(1st to 15th May'2017)

LUECHIP BULLET

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SELECT MUTUAL FUNDS PERFORMANCE

			_		***
Fund Name	Corpus(Cr.)			erformance	• •
	31/03	28/04	3 Yr	5 Yr	7 Yr
Midcap Funds					
CanRobeco Emerging Equities	1472.45	83.91	38.02%	29.29%	22.13%
Sundaram S.M.I.L.E. Fund	1105.21	94.24	36.43%	26.38%	16.43%
Kotak Emerging Equity Scheme	1402.62	36.38	35.58%	26.07%	17.98%
L&T Midcap Fund	608.22	124.72	34.89%	27.67%	18.36%
Birla Sun Life Small & Midcap	483.76	37.32	34.14%	26.18%	17.22%
Franklin (I) Smaller Co. Fund	4701.06	53.59	33.51%	31.40%	21.31%
DSPBR Small and Mid Cap	2926.17	51.63	32.92%	24.72%	17.94%
Sundaram Select Midcap	4612.56	472.62	32.77%	26.97%	19.13%
Kotak Midcap Fund	547.10	72.73	32.22%	24.06%	17.35%
Franklin (I) Prima Fund	4974.67	893.41	30.58%	27.33%	18.92%
Tata Midcap Growth Fund	560.37	128.02	30.42%	25.22%	17.48%
SBI Magnum Midcap Fund	3301.69	76.45	30.33%	28.50%	18.97%
HDFC Mid-Cap Opportunities	14358.47	51.88	30.22%	25.84%	20.98%
UTI Mid Cap Fund	3643.83	99.95	30.00%	26.52%	18.50%
Reliance Mid & Small Cap	2569.82	43.35	29.19%	24.24%	16.42%
ICICI Pru Midcap Fund	1154.05	90.24	28.71%	23.58%	15.02%
Axis Midcap Fund	1166.78	28.76	22.67%	22.15%	_
Large Cap Funds					
SBI Bluechip Fund	11396.46	34.45	21.56%	20.11%	13.44%
Birla SL Top 100 Fund	2479.22	52.24	19.35%	18.85%	14.05%
Birla Sun Life Frontline Equity	15279.11	197.47	19.13%	18.97%	13.26%
IDBI India Top 100 Equity Fund	425.23	22.46	18.28%	_	_
Kotak 50 Regular Plan	1257.21	201.92	18.11%	16.07%	11.20%
UTI Top 100 Fund	872.25	57.58	18.04%	16.17%	11.38%
ICICI Pru. F. Bluechip Equity	12433.54	35.07	17.44%	16.80%	13.60%
Franklin India Bluechip Fund	8076.89	417.76	17.43%	14.99%	11.47%
ICICI Pru. Top 100 Fund	1780.59	297.04	17.34%	16.97%	13.20%
L&T India Large Cap Fund	386.90	23.58	17.03%	15.18%	11.44%
Tata Large Cap Fund	823.61	190.10	16.06%	14.89%	10.78%
Reliance Focused Large Cap	1076.98	27.51	16.02%	16.75%	9.15%
DSPBR Top 100 Equity Fund	3449.05	183.88	15.85%	13.09%	10.37%
CanRobeco Large Cap+ Fund	108.64	20.49	15.39%	14.31%	_
Sundaram Select Focus	431.29	144.59	13.89%	12.62%	7.68%
Diversified Funds	401.27	144.57	10.0770	12.0270	7.0070
L&T India Value Fund	2800.65	34.04	33.59%	26.67%	18.01%
Tata Equity PE Fund	819.19	124.31	29.10%	22.55%	15.61%
Franklin (I) High Growth Cos.	5595.28	35.88	26.92%	24.32%	16.35%
Birla SL Advantage Fund	2583.60	384.85	26.74%	22.30%	13.86%
Kotak Select Focus Fund	8246.44	30.05	25.68%	21.89%	15.68%
SBI Magnum Multicap Fund	1670.55	41.74	25.49%	20.64%	12.82%
Birla Sun Life Equity Fund	4043.55	640.94	24.93%	22.29%	13.76%
DSP BlackRock Opportunities Fund		197.52	24.93%	20.98%	14.04%
Reliance Growth Fund	5802.46	197.32	23.71%	18.24%	11.87%
ICICIPru Value Discovery Fund		134.19		22.14%	
′	16137.67		23.64%		16.83%
Sundaram Equity Multiplier Fund	259.11	28.75	22.87%	17.41%	11.13%
Reliance RSF - Equity	2833.85	65.16	22.86%	18.58%	12.06%
Franklin (I) Prima Plus	10183.62	528.96	22.37%	19.57%	14.67%
SBI Magnum Multiplier Fund	1704.25	189.10	21.86%	19.68%	13.44%
DSP BlackRock Focus 25 Fund	2082.26	20.84	21.73%	17.37%	7.4.000/
HDFC Capital Builder Fund	1408.34	253.60	20.96%	19.34%	14.38%
Axis Focused 25 Fund	1035.48	22.28	20.53%	_	_
ELSS FUNDS					
Tata India Tax Savings Fund	512.90	68.10	25.40%	20.68%	15.07%
IDBI Equity Advantage Fund	550.34	23.74	25.32%		_
Birla Sun Life Tax Relief 96	2735.46	150.40	25.23%	21.54%	13.09%
DSP BlackRock Tax Saver Fund	1855.73	42.38	25.04%	21.72%	14.74%
Reliance Tax Saver Fund	6707.25	56.15	24.85%	21.07%	16.33%
Kotak Tax Saver Regular Plan	540.62	39.03	24.79%	17.85%	12.16%
Sundaram Taxsaver	1415.51	95.35	22.91%	18.45%	12.23%
Axis Long Term Equity Fund	11335.91	35.56	22.65%	22.69%	18.14%
L&T Tax Advantage Fund	1930.28	49.05	22.41%	18.62%	14.01%
Invesco India Tax Plan	354.52	41.97	22.10%	19.60%	14.61%
Franklin India Taxshield Fund	2604.77	501.73	21.81%	19.02%	14.92%
HDFC Taxsaver Fund	5702.41	483.58	19.40%	17.07%	12.72%

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.

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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	25000	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
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	_

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- reports of the company before investing.

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SELECT BALANCED FUND DIVIDEND PERFORMANCE

Fund Name	Dividend	FY 16-17	NAV		Div. Yield
	Mode	Total Div.	(28/04)	Apr-17	to NAV
Canara Robeco Balance	Monthly	72.00%	81.8800	T.B.A	N.A
DSP BlackRock Balanced	Monthly	26.98%	25.6110	2.09%	9.79%
HDFC Prudence Fund	Monthly	36.00%	31.5910	3.00%	11.40%
ICICI Prudential Balanced	Monthly	20.90%	24.7000	2.40%	11.66%
Kotak Balance	Monthly	10.80%	16.8930	T.B.A	N.A
L&T India Prudence	Monthly	11.40%	19.6670	1.20%	7.32%
Tata Balanced Fund	Monthly	53.40%	68.9398	4.60%	8.01%
Birla SL Balanced '95	Quarterly	141.10%	148.6900	_	N.A
HDFC Balanced Fund	Quarterly	20.00%	30.0750	_	N.A
Reliance RSF - Balanced	Quarterly	14.50%	15.1481	_	N.A
SBI Magnum Balanced	Quarterly	25.00%	27.5244	_	N.A
UTI Balanced Fund	Quarterly	24.50%	30.5695	_	N.A

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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 11.50 % of GMB Annual

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 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 completi 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 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 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 polic 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 Limite IRDAI Regn. No. 105. CIN: U66010MH2000PLC127837. © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI Prulife Towers, 1089, Appasah Marathe Marg, Prabhadevi, Mumbai 400025. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please rea he 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).

years respectively

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.

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 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 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 or containing stipulated interim. Talk AIA Zile insurance Company Lat. does not assume responsibility on tax imprication interimed a thirs document. Please consult your own tax consultant to know the tax benefits available to you. Insurance cover is available under 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 Approval Number: L&C/Advt/2016/Mar/239 UIN: 110N119V01

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 Income : You will Receive Guaranteed Regular Monthly Income From 8th Yr. till Maturity. Maturity Benefit: On Maturity you will get Accrued Reversionary Bonus & Terminal Bonus. Tax Benefits: a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

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

This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Bhart! AXA Life Monthly Income Plan +, UIN: 130NOSY01 ** Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be poyable offer the completion of the prenium 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.

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

- ✓ 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
- ☑ Protection: Get life cover for entire policy term.
- ☑ 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 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 : A / H / M Premium Modes 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 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 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 not. 100 Cult us n 1-860-2606 (Уапт-Ярп), мюнаау is sainday, 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 nts from time to time. UIN: 105N135V01. Advt no : P/

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI clarifies to public that

- IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial
- 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.



UIN: 512N279V01

- 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
- Loan Facility Available

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

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

based on Basic Sum Assured, Term, Premium Paying Term and the Age of the Life Insured. This is the minimum amount guaranteed* on Maturity where all the due 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 | Email: clientservicedesk@kotak.com | 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 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 r 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.

Bluechip Bulletin 1st to 15th May'2017

INSURANCE - ULIP PLANS



Get Triple Benefits from Life Insurance Products

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

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 efficent wealth Creation. **Key Advantages:**

- Option to choose from multiple investment strategies
- ☑ Convenient premium payment options
- ✓ Life Insurance cover as per your need

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

Premion A	Premion Anocanon Charges:					
Policy Yr	Yr1&Yr2	Yr3toYr5	Yr 6+			
Charge	6.00%	4.00%	2.00%			
B 11 A 1 1						

☑ Choice of Riders to enhance protection ✓ Flexibility through partial withdrawal

Policy Adminstration 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.

c) Min. death benefit of 105% of the premiums

Accidental Death Benefit: in addition to the

Death Benefit, the nominee will get an

Tax Benefit: Tax benefit under the policy are subject

to prevailing tax laws (Section 80C and Section

Policy Year Yr1&Yr2 Yr3toYr5 Yr6+

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

Discontinuance Charge: There is no charge

5.00%

7.50%

10(10D) of the Income Tax Act, 1961.)

CHARGES UNDER THE PLAN

charge of Rs.500 Per month

after 5th Policy Yr.

Premium Allocation Charges:

BASIC POLICY CONDITIONS:

61 Yrs and above 7 times AP

: Min. 0 Yrs, Max : 65 Years (60 Yrs for Limited Pay)

: 10 / 15 / 20 / 25 / 30 Yrs Policy Term

Premium Payment Term : Regular-Equal to policy Term

Limited - 5 Yrs for 10 Yrs policy Term, 10 Yrs for other Terms

: Annual, Half-yearly, Quarterly and Monthly Mode

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	Min: Higher of 10 times AP or
	0.5* PT *AP; Max: 25 times AP	0.5* PT *AP; Max: 15 times AP
45 Yrs	Min: Higher of 7 times AP or	Min: Higher of 7 times AP or
	0.25* PT * AP; Max: 25 times AP	0.25* PT * AP; Max: 15 times AP
46 Yrs - 54 Yrs	Min: Higher of 7 times AP or	Min: Higher of 7 times AP or
	0.25* PT * AP; Max: 15 times AP	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	Min: Higher of 7 times AP or
	0.25* PT * AP; Max: 10 times AP	0.25* PT * AP; Max: 10 times AP
		except for 5 PPT which is 7 times AP

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

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 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 consul

HDFC SL PROGROWTH FLEXI

A Unit Linked Insurance Product with Life Insurance Coverage

paid.

Charge

additional Sum Assured.

HDFC SL ProGrowth Flexi, is a smart savingscum-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

BASIC POLICY CONDITIONS:

Shenoy Nagar

Sum Assured Minimum Max. Less than 45 Yrs Higher of 10X AP or 0.5 X PT X AP 40XAP Higher of 7X AP or 0.25 X PT X AP 40XAP 45 Yrs & above Max.Maturity Entry Age Min. Max. 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 nce coverage. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insur 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

: Door No.1, Dr. Ambedkar Street, 1st Flr., Tamilar Nagar, Shenoy Nagar,

SELECT ULIP FUNDS PERFORMANCE

ULIP SCHEME / FUND NAME	Fund	Corpus(Cr.) (31.03.17)	NAV (28.04.17)	Returns fo	or the last 5 Years
	Туре	(31.03.17)	(20.04.17)	3 lears	5 fears
HDFC LIFE PROGROWTH FLEXI					
Bluechip Fund	Large Cap	3,514.77	18.9592	16.28%	15.19%
Opportunities Fund	Mid Cap	7,185.57	26.6219	27.63%	20.21%
Balanced Fund	Balanced	4,736.49	18.1783	14.84%	12.87%
TATA AIA LIFE FORTUNE PRO					
Large Cap Equity Fund	Large Cap	748.80	20.7220	13.46%	14.94%
WholeLife MidCap Equity	Mid Cap	2,350.95	43.4199	32.66%	26.99%
WholeLife Aggressive Growth	Balanced	362.34	29.2093	16.50%	15.07%
KOTAK ACE INVESTMENT					
Frontline Equity Fund	Large Cap	510.53	22.5230	18.78%	16.87%
Classic Opportunities Fund	Mid Cap	2,256.06	25.0679	20.69%	18.04%
Balanced Fund	Balanced	72.47	20.7689	15.11%	13.51%

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

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.

Premium

CHARGES UNDER THE PLAN

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

(Chennai)

- 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 Policy Term : 15 Yrs to 40 Years : Single | Limited -Premium Paying Term 5 / 7 and 10 Years Regular- 15 and 20 Years Term 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 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 r 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 indatory 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), olease refer to the product brochure or contact Tata AlA Life's Insurance Advisor/ Branch. Tata AlA 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 Mara, 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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Karad
Kolhapur
                    0231 -
                           266 7767 /
                                        266 7769
                    0231 -
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Mangalwar Peth
                                        264 3644
Manish Nagar
                    0712 -
                           278 6441 /
                                        278 6442
                           663 1983 / 663 1984
Nagpur
                    0712 -
                                        250 5182
Nashik
                    0253 -
                           250 5181 /
Nashik Road
                    0253 -
                           246 3300 / 246 8800
                                 701 /
                   02352 - 271
                                        271
Ratnagiri
                   0233 -
                           232 5257 /
                                        661 5257
Sangli
                   02363 -
Sawantwadi
                           271
                                 446 /
                                        271 447
Shrirampu
                   0242 -
                           222 3960 / 222 3961
Solapur
                    0217 -
                           260 2080 / 260 2081
                    DELHI / N.C.R.
 Dilshad Garden
                     011 - 4151 0297 / 4151 0298
                     011 - 4902 8431 / 6517 1710
 Dwarka
                    0120 - 435 0250 / 456 7454
 Ghaziabad
 Janak Puri
                     011 - 4157 9598 / 4157 9599
 Kalkaji
                     011 - 4909 8011 / 4909 8012
 Kamla Nagar
                     011 - 2384 6865 / 2384 6866
                     011 - 4145 2085 / 4708 2085
 Karol Bagh
 Laxmi Nagar
                     011 - 4244 4279 / 4244 4280
 Mayur Vihar
                     011 - 2275 8123 / 2275 8124
 Munirka
                     011 - 4178 3482 / 4178 3483
 Noida
                    0120 - 435 9083 / 428 1969
                    0120 - 254 4051 / 654 4050
 Noida 2
                     011 - 4501 9438 / 4501 9835
 Paschim Viha
                     011 - 4904 4671 / 4904 4571
                     011 - 4226 3435 / 4248 4290
 Vikaspuri
 W. Patel Nagar
                     011 - 4561 4161 / 4561 4162
                  TAMIL NADU
Chennai
                     044 - 2260 0881 / 2260 0884
 Adambakkam
                     044 - 2445 5984 / 2445 5985
 Adyar
 Alwarpet
                     044 - 2499 0705 / 2499 0706
 Ambattur
                     044 - 2657 2782 / 4206 5361
 Anna Nagar
                     044 - 2619 2813 / 2619 2814
 Anna Nagar (W)
                     044 - 2615 2490 / 2615 2491
 Arumbakkam
                     044 - 2374 5640 / 4265 5669
 Ashok Nagai
                     044 - 2471 7011 / 4358 0956
                     044 - 6454 0804
 Avadi
                     044 - 2265 3142 / 4266 8798
 Chrompet
 Egmore
                     044 - 4850 5388 / 2841 3489
 Greams Road
                     044 - 2829 0039 / 2829 0059
 K.K. Nagar
                     044 - 2474 6722 / 2474 6723
                     044 - 2247 2560 / 4315 9100
 Keelkattalai
 Kilpauk
                     044 - 2661 1432 / 2661 1433
                     044 - 2372 8200 / 4208 3264
 Kodambakkam
 Kolathur
                     044 - 4384 9092 / 4384 9235
 Mandaveli
                     044 - 2462 0701 / 2462 0702
                     044 - 2277 1401 / 2277 1403
 Medavakkam
                     044 - 2656 1210 / 2656 1757
 Mugappair
 Nanganallur
                     044 - 2224 7594 / 2224 5856
 Old Washermanpet
                     044 - 2595 0014 / 4355 1414
                     044 - 2248 1053 / 4850 6345
 Pammal
 Parrys
                     044 - 2526 8382 / 2526 8384
 Perambui
                     044 - 2671 1216 / 2671 1219
 Perungalathur
                     044 - 2274 2604 / 4959 5614
 Perungudi
                     044 - 4507 0044 / 4854 2618
                     044 - 2482 5341 / 2482 5342
 Porur
 Poonamallee
                     044 - 2627 3031 / 2627 3032
                     044 - 2661 2657 / 4210 7798
 Purasaivakkam
                     044 - 2811 1252 / 4953 4051
 Royapettah
                     044 - 2381 0398 / 2381 0418
 Saidapet
                     044 - 2436 0433 / 2435 8633
 T. Nagar
 Tambaram
                     044 - 2226 1402 / 2226 1412
 Thiruvanmiyu
                     044 - 2457 1686 / 2457 1735
                     044 - 2844 3245 / 4353 4491
 Triplicane
 Vadapalani
                     044 - 2362 3200 / 2362 4200
                     044 - 2486 4525 / 4283 6551
 Valasaravakkam
                     044 - 4305 7057 / 4204 3861
 Velacherry
                     044 - 2471 6145 / 2471 6149
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Pollachi : 04259 -124 / Puducherry : 0413 -226 4127 / 420 6177 : 04328 -Perambalur 224 571 / 224 572 Rajapalayam : 04563 -232 020 / 232 021 : 0427 - 233 5405 / 233 5406 Salem : 04633 -Tenkasi 226 658 / 226 659 Thaniayur : 04362 -278 571 / 278 572 248 4005 / Thirunagar 0452 -248 4006 Thiruvaru : 04366 -223 571 / 223 572 Tirunelveli 0462 -257 6194/ 257 6195 0421 -243 1101 / 243 1102 Tirupur Tuticorin 0461 -234 5090 / 234 5091 Vellore 0416 - 221 6772 / 221 6773 **WEST BENGAL / ASSAM** Kolkata AJC Bose Road 033 - 2287 0241 033 - 2584 5500 / 2584 5503 Barasat 033 - 2593 3338 / 2594 2594 Barrackpore Baruipur 033 - 2423 0374 / 2423 0376 Behala 033 - 2494 4049 / 2494 4004 Beliaghata 033 - 2372 0062 / 2372 0086 033 - 2570 0399 / 2570 0402 Chinar Park 033 - 2686 0278 / 2686 0585 Chinsurah C.I.T. Road 033 - 2289 6787 / 2289 6789 **Dalhousie** 033 - 2231 7350 / 2231 7351 033 - 2513 5005 / 2513 5856 Dum Dum 033 - 2577 2206 / 2577 2207 Dunlop 033 - 2428 5382 / 2428 5383 Garia 033 - 2486 4630 / 2486 4631 H.Mukerjee Road: Habra 033 - 236 074 / 236 075 Howrah 033 - 2676 9011 / 2676 9030 Jodhpur Park 033 - 2429 6811 / 2429 6812 033 - 2674 2208 / 2674 2209 Konnagar Lake Town 033 - 2534 5404 / 2534 4434 New Alipore 033 - 2400 0240 / 2400 0181 New Town 033 - 2324 2083 / 2324 2084 033 - 2499 6491 / 2499 6492 N.S.C. Bose Road: 033 - 2641 4008 / 2641 4009 Panchanantala Rd: Patuli 033 - 2436 6011 / 2436 6032 Salt Lake 033 - 2335 2001 / 2335 2002 Sonarpur 033 - 2434 3423 / 2434 3425 Shyam Bazar 033 - 2533 6411 / 2533 6412 0341 - 222 6043 / 222 6044 Asansol Berhampu 9734189038 / 9734189078 0342 - 264 7835 / 264 7814 0354 -225 4477 / 225 4478 Darjeeling 0343 - 254 5654 / 254 5655 Durgapur : 03512 -Malda 265 939 / 265 784 Siliguri 0353 -264 1757 / 264 2190 0373 -Dibrugarh 232 1132 / 232 1164 Guwahati 0361 -246 6131 / 246 6132 **Jorhat** 0376 -230 0126 0361 -267 9985/ 267 9986 Maligaon Nagaon 03672 -232 159 / Tinsukia 0374 -212 022 / 212 0226 Sixmile 0361 - 233 0138 / 233 0139 **BIHAR / CHHATTISGARH / JHARKHAND / MADHYA PRADESH / ODISHA** 0621 - 227 3120 / Muzaffarpur 227 3121 229 5212 **Bailey Road** 0612 - 229 5211 / Patna 0612 - 221 6203 / 221 6204 Ambikapur : 07774 - 231 086 / 231 087 0788 -Bhilai 645 5001 / 645 5002 Bilaspur 07752 -220 786 / 220 Korba : 07759 -775 / 245 : 07762 -232 317/ 232 318 Raigarh 244 6059 : 0771 -244 6058 / Raipur 238 6068 / Adityapur 0657 -238 6069 Dhanbad 0326 - 230 0520 / 230 0550 0657 -Jamshedpur 231 7381 / 231 7382 Jamshedpur -Sakchi: 222 2064 / 222 2065 0657 -Ranchi 0651 - 221 1505 / 221 1478 228 3687/ 228 3963 0651 -Ratu Road **Bhopal** 0755 -255 9691 / 255 9719 Indore 0731 -254 1290 / 254 1291 0761 - 407 8612 / Jabalpur : 06764 - 233 919 / 233 921 06782 - 261 432 / 261 433 **Balasore**

: 04344 -

: 04368 -

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0452 -

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Hosur

Karur

Karaikal Karaikudi

Madurai

Kanchipuran

Kumbakonam

Marthandam

Namakkal

Neyveli

702

Mettupalayam

222

221

0435 - 242 3631 /

271

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990 / 225 990

270 / 221 271

777 / 238 778

881 / 241 882

526 / 274

016/

071 /

574 / 251

242 3632

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221 072

044 - 2723 2375 / 2723 2376

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: 0422 - 247 0100 / 247 0300

: 0431 - 274 2153 / 274 2154

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0431 - 245 9153 / 245 9154

0451 - 242 4820 / 242 4821

231 4990 / 231 5990

153 / 224 153

655 / 268 655

226 9984 / 226 9985

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K. K. Nagar

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