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(1st to 15th Aug'2014)

# BLUECHIP BULLET

Toll Free Helpline: 1800-22-6465

www.bluechipindia.co.in

#### BHARTI AXA LIFE MONTHLY INCOME PLAN PLUS

#### 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 Bonuses.

#### **Bonuses under the Plan**

Reversionary Bonuses: Simple Annual Reversionary Bonuses get accrued to the policy from the end of 1st Policy Year. (Reversionary Bonus announced for F.Y. 2013 - 14: 2.00%)

Terminal Bonus: On Maturity / Death you may also receive Terminal Bonus.

#### **Benefits Under the Plan**

Regular Income: You will Receive Guaranteed Regular Monthly Income From 8th Year 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 are paid immediately plus an increased percentage of Monthly Income is payable to the nominee from the next policy month onwards and continues for the next 8 Years

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

#### **BHARTI AXA LIFE FLEXI SAVE**

A 5 YEAR PAY PARTICIPATING PLAN WITH AN OPTION TO

AVAIL 100% BENEFITS DUE IN THE POLICY AFTER 10 YEAR

#### How does the Plan Work?

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

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

Terminal Bonus: On Maturity / Death You may also receive Terminal Bonus

#### **Benefits Under the Plan**

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

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

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

Flexi Benefit Period for Premium Payment Term - 5yrs and Policy Term of 20 years :

The policy holder has an option to pre-pone the maturity benefits anytime after completion of 10 policy years and receive 100% of the maturity benefits without any penalty. This feature ensures that you have the desired liquidity when needed the most.

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

## **HDFC LIFE SANCHAY**

## A 5 YEAR PAY, 15 YEAR TERM PLAN WITH GUARANTEED 220% OF SUM ASSURED

#### How does the Plan Work?

It is a 5 Year Premium Paying Plan with the policy term of 15 Years. On Maturity you get a Guaranteed Lumpsum Payout equal to 220% of the Sum Assured.

#### **Benefits Under the Plan**

Guaranteed Additions: A Guaranteed Addition of 8.00% of the Sum Assured will be added to the policy every Year.

Maturity Benefit: On Maturity you get 100% of the Sum Assured plus Accrued Guaranteed Additions (8.00% for 15 Years = 120%). So Total Payout of Maturity will be 220% of the Sum Assured.

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

Death Benefit: Sum Assured or 10 Times of Annual Premium whichever is higher.

#### GUARANTEED ANNUAL ADDITION AND LUMPSUM BENEFITS RECEIVABLE AT THE END OF 15 YEARS Lumpsum Gua. Annual Premium Sum **Premium Benefits** Addition Mthly # Yrlv # Assured Rs.18.186/-Rs.2.27.272/-Rs.5.00.000/-Rs.4.867/-Rs.55.618/-Rs.10,00,000/-Rs.36,372/-Rs.9,733/-Rs.1,11,236/-Rs.4,54,545/-Rs.25,00,000/-Rs.90,931/-Rs.24,333/-Rs.2,78,091/-Rs.11,36,364/-Rs.50,00,000/-Rs.1,81,862/-Rs.48,666/-Rs.5,56,182/-Rs.22,72,727/-

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 Sanchay (Form No.P501-118, UIN - 101N097V01).

#### HDFC GUARANTEE FOR YOUR LIFE TIME

**Get 13.00 % Guaranteed Income for Life Time** 

on Your Investment Amount by **Smartly Planning your investment in** 

**HDFC LIFE SANCHAY & HDFC LIFE IMMEDIATE ANNUITY PLAN** 

## BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDA clarifies to public that

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



## **Bluechip Corporate Investment Centre Limited**

CIN: U65990MH1996PLC096899 Regd. Off.: 5A /105, Mumbai Samachar Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034 Fax: 2263 0852 Email: support@bluechipindia.co.in www.bluechipindia.co.in 1st to 15th Aug'2014 Bluechip Bulletin



#### **INVESTMENTS & INSURANCE**



#### SELECT EQUITY MUTUAL FUND PERFORMANCE REPORT

Fund Name	Corpus(Cr.)	NAV	Performance for the last		Fund Name	Corpus(Cr.) NAV		Performance for the last					
	30/06	29/07	1 Yr	2 Yr	3 Yr	5 Yrs		30/06	29/07	1 Yr	2 Yr	3 Yr	5 Yrs
DIVERSIFIED							MIDCAP						
Birla S.L. Pure Value	109.15	32.19	99.05%	43.61%	23.62%	22.59%	ICICI Pru. Midcap	329.37	55.56	97.65%	37.86%	19.61%	19.24%
ICICI Pru Value Disc	4114.35	91.62	83.09%	37.09%	23.29%	24.22%	CanRobeco Emer. Eq.	52.96	43.52	88.48%	38.19%	22.84%	24.29%
Tata Equity PE Fund	412.73	73.09	71.56%	30.68%	15.98%	17.08%	UTI Mid Cap Fund	963.98	58.32	84.46%	39.85%	21.37%	22.83%
HDFC Core & Satellite	258.13	53.50	68.81%	26.01%	10.39%	15.01%	Reliance L.T. Equity	949.83	25.95	78.01%	33.86%	18.51%	18.68%
Birla Sun Life Equity	794.82	412.89	65.55%	34.29%	17.80%	14.89%	SBI Magnum Midcap	364.06	42.54	75.43%	41.21%	22.36%	17.94%
HDFC Premier M-Cap	300.03	38.61	65.16%	23.79%	9.33%	14.03%	Tata Midcap Growth	216.49	74.96	74.89%	34.11%	19.80%	17.85%
Franklin (I) H.G. Comp.	575.24	22.17	61.20%	36.37%	20.49%	18.58%	L&T Midcap Fund	135.34	65.50	74.57%	33.81%	19.46%	18.22%
HDFC Equity Fund	12886.05	416.40	61.01%	29.46%	14.50%	17.78%	Religare Inv. Midcap	58.72	26.30	72.80%	35.84%	19.63%	23.16%
Reliance Vision	2706.02	366.15	58.16%	23.15%	11.09%	12.14%	DSPBR Small & M-Cap	1122.22	27.85	71.84%	30.63%	15.27%	20.61%
Reliance Eq. Oppo.	6162.18	60.75	57.81%	28.89%	18.39%	23.06%	HDFC Mid-Cap Oppo.	4496.34	28.84	71.67%	34.18%	20.44%	24.58%
LARGE CAP							INFRASTRUCTURE						
Birla Sun Life Top 100	490.86	36.90	50.20%	30.41%	17.42%	16.52%	HDFC Infrastructure	996.29	14.37	83.03%	23.90%	8.36%	9.51%
ICICI Pru. Top 100	669.56	216.44	48.50%	27.54%	17.65%	16.00%	L&T Infrastructure	43.98	9.20	77.61%	25.58%	11.04%	5.80%
Birla S.L. Frontline Eq.	5038.74	138.88	44.11%	29.93%	17.04%	15.91%	Birla Sun Life Infra.	449.59	22.58	74.50%	29.19%	12.47%	9.97%
SBI Bluechip Fund	930.58	23.00	43.25%	28.64%	17.58%	13.39%	PineBridge Infra & Eco	81.22	12.51	70.50%	25.53%	10.01%	11.56%
Reliance F. Large Cap	1036.73	20.17	41.91%	27.56%	14.62%	8.16%	Franklin Build India	87.23	20.98	67.87%	36.60%	22.81%	_
ICICI Pru. F. Bluechip	5884.49	25.56	41.76%	26.91%	15.61%	17.28%	ICICI Pru. Infra.	1498.33	36.78	63.03%	23.17%	9.04%	7.63%
L&T India Large Cap	316.39	17.44	37.69%	23.80%	12.65%	15.14%	Canara Robeco Infra.	83.55	30.67	57.36%	21.72%	10.89%	10.69%
DSP BR Top 100 Eq	2994.93	142.46	36.26%	22.70%	13.03%	12.97%	UTI Infrastructure	1522.54	37.65	55.49%	20.70%	7.02%	3.58%
Sundaram S. Focus	448.98	115.31	35.56%	22.00%	10.58%	9.70%	SBI Infrastructure	534.34	9.92	49.55%	15.82%	3.55%	1.49%
Kotak 50	616.54	143.01	35.38%	22.26%	11.94%	12.20%	Tata Infrastructure	748.06	35.55	47.28%	15.01%	4.62%	4.33%

#### LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC

Company Name	Fresh /	Min.	Int	Int Interest Rate (%)		Value of	
	Renewal	Amt.	P'ble	12M	24M	36M	1000
		(Rs.)		Mths	Mths	Mths	in 3Yrs
Dewan Housing Ltd	F&R	2000	A/C	10.00	10.00	10.00	1331
Exim Bank of India	F&R	10000	H/C	8.75	8.75	8.75	1286
GRUH Finance Ltd	F&R	1000	M/Q/A/C	9.00	9.25	9.50	1313
HDFC Ltd	F&R	20000	M/Q/A/C	9.40	9.40	9.30	1306
HUDCO Ltd	F&R	10000	A/C	9.15	8.85	8.90	1291
ICICI Home Finance	F&R	10000	M/Q/A/C	9.00	9.25	9.00	1295
LIC Housing Finance	F&R	10000	H/C	9.00	9.25	9.40	1309
Mahindra Finance	F&R	10000	Q/H/C	9.25	10.00	10.25	1340
PNB Housing Finance	F&R	20000	H/C	9.50	9.50	9.55	1315
Sundaram Home Fin.	F&R	10000	M/Q/C	9.25	9.50	9.50	1313
Tamil Nadu Power Fin.	F&R	10000	Q/A/C	9.25	9.50	10.00	1331

- \* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.
- \* Fixed Deposit Investments are unsecured in Nature. Investors are adviced to go through the financial reports of the company before investing.

## **MUTUAL FUND DECLARED DIVIDEND**

Scheme Name Dividend		Dividend	Scheme Name	Dividend Dividend			
	Date	%		Date	%		
Edelweiss S. Midcap	01/08/14	05.00%	BSL India GenNext	27/06/14	20.00%		
Axis Mid Cap	31/07/14	15.00%	BSL Infrastructure	27/06/14	17.50%		
BSL Pure Value	31/07/14	28.00%	BSL Top 100	27/06/14	08.00%		
Can Robeco Force	25/07/14	10.00%	HSBC Equity Fund	27/06/14	25.00%		
ICICI Pru RIGHT	25/07/14	16.00%	HSBC India Oppo.	27/06/14	15.00%		
BSL Midcap Fund	25/07/14	10.00%	BNP Paribas Equity	16/06/14	10.00%		
BSL Small & Midcap	24/07/14	15.00%	Franklin (I) Prima	13/06/14	40.00%		
Sundaram Equity Plus	11/07/14	10.00%	UTI Dividend Yield	11/06/14	06.00%		
BSL Bank & Fin. Serv.	08/07/14	10.00%	SBI Magnum Global	06/06/14	57.00%		
Sund. Media & Ent.Opp	04/07/14	10.00%	Tata Eq.P/E (TO-B10%)	29/05/14	08.00%		
BSL Dividend Yield	27/06/14	08.00%	UTI Equity	27/05/14	17.50%		

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

## **ICICI PRU LIFE SAVINGS SURAKSHA**

#### A 7 YEAR PAY, 12 YEARS TERM PLAN WITH GUARANTEED MATURITY BENEFITS

#### How does the Plan Work?

It is a 7 Year Premium Paying Plan with the policy term of 12 Years. On Maturity you get a Lumpsum Payout.

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

#### **Bonuses under the Plan**

Guaranteed Additions: Guaranteed Additions equal to 5% of the Guaranteed Maturity Benefit (GMB) will be accrued during the first five policy years.

Reversionary Bonuses: Compounded Reversionary Bonuses get accrued to the policy from the end of 1st Policy Year.

## (Reversionary Bonus announced for F.Y. 2013 - 14: 3.50%)

Terminal Bonus : On Maturity / Death you may also receive Terminal Bonus.

#### **Benefits Under the Plan**

Maturity Benefit: On Maturity you get Guaranteed Maturity Benefit (GMB) Plus Guaranteed Additions (GAs) Plus Reversionary Bonuses Plus Terminal Bonus. Tax Benefits: a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Death Benefit: The nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and Bonuses or b) GMB plus accrued Guaranteed Additions and Bonuses.

# 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 Limited. IRDA Regn No. 105. CIN: U66010MH2000PLC127837 © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. UIN: 105N135V01. ADVT No.: P/II/55/2014-15. Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

## KOTAK LIFE PREMIER ENDOWMENT PLAN

#### A 5 YEAR PAY, 10 YEARS TERM PLAN WITH GUARANTEED ADDITIONS

#### How does the Plan Work?

It is a 5 Year Premium Paying Plan with the policy term of 10 Years. On Maturity you get a Lumpsum Payout.

#### **Bonuses under the Plan**

Guaranteed Additions: Guaranteed Additions equal to 5% of the Basic Sum Assured will be accrued during the first five policy years

Reversionary Bonuses : Simple Reversionary
Bonuses get accrued to the policy from 6th
Policy Year onwards

Terminal Bonus : On Maturity / Death You

may also receive Terminal Bonus

#### **Benefits Under the Plan**

Maturity Benefit: On Maturity you get Basic Sum Assured Plus Accrued Guaranteed Additions (GAs) Plus Accrued Reversionary Bonuses Plus Terminal Bonus.

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

Death Benefit (Upto age < 45 Years): The nominee will get Higher of 11 times of Annual Premium OR Basic Sum Assured plus Accrued Banuses

Kotak Premier Endowment Plan: 107N079V01, Form No:N079, Ref. No.: KLI/14-15/E-MG/021. 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. Insurance is the subject matter of solicitation. This is a non-linked savings-cum-protection oriented non-participating endowment assurance 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. The product writeup gives only the salient features of the plan. For details on riders, please refer to the Rider Brochure. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.\*\* - You may avail of tax benefits under Sec 80C and Sec 10(10D)of Income Tax Act 1961, subject to conditions as specified in those sections. Tax benefits are subject to change as per tax laws. You are advised to consult your tax advisor for details.



## RELIANCE LIFE INSURANCE EXCLUSIVE



Relignce Life Insurance Company (RLIC) is amonast the leading private sector life insurance companies in terms of new business premium with a market share of 5% of the private sector life insurance industry. The company has over 9 million policy holders with a strong distribution network of over 1200 branches with over 100,000 agents as of March 31, 2013. Reliance Life offers life insurance products targeted at individuals and groups, catering to four distinct segments: protection, children, retirement and investment plans.

As of March 31, 2013, the Total Premium (net of re-insurance) was Rs. 4,015 Crores, whereas new business premium stood at Rs. 1,377 Crores. The company achieved a profit of Rs. 380 Crores. The company sold 7.6 Lakh policies during 2012-13 with total managed funds valuing to Rs. 18,189 Crores, through a wide network of distribution with 1,230 offices and over 100,000 advisors.

Rated amongst the Top 3 Most Trusted Service Brands in the Insurance Category, the company aims to emerge as a transnational life insurer of global scale and standards. Reliance Life Insurance is a part of Reliance Capital of the Reliance Anil Dhirubhai Ambani Group. Reliance Capital is one of India's leading private sector financial services

companies, and ranks among the top private sector financial services and non-banking companies, in terms of net worth. Reliance Capital has interests in asset management and mutual funds, stock broking, life and general insurance, proprietary investments, private equity and other activities in financial services. Reliance Group also has presence in Communications, Energy, Natural Resources, Media, Entertainment, Healthcare and Infrastructure. Nippon Life Insurance Company acquired 26% interest in equity share capital of the Company effective October 7, 2011 subsequent to receipt of all regulatory approval.

Nippon Life Insurance (26% share), also called Nissay, is Japan's largest private life insurer with revenues of Rs. 346,834 Crores (US\$ 80 Billion) and profits of over Rs. 12,199 Crores (US\$ 3 billion). The Company has over 14 Million policies in Japan, offers a wide range of products, including individual and group life and annuity policies through various distribution channels and mainly uses face-to-face sales channel for its traditional insurance products. The company primarily operated in Japan, North America, Europe and Asia and is headquartered in Osaka, Japan. It is ranked 81st in Global Fortune 500 firms in 2011.

Source : www.reliancelife.com

## **RELIANCE LIFE SUPER MONEY BACK**

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

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

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

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

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

Policy Year	6 <sup>th</sup> Year 7 <sup>th</sup> Year		8 <sup>th</sup> Year	9 <sup>th</sup> Year	10 <sup>th</sup> Year	
Total Payout in the Year	12.00%	15.00%	18.00%	21.00%	24.00%	

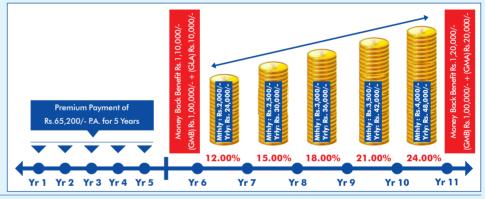
Guaranteed Loyalty Addition: On survival of the Life Assured to the end of the premium payment term, a Guaranteed Loyalty Addition of 5% of the Sum Assured will be paid in the 5th year.

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

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

Vijay, aged 30 years, opts for Reliance Life's Super Money Back Plan and :

- ☑ Selects a Policy Term of 10 yrs, PPT of 5 yrs and Sum Assured amount of Rs.2,00,000/-
- ☑ Pays an Annual Premium of Rs.65,200/- P.A. (exclusive of taxes), assuming that he is in good health.
- ☑ Receives Guaranteed Money Back (GMB) Benefits at the end of every five policy years.
- ☑ Enjoys increasing Regular Monthly Income from 6th Year to 10th Year.
- Received Guaranteed Loyalty Additions (GLA) at the end of the 5th Year and Guaranteed Maturity Additions (GMA) at the end of 10th Year.



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

#### **RELIANCE LIFE SUPER ENDOWMENT PLAN**

#### Pay for 7 Years and get GUARANTEED Maturity Benefit at the end of 14th Year

A non linked non participating endowment plan that has been designed to ensure that you can save for your future along with the benefit of life cover and provide protection to your family.

#### **Key Features**

- Receive basic sum assured on maturity or death.
- Pay for just half of the selected policy term and get policy cover for the full policy term.
- ☑ More value for your money by way of high sum assured rebate and premium frequency discount.
- ☑ Wide range of Riders can be added.

#### Plan at a Glance

: Min - 8 Yrs , & Max - 60 Years. Min. & Max. Entry Age : Min - 22 Yrs, & Max - 75 Years. Min. & Max. Maturity Age

Policy Term : 14 Years / 20 Years. : 7 Years / 10 Years. Premium Paying Term Min. Sum Assured : Rs.1,00,000/-

Tax Benefit: a) Premium paid under the base policy is eligible for tax deduction u/s 80C of the Income Tax Act, 1961. b) Maturity Benefit is tax exempt u/s 10(10D) of the Act subject to conditions.

Life Cover Benefit: In case of the unfortunate death of the life assured the nominee will get the

Maturity Benefit: On Maturity, the policy holder will get the basic sum assured

#### Reliance Super Endowment Plan - Yearly Premium Ready Recknor **Guaranteed Maturity Amount** Entry Rs.200,000/-Rs.300,000/- Rs.500,000/- Rs.800,000/- Rs.1,000,000/-Age 8 Yrs Rs.17,699/-Rs.25,670/-Rs.42,297/-Rs.67,675/-Rs.83,618/-10 Yrs Rs.17.722/-Rs.25,705/-Rs.42,355/-Rs.67,768/-Rs.83,734/-20 Yrs Rs.17,816/-Rs.25,846/-Rs.42,590/-Rs.68,144/-Rs.84,205/-30 Yrs Rs.17,873/-Rs.25,932/-Rs.42,733/-Rs.68,373/-Rs.84,491/-40 Yrs Rs.18,206/-Rs.26,432/-Rs.43,566/-Rs.69,705/-Rs.86,157/-50 Yrs Rs.19,221/-Rs.27,953/-Rs.46,101/-Rs.73,762/-Rs.91,228/-60 Yrs Rs.31.567/-Rs.52.124/-Rs.83.398/-Rs.21.629/-Rs.1.03.272/-

\* Yearly Premiums excluding service taxes. \* Premium paying Term : 7 Years, Policy Term : 14 Years Insurance is the subject matter of solicitation. This product brochure is indicative of the terms and conditions. warranties and exceptions in the insurance policy giving only the salient features of the plan. For further details please refer to the policy document and detailed benefit illustration before concluding the sale. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. For further details on all the conditions, exclusions related to Reliance Life Insurance Super Endowment Plan, please contact our insurance advisors. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710. Corporate Office: 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra – 400063. For mo information call us at our 24 x 7 Call Centre number - 30338181(Local call charges apply) or our Toll Free Number 1800 3000 8181 Visit us at <u>www.reliancelife.com</u>. Unique Identification Number (UIN): 121N088V01

1st to 15th Aug'2014 Bluechip Bulletin



#### RELIANCE LIFE INSURANCE EXCLUSIVE



#### RELIANCE LIFE GUARANTEED MONEY BACK

#### PAY FOR 5 YEARS, WAIT 5 YEARS AND GET GUARANTEED INCOME FOR 5 YEARS

Reliance Life Insurance Guaranteed Money Back Plan is a Non-linked, Non- participating money back plan with an inbuilt accidental death benefit and waiver of premium benefit on death of the life assured. This plan helps you plan for the financial obligations required at various upcoming events in your life.

#### Key features - Reliance Life Insurance Guaranteed Money Back Plan

- ✓ Guaranteed Money Back benefits are payable every year during last five policy years. At the end of Year 11 to Year 14 : 15%, & Year 15 : 40% of the Sum Assured
- ☑ Guaranteed Loyalty Additions of upto 30% of base Sum Assured for 15 Year Policy Term
- ☑ Guaranteed Maturity Addition of 15% of base Sum Assured for 15 Year Policy Term
- Get Life cover of at least 10 times the Annualised Premium for the entire policy term, plus an additional life cover equal to the Sum Assured in case of accidental death.
- ☑ All Future premiums are waived and Guaranteed Benefits will continue.
- A host of optional rider benefits to enhance protection cover.

#### **Basic Features of the Plan**

Min. & Max. Age at Entry: Min-18 Yrs & Max-58 Yrs

Policy Term : 15 Yrs

Premium Payment Term : 5 Yrs

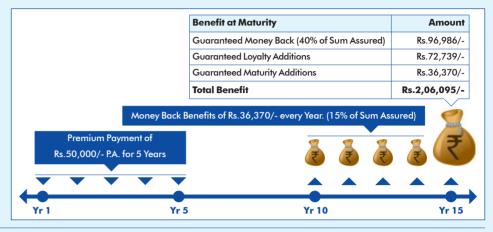
Min Sum Assured : Rs.50,000/-

Payment Mode : Yearly, H-Yearly, Quarterly & Monthly

#### How does the plan work?

Vijay, aged 30 years, opts for Reliance Life's Guaranteed Money Back Plan and :

- ☑ Selects a policy term of 15 years, premium payment term of 5 years and Sum Assured amount of Rs.2.42.464/-
- ☑ Pays an Annual Premium of Rs.50,000/- P.A. (exclusive of taxes), assuming that he is in good health.
- Receives Guaranteed Money Back during the last 5 policy years plus Guaranteed Loyalty Additions and Guaranteed Maturity Addition at Maturity.



Insurance is the subject matter of solicitation. This product brochure is indicative of the terms and conditions, warranties and exceptions in the insurance policy giving only the salient features of the plan. For further details please refer to the policy document and detailed benefit illustration before concluding the sale. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. For further details on all the conditions, exclusions related to Reliance Life Insurance Guaranteed Money Back Plan, please contact our insurance advisors. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. **Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office:** H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 **Corporate Office:** 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra - 400063. For more information call us at our 24 x 7 Call Centre number - 30338181 (Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at <a href="https://www.reliancelife.com">www.reliancelife.com</a>. Unique Identification Number (UIN): 121N084V02

#### RELIANCE LIFE ASSURED RETIREMENT SOLUTION

#### INVEST FOR 7 YEARS AND GET 9.00% ASSURED RETURNS FROM 15th YEAR ONWARDS FOR LIFETIME

This Solution is a combination of Reliance Life Insurance Super Endowment Plan and Reliance Life Immediate Annuity Plan.

#### How does this solution work?

This solution works in 3 phases : Investment period, Wait period, & Income period

**Investment Period :** During the investment period regular premiums are paid to create a corpus i.e. for 7 Years.

Wait Period: After the completion of Investment Period you have to wait for 7 Years.

Income Period: At the end of the Wait Period you have 2 options: a) Withdraw the entire corpus and use it as per your choice, or b) Use this corpus to get regular income for lifetime by purchasing Reliance Life Immediate Annuity Plan.

# Assured Life Time Income @ 9.00% Invest for only 7 Years and get Monthly Income of Rs.10,000/- for Lifetime

Entry Age	Yrly. Premium for 7Yrs	LifeTime Ins. Cover	Income Starting	_	Returns on Investment
20 Yrs	Rs.1,77,741/-	Rs.21,10,818/-	34 Yrs	Rs.10,000/-	9.64%
30 Yrs	Rs.1,78,313/-	Rs.21,10,447/-	44 Yrs	Rs.10,000/-	9.61%
35 Yrs	Rs.1,79,483/-	Rs.21,10,076/-	49 Yrs	Rs.10,000/-	9.55%
40 Yrs	Rs.1,81,765/-	Rs.21,09,705/-	54 Yrs	Rs.10,000/-	9.43%
45 Yrs	Rs.1,85,730/-	Rs.21,08,963/-	59 Yrs	Rs.10,000/-	9.23%
50 Yrs	Rs.1,92,294/-	Rs.21,07,852/-	64 Yrs	Rs.10,000/-	8.91%

Terms and conditions: 1. Assured benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. 2. For the purpose of illustration, we have combined the premiums payable and benefits that you may receive under each plan of this solution. To know the details of the individual products, please go through the "Terms and Conditions" and benefit illustration of individual products.

3. The benefit of this combination solution shall become payable only if you continue to pay premiums for the entire policy term/premium payment term, as the case may be. 4. The regular income benefit through Reliance Immediate Annuity Plan will be applicable subject to the following conditions: It shall be the sole responsibility of the policy holder to approach the Company after maturity of Reliance Life Insurance Super Endowment Plan and utilize its maturity benefit to purchase Reliance Immediate Annuity Plan or any other similar product as may be available with the Company at that point of time. The policy holder will have the flexibility to choose any of the annuity options offered by the Company at the time of buying such a product. 5. This is not a product brochure. Please read the product brochure of Reliance Life Insurance Super Endowment Plan and Reliance Immediate Annuity Plan carefully before opting for this combined solution after having fully understood the risk factors, product terms and conditions. 6. This combination solution comprises of set of policies across one or more products of the company. I have been made aware that these products are also available individually with the Company and it is not mandatory for me to apply for this combination only. 7. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions please refer to the sales brochure carefully before concluding the sale. Conditions apply. Reliance Life Insurance Super Endowment Plan UIN - 121N088V01, Reliance

## **RELIANCE LIFE KNOWLEDGE SERIES - Why do I need Life Insurance?**

**Life Insurance for Savings Tax** - A rise in income, rising complexities of tax payment, your life insurance is your greatest ally to help you save your hard earned money.

Life Insurance policies give you an additional advantage of tax benefit. As your income increases, the tax bracket also widens. The most apt method to save your hard earned rupee is through investment in insurance policies.

With most insurance policies, the premium you pay is eligible for tax benefits. Under Existing Income Tax Laws, contribution towards life insurance policy is allowed as deduction in income, thereby decreasing tax liability. It means that you not only provide financial security for your loved ones in the unfortunate event of your demise, but also reap the benefits of additional income from tax savings through premium contribution in unit linked life insurance policies.

Any profit earned from Unit linked life insurance schemes also provides tax benefits to the payee. Another advantage of life insurance is that the lump sum benefit payable on death is tax free. Life insurance is therefore your greatest ally to help you save your hard earned money from the burden of tax.

## 4 Tax Benefits through Life Insurance

**For Individuals and HUF** – An individual or HUF paying life insurance premium can avail deductions on taxable income up to Rs. 150,000 under existing income tax laws subject to applicable conditions.

**On payment of any bonus** – Any amount of insurance benefit received as a lump sum payment from life insurance policy is considered as a non-taxable amount under existing income tax laws subject to applicable conditions.

**Premium payment on behalf of spouse** – Income Tax deduction is also available on life insurance premiums paid on behalf of your spouse.

**On maturity of policy** – Life insurance proceeds are not taxable for the deceased's family.

Income Tax benefits under Income Tax Laws are subject to amendments and interpretation from time to time. Kindly consult a tax expert. Conditions apply.

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#### **BLUECHIP OFFICES IN INDIA**

0530

6944

0260

8601

0057

2423

2608

Tel: 254 5316 / 254 5319

2526 / 224

6943 / 236

0260 / 235

1987 / 246

6512 / 301

Tel: 6675 5912 / 2341 8415

Tel: 2405 6548 / 2405 6549

Tel: 6610 0524 / 2322 1308

Tel: 6452 7751 / 2724 1677

Tel: 2771 0998 / 2771 0996

Tel: 2383 1471 / 2383 1472

Tel: 2453 0200 / 6999 0200

Tel: 6620 4188 / 2789 3199

Tel: 224 9910 / 224 9911

Tel: 235 316 /245 316

Tel: 235 316 / 236 316

6569 2537 / 2715 0811

6462 7297 / 2713 0938

2306 1646 / 4230 0905

2351 2034 / 2352 6356

4020 1616 / 4020 1717

2742 0067 / 2742 0068

6458 3978 / 2411 0341

4436 / 254

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7211 / 262 8211

6311 / 244

7724 / 272

4181 / 276

6751 / 262

431 / 231

2653 / 280

7844 / 227

9750 / 256

0720 / 231

3509 / 522

1124 / 276

7366 / 224

0613 / 232

Tel: 250 4440 / 250 4441

Tel: 203 490 / 205 390 Tel: 232 4177 / 232 3177

Tel: 263 0123 / 263 0124

Tel: 275 3001 / 275

Tel: 234 4495 / 234

Tel: 221 020 /221

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177 / 229 277

Tel: 225 0056 / 225

Tel: 662 2355 / 248

Tel: 663

Tel: 236

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645

Tel: 229

Tel:



#### ANDHRA PRADESH / TELANGANA

Gajuwaka: 7-16-43/1,1st Flr. Above SBI ATM, Palla Street, Old Gajuwaka Jnctn. Guntur: Sri Mattupalli Complex, 1st Flr, D.No. 6-19-48&49, Main Rd, Arundelpet Kakinada : Door No. 1-9-24, Sriram Nagar, Besides SBI Bank, Kakinada Nellore: H.No.16-1-324, 1st Flr, Swathi Complex, Trunk Rd, Nr Gandhi Statue Rajahmundry : 6-6-1, Opp Bank of Maharashtra, T Nagar, Vadrevuvari Street Tirupathi : 12-3, 328&329, 1st Floor, Near Nalukal Mandapam, Tilak Road Vijayawada : No.2, Above Bhaskar Studio, Door No. 39-1-47, Labbipet, M.G. Rd Vishakapatnam : 2&16, Gr. Flr, Bharat Towers, 47-3-28/1, Dwarka Nagar, 5th Lane Vizianagaram: H.No.6-8-29, 1st Floor, Satya Kanchana Complex, Opp. SBH Bank

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

Gandhi Nagar : Sh-111, Megh Malhar Complex, Opp Vijay Petrol Pump, Sector - 11
Mani Nagar : Shop-4, Love Complex, Opp. Apsara Aradhana Theatre, Kankaria
Tel: 2324 2004 / 2324 2005
Tel: 2543 0026 / 2543 0062 Paldi: Shop-8, Abhinav Arcade, Next to BOB, Nr. Congress Bhavan, Pritam Nagar Tel: 2658 5642 / 2658 5643 Baroda: Shop-4, Gokulesh Complex Below HDFC Mutual Fund, R.C.Dutt Road Tel: 232 3018 / 232 3021 Gandhidham : Plot No. 15, Sector-9A, Shop-19, Rajdeep Avenue, Opp. Dena Bank Mehsana : GL-4, Apollo Enclave, Opp Simandhar Jain Temple, Modhera Char Rasta Rajkot : 320, Shivam Complex, 1st FIr, Above Bata Showroom, Dr. Yagnik Road, Tel: 230 704 /230 Tel: 246 5427 / 246 5428 Surat : M-439, Prime Arcade, Near Sahaj S. Store, Anand Mahal Rd, Adajan Tel: 273 1402 / 273 Vapi : Shop-32, Tirupati Plaza, Challa Rd., Opp. Mar Thomas English School Tel: 246 5337 / 645

#### KARNATAKA

#### Bengaluru

Banashankari : 245, Cellar Flr,7th 'X', 6th Blk, Kamakya Theatre, III Rd Stage Tel: 2669 0288 / 2669 0319 Bannerghatta: 18, 1st Flr, 1st 'X', Praveen Complex, Omkara Nagar, Arekere Gate Tel: 2648 2880 / 2648 2881 Basavangudi : No 107, Shop-4, 1st Floor, Gandhi Bazaar, Shankar Mutt Road 2242 3777 / 2660 8777 Basaveshwara Nagar : 388, 10th Main Rd, 3rd Stage, 4th Blk, West of Chord Rd Tel: 2322 5533 / 4153 5692 BTM Layout: No.112, 9th Main, I Flr, 1st Cross, Vysya Bank Colony BTM 1st Stage Tel: 2678 3744 / 2678 3752 Indira Nagar : No 530, 16th Cross, Indira Nagar II Stage, Next To UCO Bank 2520 2939 / 2520 3739 Infantry Road: No.25, 2nd Flr, Grace Mansion, Left Wing, Behind Vijaya Bank Tel: 4113 0952 / 2286 0704 Jayanagar: F/19C, Lucky Paradise, 1st Floor, 22nd Cross, 8F Main, III Block Tel: 2653 3751 / 2653 3752 Kammanahalli : No.23/2, 1st Flr, Kammanahalli Main Rd, Next to Vinayaka Temple Tel:
Koramangala : No.3, Gr. Flr., 1st 'X', Venkatapura Main Road, Nr Police Quarters
Malleswaram : No.60, Between 5th & 6th Cross, Sampige Road
Tel: 2580 5627 / 2580 5628 6568 0635 / 6568 0636 2356 1500 / 2356 1501 Marathalli : 547, Gr.Flr, 1st Cross, Ward No.22, Near Kalamandir, Chinnapanahalli 6452 1732 / 6452 1866 Tel· R.R. Nagar : No.828, Sri Annapurneshwari Complex, 3rd Stage, BEML Layout, Tel: 2860 3344 / 2860 3663 Vijayanagar : No.826/A, 5th Main Road, Vijaya Nagar 2310 0101 / 2310 0104 Yelahanka : 1, Cellar Flr No.99, 1st A Main Rd, A-Sector, Yelahanka New Town Ballary : No.107, Ward-18, 1st Flr, Durgamma Gudi Circle Main Road Tel· 2856 5346 / 2856 5347 Tel: 254 615 / 254 652 Belgaum : G-04, Gr.Flr., Star Tower, CTS No.8/1+2+3+4, Khanapur Rd, Nr RPD 'X' 645 2201 / 645 Tel: 2202 Bijapur: Ward-02, Cts No. 400, Gr. Floor, Below M.S. Halkatti Fire Works Dealer Tel: 240 143 /240 149 Davangere : No. 57/6, First Floor, AVK College Road, Opp Halemane Hotel 270 252 / 270 Tel: 253 Dharwad : BS-01, Dharwad Trade Centre, Opp. Damodar Complex, Mahaveer Marg Tel: 244 6091 / 244 6092 Gulbarga: BF-03/04, 10-1/13&4, Jajee Shopping Centre, S.B. Temple Road Tel: 226 702 / 246 702 Hassan: Old No.1874, New AR NO.663, Gr Floor, City Point Complex 232 922 / 232 433 Hospet: No.1, First Floor, Time Square Complex, Ambedkar Circle, Hospet Hubballi: K.A. Kalburgi Complex, C.T.S. No. 479/2B Club Road Tel: 224 615 /224 616 Tel: 235 4255 / 235 4266 Mysuru : No.266/1, Vigneshwara Complex, 16th Main, 5th Cross, Saraswathipuram 6607 / 254 254 6608 Shimoga : F-02, 'Pratap Arcade', Jail Road, Jail Circle, Shimoga Tumkur : Shop-2, Lakshmi Tower, Behind Dwaraka Hotel, Vivekananda Road Tel: 227 660 / 227 661 Tel: 225 1870 / 226 1606 Udupi : 10-1/58/E-10, Shyam Complex, Maruthi Veethika Road, Udupi 1929 / 252 1797

KFRΔLΔ

#### Cochin

Angamaly: No. 19/137, 1st Floor, Adam Square, Near ICICI Bank Ernakulam : 39/4967, H-2, Basement, Usnaz Towers, Ch. Landing Rd, Palli Mukku Tel: 235 0044 / 235 0045 Muvattupuzha: VIII - 260 / B6, 1st Floor, Amritha Towers, Above ICICI Bank Tel: 281 3996 / 281 Palarivattom: 35/1015-C10, Gr. Flr, Veeyam Towers, M.K.K.Nair Rd, Opp Axis Bk. **Trivandram** 

Atingal: V.R.Bldg, AMC X11/Door 857, Near Syndicate Bank, Katchery Juntion Pattam: T.C. 2/3302 (4), Near Govt. Model Sec. School for Girls, Pattam, Calicut: 5/3422A11C, Maniyattukudi Asfa Bldg, 1st Flr, Nr SBT Bank, Mavoor Rd Kannur: Door No.TV 33/363M, Grand Plaza, Above ICICI Bank, Fort Road Karunagapally : Shop-24, 1st Flr., King City Arcade, Near KSRTC Bus Stand, NH-47 Kasaragod: Door 442-A10 & A26, Aramana Arcade, Bank Road, Near Axis Bank Kodungallur : 482, Ward No. VII, Pee Vee Building, Vadakke Nada, North Kodungallur Tel: Anchal : No.8/1949, Sankarathil Bldg, 1st Flr, Above ICICI Bank, College Junction Kollam : 9/1730/259-A, Thankam Complex, Residency Rd, Opp ICICI Bank Kottayam : VIII/594-B1&B2, Ancheril Complex, Shastri Rd, Nr St. Joseph School Kozhencherry : Thelapurathu Square, 1st Flr., Maramon P.O., Near Indus Motors Kunnamkulam : No.15/54, 1st Flr, U Brothers Bldg, Guruvayoor Rd, Near UBI Manjeri : Door 851-DE, Shifa Complex, 1st Floor, Court Rd, Above ICICI Bank Mavelikara : 257/C, Dubai Tower, Ground Floor, Near ICICI Bank Ottapalam : V.T.M. Arcade, 1st Floor, Opp. N.S.S. Training College, T.B. Road Pala: No. XVIII/240 (14), 1st Flr, Pendanathu Plaza, Behind ICICI Bank Pallakkad: 40, 1st Floor, Managlam Tower, T.B. Rd, Opp to Town Bus Stand Pathanamthitta: No.31/8, Gr. Flr., Thattavara Complex, Near St. Peters Church Payyanur: Room No. XXX830A19, Perumba Shopping Centre, Perumba Thalaserry: Shop-44/2292, Pilakandy Plaza, A.V.K. Nair Road

Thiruvalla: 160/155, Mars Complex, M.C. Road, Near HDFC & ICICI Bank

Thrissur: 29/164/Sh-30, Suharsha Towers, 1st Flr, Round North Shornur Road

Airoli: Shop No. 31, Balaji CHS, Plot No. 34/35, Sector-5, Near Petrol Pump Tel: 2779 5341 / 2779 0174 Ambarnath (E): 1A, Pratibha Apts, Opp Y.C. Open Theatre, Shivaji Chowk 260 7328 / 260 7155 And- 7 Bunglow: 15, Shivam Sh. Centre, Mezz. Flr, Below Versova Metro Stn. J.P. Rd Tel: 2634 9477 / 2631 5566 And-Lokhandwala: Shop-93, Kamdhenu Shopping Arcade, Swami Samartha NagarTel: 2634 5957 / 2637 5483 And- Marol : Shop-2, Gr. Flr, Dreamland Apartments, Military Road And- Takshila : Shop-5, Takshila Building No.5, Mahakali Caves Road Tel· 2920 8134 / 2925 6912 2821 4787 / 2821 4814 Tel: Tel· Andheri (E): Shop-12, Vasant Villa, 23-S.N. Rd, Opp Jaslok Sweets, Near Station 2683 5952 / 2684 1552 2678 1742 / 2678 1781 Andheri (W): Shop-2, Bidiwala Apartments, Dawood Baug 2671 1502 / 2623 6502 269 0957 / 291 0594 Andheri-IRLA: Shop-34, Viral Shopping Centre, S.V. Road, Opp Shopper's Stop Badlapur: 2, Mathura Apartment, Near Maruti Mandir, Gandhi Chowk Bandra (West): 23/A, Gopal Mansion, Gurunanak Road (Station Road)
Bandra - Pali: 2/21A, Maheshwar Ganga, 30th Rd, Pali Naka,Opp. Costa Coffee 2640 5564 / 2641 2422 2655 8399 / 2640 0982 Bandra Mt.Mary: 1, Dinkar Smruti CHS, 3 Mount Carmel Rd, Behind CCD, 2643 2158 / 2643 2147 Bhandup (W): C/97, Station Plaza, Station Road, Opp Hotel Bageecha Tel· 2566 2064 / 2566 7156 Borivali (E) : Shop - 4, Shreeji Arcade, M. G. Road 2892 5480 / 2893 4304 Borivali (W): No: 32, Gr. Flr, Gora Gandhi Apartments, Near Railway Station Borivali -Saibaba : 2B, Estee Apartments, Next to Gurudwara, Sai Baba Nagar 2895 1548 / 2895 7025 2862 0403 / 2862 0406 Borivali -I.C.Colony: Shop No.6, Aashiana Bldg, Opp Kinny's Corner, Borivali (W) Byculla: BC-180, Shop-7, Jain Park, Opp Khilafat House, Motisha Love Lane 2891 8594 / 2895 2352 2370 3247 / 2370 3248 Tel: Chembur: 6-A, Gr Flr, Saideep Commercial Premises, N. G. Acharya Marg 2521 2912 / 2521 0676 Coloba: 2, Gr Floor, 17/A-Meghji Parbat Bldg, Indumati Sakrikar Marg 2202 2330 / 2202 2335 Tel: 2413 7451 / 2416 3350 Tel: 2438 6887 / 2432 4897 Dadar (E): Shop No.34, Gurudwara Building, Dr. Ambedkar Road Dadar (W): Shop No. 6, Gr. Flr, Ram Kunj Smruti, Ram Maruti Road Extension 2896 1471 / 2828 3234 Dahisar (E): C-2, Gr. Flr, Shiv Shakti Complex, Near Manav Kalyan Kendra Dombivali (E): 15, Gr. Flr, Saroj Arcade, Behind Kamat Medical, Station Road Dombivali (W): Shop No. 48, Everest Shopping Centre, M.G. Road 286 1963 / 286 0698 248 1754 / 248 1764 Fort : 5A/105, Mumbai Samachar Marg, Fort Ghatkopar (E) : No.5, Bhaveshvar Market, Next to Pooja Hotel, M.G. Road 2265 9033 / 2265 9034 2102 0876 / 2102 0118 Girgaum : C/o Swadeshi Trunk Mart, Girgaum Ekta CHS, 252 - J.S.S. Road Gokuldham : Shop No. G-39, Gr.Flr., Shagun, Gen. Anil Kumar Vaidya Marg 2384 0027 / 2382 1327 2843 1243 / 2843 1244 2878 2423 / 2878 2428 231 1482 / 231 8132 Goregaon (W): 41/G2, No. 2, Chandan Villa, Jawahar Nagar Road No. 6 Kalyan (W): Shop No. 4, Om Krupa, Zunzhar Rao Nagar, Station Road Tel: Kalyan-Khadakpada : 16, Amrut Park, Behind Bank of Maharashtra, Khadakpada 230 1915 / 230 Kandivali (E): 2, Cristen Lone, Opp Shivam Sundaram Hotel, Thakur Complex 2870 9820 / 2870 3081 Kandivali (W) : C/16, Jethwa Nagar, V.L. Road, Near Kandivali Railway Station 2808 1997 / 2801 5033 Kandivali -Charkop : 86, Sunrays Shopping Centre, Charkop Market, Kandivali (W) Khar (W) : Office No.1, Shanti Niketan, Khar Danda Rd, Near Camy Wafers Tel: 2867 8347 / 2867 8388 2604 3052 / 2604 3054 Koparkhairane: Shop-38, Mahavir Bhakti Apts, Sector-15, Opp D'Mart Kurla-Nehrunagar: Shop-1, Bldg. No.53, Akashdeep CHS, Nehru Nagar 2755 0649 / 2755 0651 2529 0431 / 2529 0432 2307 6953 / 2307 5731 2444 6963 / 2444 3393 Lower Parel: Shop-12, Pruthvivandan Soc., Near N.M.Joshi Marg Police Station Mahim: Shop No. 5, Gr. Flr., Queens Corner CHS Ltd., Sitala Devi Road, Mahim 2880 4509 / 2880 4510 2881 7579 / 2882 3974 Malad (E): 7, Diamond Plaza, Laxmi Narayan Shopping Centre, Poddar Road Malad (W): Room-2, Gr.Flr., 106 Kasim Building, Liberty Garden Road No.2 2888 3281 / 2888 3710 2412 8399 / 2411 8033 Malad -Evershine : Shop-1, Gyan Prem, Next to National Dairy, Evershine Nagar Matunga: D.M. Jain Chawl, Bhavanji Arjun Khimji Road, Opp. Sarada Bhavan Mira Road : C-19, Shanti Enclave, Opp. Railway Stn., Nr. Shanti Shopping Centre 2812 4947 / 2812 4973 Mulund (E): Shop No.2, Gr Flr, Patel House, Off Lokmanya Tilak Road Mulund (W): Office No.20, Ground Floor, Patil's Sainath Plaza, J.N. Road 2163 4442 / 2163 6430 2560 5102 / 2569 3938 Mulund - Veena Nagar : Shop No.34, Veena Sagar, L.B.S. Marg, Mulund (W) Nerul (East) : Shop-19, Sector-15, Om Surya CHS, Opp Railway Station 2164 5697 / 2164 7795 2772 3175 / 2772 3975 Panvel: C-3, Sai Deep CHS, Plot No.74/85, Sector-10, Opp. CIDCO Garden Santacruz (W): B-11, Nirmala Niketan, Citi Bank Compound, S.V. Road 2748 2969 / 2748 2896 2600 0093 / 2605 4020 Santacruz - Kalina : 2, Collectors Chawl, Old C.S.T. Rd, Nr. Geeta Vihar Hotel, 2666 3597 / 2666 3670 Tardeo : Shop-G2, Matru Mandir, Javji Dadji Marg, Opp. Bhatia Hospital 2388 5106 / 2381 4365 Thane (W): 1, Gr Flr, Bal Ganesh Tower, Behind Ganesh Tower, Nr Railway Station 2537 6719 / 2537 6187 Thane - Hari Niwas : Shop - 20, Monalisa Shopping Complex, Hari Niwas Circle
Thane - Kolbad Road : Shop-4, Gr Flr, Rajshree Tower, Near Pratap Cinema, Kolbad Tel: 2538 0320 / 2538 0321 2547 7305 / 2547 7310 Thane - Vartak Nagar : Sh-8, S/3, Vedant Commercial Complex, Pokhran Rd No.1 Tel: Thane - Vasant Vihar : Shop-7, 1st FIr, Amrapali Shopping Arcade, Vasant Vihar Tel: 2588 1451 / 2588 1452 2173 0446 / 2171 2295 Vasai Road : Office-A/107, Lawrence Trade Centre CHS, Navghar, Station Road Vashi : Office SS-IV, Krishna Nivas, Sector-2, Opp. CIDCO Office Tel: 233 6086 / 233 6087 2782 1286 / 2782 0587 Vikhroli (W) : Shop-4, Ground Floor, Narendra Bhavan, Station Road Tel· 2579 5096 / 2578 8336 Vile Parle (E): Shop-4, Neminath Apts, Kambliwadi, Opp to Railway Station Tel: 2618 6302 / 2663 1590 Vile Parle (W): 1/B, Sangam Arcade, Vallabhbhai Road, Opp. Railway Station 2615 3174 / 2615 5572 250 4566 / 250 4567 Virar: 108, 1st Flr, Kapadia Commercial Complex, Nr Virar Railway Stn, Gaothan Tel: 2729 7006 / 6523 4651 2441 2227 / 6401 9082

MAHARASHTRA

Aundh: Shop-3, Omkar Complex, Opp Ambedkar Vasahat, Medipoint Hosp. Rd Bibvewadi : Sh-6, Trupti Apts., Gagangiri CHS, Nr Canara Bank, Off Bibvewadi Rd Camp: Shop-24, Gr. Floor, East Street Galleria, Post Office Bldg., East Street Chinchwad: Sh-76, Mayur Trade Centre, Opp Police Stn, Old Pune-Mum Highway Kothrud : Shop-1D, Plot 166-B, Sandip Shri CHS, Dhanukar Colony, Lane 2 Nigdi : D-16, Shri Sant Tukaram Vyapari Sankul, Sector-24, Pradhikaran Sadashiv Peth: 1, Janaki Ramchandra Apt., 1563, Nr. Solapur Janata Bank Sinhagad Rd: 11, Kautilya Bldg., S.No.17/01/01, Anand Nagar, Hingane Khurd Ahmednagar : Shop No. G-23, Mauli Sankul, Savedi Road Amravati: Shop No. A2, Vimco Tower, A Floor, Near ICICI Bank, Bus Stand Road Baramati : Shop-1, Dhole Complex, Next to Sanghvi Township, Bhigwan Road Jalgaon : G-13/16, J.T. Chamber, Court Chowk, Opp. G.S. Ground Kolhapur : Sh-07, Centre Point, 511 K/1 A, 'E' Ward, Railway Station Rd, Shahupuri Karad : Shop-6, Gr. Floor, P.C Corner, 123/B, Budhwar Peth, Station Road Nagpur : G-13, Dharampeth Towers, West High Court Road, Dharampeth Narayangaon : Shop - 3, Sawaleram Market, Pune — Nashik Road Nashik : Shop-18, Gr. FIr, Kapadia Commercial Complex, Opp. JanLaxmi Bank (HO) Ratnagiri : B-16, Shankheshwar Heritage, Arogya Mandir, Opp. Hotel Carnival Sangli : Shop G-5, Indranil Plaza, Ram Mandir - Civil Hospital Road Solapur : Shop - 7, Lokhandwala Vihar, Hotgi Road

## **NEW DELHI / N.C.R.**

Dilshad Garden: Shop-3, Pocket-H, Flat No.97A, Dilshad Garden Dwarka: Shop-24, 1st Floor, D-978, Palam Extension, Sector-7, Dwarka Tel: 4151 0297 / 4151 0298 Tel: 4346 4463 / 4346 4464 Janak Puri : Shop-44, B-Block, Community Centre, Next to Mahatta Tower Kalkaji : LGF-3, F-7, Kalkaji, Main Road, Next to Dena Bank 4157 9598 / 4157 9599 Karol Bagh : 10185-A, Arya Samaj Rd, Next to Dhanlaxmi Bank, Karol Bagh Mayur Vihar: Shop - 1, Building - 229, Main Rd, Patparganj, Mayur Vihar Phase-1 Tel: Munirka : Shop No.E-66. Laxmi Market, Opp. Canara Bank, Munirka Noida : Shop -101, Block-II, Ganga Shopping Complex, Sector-29, Noida Rohini : 130, 1st Flr, S.G. Shopping Mall, Near Vegetopia Restaurant, D.C. Chowk W. Patel Nagar: Shop-14, Cottage 36, Nr. Kalinga Chowk, Opp. HDFC Bank ATM

Chennai Adambakkam : No-79, Karuneegar Street, Adambakkam Tel: 2255 1285 / 2255 1287 Adyar: 18-A, 1st Flr, 3rd Cross Street, Above Kasthuribai Nagar Post Office Tel: 2445 5931 / 2445 5984

Tel: 4181 2046 / 4203 2065 4145 2085 / 4145 2086 2275 8123 / 2275 8124 4178 3482 / 4178 3483 Tel: 435 9083 / 428 1969 Tel: 4207 4571 / 4207 4572 4561 4161 / 4561 4162

6400 0199 / 2633 1733

6612 5436 / 2745 5107

6529 6404 / 2539 4884

2764 0668 / 2765 0667

6520 9775 / 2432 1361

2434 5013 / 2434 5313

242 2901 / 242 2902 266 0286 / 266

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#### **BLUECHIP OFFICES IN INDIA**



	Avadi: Shop-3, D.No.21, OCF Road, Gandhi Nagar, Nr. Meenakshi Theatre Chrompet: No.69, Radha Nagar Main Road, Opp Shri Muruga Thangamaaligai Egmore: 55/56, F-16, 1st Flr, Akshaya Plaza, Aditanar Salai, Opp. Egmore Court Greams Road: Greams Dugar, Old No.149/5, New No.64/5, 2nd Flr., Greams Rd K.K. Nagar: No.360, 32nd Street, 6th Sector, K.K. Nagar Kilpauk: Shop G-11, Door No.186-187, Alsa Tower, Poonamallee High Road Kodambakkam: 1st Flr, Old No.3, New No.8, Shop10&11, 4th Main Rd, Ul Colony Mandaveli: New No.226, Old No.171/2, R.K. Mutt Road, Above Canara Bank	Tel: Tel: Tel: Tel: Tel: Tel: Tel: Tel:	2619 2615 2829 2374 2471 4383 2265 2841 2829 2474 2661 2372 2462	2813 2490 3343 5640 7011 3522 5936 3488 0039 6722 1432 8200 0701	/ 2619 / 2615 / 2829 / 2374 / 2471 / 4332 / 2265 / 2841 / 2829 / 2474 / 2661 / 2372 / 2462	2814 2491 3353 5644 7099 0497 5937 3489 0059 6723 1433 8400 0702
	Mugappair: 113/95, Dollar Plaza,, Near SBI Bank, Mugappair West				/ 2625	
	Nanganallur : Shop No.4, 17/13, College Road, Nanganallur				/ 2224	
	Old Washermanpet: 3, 1st Flr, P M's Complex,Old - 448/B,New -974/B, T.H.Rd.				/ 2595	
	Pammal: Door No.1, Maraimalai Addikal Street, Muthtamill Nagar, Next to IOB	Tel:	2248	1053	/ 2248	1118
	Parrys : Shop-10, 1st Flr., MNJ Centre, No.71/72, Moor St., Nr Hotel Indian Palace	Tel:	2526	8382	/ 2526	8384
	Perambur: 4, 1st Flr, 2/1, Chelliamman Colony, Opp. SBI ATM, Paper Mills Road	Tel:	2671	1215	/ 2671	1216
	Perungalathur : Old No.8A, New No.18, 1st Flr., Veeraraghavan St., Srinivasa Ngr	Tel:	2274	2604	/ 2274	3504
	Porur : 1st Floor, No.265, Trunk Road, Above Apollo Pharmacy	Tel:	2482	5341	/ 2482	5342
	Poonamallee : No. 30, Pillayar Koil Street, Opp. Veecare Hospital Street	Tel:	2627	3031	/ 2627	3032
	Purasaivakkam : Shop-B2, Eswari Palace Arcade, No 59, Tana Street	Tel:	2661	2657	<b>/ 2661</b>	2658
	Saidapet : Shop-67, Jones Road, Opp. Karnishwarar Temple Theppakulam	Tel:	2381	0398	/ 2381	0418
	T. Nagar : New No. 36, Sree Building, Sarojini Street	Tel:	2435	8633	/ 2435	7983
	Tambaram : New No.14, Old No.120, Gr.Flr., Gandhi Rd, Opp. PNB Bank	Tel:	2226	1402	/ 2226	1412
	Thiruvanmiyur : New No.25, Old No.6/1, South Mada Street	Tel:	2457	1686	/ 2457	1735
	Triplicane : 33, Nallathambi Mudali Street, Triplicane	Tel:	2844	3245	/ 2844	3345
	Valasaravakkam : 2/19, 2nd Main Rd, Venkatasubramanian Nagar, Opp. Bus Stop	Tel:	2486	4525	/ 2486	4526
	Velacherry: Door No.1, Plot No.35, 12th Cross Street, Dhandeeswaram Nagar	Tel:	2243	2067	/ 2243	2068
	West Mambalam : A&B, 1st Flr, 37-B/1, Arya Gowda Rd, Opp West Mamabalam P.O.	Tel:	2471	6145	/ 2471	6149
	Coimbatore					
	R.S.Puram: 124, 1st Flr, Thendral Complex, D B Rd, Opp Sri Ratna Vinayakar Temple	Tel:	254	5474	/ 254	5475
	Ramanathapuram : New No.448, Gounder Complex, 1st Floor, Trichy Road	Tel:	231	4990	/ 231	5990
1	Trichy					
	Thennur: 16, Vignesh Aradhana, Shop No 5&6, 1st Floor, Shastri Rd,Thennur			2153		2154
	Thiruverumbur : 2/185, Gandhi Salai Main Road, Kailash Nagar, Kattur			2005		2064
E	Dindigul: 26, New No.91, Dr. Chockalingam Tower, New Agraharam			4820		4821
E	rode : 158-A, Parimalam Complex, Mettur Road, Near New Bus Stand	Tel:	226	9984	/ 226	9985
ŀ	Karaikal : Shop-30, 1st Flr, Kannadiar Street, Nr. Kannadiar Vinayagar Temple	Tel:	221	270	/ 221	271
ŀ	Karaikudi : Shop-7, 1st Flr., R.M. Complex, No.34, 100 Feet Rd., Opp. Syndicate Bank	Tel:	238	777	/ 238	778
ŀ	Karur : Shop-24, Gr. Flr, Perrys Plaza, 999 Kovai Road, Karur	Tel:	241	881	/ 241	882
ŀ	Cumbakonum : 26-A, Nageswaran East Street, Next to Vasan Eye Care Hospital		242	3631	/ 242	3632
ı	Madurai : New No.25, Old No.9A, 1st Flr, Karpaga Complex, Goodshed Street		234	8655	/ 234	9655
	Marthandam : Gr.Flr., Southa Tower, Nagarcoil Trivandrum Main Road, Pummum	Tel:		526		526
	Namakkal: 106/118, Kamatchi Bldg., 1st Flr., Mariammankoil West St., Main Road	Tel:			/ 221	072
	Neyveli : N.S.R. Complex, No.1/A, 1st Flr, STP Mani Nagar, Gandhi Nagar P.O.	Tel:			/ 251	575
F	Pollachi : No.146-2C, New Scheme Road, Opp ICICI Bank, Pollachi	Tel:	223	124	<b>/ 224</b>	124
F	Puducherry : 17/A, Gr.Flr, Sri Velayudum Complex, Natesan Nagar	Tel:	226	4127	/ 226	4128
F	Rajapalayam : 880/3, Gr. Flr, Rajeswari Towers, Thenkasi Road	Tel:	232	020	/ 232	021
5	Galem : 36/6, Athvida Asramam Rd, Upstairs Paalam Book Stall	Tel:	233	5405	/ 233	5406
-	1	T 1	070		1070	F70

#### Vellore: Shop-9, Lakshmi Talkies Complex, 26, Officer's Line, Krishna Nagar WEST BENGAL / ASSAM

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

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

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

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

Kolkata AJC Bose Road : Building No. 10, 2nd Flr, Eden Terrace, Tarak Dutta Rd, Beckbagan Tel: 2289 1775 / 2289 2322 Barasat: City Heights, 1st Flr, 40/C Jessore Road (South), Duckbanglow More Tel: 2584 5502 / 2584 5503 Barrackpore: G-6, Upasana Apts, 98(56), S.N. Banerjee Road, Barrackpore Tel: 2593 3338 / 2594 2594 Baruipur : Nirmal Apartments, Opp Axis Bank, 48 Baruipur, Kulpi Road Behala : Merlin Estate, Flat-4, Gr. Flr, 25/8, D.H. Road, Behala Tel: 2423 0374 / 2423 0376 Tel: 2498 9376 / 2498 9378 Chinar Park: 1, Ground Floor, Abantika Apt, Tegharia, Nr. Loknath Mandir, Hatiara Tel: 2570 0399 / 2570 0402 Chinsurgh: 1st Flr. Holding No. 208/101/1, Mohalla-Chatagoli, Bunokali Tala Tel: 2680 0278 / 2680 0463 C.I.T. Road: 86, Ground Floor, Durga Nekat, Dr. Sundari Mohan Avenue Dalhousie: Shop-15, Gr. Flr, Bia Merlin Chambers, 18-British Indian Street Tel: 2231 7350 / 2231 7351 Dum Dum: 105/3, Dum Dum Road, Seal Colony, Near St. Mary's School Tel: 2513 5005 / 2513 5856 Garia: 1&2, Gr. Flr., Maa Ashirwad Bldg, 403, Ramkrishna Nagar, P.O. Lashkarpur Tel: 2428 5382 / 2428 5383 Harish Mukerjee Rd: 176-B, Sree Ganesh Apts, Harish Mukerjee Rd, P.S. Kalighat Tel: 2486 4630 / 2486 4631 Howrah: 88/1, Abani Dutta Road, Howrah Tel: 2666 2405 / 2666 1513 Jodhpur Park : 32/5, Gariahat Road (South), Behind United Bank of India, Jadavpur, Tel: 2429 6811 / 2429 6812 Lake Town : P-905, Lake Town, Block 'A'

Tel: 2534 5404 / 2534 5518 N.S.C. Bose Road: Gound Floor, 31, Nehru Colony, Regent Park Tel: 2499 6491 / 2499 6492 Salt Lake: CB - 68, Sector - I, Salt Lake Tel: 2334 2461 / 2334 2462 Shyam Bazar : 1/1, Ballav Street, Opposite to Baghbazaar Bata, Shyambazar Tel: 2533 6411 / 2533 6412 Burdwan : Gopal Bhavan, Gr. Flr, Room No.5, 39/37A, Parbirhata Sreepally, G.T.Rd Tel: 264 7835 / 264 7814 Durgapur: C-12, 3rd Street, Central Park, City Centre, Durgapur Tel: 651 2116 / 254 5655 Malda : 2, Gr. Flr, 76/A, Sobomangola Pally, Manaskamona Rd, Opp. HDFC Bank Tel: 265 939 / 265 Siliguri: 'Rajnigandha' Gr. Flr, 15 Sriram Colony Main Rd, Nr. LIC Bldg, Sevoke Rd. Tel: 252 2193 / 252 2757 Dibrugarh: 2nd Flr, M/s Bagra Real Estate (P) Ltd, Rooms of Kartick Para 1132 / 232 Guwahati : 1st Flr, Tarani's Bldg, Near BOB, Lachit Nagar Chariali, G.S.Rd, Ulubari Tel: 246 6131 / 246 6132 Maligaon: Holding No. 305, Maligaon Chariali, Near UCO Bank Tel: 267 9985 / 267 9986

BIHAR / CHATTISGARH / JHARKHAND / ODISHA Gaya: 27, Red House Comp. Nr Survey Office, Old Commissionary More, A.P. Colony Tel: 222 0396 / 222 0398 Patna : 3007, 3rd Floor, Grand Plaza, Fraser Road, Dak Bunglow Road 6203 / 221 Bhilai: Shop-13, 2nd Flr. Chouhan Estate, Supela, G.E. Road Tel: 645 5001 / 645 5002 Bilaspur: 208, 1st Flr, Land Mark Complex, Karbala Road, Old Bus Stand Tel: 220 786 / 220 Raigarh : Room 102, 1st Flr., Sparsh Plaza, Jagatpur Rd, Dhimrapur, Opp. Ans Hotel Tel: 232 317 /232 318 Tel: 244 6058 / 244 6059 Raipur: 7, Gr. Flr, R.C. Tower, Opp. New Bus Stand, Pandri Dhanbad: Shop No.7, Ground Floor, Balaji Majestic, Mithu Road, Bank More Tel: 230 0520 / 230 Jamshedpur: 5/1, 1st Floor, Millenium Tower, R-Road, Bistupur Tel: 231 7381 / 231 7382 Ranchi: 2&3, Ground Floor, Regent Plaza, H.B. Road, Tharpakhana Tel: 221 1505 / 221 1478 Angul : Plot No. 4848, At Caltex Chaak, Uma Shankar Bazar, P.O. Turang Tel: 214 148 / 9238100905 Tel: 253 1069 / 253 0237 Bhubhaneswar: 37&38, Ground Floor, Janpath Tower, Ashok Nagar, Unit -II Cuttack: 4, 1st Floor, Sumitra Plaza, Near Badambadi Bus Stand 3440 / 232 3441 Rourkela: 5, Plot 290, J.B.S. (New) Complex, Udit Nagar, Near Police Station Tel: 250 0390 / 250 0391

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

(Tamil Nadu) Kharghar Shop No. 8, Hira Co-op Hsg. Soc., Sector-12, Near Indian Overseas Bank, Kharghar,

(Mumbai) Tel: 022-2774 0840 / 2774 0843

Kolathur No. 8A, Senthil Nagar, 1st Main Road, Near Vijaya Bank, Kolathur, (Chennai) Tel: 044 - 4384 9092 / 4384 9235

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(West Bengal) Tel: 033 - 2674 2208 / 2674 220 Tulsi Bhawan, Transport Nagar, In Front of IDBI Bank, Korba,

(Chattisgarh)

Muzaffarpur Ward No.49, At - Mithanapura Chowk, Nr. Mithanpura Masjid, Club Rd., Po-Ramna, (Bihar) Tel: 0621 - 227 3120 / 227 3121

16, Aroma Arcade, 1st Floor, Opp. Jilla Panchayat, Near Cozy Tower, Palanpur, Tel: 02742 - 266 640 / 266 64 (Gujarat)

1st Floor, Eswar Plaza, Cumbam Road, Palani Chettipatti, Nr. Krishna Theatre, Theni, (Tamil Nadu) Tel: 04546 - 265 531 / 265 532

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(Kerala) Tel: 04862 - 225 067 / 225 068 Room No.20/29-W, 1st Flr., K.M. Complex, Near Majestic Jewellery, Thazhepalam, Tirur,

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