BLUECHIP BULLETIN

Toll Free Helpline: 1800-22-6465

www.bluechipindia.co.in

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	Dividend	Total	Div. Yield		Dividend Declared during Financial Year 2016-17										
	(29/03)	Mode	Dividend	to NAV	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	79.4500	Monthly	72.00%	9.06%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
DSP BlackRock Balanced	24.5400	Monthly	26.98%	10.99%	2.29%	2.27%	2.32%	2.40%	2.48%	2.54%	2.34%	2.14%	2.10%	2.00%	2.05%	2.05%
HDFC Prudence Fund	30.8370	Monthly	36.00%	11.67%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
ICICI Prudential Balanced	24.6300	Monthly	20.90%	8.49%	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	17.5350	Monthly	10.80%	6.16%	0.70%	0.70%	0.80%	0.80%	0.80%	0.80%	0.80%	1.10%	1.00%	1.10%	1.10%	1.10%
L&T India Prudence	18.9700	Monthly	11.40%	6.01%	0.80%	0.80%	0.80%	0.80%	1.20%	1.20%	1.20%	0.90%	0.70%	0.90%	1.00%	1.10%
Tata Balanced Fund	67.3193	Monthly	53.40%	7.93%	4.10%	4.20%	4.20%	4.00%	4.20%	4.40%	4.90%	4.90%	4.60%	4.50%	4.70%	4.70%
Birla SL Balanced '95	144.7400	Quarterly	141.10%	9.75%	_	_	24.60%	_	_	38.00%	_	_	35.00%	_	_	43.50%
HDFC Balanced Fund	20.0920	Quarterly	20.00%	9.95%	_	_	5.00%	_	_	5.00%	_	_	5.00%	_	_	5.00%
Reliance RSF - Balanced	14.6958	Quarterly	14.50%	9.87%	_	_	4.00%	_	_	4.00%	_	_	3.00%	_	_	3.50%
SBI Magnum Balanced	27.5847	Quarterly	25.00%	9.06%	_	_	6.00%	_	_	7.00%	_	_	6.00%	_	_	6.00%
UTI Balanced Fund	30.6915	Quarterly	18.00%	5.86%	_	_	5.00%	_	_	6.50%	_	_	6.50%	_	_	T.B.A
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LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

Company Name	Ratings	Min.	Int	Inter	est Rate	(%)	Value of		
		Amt.	P'ble	12M	24M	36M	1000		
		(Rs.)		Mths	Mths	Mths	in 3Yrs		
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	Н	_	_	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 adviced 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.

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus(Cr.)	NAV	Pe	erformance	(%)	Fund Name	Corpus(Cr.)	NAV	Pe	erformance	(%)
	30/12	29/03	3 Yr	5 Yr	7 Yr		30/12	29/03	3 Yr	5 Yr	7 Yr
Midcap Funds						UTI Top 100 Fund	851.74	55.29	16.31%	14.78%	10.83%
Sundaram S.M.I.L.E. Fund	1085.76	85.82	35.95%	25.39%	15.73%	Franklin India Bluechip Fund	7638.63	407.38	16.11%	14.27%	11.07%
CanRobeco Emerging Equities	1323.49	77.07	35.13%	27.55%	21.69%	L&T India Large Cap Fund	386.91	22.61	15.47%	14.32%	11.12%
Kotak Emerging Equity Scheme	1191.09	34.47	35.10%	25.27%	17.77%	Reliance Focused Large Cap	1046.92	26.72	15.11%	16.66%	8.67%
Franklin (I) Smaller Co. Fund	4029.43	50.70	32.91%	30.45%	21.24%	DSPBR Top 100 Equity Fund	3459.55	178.05	14.61%	12.82%	9.89%
L&T Midcap Fund	514.89	115.38	32.87%	26.05%	17.55%	Tata Large Cap Fund	809.77	183.22	14.59%	14.47%	10.39%
Birla Sun Life Pure Value	657.91	50.86	31.87%	26.37%	19.07%	CanRobeco Large Cap+ Fund	108.43	19.68	14.18%	13.71%	_
Sundaram Select Midcap	4219.55	439.16	31.53%	25.17%	18.43%	Sundaram Select Focus	425.03	139.00	12.32%	11.94%	7.39%
DSPBR Small and Mid Cap	2458.09	48.39	30.97%	23.87%	17.98%	Diversified Funds					
Kotak Midcap Fund	477.40	68.38	30.60%	23.13%	17.39%	L&T India Value Fund	2050.82	31.77	31.91%	25.30%	17.38%
HDFC Mid-Cap Opportunities	13016.28	48.95	29.75%	24.98%	20.76%	Tata Equity PE Fund	673.56	116.21	27.70%	20.64%	14.90%
Reliance Mid & Small Cap	2419.63	40.61	29.67%	23.93%	16.88%	Franklin (I) High Growth Cos.	5088.19	34.43	26.11%	23.70%	15.93%
Franklin (I) Prima Fund	4586.98	848.40	29.47%	26.20%	18.69%	Birla Sun Life Equity Fund	3204.00	621.83	24.79%	21.87%	13.70%
ICICI Pru Midcap Fund	1116.07	85.70	29.07%	23.42%	15.20%	Birla SL Advantage Fund	1857.45	365.25	24.71%	21.59%	13.38%
UTI Mid Cap Fund	3534.00	94.33	28.61%	25.92%	18.63%	SBI Magnum Multicap Fund	1290.76	40.10	24.66%	20.06%	12.24%
Tata Midcap Growth Fund	544.40	118.59	28.59%	23.08%	16.89%	ICICIPru Value Discovery Fund	14734.92	130.70	23.94%	22.54%	17.31%
SBI Magnum Midcap Fund	2890.84	72.88	28.22%	27.77%	18.97%	Kotak Select Focus Fund	6726.44	28.52	23.84%	21.09%	14.92%
Axis Midcap Fund	1190.85	27.48	22.07%	21.48%	_	Reliance Growth Fund	5604.45	958.44	23.54%	17.73%	11.80%
Large Cap Funds						DSP BlackRock Opportunities Fund	1266.32	189.22	23.32%	19.90%	13.88%
SBI Bluechip Fund	9522.08	33.27	20.36%	19.72%	12.99%	Sundaram Equity Multiplier Fund	261.26	27.65	21.89%	16.89%	11.09%
Birla SL Top 100 Fund	2227.19	50.73	18.49%	18.60%	13.69%	Franklin (I) Prima Plus	9344.83	517.38	21.59%	19.14%	14.47%
Birla Sun Life Frontline Equity	13962.29	191.70	18.18%	18.72%	13.08%	DSP BlackRock Focus 25 Fund	1839.64	20.26	21.15%	16.34%	_
Kotak 50 Regular Plan	1174.32	195.24	16.99%	15.40%	10.81%	SBI Magnum Multiplier Fund	1650.73	182.41	21.00%	19.31%	13.52%
ICICI Pru. Top 100 Fund	1487.73	291.21	16.86%	16.81%	12.74%	Reliance RSF - Equity	2756.46	60.87	20.77%	17.67%	11.34%
ICICI Pru. F. Bluechip Equity	11637.19	34.26	16.62%	16.53%	13.26%	HDFC Capital Builder Fund	1315.57	245.29	20.75%	18.86%	14.03%
IDBI India Top 100 Equity Fund	412.11	21.46	16.62%	_	_	Tata Equity Opportunities Fund	1230.63	171.11	18.99%	17.30%	11.61%

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.



Bluechip Corporate Investment Centre Limited

CIN: U65990MH1996PLC096899 Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034 Email: support@bluechipindia.co.in www.bluechipindia.co.in



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

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.

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

CHARGES UNDER THE PLAN

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

: Min. 0 Yrs, Max : 59 Years : 15 Yrs to 40 Years Policy Term : Single | Limited -Premium

5 / 7 and 10 Years Paying Term Regular- 15 and 20 Years Min. Annulised: Single Pay - Rs.1,00,000/-

Limited / Regular -

Rs.50,000/-Max. Annulised: 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 condition 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 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 decision ciated with capital markets and the NAVs of 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 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 nomina 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: 110A025V01); 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, Company Limited Unious registration 144. 110. Ann. Good of the Control of the Con or SMS 'LIFE' to 58888, Approval ID: L&C/Advt/2016/Dec/620.

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

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.

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 8 % 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 Annulised 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 Mara, 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. Tota AlA 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 nent from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment impose by the government from mile to time, income to be opened as per the preventing fincine to know, super to toliminate 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/Advt/2016/Mar/239 UIN: 110N119V01

HDFC LIFE SUPER INCOME PLAN

PAY FOR 8 YEARS & GET GUARANTEED INCOME OF 12.00 % P.A. FOR 8 YEARS

HDFC Life Super Income Plan is a participating regular income plan with guaranteed benefits plus bonuses. This policy offers guaranteed* income for a period of 8 to 15 yrs and is ideal for individuals who need regular income to fulfill their financial goals uninterrupted.

Benefits under the Plan:

Guaranteed Base Income (GBI): Guaranteed Base Income varying from 8.00% to 12.50% (depending on Plan Option chosen) of the Sum Assured on Maturity is payable at the end of each year during the payout period.

Reversionary Bonus (R.B.): Simple Reversionary Bonuses (if any) would be declared at the end of each Financial Year as percentage of "Sum Assured on Maturity", and will be added to the policy.

Terminal Bonus (T.B.): Terminal Bonus (if any) would be declared at the end of the Policy term, this bonus would be declared as a percentage of "Sum Assured on Maturity"

will get the Last Guaranteed Base Income Payout plus Accrued Reversionary Bonuses (if any) plus Terminal Bonus (if any)

Maturity Benefits: On Maturity the Life Assured

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit which will be higher of (Sum Assured on Maturity or 10 times of Annual Premium for age upto 50 Yrs and 7 times for age 50 Yrs above). Plus Accrued Bonuses (if any). The death benefit will be a minimum of 105% of the total premiums ^ paid under the policy Tax Benefits: Avail tax benefits on premiums paid and benefits received under the policy, as

per the prevailing Income Tax Laws. Please consult your tax advisor

INCOME PAYOUT & BONUS HISTORY Options PPT Income **Policy** GBI As a % of S.A Annual Monthly **Bonus History:** Term Option 1 8 Yr 12.50% 1.00 % 8 Yr 16 Yr F.Y.13-14: 4.50% Option 2 8 Yr 10 Yr 18 Yr 10 00% 0.80% Option 3 10 Yr 10 Yr 20 Yr 12.00% 0.96% F.Y.14-15 : 4.50% 10.00% 0.80% Option 4 10 Yr 12 Yr 22 Yr Option 5 12 Yr 12 Yr 24 Yr 10 00% 0.80 % **F.Y.15-16: 5.00%** Option 6

*The income will be received in the Payout Period and it will start once the premium payment term is over provided the policy is in force and the policyholder is alive excludes any underwriting extra premiums, modal loadings and any taxes paid

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Super Income Plan (Form No.P501-121, UIN – 101N098V01).

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 Adminstration Charge: No policy administration charges								

will be charged in the initial 5 policy yrs. A Policy Adminstration

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	N	Max.				
Less than 45 Yrs	Н	igher of 10X	40XAP			
45 Yrs & above	Н	igher of 7X A	TX AP 40XA			
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 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

Bluechip Bulletin 1st to 15th Apr'2017

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

ICICI PRU LIFE CASH ADVANTAGE

A Savings and Protection oriented plan.

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

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 $^{\text{(T\&C3)}}.$ 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 1.00 % of GMB Monthly 11.50 % of GMB Annual

ICICI Prudential introduces ICICI Pru Cash 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

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

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 complet of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payable 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 financia 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 or 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 poid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on 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 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, Appasahelt Marathe Marg, Prabhadevi, Mumbai 400025. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please reac 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).

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 10 times or 7 times Age 45 to 54 Yrs 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:**

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

PPT 12 Years

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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.

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 of 1st Policy Year.

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

Benefits Under the Plan

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)

Regular Income: You will Receive Guaranteed

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

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 auaranteed 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.

Vasna Road

LIC New Jeevan Anand Plan

- Minimum Basic Sum Assured: Rs.1,00,000/-
- Age Eligibility: 18 to 50 years Maximum Maturity age: 75 years
- Accidental Death and Disability Benefit Rider available
- UIN: 512N279V01 Loan Facility Available
- A Plan that offers cover for whole life even after payment of maturity amount

KOTAK PREMIER ENDOWMENT PLAN

A LIFE INSURANCE PLAN

GUARANTEE* A GREAT START TO FULFILL YOUR DREAMS

Kotak Premier Endowment Plan is a long-term savings cum protection plan that provides financial security to cope with unfortunate contingencies along with the ability to save for your future financial needs. This plan provides guaranteed* additions in the first five policy years and bonus start accruing from 6th Year onwards, all this put together builds up a corpus for your secure Future. **Key Advantages**

☑ 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.
- ✓ Tax Benefit #

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.

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 premiums have been paid in full, This is also used to determine the Minimum Death Benefit.

Maturity Benefit: This plan provides for wealth creation during the policy tenure. On survival till the end of the policy term the following benefit will be payable.

Basic Sum Assured + Accrued Guaranteed* Additions + Accured 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.

OUR NEW OFFICES ACROSS INDIA

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	: 08462 - : 0870 -	235 666	316 / 4436 /		316 4058	` '			5564 / 8399 /		
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			6856 / 2004 /			Borivali (E)			5971 / 1548 /		
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Baroda Alkapuri	: 0265 -	232	3018 /	232	3021	1 '			3247 / 2912 /		
Waghodia Road	: 0265 -	252	1820 /	252	1821	Chembur -C.G.Rd	: 022 -	2520	3007 /	2520	3008
	: 02642 - : 02762 -	249 230	121 / 704 /		122 706	Colaba Dadar (E)			2330 / 7451 /		
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~			5276 /						2423 /		
			3744 / 2939 /			Kalyan (E) Kalyan (W)	: 0251 - : 0251 -		1210 / 1482 /		1212 8132
Infantry Road	: 080 -	4113	0952 /	2286	0704	Kal-Khadakpada	: 0251 -	223	4661 /	223	4708
			3751 / 0183 /			\ /			9820 / 1997 /		
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17. 3			0101 / 0005 /			Malad (E) Malad (W)			4509 / 7579 /		
Yelahanka			5346 /	2856		Matunga	: 022 -	2412	8399 /	2411	8033
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Belagavi	: 0831 -	645	2201 /	645	2202	Mulund (W)	: 022 -	2560	5102 /	2569	3938
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	: 04734 -		436 /	227	436	Vashi `	: 022 -	2782	1286 /	2782	0587
Cochin Angamaly	: 0484 -	245	3526 /	245	3527				5095 / 6302 /		
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'	: 0485 - : 0484 -		3996 / 0160 /		3997 0161	Virar Pune	: 0250 -	250	4566 /	250	406/
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220 6124 / 220 6154

276 4182

276 4181 /

Pimple Gurav

Rasta Peth

0467 -

Kanhangad

Kannur

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                                                      Karaikal
                     020 - 2434 5013 / 2434 5313
                                                      Karaikudi
 Sinhaaad Rd
 Vishrantwadi
                     020 - 4122 3737 / 4122 3838
                                                      Karur
Ahmednagar
                    0241 - 242 2901 / 242 2902
                                                      Kanchipuram
                    0721 - 266 0286 / 266 0287
                                                      Kumbakonam
Amravati
Aurangabad
                    0240 - 232 8616 / 232 8617
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Indapur
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Jalgaon
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Karad
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Kolhapur
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Mangalwar Peth
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Manish Nagar
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                    0712 -
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Nagpur
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Nashik Road
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                  : 02352 - 271
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Ratnagiri
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Sangli
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                  : 02363 - 271 446 / 271 447
Sawantwadi
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Shrirampur
                  : 0242 - 222 3960 / 222 3961
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 Laxmi Nagai
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 Mayur Vihar
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                                                       Habra
                   TAMIL NADU
                                                       Howrah
Chennai
 Adambakkam
                     044 - 2260 0881 / 2260 0884
                     044 - 2445 5984 / 2445 5985
 Adyar
                      044 - 2499 0705 / 2499 0706
 Alwarpet
                      044 - 2657 2782 / 4206 5361
 Ambattur
 Anna Nagai
                      044 - 2619 2813 / 2619 2814
 Anna Nagar (W)
                      044 - 2615 2490 / 2615 2491
 Arumbakkam
                      044 - 2374 5640 / 4265 5669
                                                       Patuli
 Ashok Nagar
                     044 - 2471 7011 / 4358 0956
                                                       Salt Lake
                     044 - 6454 0804
 Avadi
                                                       Sonarpur
                     044 - 2265 3142 / 4266 8798
 Chrompet
 Egmore
                     044 - 4850 5388 / 2841 3489
                                                      Asansol
 Greams Road
                     044 - 2829 0039 / 2829 0059
                                                      Berhampur
 K.K. Nagar
                      044 - 2474 6722 / 2474 6723
                                                      Burdwan
 Keelkattalai
                      044 - 2247 2560 / 4315 9100
                                                      Darjeeling
                                                     Durgapur
 Kilpauk
                      044 - 2661 1432 / 2661 1433
 Kodambakkam
                      044 - 2372 8200 / 4208 3264
                                                      Malda
                      044 - 4384 9092 / 4384 9235
 Kolathur
                                                      Siliguri
 Mandaveli
                     044 - 2462 0701 / 2462 0702
                                                      Dibrugarh
 Medavakkam
                     044 - 2277 1401 / 2277 1403
                                                      Guwahati
 Mugappair
                      044 - 2656 1210 / 2656 1757
                                                      Jorhat
 Nanganallur
                     044 - 2224 7594 / 2224 5856
                                                      Maligaon
 Old Washermanpet
                     044 - 2595 0014 / 4355 1414
                                                      Nagaon
                     044 - 2248 1053 / 4850 6345
 Pammal
                                                      Tinsukia
                      044 - 2526 8382 / 2526 8384
 Parrys
 Perambui
                      044 - 2671 1216 / 2671 1219
 Perungalathur
                      044 - 2274 2604 / 4959 5614
 Perungudi
                      044 - 4507 0044 / 4854 2618
                      044 - 2482 5341 / 2482 5342
 Porur
                                                     Patna
 Poonamallee
                      044 - 2627 3031 / 2627 3032
 Purasaivakkam
                     044 - 2661 2657 / 4210 7798
                                                      Ambikapur
 Royapettah
                     044 - 2811 1252 / 4953 4051
 Saidapet
                      044 - 2381 0398 / 2381 0418
                                                      Bilaspur
 T. Nagar
                      044 - 2436 0433 / 2435 8633
                                                      Korba
                      044 - 2226 1402 / 2226 1412
 Tambaram
                                                      Raigarh
 Thiruvanmivu
                      044 - 2457 1686 / 2457 1735
                                                     Raipur
                      044 - 2844 3245 / 4353 4491
 Triplicane
                                                      Adityapu
 Vadapalan
                      044 - 2362 3200 / 2362 4200
```

044 - 2486 4525 / 4283 6551

044 - 4305 7057 / 4204 3861

044 - 2471 6145 / 2471 6149

0422 - 247 0100 / 247 0300

0431 - 274 2153 / 274 2154

0431 - 253 2005 / 253 2064

655 /

: 0451 - 242 4820 / 242 4821

0424 - 226 9984 / 226 9985

0431 - 245 9153 /

222

254 5474 / 254 5475

245 9154

268 655

990

153 / 224 153

990 / 225

Koundampalayam: 0422 - 243 4341 / 243 4331

Ramanathapuram : 0422 - 231 4990 / 231 5990

: 04142 - 223

: 04342 - 267

: 04344 -

0422 -

: 04368 - 221

: 04324 - 241

238

271

221

223

224

0427 - 233 5405 /

226

248

223

033 - 2287 0241

: 04565 -

0452 -

04651 -

: 04254 -

: 04142 - 251

: 04563 - 232

: 04286 -

: 04259 -

: 0413 -

: 04328 -

: 04633 -

: 04362 -

0452 -

0462 -

0461 -

WEST BENGAL / ASSAM

: 04366 -

270 / 221 271

777 / 238 778

526 / 274

016/

071 / 221 072

574 / 251 575

124 / 224 124

571 / 224 572

020 /

658 /

571 /

4005 /

571 /

234 5090 / 234 5091

257 6194/

0421 - 243 1101 / 243 1102

0416 - 221 6772 / 221 6773

033 - 2584 5500 / 2584 5503

033 - 2593 3338 / 2594 2594

033 - 2423 0374 / 2423 0376

033 - 2494 4049 / 2494 4004

033 - 2372 0062 / 2372 0086

033 - 2570 0399 / 2570 0402

033 - 2686 0278 / 2686 0585 033 - 2289 6787 / 2289 6789

044 - 2723 2375 / 2723 2376

0435 - 242 3631 / 242 3632

234 8655 /

226 4127 /

881 / 241

882

234 9655

420 6177

232 021

233 5406

248 4006

223 572

257 6195

659

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