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(16th to 31st Aug'2014)

# **BLUECHIP BULLET**

# Toll Free Helpline : 1800-22-6465

# **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 : G.A. 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 : Is also payable on Maturity / Death

#### **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 Bonuses.

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.

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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.

# 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.

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This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan +, UIN: 130N057V01 \* Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. 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.

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# **BHARTI AXA LIFE FLEXI SAVE**

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#### 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

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

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.



# **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

# INVESTMENTS & INSURANCE =



# 25 YARS OF

# LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC

| Company Name          | Fin / | Min.  | Int     | In    | terest Rat | te (%) | Value of |
|-----------------------|-------|-------|---------|-------|------------|--------|----------|
|                       | Mfg   | Amt.  | P'ble   | 12M   | 24M        | 36M    | 1000     |
|                       |       | (Rs.) |         | Mths  | Mths       | Mths   | in 3Yrs  |
| Dewan Housing Ltd     | Fin   | 2000  | A/C     | 9.50  | 9.75       | 9.75   | 1322     |
| GRUH Finance Ltd      | Fin   | 1000  | M/Q/A/C | 9.00  | 9.25       | 9.50   | 1313     |
| HDFC Ltd              | Fin   | 20000 | M/Q/A/C | 9.40  | 9.40       | 9.30   | 1306     |
| HUDCO Ltd             | Fin   | 10000 | A/C     | 9.15  | 8.85       | 8.90   | 1291     |
| ICICI Home Finance    | Fin   | 10000 | M/Q/A/C | 9.00  | 9.25       | 9.00   | 1295     |
| LIC Housing Finance   | Fin   | 10000 | H/C     | 9.00  | 9.25       | 9.40   | 1309     |
| PNB Housing Finance   | Fin   | 20000 | H/C     | 9.50  | 9.50       | 9.55   | 1315     |
| Sundaram Home Fin.    | Fin   | 10000 | M/Q/C   | 9.25  | 9.50       | 9.50   | 1313     |
| Tamil Nadu Power Fin. | Fin   | 10000 | Q/A/C   | 9.25  | 9.50       | 10.00  | 1331     |
| Godrej & Boyce Ltd    | Mfg   | 25000 | н       | _     | _          | 9.50   | —        |
| Prism Cement Ltd      | Mfg   | 10000 | Q/C     | 10.25 | 10.25      | _      | —        |

\* 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.

#### SELECT EQUITY FUNDS PERFORMANCE REPORT

| Fund Name                 | NAV (11/ | 08/14) | SIP Retu | rns (Gr.) | Dividend | d History |
|---------------------------|----------|--------|----------|-----------|----------|-----------|
|                           | Growth D |        | 1 Yr     | 2 Yr      | 14-15    | 13-14     |
| Axis Equity               | 16.66    | 13.83  | 40.32%   | 27.69%    | T.B.A.   | 10.00%    |
| Birla SL Equity           | 406.91   | 87.47  | 73.92%   | 42.46%    | T.B.A.   | 40.00%    |
| Birla SL Frontline Eq.    | 137.55   | 26.48  | 51.21%   | 32.22%    | 12.00%   | 20.00%    |
| CanRob Eq. Diver.         | 82.06    | 33.06  | 45.33%   | 26.99%    | T.B.A.   | 21.00%    |
| DSP BR Equity             | 53.98    | 53.98  | 60.11%   | 32.06%    | T.B.A.   | 42.50%    |
| Franklin (I) Bluechip     | 298.18   | 37.91  | 40.97%   | 24.11%    | T.B.A.   | 50.00%    |
| Franklin (I) Prima        | 497.90   | 46.43  | 79.88%   | 45.34%    | 40.00%   | 50.00%    |
| HDFC Capital Builder      | 167.93   | 25.63  | 58.49%   | 35.44%    | T.B.A.   | 25.00%    |
| HDFC Equity               | 418.13   | 52.70  | 75.04%   | 40.28%    | T.B.A.   | 40.00%    |
| ICICI Pru F. Bluechip Eq. | 25.37    | 21.04  | 46.90%   | 30.32%    | T.B.A.   | 14.50%    |
| ICICI Pru Value Disc.     | 92.05    | 28.72  | 97.31%   | 52.80%    | T.B.A.   | 21.40%    |
| IDFC Premier Eq.          | 56.08    | 30.04  | 65.36%   | 37.86%    | T.B.A.   | 25.00%    |
| Kotak 50                  | 142.08   | 37.94  | 44.31%   | 25.44%    | T.B.A.   | 10.00%    |
| L&T (I) Large Cap         | 17.35    | 16.07  | 46.75%   | 28.64%    | T.B.A.   | 10.00%    |
| Reliance Eq. Oppo.        | 60.35    | 30.35  | 64.21%   | 35.61%    | T.B.A.   | 20.00%    |
| Reliance RSF - Eq.        | 42.73    | 22.91  | 60.38%   | 31.22%    | T.B.A.   | 12.50%    |
| Religare Inv. M N S.Cap   | 27.06    | 24.54  | 81.31%   | 46.95%    | T.B.A.   | 25.00%    |
| SBI Bluechip              | 22.75    | 15.59  | 52.00%   | 31.29%    | T.B.A.   | 18.00%    |
| SBI Mag Equity            | 62.37    | 32.10  | 43.28%   | 25.90%    | T.B.A.   | 50.00%    |
| Sundaram S. Midcap        | 249.22   | 25.27  | 80.35%   | 43.04%    | T.B.A.   | 20.00%    |
| Tata Equity PE - Plan A   | 71.21    | 38.09  | 76.52%   | 40.57%    | 7.50%    | 14.20%    |
| Templeton (I) Growth      | 161.03   | 59.53  | 60.17%   | 30.67%    | T.B.A.   | 40.00%    |

# **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).

# MUTUAL FUND NFO NOW OPEN

#### UTI - FOCUSSED EQUITY FUND - SERIES 1 (1100 DAYS)

It is a closed end equity fund with a fixed tenure of 1100 days from the date of Allotment.

**Investment Objective :** The primary objective of the scheme is to generate long term capital appreciation by investing in equity and equity related securities. The scheme will without any capitalization bias endeavor to invest in either growth stocks or value stocks or both. The scheme will normally hold upto 30 stocks in the portfolio.

Bench Mark Index : S&P BSE 200 Index

**Maturity :** The scheme will be listed on the National Stock Exchange and hence withdrawal prior to the maturity is not allowed, however on maturity the outstanding units shall either be redeemed and proceeds will be paid to the Unitholder or will be switched out to any existing open ended scheme of UTI Mutual Fund

#### NFO CLOSES ON : August 27, 2014

#### LIC NOMURA MF DIVERSIFIED EQUITY FUND

It is a closed end equity fund with a fixed tenure of 1100 days from the date of Allotment.

**Investment Objective :** The primary objective of the scheme is to generate long term capital appreciation from a portfolio that is substantially constituted of equity and equity related securities of S&P BSE 200 Index companies. The scheme may also invest a certian portion of corpus in debt and money market instruments.

Bench Mark Index : S&P BSE 200 Index

Maturity : The scheme will be listed on the National Stock Exchange and hence withdrawal prior to the maturity is not allowed, however on maturity the outstanding units shall either be redeemed and proceeds will be paid to the Unitholder or will be switched out to any existing open ended scheme of LIC Mutual Fund

#### NFO CLOSES ON : September 02, 2014

| MUTUAL FUND LATEST DIVIDEND |          |          |                       |          |          |  |
|-----------------------------|----------|----------|-----------------------|----------|----------|--|
| Scheme Name                 | Dividend | Dividend | Scheme Name           | Dividend | Dividend |  |
|                             | Date     | %        |                       | Date     | %        |  |
| IPRU Infrastructure         | 14/08/14 | 10.00%   | BSL Midcap Fund       | 25/07/14 | 10.00%   |  |
| Sundaram S. MicroCap        | 14/08/14 | 10.00%   | BSL Small & Midcap    | 24/07/14 | 15.00%   |  |
| IDFC Equity Oppo.           | 12/08/14 | 15.00%   | Sundaram Equity Plus  | 11/07/14 | 10.00%   |  |
| BSL India Reforms           | 08/08/14 | 08.00%   | BSL Bank & Fin. Serv. | 08/07/14 | 10.00%   |  |
| Edelweiss EDGE Top100       | 08/08/14 | 05.00%   | Sund. Media & Ent.Opp | 04/07/14 | 10.00%   |  |
| Religare Inv. M& S.Cap      | 08/08/14 | 25.00%   | BSL Dividend Yield    | 27/06/14 | 08.00%   |  |
| 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%   |  |

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.

#### **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 ANN | GUARANTEED ANNUAL ADDITION AND LUMPSUM BENEFITS RECEIVABLE AT THE END OF 15 YEARS |             |               |                |  |  |  |  |  |
|----------------|---|-------------|---------------|----------------|--|--|--|--|--|
| Lumpsum        | Gua. Annual   | Premium     | Premium       | Sum            |  |  |  |  |  |
| Benefits       | Addition  | Mthly #     | Yrly #        | Assured        |  |  |  |  |  |
| Rs.5,00,000/-  | Rs.18,186/-   | Rs.4,867/-  | Rs.55,618/-   | Rs.2,27,272/-  |  |  |  |  |  |
| 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).

investment plans.

with 1,230 offices and over 100,000 advisors.



# **RELIANCE LIFE INSURANCE EXCLUSIVE**

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 helps you provide a regular income and security. The guaranteed monthly income increases every year and you also get guaranteed periodic lump sums.

**Reliance Life Insurance Company (RLIC)** is amongst 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

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

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

**Guaranteed Money Back Benefits:** Receive the following guaranteed payouts basis your Sum Assured in 5<sup>th</sup> and 10<sup>th</sup> 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%                |

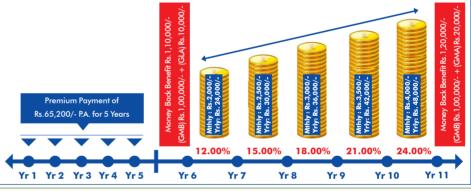
**Guaranteed Loyalty Addition:** On survival of the Life Assured to the end of the premium payment term, a Guaranteed Loyalty Addition of 5% of the Sum Assured will be paid in the 5<sup>th</sup> year.

**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 10<sup>th</sup> year.

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

How does the plan work ?

- 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:** 9<sup>th</sup> and 10<sup>th</sup> 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 <u>www.reliancelife.com</u>. 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. & Max. Entry Age: Min - 8 Yrs , & Max - 60 Years.Min. & Max. Maturity Age: Min - 22 Yrs, & Max - 75 Years.Policy Term: 14 Years / 20 Years.Premium Paying Term: 7 Years / 10 Years.Min. Sum Assured: Rs.1,00,000/-

#### Benefits under the plan :

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 basic sum assured.

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

| Relia   | Reliance Super Endowment Plan - Yearly Premium Ready Recknor |                            |              |              |                |  |  |  |  |  |  |
|---------|--|----------------------------|--------------|--------------|----------------|--|--|--|--|--|--|
| Entry   |  | Guaranteed Maturity Amount |              |              |                |  |  |  |  |  |  |
| Age     | Rs.200,000/-   | Rs.300,000/-               | Rs.500,000/- | Rs.800,000/- | Rs.1,000,000/- |  |  |  |  |  |  |
| 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.21,629/-  | Rs.31,567/-                | Rs.52,124/-  | Rs.83,398/-  | Rs.1,03,272/-  |  |  |  |  |  |  |
| * / / D | · , , ,  | • • * •                    | · ·          |              | T 14 V         |  |  |  |  |  |  |

\* 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: 9<sup>th</sup> and 10<sup>th</sup> 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 3000 8181 Visit us at <u>www.reliancelife.com</u>. Unique Identification Number (UIN): 121N088V01



## **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**

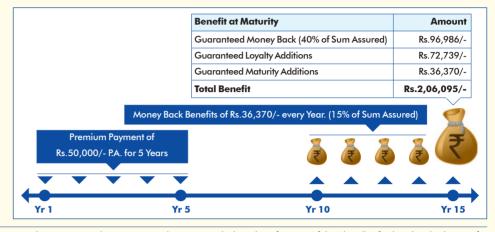
Min. & Max. Age at Entry : Min-18 Yrs & Max-58 Yrs

: 15 Yrs Policy Term Premium Payment Term : 5 Yrs : Rs.50,000/-Min Sum Assured : Yearly, H-Yearly, Quarterly & Monthly Payment Mode

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/-
- Z Pays an Annual Premium of Rs.50,000/- P.A. (exclusive of taxes), assuming that he is in good health.
- Z Receives Guaranteed Money Back during the last 5 policy years plus Guaranteed Loyalty Additions and Guaranteed Maturity Addition at Maturity.



Assured Life Time Income @ 9.00%

LifeTime

Ins. Cover

Rs.21.10.818/-

Rs.21,10,447/-

Rs.21,10,076/-

Rs.21,09,705/-

Rs.21,08,963/-

Income

Starting

34 Yrs

44 Yrs

49 Yrs

54 Yrs

59 Yrs

Monthly Returns on

Income Investment

9.64%

9.61%

9.55%

9.43%

9.23%

Rs.10.000/-

Rs.10,000/-

Rs.10,000/-

Rs.10,000/-

Rs.10,000/-

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: 9<sup>th</sup> and 10<sup>th</sup> 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): 121N084V02

#### **RELIANCE LIFE ASSURED RETIREMENT SOLUTION**

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

Entry

Age

20 Yrs

30 Yrs

35 Yrs

40 Yrs

45 Yrs

Yrly. Premium

Rs.1.77.741/-

Rs.1,78,313/-

Rs.1,79,483/-

Rs.1,81,765/-

Rs.1,85,730/-

for 7Yrs

This Solution is a combination of Reliance Life Insurance Super Endowment Plan and Reliance Life Immediate Annuity Plan Invest for only 7 Years and get Monthly Income of Rs.10,000/- for Lifetime

#### 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

50 Yrs Rs.1,92,294/-Rs.21,07,852/-Rs.10,000/-8.91% 64 Yrs lifetime by purchasing Reliance Life Immediate Annuity Plan. 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 Immediate Annnity Plan UIN - 121N012V01

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

Life Insurance as Protection - A life insurance policy allows you to provide the right security for your family in case of your unfortunate absence. As you are the sole bread earner of the family, an untimely demise can cause them severe financial distress. While no amount of money can ever replace a person, life insurance gives you the peace of mind, knowing that your family will have the right financial support to continue living in case of your absence.

Life insurance is a long-term financial instrument that works as a financial backbone to fulfill your family members' financial needs at important milestones even in your absence. Most importantly, it allows the family to pay off any mortgage, liabilities, medical expenses or loans, so that these liabilities don't cause an additional burden to them. It is therefore important, to choose an insurance policy that allows your family to continue the same kind of lifestyle and cherish the wonderful memories that come along.

#### 6 Steps to a Wholesome Protection Package

Self-analysis - What is your current family size and financial situation and where do you see yourself in the future? Are you the sole breadwinner in your family? Most importantly, analyse of your current savings and how much cover you need.

Evaluate Options - Depending on your life stage, you can evaluate life insurance policies with different coverage plans. For the basic need of family protection, a term plan can be considered whereas for a specific type of need, you can choose from health, savings, child and other plan types.

Research - Once you have determined the amount of cover and the type of life insurance you need, you need to have complete information about the chosen type of life insurance plan, understand the benefits and conditions of the plan.

Calculate Premium - Once you have identified the plan you need, you can calculate the premium payable on the plan, depending on the coverage you require.

Read the offer document - This is the most critical stage of buying any policy; it is always advisable to have a complete understanding of the offer documents before signing anything. Do not hesitate to ask your agent any policy related questions.

Final Confirmation - Life insurance is for life. So conduct an extensive analysis and have complete confidence in the plan that you are going to buy. Once the plan is purchased and later on, there is any disagreement relating to the policy, you can still back off by returning the Policy Document to the Company within the Free Look period.



# **BLUECHIP OFFICES IN INDIA**

5319

0530

6944

0260

8601

0057

2423

2608

Tel: 254 5316 / 254

Tel: 225 0056 / 225

Tel: 662 2355 / 248

2526 / 224

6943 / 236

0260 / 235

1987 / 246

6512 / 301

177 / 229 277

Tel: 663

Tel: 236

Tel: 234

Tel· 645

Tel: 229

665

#### 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 Hyderabad

| GUJARAT  |                            |
|--|----------------------------|
| Warangal : 5&6, Mayuri B.V.S.S. Complex, Mun. No. 5-9-36&37, Lashkar Bazaar    | Tel: 666 4436 / 254 4058   |
| Nizamabad : H.No.5-6-551, Gr.Flr, S.R. Mallaiah Complex, Pragathi Nagar        | Tel: 235 316 / 236 316     |
| Khammam : 8&9, D.No.10-2-73, 1st Flr, Professional Plaza, Bus Depot Road       | Tel: 235 316 / 245 316     |
| Karimnagar : 2-6-299, Sh-7, A.K. Estates, Besides Manair Hotel, Opp. Axis Bank | Tel: 224 9910 / 224 9911   |
| Vanasthalipuram : Plot No. 5, MIG Phase-1, Near Rythu Bazaar, Vanasthalipuram  | Tel: 6458 3978 / 2411 0341 |
| Shivam Road : 2-2-647/A/88/11, Saibaba Ngr Colony, Shivam Rd, Bagh Amberpet    | Tel: 2742 0067 / 2742 0068 |
| Secunderabad : 1-7-74-79, Shop No.10, Devaki Chambers, P. G Road               | Tel: 6620 4188 / 2789 3199 |
| Santosh Nagar : 9-7-83/1, 1st Floor, Sri Laxmi Complex, Maruti Nagar           | Tel: 2453 0200 / 6999 0200 |
| Nacharam : H.No. 9-130, Shop No. 1 & 2, 1st Floor, H.M.T. Nagar                | Tel: 4020 1616 / 4020 1717 |
| Motinagar : Plot No. 179/142, 3 & 4, Shop No.F12, Divya Plaza, Moti Nagar      | Tel: 2383 1471 / 2383 1472 |
| Mehdhipatnam : 5, Upper Gr. Floor, H.No. 12-2-825 & 826, SGM Mall              | Tel: 2351 2034 / 2352 6356 |
| Marredpally : H.No. 10-2-199, 1st Floor, Nehru Nagar, Opp. HDFC Bank           | Tel: 2771 0998 / 2771 0996 |
| Malkajgiri : H.No. 23-74 / 1, 1st Floor, R.K. Nagar, Malkajgiri                | Tel: 6452 7751 / 2724 1677 |
| Kukatpalli : 19, Lenin Complex, 1st Floor, Plot No.136, Bhagyanara CHS         | Tel: 2306 1646 / 4230 0905 |
| Kapra : 1-1-238/2/5, 1st Floor, Vertex Plaza, Srinivasa Nagar, A.S.Rao Nagar   | Tel: 6462 7297 / 2713 0938 |
| Himayat Nagar : 3-5-907/B Himayat Nagar Circle, Next to B.P. Petrol Pump       | Tel: 6610 0524 / 2322 1308 |
| Habsiguda : H. No. 7-71/9/A, Shilpa Residency, Beside Swathi Restaurant, St-8  | Tel: 6569 2537 / 2715 0811 |
| Dilsukh Nagar : 8-97/G10, Rajnigandha Apartments, Chaitanyapuri 'X' Road       | Tel: 2405 6548 / 2405 6549 |
| Ameerpet : G-3, Srinivas Plaza, Below Allahabad Bank, 6-3-850/3, Ameerpet      | Tel: 6675 5912 / 2341 8415 |
|  |                            |

#### Ahmedabad

Gandhi Nagar : Sh-111, Megh Malhar Complex, Opp Vijay Petrol Pump, Sector - 11 Tel: 2324 2004 / 2324 2005 Mani Nagar : Shop-4, Love Complex, Opp. Apsara Aradhana Theatre, Kankaria Tel: 2543 0026 / 2543 0062 Paldi : Shop-8, Abhinav Arcade, Next to BOB, Nr. Congress Bhavan, Pritam Nagar Tel: 2658 5642 / 2658 5643 Baroda : Shop-4, Gokulesh Complex Below HDFC Mutual Fund, R.C.Dutt Road Tel: 232 3018 / 232 3021 Gandhidham : Shop No.210, Gokul Park, Plot No.356, Ward 12 B, Gandhidham Tel: 222 391 / 222 719 Mehsana : GL-4, Apollo Enclave, Opp Simandhar Jain Temple, Modhera Char Rasta Tel: 230 704 / 230 706 Tel: 246 5427 / 246 5428 Rajkot : 320, Shivam Complex, 1st Flr, Above Bata Showroom, Dr. Yagnik Road, Surat : M-439, Prime Arcade, Near Sahaj S. Store, Anand Mahal Rd, Adajan Vapi : Shop-32, Tirupati Plaza, Challa Rd., Opp. Mar Thomas English School KARNATAKA

#### Bengaluru

Banashankari : 245, Cellar Flr,7th 'X', 6th Blk, Kamakya Theatre, III Rd Stage Bannerghatta : 18, 1st Flr, 1st 'X', Praveen Complex, Omkara Nagar, Arekere Gate T Basavangudi : No 107, Shop-4, 1st Floor, Gandhi Bazaar, Shankar Mutt Road Basaveshwara Nagar : 388, 10th Main Rd, 3rd Stage, 4th Blk, West of Chord Rd BTM Layout : No.112, 9th Main, I Flr, 1st Cross, Vysya Bank Colony BTM 1st Stage Indira Nagar : No 530, 16th Cross, Indira Nagar II Stage, Next To UCO Bank Infantry Road : No.25, 2nd Flr, Grace Mansion, Left Wing, Behind Vijaya Bank Jayanagar : F/19C, Lucky Paradise, 1st Floor, 22nd Cross, 8F Main, III Block Kammanahalli : No.23/2, 1st Flr, Kammanahalli Main Rd, Next to Vinayaka Temple To Koramangala : No.3, Gr. Flr., 1st 'X', Venkatapura Main Road, Nr Police Quarters Malleswaram : No.60, Between 5th & 6th Cross, Sampige Road Marathalli : 547, Gr.Flr, 1st Cross, Ward No.22, Near Kalamandir, Chinnapanahalli R.R. Nagar : No.828, Sri Annapurneshwari Complex, 3rd Stage, BEML Layout, Vijayanagar : No.826/A, 5th Main Road, Vijaya Nagar Yelahanka : 1, Cellar Flr No.99, 1st A Main Rd, A-Sector, Yelahanka New Town Ballary : No.107, Ward-18, 1st Flr, Durgamma Gudi Circle Main Road Belgaum : G-04, Gr.Flr., Star Tower, CTS No.8/1+2+3+4, Khanapur Rd, Nr RPD 'X' Bijapur : Ward-02, Cts No. 400, Gr. Floor, Below M.S. Halkatti Fire Works Dealer Davangere : No. 57/6, First Floor, AVK College Road, Opp Halemane Hotel Dharwad : BS-01, Dharwad Trade Centre, Opp. Damodar Complex, Mahaveer Marg Gulbarga : BF-03/04, 10-1/13&4, Jajee Shopping Centre, S.B. Temple Road Hassan : Old No.1874, New AR N0.663, Gr Floor, City Point Complex 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: 235 Mysuru : No.266/1, Vigneshwara Complex, 16th Main, 5th Cross, Saraswathipuram 254 Tel:

Shimoga : F-02, 'Pratap Arcade', Jail Road, Jail Circle, Shimoga Tumkur : Shop-2, Lakshmi Tower, Behind Dwaraka Hotel, Vivekananda Road Udupi : 10-1/58/E-10, Shyam Complex, Maruthi Veethika Road, Udupi KERALA

#### Cochin

| Cochin  |      |     |            |  |
|---|------|-----|------------|--|
| Angamaly : No. 19/137, 1st Floor, Adam Square, Near ICICI Bank                    | Tel: | 245 | 3526 / 245 |  |
| Ernakulam : 39/4967, H-2, Basement, Usnaz Towers, Ch. Landing Rd, Palli Mukku     | Tel: | 235 | 0044 / 235 |  |
| 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.   | Tel: | 234 | 0160 / 234 |  |
| Trivandram  |      |     |            |  |
| Atingal : V.R.Bldg, AMC X11/Door 857, Near Syndicate Bank, Katchery Juntion       | Tel: | 262 | 7211 / 262 |  |
| Pattam : T.C. 2/3302 (4), Near Govt. Model Sec.School for Girls, Pattam,          | Tel: | 244 | 6311 / 244 |  |
| Calicut : 5/3422A11C, Maniyattukudi Asfa Bldg, 1st Flr, Nr SBT Bank, Mavoor Rd    | Tel: | 272 | 7724 / 272 |  |
| Kannur : Door No.TV 33/363M, Grand Plaza, Above ICICI Bank, Fort Road             | Tel: | 276 | 4181 / 276 |  |
| Karunagapally : Shop-24, 1st Flr., King City Arcade, Near KSRTC Bus Stand, NH-47  | Tel: | 262 | 6751 / 262 |  |
| Kasaragod : Door 442-A10 & A26, Aramana Arcade, Bank Road, Near Axis Bank         | Tel: | 231 | 431 / 231  |  |
| Kodungallur : 482, Ward No.VII, Pee Vee Building, Vadakke Nada, North Kodungallur | Tel: | 280 | 2653 / 280 |  |
| Anchal : No.8/1949, Sankarathil Bldg, 1st Flr, Above ICICI Bank, College Junction | Tel: | 227 | 7844 / 227 |  |
| Kollam : 9/1730/259-A, Thankam Complex, Residency Rd, Opp ICICI Bank              | Tel: | 275 | 3001 / 275 |  |
| Kottayam : VIII/594-B1&B2, Ancheril Complex, Shastri Rd, Nr St. Joseph School     | Tel: | 256 | 9750 / 256 |  |
| Kozhencherry : Thelapurathu Square, 1st Flr., Maramon P.O., Near Indus Motors     | Tel: | 231 | 0720 / 231 |  |
| Kunnamkulam : No.15/54, 1st Flr, U Brothers Bldg, Guruvayoor Rd, Near UBI         | Tel: | 522 | 3509 / 522 |  |
| Manjeri : Door 851-DE, Shifa Complex, 1st Floor, Court Rd, Above ICICI Bank       | Tel: | 276 | 1124 / 276 |  |
| Mavelikara : 257/C, Dubai Tower, Ground Floor, Near ICICI Bank                    | Tel: | 234 | 4495 / 234 |  |
| Ottapalam : V.T.M. Arcade, 1st Floor, Opp. N.S.S. Training College, T.B. Road     | Tel: | 224 | 7366 / 224 |  |
| Pala : No. XVIII/240 (14), 1st Flr, Pendanathu Plaza, Behind ICICI Bank           | Tel: | 221 | 020 / 221  |  |
| Pallakkad : 40, 1st Floor, Mangalam Tower, T.B. Rd, Opp to Town Bus Stand         | Tel: | 250 | 4440 / 250 |  |
| Pathanamthitta : No.31/8, Gr. Flr., Thattavara Complex, Near St. Peters Church    | Tel: | 232 | 0613 / 232 |  |
| Payyanur : Room No. XXX830A19, Perumba Shopping Centre, Perumba                   | Tel: | 203 | 490 / 205  |  |
| Thalaserry : Shop-44/2292, Pilakandy Plaza, A.V.K. Nair Road                      | Tel: | 232 | 4177 / 232 |  |
| Thiruvalla : 160/155, Mars Complex, M.C. Road, Near HDFC & ICICI Bank             | Tel: | 263 | 0123 / 263 |  |

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

|     |      |      | /      |      |
|-----|------|------|--------|------|
| el: | 273  | 1402 | / 273  | 1403 |
| el: | 246  | 5337 | / 645  | 3337 |
|     |      |      |        |      |
|     |      |      |        |      |
| el: | 2669 | 0288 | / 2669 | 0319 |
| el: | 2648 | 2880 | / 2648 | 2881 |
| el: | 2242 | 3777 | / 2660 | 8777 |
| el: | 2322 | 5533 | / 4153 | 5692 |
| el: | 2678 | 3744 | / 2678 | 3752 |
| el: | 2520 | 2939 | / 2520 | 3739 |
| el: | 4113 | 0952 | / 2286 | 0704 |
| el: | 2653 | 3751 | / 2653 | 3752 |
| el: | 2580 | 5627 | / 2580 | 5628 |
| el: | 6568 | 0635 | / 6568 | 0636 |
| el: | 2356 | 1500 | / 2356 | 1501 |
| el: | 6452 | 1732 | / 6452 | 1866 |
| el: | 2860 | 3344 | / 2860 | 3663 |
| el: | 2310 | 0101 | /2310  | 0104 |
| el: | 2856 | 5346 | / 2856 | 5347 |
| el: | 254  | 615  | / 254  | 652  |
| el: | 645  | 2201 | / 645  | 2202 |
| el: | 240  | 143  | /240   | 149  |
| el: | 270  | 252  | / 270  | 253  |
|     |      |      | /244   |      |
| el: | 226  | 702  | /246   | 702  |
| el: | 232  | 922  | / 232  | 433  |
| ۰le | 224  | 615  | 1224   | 616  |

4255 / 235 4266 6607 / 254 6608 Tel: 227 660 / 227 661 Tel: 225 1870 / 226 1606 Tel: 252 1929 / 252 1797 3527 0045

3997

Mumba 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 Tel: 260 7328 / 260 7155 And- 7 Bunglow : 15, Shivam Sh. Centre, Mezz. Flr, Below Versova Metro Stn. J.P. Rd Tel: And- Lokhandwala : Shop-93, Kamdhenu Shopping Arcade, Swami Samartha Nagar Tel: 2634 9477 / 2631 5566 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: Andheri (E) : Shop-12, Vasant Villa, 23-S.N. Rd, Opp Jaslok Sweets, Near Station Tel: Andheri (W) : Shop-2, Bidiwala Apartments, Dawood Baug Tel: Andheri-IRLA : Shop-34, Viral Shopping Centre, S.V. Road, Opp Shopper's Stop Tol Badlapur : 2, Mathura Apartment, Near Maruti Mandir, Gandhi Chowk Tel: Bandra (West) : 23/A, Gopal Mansion, Gurunanak Road (Station Road) Bandra - Pali : 2/21A, Maheshwar Ganga, 30th Rd, Pali Naka,Opp. Costa Coffee Tel Bandra Mt.Mary : 1, Dinkar Smruti CHS, 3 Mount Carmel Rd, Behind CCD, Bhandup (W) : C/97, Station Plaza, Station Road, Opp Hotel Bageecha Tel· Borivali (E) : Shop - 4, Shreeji Arcade, M. G. Road Borivali (W) : No: 32, Gr. Flr, Gora Gandhi Apartments, Near Railway Station Borivali -Saibaba : 2B, Estee Apartments, Next to Gurudwara, Sai Baba Nagar Tel: Tel: 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 Tol· Tel: Chembur : 6-A, Gr Flr, Saideep Commercial Premises, N. G. Acharya Marg Tol. Coloba : 2, Gr Floor, 17/A-Meghji Parbat Bldg, Indumati Sakrikar Marg Tel· Dadar (E) : Shop No.34, Gurudwara Building, Dr. Ambedkar Road Dadar (W) : Shop No. 6, Gr. Flr, Ram Kunj Smruti, Ram Maruti Road Extension Dahisar (É) : 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 Tel: Fort : 5A/105, Mumbai Samachar Marg, Fort Ghatkopar (E) : No.5, Bhaveshvar Market, Next to Pooja Hotel, M.G. Road Tel· Tel: Girgaum : C/o Swadeshi Trunk Mart, Girgaum Ekta CHS, 252 - J.S.S. Road Gokuldham : Shop No. G-39, Gr.Flr., Shagun, Gen. 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Flr., Queens Corner CHS Ltd., Sitala Devi Road, Mahim Tel· Tel: Malad (E) : 7, Diamond Plaza, Laxmi Narayan Shopping Centre, Poddar Road Tel· Malad (W): Room-2, Gr.Flr., 106 Kasim Building, Liberty Garden Road No.2 Tel· Malad -Evershine : Shop-1, Gyan Prem, Next to National Dairy, Evershine Nagar Matunga : D.M. Jain Chawl, Bhavanji Arjun Khimji Road, Opp. Sarada Bhavan Tel: Mira Road : C-19, Shanti Enclave, Opp. Railway Stn., Nr. Shanti Shopping Centre Mulund (E) : Shop No.2, Gr Flr, Patel House, Off Lokmanya Tilak Road Mulund (W) : Office No.20, Ground Floor, Patil's Sainath Plaza, J.N. Road Tel· 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 Tel: 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 Tel· Tel: Santacruz - Kalina : 2, Collectors Chawl, Old C.S.T. Rd, Nr. 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Floor, PC Corner, 123/B, Budhwar Peth, Station Road Nagpur : G-13, Dharampeth Towers, West High Court Road, Dharampeth Tel: Tel· Tel:

MAHARASHTRA

Narayangaon : Shop - 3, Sawaleram Market, Pune – Nashik Road Nashik : Shop - 18, Gr. Flr, 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

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16th to 31st Aug'2014



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| Aaligaon : Holding No. 305, Maligaon Chariali, Near UCO Bank  |      |      |                | 5 / 267                |             |                                       |  |
| lagaon : C/o, Mr. Imran Hussain, ADP Road, Christian Patti, Nr. Church Field  | Tel: | 232  | 159            | / 232                  | 163         | <del>⊿</del>                          | ο  |
| <b>BIHAR / CHATTISGARH / JHARKHAND / ODISHA</b>   |      |      |                |                        |             |                                       |  |
| aya : 27, Red House Comp, Nr Survey Office, Old Commissionary More, A.P. Colony   |      |      |                |                        |             | Aug'201                               |  |
| atna : 3007, 3rd Floor, Grand Plaza, Fraser Road, Dak Bunglow Road  |      |      |                | 3 / 221                |             | 6<br>7                                |  |
| hilai : Shop-13, 2nd Flr, Chouhan Estate, Supela, G.E. Road<br>ilaspur : 208, 1st Flr, Land Mark Complex, Karbala Road, Old Bus Stand                               |      |      |                | / 645<br>/ 220         |             |                                       |  |
| ilaspur : 208, 1st Fir, Land Mark Complex, Karbala Road, Old Bus Stand<br>aigarh : Room 102, 1st Fir., Sparsh Plaza, Jagatpur Rd, Dhimrapur, Opp. Ans Hotel         |      |      |                |                        |             | st                                    |  |
| aipur : 7, Gr. Flr, R.C. Tower, Opp. New Bus Stand, Pandri  |      |      |                | 3 / 244                |             | 31                                    |  |
| hanbad : Shop No.7, Ground Floor, Balaji Majestic, Mithu Road, Bank More  | Tel: | 230  | 0520           | ) / 230                | 0550        | \$                                    |  |
| amshedpur : 5/1, 1st Floor, Millenium Tower, R-Road, Bistupur   |      |      |                | /231                   |             | 6th 1                                 |  |
| anchi : 2&3, Ground Floor, Regent Plaza, H.B. Road, Tharpakhana   |      |      |                | 5 / 221                |             | 161                                   |  |
| ngul : Plot No. 4848, At Caltex Chaak, Uma Shankar Bazar, P.O. Turang<br>hubhaneswar : 37&38, Ground Floor, Janpath Tower, Ashok Nagar, Unit -II                    |      |      |                | 92381<br>9 / 253       |             | -                                     |  |
| Cuttack : 4, 1st Floor, Sumitra Plaza, Near Badambadi Bus Stand   |      |      |                | ) / 232                |             |                                       |  |
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| ourkela : 5, Plot 290, J.B.S. (New) Complex, Udit Nagar, Near Police Station  | Tel: | 250  | 0370           | / 250                  | 0071        |                                       |  |