

BLUECHIP BULLETIN

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www.bluechipindia.co.in

Hurry ...!!! Hurry ..!! Hurry .! ,

Last chance to Save Tax u/s 80C for Fin. Year 16-17, Invest in ELSS Funds

SELECT ELSS FUNDS (TAX SAVINGS U/S 80C) PERFORMANCE

Fund Name	Corpus(Cr.) 30/12	NAV 10/03	Performance (%)			Fund Name	Corpus(Cr.) 30/12	NAV 10/03	Performance (%)		
			3 Yr	5 Yr	7 Yr				3 Yr	5 Yr	7 Yr
Reliance Tax Saver Fund	5890.60	52.34	25.61%	20.26%	16.16%	Axis Long Term Equity Fund	10509.09	33.00	21.64%	21.50%	17.93%
DSP BlackRock Tax Saver Fund	1461.32	39.24	23.68%	19.87%	14.54%	Invesco India Tax Plan	327.81	39.81	21.58%	18.38%	14.52%
IDBI Equity Advantage Fund	525.94	21.53	23.55%	—	—	Franklin India Taxshield Fund	2384.12	479.28	21.44%	17.78%	14.84%
Kotak Tax Saver Regular Plan	499.05	35.96	22.57%	15.77%	11.76%	Sundaram Tax saver	1331.58	86.79	20.46%	15.56%	11.32%
Birla Sun Life Tax Relief 96	2422.56	137.49	22.53%	19.36%	12.45%	L&T Tax Advantage Fund	1778.53	44.48	19.87%	16.08%	13.38%
Tata India Tax Savings Fund	422.21	70.43	22.50%	17.98%	14.07%	HDFC Tax saver Fund	5266.20	447.46	19.23%	14.91%	12.19%

Kind Attention, Fixed Deposit Holders.,

Get Regular Taxfree Dividend Income, Invest in Balanced Funds

SELECT BALANCED FUND DIVIDEND HISTORY (F.Y. 2016-17)

Fund Name	NAV (10/03)	Dividend Mode	Total Dividend	Dividend Declared during Financial Year 2016-17											
				Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16	Jan-17	Feb-17	Mar-17
Canara Robeco Balance Fund	77.49	Monthly	66.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	T.B.A
DSP BlackRock Balanced Fund	24.06	Monthly	24.93%	2.29%	2.27%	2.32%	2.40%	2.48%	2.54%	2.34%	2.14%	2.10%	2.00%	2.05%	T.B.A
HDFC Prudence Fund	30.14	Monthly	33.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	T.B.A
ICICI Prudential Balanced Fund	24.14	Monthly	20.90%	1.20%	1.20%	1.20%	1.20%	1.50%	1.50%	1.50%	2.50%	2.00%	2.30%	2.40%	2.40%
Kotak Balance Regular Plan	16.17	Monthly	8.60%	0.70%	0.70%	0.80%	0.80%	0.80%	0.80%	0.80%	—	1.00%	1.10%	1.10%	T.B.A
L&T India Prudence Fund	18.56	Monthly	10.30%	0.80%	0.80%	0.80%	0.80%	1.20%	1.20%	1.20%	0.90%	0.70%	0.90%	1.00%	T.B.A
Tata Balanced Fund - Regular Plan	65.94	Monthly	48.70%	4.10%	4.20%	4.20%	4.00%	4.20%	4.40%	4.90%	4.90%	4.60%	4.50%	4.70%	T.B.A
Birla Sun Life Balanced '95 Fund	144.36	Quarterly	97.60%	—	—	24.60%	—	—	38.00%	—	—	35.00%	—	—	T.B.A
HDFC Balanced Fund	28.79	Quarterly	15.00%	—	—	5.00%	—	—	5.00%	—	—	5.00%	—	—	T.B.A
Reliance Regular Savings Fund - Balanced	10.42	Quarterly	11.00%	—	—	4.00%	—	—	4.00%	—	—	3.00%	—	—	T.B.A
SBI Magnum Balanced Fund	27.07	Quarterly	19.00%	—	—	6.00%	—	—	7.00%	—	—	6.00%	—	—	T.B.A
UTI Balanced Fund	30.00	Quarterly	18.00%	—	—	5.00%	—	—	6.50%	—	—	6.50%	—	—	T.B.A

SELECT MID CAP FUNDS PERFORMANCE

Fund Name	Corpus(Cr.) 30/12	NAV 10/03	Performance (%)		
			3 Yr	5 Yr	7 Yr
Sundaram S.M.I.L.E. Fund	1085.76	82.20	37.38%	23.71%	15.02%
CanRobeco Emerging Equities	1323.49	73.96	36.04%	26.82%	21.33%
Kotak Emerging Equity Scheme	1191.09	33.09	35.07%	24.12%	17.53%
L&T Midcap Fund	514.89	111.15	33.88%	24.85%	17.17%
Birla Sun Life Pure Value	657.91	48.73	33.67%	24.92%	18.56%
Franklin (I) Smaller Co. Fund	4029.43	48.58	33.64%	29.25%	20.76%
Sundaram Select Midcap	4219.55	425.21	32.67%	24.08%	17.86%
DSPBR Small and Mid Cap	2458.09	46.40	30.96%	22.53%	17.32%
Kotak Midcap Fund	477.40	65.40	30.51%	21.82%	16.95%
Franklin (I) Prima Fund	4586.98	811.94	30.10%	25.02%	18.36%
Reliance Mid & Small Cap	2419.63	39.14	29.99%	22.61%	16.09%
HDFC Mid-Cap Opportunities	13016.28	47.03	29.60%	23.71%	20.46%
ICICI Pru Midcap Fund	1116.07	82.13	28.91%	22.25%	14.64%
UTI Mid Cap Fund	3534.00	90.35	28.75%	24.78%	17.96%
Tata Midcap Growth Fund	544.40	114.21	28.65%	22.15%	16.65%
SBI Magnum Midcap Fund	2890.84	70.14	28.24%	26.38%	18.25%
Axis Midcap Fund	1190.85	26.20	22.48%	20.55%	—

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various 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.

Bluechip Corporate Investment Centre Ltd. (Bluechip), ARN-0016 is only a Mutual Fund Distributor, not advisors. We are not charging any fees from the customers and have opted out for transaction fees. We do not advice clients on Mutual Fund schemes. We do execution services, display all sales materials such as forms, fact sheets, Brochure etc. as provided by Mutual Funds in all its offices. We also provide door to door services free of cost.

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

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Value of 1000 in 3Yrs
				12M Mths	24M Mths	36M Mths	
Bajaj Finance Ltd.	CRISIL FAAA	75000	M/Q/C	7.80	8.00	8.05	1261
Dewan Housing Ltd.	CARE AAA	2000	A/C	7.75	7.80	7.85	1254
GRUH Finance Ltd.	CRISIL FAA+	1000	M/Q/A/C	7.25	7.50	7.50	1242
HDFC Ltd.	CRISIL FAAA	20000	M/Q/A/C	7.40	7.40	7.40	1239
LIC Housing Finance	CRISIL FAAA	10000	H/C	7.30	7.50	7.50	1242
Mahindra Finance	CRISIL FAAA	10000	Q/H/C	7.50	7.50	7.55	1244
PNB Housing Finance	CRISIL FAAA	20000	H/C	7.25	7.25	7.25	1233
Sundaram Home Fin.	ICRA MAA+	10000	M/Q/C	6.75	7.25	7.25	1233
Godrej & Boyce Ltd. (R)	CRISIL FAA+	25000	H	—	—	8.50	—

* 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.

BLUECHIP - A WORLD OF OPPORTUNITIES

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.

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

We provide in-house Sales & Marketing Training.

- Positions open** : Field Sales Officers / Branch Assistants
- Eligibility** : Any graduation (12 + 3 years of education)
- Languages** : Good communication skill in your mother tongue.
English / Hindi would be an added advantage.
- Compensation** : Fixed salary plus attractive incentives every month

Contact: career@bluechipindia.co.in

ONCE A BLUECHIP STAFF - ALWAYS A BLUECHIP STAFF.



Bluechip Corporate Investment Centre Limited

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INSURANCE

Get Triple Benefits from Life Insurance Products

1. Tax Savings u/s 80C, 2. Taxfree Returns u/s 10(10D), 3. Life Insurance Cover

HDFC SL PROGROWTH FLEXI

A UNIT LINKED INSURANCE PRODUCT WITH LIFE INSURANCE COVERAGE

HDFC SL ProGrowth Flexi, is a smart savings-cum-insurance plan that will enable you to simply provide the finest for your loved ones. In this plan you also enjoy life insurance coverage so that your loved ones financial future is secured even in your absence.

PLAN OPTIONS AVAILABLE :

You can opt for any one of the following 2 Plan Options:

Plan Option	Cover
Life Option	Death Benefit
Extra Life Option	Death Benefit + Accidental Death Benefit

BENEFITS UNDER THE PLAN :

Maturity Benefit : At the End of the Policy Term your risk cover ceases and you can redeem your accrued units at the then prevailing unit price and take the fund value.

Death Benefit : in case of unfortunate demise of the life assured the nominee will get the greater of a) Sum Assured, b) The Fund Value or c) Min. death benefit of 105% of the premiums paid.

Accidental Death Benefit : in addition to the Death Benefit, the nominee will get an additional Sum Assured.

Tax Benefit : Tax benefit under the policy are subject to prevailing tax laws (Section 80C and Section 10(10D) of the Income Tax Act, 1961.)

CHARGES UNDER THE PLAN

Premium Allocation Charges :

Policy Year	Yr1 & Yr2	Yr3 to Yr5	Yr6+
Charge	7.50%	5.00%	0.00%

Policy Administration Charge : No policy administration charges will be charged in the initial 5 policy yrs. A Policy Administration

Charge of 0.46% per month of the original annualised premium will be deducted monthly from 5th Policy anniversary, subject to maximum charge of Rs.500 Per month

Discontinuance Charge : There is no charge after 5th Policy Yr.

BASIC POLICY CONDITIONS :

Policy Term : 10 Yrs, 15 Yr to 30 Yrs

Sum Assured	Minimum	Max.
Less than 45 Yrs	Higher of 10X AP or 0.5 X PT X AP	40XAP
45 Yrs & above	Higher of 7X AP or 0.25 X PT X AP	40XAP

Entry Age	Min.	Max.	Max.Maturity
Life Option	14 Yrs	65 Yrs	75 Yrs
Extra Life Option	18 Yrs	55 Yrs	70 Yrs

Insurance is the subject matter of the solicitation. HDFC SL ProGrowth Flexi (Form No: P501 UIN: 101L072V02) is a unit linked plan with life insurance coverage. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risks and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. HDFC Standard Life Insurance Company Limited. IRDA I Registration No. 101. ARN: PP/08/2015/6758. CIN: U99999MH2000PLC128245

BHARTI AXA LIFE MONTHLY ADVANTAGE

A LIMITED PAY TRADITIONAL PARTICIPATING LIFE INSURANCE PLAN

How does the Plan Work ?

It is a Limited premium payment, Traditional Participating Plan. You pay premiums for the chosen Premium Payment Term. At the end of the PPT, you start receiving your Guaranteed+ Monthly Income until Maturity. On Maturity, you receive accrued Non-Guaranteed Annual Reversionary bonus (if any) and Non-Guaranteed Terminal bonus (if any).

Non Guaranteed Bonuses under the Plan

Reversionary Bonuses : Simple Non-Guaranteed Annual Reversionary Bonuses (if any), get accrued to the policy from the end of 1st Policy Year.

Terminal Bonus : On Maturity / Death You may get Non-Guaranteed Terminal Bonus (if any).

Benefits Under the Plan

Regular Income : You will Receive Guaranteed+ Regular Monthly Income starting from the end of the next month after the completion of the premium payment term. till Maturity.

Maturity Benefit : On Maturity you will get Accrued Non-Guaranteed Annual Reversionary Bonus (if any) & Non-guaranteed Terminal Bonus (if any).

Tax Benefits\$: a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D). [You will receive tax benefits on the premiums paid and benefits received, are as per the prevailing tax laws]

Death/ATPD Benefit :** the Sum Assured on Death is payable in equal installments to the nominee from the next policy month onwards and continues for a stipulated number of months, which depends on the PPT/Term selected by you.

The Bonuses (Non-Guaranteed Reversionary Bonus (if any) and Non-Guaranteed Terminal Bonus (if any)), accrued till the date of Death or ATPD (whichever is earlier) are paid out immediately.

** Accidental Total Permanent Disability

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. \$Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time. Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Advantage, UIN: 130N068V02 * 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 16/24 year term. Maturity Benefit & Benefit in case of Death/ATPD are payable for 72 months for 12 years term, 96 months for 16 years term and 144 months for 24 years 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.

TATA AIA LIFE INSURANCE MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

Tata AIA Life Insurance Money Back Plus is a participating non linked Money Back Insurance Plan, which caters to your need for guaranteed Cash inflow at regular intervals along with the protection of a life cover from uncertainties of life.

The plan offers the advantage of paying for only half of the policy term along with enhancement of your savings through accumulation of Compound Reversionary Bonuses (if any) throughout the Term.

Benefits under the Plan

Survival Benefit: The plan provides you with regular payouts as a percentage of the Basic Sum Assured (BSA) as per the table below

End of Policy Year	Yr 4	Yr 8	Yr 12	Yr 16
% of Basic Sum Assured	20%	20%	20%	50%

Maturity Benefit : On Maturity (at the end of policy term), Guaranteed Sum Assured on maturity along with vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable, where Guaranteed Sum Assured on maturity is 50% of Basic Sum Assured.

Death Benefit: In case of unfortunate event of the death of the insured; Sum Assured on death plus vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable. This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death.

Where 'Sum Assured on death' shall be higher of a) 10 times Annualised premium or b) Basic Sum Assured. The above benefit will be paid irrespective of the regular payouts already paid.

Inbuilt Accidental Death Benefit: We will pay an additional amount equal to the Basic Sum Assured in case of unfortunate death due to accident. This benefit is applicable only for entry age of 18 yrs or more

Boundary Conditions

Age at Entry : Min - 2 Yrs, Max - 51 Yrs Age at Maturity : Min - 18 Yrs, Max - 75 Yrs
 Policy Term & PPT : Term - 16 Yrs, PPT - 8 Yrs Min. Sum Assured : Rs.2,00,000/-
 Premium Mode : M / H / A

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403), 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Service tax, Swachh Bharat Cess and TDS are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including Service Tax, Swachh Bharat Cess and TDS), as imposed by the government from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. 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. Insurance cover is available under this product. *This product is underwritten by Tata AIA Life. The plan is not a guaranteed issuance plan and will be subject to Company's underwriting and acceptance Approval Number: L&C/Adv/2016/Mar/239 UIN: 110N119V01

KOTAK ACE INVESTMENT

A UNIT LINKED LIFE INSURANCE PLAN

Kotak Ace Investment, is an investment oriented unit linked life insurance plan. This plan offers you Investment Strategies along with convenient payment options to ensure efficient wealth Creation.

Key Advantages :

- ☑ Option to choose from multiple investment strategies
- ☑ Convenient premium payment options
- ☑ Life Insurance cover as per your need
- ☑ Choice of Riders to enhance protection
- ☑ Flexibility through partial withdrawal

BENEFITS UNDER THE PLAN :

Maturity Benefit : At the End of the Policy Term your risk cover ceases and fund value as on the date of maturity will be paid.

Death Benefit : in case of unfortunate demise of the life assured the nominee will get the greater of a) Basic Sum Assured, b) The Fund Value or c) Min. death benefit of 105% of the premiums paid.

Tax Benefit : Tax benefits are subject to conditions specified under section 10(10D) and section 80C of the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Service Tax and Cess, as applicable, shall be deducted from the Fund as per applicable tax laws

CHARGES UNDER THE PLAN

Premium Allocation Charges :

Policy Year	Yr1&Yr2	Yr3toYr5	Yr 6+
Charge	6.00%	4.00%	2.00%

Policy Administration Charge :

Annualised Premium Bands	Charge*
Upto Rs.9,99,999/-	0.10% p.m
Rs.10,00,000/- & above	Nil

(*Charge will not exceed Rs.500/- Per Month)

Discontinuance Charge : Applicable discontinuation charges are levied in the first 5 years, thereafter there will be no discontinuation charge.

BASIC POLICY CONDITIONS :

Entry age : Min. 0 Yrs, Max : 65 Years (60 Yrs for Limited Pay)
 Policy Term : 10 / 15 / 20 / 25 / 30 Yrs
 Premium Payment Term : Regular-Equal to policy Term
 Limited - 5 Yrs for 10 Yrs policy Term, 10 Yrs for other Terms
 Mode : Annual, Half-yearly, Quarterly and Monthly
 Annual Premium : Regular Pay : Min: Annual: Rs.30,000/-, Half-Yearly: Rs.18,000/-,
 Quarterly: Rs.9,000/- & Monthly: Rs.3,000/- . Max: No limit
 Limited Pay: Min: Annual: Rs.50,000/-, Half-Yearly: Rs.30,000/-,
 Quarterly: Rs.15,000/- & Monthly: Rs.5,000/- . Max: No limit

Basic Sum Assured :

Age	Regular Pay	Limited pay
Less than 45 Yrs	Min: Higher of 10 times AP or 0.5* PT *AP; Max: 25 times AP	Min: Higher of 10 times AP or 0.5* PT *AP; Max: 15 times AP
45 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 25 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP
46 Yrs - 54 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP except for 5 PPT which is 7 times AP
55 Yrs - 60 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 10 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 10 times AP except for 5 PPT which is 7 times AP
61 Yrs and above	7 times AP	NA

AP - AP refers to Annualised Premium, PT - PT refers to Policy Term

Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year. Kotak Ace Investment (Form No: L064 UIN: 107L064V03) is a unit linked non-participating endowment plan. In this policy, the investment risk in the investment portfolio is borne by the policyholder. Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Kotak Mahindra Old Mutual Life Insurance Ltd is only the name of the Insurance Company and Kotak Ace Investment is only the name of the linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Please know the associated risks and the applicable charges (along with the possibility of increase in charges), from your insurance agent or the intermediary or policy document of the insurer. *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/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year. *Tax benefits are subject to conditions specified under section 10(10D) and section80C of the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from tax consultant. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For more details on riders please read the Rider Brochure Ref No: KLI/16-17/P-MG/355. Kotak Mahindra Old Mutual Life Insurance Ltd. IRDAI Registration No. 107. CIN: U66030MH2000PLC128503

Get Triple Benefits from Life Insurance Products

1. Tax Savings u/s 80C, 2. Taxfree Returns u/s 10(10D), 3. Life Insurance Cover

ICICI PRU LIFE CASH ADVANTAGE

A SAVINGS AND PROTECTION ORIENTED PLAN.

ICICI Prudential introduces ICICI Pru Cash Advantage, a unique savings and protection oriented plan which offers you a guaranteed amount every month for 10 years, a guaranteed lump sum at maturity, along with bonuses and life cover that provides financial security to your family in case of your death.

How does ICICI Pru Cash Advantage work?

At policy inception, you choose your premium, premium payment option, premium payment mode, Sum Assured and cash benefit mode. The GCB and GMB are calculated using the parameters as mentioned earlier along with your age and gender. GCB is payable in advance during the payout term. Payout term begins as soon as the premium payment term is over and terminates at the end of the policy term. In the unfortunate event of death of the life assured during the policy term, death benefit is payable to the nominee. On survival of the life assured till the end of the policy term, Guaranteed Maturity Benefit (GMB)^{T&C2} is payable along with vested reversionary bonuses (RB) plus terminal bonus, if any.

Benefits in detail

Cash Benefit : Throughout the payout term, Guaranteed Cash Benefit (GCB) is payable in ^(T&C1) advance, provided the life assured is alive and the policy is fully paid^(T&C3). GCB can be received in monthly or annual instalments. GCB is a percentage of the Guaranteed Maturity Benefit (GMB) and depends on cash benefit mode as per the table below.

Cash benefit mode	Gua. Cash Benefit
Monthly	1.00 % of GMB
Annual	11.50 % of GMB

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

Guaranteed Maturity Benefit (GMB) : GMB is the Sum Assured on Maturity and will be calculated, at inception, based on your premium, premium payment option, premium payment mode, Sum Assured, cash benefit mode, age and gender.

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 Bonuses* or b) GMB plus accrued 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.

Sum Assured on Death :

Age at Entry	Multiple of Annual Premium
Upto 44 Yrs	10 times
Age 45 to 54 Yrs	10 times or 7 times
Age 55 Yrs & above	7 times

Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age	: 0 Yrs & 60 Yrs
Min. & Max. Maturity	: 18 Yrs & 80 Yrs
Premium Modes	: A / H / M

Premium Payment Term & Policy Terms :

For PPT – 5/7/15 Years, Policy term is 15/17/20 years respectively

ICICI PRU LIFE SAVINGS SURAKSHA

A NON LINKED INSURANCE PLAN PARTICIPATION PLAN WITH GUARANTEED MATURITY BENEFITS.

CONDITIONS APPLY

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 guarantees**: At maturity of the policy, you receive
 - ◆ **Accrued Guaranteed Additions (GAs)**: During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
 - ◆ **Vested Reversionary Bonuses and Terminal 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.

Sum Assured on Death :

Age at Entry	Multiple of Annual Premium
Upto 44 Yrs	10 times
Age 45 to 54 Yrs	10 times or 7 times
Age 55 Yrs & above	7 times

Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age	: 0 Yrs & 60 Yrs
Min. & Max. Maturity	: 18 Yrs & 70 Yrs
Premium Modes	: A / H / M
Min. Annual Premium	: Rs.12,000/-

Premium Payment Term & Policy Terms :

PPT 5 Years	: Term 10 to 30 Years
PPT 7 Years	: Term 12 to 30 Years
PPT 10 Years	: Term 15 to 30 Years
PPT 12 Years	: Term 17 to 30 Years

Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in-force 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

Terms & Conditions: 1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is annual. 2. Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid T&C3. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will accrue only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus, if any, will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or an earlier death. 3. A fully paid policy is a policy for which all premiums have been paid, as per the PPT selected, and no further premiums are due. A premium paying policy is a policy for which all due premiums have been paid till date, but future premiums are payable for the rest of the PPT. ICICI Prudential Life Insurance Company Limited, IRDAI Regn. No. 105. CIN: U66010MH2000PLC127837. © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. 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. ICICI Pru Cash Advantage Form No.: E10, UIN:105N132V01. Advt No.: L/II/1335/2015-16. Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

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IRDAI clarifies to public that

* IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.

* IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

TATA AIA LIFE INSURANCE FORTUNE PRO

A NON-PARTICIPATING UNIT LINKED ENDOWMENT INSURANCE PLAN

Tata AIA Life Insurance Fortune Pro, is non-participating Unit Linked Endowment Insurance plan that makes your money grow steadily over time and also provide protection to your loved ones. The plan offers flexibility of policy duration which allows you to mould it in to your difference financial needs and adjusts itself to your desired level of growth

Salient Features :

- ✓ Regular Loyalty Additions to boost investments.
- ✓ Flexibility to choosed from 6 Fund options for enhanced investment opportunities.
- ✓ Option to customise your plan with three additional unit deducting riders.
- ✓ Choice of Enhanced Systematic Money Allocation & Regular Transfer Investment Portfolio Strategy.

BENEFITS UNDER THE PLAN :

Maturity Benefit : At the end of the Policy Term your risk cover ceases and you can redeem your accrued units at the then prevailing unit price and take the sum of Regular / Single Premium Fund Value and Top-Up Premium Fund Value valued at applicable NAV on the date of Maturity.

Loyalty Addition : 0.35% of units in each of the funds under Single Premium Account & 0.20% of the units in each of the funds under the Regular Premium Account will be credited (post deduction of applicable charges) to respective funds every Policy Anniversary starting from sixth (6th) Policy Anniversary and eleventh (11th) Policy Anniversary till the end of Policy term for Single Pay and Regular Pay respectively. Loyalty additions will be paid only if the Policy is in force and all due premiums till date have been paid. The above Loyalty Additions are not applicable for Top up Premium Account.

Death Benefit : In case of unfortunate demise of the Life Assured, the nominee will get the greater of a) Basic Sum Assured net of all "Deductible Partial Withdrawals", b) Regular/ Single Premium Fund Value c) 105% of the total Regular/ Single Premiums paid or d) 10 times Annualised Premium (in case of both Limited premium payment term/Regular premium payment term.

In addition highest of a) approved Top-Up Sum Assured(s) b) Top-Up Premium Fund Value of this Policy or c) 105 % of total Top-up premium paid, is also payable provided the Policyholder has a Top-Up Premium Fund Value. Deductible Partial Withdrawals are not applicable in case of Top-Up Sum Assured. For purpose of determining the Death Benefit, the Deductible Partial Withdrawals mentioned above shall mean the Partial withdrawals made, (i) during the last two years immediately preceding the date of death of the Insured, if the age of the Insured at death is less than 60 years of Age; or (ii) after Insured attaining the age of 58 years, if the age of the Insured at death is greater than or equal to 60 years, as the case may be

Tax Benefit : Tax benefit under the policy are subject to prevailing tax laws (Section 80C and Section 10(10D) of the Income Tax Act, 1961) and subject to fulfillment of conditions stipulated therein. 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.

CHARGES UNDER THE PLAN

The Following Charges will be applicable on the policy, For details refer the policy Brochure

- ◆ **Premium Allocation Charges**
- ◆ **Policy Administration Charges**
- ◆ **Fund Management Charges**
- ◆ **Mortality Charges**
- ◆ **Top-Up Premium Allocation Charges**
- ◆ **Discontinuance Charges**
- ◆ **Fund Switching Charges**
- ◆ **Partial Withdrawal Charges**

BASIC POLICY CONDITIONS :

Entry age	: Min. 0 Yrs, Max : 59 Years
Policy Term	: 15 Yrs to 40 Years
Premium	: Single Limited -
Paying Term	: 5 / 7 and 10 Years
Term	: Regular- 15 and 20 Years
Min. Annulised : Premium	: Single Pay - Rs.1,00,000/- Limited / Regular - Rs.50,000/-
Max. Annulised : Premium	: Single / Limited / Regular Pay - Rs.5,00,000/-

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Ltd. All taxes, duties, surcharge, cesses or levies, (including but not limited to Service Tax and TDS), as may be imposed by Government or any statutory authority from time to time, on the premiums payable and benefits secured under Policy, shall be borne and paid by the Policyholder. Kindly refer to the sales illustration for exact premium. Unit Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. 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 is only the name of the Insurance Company & Tata AIA Life Insurance Fortune Pro is only the name of the Unit Linked Life Insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Please know the associated risks and the applicable charges, from your Insurance Agent or the Intermediary or Policy document issued by the insurance company. Linked insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/ withdraw the monies invested in linked insurance products completely or partially till the end of the fifth year. Riders are not mandatory and are available for a nominal extra cost. 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 total premium paid. This is not a contract of Insurance. The precise terms and condition of this plan are specified in the policy contract. For more details on benefits, premiums and exclusions under the Rider(s), please refer to the product brochure or contact Tata AIA Life's Insurance Advisor/Branch. Tata AIA Life Insurance Waiver of Premium (Linked) Rider (UIN: 110A026V01); Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider (UIN: 110A025V01); Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider (UIN: 110A027V01) • UIN: 110L112V01. Tata AIA Life Insurance Company Limited (IRDAI Registration No. 110. CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For any information including cancellation, claims and complaints, please contact our Insurance Advisor 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 or SMS 'LIFE' to 58888, Approval ID: L&C/Advt/2016/Dec/620.

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Hadapsar	: Vishal Park, Shop No. 5, Magarpatta Road, Opp. Nobal Hospital, Hadapsar,	(Pune)	Tel: 020 - 2689 0116 / 2689 0117
Olavakkode	: No. 31/421, 1st Flr., Poopas Arcade, Above ICICI and HDFC Bank, Main Rd,	(Kerala)	Tel: 0491 - 255 5501 / 255 5502
Pitam Pura	: Shop No. G-21, Lower Gr. Flr., Plot No. H-6, Aggarwal Tower, Netaji Shubhash Palace	(New Delhi)	Tel: 011 - 4903 6521 / 4903 6721
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Guntur	: 0863-663 2526 / 224 0530	Kodakara	: 0480-272 5580 / 272 5581
Kakinada	: 0884-236 6943 / 236 6944	Kodungallur	: 0480-280 2653 / 280 2654
Kurnool	: 08518-235 316 / 245 316	Kollam	: 0474-275 3001 / 275 3002
Nellore	: 0468-234 0260 / 235 0260	Kottayam	: 0481-256 9750 / 256 9751
Ongole	: 08592-282 065 / 282 075	Kozhencherry	: 0468-231 0720 / 231 0721
Rajahmundry	: 0883-665 1987 / 246 8601	Kunnankulam	: 0488-522 3509 / 522 3510
Sangareddy	: 8500195316 / 8500155316	Manjeri	: 0483-276 1124 / 276 1125
Tanuku	: 08819-225 377 / 225 388	Mavelikara	: 0479-234 4495 / 234 4496
Tirupathi	: 0877-225 0056 / 225 0057	Ottapalam	: 0466-224 7366 / 224 8227
Vijayawada	: 0866-662 2355 / 248 2423	Pala	: 0482-210 120 / 210 180
Vishakapatnam	: 0891-645 6512 / 275 7755	Pallakkad	: 0491-250 4440 / 250 4441
Vizianagaram	: 08922-229 177 / 229 277	Pathanamthitta	: 0468-232 0613 / 232 0614
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Ameerpet	: 040-6675 5912 / 2341 8416	Taliparamba	: 0460-230 0035 / 230 0036
Attapur	: 040-2401 8316 / 2401 9316	Payyanur	: 04985-203 490 / 205 390
Boduppal	: 040-2720 5316 / 2720 5317	Ramanattukara	: 0465-244 3003 / 244 3005
Champapet	: 040-2407 5316 / 6999 0200	Thalassery	: 0490-232 4177 / 232 3177
Chandanagar	: 040-2303 8755 / 2303 8756	Thiruvalla	: 0469-263 0123 / 263 0124
Dilsukh Nagar	: 040-2405 6548 / 2405 6549	Thrissur	: 0487-232 5570 / 232 5571
Habsiguda	: 040-2715 0811 / 2715 0812	Tirur	: 0494-242 0753 / 242 0754
Hashthinapuram	: 040-2409 3316 / 2409 4316	Vadakara	: 0496-251 7721 / 251 7722
Himayat Nagar	: 040-2339 5316 / 2322 1308	MAHARASHTRA	
Kapra	: 040-6462 7297 / 2713 0938	Mumbai	
Kukatpalli	: 040-2306 1646 / 4230 0905	Airoli	: 022-2779 5341 / 2779 0174
Malkajigiri	: 040-6452 7751 / 2724 1677	Badlapur	: 0251-291 0594 / 267 6005
Marredpally	: 040-2771 0998 / 2771 0996	Ambarnath (E)	: 0251-260 7328 / 260 7155
Mehdipatnam	: 040-2351 2034 / 2352 6356	Andheri (W)	: 022-2678 1742 / 2678 1781
Motinagar	: 040-2383 1471 / 2383 1472	Andheri-IRLA	: 022-2671 1502 / 2623 6502
Nacharam	: 040-4020 1616 / 4020 1717	And-7 Bunglows	: 022-2632 9373 / 2631 5566
Nizampet	: 040-2389 2649 / 2389 2648	And-Lokhandwala	: 022-2634 5957 / 2637 5483
Secunderabad	: 040-2789 3198 / 2789 3199	And-Oshiwara	: 022-2632 1196 / 2632 1136
Vanasthalipuram	: 040-2411 0341 / 6458 3978	And-Takshila	: 022-2821 4787 / 2821 4814
Karimnagar	: 0878-224 9910 / 224 9911	Andheri (E)	: 022-2683 5952 / 2684 1552
Khammam	: 08742-235 316 / 245 316	And-Marol	: 022-2920 8134 / 2925 6912
Nizamabad	: 08462-235 316 / 236 316	And-JB Nagar	: 022-2825 7307 / 2825 7308
Warangal	: 0870-666 4436 / 254 4058	Bandra (East)	: 022-2641 0763 / 2641 0764
GUJARAT			
Ahmedabad		Bandra (West)	: 022-2640 5564 / 2641 2422
Bopal	: 079-2979 5590 / 2979 5591	Bandra - Pali	: 022-2655 8399 / 2640 0982
Chandkheda	: 079-2329 6856 / 2329 6857	Bandra Mt.Mary	: 022-2643 2158 / 2643 2147
Gandhi Nagar	: 079-2324 2004 / 2324 2005	Bangur Nagar	: 022-2873 4228 / 2873 4229
Junagadh	: 0285-265 5470 / 265 5480	Bhandup (W)	: 022-2566 2064 / 2566 7156
Mani Nagar	: 079-2543 0026 / 2543 0062	Borivali (E)	: 022-2808 5971 / 2808 5972
Paldi	: 079-2658 5642 / 2658 5643	Borivali (W)	: 022-2895 1548 / 2895 7025
Valsad	: 02632-244 411 / 244 412	Borivali-Gorai	: 022-2868 0460 / 2868 0463
BARODA			
Alkapuri	: 0265-232 3018 / 232 3021	Borivali-Saibaba	: 022-2862 0403 / 2862 0406
Waghodia Road	: 0265-252 1820 / 252 1821	Borivali -I.C.Col.	: 022-2891 8594 / 2895 2352
Bharuch	: 02642-249 121 / 249 122	Borivali -Yogi Ngr	: 022-2892 2017 / 2892 2018
Mehsana	: 02762-230 704 / 230 706	Byculla	: 022-2370 3247 / 2370 3248
Navsari	: 02637-244 406 / 244 407	Chembur	: 022-2521 2912 / 2521 0676
Palanpur	: 02742-266 640 / 266 641	Chembur -C.G.Rd	: 022-2520 3007 / 2520 3008
Rajkot	: 0281-246 5427 / 246 5428	Colaba	: 022-2202 2330 / 2202 2335
Surat	: 0261-273 1402 / 273 1403	Dadar (E)	: 022-2413 7451 / 2413 3350
Vapi	: 0260-246 5337 / 645 3337	Dadar (W)	: 022-2438 6887 / 2432 4897
KARNATAKA			
Bengaluru		Dahisar (E)	: 022-2896 1471 / 2828 3234
Banashankari	: 080-2669 0288 / 2669 0319	Dahisar (W)	: 022-2892 8617 / 2894 4020
Bannerghatta	: 080-2648 2880 / 2648 2881	Dombivali (E)	: 0251-286 1963 / 286 0698
Basavangudi	: 080-2242 3777 / 2660 8777	Dombivali (W)	: 0251-248 1754 / 248 1764
Basaveshwara Ngr	: 080-2322 5533 / 2153 5692	Dom-Gandhi Ngr	: 0251-280 3409 / 280 3410
Bommanahalli	: 080-4093 5276 / 4093 5720	Fort	: 022-2265 9033 / 2265 9034
BTM Layout	: 080-2678 3744 / 2678 3752	Ghatkopar (E)	: 022-2102 0876 / 2102 0118
Indira Nagar	: 080-2520 2939 / 2520 3739	Ghatkopar (W)	: 022-2502 4859 / 2502 4860
Infantry Road	: 080-4113 0952 / 2286 0704	Girgaum	: 022-2384 0027 / 2382 1327
Jayanagar	: 080-2653 3751 / 2653 3752	Gokuldham	: 022-2843 1243 / 2843 1244
J.P. Nagar	: 080-6567 0183 / 6567 0184	Goregaon (W)	: 022-2878 2423 / 2878 2428
Kammanahalli	: 080-2580 5627 / 2580 5628	Kalyan (E)	: 0251-235 1210 / 235 1212
Kanakapura	: 080-2686 0518 / 2686 0318	Kalyan (W)	: 0251-231 1482 / 231 8132
Koramangala	: 080-6568 0635 / 6568 0636	Kal-Khadakpada	: 0251-223 4661 / 223 4708
Kumaraswamy Lyt	: 080-2666 8150 / 2666 8152	Kandivali (E)	: 022-2870 9820 / 2870 3081
Hesaraghatta	: 080-2839 7339 / 2839 7336	Kandivali (W)	: 022-2808 1997 / 2801 5033
Malleshwaram	: 080-2356 1500 / 2356 1501	Kandivali-Charkop	: 022-2867 8347 / 2867 8388
Marathalli	: 080-6452 1732 / 6452 1866	Kannamwar Ngr-1	: 022-2577 3830 / 2577 3831
R.R. Nagar	: 080-2860 3344 / 2860 3663	Khar (W)	: 022-2604 3052 / 2604 3054
R.T. Nagar	: 080-4115 6008 / 4115 6009	Kharghar	: 022-2774 0840 / 2774 0843
Vijayanagar	: 080-2310 0101 / 2310 0104	Koparkhairane	: 022-2755 0649 / 2755 0651
Whitefield	: 080-6452 0005 / 6452 0010	Kurla-Nehru Ngr	: 022-2529 0431 / 2529 0432
Yelahanka	: 080-2856 5346 / 2856 5347	Lower Parel	: 022-2307 6953 / 2307 5731
Bagalkot	: 08354-234 547 / 234 648	Mahim	: 022-2444 6963 / 2444 3393
Ballari	: 08392-254 615 / 254 652	Malad - Evershine	: 022-2888 3281 / 2888 3710
Belagavi	: 0831-645 2201 / 645 2202	Malad (E)	: 022-2880 4509 / 2880 4510
Bidar	: 08482-229 227 / 229 228	Malad (W)	: 022-2881 7579 / 2882 3974
Davangere	: 08192-270 252 / 270 253	Matunga	: 022-2412 8399 / 2411 8033
Dharwad	: 0836-244 6091 / 244 6092	Mira Road	: 022-2812 4947 / 2812 4973
Gadag	: 08372-237 997 / 221 916	Mulund (E)	: 022-2163 4442 / 2163 6430
Hassan	: 08172-232 922 / 232 433	Mulund (W)	: 022-2560 5102 / 2569 3938
Haveri	: 08375-233 701 / 233 702	Mul - Vaishali Ngr	: 022-2164 5697 / 2164 7795
Hosapete	: 08394-224 615 / 224 616	Nerul (East)	: 022-2772 3175 / 2772 3975
Hubballi	: 0836-235 4255 / 235 4266	Panvel	: 022-2748 2969 / 2748 2896
Kalaburgi	: 08472-226 702 / 246 702	Prabhadevi	: 022-2430 0953 / 2430 0954
Karwar	: 08382-223 275 / 223 276	Sanpada	: 022-2781 1123 / 2781 6218
Mangaluru	: 0824-244 2214 / 244 0014	Santacruz (E)	: 022-2616 4063 / 2616 4066
Mysuru	: 0821-254 6607 / 254 6608	Santacruz (W)	: 022-2600 0093 / 2605 4020
Puttur	: 08251-236 837 / 237 837	Santacruz - Kalina	: 022-2666 3597 / 2666 3670
Raichur	: 08532-227 229 / 227 888	Sion	: 022-2403 3567 / 2403 3568
Shivamogga	: 08182-227 660 / 227 661	Tardeo	: 022-2388 5106 / 2381 4365
Tumakuru	: 0816-225 1810 / 226 1606	Thane (W)	: 022-2537 6719 / 2537 6187
Udupi	: 0820-252 1929 / 252 1797	Th - Ghodbunder	: 022-2597 4537 / 2597 4538
Vijayapura	: 08352-240 143 / 240 149	Th - Kalwa	: 022-2538 9013 / 2538 9014
KERALA			
Adoor	: 04734-220 436 / 227 436	Th - Kolbad Road	: 022-2547 7305 / 2547 7310
Cochin			
Angamaly	: 0484-245 3526 / 245 3527	Th - Panchpakhadi	: 022-2538 0320 / 2538 0321
Ernakulam	: 0484-235 0044 / 235 0045	Th - Vartak Nagar	: 022-2588 1451 / 2588 1452
Muvattupuzha	: 0485-281 3996 / 281 3997	Th - Vasant Vihar	: 022-2173 0446 / 2171 2295
Palarivattom	: 0484-234 0160 / 234 0161	Vasai (E)	: 0250-690 6663 / 690 6664
Trivandram			
Atingal	: 0470-262 7211 / 262 8211	Vasai (W)	: 0250-233 6086 / 233 6087
Pattam	: 0471-244 6311 / 244 6312	Vashi	: 022-2782 1286 / 2782 0587
Sasthanangalam	: 0471-272 8700 / 272 9700	Vikholi (W)	: 022-2579 5095 / 2579 5096
Varkala	: 0470-261 1211 / 261 0611	Vile Parle (E)	: 022-2618 6302 / 2663 1590
Calicut	: 0495-272 7724 / 272 7725	Vile Parle (W)	: 022-2615 3174 / 2615 5572
Kalpetta	: 04936-207 345 / 208 345	Virar	: 0250-250 4566 / 250 4567
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Kannur	: 0497-276 4181 / 276 4182	Aundh	: 020-2729 7006 / 6523 4651
		Bibvewadi	: 020-2441 0067 / 2441 2227
		Bhosari	: 020-6933 0026 / 6933 0057
		Chinchwad	: 020-2745 5108 / 2745 5107
		Chandan Nagar	: 020-6570 2122 / 6570 2123
		Kothrud	: 020-6529 6404 / 2539 4884
		Nigdi	: 020-2764 0668 / 2765 0667
		Pimple Gurav	: 020-2730 5357 / 2730 5358
		Rasta Peth	: 020-2606 2304 / 6400 0199
		Sadashiv Peth	: 020-6520 9775 / 2432 1361
		Sinhagad Rd	: 020-2434 5013 / 2434 5313
		Vishrantwadi	: 020-4122 3737 / 4122 3838
		Ahmednagar	: 0241-242 2901 / 242 2902
		Amravati	: 0721-266 0286 / 266 0287
		Aurangabad	: 0240-232 8616 / 232 8617
		Baramati	: 02112-224 373 / 224 374
		Chakan	: 02135-249 067 / 6410 4343
		Ichalkaranji	: 0230-242 9292 / 242 9293
		Indapur	: 02111-223 044 / 223 047
		Jalgaon	: 0257-223 3589 / 223 3590
		Karad	: 02164-226 202 / 226 203
		Kolhapur	: 0231-266 7767 / 266 7769
		Mangalwar Peth	: 0231-264 3643 / 264 3644
		Manish Nagar	: 0712-278 6441 / 278 6442
		Nagpur	: 0712-663 1983 / 663 1984
		Nashik	: 0253-250 5181 / 250 5182
		Nashik Road	: 0253-246 3300 / 246 8800
		Ratnagiri	: 02352-271 701 / 271 702
		Sangli	: 0233-232 5257 / 661 5257
		Sawantwadi	: 02363-271 446 / 271 447
		Shrirampur	: 0242-222 3960 / 222 3961
		Solapur	: 0217-260 2080 / 260 2081
		NEW DELHI / N.C.R.	
		Dilshad Garden	: 011-4151 0297 / 4151 0298
		Dwarka	: 011-4902 8431 / 6517 1710
		Ghaziabad	: 0120-435 0250 / 456 7454
		Janak Puri	: 011-4157 9598 / 4157 9599
		Kalkaji	: 011-4909 8011 / 4909 8012
		Kamla Nagar	: 011-2384 6865 / 2384 6866
		Karol Bagh	: 011-4145 2085 / 4708 2085
		Laxmi Nagar	: 011-4244