Volume - 17

**BLUECHIP BULLET** 

# Toll Free Helpline : 1800-22-6465

Issue - 12

www.bluechipindia.co.in



# ICICI PRU ASSURED SAVINGS INSURANCE PLAN

A TRADITIONAL NON-PARTICIPATING NON LINKED ENDOWMENT LIFE INSURANCE PLAN



# EVERY YEAR GET GUARANTEED ADDITIONS OF 9% OR 10% OF TOTAL PREMIUMS PAID TILL DATE DEPENDING ON YOUR POLICY TERM\*

It is a limited pay non participating non linked endowment insurance plan, On Maturity you will get a guaranteed lumpsum payout.

# **Key Benefits**

ICICI Pru Assured Savings Insurance Plan provides you:

- Guaranteed Additions: Every year either 9% or 10% of total premiums paid till date will be added to your policy benefits, depending on your policy term
- Guaranteed Maturity Benefit (GMB): A guaranteed lumpsum payable at the end of the policy term.
- Protection: Get life cover equal to 10 times of Annual Premium for the full policy term.
   Benefits in Details:

Guaranteed Maturity Benefit : The GMB is decided in the beginning of the policy, depending on the age, policy term, premium payment term, gender and the premium amount invested. Guaranteed Additions: Guaranteed Additions (GAs) will be added to the policy at the end of

every policy year and will be payable on Maturity along with the Guaranteed Maturity Benefit. Each GA will be equal to GA rate multiplied with the sum of premiums paid till date. GA rates depends on the policy term as below:

Term	Guaranteed Addition Rate (%)
10 Years	9%
12 Years	10%

Maturity Benefit: On Maturity, you will get Guaranteed Maturity Benefit + Accrued Guaranteed Additions.

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

# **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.

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

### Benefits Under the Plan

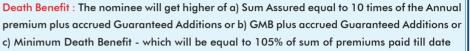
Regular Income : You will Receive Guaranteed Regular Monthly Income From 8th Year till Maturity.

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 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.



Features	Option 1	Option 2	Option 3		
Premium Payment Term (Years)	7 Years	7 Years 7 Years			
Policy Term (Years)	10 Years 12 Years		12 Years		
Minimum Entry Age	8 Years 6 Years		6 Years		
Maximum Entry Age	60 Years	60 Years	60 Years		
Premium Payment Modes	Annual / Half Yearly / Monthly				

\*Guaranteed Addition (GA) rate will be 9% or 10% for policy terms of 10 year and 12 year respectively. Each GA will be calculated as GA rate multiplied by the total premiums paid till date. ICICI Prudential Life Insurance Company Limited. IRDA Regn No. 105. CIN: U66010MH2000PLC127837 © 2014,

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: 105N144V01. ADVT No.: P/II/616/2014-15. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

# 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.

# 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

### **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 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



# HDFC LIFE CLASSIC ASSURE PLUS

### MIN. 3% GUARANTEED REVERSIONARY BONUS DURING PPT

**HDFC Life ClassicAssure Plus Plan** is a participating insurance plan that offers guaranteed reversionary bonus along with the flexibility to choose premium paying term. The Plan provides financial protection against untimely demise throughout the policy term.

# **Benefits under the Plan:**

Maturity Benefits : On Maturity the Life Assured will get Sum Assured plus Simple Reversionary Bonuses accrued every year plus Terminal Bonus if any. Death Benefits : On Death of the life assured the Nominee will get the Death Benefit which is Sum Assured or 10 times of Annualised Premium, whichever is higher.

Sum Assured : As decided at the time of purchase of the Policy

Reversionary Bonus : The Reversionary Bonus as a percentage of the Sum Assured is declared at the end of each financial year. The reversionary bonus is guaranteed during the premium paying term @ 3% p.a.

Terminal Bonus : The Terminal Bonus may be added to the policy on maturity and enables the company to pay a fair share of the surplus at the end, based on the actual experience over the policy term and allowing for the reversionary bonuses already attached.

Tax Benefits : Avail tax benefits on premiums paid and benefits received under the policy, as per the prevailing Income Tax Laws.

### **Basic Eligibility Conditions of the Plan:**

Tata Midcap Growth

281 92

88.36

18.51% 49.18% 86.07% 29.50%

Min. Entry Age	: 8 Years	Policy Terms available : 10/15/20Yrs
Max. Entry Age	: 60 Years	Premium paying term : 7 /10 Years
Premium Modes	: A/H/Q/M	Min. Annual Premium : Rs 12,000/-

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 ClassicAssure Plus Plan (Form No.P501-113, UIN – 101N089V01).

**SELECT EQUITY FUNDS PERFORMANCE REPORT** 

# INSURANCE & INVESTMENTS



# KOTAK PREMIER ENDOWMENT PLAN

### A 5 YEAR LIMITED PAYMENT TERM & 10 YEAR TERM LIFE INSURANCE PLAN WITH GUARANTEED ADDITIONS

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

# **Key Advantages**

- ☑ Guaranteed Additions: At 5% per annum of Basic Sum Assured in the first 5 policy years.
- Earn bonus from 6th policy year onwards.
- ☑ Convenience to select from multiple options of premium payment term.
- ☑ Additional Protection through a wide range of optional riders.

## How Does the Plan Work ?

Kotak Premier Endowment Plan provides long term savings as well as protection to ensure financial independence under all circumstances.

- You select the Basic Sum Assured that will be payable on maturity or on death, Policy Term and Premium Payment Term based on which the Premium amount will get calculated.
- Guaranteed Additions: In the first 5 policy years your policy will be eligible for Guaranteed Additions at 5% p.a. (simple) of Basic Sum Assured. These guaranteed additions will be payable either on maturity or on death whichever is earlier.
- Other benefits to be paid out are explained in detail below

**Basic Sum Assured :** The Basic Sum Assured is selected by the Policyholder and the Premium is based on Basic Sum Assured, Term, Premium Paying Term and the Age of the Life Insured. This is the minimum amount guaranteed on Maturity where all the due Premiums have been paid in full. This is also used to determine the Minimum Death Benefit.

Maturity Benefit : This plan provides for wealth creation during the policy tenure. On survival till the end of the policy term the following benefit will be payable: Basic Sum Assured PLUS Accrued Guaranteed Additions PLUS Accrued Reversionary Bonuses and Terminal Bonus, if any

Death Benefit : In the unfortunate event of death during the policy term, the nominee will receive :

Minimum Death Benefit (as explained below) **PLUS** Accrued Guaranteed Additions **PLUS** Accrued Reversionary Bonuses and Terminal Bonus, if any.

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 80 C 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.

### Fund Name NAV Corpus(Cr.) Performance for the last 30/09 12/113 Mt 6 Mt 1 Yr 3 Yr DIVERSIFIED Birla S L Pure Value 261.40 35.80 11.52% 40.16% 104.62% 30.96% ICICI Pru Value Disc. 6062.78 105.21 13.61% 42.37% 84.16% 33.90% L&T India Value Fund 14.73% 44.95% 79.52% 29.45% 71.50 21.75 Franklin (I) H G Comp. 18.87% 47.47% 79.01% 32.56% 810.23 26.65 482.04 82.49 15,23% 38,06% 74,77% 23,81% Tata Equity PE 3059.94 **Reliance Vision Fund** 426.58 14.47% 35.69% 73.62% 21.87% Reliance Equity Oppo. 7994 17 71.48 18 13% 40 64% 72 58% 28 44% **HDFC Equity Fund** 15637.85 471.41 11.68% 30.75% 68.64% 24.03% **Reliance Growth Fund** 4951.96 757.22 17.46% 38.68% 67.47% 22.14% HDFC Core & Satellite 287.53 9.72% 30.76% 67.02% 17.83% 58.92 LARGE CAP 12.22% 28.52% 53.71% 25.06% Birla S. L. Top 100 717.58 41.30 1070.01 13.60% 31.26% 53.14% 25.60% **SBI Bluechip Fund** 26.05 11.70% 25.36% 51.66% 21.50% Principal Large Cap 308.97 45.62 Birla S. L. Frontline Eq. 6403.65 155.18 11.87% 27.25% 50.67% 24.16% L&T India Large Cap 337.14 19.75 12.71% 28.32% 49.08% 19.22% UTI Top 100 654.07 13.07% 28.46% 48.67% 19.14% 46.80 Kotak 50 664.09 162.59 13.03% 27.20% 48.34% 19.00% DWS Alpha Equity 65.38 120.01 11.89% 27.10% 47.61% 19.62% 10.64% 23.70% 47.25% 18.74% LIC Nomura Equity 306.37 39.86 IDBI India Top 100 Eq. 98.16 18.06 12.95% 28.18% 46.95% MIDCAP 23.80% 57.95% 115.22% 29.90% Sundaram S.M.I.L.E. 500.72 62.02 UTI Mid Cap Fund 1361.20 72.88 21.99% 55.29% 107.74% 34.07% CanRobeco Emerging Eq. 101.90 52.38 20.39% 57.68% 106.55% 35.14% 710.88 65.75 16.54% 51.57% 105.53% 31.87% ICICI Pru. Midcap Fund HSBC Midcap Equity 215.96 35.19 16.91% 45.68% 105.53% 27.04% Kotak Emerging Equity 119.79 22.92 19.81% 52.53% 95.76% 29.03% 1515.12 95.16% **Reliance L-T Equity** 30.57 16.96% 50.10% 29.71% L&T Midcap Fund 216.15 77.36 17.69% 47.63% 89.38% 30.10% Principal Emer.Bluechip 353.89 61.57 19.51% 46.53% 86.80% 34.86%

Company Name	Fin /	Min.	Int	Ir	Interest Rate (%)			
	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	8.75	9.00	9.25	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	8.90	9.00	9.20	1302	
Mahindra Finance	Fin	10000	Q/H/C	9.25	9.75	10.00	1331	
PNB Housing Finance	Fin	20000	H/C	9.40	9.40	9.40	1309	
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	
Apollo Hospital Ltd	Mfg	25000	Q/C	9.00	9.25	9.50	1313	
Gati Ltd (R)	Mfg	21000	Q	11.00	11.50	12.00	1405	
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	s, please co	ontact our bran	ches for de	etails at the	latest Inter	est rates.	

\* Fixed Deposit Investments are unsecured in Nature. Investors are adviced to go through the financial reports of the company before investing.

MU	MUTUAL FUND LATEST DIVIDENDS							
Scheme Name	Dividend	Dividend	ividend Scheme Name		Dividend			
	Date	%		Date	%			
Sundaram SMILE	14/11/14	10.00%	Birla SL Equity Fund	16/10/14	45.00%			
Birla SL (I) Oppo.	13/11/14	27.60%	DWS Alpha Equity	13/10/14	10.00%			
ICICI Pru Tax Plan	07/11/14	20.00%	CanRob Eq. Taxsaver	10/10/14	10.00%			
Birla SL Frontline Eq.	05/11/14	12.00%	ICICI Pru Dynamic	10/10/14	20.00%			
UTI Mastershare	05/11/14	27.50%	Birla SL Index Fund	07/10/14	60.00%			
ICICI Pru Top 200	31/10/14	20.00%	Kotak Select Focus	26/09/14	10.00%			
Birla SL Div. Yield	29/10/14	05.00%	Sundaram Tax Saver	19/09/14	05.00%			
CanRobeco Eq. Divers	s 17/10/14	28.00%	Birla SL Buy India	18/09/14	30.00%			
HSBC Tax Saver Eq	17/10/14	15.00%	Franklin (I) Eq. Inc.	12/09/14	07.00%			

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.

# LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC



# RELIANCE LIFE INSURANCE EXCLUSIVE

-

# **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 Vijay, aged 30 years, opts for year and you also get guaranteed periodic lump sums.

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).

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.
- $\blacksquare$  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 Years, & Max - 60 Years
Min. & Max. Maturity Age	: Min - 22 Years, & 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.

**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 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

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/-				

\* 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 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

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.

 
 Premium Payment of Rs.65,200/- PA. for 5 Years

 Yr 1
 Yr 2
 Yr 3
 Yr 4
 Yr 5
 Yr 6
 Yr 7
 Yr 8
 Yr 9
 Yr 10
 Yr 11

# 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.



# **RELIANCE LIFE INSURANCE EXCLUSIVE**

# NEW

: 60 Years

: 5 Years

# **RELIANCE LIFE FIXED SAVINGS**

# A PLAN THAT SECURES YOUR FUTURE WITH UPTO 10% FIXED REGULAR ADDITIONS

**Reliance Life Fixed Savings** is a Non-linked, Non-participating endowment plan that helps you to create a corpus for unforeseen expenses. This plan offers Guaranteed Benefits, including Fixed Additions that accrue every year and an additional lumpsum at maturity, along with life cover to protect your family.

### **Benefits in Detail**

Fixed Regular Additions : Fixed Regular Additions as a percentage of Annualised Premium will accrue at the start of each policy year. The Accrued Fixed Regular Additions are payable at the beginning of the last policy year.

Policy Year	Fixed Regular Additons (Percentage of Annualised Premium)
Year 1	8.00%
Year 2	9.00%
Year 3 Onwards	10.00%

Maturity Benefits : On Maturity you will get Guaranteed Sum Assured + Fixed Maturity Additions.

**Guaranteed Sum Assured** = Annualised Premium X Premium Payment Term (PPT) **Fixed Maturity Additions** = Maturity Factor X Annualised Premium. (The Maturity Factor depends on the Age, PPT, Term, and Death Benefit selected)

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

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): 121N101V01

# 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 YrsPolicy Term:15 YrsPremium Payment Term:5 YrsMin Sum Assured:Rs.50,000/-Payment Mode:Yearly, H-Yearly, Quarterly & Monthly

How does the plan work ?

Minimum Entry Age

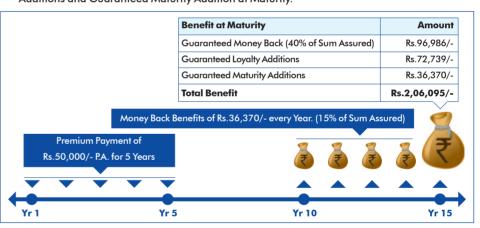
Policy Term

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

: 8 Years

: 12 Years

- 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:** 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): 121N084V02

## **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

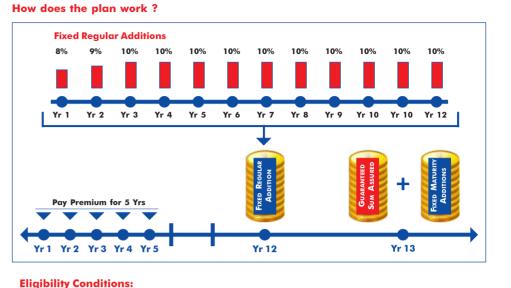
**Self-analysis** – What is your current family size and financial situation and where do you see yourself in the future? Are you the sole breadwinner in your family? Most importantly, analyse of your current savings and how much cover you need.

**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.



Maximum Entry Age

Premium Payment Term



# **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

Tel: 6675 5912 / 2341 8415

Tel: 2405 6548 / 2405 6549 Tel: 6569 2537 / 2715 0811

Tel: 6462 7297 / 2713 0938

6610 0524 / 2322 1308

2306 1646 / 4230 0905

6452 7751 / 2724 1677

2771 0998 / 2771 0996

2351 2034 / 2352 6356

2383 1471 / 2383 1472

4020 1616 / 4020 1717

2453 0200 / 6999 0200

6620 4188 / 2789 3199

2742 0067 / 2742 0068

224 9910 / 224 9911

2543 0026 / 2543 0062

2658 5642 / 2658 5643

5337 / 645

706

641

5428

1403

3337

4436 / 254 4058

Tel: 2411 0341 / 6458 3978

Tel: 235 316 / 245 316 Tel: 235 316 / 236 316

6512 / 301 260 177 / 229 277

Tel: 663

Tel: 236

Tel: 665

Tel: 229

Tel·

Tel

Tel

Tel·

Tel

Tel·

Tel:

Tel· 666

Tel·

234

645 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 Fir, 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

Ameerpet : G-3, Srinivas Plaza, Below Allahabad Bank, 6-3-850/3, Ameerpe 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, 1 st 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 : 6-2-688/NR (HB No.B620), L.I.G. Phase-II, Sahebnagar Kalan, Karimnagar : 2-6-299, Sh-7, A.K. Estates, Besides Manair Hotel, Opp. Axis Bank Khammam : 8&9, D.No.10-2-73, 1st Fir, Professional Plaza, Bus Depot Road Nizamabad : H.No.5-6-551, Gr.Fir, S.R. Mallaiah Complex, Pragathi Nagar Warangal : 5&6, Mayuri B.V.S.S. Complex, Mun. No. 5-9-36&37, Lashkar Bazaar GUJARAT

### Ahmedabad

Chandkheda: Shop-110, 1st Flr., Suyog Shopping Complex, Below Sakar School Gandhi Nagar : Sh-111, Megh Malhar Complex, Opp Vijay Petrol Pump, Sector - 11 Tel: 2329 6856 / 2329 6857 Tel: 2324 2004 / 2324 2005 Mani Nagar : Shop-4, Love Complex, Opp. Apsara Aradhana Theatre, Kankaria Paldi : Shop-8, Abhinav Arcade, Next to BOB, Nr. Congress Bhavan, Pritam Nagar Tel· Tel: Baroda : Shop-4, Gokulesh Complex Below HDFC Mutual Fund, R.C.Dutt Road Gandhidham : Shop No.210, Gokul Park, Plot No.356, Ward 12 B, Gandhidham Tel: 232 3018 / 232 3021 Tel: 222 391 / 222 719 Mehsana : GL-4, Apollo Enclave, Opp Simandhar Jain Temple, Modhera Char Rasta Tel: 230 704 / 230 Tel: 266 640 / 266 Palanpur : 16, Aroma Arcade, 1st Flr, Opp. Jilla Panchayat, Nr Cozy Tower 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 Tel: 246 5427 / 246 Tel: 273 1402 / 273 Vapi : Shop-32, Tirupati Plaza, Challa Rd., Opp. Mar Thomas English School Tel: 246

### KARNATAKA

Bengaluru					
Banashankari : 245, Cellar Flr,7th 'X', 6th Blk, Kamakya Theatre, III Rd Stage			0288 /		
Bannerghatta : 18, 1st Flr, 1st 'X', Praveen Complex, Omkara Nagar, Arekere Gate					
Basavangudi : No 107, Shop-4, 1st Floor, Gandhi Bazaar, Shankar Mutt Road			3777 /		
Basaveshwara Nagar : 388, 10th Main Rd, 3rd Stage, 4th Blk, West of Chord Rd			5533 /		
BTM Layout : No.112, 9th Main, I Flr, 1st Cross, Vysya Bank Colony BTM 1st Stage			3744 /		
Infantry Road : No.25, 2nd Flr, Grace Mansion, Left Wing, Behind Vijaya Bank			0952 /		
Jayanagar : F/19C, Lucky Paradise, 1st Floor, 22nd Cross, 8F Main, III Block			3751 /		
Kammanahalli : No.23/2, 1st Flr, Kammanahalli Main Rd, Next to Vinayaka Temple					
Koramangala : No.3, Gr. Flr., 1st 'X', Venkatapura Main Road, Nr Police Quarters			0635 /		
Malleswaram : No.60, Between 5th & 6th Cross, Sampige Road			1500 / 1732 /		
Marathalli : 547, Gr.Flr, 1st Cross, Ward No.22, Near Kalamandir, Chinnapanahalli R.R. Nagar : No.828, Sri Annapurneshwari Complex, 3rd Stage, BEML Layout			3344		
Vijayanagar : No.826/A, 5th Main Road, Vijaya Nagar			0101		
Yelahanka : 1, Cellar Fir No.99, 1st A Main Rd, A-Sector, Yelahanka New Town			5346		
Ballary : No.107, Ward-18, 1st Flr, Durgamma Gudi Circle Main Road			615		
Belgaum : G-04, Gr.Flr., Star Tower, CTS No.8/1+2+3+4, Khanapur Rd, Nr RPD 'X'			2201		
Bijapur : Ward-02, Cts No.400, Gr. Floor, Below M.S. Halkatti Fire Works Dealer			143		149
Davangere : No. 57/6, First Floor, AVK College Road, Opp Halemane Hotel			252		253
Dharwad : BS-01, Dharwad Trade Centre, Opp. Damodar Complex, Mahaveer Marg		244			
Gadag : Shop No.1, 1st Flr, R.E.A. Plaza, General Kariyappa Circle, Pala Badami Rd		237	997		
Gulbarga : BF-03/04, 10-1/13&4, Jajee Shopping Centre, S.B. Temple Road		226		/ 246	702
Hassan : Old No. 1874, New AR N0.663, Gr Floor, City Point Complex		232	922		433
Hospet : No.1, First Floor, Time Square Complex, Ambedkar Circle, Hospet			615		
Hubballi : K.A. Kalburgi Complex, C.T.S. No. 479/2B Club Road		235	4255		4266
Mysuru : No.266/1, Vigneshwara Complex, 16th Main, 5th Cross, Saraswathipuram	Tel:	254	6607	/ 254	6608
Shimoga : F-02, 'Pratap Arcade', Jail Road, Jail Circle, Shimoga	Tel:	227	660 /	/ 227	661
Tumkur : Shop-2, Lakshmi Tower, Behind Dwaraka Hotel, Vivekananda Road	Tel:	225	1870 /	/ 226	1606
Udupi : 10-1/58/E-10, Shyam Complex, Maruthi Veethika Road, Udupi	Tel:	252	1929 /	/ 252	1 <b>797</b>
KERALA					
Anchal : No.8/1949, Sankarathil Bldg, 1st Flr, Above ICICI Bank, College Junction	Tel:	227	7844 /	/ 227	7845
Cochin					
Angamaly : No. 19/137, 1st Floor, Adam Square, Near ICICI Bank	Tel:	245	3526 /	/ 245	3527
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	3997
Palarivattom : 35/1015-C10, Gr. Flr, Veeyam Towers, M.K.K.Nair Rd, Opp Axis Bk.	Tel:	234	0160 /	/ 234	0161
Trivandram					
Atingal : V.R.Bldg, AMC X11/Door 857, Near Syndicate Bank, Katchery Juntion	Tel:	262	7211 /	/ 262	8211
Pattam : T.C. 2/3302 (4), Near Govt. Model Sec.School for Girls, Pattam,	Tel:	244	6311 /	/ 244	6312
Calicut : 5/3422A11C, Maniyattukudi Asfa Bldg, 1st Flr, Nr SBT Bank, Mavoor Rd	Tel:	272	7724 /	/ 272	7725
Kannur : Door No.TV 33/363M, Grand Plaza, Above ICICI Bank, Fort Road	Tel:	276	4181 /	/ 276	4182
Karunagapally : Shop-24, 1st Flr., King City Arcade, Near KSRTC Bus Stand, NH-47	Tel:	262	6751 /	/ 262	7750
Kasaragod : Door 442-A10 & A26, Aramana Arcade, Bank Road, Near Axis Bank		231	431 /		432
Kodungallur : 482, Ward No. VII, Pee Vee Building, Vadakke Nada, North Kodungallur	Tel:	280	2653 /	/ 280	2654
Kollam : 9/1730/259-A, Thankam Complex, Residency Rd, Opp ICICI Bank		275	3001 /	/ 275	3002
Kottayam : VIII/594-B1&B2, Ancheril Complex, Shastri Rd, Nr. St. Joseph School	Tel:	256	9750 /	/ 256	9751
Kozhencherry : Thelapurathu Square, 1st Flr., Maramon P.O., Near Indus Motors	Tel:	231	0720 /	/ 231	0721
Kunnamkulam : No.15/54, 1st Flr, U Brothers Bldg, Guruvayoor Rd, Near UBI	Tel:	522	3509 /	/ 522	3510
Manjeri : Door 851-DE, Shifa Complex, 1st Floor, Court Rd, Above ICICI Bank	Tel:	276	1124 /	/ 276	1125
Mavelikara : 257/C, Dubai Tower, Ground Floor, Near ICICI Bank	Tel:	234	4495 /	/ 234	4496
Ottapalam : V.T.M. Arcade, 1st Floor, Opp. N.S.S. Training College, T.B. Road	Tel:	224	7366 /	/ 224	8227
Pala : No. XVIII/240 (14), 1st Flr, Pendanathu Plaza, Behind ICICI Bank	Tel:	221	020	/ 221	080
Pallakkad : 40, 1st Floor, Mangalam Tower, T.B. Rd, Opp to Town Bus Stand			4440 /		4441
Pathanamthitta : No.31/8, Gr. Flr., Thattavara Complex, Near St. Peters Church	Tel:	232	0613 /	/ 232	0614
Payyanur : Room No. XXX830A19, Perumba Shopping Centre, Perumba	Tel:	203	490 /	/ 205	390
Thalaserry : Shop-44/2292, Pilakandy Plaza, A.V.K. Nair Road			4177 /		3177
Thiruvalla : 160/155, Mars Complex, M.C. Road, Near HDFC & ICICI Bank			0123 /		0124
Thodupuzha : No.502, 1st Flr., Martha Business Square, Opp. Private Bus Stand,	Tel:	225	067	/ 225	068
Thrissur : 29/164/Sh-30, Suharsha Towers, 1st Flr, Round North Shornur Road			5570 /		5571
Tirur : Room No. 20/29-W, 1st Flr, K.M. Complex, Nr Majestic Jewellery, Thazhepalam	Tel:	242	0753 /	/ 242	0754

Mumbai Airoli : Shop No. 31, Balaji CHS, Plot No. 34/35, Sector-5, Near Petrol Pump 
 Ambarnath (E): 1 A, Pratibha Apts, Opp Y.C. Open Theatre, Shivaji Chowk
 Tel:

 And- 7 Bunglow: 15, Shivam Sh. Centre, Mezz. Flr, Below Versova Metro Stn. J.P. Rd Tel:
 Tel:
 And- Lokhandwala : Shop-93, Kamdhenu Shopping Arcade, Swami Samartha Nagar Tel: And- Takshila : Shop-5, Takshila Building No.5, Mahakali Caves Road Tel: And- Marol : Shop No. 5, Galaxy Avenue, Marol Maroshi Road, Marol, Andheri (E), Andheri (E) : Shop-12, Vasant Villa, 23-S.N. Rd, Opp Jaslok Sweets, Near Station Andheri (W) : Shop-2, Bidiwala Apartments, Dawood Baug 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 Bandra Mt.Mary: 1, Dinkar Smruti CHS, 3 Mount Carmel Road, Behind CCD Bhandup (W) : C/97, Station Plaza, Station Road, Opp Hotel Bageecha 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 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 Chembur : Shop-3, Basement, Neelkanth Commercial Complex, N.G. Acharya Marg Coloba : 2, Gr Floor, 17/A-Meghji Parbat Bldg, Indumati Sakrikar Marg Dadar (E) : Shop No. 34, Gurudwara Building, Dr. Ambedkar Road Dadar (W) : Shop No. 6, Gr. FIr, Ram Kunj Smruti, Ram Maruti Road Extension Dahisar (W) : Shop-4, Sagar CHS, Raghunath Mhatre Road, Next to Vitthal Mandir Dombivali (E) : 15, Gr. Flr, Saroj Arcade, Behind Kamat Medical, Station Road Dombivali (W) : Shop No. 48, Everest Shopping Centre, M.G. Road Fort : 5A/105, Mumbai Samachar Marg, Fort Ghatkopar (E) : No.5, Bhaveshvar Market, Next to Pooja Hotel, M.G. Road 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 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 Kalvan-Khadakpada : 16, Amrut Park, Behind Bank of Maharashtra, Khadakpada Kandivali (E) : 2, Cristen Lone, Opp Shivam Sundaram Hotel, Thakur Complex Kandivali (W) : C/16, Jethwa Nagar, V.L. Road, Near Kandivali Railway Station Kandivali - Charkop : 86, Sunrays Shopping Centre, Charkop Market, Kandivali (W) Khar (W) : Office No.1, Shanti Niketan, Khar Danda Rd, Near Camy Wafers Kharghar : Shop-8, Hira CHS, Sector-12, Near Indian Overseas Bank, Kharghar Koparkhairane : Shop-38, Mahavir Bhakti Apts, Sector-15, Opp D'Mart Kurla-Nehrunagar : Shop-1, Bldg. No.53, Akashdeep CHS, Nehru Nagar 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 Malad (E) : 7, Diamond Plaza, Laxmi Narayan Shopping Centre, Poddar Road Malad (Ŵ) : Room-2, Gr.Flr., 106 Kasim Building, Liberty Garden Road No.2 Matunga : D.M. Jain Chawl, Bhavanji Arjun Khimji Road, Opp. Sarada Bhavar 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 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 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 Santacruz - Kalina : 2, Collectors Chawl, Old C.S.T. Rd, Nr. Geeta Vihar Hotel, Tardeo : Shop-G2, Matru Mandir, Javji Dadji Marg, Opp. Bhatia Hospital Thane (W): 1. Gr Flr. Bal Ganesh Tower. Behind Ganesh Tower. Nr Railway Station 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: Thane - Vartak Nagar : Sh-8, S/3, Vedant Commercial Complex, Pokhran Rd No. 1 Tel: Thane - Vasant Vihar : Shop-7, 1st Flr, Amrapali Shopping Arcade, Vasant Vihar Tel: Vasai : Shop No. 2, Shyamkunj Building, Behind Neelam-E-Punjab Hotel, Navghar, Tel: Vashi : Office SS-IV, Krishna Nivas, Sector-2, Opp. CIDCO Office Vikhroli (W) : Shop-4, Ground Floor, Narendra Bhavan, Station Road Vile Parle (E) : Shop-4, Neminath Apts, Kambliwadi, Opp to Railway Station Vile Parle (W) : 1/8, Sangam Arcade, Vallabhbhai Road, Opp. Railway Station Virar : 108, 1st Flr, Kapadia Commercial Complex, Nr Virar Railway Stn, Gaothan Pune 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 Pimple Guray : Shop No. 17, Mayur Nagari, Pimple Guray, Navi Sangvi, 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 Aurangabad : Shop No. 2, Pushpai Building, Nageshwarwadi Rd., Nirala Bazar, 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. 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 NEW DELHI / N.C.R. Dilshad Garden : Shop-3, Pocket-H, Flat No.97A, Dilshad Garden Mayur Vihar : Shop - 1, Building - 229, Main Rd, Patparganj, Mayur Vihar Phase-1 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 FIr, S.G. Shopping Mall, Near Vegetopia Restaurant, D.C. Chowk W. Patel Nagar: Shop-14, Cottage 36, Nr. Kalinga Chowk, Opp. HDFC Bank ATM TAMIL NADU

MAHARASHTRA

### Chennai

Adyar : 18-A, 1st Flr, 3rd Cross Street, Above Kasthuribai Nagar Post Office Ambattur : 41, D.No.75, Chota Plaza, Mounaswamy Madam Street, Ambattur O.T. Tel: 2657 2782 / 4206 5361



Tel: 2779 5341 / 2779 0174

Tel: 260 7328 / 260 7155 Tel: 2634 9477 / 2631 5566

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2640 5564 / 2641 2422

2655 8399 / 2640 0982

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2892 5480 / 2893 4304

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2862 0403 / 2862 0406

2891 8594 / 2895 2352

2370 3247 / 2370 3248

2521 2912 / 2521 0676

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2413 7451 / 2416 3350 2438 6887 / 2432 4897

2896 1471 / 2828 3234

286 1963 / 286 0698 248 1754 / 248 1764

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2102 0876 / 2102 0118

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2870 9820 / 2870 3081 2808 1997 / 2801 5033

2867 8347 / 2867 8388 2604 3052 / 2604 3054

2774 0840 / 2774 0843

2755 0649 / 2755 0651

2529 0431 / 2529 0432

2307 6953 / 2307 5731

2444 6963 / 2444 3393

2880 4509 / 2880 4510 2881 7579 / 2882 3974

2412 8399 / 2411 8033 2812 4947 / 2812 4973

2163 4442 / 2163 6430 2560 5102 / 2569 3938

2164 5697 / 2164 7795

2772 3175 / 2772 3975

2894 4020

Janak Garaka Shop-24, 1st Floor, D-978, Palam Extension, Sector-7, Dwarka Janak Puri : Shop-24, B-Block, Community Centre, Next to Mahatta Tower Kalkaji : LGF-3, F-7, Kalkaji, Main Road, Next to Dena Bank Karol Bagh : Office No.2B, 2nd Flr. 18/14, W.E.A. Pusa Lane, Karol Bagh

Adambakkam : No-79, Karuneegar Street, Adambakkam

16th to 30 Nov'2014	• R.N. I. No.:70973 / 1999	<ul> <li>Postal Regd. No</li> </ul>	.: MH / MR / North East / 210 ,	/ 2013 - 15	Re.1/-	Bluechip Bulletin
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# **BLUECHIP OFFICES IN INDIA**

25 VEARS NO

B	SLU	JE	СН	IP	OF	FICES I
Anna Nagar : X-42, Sindur Shopping Complex, II Avenue, Next to Ayappan Temple Anna Nagar (W) : 1, No.499, 3rd Avenue, Opp. SBOA School, Anna Nagar West Extn						
Arumbakkam : 28, Vada Agaram Rd, Nr Nelson Manicham Rd, Shobhan Babu Statue						Adoor
Ashok Nagar : No. 31/33, 1st Flr, Anjugam Nagar, 2nd Street, Opp. Kasi Theatre	Tel:	2471	7011	/ 247	1 <b>7099</b>	(Kerala)
Avadi : Shop-3, D.No.21, OCF Road, Gandhi Nagar, Nr. Meenakshi Theatre					2 0497	Bagalkot
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					5 5937 1 3489	(Karnataka)
Greams Road : Greams Dugar, Old No.149/5, New No.64/5, 2nd Flr., Greams Rd						Bidar
K.K. Nagar : No.360, 32nd Street, 6th Sector, K.K. Nagar					4 6723	(Karnataka)
Kilpauk : Shop G-11, Door No.186-187, Alsa Tower, Poonamallee High Road					1 1433	Chandanag
Kodambakkam :1st Flr, Old No.3, New No.8, Shop10&11, 4th Main Rd, UI Colony Kolathur :No.8A, Senthil Nagar, 1st Main Road, Nr. Vijaya Bank, Kolathur					4 9235	(Telangana)
Mandaveli : New No.226, Old No.171/2, R.K. Mutt Road, Above Canara Bank					2 0702	Indira Naga (Bengaluru)
Nanganallur : Shop No.4, 17/13, College Road, Nanganallur					4 5856	Indrapuram
Old Washermanpet : 3, 1st Flr, P M's Complex,Old - 448/B,New -974/B, T.H.Rd. Pammal : Door No.1, Maraimalai Addikal Street, Muthtamill Nagar, Next to IOB					5 0014 8 1118	(New Delhi)
Parrys : Shop-10, 1st Fir., MNJ Centre, No.71/72, Moor St., Nr Hotel Indian Palace						Jorhat
Perambur : 4, 1st Flr, 2/1, Chelliamman Colony, Opp. SBI ATM, Paper Mills Road					1 1216	(Assam)
					4 3504	J.B. Nagar
Porur : 1st Floor, No.265, Trunk Road, Above Apollo Pharmacy Poonamallee : No. 30, Pillayar Koil Street, Opp. Veecare Hospital Street					2 5342 7 3032	(Mumbai)
Purasaivakkam : Shop-B2, Eswari Palace Arcade, No 59, Tana Street					1 2658	Kanhangad
Royapettah : Old No.211, New No.190, 1st Floor, Royapettah High Road					1 1252	(Kerala)
Saidapet : Shop-67, Jones Road, Opp. Karnishwarar Temple Theppakulam					1 0418	Kharadi
T. Nagar : New No. 36, Sree Building, Sarojini Street Tambaram : New No.14, Old No.120, Gr.Flr., Gandhi Rd, Opp. PNB Bank					5 7983 6 1412	(Pune)
Thiruvanmiyur : New No.25, Old No.6/1, South Mada Street					7 1735	Kumbakona (Tamil Nadu
Triplicane : 33, Nallathambi Mudali Street, Triplicane					4 3345	Malad - Eve
Valasaravakkam : 2/19, 2nd Main Rd, Venkatasubramanian Nagar, Opp. Bus Stop Velacherry : Door No.1, Plot No.35, 12th Cross Street, Dhandeeswaram Nagar					6 4526 3 2068	(Mumbai)
West Mambalam : A&B, 1st Fir, 37-B/1, Arya Gowda Rd, Opp West Mamabalam P.O.						Mangalore
Coimbatore						(Karnataka)
R.S.Puram : 124, 1st Flr, Thendral Complex, D B Rd, Opp Sri Ratna Vinayakar Temple						Mugappair
Ramanathapuram : New No.448, Gounder Complex, 1st Floor, Trichy Road Trichy	Tel:	231	4990	/ 231	5990	(Chennai)
Trichy Thennur : 16, Vignesh Aradhana, Shop No 5&6, 1st Floor, Shastri Rd,Thennur	Tel·	274	2153	/ 274	2154	Ongole
Thiruverumbur : 2/185, Gandhi Salai Main Road, Kailash Nagar, Kattur				/ 253		(Andhra Pro
Dindigul : 26, New No.91, Dr. Chockalingam Tower, New Agraharam				/242		Oshiwara
Erode : 158-A, Parimalam Complex, Mettur Road, Near New Bus Stand Hosur : No.C-528, Om Complex, 1st Floor, Opp. EB Office, R.K. Road, Hosur				/ 226 / 225		(Mumbai) Birguam
Karaikal : Shop-30, 1st Flr, Kannadiar Street, Nr. Kannadiar Vinayagar Temple				/ 223	271	Piravom (Kerala)
Karaikudi : Shop-7, 1st Flr., R.M. Complex, No.34, 100 Feet Rd., Opp. Syndicate Bank				/ 238		Santacruz (I
Karur : Shop-24, Gr. Flr, Perrys Plaza, 999 Kovai Road, Karur				/241	882	(Mumbai)
Madurai : New No.25, Old No.9A, 1st Flr, Karpaga Complex, Goodshed Street Marthandam : Gr.Flr., Southa Tower, Nagarcoil Trivandrum Main Road, Pummum				/234 /274		Tanuku
Namakkal: 106/118, Kamatchi Bldg., 1st Flr., Mariammankoil West St., Main Road				/ 221	072	(Andhra Pro
Neyveli : N.S.R. Complex, No.1/A, 1st Flr, STP Mani Nagar, Gandhi Nagar P.O.				/ 251	575	
Pollachi : No.146-2C, New Scheme Road, Opp ICICI Bank, Pollachi				/ 224		
Puducherry : 17/A, Gr.Flr, Sri Velayudum Complex, Natesan Nagar Rajapalayam : 880/3, Gr. Flr, Rajeswari Towers, Thenkasi Road					4128	B
Salem : 36/6, Athvida Asramam Rd, Upstairs Paalam Book Stall				/ 232 / 233		
Thanjavur : 1242, 1st Flr, South Main Street, Opp. Poorvika Mobiles	Tel:	<b>278</b>	571	/ 278	572	THE
Theni : 1st Flr., Eswar Plaza, Cumbam Road, Palani Chettipatti, Nr. Krishna Theatre				/ 265		☑ LE
Tirunelveli : 142/5, Sri Balaji Arcade, Trivandram Rd, Murugankurichi,Palayamkottai Tirupur : B-5&6, 'K.M. Towers', Chellapapuram, 1st Street, Kangayam 'X' Road					6195 1102	I LE
Vellore : Shop-9, Lakshmi Talkies Complex, 26, Officer's Line, Krishna Nagar					6773	FU
WEST BENGAL / ASSAM						IPO
Kolkata						
AJC Bose Road : Building No.10, 2nd Flr, Eden Terrace, Tarak Dutta Rd, Beckbagan Barasat : City Heights, 1st Flr, 40/C Jessore Road (South), Duckbanglow More					9 2322 4 5503	<b>⊠</b> 31
Barrackpore : G-6, Upasana Apts, 98(56), S.N. Banerjee Road, Barrackpore				·	4 2594	
Baruipur : Nirmal Apartments, Opp Axis Bank, 48 Baruipur, Kulpi Road					3 0376	
Behala : Merlin Estate, Flat-4, Gr. Flr, 25/8, D.H. Road, Behala					8 9378	
Chinar Park : 1, Ground Floor, Abantika Apt, Tegharia, Nr. Loknath Mandir, Hatiara						FI
Chinsurah : 1st Flr., Holding No.208/101/1, Mohalla-Chatagoli, Bunokali Tala C.I.T. Road : 86, Ground Floor, Durga Nekat, Dr. Sundari Mohan Avenue					0 0463 9 6789	
Dalhousie : Shop-15, Gr. Fir, Bia Merlin Chambers, 18-British Indian Street					9 6789 1 7351	
Dum Dum : 105/3, Dum Dum Road, Seal Colony, Near St. Mary's School					3 5856	
Garia : 1&2, Gr. Flr., Maa Ashirwad Bldg, 403, Ramkrishna Nagar, P.O. Lashkarpur						
Harish Mukerjee Rd : 176-B, Sree Ganesh Apts, Harish Mukerjee Rd, P.S. Kalighat						
Howrah : 88/1, Abani Dutta Road, Howrah Jodhpur Park : 32/5, Gariahat Road (South), Behind United Bank of India, Jadavpur					6 1513 9 6812	
Konnagar : Shop-6, N/79/6, Lal Bahadur Sastri Rd., Po. Konnagar, P.S. Uttarpara					4 2209	
Lake Town : P-905, Lake Town, Block 'A'	Tel:	2534	5404	/ 253	4 5518	
N.S.C. Bose Road : Gound Floor, 31, Nehru Colony, Regent Park					9 6492	H
Salt Lake : CB - 68, Sector - I, Salt Lake Shyam Bazar : 1/1, Ballav Street, Opposite to Baghbazaar Bata, Shyambazar					4 2462 3 6412	EXPE
Burdwan : Gopal Bhavan, Gr. Fir, Room No.5, 39/37A, Parbirhata Sreepally, G.T.Rd					7814	
Darjeeling : Shop-3, Capital Market, 5th Flr., (1st Flr. from Ladenla Rd. East Side)					4478	Diselation
Durgapur : C-12, 3rd Street, Central Park, City Centre, Durgapur					5655	Disclaimer : despite this, o
Malda : 2, Gr. Flr, 76/A, Sobomangola Pally, Manaskamona Rd, Opp. HDFC Bank				/265		Corporate Inv
Siliguri : Office No. 27, 1st Floor, City Plaza, Sevoke Road, Siliguri Dibrugarh : 2nd Flr, M/s Bagra Real Estate (P) Ltd, Rooms of Kartick Para				/ 252 / 232		as an offer to Company or (
Guwahati : 1st Flr, Tarani's Bldg, Near BOB, Lachit Nagar Chariali, G.S.Rd, Ulubari				/ 246		as a publishe
Maligaon : Holding No. 305, Maligaon Chariali, Near UCO Bank	Tel:	267	9985	/ 267	9986	R.N. I. N
Nagaon : C/o, Mr. Imran Hussain, ADP Road, Christian Patti, Nr. Church Field	Tel:	232	159	/ 232	163	
BIHAR / CHHATTISGARH / JHARKHAND / ODISHA						
Gaya : 27, Red House Comp, Nr Survey Office, Old Commissionary More, A.P. Colony						4
Muzaffarpur : Ward No.49, At-Mithanpura Chowk, Club Road, Po-Ramna					3121	0
Patna : 3007, 3rd Floor, Grand Plaza, Fraser Road, Dak Bunglow Road Bhilai : Shop-13, 2nd Flr, Chouhan Estate, Supela, G.E. Road				/ 221 / 645		(, ) [
Bilaspur : 208, 1st Fir, Land Mark Complex, Karbala Road, Old Bus Stand				/ 220		lo lo
Korba : Tulsi Bhawan, Transport Nagar, In Front of IDBI Bank, Korba,	Tel:	245	775	/ 245	776	16th to 30 Nov′2014
Raigarh : Room 102, 1st Flr., Sparsh Plaza, Jagatpur Rd, Dhimrapur, Opp. Ans Hotel						30
Raipur : 7, Gr. Flr, R.C. Tower, Opp. New Bus Stand, Pandri Dhanhad : Shan No.7, Ground Elear Balaii Maiastic Mithu Boad, Bank More				/244		우
Dhanbad : Shop No.7, Ground Floor, Balaji Majestic, Mithu Road, Bank More Jamshedpur : 5/1, 1st Floor, Millenium Tower, R-Road, Bistupur				/ 230 / 231		Ļ
Ranchi : 2&3, Ground Floor, Regent Plaza, H.B. Road, Tharpakhana					1478	161
Angul : Plot No. 4848, At Caltex Chaak, Uma Shankar Bazar, P.O. Turang					00905	<del>-</del>
Bhubhaneswar : 37&38, Ground Floor, Janpath Tower, Ashok Nagar, Unit -II Cuttack : 4, 1st Floor, Sumitra Plaza, Near Badambadi Bus Stand	Tel:	253	1069		0237 3441	

Cuttack : 4, 1st Floor, Sumitra Plaza, Near Badambadi Bus Stand

Rourkela : 5, Plot 290, J.B.S. (New) Complex, Udit Nagar, Near Police Station

OUR NEW BRANCHES ACROSS INDIA								
<mark>Adoor</mark> (Kerala)	:	No. XV449/3, 1st Floor, Zion Plaza, Central Junction, Near QRS, Adoor, Tel: 04734 - 220 436 / 227 436						
Bagalkot (Karnataka)	:	Shop No. 1, 1st Floor, Pushpak Plaza, Station Road, Bagalkot, Tel: 08354 - 222 547 / 222 548						
<mark>Bidar</mark> (Karnataka)	:	MC No. 08-11-192/C, Margadarshi Complex, Opp. GESCOM Office, KEB Road, Bidar, Tel: 08482 - 229 228 / 229 229						
Chandanagar (Telangana)	:	5-164/1, Shop No.1, Chandanagar Main Road, Near Gandhi Statue, Chandanagar, Tel: 040 - 2303 8755 / 2303 8756						
Indira Nagar (Bengaluru)	:	No. 67/1,1st Floor, 4th Cross, 10th Main, Indira Nagar 2nd Stage, Tel: 080 - 2520 2939 / 2520 3739						
Indrapuram (New Delhi)	:	Shop No. 866, G Nyay Khand II, Opp. Rajhans Complex, Indrapuram, Ghaziabad, Tel: 0120 - 435 0250 / 456 7454						
Jorhat (Assam)	:	Room No. 2, 2nd Floor, Nilima Complex, Garali Road, Opp. Kotak Mahindra Bank, Jorhat, Tel: 0376 - 230 0126						
J.B. Nagar (Mumbai)	:	Shop No. 1, Datta Smruti, Plot No. 65, Rajasthan Society, J.B. Nagar, Andheri (E), Tel: 022 - 2825 7307 / 2825 7308						
<mark>Kanhangad</mark> (Kerala)	:	KMC W2/575/D4, Bengachery Complex, Opp. ICICI Bank, T.B. Road Junction, Kanhangad, Tel: 0467 - 220 6124 / 220 6154						
<mark>Kharadi</mark> (Pune)	:	Shop No. 20, Ground Floor, Balaji Palace, Hadapsar Kharadi Bypass Road, Kharadi, Tel: 020 - 2701 2828 / 2701 2929						
Kumbakonam (Tamil Nadu)	:	Shop No.F1, 1st Flr, Halima Towers, No.101, Nageswaran North Street, Kumnakonam Tel: 0435 - 242 3631 / 242 3632						
Malad - Evershine (Mumbai)	:	10-A, Gr. Flr, Building No.2, Manali Co-op. Hsg. Soc. Ltd., Evershine Nagar, Malad (West) Tel: 022 - 2888 3281 / 2888 3710						
Mangalore (Karnataka)	:	No. F-105, MC No. 14-4-511/29, First Floor, Crystal Arc, Balmatta Road, Mangalore, Tel: 0824 - 244 2214 / 244 0014						
Mugappair (Chennai)	:	Door No.1/680, 1st Flr, Valayapathi Salai, Opp. Velammal Matriculation School, Mugappair (E), Tel: 044 - 2656 1210 / 2656 1757						
<mark>Ongole</mark> (Andhra Pradesh)	:	Shop No. 19, Guptha's Square Complex, A-Block, Nr. APSRTC Bus Stand, Ongole, Tel: 08592 - 282 065 / 282 075						
<mark>Oshiwara</mark> (Mumbai)	:	Shop No. 74, Gr. Flr., Om Heera Panna Mall, Behind Oshiwara Police Stn., Andheri (W), Tel: 022 - 2632 1196 / 2632 1136						
Piravom (Kerala)	:	No.V-983, 1st Flr, Good Hope Plaza, Near Post Office, Opp SBI, Piravom, Ernakulam Tel: 0485 - 224 2510 / 224 2520						
Santacruz (East) (Mumbai)	:	No. 2, Anand Kutir, Gr. Flr, 7th Road, Golibar, TPS III, Santacruz (East) Tel: 022 - 2616 4063 / 2616 4066						
Tanuku	:	Door No. 35-1-1, Shop No. 4, 1st Flr., Veerraj Complex, Opp. Govt. Degree College,						

### nuku : Door No. 35-1-1, Shop No. 4, 1st Flr., Veerraj Complex, Opp. Govt. Degree College, ndhra Pradesh) R.P. Road, Tanuku Tel: 08819 - 225 377 / 225 388



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