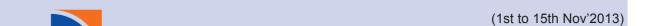
Volume - 16 | Issue - 11



BLUECHIP BULLET

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ICICI PRU LIFE SAVINGS SURAKSHA

A 7 YEAR PREMIUM PAYING PLAN WITH WITHDRAWAL AFTER 12 YEARS



and Premium Paying Term of 7 Years

Benefits under the Plan:

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.

ICICI Pru Life Savings Suraksha is Participating Endowment Plan with Policy Term of 12 Years 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 consists of vested reversionary bonuses, interim bonus and terminal bonus, if any,

Basic Eligibility Conditions of the Plan: Sum Assured on Death:

Min. & Max. Entry Age: 6 Years & 58 Years Multiple of Annual Premium Age at Entry

Min. & Max. Maturity : 18 Years & 70 Years Upto 44 Yrs 10 times

: A / H / M Age 45 to 54 Yrs 10 times or 7 times Premium Modes

Min. Annual Premium : Rs.18,000/-7 times Age 55 & above

Insurance is the subject matter of solicitation. This product write up 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 brochure, 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 write up and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. © 2013, ICICI Prudential Life Insurance Company Limited. Reg. No.105. ICICI Pru Savings Suraksha Form No. E11, E12. UIN: 105N135V01.

HDFC LIFE CLASSICASSURE INSURANCE PLAN

A 7 YEAR PREMIUM PAYING PLAN WITH WITHDRAWAL AFTER 10 YEARS

HDFC Life ClassicAssure Insurance Plan is a 'With Profits' insurance plan that offers a choice (limited premium paying term and maturity benefits plus insurance cover) along with valuable financial protection to your loved ones by way of payouts in case of your unfortunate demise within the policy term, enabling you to live with peace of mind.

Benefits under the Plan:

Maturity Benefits: On Maturity the Life Assured will get SUM ASSURED + Simple Reversionary Bonuses accrued every year + Terminal Bonus if any

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit Equivalent to Sum Assured + Accrued Bonuses

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

Reversionary Bonus: The Reversionary Bonus which is expressed as a percentage of the Sum Assured is usually declared at the end of each financial year.

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:

: 12 Years Policy Terms available: 10 / 15 / 20 Years Min. Entry Age : 60 Years Premium paying term : ONLY 7 Years Max. Entry Age : A / H / O / M Premium Modes Min. Annual Premium: Rs.12.000/-

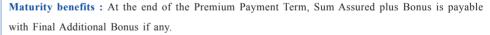
Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in 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 Insurance Plan (Form No.P501-93, UIN – 101N076V01).

LIC JEEVAN ANAND

ZINDAGI KE SAATH BHI, ZINDAGI KE BAAD BHI.

Key Highlights fo the Plan:

- ✓ This Plan is a combination of Whole Life & Endowment Assurance Plan.
- ☑ Even after the Premium Payment Term is over, risk cover continues till the death of the Policyholder.
- ✓ Accident Benefit is available during the Premium Payment Term and thereafter upto age 70 Years.



Bonuses: This is a with-profit plan and participates in the profits of the LIC. It gets a share of the profits in the form of bonuses. Simple Reversionary Bonuses are declared per thousand Sum Assured annually at the end of each financial year. Once declared, they form part of the guaranteed benefits of the plan. Bonuses will be added during the selected term or till death, if it occurs earlier. Final (Additional) Bonus may also be payable provided the policy has run for certain minimum period.

Death benefit:

a) if death occurs during the premium paying term, Sum Assured plus accumlated bons is payable.

b) if death occurs after the premium paying term, an additional amoiunt equal to the Sum Assured is payable, irrespective of the Maturity benefit paid after the premium payment Term

Basic Eligibility Conditions of the Plan:

Min. Entry Age : 18 Years Min. Prem. Term : 5 Years Max. Entry Age : 65 Years Max Prem. Term : 57 Years Max. PPT Maturity : 75 Years Min. Sum Assured : Rs.1,00,000/-Premium Modes : A / H / Q / M Max. Sum Assured : No. Limit

THE LARGEST SELLING PLAN OF LIC

Insurance is the subject matter of the Solicitation, Life Insurance Corporation of India



Bluechip Corporate Investment Centre Limited.

1st to 15th Nov'2013 Bluechip Bulletin



INVESTMENTS

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC

Company Name	Fresh /	Min.	Int	In	terest Rat	e (%)	Value of
	Renewal	Amt.	P'ble	12M	24M	36M	1000
		(Rs.)		Mths	Mths	Mths	in 3Yrs
Finance Companies							
Dewan Housing Ltd	F&R	2000	A/C	10.00	10.00	10.00	1331
Exim Bank of India	F&R	10000	H/C	8.75	8.75	8.75	1286
GRUH Finance Ltd	F&R	1000	M/Q/A/C	9.00	9.25	9.50	1313
HDFC Ltd	F&R	20000	M/Q/A/C	9.25	9.25	9.25	1304
HUDCO Ltd	F&R	10000	A/C	9.15	8.85	8.90	1291
ICICI Home Finance	F&R	10000	M/Q/A/C	9.00	9.25	9.00	1295
LIC Housing Finance	F&R	10000	H/C	9.00	9.25	9.40	1309
Mahindra Finance	F&R	10000	Q/H/C	9.25	10.00	10.25	1340
PNB Housing Finance	F&R	10000	H/C	9.65	9.30	9.30	1306
Sundaram Finance	F&R	10000	M/Q/C	9.25	9.50	9.50	1313
Sundaram Home Finance	F&R	10000	M/Q/C	9.25	9.50	9.50	1313
Tamil Nadu Power Fin.	F&R	10000	Q/A/C	9.25	9.50	10.00	1331
Manufacturing Compa	nies						
Apollo Hospital Ltd	F&R	25000	Q/C	9.00	9.25	9.50	1313
Deepak Nitrite Ltd	F&R	20000	Q/C	8.75	9.00	9.00	1295
Fenner India Ltd	F&R	25000	Q	9.00	9.25	9.50	_
Gabriel India Ltd	F&R	10000	Q/C	9.00	9.50	10.00	1331
Gati Ltd	F&R	21000	Q	10.00	10.50	11.00	_
Godrej & Boyce Ltd	F&R	25000	Н	_	_	9.50	_
Ion Exchange (I) Ltd	F&R	25000	Н	7.00	7.50	8.00	_
J K Paper Ltd	F&R	25000	Q/C	9.00	9.25	9.50	1313
J K Tyre & Inds Ltd	F&R	25000	Q/C	9.00	9.25	9.50	1313
KCP Ltd	F&R	25000	Q/C	10.00	10.25	10.50	1349
M & M Ltd	F&R	25000	Y/C	8.50	_	9.75	1322
Prism Cement Ltd	F&R	10000	Q/C	10.25	10.25	10.25	1340
Pudumjee Pulp & Paper	F&R	25000	Q/C	9.00	9.50	10.50	1349
Ravalgaon Sugar Farms	F&R	10000	Q	_	9.25	9.75	_

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

PFC LIMITED

PUBLIC ISSUE OF TAXFREE SECURED REDEEMABLE

Non Convertible Bonds

Option	Series 1	Series 2	Series 3			
Tenor	10 Years	15 Years	20 Years			
Coupon Rates (RII)*	8.43%	8.79%	8.92%			
Face Value	Rs.1,000/- Per Bond					
Min. Application	Rs.5,000/- (5 Bonds) and in multiples of Rs.1,000/- (1 Bond)					
Ratings	"AAA" from ICRA, CARE & CRISIL					

^{*} RII - Retail Individual Investors (Investment amount upto Rs.10 Lacs)

Issue Closes: 11/11/2013

GOI 8 % SAVINGS (TAXABLE) BONDS

Minimum Investment : Rs.1,000 and no maximum limit on investment.

Period : 6 years tenure of the bond from the date of issue.

Interest Rate : 8.00 %

Interest Payable : Half Yearly & Cumulative.

 $Half\ Yearly\ Interest\ Payable\ on\ 1st\ April\ \&\ 1st\ October\ every\ Year.$ $Cumulative: Rs.1000/-\ will\ be\ Rs.1601/-\ on\ maturity\ after\ 6\ years$

Tax Deduction at Source: TDS will be deducted on interest of Rs.10,000/- and above

Who Can Invest : a) A Resident Individual, b) A Hindu Undivided Family, c) A Charitable

Institution, & d) A University.

SELECT MUTUAL FUND PERFORMANCE

				TERFORMANCE				
Fund Name	Туре	Corpus	NAV	OM44		mance fo		
		30/09/13	28/10/13	6Mths	1 Yr	2 Yr	3 Yr	5 Yr
Axis Equity	Diversified	563.06	13.08	3.48	14.84	12.45	3.43	_
Axis L T Equity	ELSS	639.59	15.69	7.12	10.91	11.54	6.72	_
Birla S L Equity	Diversified	606.70	270.11	3.25	4.29	6.59	-2.70	17.66
Birla S L Tax Plan	ELSS	109.87	48.49	4.37	6.29	8.01	1.23	17.70
Birla S L Top 100	Large Cap	304.28	26.83	6.46	10.94	10.85	3.88	20.35
BNP P. Equity	Diversified	127.71	41.82	6.57	14.67	11.18	5.33	18.32
BNP P. Midcap	Midcap	45.02	12.44	7.94	9.39	14.66	5.07	23.65
BNP P. Tax Advantage	ELSS	128.85	17.31	6.48	11.23	10.85	4.65	19.88
CanRobeco Eq.	Diversified	624.07	63.30	3.96	4.56	8.57	3.09	24.52
CanRobeco Eq. Taxsaver		560.34	18.20	3.70	5.21	8.53	2.37	25.97
CanRobeco Large Cap	Large Cap	105.71	12.29	4.68	7.34	9.54	5.48	_
DSPBR Opportunities	Diversified	471.31	91.53	6.06	9.75	6.45	-0.93	20.46
DSPBR Tax Saver	ELSS	684.33	18.88	4.77	7.79	10.40	0.22	20.87
DSPBR Top 100 Eq.	Large Cap	2980.85	107.97	2.13	4.16	5.68	0.77	18.31
DWS Alpha Equity	Large Cap	59.71	82.75	5.91	10.16	7.55	-1.40	16.48
Franklin I.Bluechip	Large Cap	4826.55	235.55	1.57	5.85	5.74	1.82	21.23
Franklin I.Flexi Cap	Diversified	1439.77	35.02	3.83	5.87	6.16	0.12	21.46
Franklin I. Prima	Midcap	769.05	318.74	2.89	6.50	11.32	1.34	24.18
Franklin I. Taxshield	ELSS	900.08	240.50	3.65	6.07	7.00	3.50	21.51
HDFC Capital Builder	Diversified	408.55	119.43	4.79	6.12	8.01	0.24	22.24
HDFC LT Advantage	ELSS	776.50	151.65	4.55	8.11	8.05	0.87	21.16
HDFC Mid-Cap Oppo.	Midcap	2587.94	17.81	1.54	0.89	7.98	2.00	24.99
HDFC Top 200	Diversified	10294.31	217.30	-0.64	1.97	4.71	-1.22	21.11
ICICI Pru. F. Bluechip	Large Cap	4397.33	19.44	6.93	11.72	9.53	4.24	26.22
ICICI Pru. Tax Plan	ELSS	1363.50	157.37	5.80	6.22	7.96	1.43	25.02
ICICI Pru. Top 100	Large Cap	379.06	161.42	8.29	12.29	11.27	4.68	21.54
IDFC Equity Regular	Large Cap	290.42	17.98	4.13	8.57	8.23	1.86	15.09
IDFC Premier Equity	Midcap	3209.43	37.86	1.46	4.15	7.13	2.16	25.87
Kotak 50	Large Cap	667.53	111.38	0.25	7.43	6.43	0.42	17.12
Kotak Classic Equity	Diversified	68.31	23.85	2.03	6.68	10.23	0.43	19.27
Kotak Tax Saver	ELSS	325.27	17.98	-3.81	-4.63	2.46	-4.14	16.08
L&T Equity	Diversified	2014.84	37.85	4.15	4.43	4.93	0.04	20.89
L&T India Large Cap	Large Cap	295.44	13.33	5.96	7.03	5.56	0.64	21.84
L&T Tax Advantage	ELSS	1060.60	23.75	4.56	5.66	5.69	0.34	21.67
Principal Large Cap	Large Cap	290.14	30.18	4.54	4.50	7.28	-0.70	22.95
Principal P. Tax Saver	ELSS	327.22	99.35	4.79	4.80	6.96	-2.15	18.19
Reliance Equity Oppo	Diversified	4714.89	40.54	-3.54	-2.93	7.69	1.69	26.60
Reliance R. S Equity	Diversified	2178.13	29.71	-2.66	-6.01	3.76	-4.66	19.22
Reliance Tax Saver	ELSS	1737.76	21.83	-4.24	-6.16	5.09	-1.90	19.43
Religare Inv. Equity	Diversified	16.99	14.90	7.27	13.05	13.07	3.47	21.33
Religare Inv. Mid Cap	Midcap	45.46	16.26	1.12	-0.37	6.44	0.58	24.73
Religare Inv. Tax Plan	ELSS	127.84	19.86	3.65	6.37	7.35	1.72	23.52
SBI Bluechip	Large Cap	690.08	16.99	2.23	8.72	12.21	1.92	19.83
SBI Magnum Equity	Diversified	1008.19	48.84	2.14	7.23	7.83	1.80	21.91
SBI Magnum Midcap	Midcap	173.07	26.36	4.96	6.93	10.79	0.20	21.36
SBI Magnum M. Plus	Diversified	972.81	88.32	4.85	5.30	8.46	-1.30	19.28
SBI Magnum Taxgain	ELSS	3866.31	67.00	3.95	4.37	8.75	0.74	19.10
Sundaram Equity Plus	Diversified	99.62	11.39	6.78	4.40	3.42	_	_
Sundaram S. Focus	Large Cap	473.15	89.26	4.22	5.32	4.11	-3.08	12.21
Sundaram S. Midcap	Midcap	1614.32	157.93	1.23	-3.10	4.92	-2.67	22.31
Sundaram Taxsaver	ELSS	1146.86	45.71	-0.56	1.20	5.95	-2.08	15.37
Tata Equity Oppo.	Diversified	434.11	92.09	6.17	9.96	10.18	1.45	19.73
Tata Pure Equity	Large Cap	622.81	112.46	6.10	8.54	9.34	1.52	21.10
Tata Tax Saving	ELSS	119.86	46.64	5.04	6.99	7.22	2.12	20.21
UTI Equity	Diversified	2225.85	63.84	4.21	6.76	9.40	3.45	21.49
UTI Equity Tax Sav.	ELSS	416.12	42.70	3.65	5.09	6.13	-0.51	16.68
UTI Leadership Equity	Large Cap	523.38	17.15	4.79	8.70	8.98	0.59	17.08
UTI Master Plus '91	Diversified	836.42	94.21	4.90	7.81	7.98	1.96	18.10
UTI Opportunities	Diversified	3443.05	32.86	5.32	6.51	9.36	5.22	24.50
UTI Top 100	Large Cap	557.82	31.65	4.04	3.33	6.23	1.47	
Disclaimer : All Mutual Fur	nd Investments	are subject	to market ri	sks the	thove giv	en inform	ation is	of the nast

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.

Bluechip Bulletin 1st to 15th Nov'2013

BHARTI AXA LIFE EXCLUSIVE





BHARTI AXA LIFE MONTHLY INCOME PLAN PLUS



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

Bharti AXA Life Monthly Income Plan Plus is a limited premium payment traditional insurance plan ensuring a guaranteed monthly income plus life insurance Cover

Guaranteed Monthly Income which is Tax Free: You start receiving Guaranteed Monthly Income after the completion of the Premium Payment Term, until Maturity. This income is taxfree. You have the flexibility to choose the Monthly Income you wish to receive, which decides your premium amount

Limited Pay Options: You have the flexibility to choose your policy term from 3 options. The corresponding Premium Payment term and Monthly Income Benefit Period for each policy term as below

Policy Term	Premium Payment Term	Monthly Income Benefit Period*
15 Years	7 Years	8 Years (96 Months)
20 Years	10 Years	10 Years (120 Months)
30 Years	15 Years	15 Years (180 Months)

^{*} The Monthly Income commences after the Premium Payment Term or death of the life Insured. whichever is earlier.

Potential Upside through Bonuses: Non Guaranteed Simple Annual Reversionary Bonuses get accrued to the policy from the end of 1st policy year and get paid out on Maturity or on death. You may also receive non guaranteed terminal bonus either on death or maturity.

Maturity Benefit: At maturity, you receive the total accrued Annual 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)

Life Insurance Benefit: In case of the unfortunate death of the Life Insured, an increased percentage of Monthly Income is payable to the nominee from the next policy month onwards and continues for the next 8, 10 or 15 years depending on the Policy Term option chosen at inception of the policy. This payout is made over and above the Monthly Income payouts made before the death of

The accrued Non Guaranteed Annual Reversionary bonuses and Non Guaranteed Terminal bonus are paid out on death as a lump sum along with the first monthly income installment.

Death Benefit: The Death Benefit payable will be the higher of a) The Sum Assured on Death Plus Non Guaranteed simple reversionary bonuses and non guaranteed terminal bonus paid as a lump sum Or b) 105% of all premiums paid (excluding underwriting extra).

Sum Assured on Death: Sum Assured on Death will be higher of a) 10 times the base Annualised Premium, or b) 1.A multiple of the Sum Assured as given below;

Policy Term	Multiple of Sum Assured
15 Years	165% of S.A upto 44 Years
	150% of S.A above 45 Years
20 Years	140% of S.A for all Ages
30 Years	110% of S.A for all Ages

The Death Benefit after payment of bonuses will be paid on a monthly basis as will be calculated as : Monthly Income on Death = Death benefit / No. of Months.

The nominee has an option to take the above mentioned death benefit as a lump sum. The lump sum shall be calculated as a Net Present Value of future monthly incomes at 8% pa

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. Bharti AXA Life Monthly Income Plan +, UIN: 130N057V01

BHARTI AXA LIFE FLEXI SAVE

A 5 YEAR PAY PARTICIPATING PLAN WITH AN OPTION TO AVAIL 100% BENEFITS DUE IN THE POLICY AFTER 10 YEARS

Bharti AXA Life Flexi Save is a Limited Pay traditional participating Endowment plan c) Annual base premium X 11 Times (for age less than 45 Years) or Annual base premium X with the flexibility to take 100% Maturity benefits due anytime after 10,15 or 20 years, 7 Times (for age 45 Years and above) plus the accrued reversionary bonus and terminal bonus, depending on the policy term. The policy terminates once the benefits are paid to the policyholder

Plan suitable for All: Life's needs and desires grow at every stage. It can be the desire for a bigger house, holiday with your family, buying your dream car or better education for your children. Thus it becomes important that your savings build up the same way your desires do. However, it is most important that your savings are available to you when you require them the most.

Potential upside through Bonuses:

- a) Simple Reversionary Bonus: Non Guaranteed Simple Reversionary bonuses are declared at the end of each year, starting from the first policy year. This bonus gets accrued to your policy and is paid out along with the maturity benefit or Death benefit (whichever is earlier).
- b) Terminal Bonus: Terminal bonus may also be declared, which will be paid out in case of death or Maturity, whichever is earlier

On maturity, the policy holder will get Basic Sum Assured along with Simple reversionary bonus and terminal bonus, (if any).

Death Benefits: In the unfortunate event of death of the life insured, the nominee shall receive the higher of a) Sum Assured, or b) 105% of premiums paid till the date of death, or Premium Modes

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.

- a) You can avail tax benefits u/s 80C on premium paid (subject to a maximum of Rs.1.00.000/-)
- b) Maturity benefits are Tax free u/s 10 (10D)

The tax benefits are subject to change as per the changes in the Tax Laws from time to time. For customers aged 45 years and above the tax benefits are limited.

Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age : 8 Years & 65 Years

Policy Term : 20 Years Premium Paying Term : 5 Years only

Flexi Benefit Period : End of 10 Years to 20 Years

(i.e. option to take 100% of the Maturity benefit

without any penalty)

: A / H / O / M

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

1st to 15th Nov'2013 Bluechip Bulletin



BHARTI AXA LIFE EXCLUSIVE

BHARTI AXA LIFE SECURE INCOME PLAN

A 5 YEAR LIMITED PAY PLAN, WITH GUARANTEED 8% TAXFREE RETURN FOR 10 YEARS

Bharti AXA Life Secure Income Plan is a traditional non-participating 5 year limited pay life insurance plan. This plan provides you with guaranteed monthly income @ 8.00% P.A. for 10 years on the sum assured, plus on maturity you will get the sum assured plus accrued bonuses.

Benefits of Secure Income Plan

- 1. Guaranteed Monthly Income: You start receiving Monthly Guaranteed Income @ 8% of the sum assured P.A. for 10 years after the completion of the Premium Payment Term of 5 years
- 2. Guaranteed Maturity Addition: A fixed guaranteed maturity addition @ 7% of Sum Assured gets added to your policy each year after the completion of premium payment term, until maturity of the policy. These guaranteed additions get paid out either on death or at maturity along with the sum assured.
- 3. Life Insurance Cover: In case of the unfortunate death of the Life Insured, the nominee gets Higher of (Sum Assured plus Guaranteed Additions accrued till date of death) or (105% of premiums paid) or (11 times Annual Base Premium)
- 4. Maturity Benefit: The total payout on maturity is Sum Assured + Total guaranteed Maturity Additions for 10 years i.e. 70%. The Total Maturity Payouts is 170% of the Sum Assured
- 5. Tax benefits: You can avail tax benefits u/s 80C on premium paid (subject to a maximum of Rs 1,00,000). Maturity benefit and Guaranteed Monthly Income are Tax free u/s 10 (10D). Tax benefits are subject to change as per the changes in Tax Laws from time to time.

Basic Eligibility Conditions of the Plan:

Min. & Max. at entry : 3 Years & 65 Years

Maximum Maturity Age : 80 Years

Policy Term & PPT : Term - 15 Years & PPT - 5 Years

Premium Payment Modes : Annual, Semi Annual, Quarterly & Monthly

Pay 5 Years & Create Corpus in 15 Years with Regular Cash Flow for 10 Years							
Entry	Maturity	Taxfree	Yearly	Sum	Guaranteed	Full	
Age	Age	Maturity	Premium	Assured	Income	Term	
(Yrs)	(Yrs)	Corpus			@ 8% P.A.	Life Cover	
		Yr-16	Yr 1 - Yr 5		Yr 6 - Yr 15	Yr 1-Yr 15	
30	45	5,00,000	99,241	2,94,113	23,529	10,91,651	
30	45	10,00,000	1,98,482	5,88,238	47,059	21,83,305	
30	45	20,00,000	3,96,965	11,76,475	94,118	43,66,610	
35	50	5,00,000	1,00,232	2,94,113	23,529	11,02,553	
35	50	10,00,000	2,00,465	5,88,238	47,059	22,05,111	
35	50	20,00,000	4,00,929	11,76,475	94,118	44,10,22	
40	55	5,00,000	1,02,329	2,94,113	23,529	11,25,62	
40	55	10,00,000	2,04,659	5,88,238	47,059	22,51,246	
40	55	20,00,000	4,09,317	11,76,475	94,118	45,02,492	
45	60	5,00,000	1,04,488	2,94,113	23,529	11,49,368	
45	60	10,00,000	2,08,976	5,88,238	47,059	22,98,740	
45	60	20,00,000	4,17,953	11,76,475	94,118	45,97,480	
50	65	5,00,000	1,06,688	2,94,113	23,529	11,73,568	
50	65	10,00,000	2,13,376	5,88,238	47,059	23,47,140	
50	65	20,00,000	4,26,753	11,76,475	94,118	46,94,280	

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 tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan UIN: 130N056V01. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.

BHARTI AXA LIFE AAJEEVAN SAMPATTI

PARTICIPATING WHOLE LIFE LIMITED PAY LIFE INSURANCE PRODUCT

At various stages in life, you assume roles that are in line with your responsibilities. In this How the Plan Works? journey of life, you are key to ensuring that your family is adequately protected.

Hence, Bharti AXA Life brings to you, Bharti AXA Life Aajeevan Sampatti a traditional participating whole life plan with a 10 Years Premium Pay that ensures you a worry-free life with guaranteed payouts and adequate protection until you reach the age of 100 years.

Kev Features:

- ☑ This is a Whole Life Plan gives Lifelong Protection with Premium Payment Term of 10 Years.
- ☑ The policy offers Cash Bonuses (if declared) from end of 6th Policy Year, until Maturity or Death, whichever is earlier.
- ☑ This plan assures Guaranteed* Payouts of 5.5% of the Sum Assured from 11th Year onwards, until Maturity or Death, whichever is earlier.
- ✓ You will get discounts on your premium rate on opting for a Sum Assured of Rs. 4,00,000 or more
- ☑ Life Insurance or Maturity Benefit, the amount equal to Sum Assured.

Eligibility Criteria:

Min & Max Entry Age : Min - 91 Days, Max - 60 Years

Max Maturity Age : 100 Years

Min & Max Sum Assured : Min - Rs.1.00.000/-, Max - Rs.15.00.000/-

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 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. Bharti AXA Life Aajeevan Sampatti UIN: 130N050V01 * Provided all due premiums are paid. In case of paid up policies, the Guaranteed Payout will be payable based the paid up sum assured.

Example 1: Mr. Srivastav aged 40 Years decides to buy Bharti AXA Life Aajeevan Sampatti Policy for a Sum Assured of Rs. 10,00,000/-, His LIFETIME Income will be as follows:

: 40 Years Age at Entry

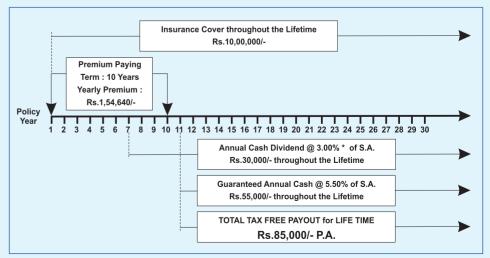
Yearly Premium : Rs. 1,54,640/- for 10 Years. i.e. upto age 49 Years

Cash Bonuses @ 3.00% * : Rs. 30,000/- from age 46 Years throughout the LifeTime # Guaranteed Payouts @ 5.5% ** : Rs. 55,000/- from age 50 Years throughout the LifeTime #

Death Benefits : Rs. 10,00,000/- throughout the LifeTime #

TOTAL TAX FREE PAYOUT : Rs. 85,000/- every year throughout the LifeTime from age

51 Years



- * Cash Bonuses is non-guaranteed and depends on the Company's Performance. For illustration purpose assumed Cash Bonuses @ 3.00%.
- ** Guaranteed Payouts are paid provided the policy is in-force. # Till age 100 Years

Bluechip Bulletin 1st to 15th Nov'2013

BLUECHIP OFFICES IN INDIA



ANDHRA PRADESH		MAHADASHTDA	
Hyderabad		MAHARASHTRA Mumbai	
Ameerpet : G-3, Srinivas Plaza, Below Allahabad Bank, 6-3-850/3, Ameerpet Dilsukh Nagar : 18-97/G10, Rajnigandha Apartments, Chaitanyapuri 'X' Road	Tel: 6675 5912 / 2341 8415 Tel: 6588 5592 / 2405 6548	Airoli : Shop No. 31, Balaji CHS, Plot No. 34/35, Sector-5, Near Petrol Pump Ambarnath (E) : 1A, Pratibha Apts, Opp Y.C. Open Theatre, Shivaji Chowk	Tel: 2779 5341 / 2779 0174 Tel: 260 7328 / 260 7155
Habsiguda : H. No. 7-71/9/A, Shilpa Residency, Beside Swathi Restaurant, Street-8	Tel: 6569 2537 / 2715 0811	And- 7Bunglow: 15, Shivam Shop. Centre, Mezzanine Flr, Next to Bon Bon Shoes, J.P. Road	Tel: 2634 9477 / 2631 5566
Himayat Nagar: 3-5-907/B Himayat Nagar Circle, Next to B.P. Petrol Pump	Tel: 6610 0524 / 2322 1308	And- Lokhandwala : Shop-93, Kamdhenu Shopping Arcade, Swami Samartha Nagar	Tel: 2634 5957 / 2637 5483
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	Tel: 6462 7297 / 2713 0938 Tel: 2306 1646 / 2316 1959	And- Marol : Shop-2, Gr. Flr, Dreamland Apartments, Military Road And- Takshila : Shop-5, Takshila Building No.5, Mahakali Caves Road	Tel: 2920 8134 / 2925 6912 Tel: 2821 4787 / 2821 4814
Malkajgiri : H.No. 23-74 / 1, 1st Floor, R.K. Nagar, Malkajgiri	Tel: 6452 7751 / 2724 1677	Andheri (E) : Shop-12, Vasant Villa, 23-S.N. Road, Opp Jaslok Sweets, Near Station	Tel: 2683 5952 / 2684 1552
Marredpally : H.No. 10-2-199, 1st Floor, Nehru Nagar, Opp. HDFC Bank	Tel: 2771 0998 / 2771 0996	Andheri (W) : Shop-2, Bidiwala Apartments, Dawood Baug	Tel: 2678 1742 / 2678 1781
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	Tel: 6452 0039 / 2351 2034 Tel: 2283 1471 / 2283 1472	Andheri-IRLA: Shop-34, Viral Shopping Centre, S.V. Road, Opp Shopper's Stop Badlapur: 2, Mathura Apartment, Near Maruti Mandir, Gandhi Chowk	Tel: 2671 1502 / 2623 6502 Tel: 269 0957 / 291 0594
Nacharam : H.No. 9-130, Shop No. 1 & 2, 1st Floor, H.M.T. Nagar	Tel: 2717 7708 / 2717 2357	Bandra (West) : 23/A, Gopal Mansion, Gurunanak Road (Station Road)	Tel: 2640 5564 / 2641 2422
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	Tel: 2453 0141 / 2453 0200 Tel: 6620 4188 / 2789 3199	Bandra - Pali : 2/21A, Maheshwar Ganga, 30th Rd, Pali Naka,Opp. Costa Coffee Bandra Mt.Mary : Shop-3, Royal Crest, St. John Baptist Road	Tel: 2655 8399 / 2640 0982 Tel: 2643 2158 / 2643 2147
Shivam Road : 2-2-647/A/88/11, Saibaba Nagar Colony, Shivam Road, Bagh Amberpet	Tel: 2742 0067 / 2742 0068	Bhandup (W) : C/97, Station Plaza, Station Road, Opp Hotel Bageecha	Tel: 2566 2064 / 2566 7156
Vanasthalipuram : Plot No. 5, MIG Phase-1, Near Rythu Bazaar, Vanasthalipuram	Tel: 6458 3978 / 2411 0341	Borivali (E) : Shop - 4, Shreeji Arcade, M. G. Road	Tel: 2892 5480 / 2893 4304
Guntur: Sri Mattupalli Complex, 1st Flr, D.No. 6-19-48&49, Main Road, Arundelpet Kakinada: Door No. 1-9-24, Sriram Nagar, Besides SBI Bank, Kakinada	Tel: 663 2526 / 224 0530 Tel: 236 6943 / 236 6944	Borivali (W) : No: 32, Gr. Flr, Gora Gandhi Apartments, Near Railway Station Bori-Saibaba : 2B, Estee Apartments, Next to Gurudwara, Sai Baba Nagar	Tel: 2895 1548 / 2895 7025 Tel: 2862 0403 / 2862 0406
Karimnagar : 2-6-299, Shop-7, A.K. Estates, Besides Manair Hotel, Opp. Axis Bank	Tel: 224 9910 / 224 9911	Bori-I.C.Colony: Shop No.6, Aashiana Bldg, Opp Kinny's Corner, Borivali (W)	Tel: 2891 8594 / 2895 2352
Khammam : 8&9, D.No.10-2-73, 1st Flr, Professional Plaza, Bus Depot Road Nellore : H.No.16-1-324, 1st Flr, Swathi Complex, Trunk Road, Nr Gandhi Statue	Tel: 235 316 / 245 316 Tel: 234 0260 / 235 0260	Byculla : BC-180, Shop-7, Jain Park, Opp Khilafat House, Motisha Love Lane	Tel: 2370 3247 / 2370 3248
Rajahmundry: 6-6-1, Opp Bank of Maharashtra, T Nagar, Vadrevuvari Street	Tel: 665 1987 / 246 8601	Chembur : 6-A, Gr Flr, Saideep Commercial Premises, N. G. Acharya Marg Coloba : 2, Gr Floor, 17/A-Meghji Parbat Bldg, Indumati Sakrikar Marg	Tel: 2521 2912 / 2521 0676 Tel: 2202 2330 / 2202 2335
Tirupathi : 12-3, 328&329, 1st Floor, Near Nalukal Mandapam, Tilak Road	Tel: 225 0056 / 225 0057	Dadar (E) : Shop No.34, Gurudwara Building, Dr. Ambedkar Road	Tel: 2413 7451 / 2416 3350
Vijayawada : No.2, Above Bhaskar Studio, Door No. 39-1-47, Labbipet, M.G. Road Gajuwaka : 7-16-43/1, 1st Flr, Above SBI ATM, Palla Street, Old Gajuwaka Junction	Tel: 662 2355 / 248 2423 Tel: 254 5316 / 254 5319	Dadar (W) : Shop No - 6, Gr. Flr, Ram Kunj, Ram Maruti Road Extension	Tel: 2438 6887 / 2432 4897
Vishakapatnam: 2&16, Gr. Floor, Bharat Towers, 47-3-28/1, Dwarka Nagar, 5th Lane	Tel: 645 6512 / 301 2608	Dahisar (E) : C-2, Gr. Flr, Shiv Shakti Complex, Near Manav Kalyan Kendra Dombivali (E) : 15, Gr. Flr, Saroj Arcade, Behind Kamat Medical, Station Road	Tel. 2896 1471 / 2828 3234 Tel: 286 1963 / 286 0698
Vizianagaram: H.No.6-8-29, 1st Floor, Satya Kanchana Complex, Opp. SBH Bank	Tel: 229 177 / 229 277	Dombivali (W): Shop No. 48, Everest Shopping Centre, M.G. Road	Tel: 248 1754 / 248 1764
Warangal : 5&6, Mayuri B.V.S.S Complex, Mun. No. 5-9-36&37, Lashkar Bazaar, GUJARAT	Tel: 666 4436 / 254 4058	Fort : 5A/105, Mumbai Samachar Marg, Fort	Tel: 2265 9033 / 2265 9034
Ahmedabad		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	Tel: 2102 0876 / 2102 0118 Tel: 2384 0027 / 2382 1327
Gandhi Nagar : Shop-111, Megh Malhar Complex, Opp Vijay Petrol Pump, Sector - 11	Tel: 2324 2004 / 2324 2005	Goregaon (W): 41/G2, No. 2, Chandan Villa, Jawahar Nagar Road No. 6	Tel: 2878 2423 / 2878 2428
Mani Nagar Shop-6, First Floor, Krishna Avenue, Gopal Chowk, Mani Nagar Paldi Shop-8, Abhinav Arcade, Next to BOB, Nr Congress Bhavan, Pritam Nagar	Tel: 2543 0026 / 2543 0062 Tel: 2658 5642 / 2658 5643	Kalyan (W) : Shop No. 4, Om Krupa, Zunzhar Rao Nagar, Station Road	Tel: 231 1482 / 231 8132
Baroda : Shop-4, Gokulesh Complex Below HDFC Mutual Fund, R.C.Dutt Road	Tel: 232 3018 / 232 3021	Kaly-Khadakpada : 16, Amrut Park, Behind Bank of Maharashtra, Khadakpada Kandivali (E) : 2, Cristen Lone, Opp Shivam Sundaram Hotel, Thakur Complex	Tel: 230 1915 / 230 2939 Tel: 2870 9820 / 2870 3081
Gandhidham: Plot No. 15, Sector-9A, Shop-19, Rajdeep Avenue, Opp. Dena Bank	Tel: 222 391 / 222 719	Kandivali (W) : C/16, Jethwa Nagar, V.L. Road, Near Kandivali Railway Station	Tel: 2808 1997 / 2801 5033
Mehsana : GL-7, Apollo Enclave, Opp Simandhar Jain Temple, Modhera Char Rasta Rajkot : 320, Shivam Complex, 1st Flr, Above Bata Showroom, Dr Yagnik Rd,	Tel: 230 704 / 230 706 Tel: 246 5427 / 246 5428	Khar (W) : Office No.1, Shanti Niketan, Khar Danda Rd, Near Camy Wafers	Tel: 2604 3052 / 2604 3054
Surat : M-439, Prime Arcade, Near Sahaj Super Store, Anand Mahal Rd, Adajan,	Tel: 273 1402 / 273 1403	Koparkhairane: Shop-38, Mahavir Bhakti Apts, Sector-15, Opp D'Mart Kurla-Nehrunagar: Shop-1, Bldg, No.53, Akashdeep CHS, Nehru Nagar	Tel: 2755 0649 / 2755 0651 Tel: 2529 0431 / 2529 0432
Vapi : Shop-2, Tirupati Plaza, Challa Rd, Opp Mar Thomas English School KARNATAKA	Tel: 645 3337	Lower Parel : Shop-12, Pruthvivandan Soc., Near N.M.Joshi Marg Police Station	Tel: 2307 6953 / 2307 5731
Bengaluru		Mahim : 3, Buildarch Terrace, Shitala Devi Temple Road, Next to BPL Gallery	Tel: 2444 6963 / 2444 3393
Banashankari : 245, Cellar Flr,7th 'X' 6th Block, Kamakya Theatre Banashankari III Stage		Malad (E) : 4, Diamond Plaza, Laxmi Narayan Shopping Centre, Poddar Road Malad (W) : 39, Shantinath Shopping Centre, Near Dena Bank, S.V. Road	Tel: 2880 4509 / 2880 4510 Tel: 2881 7579 / 2882 3974
	Tel: 2648 2880 / 2648 2881 Tel: 2242 3777 / 2660 8777	Malad -Evershine : Shop-1, Gyan Prem, Next to National Dairy, Evershine Nagar	Tel: 2888 3281 / 2888 3710
Basavangudi : No 107, Shop-4, 1st Floor, Gandhi Bazaar, Shankar Mutt Road Basaveshwara Nagar : 564, First 'A' Cross, 4th Block. Near Post Office.	Tel: 3292 1962 / 4153 5692	Matunga : D.M. Jain Chawl, Bhavanji Arjun Khimji Road, Opp. Sarada Bhavan	Tel: 2412 8399 / 2411 8033
BTM Layout : No.112, 9th Main, I Flr, 1st Cross, Vysya Bank Colony BTM 1st Stage	Tel: 2678 3744 / 2678 3752	Mira Road : C-18, Shanti Enclave, Opp. Railway Stn., Nr. Shanti Shopping Centre Mulund (E) : Shop No.2, Gr Flr, Patel House, Off Lokmanya Tilak Road	Tel: 2812 4947 / 2812 4973 Tel: 2163 4442 / 2163 6430
Indira Nagar : No 530, 16th Cross, Indira Nagar II Stage, Next To UCO Bank Infantry Road : No.25, 2nd Flr, Grace Mansion, Left Wing, Behind Vijaya Bank	Tel: 2520 2939 / 2520 3739 Tel: 4113 0952 / 2286 0704	Mulund (W) : Office No.20, Ground Floor, Patil's Sainath Plaza, J.N. Road	Tel: 2560 5102 / 2569 3938
Jayanagar : F/19C, Lucky Paradise, 1st Floor, 22nd Cross, 8F Main, III Block	Tel: 2653 3751 / 2653 3752	Nerul (East) : Shop-19, Sector-15, Om Surya CHS, Opp Railway Station	Tel: 2772 3175 / 2772 3975 Tel: 2748 2969 / 2748 2896
Kammanahalli : No.23/2, 1st Flr, Kammanahalli Main Rd, Next to Vinayaka Temple	Tel: 2580 5627 / 2580 5628	Panvel : C-3, Sai Deep CHS, Plot No.74/85, Sector-10, Opp. CIDCO Garden Santacruz (W) : B-11, Nirmala Niketan, Citi Bank Compound, S.V. Road	Tel: 2600 0093 / 2605 4020
Koramangala : No.3, Gr. Flr., 1st Cross, Venkatapura Main Road, Nr Police Quarters Malleswaram : No.60, Between 5th & 6th Cross, Sampige Road	Tel: 6568 0635 / 6568 0636 Tel: 2356 1500 / 2356 1501	Santa - Kalina : 2, Collectors Chawl, Old C.S.T. Rd, Nr. Geeta Vihar Hotel, Kalina Village	Tel: 2666 3597 / 2666 3670
Marathalli : No.547, Gr.Flr, 1st Cross, Ward No.22, Near Kalamandir, Chinnapanahalli	Tel: 6452 1732 / 6452 1866	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	Tel: 2388 5106 / 2381 4365 Tel: 2537 6719 / 2537 6187
Vijayanagar : No.826/A, 5th Main Road, Vijaya Nagar	Tel: 2310 0101 / 2310 0104	Th -Hari Niwas : Shop - 20, Monalisa Shopping Complex, Hari Niwas Cirle	Tel: 2538 0320 / 2538 0321
Yelahanka : 1, Cellar Flr No.99, 1st A Main Rd, A-Sector, Yelahanka New Town Ballary : No.107, Ward-18, 1st Flr, Durgamma Gudi Circle Main Road	Tel: 2856 5346 / 2856 5347 Tel: 254 615 / 254 652	Th -Kolbad Road : Shop-4, Gr Flr, Rajshree Tower, Near Pratap Cinema, Kolbad	Tel: 2547 7305 / 2547 7310
Belgaum : 02, Annapurna Krupa Complex, Khanapur Rd, Nr Doddannawar Petrol Pump		Th -Vartak Nagar : Shop-31, S/1, Vedant Commercial Complex, Pokhran Road No.1 Th -Vasant Vihar : Shop No-17, 1st Flr, Amrapali Arcade, Vasant Vihar	Tel: 2588 1451 / 2588 1452 Tel: 2173 0446 / 2171 2295
Bijapur : Ward-02, Cts No.400, Gr. Floor, Below M.S. Halkatti Fire Works Dealer		Vasai Road : Office-A/107, Lawrence Trade Centre CHS, Navghar, Station Road	Tel: 233 6086 / 233 6087
Davangere : No. 57/6, First Floor, AVK College Road, Opp Halemane Hotel Dharwad : BS-01, Dharwad Trade Centre, Opp. Damodar Complex, Mahaveer Marg	Tel: 270 252 / 270 253 Tel: 244 6091 / 244 6092	Vashi : Office SS-IV, Krishna Nivas, Sector-2, Opp. CIDCO Office	Tel: 2782 1286 / 2782 0587
Gulbarga : BF-03/04, 10-1/13&4, Jajee Shopping Centre, S.B. Temple Road	Tel: 226 702 / 246 702	Vikhroli (W) : Shop-4, Ground Floor, Narendra Bhavan, Station Road Vile Parle (E) : Shop-4, Neminath Apts, Kambliwadi, Opp to Railway Station	Tel: 2579 5096 / 2578 8336 Tel: 2618 6302 / 2663 1590
Hassan : Old No.1874, New AR N0.663, Gr Floor, City Point Complex Hubballi : K.A. Kalburgi Complex, C.T.S No 479/2B Club Road	Tel: 232 922 / 232 433 Tel: 235 4255 / 235 4266	Vile Parle (W): 1/B, Sangam Arcade, Vallabhbhai Road, Opp. Railway Station	Tel: 2615 3174 / 2615 5572
Hubballi : K.A. Kalburgi Complex, C.T.S No 479/2B Club Road Mysuru : No.266/1, Vigneshwara Complex, 16th Main, 5th Cross, Saraswathipuram	Tel: 254 6607 / 254 6608	Virar : 108, 1st Flr, Kapadia Commercial Complex, Nr Virar Railway Stn, Gaothan	Tel: 250 4566 / 250 4567
Shimoga : F-02, 'Pratap Arcade', Jail Road, Jail Circle, Shimoga	Tel: 227 660 / 227 661	Pune Aundh : Shop-3, Omkar Complex, Opp Ambedkar Vasahat, Medipoint Hosp. Rd	Tel: 2729 7004 / 2729 7006
Udupi : 10-1/58/E-10, Shyam Complex, Maruthi Veethika Road, Udupi KERALA	Tel: 252 1929 / 252 1797	Bibvewadi : 2, Krishiratna Parijat CHS, Opp. Vasantbaug Soc., Bibvewadi Road	Tel: 6401 9082 / 2422 8228
Cochin		Camp : Shop-24, Gr. Floor, East Street Galleria, Post Office Bldg., East Street	Tel: 6400 0199 / 2633 1733
Angamaly : No. 19/137, 1st Floor, Adam Square, Near ICICI Bank	Tel: 245 3526 / 245 3527	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	Tel: 6612 5436 / 2745 5107 Tel: 6529 6404 / 2539 4884
Ernakulam : 39/4967, H-2, Basement, Usnaz Towers, Church Landing Rd, Palli Mukku Muvattupuzha : VIII - 260 / B6, 1st Floor, Amritha Towers, Above ICICI Bank	Tel: 235 0044 / 235 0045 Tel: 281 3996 / 281 3997	Nigdi : D-16, Shri Sant Tukaram Vyapari Sankul, Sector-24, Pradhikaran	Tel: 2764 0668 / 2765 0667
Palarivattom : 35/1015-C10, Gr. Flr, Veeyam Towers, M.K.K.Nair Rd, Opp Axis Bank	Tel: 234 0160 / 234 0161	Sadashiv Peth : 1641/1, Gr. Flr, Madhav Heritage, Opp Hira Photo Studio, Nr Jijamata Bank	Tel: 6520 9775 / 2432 1361
Trivandram	T-1, 262, 7211 /262, 2211	Sinhagad Rd : 11, Gr. Flr, Kautilya Bldg., S.No.17/01/01, Anand Nagar, Hingane Khurd Ahmednagar : Shop No. G-23, Mauli Sankul, Savedi Road	Tel: 2434 5013 / 2434 5313 Tel: 242 2901 / 242 2902
Atingal : V.R.Bldg, AMC X11/Door 857, Near Syndicate Bank, Katchery Juntion Pattam : T.C. 2/3302 (4), Near Govt. Model Sec. School for Girls, Pattam,	Tel: 262 7211 / 262 8211 Tel: 244 6311 / 244 6312	Baramati : Shop-1, Dhole Complex, Next to Sanghvi Township, Bhigwan Road	Tel: 224 373 / 224 374
Calicut : 5/3412-D, Shoba Towers, Opp Asma Towers, Below IOB, Mayoor Road	Tel: 272 7724 / 272 7725	Jalgaon : G-13/16, J.T. Chamber, Court Chowk, Opp. G.S. Ground	Tel: 223 3589 / 223 3590
Kannur : Door No.TV 33/363M, Grand Plaza, Above ICICI Bank, Fort Road	Tel: 276 4181 / 276 4182	Kolhapur : 517/2, 'E' Ward, New Shahupuri, "Gemstone", Near Central Bus Stand, Karad : Shop-6, Gr. Floor, P.C Corner, 123/B, Budhwar Peth, Station Road	Tel: 266 7767 / 661 4779 Tel: 226 202 / 226 203
Kasaragod : Door 442-A10 & A26, Aramana Arcade, Bank Road, Near Axis Bank Kollam : 9/1730/259-A, Thankam Complex, Residency Rd, Opp ICICI Bank	Tel: 231 431 / 231 432 Tel: 275 3001 / 275 3002	Nagpur : G-13, Dharampeth Towers, West High Court Road, Dharampeth	Tel: 663 1983 / 663 1984
Kottayam : VIII/594-B1&B2, Ancheril Complex, Nastri Rd, Nr St. Joseph School	Tel: 256 9750 / 256 9751	Narayangaon : Shop - 3, Sawaleram Market, Pune – Nashik Road	Tel: 245 025 / 245 026
Kunnamkulam: No.15/54, 1st Flr, U Brothers Bldg, Guruvayoor Rd, Near UBI	Tel: 522 3509 / 522 3510	Nashik : Shop-18, Gr. Flr, Kapadia Commercial Complex, Opp. JanLaxmi Bank (HO) Ratnagiri : B-16, Shankheshwar Heritage, Arogya Mandir, Opp. Hotel Carnival	Tel: 250 5181 / 250 5182 Tel: 271 701 / 271 702
Manjeri : Door 851-DE, Shifa Complex, 1st Floor, Court Rd, Above ICICI Bank Mavelikara : 257/C, Dubai Tower, Ground Floor, Near ICICI Bank	Tel: 276 1124 / 276 1125 Tel: 234 4495 / 234 4496	Sangli : Basement B-2, Shiv Pavillion, Ram Mandir Chowk	Tel: 232 5256 / 232 5257
Ottapalam : V.T.M. Arcade, 1st Floor, Opp. N.S.S. Training College, T.B. Road	Tel: 224 7366 / 224 8227	Solapur : Shop - 7, Lokhandwala Vihar, Hotgi Road	Tel: 260 2080 / 260 2081
Pala : No. XVIII/240 (14), 1st Flr, Pendanathu Plaza, Behind ICICI Bank	Tel: 221 020 / 221 080	NEW DELHI / N.C.R. / PUNJAB New Delhi	
Pallakkad : 40, 1st Floor, Mangalam Tower, T.B. Rd, Opp to Town Bus Stand Pathanamthitta : No.31/8, Gr. Flr., Thattavara Complex, Near St. Peters Church	Tel: 250 4440 / 250 4441 Tel: 232 0613 / 232 0614	Dilshad Garden: Shop-3, Pocket-H, Flat No.97A, Dilshad Garden	Tel: 4151 0297 / 4151 0298
Payyanur : Room No. XXX830A19, Perumba Shopping Centre, Perumba	Tel: 203 490 / 205 390	Dwarka : Shop-24, 1st Floor, D-978, Palam Extension, Sector-7, Dwarka	Tel: 4346 4463 / 4346 4464
Thalaserry : Shop-44/2292, Pilakandy Plaza, A.V.K. Nair Road Thirwyollo : 160/155 Mars Complex M.C. Road Near HDEC & ICICI Bank	Tel: 232 4177 / 232 3177	Janak Puri : Shop -35, B-Block, Community Centre, Next to Mahatta Tower Kalkaji : LGF-3, F-7, Kalkaji, Main Road, Next to Dena Bank	Tel: 4157 9598 / 4157 9599 Tel: 4181 2046 / 4203 2065
Thiruvalla : 160/155, Mars Complex, M.C. Road, Near HDFC & ICICI Bank Thrissur : 29/164/Sh-30, Suharsha Towers, 1st Flr, Round North Shornur Road	Tel: 263 0123 / 263 0124 Tel: 232 5570 / 232 5571	Karol Bagh : 10185-A, Arya Samaj Rd, Next to Dhanlaxmi Bank, Karol Bagh	Tel: 4145 2085 / 4145 2086
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Malda

Siliguri

Dibrugarh

Guwahati

Maligaon

C-12, 3rd Street, Central Park, City Centre, Durgapur

Holding No. 305, Maligaon Chariali, Near UCO Bank

2, Gr. Flr, 76/A, Sobomangola Pally, Monaskamona Rd, Opp HDFC Bank

2nd Flr. M/s Bagra Real Estate (P) Ltd. Rooms of Kartick Para

'Rainigandha' Gr. Flr. 15 Sriram Colony Main Rd. Nr. LIC Bldg. Sevoke Rd.

1st Flr, Tarani's Bldg, Near BOB, Lachit Nagar Chariali, G.S.Rd, Ulubari

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Noida	: Shop -101, Block-II, Ganga Shopping Complex, Sector-29, Noida	Tel:	435	9083 / 428	1969
	: 130, 1st Flr, S.G. Shopping Mall, Near Vegetopia Restaurant, D.C. Chowk			7 4571 / 4207	
Chandigarh	: SCO No. 373-374, Cabin No.3, 1st Flr, Near HDFC Bank, Sector-35 B TAMIL NADU	Tel:	461	0500 / 461	0501
Chennai					
	: No-79, Karuneegar Street, Adambakkam			5 1285 / 2255	
-	: 18-A, 1st Flr, 3rd Cross Street, Above Kasthuribai Nagar Post Office			5 5931 / 2445 7 2782 / 2657	
	: 41, D.No.75, Chota Plaza, Mounaswamy Madam Street, Ambattur O.T. : X-42, Sindur Shopping Complex, II Avenue, Next to Ayappan Temple			7 2782 / 2657 9 2813 / 2619	
	: 1, No 499, 3rd Avenue, Opp. SBOA School, Anna Nagar West Extn.			5 2490 / 2615	
	Old No.35, New No.32, 1st Flr, Aziz Mulk 1st Street, Thousand Lights	Tel:	2829	3343 / 2829	3353
Arumbakkam	: 25, No.PC 26, Water Tank Road, MMDA Colony, Arumbakkam	Tel:	2363	3 4842 / 2363	4843
_	: No. 31/33, 1st Flr, Anjugam Nagar, 2nd Street, Opp. Kasi Theatre			1 7011 / 2471	
	: Shop-3, D.No.21, OCF Road, Gandhi Nagar, Nr. Meenakshi Theatre			3 3522 / 4332	
	: No.69, Radha Nagar Main Road, Opp Shri Muruga Thangamaaligai			5 5936 / 2265	
	: 55/56, F-16, 1st Flr, Akshaya Plaza, Aditanar Salai, Opp. Egmore Court : No.360, 32nd Street, 6th Sector, K.K. Nagar			I 3488 / 2841 I 6722 / 2474	
_	Shop G-11, Door No.186-187, Alsa Tower, Poonamallee High Road			1 1432 / 2661	
	: 1st Flr, Old No.3, New No.8, Shop No.10&11, 4th Main Rd, UI Colony			2 8200 / 2372	
Mandaveli	: New No.226, Old No.171/2, R.K. Mutt Road, Above Canara Bank	Tel.:	2462	2 0701 / 2462	0702
Mugappair	: 113/95, Dollar Plaza,, Near SBI Bank, Mugappair West	Tel:	2625	5 1726 / 2625	1727
	Shop No.4, 17/13, College Road			1 7594 / 2224	
	bet: 3, 1st Flr, P M's Complex, Old No.448/B, New No.974/B, T.H. Rd.,			5 0013 / 2595	
	: Door No.1, Maraimalai Addikal Street, Muthtamill Nagar, Next to IOB : Door No.77/2, Ground Floor, Broadway			3 1053 / 2248 5 8382 / 2526	
	: 4, 1st Flr, 2/1, Chelliamman Colony, Opp. SBI ATM, Paper Mills Road			1 1215 / 2671	
	: 1st Floor, No.265, Trunk Road, Above Apollo Pharmacy			2 5341 / 2482	
Poonamallee	: No.54, Shop-7, (West To East), Trunk Road, Next To Poonamallee Court	Tel:	2627	7 3031 / 2627	3032
Purasaivakkam	: Shop-B2, Eswari Palace Arcade, No 59, Tana Street	Tel:	2661	1 2657 / 2661	2658
•	: Shop-67, Jones Road, Opp. Karnishwarar Temple Theppakulam			1 0398 / 2381	
_	: New No. 36, Sree Building, Sarojini Street			8633 / 2435	
	: 41, Gandhi Road, Tambaram West			5 1402 / 2226 7 1686 / 2457	
-	: New No.25, Old No.6/1, South Mada Street : 33, Nallathambi Mudali Street, Triplicane			7 1686 / 2457 1 3245 / 2844	
•	: 2/19, 2nd Main Rd, Venkatasubramanian Nagar, Opp. Bus Stop			5 4525 / 2486	
	: Door No.1, Plot No.35, 12th Cross Street, Dhandeeswaram Nagar	Tel:	2243	3 2067 / 2243	2068
West Mambalan Coimbatore	n : A&B, 1st Flr,37-B/1, Arya Gowda Rd, Opp West Mamabalam P.O.	Tel:	2471	1 6145 / 2471	6149
	: 124, 1st Flr, Thendral Complex, D B Rd, Opp to Sri Ratna Vinayakar Temple	Tel:	254	5474 / 254	5475
	m : New No.448, Gounder Complex, 1st Floor, Trichy Road			4990 / 231	
Trichy					
	: 16, Vignesh Aradhana, Shop No 5&6, 1st Floor, Shastri Rd,Thennur			2153 / 274	
	: 2/185, Gandhi Salai Main Road, Kailash Nagar, Kattur			2005 / 253	
	: 26, New No.91, Dr. Chockalingam Tower, New Agraharam : 158-A, Parimalam Complex, Mettur Road, Near New Bus Stand			4820 / 242 9984 / 226	
	Shop-30, 1st Flr, Kannadiar Street, Nr. Kannadiar Vinayagar Temple			270 / 221	
	: Shop-24, Gr. Flr, Perrys Plaza, 999 Kovai Road, Karur			881 / 241	
Kumbakonum	: 26-A, Nageswaran East Street, Next to Vasan Eye Care Hospital	Tel:	242	3631 / 242	3632
Madurai	: New No.25, Old No.9A, 1st Flr, Karpaga Complex, Goodshed Street	Tel:	234	8655 / 234	9655
	: Gr.Flr., Southa Tower, Nagarcoil Trivandrum Main Road, Pummum			526 / 274	
•	: N.S.R. Complex, No.1/A, 1st Flr, STP Mani Nagar, Gandhi Nagar P.O.			574 / 251	
	: No.146-2C, New Scheme Road, Opp ICICI Bank, Pollachi : 17/A, Gr.Flr, Sri Velayudum Complex, Natesan Nagar		226	124 / 224 4127 / 226	124 4128
•	: 880/3, Gr. Flr, Rajeswari Towers, Thenkasi Road			020 / 232	
	: 36/6, Athvida Asramam Rd, Upstairs Paalam Book Stall			5405 / 233	
Thanjavur	: 1263/1, 1st Flr, South Main Street, Upstairs Bharathamatha Book Depot	Tel:	278	571 / 278	572
Tirunelveli	: 142/5, Sri Balaji Arcade, Trivandram Rd, Murugankurichi,Palayamkottai	Tel:	257	6194 / 257	6195
-	: B-5&6, 'K.M. Towers', Chellapapuram, 1st Street, Kangayam 'X' Rd.			1101 / 243	1102
Vellore	: Shop-9, Lakshmi Talkies Complex, 26, Officer's Line, Krishna Nagar WEST BENGAL / ASSAM / ORRISA	Tel:	221	6772 / 221	6773
Kolkata	WEST DENGTE / ROSKM / ORRISA				
AJC Road	: Shop-10, 2nd Floor, Eden Terrace, Tarakdutta Road, Beckbagan	Tel:	2289	9 1775 / 2289	2322
Barasat	: City Heights, 1st Flr, 40/C Jessore Road (South), Duckbanglow More	Tel:	2584	1 5502 / 2584	5503
•	: G-6, Upasana Apts, 98(56), S.N. Banerjee Road, Barrackpore			3 3338 / 2594	
•	: Nirmal Apartments, Opp Axis Bank, 48 Baruipur, Kulpi Road			3 0374 / 2423 2 0376 / 2409	
	: Merlin Estate, Flat-4, Gr. Flr, 25/8, D.H. Road, Behala : 1st Flr., Holding No.208/101/1, Mohalla-Chatagoli, Bunokali Tala			3 9376 / 2498 0 <mark>0278 / 268</mark> 0	
	: 86, Ground Floor, Durga Nekat, Dr. Sundari Mohan Avenue			9 6787 / 2289	
	: Shop-15, Gr. Flr, Bia Merlin Chambers, 18-British Indian Street			1 7350 / 2231	
Dum Dum	: 105/3, Dum Dum Road, Seal Colony, Near St. Mary's School	Tel:	2513	3 5005 / 2513	5856
	: 1&2, Gr. Flr, Maa Ashirwad Bldg, 403, Ramkrisha Nagar, P.O.Lashkarpur			3 5382 / 2428	
_	: 176-B, Sree Ganesh Apts, Harish Mukerjee Rd, P.S. Kalighat			5 4630 / 2486	
	: 88/1, Abani Dutta Road, Howrah			5 2405 / 2666 5 6811 / 2420	
	: 32/5, Gariahat Road (South), Behind United Bank of India, Jadavpur, : P-905, Lake Town, Block 'A') 6811 / 2429 1 5404 / 2534	
	: 56/74, N.S.C. Bose Road, Mouja Chandpur, Near Mun Mun Jewellers			+ 3404 / 2334 9 6491 / 2499	
	: CB - 68, Sector - I, Salt Lake			1 2461 / 2334	
Shyam Bazar	: 1/1, Ballav Street, Opposite to Baghbazaar Bata, Shyambazar	Tel:	2533	3 6411 / 2533	6412
Burdwan	: Gopal Bhavan, Gr. Flr, Room No.5, 39/37A, Parbirhata Sreepally, G.T.Rd	Tel:	264	7835 / 264	7814
	Company and the second of the Company and the	70.1	15	2116/25	

Nagaon : C/o, Mr. Imran Hussain, ADP Road, Christian Patti, Nr Church Field Tel: 232 159 / 232 163 Plot No. 4848, At Caltex Chaak, Uma Shankar Bazar, P.O. Turang Tel: 214 148 / 9238100905 Angul Tel: 253 1069 / 253 0237 neswar: 37&38, Ground Floor, Janpath Tower, Ashok Nagar, Unit -II 4, 1st Floor, Sumitra Plaza, Near Badambadi Bus Stand Tel: 232 3440 / 232 3441 Cuttack Rourkela : 5, Plot 290, J.B.S. (New) Complex, Udit Nagar, Near Police Station Tel: 250 0390 / 250 0391 BIHAR / CHATTISGARH / JHARKHAND Gava H.No. 178, Ward No. 4A/19, Above A-One Flex, Bata More Tel: 222 0396 / 222 0398 Tel: 221 6203 / 221 6204 : 3007, 3rd Floor, Grand Plaza, Fraser Road, Dak Bunglow Road Patna Bhilai Shop-13, 2nd Flr. Chouhan Estate, Supela, G.E. Road Tel: 645 5001 / 645 5002 Bilaspur 208, 1st Flr, Land Mark Complex, Karbala Road, Old Bus Stand Tel: 220 786 / 220 787 Raipur 7, Gr. Flr, R.C. Tower, Opp New Bus Stand, Pandri Tel: 244 6058 / 244 6059 Tel: 230 0520 / 230 0550 Shop No.7, Ground Floor, Balaji Majestic, Mithu Road, Bank More Jamshedpur 5/1, 1st Floor, Millenium Tower, R-Road, Bistupur Tel: 231 7381 / 231 7382 Ranchi 2&3, Ground Floor, Regent Plaza, H.B. Road, Tharpakhana Tel: 221 1505 / 221 1478

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