



# BLUECHIP BULLETIN

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## 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).

**Death Benefit :** The nominee will get higher of  
a) Sum Assured equal to 10 times of the Annual premium plus accrued Guaranteed Additions or  
b) GMB plus accrued Guaranteed Additions or  
c) Minimum Death Benefit - which will be equal to 105% of sum of premiums paid till date

Features	Option 1	Option 2	Option 3
Premium Payment Term (Years)	7 Years	7 Years	10 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 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).

## ICICI PRU LIFE SAVINGS SURAKSHA

A NON LINKED INSURANCE PLAN PARTICIPATION PLAN

WITH GUARANTEED MATURITY BENEFITS. CONDITIONS APPLY #

ICICI Pru Savings Suraksha is Participating savings and protection oriented Plan.

### Key Benefits of ICICI Pru Savings Suraksha

- ✓ **Protection:** Get life cover for the entire policy term
- ✓ **Savings with the comfort of guarantees:** At maturity of the policy, you receive
  - ◆ **Accrued Guaranteed Additions (GAs):** During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
  - ◆ **Vested Reversionary Bonuses and Terminal Bonus,** if any
- ✓ **Tax benefits :** apply to premiums paid and benefits received as per the prevailing tax laws.

### Benefits in detail:

**Maturity Benefit:** On Maturity of the policy the policy holder will get a) **Guaranteed Maturity Benefit, Plus b) Accrued Guaranteed Additions, plus c) Vested Reversionary bonuses, if any, plus d) Terminal Bonus, if any.**

**Guaranteed Maturity Benefit (GMB) :** The Guaranteed Maturity Benefit is decided in the beginning of the Policy, depending on the age as well as premium amount selected.

**Guaranteed Additions (GAs) :** During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy

**Reversionary Bonus :** if any, will be declared each year during the term of the policy starting from the first policy year. Bonuses will be applied through the compounding reversionary bonus method.

**Terminal Bonus** if any, will be declared and paid on Maturity or in case of death whichever is earlier.

**Death Benefit:** On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and Bonuses\* or b) GMB plus accrued Guaranteed Additions and Bonuses\* or c) Minimum Death Benefit equal to 105% of sum of premiums paid till date.

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

### Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age : 0 Years & 58 Years  
Min. & Max. Maturity : 18 Years & 70 Years  
Premium Modes : A / H / M  
Min. Annual Premium : Rs. 12,000/-

### Sum Assured on Death :

**Age at Entry Multiple of Annual Premium**  
Upto 44 Yrs 10 times  
Age 45 to 54 Yrs 10 times or 7 times  
Age 55 Yrs & above 7 times

# Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. ICICI Prudential Life Insurance Company IRDA Regn No. 105 Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India). © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN: 105N135V01. Advt no : P/II/1312/2013-14

## BHARTI AXA LIFE MONTHLY INCOME PLAN +

A PLAN THAT GIVES YOU THE FLEXIBILITY TO CHOOSE YOUR MONTHLY INCOME

### How does the Plan Work ?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years# You start receiving Guaranteed® Taxfree Monthly Income for 8 Years after the completion of the Premium Payment Term. On Maturity you will get the Accrued non-guaranteed Bonuses.

### Non Guaranteed Bonuses under the Plan

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

**Terminal Bonus :** On Maturity / Death you may also receive Terminal Bonus, if any.

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

This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan +, UIN: 130N057V01 \* Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be payable after the completion of the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.

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

IRDA clarifies to public that

\* IRDA or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.

\* IRDA does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.



## Bluechip Corporate Investment Centre Limited

CIN : U65990MH1996PLC096899 Regd. Off. : 5A /105, Mumbai Samachar Marg, Fort, Mumbai - 400 001.  
Tel.: 2265 9033 / 2265 9034 Fax: 2263 0852 Email: support@bluechipindia.co.in www.bluechipindia.co.in



## HDFC LIFE CLASSIC ASSURE PLUS

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

**HDFC Life Classic Assure 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 Benefit :** On Maturity the Life Assured will get Sum Assured plus Simple Reversionary Bonuses accrued every year plus Terminal Bonus, if any.

**Death Benefit :** On Death of the life assured the Nominee will get the Death Benefit which is Sum Assured or 10 times of Annualised Premium or 105% of the total premiums paid, 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 to be minimum of @ 3% p.a.

**Terminal Bonus :** The Terminal Bonus may be added to the policy 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:

Min. Entry Age	: 8 Years for policy term 10, 3 years for Policy term 15, 30 days for policy term 20 years
Max. Entry Age	: 55 years for term 10& 15 years, 60 Years for term 20 years
Premium Modes	: A / H / Q / M
Policy Terms available	: 10/15/20 Years
Premium paying term	: 7 / 10 Years
Min. Annual Premium	: Rs.12,000/-

Tax benefits are subject to changes in tax laws. Insurance is the subject matter of the solicitation. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Classic Assure Plus Plan (Form No.P501-113, UIN – 101N089V01).

## KOTAK PREMIER ENDOWMENT PLAN

### A LIFE INSURANCE PLAN

### GUARANTEE\* A GREAT START TO FULFIL YOUR DREAMS

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

#### Key Advantages

- Guaranteed\* Additions : At 5% per annum of Basic Sum Assured in the first 5 policy years.
- Earn bonus for 6th policy year onwards.
- Convenience to select from multiple options of premium payment term.
- Tax Benefit #

#### How does the plan work

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

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

**Basic Sum Assured :** The Basic Sum Assured is selected by the Policyholder and the Premium

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

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

Basic Sum Assured + Accrued Guaranteed\* Additions + 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 + Accrued Guaranteed\* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

#### Minimum Death Benefit is as follows :

Entry age of Life Insured < 45Years : Higher of 11 times of Annual Premium or Basic Sum Assured.  
Entry age of Life Insured >=45 years : Higher of 7 times of Annual Premium or Basic Sum Assured.

Note : Death Benefit at any point in time has to be at least 105% of the premiums paid till the date of death (excluding any extra premium and modal factor if any)

Kotak Premier Endowment Plan: UIN-107N079V01, Form No: N079, Ref. No.: KLI/14-15/P-MG/165. Kotak Mahindra Old Mutual Life Insurance Ltd; CIN: U66030MH2000PLC128503; Regn. No.: 107, Regd. Office: 4th Floor, Vinay Bhayya Complex, 159 A, C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400098. Website: <http://insurance.kotak.com> / Email: [clientservicedesk@kotak.com](mailto:clientservicedesk@kotak.com) / Toll Free No: 1800-209-8800. This is a Savings cum Protection oriented plan. This is a participating endowment plan. \*Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms # and conditions please read sales brochure carefully before concluding a sale. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.

## SELECT EQUITY FUNDS PERFORMANCE REPORT

Fund Name	Corpus(Cr.) 30/09	NAV 27/11	Performance for the last			
			3 Mt	6 Mt	1 Yr	3 Yr
<b>DIVERSIFIED</b>						
Birla S L Pure Value	261.40	37.07	13.79%	19.49%	109.39%	36.12%
ICICI Pru. Value Disc.	6062.78	105.82	9.17%	28.42%	83.11%	36.23%
L&T India Value	71.50	22.20	13.17%	31.20%	82.28%	34.02%
Franklin (I) H Gr. Comp.	810.23	27.36	13.67%	41.17%	82.16%	36.67%
Reliance Vision	3059.94	435.66	14.18%	27.54%	74.77%	26.14%
Reliance Equity Oppo.	7994.17	73.53	16.55%	31.75%	73.70%	32.45%
HDFC Equity Fund	15637.85	477.00	9.11%	19.93%	67.38%	27.67%
Reliance Top 200	908.92	23.31	13.27%	26.05%	67.17%	29.45%
Reliance Growth	4951.96	760.06	13.55%	25.17%	65.24%	25.63%
Birla Sun Life Equity	1177.92	455.71	8.68%	19.32%	64.02%	28.95%
<b>LARGE CAP</b>						
Birla S. L. Top 100	717.58	42.18	10.93%	20.85%	56.47%	29.22%
SBI Bluechip Fund	1070.01	26.25	9.51%	24.94%	53.46%	28.66%
Birla S. L. Frontline Eq.	6403.65	157.39	9.86%	20.49%	52.58%	27.91%
Principal Large Cap	308.97	45.86	8.52%	17.77%	51.60%	24.29%
L&T India Large Cap	337.14	19.93	10.22%	20.66%	50.75%	22.70%
UTI Top 100 Fund	654.07	47.25	9.69%	24.28%	50.43%	22.88%
ICICI Pru. Top 100	1060.00	241.93	8.91%	18.70%	48.57%	26.90%
ICICI Pru. F-Bluechip Eq.	7108.70	29.00	9.48%	20.48%	48.26%	25.20%
Kotak 50	664.09	164.28	9.63%	22.44%	48.19%	22.49%
Religare Inv. B. Leaders	21.99	19.93	9.63%	24.72%	47.30%	23.43%
<b>MIDCAP</b>						
Sundaram S.M.I.L.E.	500.72	63.25	18.39%	40.17%	117.16%	34.40%
UTI Mid Cap Fund	1361.20	73.40	15.61%	43.59%	104.29%	37.96%
ICICI Pru. Midcap Fund	710.88	67.26	14.88%	38.40%	102.22%	37.30%
Kotak Emerging Equity	119.79	23.41	15.92%	42.45%	93.32%	32.93%
Reliance L T Equity	1515.12	30.81	12.35%	34.85%	92.33%	33.69%
L&T Midcap Fund	216.15	78.71	13.51%	35.64%	90.58%	33.26%
Principal Em. Bluechip	353.89	62.47	16.09%	34.49%	87.99%	38.15%
Sundaram S. Midcap	2319.86	302.44	13.01%	31.66%	85.70%	31.11%
HDFC Mid-Cap Oppo.	6642.99	34.60	12.32%	31.67%	83.02%	34.09%
Religare Inv. MnS Cap	231.34	32.65	13.21%	30.97%	80.79%	35.64%

## LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC

Company Name	Fin / Mfg	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Value of 1000 in 3Yrs
				12M Mths	24M Mths	36M Mths	
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
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	9.00	9.50	9.75	1322
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	H	—	—	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 advised to go through the financial reports of the company before investing.

## MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
Kotak Tax Saver	28/11/14	5.00%	Birla SL (I) Oppo.	13/11/14	27.60%
CanRobeco L.Cap+	28/11/14	13.00%	ICICI Pru Tax Plan	07/11/14	20.00%
Religare Inv. B-Leaders	28/11/14	22.00%	Birla SL Frontline Eq.	05/11/14	12.00%
CanRobeco E-Equities	28/11/14	27.00%	UTI Mastershare	05/11/14	27.50%
SBI Emerging Busi	28/11/14	27.00%	ICICI Pru Top 200	31/10/14	20.00%
UTI MNC Fund	25/11/14	25.00%	Birla SL Div. Yield	29/10/14	05.00%
Tata Mid Cap Growth	21/11/14	27.50%	CanRobeco Eq. Divers	17/10/14	28.00%
Birla S.L. MNC	20/11/14	55.00%	HSBC Tax Saver Eq	17/10/14	15.00%
Sundaram SMILE	14/11/14	10.00%	Birla SL Equity Fund	16/10/14	45.00%

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.



## 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.

**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.

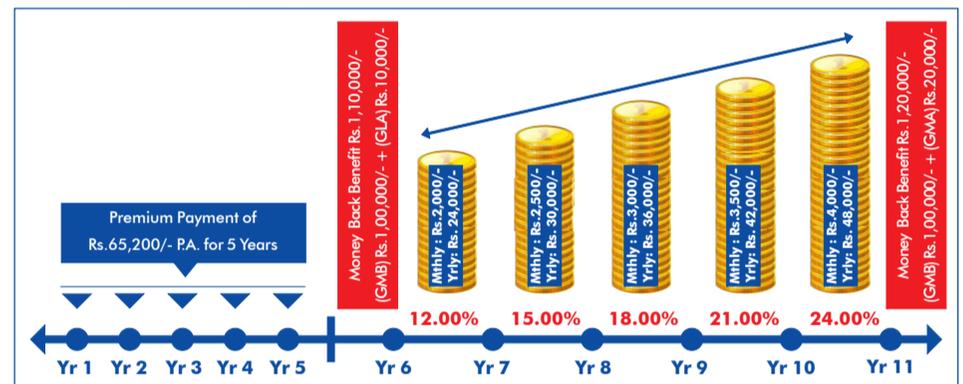
**Guaranteed Maturity Addition:** On survival of the Life Assured to the end of the policy term, the Guaranteed Maturity Addition of 10% of Sum Assured will be paid at the end of 10<sup>th</sup> year.

**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 6<sup>th</sup> Year to 10<sup>th</sup> Year.
- ✓ Received Guaranteed Loyalty Additions (GLA) at the end of the 5<sup>th</sup> Year and Guaranteed Maturity Additions (GMA) at the end of 10<sup>th</sup> 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 [www.reliancelife.com](http://www.reliancelife.com). Unique Identification Number (UIN): 121N098V02

## RELIANCE LIFE SUPER ENDOWMENT PLAN

### PAY FOR 7 YEARS AND GET GUARANTEED MATURITY BENEFIT AT THE END OF 14TH YEAR

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

#### Key Features

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

#### Plan at a Glance

Min. & 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 Super Endowment Plan - Yearly Premium Ready Recknor

Entry Age	Guaranteed Maturity Amount				
	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 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 [www.reliancelife.com](http://www.reliancelife.com). Unique Identification Number (UIN): 121N088V01

**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

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](http://www.reliancelife.com)



**RELIANCE LIFE INSURANCE EXCLUSIVE**



**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 Additions (Percentage of Annualised Premium)
Year 1	8.00%
Year 2	9.00%
Year 3 Onwards	10.00%

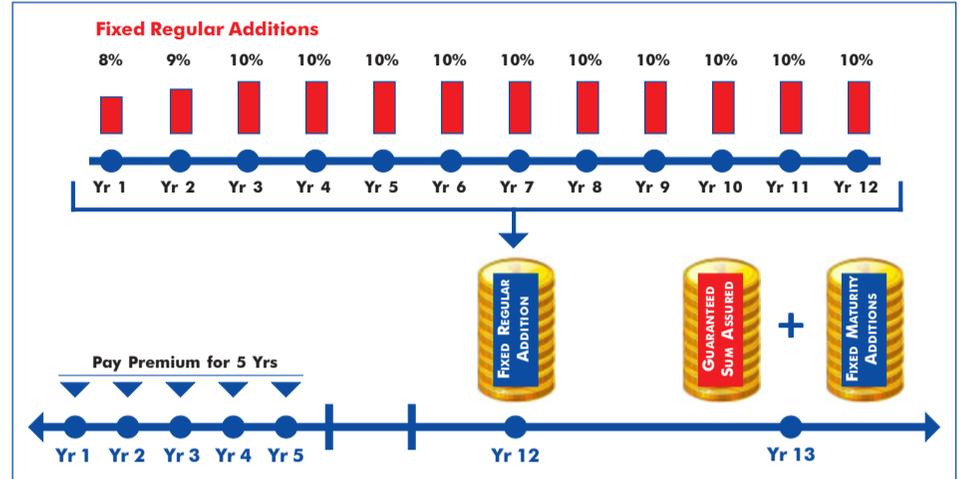
**Maturity Benefits :** On Maturity you will get Guaranteed Sum Assured + Fixed Maturity Additions.

**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).

**How does the plan work ?**



**Eligibility Conditions:**

Minimum Entry Age	: 8 Years	Maximum Entry Age	: 60 Years
Policy Term	: 12 Years	Premium Payment Term	: 5 Years

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 [www.reliancelife.com](http://www.reliancelife.com). 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.

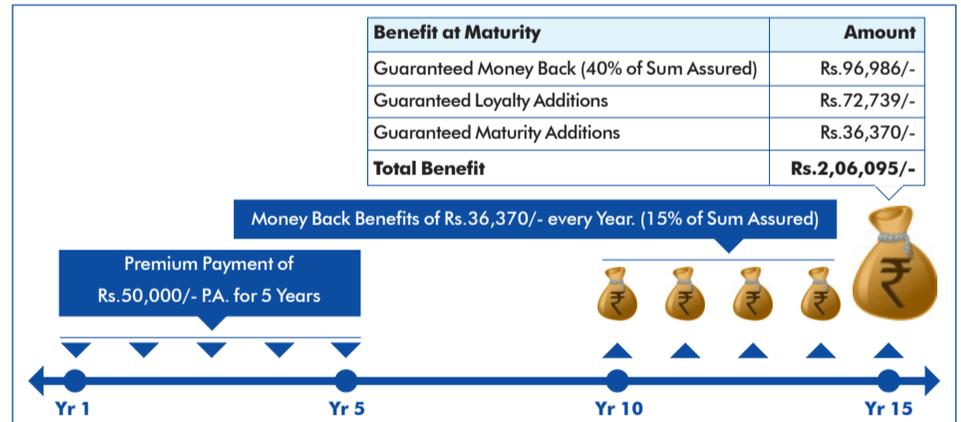
**Basic Features of the Plan**

Min. & Max. Age at Entry:	Min-18 Yrs & Max-58 Yrs
Policy Term	: 15 Yrs
Premium Payment Term	: 5 Yrs
Min Sum Assured	: Rs.50,000/-
Payment Mode	: Yearly, H-Yearly, Quarterly & Monthly

**How does the plan work ?**

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

- ✓ Selects a policy term of 15 years, premium payment term of 5 years and Sum Assured amount of Rs.2,42,464/-
- ✓ Pays an Annual Premium of Rs.50,000/- P.A. (exclusive of taxes), assuming that he is in good health.
- ✓ Receives Guaranteed Money Back during the last 5 policy years plus Guaranteed Loyalty Additions and Guaranteed Maturity Addition at Maturity.



Insurance is the subject matter of solicitation. This product brochure is indicative of the terms and conditions, warranties and exceptions in the insurance policy giving only the salient features of the plan. For further details please refer to the policy document and detailed benefit illustration before concluding the sale. In the event of conflict, if any, between the terms and conditions contained in this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. For further details on all the conditions, exclusions related to Reliance Life Insurance Guaranteed Money Back Plan, please contact our insurance advisors. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. **Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office:** H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 **Corporate Office:** 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](http://www.reliancelife.com). Unique Identification Number (UIN): 121N084V02

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

**Life Insurance as an Investment** - More than providing peace of mind your family and yourself, life insurance can be one of the best investment decisions you have ever made. With stringent regulatory conditions to safeguard policyholders, traditional life insurance policies carry minimum investment risk and provide long-term insurance benefits.

Most life insurance policies include retirement income on maturity. Another advantage of life insurance is that the coverage amount can be increased over time. So, while presently, you can afford only a low insurance premium with your current salary, over time with increasing income through promotions or new income sources, you can increase your insurance cover by paying slightly higher premiums and provide a better life cover for your family even when you are not around.

While choosing a life insurance policy, it is generally advisable to look at various products that different organizations provide. Many insurance companies offer an array of insurance plans that best suit the needs of the entire family.

It is always better to invest your hard earned savings which will provide you with long-term benefits than to seek short-term benefits from high-risk investment ventures. Whether you have just started your career, are recently married or blessed with a family, securing adequate life insurance can prove to be the best investment decision you ever made.

**5 Retirement Income Planning Tips**

**Envision your Lifestyle** – When you think about retirement, how do you visualize your life after you retire? Understand your lifestyle requirements in order to plan your retirement income as part of your life insurance.

**Evaluate the Economy** – With increasing prices, it is important to evaluate the value of every rupee you will save with the hope of sustaining your current lifestyle post-retirement. It is therefore important to have realistic expectations before planning to invest in a retirement plan.

**Health Implications** – As you get older, your health concerns increase. Your retirement income should therefore be able to take care of any medical emergencies to ensure that your health never takes a backseat in your life.

**Different Income Resources** – Life insurance should not be your only source of income. Consider investing in other investment avenues such as Fixed Deposits (FDs), Public Provident Fund (PPF), National Savings Certificate (NSC) etc. that secure your principal investment along with ensuring safer returns that enable you to lead a comfortable life post retirement.

**Always Plan for more Years** – As the quality and standard of life increases along with medical advancements, it is always recommended to plan ahead, at least 5-7 years more than your life expectancy estimates that you may have made.



## BLUECHIP OFFICES IN INDIA



### ANDHRA PRADESH / TELANGANA

Gajuwaka : 7-16-43/1, 1st Flr, Above SBI ATM, Palla Street, Old Gajuwaka Jnctn.	Tel: 254 5316 / 254 5319
Guntur : Sri Mattupalli Complex, 1st Flr, D.No. 6-19-48&49, Main Rd, Arundelpet	Tel: 663 2526 / 224 0530
Kakinada : Door No. 1-9-24, Sriram Nagar, Besides SBI Bank, Kakinada	Tel: 236 6943 / 236 6944
Nellore : H.No.16-1-324, 1st Flr, Swathi Complex, Trunk Rd, Nr Gandhi Statue	Tel: 234 0260 / 235 0260
Ongole : Shop-19, Guptha's Square Complex, A-Blk, Nr. APSRTC Bus Stand, Ongole,	Tel: 282 065 / 282 075
Rajahmundry : 6-6-1, Opp Bank of Maharashtra, T Nagar, Vadrevuvari Street	Tel: 665 1987 / 246 8601
Tirupathi : 12-3, 328 & 329, 1st Floor, Near Nalukal Mandapam, Tilak Road	Tel: 225 0056 / 225 0057
Vijayawada : No.2, Above Bhaskar Studio, Door No. 39-1-47, Lobbipet, M.G. Rd	Tel: 662 2355 / 248 2423
Vishakapatnam : 2&16, Gr. Flr, Bharat Towers, 47-3-28/1, Dwarka Nagar, 5th Lane	Tel: 645 6512 / 201 2608
Vizianagaram : H.No.6-8-29, 1st Floor, Satya Kanchana Complex, Opp. SBH Bank	Tel: 229 177 / 229 277

### Hyderabad

Ameerpet : G-3, Srinivas Plaza, Below Allahabad Bank, 6-3-850/3, Ameerpet	Tel: 6675 5912 / 2341 8415
Chandanagar : 5-164/1, Shop-1, Chandanagar Main Rd, Near Gandhi Statue,	Tel: 2303 8755 / 2303 8756
Dilsukh Nagar : 8-97/G10, Rajnigandha Apartments, Chaitanyapuri 'X' Road	Tel: 2405 6548 / 2405 6549
Habsiguda : H. No. 7-71/9/A, Shilpa Residency, Beside Swathi Restaurant, St-8	Tel: 6569 2537 / 2715 0811
Himayat Nagar : 3-5-907/B Himayat Nagar Circle, Next to B.P. Petrol Pump	Tel: 6610 0524 / 2322 1308
Kapra : 1-1-238/2/5, 1st Floor, Vertex Plaza, Srinivasa Nagar, A.S. Rao Nagar	Tel: 6462 7297 / 2713 0938
Kukatpalli : 19, Lenin Complex, 1st Floor, Plot No.136, Bhagyanara CHS	Tel: 2306 1646 / 4230 0905
Malkajgiri : H.No. 23-74 / 1, 1st Floor, R.K. Nagar, Malkajgiri	Tel: 6452 7751 / 2724 1677
Marredpally : H.No. 10-2-199, 1st Floor, Nehru Nagar, Opp. HDFC Bank	Tel: 2771 0998 / 2771 0996
Mehdipatnam : 5, Upper Gr. Floor, H.No. 12-2-825 & 826, SGM Mall	Tel: 2351 2034 / 2352 6356
Motinagar : Plot No. 179/142, 3 & 4, Shop No.F12, Divya Plaza, Moti Nagar	Tel: 2383 1471 / 2383 1472
Nacharam : H.No. 9-130, Shop No. 1 & 2, 1st Floor, H.M.T. Nagar	Tel: 4020 1616 / 4020 1717
Santosh Nagar : 9-7-83/1, 1st Floor, Sri Laxmi Complex, Maruti Nagar	Tel: 2453 0200 / 6999 0200
Secunderabad : 1-7-74-79, Shop No.10, Devaki Chambers, P G Road	Tel: 6620 4188 / 2789 3199
Shivam Road : 2-2-647/A/88/11, Saibaba Ngr Colony, Shivam Rd, Bagh Amberpet	Tel: 2742 0067 / 2742 0068
Vanasthalipuram : 6-2-688/NR (HB No.B620), L.I.G. Phase-II, Saheb Nagar Kalan,	Tel: 2411 0341 / 6458 3978
Karimnagar : 2-6-299, Sh-7, A.K. Estates, Besides Manair Hotel, Opp. Axis Bank	Tel: 222 9910 / 224 9911
Khammam : 8&9, D.No.10-2-73, 1st Flr, Professional Plaza, Bus Depot Road	Tel: 235 316 / 245 316
Nizamabad : H.No.5-6-551, Gr.Flr, S.R. Malliah Complex, Pragathi Nagar	Tel: 235 316 / 236 316
Warangal : 5&6, Mayuri B.V.S.S. Complex, Mun. No. 5-9-36&37, Lashkar Bazaar	Tel: 666 4436 / 254 4058

### GUJARAT

Ahmedabad	
Chandkheda : Shop-110, 1st Flr., Suyog Shopping Complex, Below Sakar School	Tel: 2329 6856 / 2329 6857
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
Palanpur : 16, Aroma Arcade, 1st Flr, Opp. Jilla Panchayat, Nr Cozy Tower	Tel: 266 640 / 266 641
Rajkot : 320, Shivam Complex, 1st Flr, Above Bata Showroom, Dr. Yagnik Road,	Tel: 246 5427 / 246 5428
Surat : M-439, Prime Arcade, Near Sahaj S. Store, Anand Mahal Rd, Adajan	Tel: 273 1402 / 273 1403
Vapi : Shop-32, Tirupati Plaza, Challa Rd., Opp. Mar Thomas English School	Tel: 246 5337 / 645 3337

### KARNATAKA

Bengaluru	
Banashankari : 245, Cellar Flr, 7th 'X', 6th Blk, Kamakya Theatre, III Rd Stage	Tel: 2669 0288 / 2669 0319
Bannerghatta : 18, 1st Flr, 1st 'X', Praveen Complex, Omkara Nagar, Arekere Gate	Tel: 2648 2880 / 2648 2881
Basavangudi : No 107, Shop-4, 1st Floor, Gandhi Bazaar, Shankar Mutt Road	Tel: 2242 3777 / 2660 8777
Basaveshwara Nagar : 388, 10th Main Rd, 3rd Stage, 4th Blk, West of Chord Rd	Tel: 2322 5533 / 4153 5692
BTM Layout : No.112, 9th Main, I Flr, 1st Cross, Vysya Bank Colony BTM 1st Stage	Tel: 2678 3744 / 2678 3752
Infantry Road : No.25, 2nd Flr, Grace Mansion, Left Wing, Behind Vijaya Bank	Tel: 4113 0952 / 2286 0704
Jayanagar : F/19C, Lucky Paradise, 1st Floor, 22nd Cross, 8F Main, III Block	Tel: 2653 3751 / 2653 3752
Kammanahalli : No.23/2, 1st Flr, Kammanahalli Main Rd, Next to Vinayaka Temple	Tel: 2580 5627 / 2580 5628
Koramangala : No.3, Gr. Flr., 1st 'X', Venkatapura Main Road, Nr Police Quarters	Tel: 6568 0635 / 6568 0636
Malleswaram : No.60, Between 5th & 6th Cross, Sampige Road	Tel: 2356 1500 / 2356 1501
Marathalli : 547, Gr.Flr, 1st Cross, Ward No.22, Near Kalamandir, Chinnapanahalli	Tel: 6452 1732 / 6452 1866
R.R. Nagar : No.828, Sri Annapurneshwari Complex, 3rd Stage, BEML Layout	Tel: 2860 3344 / 2860 3663
Vijayanagar : No.826/A, 5th Main Road, Vijaya Nagar	Tel: 2310 0101 / 2310 0104
Yelahanka : 1, Cellar Flr No.99, 1st A Main Rd, A-Sector, Yelahanka New Town	Tel: 2856 5346 / 2856 5347
Bagalkot : Shop No. 1, 1st Floor, Pushpak Plaza, Station Road,	Tel: 222 547 / 222 548
Ballyar : No.107, Ward-18, 1st Flr, Durgamma Gudi Circle Main Road	Tel: 254 615 / 254 652
Belgaum : G-04, Gr.Flr., Star Tower, CTS No.8/1+2+3+4, Khanapur Rd, Nr RPD 'X'	Tel: 645 2201 / 645 2202
Bijapur : Ward-02, Cts No.400, Gr. Floor, Below M.S. Halkatti Fire Works Dealer	Tel: 240 143 / 240 149
Davangere : No. 57/6, First Floor, AVK College Road, Opp Halemane Hotel	Tel: 270 252 / 270 253
Dharwad : BS-01, Dharwad Trade Centre, Opp. Damodar Complex, Mahaveer Marg	Tel: 244 6091 / 244 6092
Gadag : Shop No.1, 1st Flr, R.E.A. Plaza, General Kariyappa Circle, Pala Badami Rd	Tel: 237 997
Gulbarga : BF-03/04, 10-1/13&4, Jajee Shopping Centre, S.B. Temple Road	Tel: 226 702 / 246 702
Hassan : Old No.1874, New AR NO.663, Gr Floor, City Point Complex	Tel: 232 922 / 232 433
Hospet : No.1, First Floor, Time Square Complex, Ambedkar Circle, Hospet	Tel: 224 615 / 224 616
Hubballi : K.A. Kalburgi Complex, C.T.S. No. 479/2B Club Road	Tel: 235 4255 / 235 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 1797

### 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	Tel: 231 431 / 231 432
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	Tel: 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	Tel: 250 4440 / 250 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
Thalassery : Shop-44/2292, Pilakandy Plaza, A.V.K. Nair Road	Tel: 232 4177 / 232 3177
Thiruvalla : 160/155, Mars Complex, M.C. Road, Near HDFC & ICICI Bank	Tel: 263 0123 / 263 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	Tel: 232 5570 / 232 5571
Tirur : Room No. 20/29-W, 1st Flr, K.M. Complex, Nr Majestic Jewellery, Thazhepalam	Tel: 242 0753 / 242 0754

### MAHARASHTRA

Mumbai	
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: 2634 9477 / 2631 5566
And-Lokhandwala : Shop-93, Kamdhenu Shopping Arcade, Swami Samartha Nagar	Tel: 2634 5957 / 2637 5483
And-Marol : Shop No. 5, Galaxy Avenue, Marol Maroshi Road, Marol, Andheri (E),	Tel: 2920 8134 / 2925 6912
And-Oshiwara : 74, Gr. Flr., Om Heera Panna Mall, Behind Oshiwara Police Stn.,	Tel: 2632 1196 / 2632 1136
Andheri (E) : Shop-12, Vasant Villa, 23-S.N. Rd, Opp Jaslok Sweets, Near Station	Tel: 2683 5952 / 2684 1552
Andheri (W) : Shop-2, Bidwala Apartments, Dawood Baug	Tel: 2678 1742 / 2678 1781
Andheri-IRLA : Shop-34, Viral Shopping Centre, S.V. Road, Opp Shopper's Stop	Tel: 2671 1502 / 2623 6502
Badlapur : 2, Mathura Apartment, Near Maruti Mandir, Gandhi Chowk	Tel: 269 0957 / 291 0594
Bandra (West) : 23/A, Gopal Mansion, Gurunanak Road (Station Road)	Tel: 2640 5564 / 2641 2422
Bandra - Pali : 2/21A, Maheshwar Ganga, 30th Rd, Pali Naka, Opp. Costa Coffee	Tel: 2655 8399 / 2640 0982
Bandra Mt.Mary : 1, Dinkar Smruti CHS, 3 Mount Carmel Road, Behind CCD	Tel: 2643 2158 / 2643 2147
Bhandup (W) : C/97, Station Plaza, Station Road, Opp Hotel Bageecha	Tel: 2566 2064 / 2566 7156
Borivali (E) : Shop - 4, Shreeji Arcade, M. G. Road	Tel: 2892 5480 / 2893 4304
Borivali - Saibaba : 2B, Estee Apartments, Next to Gurudwara, Sai Baba Nagar	Tel: 2862 0403 / 2862 0406
Borivali - I.C. Colony : Shop No.6, Aashiana Bldg, Opp. Kinny's Corner, Borivali (W)	Tel: 2891 8594 / 2895 2352
Byculla : BC-180, Shop-7, Jain Park, Opp Khilafat House, Motisha Love Lane	Tel: 2370 3247 / 2370 3248
Chembur : Shop-3, Basement, Neelkanth Commercial Complex, N.G. Acharya Marg	Tel: 2521 2912 / 2521 0676
Coloba : 2, Gr Floor, 17/A-Meghji Parbat Bldg, Indumati Sakrikar Marg	Tel: 2202 2330 / 2202 2335
Dadar (E) : Shop No.34, Gurudwara Building, Dr. Ambedkar Road	Tel: 2413 7451 / 2416 3350
Dadar (W) : Shop No. 6, Gr. Flr, Ram Kunj Smruti, Ram Maruti Road Extension	Tel: 2438 6887 / 2432 4897
Dahisar (E) : C-2, Gr. Flr, Shiv Shakti Complex, Near Manav Kalyan Kendra	Tel: 2896 1471 / 2828 3234
Dahisar (W) : Shop-4, Sagar CHS, Raghunath Mhatre Road, Next to Vitthal Mandir	Tel: 2894 4020
Dombivali (E) : 15, Gr. Flr, Saroj Arcade, Behind Kamat Medical, Station Road	Tel: 286 1963 / 286 0698
Dombivali (W) : Shop No. 48, Everest Shopping Centre, M.G. Road	Tel: 248 1754 / 248 1764
Fort : 5A/105, Mumbai Samachar Marg, Fort	Tel: 2265 9033 / 2265 9034
Ghatkopar (E) : No.5, Bhaveshwar Market, Next to Pooja Hotel, M.G. Road	Tel: 2102 0876 / 2102 0118
Girgaum : C/o Swadeshi Trunk Mart, Girgaum Ekta CHS, 252 - J.S.S. Road	Tel: 2384 0027 / 2382 1327
Gokuldham : Shop No. G-39, Gr.Flr., Shagun, Gen. Anil Kumar Vaidya Marg	Tel: 2843 1243 / 2843 1244
Goregaon (W) : 41/G2, No. 2, Chandan Villa, Jawahar Nagar Road No. 6	Tel: 2878 2423 / 2878 2428
Kalyan (W) : Shop No. 4, Om Krupa, Zunzhar Rao Nagar, Station Road	Tel: 231 1482 / 231 8132
Kalyan-Khadakpada : 16, Amrut Park, Behind Bank of Maharashtra, Khadakpada	Tel: 230 1915 / 230 2939
Kandivali (E) : 2, Cristen Lone, Opp Shivam Sundaram Hotel, Thakur Complex	Tel: 2870 9820 / 2870 3081
Kandivali (W) : C/16, Jethwa Nagar, V.L. Road, Near Kandivali Railway Station	Tel: 2808 1997 / 2801 5033
Kandivali - Charkop : 86, Sunrays Shopping Centre, Charkop Market, Kandivali (W)	Tel: 2867 8347 / 2867 8388
Khar (W) : Office No.1, Shanti Niketan, Khar Danda Rd, Near Camy Wafers	Tel: 2604 3052 / 2604 3054
Kharghar : Shop-8, Hira CHS, Sector-12, Near Indian Overseas Bank, Kharghar	Tel: 2774 0840 / 2774 0843
Koparkhairane : Shop-38, Mahavir Bhakti Apts, Sector-15, Opp D'Mart	Tel: 2755 0649 / 2755 0651
Kurla-Nehrunagar : Shop-1, Bldg. No.53, Akashdeep CHS, Nehru Nagar	Tel: 2529 0431 / 2529 0432
Lower Parel : Shop-12, Pruthivivandan Soc., Near N.M.Joshi Marg Police Station	Tel: 2307 6953 / 2307 5731
Mahim : Shop No. 5, Gr. Flr., Queens Corner CHS Ltd., Sitala Devi Road, Mahim	Tel: 2444 6963 / 2444 3393
Malad (E) : 7, Diamond Plaza, Laxmi Narayan Shopping Centre, Poddar Road	Tel: 2880 4509 / 2880 4510
Malad (W) : Room-2, Gr.Flr., 106 Kasim Building, Liberty Garden Road No.2	Tel: 2881 7579 / 2882 3974
Matunga : D.M. Jain Chawl, Bhavanji Arjun Khimji Road, Opp. Sarada Bhavan	Tel: 2412 8399 / 2411 8033
Mira Road : C-19, Shanti Enclave, Opp. Railway Stn., Nr. Shanti Shopping Centre	Tel: 2812 4947 / 2812 4973
Mulund (E) : Shop No.2, Gr Flr, Patel House, Off Lokmanya Tilak Road	Tel: 2163 4442 / 2163 6430
Mulund (W) : Office No.20, Ground Floor, Patil's Sainath Plaza, J.N. Road	Tel: 2560 5102 / 2569 3938
Mulund - Veena Nagar : Shop No.34, Veena Sagar, L.B.S. Marg, Mulund (W)	Tel: 2164 5697 / 2164 7795
Nerul (East) : Shop-19, Sector-15, Om Surya CHS, Opp Railway Station	Tel: 2772 3175 / 2772 3975
Panel : C-3, Sai Deep CHS, Plot No.74/85, Sector-10, Opp. CIDCO Garden	Tel: 2748 2969 / 2748 2896
Santacruz (W) : B-11, Nirmala Niketan, Citi Bank Compound, S.V. Road	Tel: 2600 0093 / 2605 4020
Santacruz - Kalina : 2, Collectors Chawl, Old C.S.T. Rd, Nr. Geeta Vihar Hotel,	Tel: 2666 3597 / 2666 3670
Tardeo : Shop-G2, Matru Mandir, Javji Dadij Marg, Opp. Bhatia Hospital	Tel: 2388 5106 / 2381 4365
Thane (W) : 1, Gr Flr, Bal Ganesh Tower, Behind Ganesh Tower, Nr Railway Station	Tel: 2537 6719 / 2537 6187
Thane - Hari Niwas : Shop - 20, Monalisa Shopping Complex, Hari Niwas Circle	Tel: 2538 0320 / 2538 0321
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Thane - Vartak Nagar : Sh-8, S/3, Vedant Commercial Complex, Pokhran Rd No.1	Tel: 2588 1451 / 2588 1452
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Vile Parle (E) : Shop-4, Neminath Apts, Kambliwadi, Opp to Railway Station	Tel: 2618 6302 / 2663 1590
Vile Parle (W) : 1/B, Sangam Arcade, Vallabhkhai Road, Opp. Railway Station	Tel: 2615 3174 / 2615 5572
Virar : 108, 1st Flr, Kapadia Commercial Complex, Nr Virar Railway Stn, Gaathan	Tel: 250 4566 / 250 4567

### Pune

Aundh : Shop-3, Omkar Complex, Opp Ambedkar Vasahat, Medipoint Hosp. Rd	Tel: 2729 7006 / 6523 4651
Bibvewadi : Sh-6, Trupti Apts., Gagangiri CHS,	



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### Trichy

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**Dindigul** : 26, New No.91, Dr. Chockalingam Tower, New Agraharam Tel: 242 4820 / 242 4821  
**Erode** : 158-A, Parimalam Complex, Mettur Road, Near New Bus Stand Tel: 226 9984 / 226 9985  
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