Plan provides long term savings as well as protection to ensure financial independence under all circumstances.

- You select the Basic Sum Assured that will be payable on Maturity or on death, Policy Term and Premium Payment Term based on which the Premium amount will get calculated.
- Guaranteed* Additions: in the first 5 policy years your policy will be eligible for Guaranteed* Additions at 5% p.a. (simple) of Basic Sum Assured. These guaranteed* additions will be payable either on maturity or on death whichever is earlier.

Basic Sum Assured: The Basic Sum Assured is selected by the Policyholder and the Premium is based on Basic Sum Assured, Term, Premium Paying Term and the Age of the Life Insured. This is the minimum amount guaranteed* on Maturity where all the due

Kotak Premier Endowment Plan is a long-term savings cum protection premiums have been paid in full, This is also used to determine the

Maturity Benefit: This plan provides for wealth creation during

Basic Sum Assured + Accrued Guaranteed* Additions + Accrured Reversionary Bonuses and Terminal Bonus, if any

Death Benefit: In the unfortunate event of death during the policy term, the nominee will receive: Minimum Death Benefit + Accrued Guaranteed* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

Minimum Death Benefit is as follows:

Entry age of Life Insured < 45Years : Higher of 11 times of Annual Premium or Basic Sum Assured. Entry age of Life Insured >=45 years : Higher of 7 times of Annual Premium or Basic Sum Assured Note: Death Benefit at any point in time has to be at least 105% of the

premiums paid till the date of death (excluding any extra premium and modal factor if any). Kotak Premier Endowment Plan: UIN-107N079V01, Form No:N079, Ref. No.: KLI/14-15/P-MG/165. Kotak Mahindra Old Mutual Life Insurance Ltd; CIN: U66030MH2000PLC128503; Regn. No.:107, Regd. Office: 4th Floor, Vinay Bhavya Complex, 159 A, C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400098. Website: http://insurance.kotak.com I Email: clientservicedesk@kotak.com I Toll Free No:1800-209-8800. This is a Savings cum Protection oriented plan. This is a participating endowment plan. *Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms # and conditions please read sales brochure carefully before concluding a sale. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.



INSURANCE -





OUR NEW DELHI DIVISION CELEBRATES 10th ANNIVERSARY

VISIT ANY OF OUR 9 OFFICES IN NEW DELHI FOR ATTRACTIVE INVESTMENT OPTIONS



BHARTI AXA LIFE MONTHLY INCOME PLAN +

A PLAN THAT GIVES YOU THE FLEXIBILITY TO CHOOSE YOUR MONTHLY INCOME

How does the Plan Work?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years# You start receiving Guaranteed® Taxfree Monthly Income for 8 Years after the completion of the Premium Payment Term. On Maturity you will get the Accrued non-guaranteed Bonuses.

Non Guaranteed Bonuses under the Plan

Reversionary Bonuses: Simple Annual Reversionary Bonuses get accrued to the policy from the end

Terminal Bonus: On Maturity / Death You may get Terminal Bonus.

Benefits Under the Plan

Regular Income: You will Receive Guaranteed Regular Monthly Income From 8th Yr. till Maturity.

Maturity Benefit: On Maturity you will get Accrued Reversionary Bonus & Terminal Bonus.

Tax Benefits: a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Death Benefit: The Accrued Bonuses, if any are paid immediately plus an increased percentage of Monthly Income is payable to the nominee from the next policy month onwards and continues for the next 8 Years.

This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan +, UIN: 130N057V01 * Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be payable after the completion of the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation

BHARTI AXA LIFE FLEXI SAVE

A 5 YR PAY PARTICIPATING PLAN WITH OPTION TO AVAIL 100% BENEFITS DUE IN THE POLICY AFTER 10 YES

How does the Plan Work?

It is a 5 Year Premium Paying Plan with the flexibility to take 100% of Maturity benefits due any time after completion of 10 Years

Bonuses under the Plan

Simple Reversionary Bonuses: Non Guaranteed Bonus are declared at the end of each year.

Terminal Bonus : On Maturity / Death You may get Terminal Bonus.

Benefits Under the Plan

Maturity Benefit: On Maturity you get Basic Sum Assured Plus Accrued Reversionary Bonuses Plus Terminal Bonus.

Tax Benefits: a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Death Benefit: The nominee will get Higher of 11 times of Annual Premium OR Basic Sum Assured plus Accrued Bonuses.

Flexi Benefit Period for Premium Payment Term - 5yrs and Policy Term of 20 years: The policy holder has an option to pre-pone the maturity benefits anytime after completion of 10 policy years and receive 100% of the maturity benefits without any penalty. This feature ensures that you have the desired liquidity when needed the most.

Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Life Insurance Coverage is available under this policy. Bharti AXA Life Flexi Save Plan UIN: 130N055V01.



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ANDHRA PRADESH / TELANGANA

Gajuwaka: 7-16-43/1,1st Flr. Above SBI ATM, Palla Street, Old Gajuwaka Jnctn. Guntur: Sri Mattupalli Complex, 1st Flr, D.No. 6-19-48&49, Main Rd, Arundelpet Kakinada : Door No. 1-9-24, Sriram Nagar, Besides SBI Bank, Kakinada Nellore: H.No.16-1-324, 1st Flr, Swathi Complex, Trunk Rd, Nr Gandhi Statue Ongole: Shop-19, Guptha's Square Complex, A-Blk, Nr. APSRTC Bus Stand, Ongole, Rajahmundry: 6-6-1, Opp Bank of Maharashtra, T Nagar, Vadrevuvari Street Tanuku: Door No.35-1-1, Shop No.4, 1st Flr., Veerraj Complex, R.P. Road,

Tirupathi: 12-3, 328 & 329, 1st Floor, Near Nalukal Mandapam, Tilak Road Vijayawada : No.2, Above Bhaskar Studio, Door No. 39-1-47, Labbipet, M.G. Rd Vishakapatnam : 2&16, Gr. Flr, Bharat Towers, 47-3-28/1, Dwarka Nagar, 5th Lane Vizianagaram : H.No.6-8-29, 1st Floor, Satya Kanchana Complex, Opp. SBH Bank

Ameerpet : G-3, Srinivas Plaza, Below Allahabad Bank, 6-3-850/3, Ameerpet Chandanagar: 5-164/1, Shop-1, Chandanagar Main Rd, Near Gandhi Statue, Dilsukh Nagar : 8-97/G10, Rajnigandha Apartments, Chaitanyapuri 'X' Road Habsiguda: H. No. 7-71/9/A, Shilpa Residency, Beside Swathi Restaurant, St-8 Himayat Nagar : 3-5-907/B Himayat Nagar Circle, Next to B.P. Petrol Pump Kapra: 1-1-238/2/5, 1st Floor, Vertex Plaza, Srinivasa Nagar, A.S. Rao Nagar Kukatpalli : 19, Lenin Complex, 1st Floor, Plot No.136, Bhagyanara CHS Malkajgiri: H.No. 23-74 / 1, 1st Floor, R.K. Nagar, Malkajgiri Marredpally: H.No. 10-2-199, 1st Floor, Nehru Nagar, Opp. HDFC Bank Mehdhipatnam: 5, Upper Gr. Floor, H.No. 12-2-825 & 826, SGM Mall Motinagar: Plot No. 179/142, 3 & 4, Shop No.F12, Divya Plaza, Moti Nagar Nacharam : H.No. 9-130, Shop No. 1 & 2, 1st Floor, H.M.T. Nagar Santosh Nagar: 9-7-83/1, 1st Floor, Sri Laxmi Complex, Maruti Nagar Secunderabad: 1-7-74-79, Shop No.10, Devaki Chambers, P. G Road Shivam Road: 2-2-647/A/88/11, Saibaba Ngr Colony, Shivam Rd, Bagh Amberpet Vanasthalipuram: 6-2-688/NR (HB No.B620), L.I.G. Phase-II, Sahebnagar Kalan, Karimnagar: 2-6-299, Sh-7, A.K. Estates, Besides Manair Hotel, Opp. Axis Bank Khammam: 8&9, D.No.10-2-73, 1st Flr. Professional Plaza, Bus Depot Road Nizamabad: H.No.5-6-551, Gr.Flr, S.R. Mallaiah Complex, Pragathi Nagar Warangal : 5&6, Mayuri B.V.S.S. Complex, Mun. No. 5-9-36&37, Lashkar Bazaar

Tel: 254 5316 / 254 5319

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GUJARAT

Ahmedabad

Chandkheda: Shop-110, 1st Flr., Suyog Shopping Complex, Below Sakar School Tel: 2329 6856 / 2329 6857 Gandhi Nagar: Sh-111, Megh Malhar Complex, Opp Vijay Petrol Pump, Sector - 11 Tel: 2324 2004 / 2324 2005 Mani Nagar : Shop-4, Love Complex, Opp. Apsara Aradhana Theatre, Kankaria Tel: 2543 0026 / 2543 0062 Paldi: Shop-8, Abhinav Arcade, Next to BOB, Nr. Congress Bhavan, Pritam Nagar Tel: 2658 5642 / 2658 5643 Valsad: 205, 2nd Flr., Ava Complex, Above UCO Bank, Halar Rd, Tel: 244 411 /244 412 Baroda: Shop-4, Gokulesh Complex Below HDFC Mutual Fund, R.C.Dutt Road Tel: 232 3018 / 232 3021 Gandhidham: Shop No.210, Gokul Park, Plot No.356, Ward 12 B, Gandhidham Tel: 222 Tel: 230 704 / 230 706 Mehsana : GL-4, Apollo Enclave, Opp Simandhar Jain Temple, Modhera Char Rasta Tel: 266 640 / 266 641 Palanpur: 16, Aroma Arcade, 1st Flr, Opp. Jilla Panchayat, Nr Cozy Tower Tel: 246 5427 / 246 5428 Rajkot: 320, Shivam Complex, 1st Flr, Above Bata Showroom, Dr. Yagnik Road, Tel: 273 1402 / 273 1403 Surat : M-439, Prime Arcade, Near Sahaj S. Store, Anand Mahal Rd, Adajan Vapi: Shop-32, Tirupati Plaza, Challa Rd., Opp. Mar Thomas English School Tel: 246 5337 / 645 3337

KARNATAKA

Banashankari : 245, Cellar Flr,7th 'X', 6th Blk, Kamakya Theatre, III Rd Stage Bannerghatta: 18, 1st Flr, 1st 'X', Praveen Complex, Omkara Nagar, Arekere Gate Basayangudi: No 107, Shop-4, 1st Floor, Gandhi Bazaar, Shankar Mutt Road Basaveshwara Nagar : 388, 10th Main Rd, 3rd Stage, 4th Blk, West of Chord Rd BTM Layout : No.112, 9th Main, I Flr, 1st Cross, Vysya Bank Colony BTM 1st Stage Indira Nagar: No. 67/1,1st Floor, 4th Cross, 10th Main, Indira Nagar 2nd Stage Infantry Road: No.25, 2nd Flr, Grace Mansion, Left Wing, Behind Vijaya Bank Jayanagar: F/19C, Lucky Paradise, 1st Floor, 22nd Cross, 8F Main, III Block Kammanahalli : No.23/2, 1st Flr. Kammanahalli Main Rd. Next to Vinayaka Temple Tel: 2580 5627 / 2580 5628 Koramangala: No.3, Gr. Flr., 1st 'X', Venkatapura Main Road, Nr Police Quarters Tel: 6568 0635 / 6568 0636 Malleswaram: No.60, Between 5th & 6th Cross, Sampige Road Marathalli: 547, Gr.Flr, 1st Cross, Ward No.22, Near Kalamandir, Chinnapanahalli R.R. Nagar: No.828, Sri Annapurneshwari Complex, 3rd Stage, BEML Layout Vijayanagar: No.826/A, 5th Main Road, Vijaya Nagar Yelahanka: 1, Cellar Flr No.99, 1st A Main Rd, A-Sector, Yelahanka New Town Bagalkot: Shop No-01, 1st Floor, Jammankatti Complex, Vijay Nagar (Vidyagiri), Ballari: No.107, Ward-18, 1st Flr, Durgamma Gudi Circle Main Road Belagavi: G-04, Gr.Flr., Star Tower, CTS No.8/1+2+3+4, Khanapur Rd, Nr RPD 'X' Bidar: MC No. 08-11-192/C, Margadarshi Complex, Opp. GESCOM Office, KEB Rd, Tel: 229 227 /229

Davangere: No. 57/2, First Floor, AVK College Road, Opp Halemane Hotel

Tel: 2669 0288 / 2669 0319 Tel: 2648 2880 / 2648 2881 Tel: 2242 3777 / 2660 8777 Tel: 2322 5533 / 4153 5692 Tel: 2678 3744 / 2678 3752 Tel: 2520 2939 / 2520 3739 Tel: 4113 0952 / 2286 0704

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Tel: 270 252 / 270 253

Dharwad: BS-01, Dharwad Trade Centre, Opp. Damodar Complex, Mahaveer Marg Tel: 244 6091 / 244 6092 Gadag : Shop No.1, 1st Flr, R.E.A. Plaza, General Kariyappa Circle, Pala Badami Rd Hassan: Old No.1874, New AR NO.663, Gr Floor, City Point Complex Hosapete: No.1, First Floor, Time Square Complex, Ambedkar Circle, Hosapete Hubballi : K.A. Kalburgi Complex, C.T.S. No. 479/2B Club Road Kalaburgi : BF-03/04, 10-1/13&4, Jajee Shopping Centre, S.B. Temple Road Mangaluru : No. F-105, MC No. 14-4-511/29, 1st Flr., Crystal Arc, Balmatta Rd., Mysuru : No.266/1, Vigneshwara Complex, 16th Main, 5th Cross, Saraswathipuram Shivamogga: F-02, 'Pratap Arcade', Jail Road, Jail Circle, Shivamogga Tumakuru : Shop-2, Lakshmi Tower, Behind Dwaraka Hotel, Vivekananda Road Udupi : 10-1/58/E-10, Shyam Complex, Maruthi Veethika Road, Udupi Vijapura : Ward-02, Cts No.400, Gr. Floor, Below M.S. Halkatti Fire Works Dealer KERALA

Adoor: No. XV449/3, 1st Floor, Zion Plaza, Central Junction, Near QRS, Adoor. Tel: 220 436 / 227 436 Anchal: No.8/1949, Sankarathil Bldg, 1st Flr, Above ICICI Bank, College Junction Tel: 227 7844 / 227 7845 Cochin Angamaly: No. 19/137, 1st Floor, Adam Square, Near ICICI Bank Tel: 245 3526 / 245 3527 Ernakulam: 39/4967, H-2, Basement, Usnaz Towers, Ch. Landing Rd, Palli Mukku Tel: 235 0044 / 235 0045 Tel: 224 2510 / 224 2520

Piravom: No.V-983, 1st Flr, Good Hope Plaza, Near Post Office, Ernakulam Muvattupuzha: VIII - 260 / B6, 1st Floor, Amritha Towers, Above ICICI Bank Palarivatiom: 35/1015-C10, Gr. Flr, Veeyam Towers, M.K.K.Nair Rd, Opp Axis Bk. Tel: 234 0160 / 234 0161 Atingal: V.R.Bldg, AMC X11/Door 857, Near Syndicate Bank, Katchery Juntion

Pattam: T.C. 2/3302 (4), Near Govt. Model Sec. School for Girls, Pattam, Neyyattinkara: NMC XII/4R,1st Flr, Swadeshabhimani Sh.Cplx, Nr. KSRTC Bus Stand, Tel: 222 Calicut: 5/3422A11C, Maniyattukudi Asfa Bldg, 1st Flr, Nr SBT Bank, Mavoor Rd Kanhangad: KMC W2/575/D4, Bengachery Complex, Opp. ICICI Bk, T.B. Rd Jntn, Kannur : Door No.TV 33/363M, Grand Plaza, Above ICICI Bank, Fort Road Karunagapally : Shop-24, 1st Flr., King City Arcade, Near KSRTC Bus Stand, NH-47 Kasaragod : Door 442-A10 & A26, Aramana Arcade, Bank Road, Near Axis Bank Kodungallur : 482, Ward No.VII, Pee Vee Building, Vadakke Nada, North Kodungallur Tel: 280 2653 / 280 2654 Kollam : 9/1730/259-A, Thankam Complex, Residency Rd, Opp ICICI Bank Kottayam: VIII/594-B1&B2, Ancheril Complex, Shastri Rd, Nr. St. Joseph Scho Kozhencherry: Thelapurathu Square, 1st Flr., Maramon P.O., Near Indus Motors Kunnamkulam : No.15/54, 1st Flr, U Brothers Bldg, Guruvayoor Rd, Near UBI Manjeri : Door 851-DE, Shifa Complex, 1st Floor, Court Rd, Above ICICI Bank Mavelikara: 257/C, Dubai Tower, Ground Floor, Near ICICI Bank Ottapalam: V.T.M. Arcade, 1st Floor, Opp. N.S.S. Training College, T.B. Road Pala: No. XVIII/240 (14), 1st Flr, Pendanathu Plaza, Behind ICICI Bank Pallakkad: 40, 1st Floor, Mangalam Tower, T.B. Rd, Opp to Town Bus Stand Pathanamthitta: No.31/8, Gr. Flr., Thattavara Complex, Near St. Peters Church Payyanur: Room No. XXX830A19, Perumba Shopping Centre, Perumba Thalaserry: Shop-44/2292, Pilakandy Plaza, A.V.K. Nair Road Thiruvalla: 160/155, Mars Complex, M.C. Road, Near HDFC & ICICI Bank Thodupuzha: No.502, 1st Flr., Martha Business Square, Opp. Private Bus Stand, Thrissur: 29/164/Sh-30, Suharsha Towers, 1st Flr, Round North Shornur Road Tirur: Room No. 20/29-W, 1st Flr, K.M. Complex, Nr Majestic Jewellery, Thazhepalam Tel: 242 0753 / 242 0754

MAHARASHTRA

Airoli: Shop No. 31, Balaji CHS, Plot No. 34/35, Sector-5, Near Petrol Pump Ambarnath (E): 1A, Pratibha Apts, Opp Y.C. Open Theatre, Shivaji Chowk Andheri (W): Shop-2, Bidiwala Apartments, Dawood Baug Andheri-IRLA: Shop-34, Viral Shopping Centre, S.V. Road, Opp Shopper's Stop And-7 Bunglows: Shop-10, Nishant CHS, Opp Avinash Building, Seven Bunglow, And-Lokhandwala: Shop-93, Kamdhenu Shopping Arcade, Swami Samartha Nagar Tel: And-Oshiwara: 74, Gr. Flr., Om Heera Panna Mall, Behind Oshiwara Police Stn., Tel: And-Takshila: Shop-14, Dheeraj Garden CHS Ltd, Poonam Nagar, Andheri (E): Shop-12, Vasant Villa, 23-S.N. Rd, Opp Jaslok Sweets, Near Station And-Marol: Shop No. 5, Galaxy Avenue, Marol Maroshi Road, Marol, Andheri (E), Tel: 2920 8134 / 2925 6912 And- JB Nagar: Shop No. 1, Datta Smruti, Plot No. 65, Rajasthan Society, Badlapur: 2, Mathura Apartment, Near Maruti Mandir, Gandhi Chowk Bandra (West): 23/A, Gopal Mansion, Gurunanak Road (Station Road) Bandra - Pali : 2/21A, Maheshwar Ganga, 30th Rd, Pali Naka,Opp. Costa Coffee Bandra Mt.Mary: 1, Dinkar Smruti CHS, 3 Mount Carmel Road, Behind CCD Bhandup (W): C/97, Station Plaza, Station Road, Opp Hotel Bageecha Borivali (E): Shop 120, 1st Flr., Yashwant Shopping Centre, Carter Road No.7, Borivali (W): Shop -30, Gr. Floor, V-Star Plaza, Chandavarkar Road, Borivali -Saibaba : 2B, Estee Apartments, Next to Gurudwara, Sai Baba Nagar

Tel: 203 490 / 205 390 Tel: 232 4177 / 232 3177 Tel: 263 0123 / 263 0124 Tel: 225 067 / 225 068 Tel: 232 5570 / 232 5571

Tel: 2862 0403 / 2862 0406

Borivali -I.C.Colony: Shop No.6, Aashiana Bldg, Opp. Kinny's Corner, Borivali (W) Tel: 2891 8594 / 2895 2352

Coimbatore

Kolkata

Kodambakkam :1st Flr, Old No.3, New No.8, Shop10&11, 4th Main Rd, UI Colony Tel: 2372 8200 / 2372 8400

Mugappair: 1/680, 1st Flr, Valayapathi Salai, Opp. Velammal Matriculation School Tel: 2656 1210 / 2656 1757

Parrys: Shop-10, 1st Flr., MNJ Centre, No.71/72, Moor St., Nr Hotel Indian Palace Tel: 2526 8382 / 2526 8384

Valasaravakkam : 2/19, 2nd Main Rd, Venkatasubramanian Nagar, Opp. Bus Stop Tel: 2486 4525 / 4283 6551

West Mambalam : A&B, 1st Flr, 37-B/1, Arya Gowda Rd, Opp West Mamabalam P.O. Tel: 2471 6145 / 2471 6149

R.S.Puram: 124, 1st Flr, Thendral Complex, D B Rd, Opp Sri Ratna Vinayakar Temple Tel: 254 5474 / 254 5475

Kolathur : No.8A, Senthil Nagar, 1st Main Road, Nr. Vijaya Bank, Kolathur

Nanganallur: Shop No.4, 17/13, College Road, Nanganallur

Porur: 1st Floor, No.265, Trunk Road, Above Apollo Pharmacy

T. Nagar : New No. 36, Sree Building, Sarojini Street

Triplicane: 33, Nallathambi Mudali Street, Triplicane

Thiruvanmiyur: New No.25, Old No.6/1, South Mada Street

Mandaveli: New No.226, Old No.171/2, R.K. Mutt Road, Above Canara Bank

Old Washermanpet: 3, 1st Flr, P M's Complex,Old - 448/B,New -974/B, T.H.Rd.

Pammal : Door No.1, Maraimalai Addikal Street, Muthtamill Nagar, Next to IOB

Perungudi: Door No.42, Flat No. 6, Thirumalai Nagar, Annexure 1st Main Rd,

Poonamallee: No. 30, Pillayar Koil Street, Opp. Veecare Hospital Street

Royapettah : Old No.211, New No.190, 1st Floor, Royapettah High Road

Saidapet : Shop-67, Jones Road, Opp. Karnishwarar Temple Theppakulam

Tambaram : New No.14, Old No.120, Gr.Flr., Gandhi Rd, Opp. PNB Bank

Ramanathapuram: New No.448, Gounder Complex, 1st Floor, Trichy Road

Thennur: 16, Vignesh Aradhana, Shop No 5&6, 1st Floor, Shastri Rd, Thennur

Thiruverumbur: 2/185, Gandhi Salai Main Road, Kailash Nagar, Kattur

Cuddalore: 41/10, Imperial Road, G.A.B. Complex, Opp. Daily Thanti,

Hosur: No.C-528, Om Complex, 1st Floor, Opp. EB Office, R.K. Road, Hosur

Karaikal: Shop-30, 1st Flr, Kannadiar Street, Nr. Kannadiar Vinayagar Temple

Karaikudi : Shop-7, 1st Flr., R.M. Complex, No.34, 100 Feet Rd., Opp. Syndicate Bank

Kumbakonam: Shop No.F1, Halima Towers, No.101, Nageswaran North Street,

Madurai : New No.25, Old No.9A, 1st Flr, Karpaga Complex, Goodshed Street

Marthandam: Gr.Flr., Southa Tower, Nagarcoil Trivandrum Main Road, Pummum

Neyveli: N.S.R. Complex, No.1/A, 1st Flr, STP Mani Nagar, Gandhi Nagar P.O.

Namakkal: 106/118, Kamatchi Bldg., 1st Flr., Mariammankoil West St., Main Road

Tirunelveli : 142/5, Sri Balaji Arcade, Trivandram Rd, Murugankurichi, Palayamkottai

Barasat: City Heights, 1st Flr, 40/C Jessore Road (South), Duckbanglow More

Barrackpore: G-6, Upasana Apts, 98(56), S.N. Banerjee Road, Barrackpore

Chinsurah : 1st Flr., Holding No.208/101/1, Mohalla-Chatagoli, Bunokali Tala

Harish Mukerjee Rd : 176-B, Sree Ganesh Apts, Harish Mukerjee Rd, P.S. Kalighat

Konnagar : Shop-6, N/79/6, Lal Bahadur Sastri Rd., Po. Konnagar, P.S. Uttarpara

Shyam Bazar: 1/1, Ballav Street, Opposite to Baghbazaar Bata, Shyambazar

Burdwan : Gopal Bhavan, Gr. Flr, Room No.5, 39/37A, Parbirhata Sreepally, G.T.Rd

Darjeeling: Shop-3, Capital Market, 5th Flr., (1st Flr. from Ladenla Rd. East Side)

Malda: 2, Gr. Flr, 76/A, Sobomangola Pally, Manaskamona Rd, Opp. HDFC Bank

Guwahati : 1st Flr, Tarani's Bldg, Near BOB, Lachit Nagar Chariali, G.S.Rd, Ulubari

Jorhat: No. 2, 2nd Flr, Nilima Complex, Garali Road, Opp. Kotak Mahindra Bank,

Raigarh : Room 102, 1st Flr., Sparsh Plaza, Jagatpur Rd, Dhimrapur, Opp. Ans Hotel

Nagaon : C/o, Mr. Imran Hussain, ADP Road, Christian Patti, Nr. Church Field

Muzaffarpur: Ward No.49, At-Mithanpura Chowk, Club Road, Po-Ramna

 ${\color{red}\textbf{Bilaspur}:~208,~1st~Flr,~Land~Mark~Complex,~Karbala~Road,~Old~Bus~Stand}$

Dhanbad: Shop No.7, Ground Floor, Balaii Maiestic, Mithu Road, Bank More

Angul: Plot No. 4848, At Caltex Chaak, Uma Shankar Bazar, P.O. Turang

Bhubhaneswar : 37&38, Ground Floor, Janpath Tower, Ashok Nagar, Unit -II

Rourkela: 5, Plot 290, J.B.S. (New) Complex, Udit Nagar, Near Police Station

Patna: 3007, 3rd Floor, Grand Plaza, Fraser Road, Dak Bunglow Road

Korba : Tulsi Bhawan, Transport Nagar, In Front of IDBI Bank, Korba,

C.I.T. Road: 86, Ground Floor, Durga Nekat, Dr. Sundari Mohan Avenue Dalhousie : Shop-15, Gr. Flr, Bia Merlin Chambers, 18-British Indian Street

Dum Dum: 105/3, Dum Dum Road, Seal Colony, Near St. Mary's School

Habra: Holding No.50, Gr. Flr., Mouza - Hijalpukuria, P.O. & P.S. Habra,

N.S.C. Bose Road : Gound Floor, 31, Nehru Colony, Regent Park

Durgapur : C-12, 3rd Street, Central Park, City Centre, Durgapur

Siliguri : Office No. 27, 1st Floor, City Plaza, Sevoke Road, Siliguri

Maligaon: Holding No. 305, Maligaon Chariali, Near UCO Bank

Bhilai: Shop-13, 2nd Flr, Chouhan Estate, Supela, G.E. Road

Raipur: 7, Gr. Flr, R.C. Tower, Opp. New Bus Stand, Pandri

Jamshedpur: 5/1, 1st Floor, Millenium Tower, R-Road, Bistupur

Cuttack: 4, 1st Floor, Sumitra Plaza, Near Badambadi Bus Stand

Ranchi: 2&3, Ground Floor, Regent Plaza, H.B. Road, Tharpakhana

Dibrugarh: 2nd Flr, M/s Bagra Real Estate (P) Ltd, Rooms of Kartick Para

Baruipur: Nirmal Apartments, Opp Axis Bank, 48 Baruipur, Kulpi Road

WEST BENGAL / ASSAM

AJC Bose Road: Building No.10, 2nd Flr, Eden Terrace, Tarak Dutta Rd, Beckbagan Tel: 2289 1775 / 2289 2322

Chinar Park: 1, Ground Floor, Abantika Apt, Tegharia, Nr. Loknath Mandir, Hatiara Tel: 2570 0399 / 2570 0402

Garia: 1&2, Gr. Flr., Maa Ashirwad Bldg, 403, Ramkrishna Nagar, P.O. Lashkarpur Tel: 2428 5382 / 2428 5383

Jodhpur Park: 32/5, Gariahat Road (South), Behind United Bank of India, Jadavpur, Tel: 2429 6811 / 2429 6812

BIHAR / CHHATTISGARH / JHARKHAND / ODISHA

Tirupur : B-5&6, 'K.M. Towers', Chellapapuram, 1st Street, Kangayam 'X' Road

Vellore: Shop-9, Lakshmi Talkies Complex, 26, Officer's Line, Krishna Nagar

Dindigul: 26, New No.91, Dr. Chockalingam Tower, New Agraharam

K. K. Nagar: Shop No. 6, 1st Floor, Giri Complex, 73, Rajaram Salai,

Koundampalayam: Dinesh Complex, 1st Flr., 63 Mettupalayam Road,

Pollachi: No.146-2C, New Scheme Road, Opp ICICI Bank, Pollachi

Thanjavur: 1242, 1st Flr, South Main Street, Opp. Poorvika Mobiles

Puducherry: 17/A, Gr.Flr, Sri Velayudum Complex, Natesan Nagar

Rajapalayam: 880/3, Gr. Flr, Rajeswari Towers, Thenkasi Road

Thirunagar: No.50/51, Nethaji Street, Thirunagar, Madurai

Behala : 205, Santosh Roy Road, Barisha, Kolkata

Howrah: 88/1, Abani Dutta Road, Howrah

Lake Town: P-124, Lake Town, Block 'A'

Salt Lake : CB - 68, Sector - I, Salt Lake

Salem: 36/6, Athvida Asramam Rd, Upstairs Paalam Book Stall

Karur : Shop-24, Gr. Flr, Perrys Plaza, 999 Kovai Road, Karur

Erode: 158-A, Parimalam Complex, Mettur Road, Near New Bus Stand

Velacherry : Door No.1, Plot No.35, 12th Cross Street, Dhandeeswaram Nagar

Purasaivakkam : Shop-B2, Eswari Palace Arcade, No 59, Tana Street

Perambur: 4, 1st Flr, 2/1, Chelliamman Colony, Opp. SBI ATM, Paper Mills Road Tel: Perungalathur : Old No.8A, New No.18, 1st Flr., Veeraraghavan St., Srinivasa Ngr

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Byculla: No. OG-B-022, New Sai Niketan CHS Ltd., 345, Mount Road, Mazgaon, Tel: 2370 3247 / 2370 3248 Chembur: Shop-3, Basement, Neelkanth Commercial Complex, N.G. Acharya Marg Tel: 2521 2912 / 2521 0676 Coloba: 2, Gr Floor, 17/A-Meghji Parbat Bldg, Indumati Sakrikar Marg Tel: 2202 2330 / 2202 2335 Dadar (E): Shop No.34, Gurudwara Building, Dr. Ambedkar Road Tel: 2413 7451 / 2416 3350 Dadar (W): Shop No. 6, Gr. Flr, Ram Kunj Smruti, Ram Maruti Road Extension Tel: 2438 6887 / 2432 4897 Dahisar (É) : C-2, Gr. Flr, Shiv Shakti Complex, Near Manav Kalyan Kendra Dahisar (W): Shop-4, Sagar CHS, Raghunath Mhatre Road, Next to Vitthal Mandir Tel. 2894 4020 / 6500 0690 Tel: 286 1963 / 286 0698 Dombivali (E): 15, Gr. Flr, Saroj Arcade, Behind Kamat Medical, Station Road Dombivali (W): Shop No. 48, Everest Shopping Centre, M.G. Road Tel: 248 1754 / 248 1764 Fort: 5A/105, Mumbai Samachar Marg, Fort Tel: 2265 9033 / 2265 9034 Ghatkopar (E): No.5, Bhaveshvar Market, Next to Pooja Hotel, M.G. Road Tel: 2102 0876 / 2102 0118 Girgaum : C/o Swadeshi Trunk Mart, Girgaum Ekta CHS, 252 - J.S.S. Road Tel: 2384 0027 / 2382 1327 Gokuldham: Shop No. G-39, Gr.Flr., Shagun, Gen. Anil Kumar Vaidya Marg Tel: 2843 1243 / 2843 1244 Goregaon (W): 41/G2, No. 2, Chandan Villa, Jawahar Nagar Road No. 6 Tel: 2878 2423 / 2878 2428 Kalyan (W): Shop No. 4, Om Krupa, Zunzhar Rao Nagar, Station Road Tel: 231 1482 / 231 8132 Kalyan-Khadakpada: 16, Amrut Park, Behind Bank of Maharashtra, Khadakpada Tel: 230 1915 / 230 2939 Tel: 2870 9820 / 2870 3081 Kandivali (E): 2, Cristen Lone, Opp Shivam Sundaram Hotel, Thakur Complex Kandivali (W): C/16, Jethwa Nagar, V.L. Road, Near Kandivali Railway Station Kandivali -Charkop : 86, Sunrays Shopping Centre, Charkop Market, Kandivali (W) Khar (W) : Office No.1, Shanti Niketan, Khar Danda Rd, Near Camy Wafers Kharghar: Shop-8, Hira CHS, Sector-12, Near Indian Overseas Bank, Kharghar Koparkhairane: Shop-38, Mahavir Bhakti Apts, Sector-15, Opp D'Mart Kurla-Nehrunagar: Shop-1, Bldg. No.53, Akashdeep CHS, Nehru Nagar Lower Parel : Shop-12, Pruthvivandan Soc., Near N.M.Joshi Marg Police Station Mahim: Shop No. 5, Gr. Flr., Queens Corner CHS Ltd., Sitala Devi Road, Mahim Malad - Evershine: 10-A, Gr. Flr, Building No.2, Manali CHS Ltd., Evershine Nagar, Tel: 2888 3281 / 2888 3710 Malad (E): 7, Diamond Plaza, Laxmi Narayan Shopping Centre, Poddar Road Malad (W): Room-2, Gr.Flr., 106 Kasim Building, Liberty Garden Road No.2 Matunga: D.M. Jain Chawl, Bhavanji Arjun Khimji Road, Opp. Sarada Bhavan Mira Road: C-19, Shanti Enclave, Opp. Railway Stn., Nr. Shanti Shopping Centre Mulund (E): Shop No.2, Gr Flr, Patel House, Off Lokmanya Tilak Road Mulund (W): Office No.20, Ground Floor, Patil's Sainath Plaza, J.N. Road Tel: 2560 5102 / 2569 3938 Mulund - Veena Nagar: Shop No.34, Veena Sagar, L.B.S. Marg, Mulund (W) Tel: 2164 5697 / 2164 7795 Nerul (East): Shop-19, Sector-15, Om Surya CHS, Opp Railway Station Panvel: C-3, Sai Deep CHS, Plot No.74/85, Sector-10, Opp. CIDCO Garden Santacruz (E): No. 2, Anand Kutir, Gr. Flr, 7th Road, Golibar, TPS III, Santacruz (W): B-11, Nirmala Niketan, Citi Bank Compound, S.V. Road Santacruz - Kalina : 2, Collectors Chawl, Old C.S.T. Rd, Nr. Geeta Vihar Hotel, Tardeo : Shop-G2, Matru Mandir, Javji Dadji Marg, Opp. Bhatia Hospital Thane (W): 1, Gr Flr, Bal Ganesh Tower, Behind Ganesh Tower, Nr Railway Station Thane - Kolbad Road : Shop-4, Gr Flr, Rajshree Tower, Near Pratap Cinema, Kolbad Tel: 2547 7305 / 2547 7310 Thane -Panchpakhadi : Shop No. S/13, Devprayag CHS., Bhakti Mandir Road, Thane - Vartak Nagar: Sh-8, S/3, Vedant Commercial Complex, Pokhran Rd No.1 Tel: 2588 1451 / 2588 1452 Thane - Vasant Vihar: Shop-7, 1st Flr, Amrapali Shopping Arcade, Vasant Vihar Vasai: Shop No. 2, Shyamkunj Building, Behind Neelam-E-Punjab Hotel, Navghar, Tel: 233 6086 / 233 6087 Vashi : Office SS-IV, Krishna Nivas, Sector-2, Opp. CIDCO Office Vikhroli (W) : Shop-4, Ground Floor, Narendra Bhavan, Station Road Vile Parle (E) : Shop-4, Neminath Apts, Kambliwadi, Opp to Railway Station Vile Parle (W): 1/B, Sangam Arcade, Vallabhbhai Road, Opp. Railway Station Virar: 108, 1st Flr, Kapadia Commercial Complex, Nr Virar Railway Stn, Gaothan **Pune**

Aundh : Shop-3, Omkar Complex, Opp Ambedkar Vasahat, Medipoint Hosp. Rd Tel: 2441 2227 / 6401 9082 Bibvewadi: Shop No.3, Madhusudan Park, B/H Ganesh Sweets Camp: Shop-24, Gr. Floor, East Street Galleria, Post Office Bldg., East Street Tel: 6400 0199 / 2633 1733 Chinchwad: Sh-76, Mayur Trade Centre, Opp Police Stn, Old Pune-Mum Highway Tel: 6612 5436 / 2745 5107 Kharadi: Shop No. 20, Ground Floor, Balaji Palace, Hadapsar Kharadi Bypass Road, Tel: 2701 2828 / 2701 2929 Kothrud : Shop-1D, Plot 166-B, Sandip Shri CHS, Dhanukar Colony, Lane 2 Tel: 6529 6404 / 2539 4884 Tel: 2764 0668 / 2765 0667 Nigdi: D-16, Shri Sant Tukaram Vyapari Sankul, Sector-24, Pradhikaran Tel: 2730 5357 / 2730 5358 Pimple Gurav: Shop No. 17, Mayur Nagari, Pimple Gurav, Navi Sangvi, Sadashiv Peth: 1, Janaki Ramchandra Apt., 1563, Nr. Solapur Janata Bank Tel: 6520 9775 / 2432 1361 Tel: 2434 5013 / 2434 5313 Sinhagad Rd: 11, Kautilya Bldg., S.No.17/01/01, Anand Nagar, Hingane Khurd Ahmednagar: No. 5, Gajanan Apt., Opp. Zopadi Canteen, Nagar Manmad Rd., Tel: 242 2901 / 242 2902 Amravati : Shop No. A2, Vimco Tower, A Floor, Near ICICI Bank, Bus Stand Road Tel: 266 0286 / 266 Aurangabad: Shop No. 2, Pushpai Building, Nageshwarwadi Rd., Nirala Bazar, Tel: 232 8616 / 232 8617 Baramati: Shop-1, Dhole Complex, Next to Sanghvi Township, Bhigwan Road 373 / 224 Jalgaon: G-13/16, J.T. Chamber, Court Chowk, Opp. G.S. Ground 3589 / 223 Tel: 223 Kolhapur : Sh-07, Centre Point, 511 K/1 A, 'E' Ward, Railway Station Rd, Shahupuri 7767 / 661 Karad : Shop-6, Gr. Floor, P.C Corner, 123/B, Budhwar Peth, Station Road 202 / 226 Tel: 226 Nagpur: G-13, Dharampeth Towers, West High Court Road, Dharampeth Tel: 663 1983 / 663 Narayangaon : Shop - 3, Sawaleram Market, Pune – Nashik Road Nashik : Shop-18, Gr. Flr, Kapadia Commercial Complex, Opp. JanLaxmi Bank (HO) 5181 / 250 Tel: 250 Ratnagiri : B-16, Shankheshwar Heritage, Arogya Mandir, Opp. Hotel Carnival Sangli : Shop G-5, Indranil Plaza, Ram Mandir - Civil Hospital Road Tel: 232 5257 / 661 Solapur : Shop - 7, Lokhandwala Vihar, Hotgi Road Tel: 260 2080 / 260 2081 **NEW DELHI / N.C.R.**

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Chennai

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Bommanahalli, 80 Feet Road, Tel.: 080 - 4093 5276 / 4093 5720 (Bengaluru)

Shop No.2, Gr. Flr., Shalaka CHS., Gandhi Nagar, Near Subhash Dairy, Dombivali (E) (Mumbai) Tel.: 0251 - 280 3409 / 280 3410

KM XII/47, PPS Building, Kalpetta, Kalpetta Tel.: 04936 - 207 345 / 208 345 (Kerala) Kalyan (East)

: Shop No.11, Building No. 'M', Gr. Flr., Godavari Lokgram CHS., Lokgram, Kalyan (East), Tel.: 0251-235 1210 / 235 1212 (Mumbai)

Nizampet : P. No.50, H. No.1-119, Shop No.202, 2nd Flr., Kolan Laxma Reddy Paradise,

Nizampet Rd., Quthbullapur, Ranga Reddy, Tel.: 040 - 2389 2649 / 2389 2648 (Hyderabad)

RKP 3/391 B5, 1st Flr., Kaypees Plaza, Near Bypass Junction, Airport Road, Ramanattukara,

(Kerala)

Ramanattukara

Thiruvarur Shop No.6, Maheswari Shopping Centre, No.94, Nethaji Road, Nr. Andhra Bank, (Tamil Nadu) Tel.: 04366 - 223 571 / 223 572

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