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(1st to 15th Dec'2016)

Toll Free Helpline : 1800-22-6465

Issue - 13

INVESTMENT OPTIONS FROM HDFC

HDFC SL PROGROWTH FLEXI

A UNIT LINKED INSURANCE PRODUCT WITH LIFE INSURANCE COVERAGE

HDFC SL ProGrowth Flexi, is a smart savings-cum-insurance plan CHARGES UNDER THE PLAN that will enable you to simply provide the finest for your loved ones. In this plan you also enjoy life insurance coverage so that your loved ones financial future is secured even in your absence. **PLAN OPTIONS AVAILABLE :**

You can opt for any one of the following 2 Plan Options:

BENEFITS UNDER THE PLAN :						
	Extra Life Option	Death Benefit + Accidental Death Benefit				
	Life Option	Death Benefit				
	Plan Option	Cover				

Maturity Benefit : At the End of the Policy Term your risk cover ceases and you can redeem your accrued units at the then prevailing unit price and take the fund value.

Death Benefit : in case of unfortunate demise of the life assured the nominee will get the greater of a) Sum Assured, b) The Fund

Value or c) Min. death benefit of 105% of the premiums paid. Accidental Death Benefit : in additon to the Death Benefit, the

nominee will get an additional Sum Assured.

Tax Benefit : Tax benefit under the policy are subject to prevailing tax laws (Section 80C and Section 10(10D) of the Income Tax Act, 1961.)

BLUECHIP BULLET

Prem	ium	All	locatio	n Ch	arge	s :
------	-----	-----	---------	------	------	-----

Policy Year	Yr1 & Yr2	Yr3 to Yr5	Yr6+
Charge	7.50%	5.00%	0.00%

Policy Adminstation Charge : No policy adminstation charges will be charged in the initial 5 policy yrs. A Policy Adminstration Charge of 0.46% per month of the original annualised premium will be deducted monthly from 5th Policy anniversary, subject to maximum charge of Rs.500 Per month

Discontinuance Charge : There is no charge after 5th Policy Yr.

BASIC POLICY CONDITIONS :

Policy Term : 10 Yrs, 15 Yr to 30 Yrs

Sum Assured	N	linimum	Max.			
Less than 45 Yrs	Н	igher of 10X	40XAP			
45 Yrs & above	Higher of 7X AP or 0.25 X PT X AP 40XAP					
Entry Age		Min.	Max.	Max.N	Maturity	
Life Option		14 Yrs	65 Yrs	75 Yrs		
Extra Life Option		18 Yrs	55 Yrs	70) Yrs	

Insurance is the subject matter of the solicitation. HDFC SL ProGrowth Flexi (Form No: P501 UIN: 101L072V02) is a unit linked plan with life insurance coverage. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risks and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. HDFC Standard Life Insurance Company Limited. IRDA I Registration No. 101. ARN: PP/08/2015/6758. CIN: U99999MH2000PLC128245

SIP PERFORMANCE OF SELECT **HDFC MUTUAL FUND SCHEMES**

SIP End Date Valuation Date			01/11/2016		
SIP Installment Amount			Rs.5,000/- Per Month		
Total Investment			Rs.60,000/-		
Scheme Name	HDFC	:	HDFC	HDFC	

	Top 200 Fund	Equity Fund	Growth Fund
NAV (25/11/16)	Rs.353.99	Rs.479.33	Rs.140.28
Fund Value	Rs.64210	Rs.64122	Rs.63144
Returns %	1 3.62 %	13.33%	10.12 %

Qtrly	H-Yrly	Ann.	Cum.*
7 500/			
7.50%	7.60%	7.75%#	7.75%
7.55%	7.65%	7.80%	7.80%
20,000	20,000	20,000	20,000
e	20,000	20,000 20,000	

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

Company Name	Ratings	Min.	Int	Inter	est Rate	e (%)	Value of
		Amt.	P'ble	12M	24M	36M	1000
		(Rs.)		Mths	Mths	Mths	in 3Yrs
Bajaj Finance Ltd.	CRISIL FAAA	75000	M/Q/C	8.00	8.00	8.05	1261
Dewan Housing Ltd.	CARE AAA	2000	A/C	8.25	8.30	8.30	1270
GRUH Finance Ltd.	CRISIL FAA+	1000	M/Q/A/C	7.50	7.75	7.50	1242
HDFC Ltd.	CRISIL FAAA	20000	M/Q/A/C	7.65	7.65	7.65	1247
LIC Housing Finance	CRISIL FAAA	10000	H/C	7.85	7.90	7.95	1258
Mahindra Finance	CRISIL FAAA	10000	Q/H/C	7.90	8.00	8.05	1261
PNB Housing Finance	CRISIL FAAA	20000	H/C	7.80	7.80	7.80	1252
Sundaram Home Fin.	ICRA MAA+	10000	M/Q/C	7.25	7.75	7.75	1251
Godrej & Boyce Ltd. (R)	CRISIL FAA+	25000	н	—	_	8.50	—

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

SELECT ELSS FUNDS (TAX SAVINGS U/S 80C) PERFORMANCE

Fund Name	Corpus(Cr.)	NAV	Pe	erformance	(%)
	30/09	25/11	3 Yr	5 Yr	7 Yr
Reliance Tax Saver Fund	5611.67	47.57	27.21%	21.72%	15.62%
IDBI Equity Advantage Fund	531.40	20.07	23.57%	_	_
DSP BlackRock Tax Saver Fund	1373.05	36.31	23.51%	21.01%	13.68%
Axis Long Term Equity Fund	10023.98	30.81	23.30%	21.93%	_
Birla Sun Life Tax Relief 96	2373.58	125.32	22.16%	19.38%	11.18%
Tata India Tax Savings Fund	379.80	64.18	22.04%	18.06%	12.88%
Kotak Tax Saver Regular Plan	495.98	32.54	21.72%	16.14%	10.42%
Franklin India Taxshield Fund	2343.74	441.47	21.61%	18.08%	14.31%
Invesco India Tax Plan	323.07	36.53	21.61%	18.44%	14.08%
Principal Tax Savings Fund	279.37	150.37	20.17%	19.63%	11.27%
ICICI Pru LT Equity Fund	3495.39	284.91	19.79%	18.76%	13.91%
Sundaram Taxsaver	1332.12	77.98	18.85%	15.73%	9.48%

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus(Cr.)	NAV	Pe	erformance	(%)	Fund Name	Corpus(Cr.)	NAV	Pe	erformance	(%)
	30/09	25/11	3 Yr	5 Yr	7 Yr		30/09	25/11	3 Yr	5 Yr	7 Yr
Midcap Funds						SBI Magnum Multicap Fund	1031.18	35.71	24.13%	20.28%	11.09%
CanRobeco Emerging Equities	1221.27	64.90	36.24%	26.82%	21.17%	Kotak Select Focus Fund	5668.03	24.97	22.88%	19.71%	13.30%
Sundaram S.M.I.L.E. Fund	1167.66	72.62	35.51%	22.78%	12.96%	Reliance Growth Fund	5651.19	840.85	22.06%	17.03%	10.89%
Birla Sun Life Pure Value	536.17	43.78	35.35%	24.43%	17.52%	DSP BlackRock Opportunities Fund	1073.96	168.11	21.90%	18.19%	12.63%
Franklin (I) Smaller Co. Fund	3578.84	44.49	35.25%	29.70%	20.17%	Franklin (I) Prima Plus	9025.29	459.94	21.71%	18.20%	13.72%
Kotak Emerging Equity Scheme	1048.39	29.67	34.71%	24.41%	16.34%	Reliance Vision Fund	3141.89	437.82	20.39%	15.09%	8.88%
L&T Midcap Fund	488.86	99.36	33.80%	24.50%	16.11%	HDFC Capital Builder Fund	1334.99	211.38	19.98%	17.65%	12.88%
Sundaram Select Midcap	4006.18	387.34	33.43%	23.64%	17.08%	DSP BlackRock Equity Fund	2453.71	53.63	19.69%	15.16%	10.69%
SBI Magnum Midcap Fund	2511.78	66.45	32.82%	27.68%	18.48%	Reliance Top 200 Fund	2318.09	24.08	19.49%	17.55%	11.27%
UTI Mid Cap Fund	3605.03	83.50	32.63%	24.50%	18.01%	Large Cap Funds					
HDFC Mid-Cap Opportunities	12470.88	42.90	31.54%	24.52%	20.31%	SBI Bluechip Fund	8038.15	30.00	20.51%	19.50%	11.86%
DSPBR Small and Mid Cap	2242.17	41.81	31.13%	22.22%	17.20%	Birla SL Top 100 Fund	2336.38	44.81	18.16%	18.07%	12.19%
Reliance Mid & Small Cap	2364.06	36.01	30.95%	22.83%	15.91%	Birla SL Frontline Equity Fund	13314.24	169.78	17.67%	17.71%	11.82%
ICICI Pru Midcap Fund	1177.42	73.66	30.54%	23.20%	14.60%	ICICI Prudential Top 100	1429.79	258.55	16.07%	16.94%	11.67%
Kotak Midcap Fund	439.04	59.36	30.51%	22.16%	16.04%	ICICI Pru F. Bluechip Equity	11666.85	30.69	16.03%	15.76%	12.50%
Franklin (I) Prima Fund	4429.96	735.49	30.32%	25.02%	17.61%	Kotak 50 Regular Plan	1199.78	174.60	15.94%	14.35%	9.30%
Tata Midcap Growth Fund	582.21	103.07	29.10%	22.05%	15.14%	Franklin India Bluechip Fund	7661.49	367.34	15.44%	13.90%	10.67%
Axis Midcap Fund	1309.66	24.34	22.95%	20.93%	—	UTI Top 100 Fund	910.82	48.70	15.35%	13.87%	9.04%
Diversified Funds						L&T India Large Cap Fund	406.67	20.33	15.11%	13.53%	10.27%
L&T India Value Fund	1593.06	27.91	31.50%	24.82%	_	Reliance Focused Large Cap	1074.03	23.63	14.93%	16.11%	6.80%
Tata Equity PE Fund	636.72	100.26	28.48%	19.87%	13.18%	DSPBR Top 100 Equity Fund	3557.29	162.27	14.29%	13.17%	8.83%
ICICIPru Value Discovery Fund	14044.28	120.09	27.26%	23.50%	17.88%	LIC MF Equity Fund	343.92	39.54	12.60%	12.73%	7.14%
Franklin (I) High Growth Cos.	5020.52	30.55	26.28%	23.34%	15.30%	CanRobeco Large Cap+ Fund	111.75	17.37	12.39%	12.98%	_
Sundaram Rural India	546.00	31.95	26.05%	18.30%	13.11%	Sundaram Select Focus Fund	363.26	121.33	10.37%	10.09%	5.48%
Birla SL Advantage Fund	1473.59	323.30	25.92%	19.93%	11.78%	HDFC Large Cap Fund	1188.51	86.76	8.97%	11.39%	6.40%

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various 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.

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Bluechip Corporate Investment Centre Limited

CIN: U65990MH1996PLC096899 Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034 Email: support@bluechipindia.co.in www.bluechipindia.co.in

INSURANCE & INVESTMENTS



ICICI PRU LIFE CASH ADVANTAGE

A SAVINGS AND PROTECTION ORIENTED PLAN.

ICICI Prudential introduces ICICI Pru Cash Advantage, a unique savings and protection oriented plan which offers you a guaranteed amount every month for 10 years, a guaranteed lump sum at maturity, along with bonuses and life cover that provides financial security to your family in case of your death.

How does ICICI Pru Cash Advantage work? At policy inception, you choose your premium, premium payment option, premium payment mode, Sum Assured and cash benefit mode. The GCB and GMB are calculated using the parameters as mentioned earlier along with your age and gender. GCB is payable in advance during the payout term. Payout term begins as soon as the premium payment term is over and terminates at the end of the policy term. In the unfortunate event of death of the life assured during the policy term, death benefit is payable to the nominee. On survival of the life assured till the end of the policy term, Guaranteed Maturity Benefit (GMB)^{T&C2} is payable along with vested reversionary bonuses (RB) plus terminal bonus, if any.

Benefits in detail

Cash Benefit : Throughout the payout term, Guaranteed Cash Benefit (GCB) is payable in (T&CT) advance, provided the life assured is alive and the policy is fully paid(T&C3). GCB can be received in monthly or annual instalments. GCB is a percentage of the Guaranteed Maturity Benefit (GMB) and depends on cash benefit mode as per the table below.

Cash benefit mode	Gua. Cash Benefit
Monthly	1.00 % of GMB
Annual	11.50 % of GMB

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

Guaranteed Maturity Benefit (GMB) : GMB is the Sum Assured on Maturity and will be calculated, at inception, based on your premium, premium payment option, premium payment mode, Sum Assured, cash benefit mode, age and gender.

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 Bonuses* or b) GMB plus accrued 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.

	Julii Assured uli Deul	11 •
,	Age at Entry Multipl	e of Annual Premium
1	Upto 44 Yrs	10 times
•	Age 45 to 54 Yrs	10 times or 7 times
•	Age 55 Yrs & above	7 times
}	Basic Eligibility Condi	tions of the Plan:
,	Min. & Max. Entry Age	: 0 Yrs & 60 Yrs
ł	Min. & Max. Maturity	: 18 Yrs & 80 Yrs
	Premium Modes	: A / H / M
	Premium Payment Ter	m & Policy Terms :
	For PPT – 5/7/15 Years,	Policy term is 15/17/20
	years respectively	
, :£	all promiums are paid as por th	a promium paying term and the

Terms & Conditions: 1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is annual. 2. Reversionary bonuss once declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will accrue only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus, if any, will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on earlier death. A fully paid policy is a policy for which all premiums have been paid, as per the PPT selected, and no further premiums are due. A premium paying policy is policy for which all late premiums have been paid till date, but future premiums are payable for the rest of the PPT. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: U66010MH2000PLC127837. © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. 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. ICICI Pru Cash Advantage Form No.: E10, UIN:105N132V01. Advt No.: L1/1/335/2015-16.Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid

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 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. **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 **Basic Eligibility Conditions of the Plan:** Min. & Max. Entry Age : 0 Yrs & 60 Yrs Min. & Max. Maturity : 18 Yrs & 70 Yrs Premium Modes : A / H / M Min. Annual Premium : Rs.12,000/-Premium Payment Term & Policy Terms : PPT 5 Years : Term 10 to 30 Years : Term 12 to 30 Years PPT 7 Years PPT 10 Years : Term 15 to 30 Years

higher of a) Sum Assured plus accrued PPT 12 Years : Term 17 to 30 Years # Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is inforce till the completion of entire policy term. ICICI Prudential Life Insurance Company 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

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS IRDAI clarifies to public that

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

TATA AIA LIFE INSURANCE MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

Tata AIA Life Insurance Money Back Plus is a participating non linked Money Back Insurance Plan, which caters to your need for guaranteed Cash inflow at regular intervals along with the protection of a life cover from uncertainties of life.

The plan offers the advantage of paying for only half of the policy term along with enhancement of your savings through accumulation of Compound Reversionary Bonuses (if any) throughout the Term. **Benefits under the Plan**

Survival Benefit: The plan provides you with regular payouts as a percentage of the Basic Sum Assured (BSA) as per the table below

End of Policy Year	Yr 4	Yr 8	Yr 12	Yr 16
% of Basic Sum Assured	20%	20%	20%	50%

Maturity Benefit : On Maturity (at the end of policy term), Guaranteed Sum Assured on maturity along with vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable, where Guaranteed Sum Assured on maturity is 50% of Basic Sum Assured.

Death Benefit: In case of unfortunate event of the death of the insured; Sum Assured on death plus vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable. This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death.

KOTAK PREMIER ENDOWMENT PLAN

A LIFE INSURANCE PLAN

GUARANTEE^{*} A GREAT START TO FULFILL 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

Where 'Sum Assured on death' shall be higher of a) 10 times Annulised premium or b) Basic Sum Assured. The above benefit will be paid irrespective of the regular payouts already paid.

Inbuilt Accidental Death Benefit: We will pay an additional amount equal to the Basic Sum Assured in case of unfortunate death due to accident. This benefit is applicable only for entry age of 18 yrs or more **Boundary Conditions**

Age at Entry: Min - 2 Yrs, Max - 51 YrsAge at Maturity: Min - 18 Yrs, Max - 75 YrsPolicy Term & PPT: Term - 16 Yrs, PPT - 8 YrsMin. Sum Assured: Rs.2,00,000/-Premium Mode: M / H / A

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403), 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Service tax, Swachh Bharat Cess and TDS are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including Service Tax, Swachh Bharat Cess and TDS), as imposed by the government from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Insurance cover is available under this product."This product is underwrithen by Tata AIA Life. The plan is not a guaranteed issuance plan and will be subject to Company's underwriting and acceptance Approval Number: L&C/Advt/2016/Mar/239 UIN: 110N119V01

BHARTI AXA LIFE SUPER SERIES - SUPER 6

A 6 YEARS PAYMENT, 12 YEARS TERM NON-LINKED NON PAR LIFE INSURANCE PLAN

Bharti AXA Life Super Series is a Non par, Money back plan that provides you guaranteed income which increases every year throughout the payout period and guaranteed lumpsum at the start

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 PPT.
- ☑ 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 Bhavya Complex, 159 A, C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400098. Website: http://insurance.kotak.com I Email: clientservicedesk@kotak.com I 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. and end of the payout period to fulfill your family's goals. The life insurance cover ensures your family continues to fulfill their goals in case of any unforeseen eventuality.

Benefits under the Plan

Guaranteed Money Back Payout: A percentage of 'Sum Assured on Maturity'(SAM) will be paid provided all due premiums have been paid and policy is in force. The Guaranteed Money Back benefit will commence immediately after the end of Premium Payment Term and the payouts will be paid at the end of each year as below:

End of Yr	6th Yr	7th Yr	8th Yr	9th Yr	10th Yr	11th Yr
% of S.A. on Maturity	50.00%	12.00%	15.00%	18.00%	21.00%	24.00%

Maturity Benefit : On Maturity, 'Sum Assured on Maturity' will be paid, provided all due premiums are paid

Guaranteed Maturity Addition : In addition, on Maturity, a Guaranteed Maturity Addition of 30% of the 'Sum Assured on Maturity' will be payable.

Life Insurance Benefit : In case of unfortunate event of death, the nominee will receive the Sum Assured on death which shall be higher of: a) 11 Times Annualized Premium*. b) 105% of all premiums paid as on date of death (excluding any underwriting extra. c) Sum Assured on Maturity *Annualized premium does not include modal factors, any underwriting extra.

Boundary Conditions

Age at Entry	: Min - 6 Yrs, Max - 63 Yrs	Age at Maturity	: Max - 75 Yrs
Policy Term & PPT	: Term - 12 Yrs, PPT - 6 Yrs	Premium Mode	: M / Q / H / A

* Available in other terms as well. Bharti AXA Life Insurance Company Limited, IRDAI 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.Bharti AXA Life is the name of the Company and Bharti AXA Life Super Series is only the name of the traditional non- participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. Life Insurance Coverage is available under this policy. Bharti AXA Life Super Series UIN: 130N066V01.

Tel: 2812 4947 / 2812 4973

Tel: 2560 5102 / 2569 3938

Tel: 2164 5697 / 2164 7795

Tel: 2772 3175 / 2772 3975

Tel: 2748 2969 / 2748 2896

Tel: 2570 4575 / 2570 4576

BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH / TELANGANA

Amalapuram : D. No. 3-2-32/2, 1st Floor, K. Agraharam, Bank Street, Gajuwaka : 7-16-43/1,1st Flr, Above SBI ATM, Palla Street, Old Gajuwaka Jnctn. Guntur : Sri Mattupalli Complex, 1st Flr, D.No. 6-19-48&49, Main Rd, Arundelpet Kakinada : Door No. 1-9-24, Sriram Nagar, Besides SBI Bank, Kakinada Kurnool :Shop No. 22, 1st Floor, UCON Plaza, Mohammed Khan Estates, Park Rd., Nellore : H.No.16-1-324, 1st Flr, Swathi Complex, Trunk Rd, Nr Gandhi Statue Ongole : Shop-19, Guptha's Square Complex, A-Blk, Nr. APSRTC Bus Stand, Ongole, Rajahmundry : 6-6-1, Opp Bank of Maharashtra, T Nagar, Vadrevuvari Street Tanuku : Door No.35-1-1, Shop No.4, 1st Flr., Veerraj Complex, R.P. Road, Tirupathi : 12-3, 328 & 329, 1st Floor, Near Nalukal Mandapam, Tilak Road Vijayawada : No.2, Above Bhaskar Studio, Door No. 39-1-47, Labbipet, M.G. Rd Vishakapatnam : 2&16, Gr. Flr, Bharat Towers, 47-3-28/1, Dwarka Nagar, 5th Lane Vizianagaram : H.No.6-8-29, 1st Floor, Satya Kanchana Complex, Opp. SBH Bank Hyderabad

Ameerpet : G-3, Srinivas Plaza, Below Allahabad Bank. 6-3-850/3. Ameerpet Attapur : Ho. No. 3-4-183/1, Shop No. 1, 1st Floor, Hyderguda X-Road, Attapur Boduppal : H.No.3-10, No.3, 1st Flr., Mallikarjuna Nagar, Peerzadiguda Vil. Ranga Reddy Champapet : H. No. 9-2-5/1 (Old), 9-2-6/1 (New), 1st Flr., Champapet Chandanagar : 5-164/1, Shop-1, Chandanagar Main Rd, Near Gandhi Statue, Dilsukh Nagar : 8-97/G10, Rajnigandha Apartments, Chaitanyapuri 'X' Road Hasthinapuram : H. No. 8-7-91/175, Karmanghat, Nagarjuna Sagar Rd., Habsiguda : H. No. 7-71/9/A, Shilpa Residency, Beside Swathi Restaurant, St-8 Himayat Nagar : 3-5-907/B Himayat Nagar Circle, Next to B.P. Petrol Pump Kapra : 1-1-238/2/5, 1st Floor, Vertex Plaza, Srinivasa Nagar, A.S. Rao Nagar Kukatpalli : 19, Lenin Complex, 1st Floor, Plot No.136, Bhagyanara CHS Malkajgiri : H.No. 23-74 / 1, 1st Floor, R.K. Nagar, Malkajgiri Marredpally : H.No. 10-2-199, 1st Floor, Nehru Nagar, Opp. HDFC Bank Mehdhipatnam : 5, Upper Gr. Floor, H.No. 12-2-825 & 826, SGM Mall Motinagar : Plot No. 179/142, 3 & 4, Shop No.F12, Divya Plaza, Moti Nagar Nacharam : H.No. 9-130, Shop No. 1 & 2, 1st Floor, H.M.T. Nagar Nizampet : P. No.50, H.No.1-119, Sh.No.202, 2nd Flr., Kolan Laxma Reddy Paradise, Secunderabad : 1-7-74-79, Shop No.10, Devaki Chambers, P. G Road Vanasthalipuram : 6-2-688/NR (HB No.B620), L.I.G. Phase-II, Sahebnagar Kalan, Karimnagar : Shop No. 13, Gr. Flr., City Centre Mall, Tata Gold Plus Complex Khammam : 8&9, D.No.10-2-73, 1st Flr, Professional Plaza, Bus Depot Road Nizamabad : H.No.5-6-551, Gr.Flr, S.R. Mallaiah Complex, Pragathi Nagar Sangareddy : H. No. 10-27-1, Akshara Dham Complex, 101, 1st Flr., Sangareddy, Warangal : 5&6, Mayuri B.V.S.S. Complex, Mun. No. 5-9-36&37, Lashkar Bazaar

101.	200	010	/ 200	010
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			/ 224	
			/ 236	
Tel:	235	316	/ 245	316
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			/ 282	
			/ 246	
			/ 225	
			/ 225	
			/ 248	
			/ 275	
Tel:	229	177	/ 229	277
Tel:	6675	5912	/ 2341	8415
Tel:	2401	8316	/ 2401	9316
Tel:	2720	5316	/2720	5317
Tel:	2407	5316	/ 6999	0200
Tel:	2303	8755	/ 2303	8756
Tel:	2405	6548	/ 2405	6549
Tel:	2409	3316	/ 2409	4316
Tel:	2715	0811	/ 2715	0812
Tel:	6610	0524	/ 2322	1308
Tel:	6462	7297	/ 2713	0938
Tel:	2306	1646	/ 4230	0905
Tel:	6452	7751	/ 2724	1677
Tel:	2771	0998	/ 2771	0996
Tel:	2351	2034	/ 2352	6356
Tel:	2383	1471	/ 2383	1472
			/ 4020	
Tel:	2389	2649	/ 2389	2648
Tel:	2789	3198	/ 2789	3199
Tel:	2411	0341	/ 6458	3978
			/ 224	
			/ 245	
Tel:	235	316	/ 236	316
Tel:8	50019	5316,	/85001	55316
Tel:	666	4436	/ 254	4058

Tel: 2979 5590 / 2979 5591

Tel: 2329 6856 / 2329 6857

Tel: 265 5470 / 265 5480

Tel: 2543 0026 / 2543 0062

Tel: 244 411 / 244 412

Tel: 233 316 / 235 316

Ahmedabad

Bopal : Shop No. 117, 1st Flr., Sobo Centre, Gala Gymkhana Road, South Bopal, Chandkheda: Shop-110, 1st Flr., Suyog Shopping Complex, Below Sakar School Gandhi Nagar : Sh-111, Megh Malhar Complex, Opp Vijay Petrol Pump, Sector - 11 Tel: 2324 2004 / 2324 2005 Junagadh : Shop No.201 & 202, 2nd Flr., Shikhar Complex, Kalwa Chowk, Mani Nagar : Shop-4, Love Complex, Opp. Apsara Aradhana Theatre, Kankaria Paldi : Shop-8, Abhinav Arcade, Next to BOB, Nr. Congress Bhavan, Pritam Nagar Tel: 2658 5642 / 2658 5643 Valsad : 205, 2nd Flr., Ava Complex, Above UCO Bank, Halar Rd, Baroda

Alkapuri : Shop-4, Gokulesh Complex Below HDFC Mutual Fund, R.C.Dutt Road	Tel: 232	3018 / 232	3021
Waghodia Road : G/6, Vishal Complex, Parivar Char Rasta, Vadodara,	Tel: 252	1820 / 252	1821
Bharuch : Shop No. 106, Harihar Complex, Zadeshwar Road,	Tel: 249	121 / 249	122
Mehsana : GL-4, Apollo Enclave, Opp Simandhar Jain Temple, Modhera Char Rasta	Tel: 230	704 / 230	706
Navsari : Shop No. 303, Landmark Mall, Junathana Road, Near Sayaji Library,	Tel: 244	406 / 244	407
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			
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GUJARAT

Bengaluru Banashankari : 245, Cellar Flr,7th 'X', 6th Blk, Kamakya Theatre, III Rd Stage Tel: 2669 0288 / 2669 0319 Tel: 2648 2880 / 2648 2881 Bannerghatta : 18, 1st Flr, 1st 'X', Praveen Complex, Omkara Nagar, Arekere Gate 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 Bommanahalli : Old No. 27, 1st Flr., Present BBMP, Katha No.257/240/215, Tel: 4093 5276 / 4093 5720 BTM Layout : No.112, 9th Main, I Flr, 1st Cross, Vysya Bank Colony BTM 1st Stage Tel: 2678 3744 / 2678 3752 Indira Nagar : No. 67/1,1st Floor, 4th Cross, 10th Main, Indira Nagar 2nd Stage, Tel: 2520 2939 / 2520 3739 Infantry Road : No.25, 2nd Flr, Grace Mansion, Left Wing, Behind Vijaya Bank Tel: 4113 0952 / 2286 0704 Jayanagar : F/19C, Lucky Paradise, 1st Floor, 22nd Cross, 8F Main, III Block Tel: 2653 3751 / 2653 3752 J.P. Nagar : No. 16, 1st Flr, 5th 'X', Opp. Namma Kudlu Hotel, J P Nagar 2nd phase, Tel: 6567 0183 / 6567 0184 Kammanahalli : No.23/2, 1st Flr, Kammanahalli Main Rd, Next to Vinayaka Temple Tel: 2580 5627 / 2580 5628 Kanakapura : Manu Store Building, 1st Flr., Vasanthapura Rd., Konankunte Cross, Tel: 2686 0518 / 2686 0318 Koramangala : No.3, Gr. Flr., 1st 'X', Venkatapura Main Road, Nr Police Quarters Tel: 6568 0635 / 6568 0636 Kumaraswamy Layout : No.1780 , 1st Flr, 14th Main, Kumaraswamy Layout 1st stage, Tel: 2666 8150 / 2666 8152 Tel: 2839 7339 / 2839 7336 Hesaraghatta : No. 14, 1st Floor, Defence Colony, Hesaraghatta Main Road, 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. F-1, No.133, 1st Flr., M. L. Complex, 3rd Stage, BEML Layout, Tel: 2860 3344 / 2860 3663 Tel: 4115 6008 / 4115 6009 R.T. Nagar : No.75, Apoorva Complex, Dinnur Main Road, R. T. Nagar Post Vijayanagar : No.826/A, 5th Main Road, Vijaya Nagar Tel: 2310 0101 / 2310 0104 Whitefield : No.9/3/2, Narayana Reddy Bldg, Immadahalli Main Rd, Hagadur, Whitefield Tel: 6452 0005 / 6452 0010 Yelahanka : 3, Cellar Flr., No.99, 1st 'A' Main Rd., A Sector, New Town Tel: 2856 5346 / 2856 5347 Bagalkot : Shop No-01, 1st Floor, Jammankatti Complex, Vijay Nagar (Vidyagiri), Tel: 234 547 / 234 648 Ballari : No.107, Ward-18, 1st Flr, Durgamma Gudi Circle Main Road Tel: 254 615 / 254 652

Belagavi : G-04, Gr.Flr., Star Tower, CTS No.8/1+2+3+4, Khanapur Rd, Nr RPD 'X' Tel: 645 2201 / 645 2202 Bidar : MC No. 08-11-192/C, Margadarshi Complex, Opp. GESCOM Office, KEB Rd, Tel: 229 227 / 229 228

Kodakara : Old No. XV/9-AC, New No. 1/345, 1st Flr., Panthalookaran Bldg.,	Tel:	272	5580	/ 272	5581
Kodungallur : 482,Ward No.VII, Pee Vee Building, Vadakke Nada, North Kodungallur			2653		2654
Kollam : 9/1730/259-A, Thankam Complex, Residency Rd, Opp ICICI Bank Kottayam : VIII/594-B1&B2, Ancheril Complex, Shastri Rd, Nr. St. Joseph School		275 256	3001 9750		3002 9751
Kozhencherry : Thelapurathu Square, 1st FIr., Maramon P.O., Near Indus Motors		230		/ 230	
Kunnamkulam : No.15/54, 1st Flr, U Brothers Bldg, Guruvayoor Rd, Near UBI		522	3509		3510
Manjeri : Door 851-DE, Shifa Complex, 1st Floor, Court Rd, Above ICICI Bank		276	1124		1125
Mavelikara : 257/C, Dubai Tower, Ground Floor, Near ICICI Bank Ottapalam : V.T.M. Arcade, 1st Floor, Opp. N.S.S. Training College, T.B. Road			4495 7366		4496 8227
Pala : No. XVIII/240 (14), 1st Flr, Pendanathu Plaza, Behind ICICI Bank			120		180
Pallakkad : 40, 1st Floor, Mangalam Tower, T.B. Rd, Opp to Town Bus Stand			4440		4441
Pathanamthitta : No.31/8, Gr. Flr., Thattavara Complex, Near St. Peters Church Payyanur : Room No. XIX/1100 A 4 & A 5, Gr Floor, S. G. Tower, Opp. CIU office,		232 203			0614 390
Ramanattukara : RKP 3/391 B5, Kaypees Plaza, Airport Road, Ramanattukara		203	3003		3005
Taliparamba : Room No. TMC20/704.Z.28, Bell Square, Thaliparamba, Kannur Dist.,	Tel:	230	0035	/ 230	0036
Thalaserry : Shop-44/2292, Pilakandy Plaza, A.V.K. Nair Road				/ 232	
Thiruvalla : 160/155, Mars Complex, M.C. Road, Near HDFC & ICICI Bank Thrissur : 29/164/Sh-30, Suharsha Towers, 1st FIr, Round North Shornur Road,			5570	/ 263 / 232	5571
Tirur : Room No. 20/29-W, 1st Flr, K.M. Complex, Nr Majestic Jewellery, Thazhepalam					0754
Vadakara : Room No. 21/29, X, Y, Edakkadan Plaza, New Bus Stand Road, Edodi,	Tel:	251	7721	/ 251	7722
MAHARASHTRA					
Mumbai Airoli : Shop No. 31, Balaji CHS, Plot No. 34/35, Sector-5, Near Petrol Pump,	Tel·	2770	5341	/ 2779	0174
Ambarnath (E) : Shop No.113, Sawant Arcade, Shiv Mandir Road,				/ 260	
Andheri (W) : Shop-2, Bidiwala Apartments, Dawood Baug				/ 2678	
Andheri-IRLA : Shop-34, Viral Shopping Centre, S.V. Road, Opp Shopper's Stop				/ 2623 / 2631	
And-7 Bunglows : No. G-34, G-7 Mall, Nr. Sevenbunglow Depot, Seven Bungalows, And- Lokhandwala : Shop-93, Kamdhenu Shopping Arcade, Swami Samartha Nagar				/ 2637	
And- Oshiwara : 74, Gr. Flr., Om Heera Panna Mall, Behind Oshiwara Police Stn.,				/ 2632	
And-Takshila : Shop-14, Dheeraj Garden CHS Ltd, Poonam Nagar,				/ 2821	
Andheri (E) : Shop-12, Vasant Villa, 23-S.N. Rd, Opp Jaslok Sweets, Near Station And- Marol : Shop No. 5, Galaxy Avenue, Marol Maroshi Road, Marol, Andheri (E),				/ 2684 / 2925	
And- JB Nagar : Shop No. 1, Datta Smruti, Plot No. 65, Rajasthan Society,				/ 2825	
Badlapur : No. 9, Deodhar Market, Gr. Flr., Opp Railway Station,Bazar Peth,				/ 267	
Bandra (East) : Building No.50 / V2, 1st Floor, Vijaydeep CHS Ltd., Gandhi Nagar,				/ 2641	
Bandra (West) : 23/A, Gopal Mansion, Gurunanak Road (Station Road) Bandra - Pali : 2/21A, Maheshwar Ganga, 30th Rd, Pali Naka,Opp. Costa Coffee				/ 2641 / 2640	
Bandra Mt.Mary : 1, Dinkar Smruti CHS, 3 Mount Carmel Road, Behind CCD				/ 2643	
Bangur Nagar : No. 4, Mezzanine Floor, Heeramani Ratan CHS., Goregaon (W),				/ 2873	
Bhandup (W) : C/97, Station Plaza, Station Road, Opp Hotel Bageecha Borivali (E) : Shop 120, 1st Flr., Yashwant Shopping Centre, Carter Road No.7,				/ 2566 / 2808	
Borivali (W) : Shop -30, Gr. Floor, V-Star Plaza, Chandavarkar Road,				/ 2895	
Borivali -Gorai : No. 8, Shree Ashish CHS Ltd., Plot No. 68, RSC 48, Gorai 2,				/ 2868	
Borivali -Saibaba : 2B, Estee Apartments, Next to Gurudwara, Sai Baba Nagar Borivali -I.C.Colony : Shop No.6, Aashiana Bldg, Opp. Kinny's Corner, Borivali (W)				/ 2862 / 2895	
Borivali -Yogi Nagar : B/4, 1st Flr., Guruprasad Soc., Near Maratha Bank, Eksar Rd				/ 2892	
Byculla : No. OG-B-022, New Sai Niketan CHS Ltd., 345, Mount Road, Mazgaon,				/ 2370	
Chembur : Shop-3, Basement, Neelkanth Commercial Complex, N.G. Acharya Marg Chembur -C.G.Rd : 107, Acharya Commercial & Shopping Centre CHS., Dr. C.G. Rd				/ 2521	
Coloba : 2, Gr Floor, 17/A-Meghji Parbat Bldg, Indumati Sakrikar Marg				/ 2202	
Dadar (E) : Gr. Floor, Chitra Apartment, Behind Chitra Cinema, Gokuldas Pasta Lane,					
Dadar (W) : Shop No. 6, Gr. Flr, Ram Kunj Smruti, Ram Maruti Road Extension				/2432	
Dahisar (E) : C-2, Gr. Flr, Shiv Shakti Complex, Near Manav Kalyan Kendra Dahisar (W) : Shop-4, Sagar CHS, Raghunath Mhatre Road, Next to Vitthal Mandir				/ 2828 / 2894	
Dombivali (E) : Shop-7, Shubhamkaroti Bldg., 1st Flr., Patkar Compound, Station Rd,					
Dombivali (W) : Shop No. 48, Everest Shopping Centre, M.G. Road				/248	
Dom-Gandhi Nagar : Shop No.2, Gr. Flr., Shalaka CHS., Gandhi Nagar, Fort : 101, 1st Floor, Majithia Chambers, Abdul Razzak Allana Marg, Fort,				/ 280 / 2265	
Ghatkopar (E) : No.5, Bhaveshvar Market, Next to Pooja Hotel, M.G. Road				/ 2102	
Ghatkopar (W) : Shop No. 2 A, Excel Arcade, L. B. S. Marg, Nr. MTNL Exchange				/ 2502	
Girgaum : C/o Swadeshi Trunk Mart, Girgaum Ekta CHS, 252 - J.S.S. Road Gokuldham : Shop No. G-39, Gr.Flr., Shagun, Gen. Anil Kumar Vaidya Marg				/ 2382 / 2843	
Goregaon (W) : 41/G2, No. 2, Chandan Villa, Jawahar Nagar Road No. 6				/ 2878	
Kalyan (E) : Shop No.11, Building No. 'M', Godavari Lokgram CHS., Lokgram,				/ 235	
Kalyan (W) : Shop No. 5, Om Krupa, Zunzhar Rao Nagar, Station Road Kalyan-Khadakpada : 6, Shree Chintamani CHS Ltd., Gandhar Nagar, Khadakpada				/231	
Kandivali (E) : 2, Cristen Lone, Opp Shivam Sundaram Hotel, Thakur Complex				/ 223 /	
Kandivali (W) : C/16, Jethwa Nagar, V.L. Road, Near Kandivali Railway Station				/ 2801	
Kandivali -Charkop : 69, Sunrays Shopping Centre, Charkop Market, Kandivali (W)				/ 2867	
Khar (W) : Shop No. 63, Gr. Flr., Hari Market, Station Rd, Opp. Vrundavan Hotel, Kharghar : Shop-8, Hira CHS, Sector-12, Near Indian Overseas Bank, Kharghar				/ 2604 / 2774	
Koparkhairane : Shop- 7, Plot No. 56, Aggrawal Orchid CHS., Sector - 15,				/ 2755	
Kurla-Nehrunagar : Shop-1, Bldg. No.53, Akashdeep CHS, Nehru Nagar				/ 2529	
Lower Parel : Shop-12, Pruthvivandan Soc., Near N.M.Joshi Marg Police Station Mahim : Shop No. 5, Gr. Flr., Queens Corner CHS Ltd., Sitala Devi Road, Mahim				/ 2307 / 2444	
Malad - Evershine : 10-A, Gr. Fir, Building No.2, Manali CHS Ltd., Evershine Nagar,					
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 Maturaga : D.M. Jain Chavd, Bhayanii Ariya Khimii Road, Opp. Sarada Bhayan				/ 2882	
Matunga : D.M. Jain Chawl, Bhavanji Arjun Khimji Road, Opp. Sarada Bhavan Mira Paad : C. 19. Shanti Endava, Opp. Pailway Sta., Nr. Shanti Shapping Contro				/2411	

Mira Road : C-19, Shanti Enclave, Opp. Railway Stn., Nr. Shanti Shopping Centre

Mulund (W) : Office No.20, Ground Floor, Patil's Sainath Plaza, J.N. Road

Nerul (East) : Shop-19, Sector-15, Om Surya CHS, Opp Railway Station

Powai : 1089, 1st Flr., Hira Panna Shopping Mall, Piccasso,

Mulund - Vaishali Nagar : Shop No. A/2, Sunita Anand Palace, Nr. Pipe Line

Panvel : C-3, Sai Deep CHS, Plot No.74/85, Sector-10, Opp. CIDCO Garden

Mulund (E) : No. 8, Chintamani CHS., Babanrao Kulkarni Rd., Extn. Mithaghar Rd., Tel: 2163 4442 / 2163 6430

Davangere : No. 57/2, First Floor, AVK College Road, Opp Halemane Hotel	Tel. 270	252 / 270	252	Prabhadevi: No.5, Sukhsagar CHS., Rajabhai Desai Marg, Nr. Samna Press,	Tel: 2430 0953 / 2430 0954
Dharwad : BS-01, Dharwad Trade Centre, Opp. Damodar Complex, Mahaveer Marg		-		Sanpada : 3, Omkar Krupa CHS Ltd., Plot No. 78 to 81, Sector-1, Palm Beach Rd.,	Tel: 2781 1123 / 2781 6218
		997 / 221		Santacruz (E) : No. 2, Anand Kutir, Gr. Flr, 7th Road, Golibar, TPS III,	Tel: 2616 4063 / 2616 4066
Gadag : Shop No.1, 1st Flr, R.E.A. Plaza, General Kariyappa Circle, Pala Badami Rd Hassan : Old No.1874, New AR N0.663, Gr Floor, City Point Complex		997 / 221 922 / 232		Santacruz (W) : B-11, Nirmala Niketan, 17/A, Opp.Standard Charted Bank, S.V. Rd	Tel: 2600 0093 / 2605 4020
		701 / 233		Santacruz - Kalina : 2, Collectors Chawl, Old C.S.T. Rd, Nr. Geeta Vihar Hotel,	Tel: 2666 3597 / 2666 3670
Haveri : Shop No. 2, C C Neeralgi Square, Near ICICI Bank, P. B. Road,				Sion : Patwa Bhuvan, Gujarat Society (Jain Society), Sion Road, Sion,	Tel: 2403 3567 / 2403 3568
Hosapete : No.1, First Floor, Time Square Complex, Ambedkar Circle, Hosapete		615 / 224		Tardeo : Shop-G2, Matru Mandir, Javji Dadji Marg, Opp. Bhatia Hospital	Tel: 2388 5106 / 2381 4365
Hubballi : Shop No. 03, Pacific Belamkar Centre, 2nd Floor, Club Road,		4255 / 235			Tel: 2537 6719 / 2537 6187
Kalaburgi : BF-03/04, 10-1/13&4, Jajee Shopping Centre, S.B. Temple Road		702 / 246		Th - Ghodbunder : 10, Vidarbha Mahesh Bhavan, Coral Height compound, Vijay Garden	Tel: 2597 4537 / 2597 4538
Karwar : Shop No. 10, Raykar Plaza, Habbuwada,		275 / 223		Th - Kalwa : No. 5, Dhanashree Apt., Behind Malvani Hotel, Manisha Nagar, Kalwa (W),	
Mangaluru : No. F-105, MC No. 14-4-511/29, 1st Flr., Crystal Arc, Balmatta Rd.,		2214/244			Tel: 2547 7305 / 2547 7310
Mysuru : No.266/1, Vigneshwara Complex, 16th Main, 5th Cross, Saraswathipuram		6607 / 254			Tel: 2538 0320 / 2538 0321
Puttur : Door No. 22-1-4-43/A-2-1(3), Srinivas Plaza, Kallare, Above ICICI Bank,		837 / 237			Tel: 2588 1451 / 2588 1452
Raichur : No. 3, 1st Floor, M. D. Complex, Near Uma Hotel, Station Road,		229 / 227			Tel: 2173 0446 / 2171 2295
Shivamogga : F-02, 'Pratap Arcade', Jail Road, Jail Circle, Shivamogga		660 / 227			Tel: 690 6663 / 690 6664
Tumakuru : Shop-2, Lakshmi Tower, Behind Dwaraka Hotel, Vivekananda Road		1810 / 226			Tel: 233 6086 / 233 6087
Udupi : 10-1/58/E-10, Shyam Complex, Maruthi Veethika Road, Udupi		1929 / 252			Tel: 2782 1286 / 2782 0587
Vijayapura : Ward-02, Cts No.400, Gr. Floor, Below M.S. Halkatti Fire Works Dealer	Tel: 240	143 / 240	149		Tel: 2579 5095 / 2579 5096
KERALA					Tel: 2618 6302 / 2663 1590
Adoor : No. XV449/3, 1st Floor, Zion Plaza, Central Junction, Near QRS, Adoor,	Tel: 220	436 / 227	436		Tel: 2615 3174 / 2615 5572
Cochin					Tel: 250 4566 / 250 4567
Angamaly : No. 19/137, 1st Floor, Adam Square, Near ICICI Bank	Tel: 245	3526 / 245	3527	Pune	
Ernakulam : 39/4967, H-2, Basement, Usnaz Towers, Ch. Landing Rd, Palli Mukku	Tel: 235	0044 / 235	0045		Tel: 2729 7006 / 6523 4651
Muvattupuzha : VIII - 260 / B6, 1st Floor, Amritha Towers, Above ICICI Bank	Tel: 281	3996 / 281	3997		Tel: 2441 2227 / 6401 9082
Palarivattom : 35/1015-C10, Gr. Flr, Veeyam Towers, M.K.K.Nair Rd, Opp Axis Bk.	Tel: 234	0160 / 234	0161		Tel: 6400 0199 / 2633 1733
Trivandram					Tel: 2745 5108 / 2745 5107
Atingal : No: 159/9, S. K. PLAZA, Nr. Medical Center Hospital, Palace Road,	Tel: 262	7211 / 262	8211	· · · · · · · · · · · · · · · · · · ·	Tel: 6570 2122 / 6570 2123
Pattam : T.C. 2/3302 (4), Near Govt. Model Sec.School for Girls, Pattam,	Tel: 244	6311 / 244	6312		Tel: 6529 6404 / 2539 4884
Sasthamangalam : No. TC 9/716 (3), Opp. SBT NRI Branch, Vellayambalam,	Tel: 272	8700 / 272	9700		Tel: 2764 0668 / 2765 0667
Varkala : Shop No. IV-333/1, A R Plaza, 1st Flr., Opp. ICICI Bank, Puthan Chanda	Tel: 261	1211 / 261	0611		Tel: 2730 5357 / 2730 5358
Calicut : 5/3422A11C, Maniyattukudi Asfa Bldg, 1st Flr, Nr SBT Bank, Mavoor Rd	Tel: 272	7724 / 272	7725		Tel: 6520 9775 / 2432 1361
Kalpetta : KM XII/47, PPS Building, Kalpetta,	Tel: 207	345 / 208	345		Tel: 2434 5013 / 2434 5313
Kanhangad : KMC W2/575/D4, Bengachery Complex, Opp. ICICI Bk, T.B. Rd Jntn,	Tel: 220	6124 / 220	6154		Tel: 4122 3737 / 4122 3838
Kannur : Door No.TV 33/363M, Grand Plaza, Above ICICI Bank, Fort Road	Tel: 276	4181 / 276	4182		Tel: 242 2901 / 242 2902
Karunagapally : Shop-24, 1st Flr., King City Arcade, Near KSRTC Bus Stand, NH-47	Tel: 262	6751 / 262	7750		Tel: 266 0286 / 266 0287
Kasaragod : Door 442-A10 & A26, Aramana Arcade, Bank Road, Near Axis Bank	Tel: 231	431 / 231	432		Tel: 232 8616 / 232 8617
				Aorangabaa . Shop 140. 2, 1 Sanpar Bonaniy, 14ageshwarwaanaa, 14hala Bazai,	101. 202 0010 / 202 0017



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Challens, Chan No. 20, Chuldhamannand Diana, 1st Ele, Ne Conservat, Deale	Tel: 224 373 / 224 374	
Chakan : Shop No. 20, Shubhamangal Plaza, 1st Flr., Nr. Saraswat Bank, chalkaranji : Shop No. 3, Plot No. 7/139, Uttur, Mahatma Phule Chowk,	Tel: 249 067 / 6410 4343 Tel: 242 9292 / 242 9293	Chinsurah : 14, 1st Flr., Mukherjee Bagan, Khadina More, Station Rd., P.O. Chinsurah, Tel: 2686 0278 / 2686 C.I.T. Road : 86, Ground Floor, Durga Nekat, Dr. Sundari Mohan Avenue Tel: 2289 6787 / 2289
ndapur : Shop No. 2, S. No. 8/2/B/2, House No.105, Bank of India Building,	Tel: 223 044 / 223 047	Dalhousie : Shop No. H, 4th Floor, 16/1A Abdul Hamid Street, Ward No. 46, Tel: 22317350/2231
algaon : G-13/16, J.T. Chamber, Court Chowk, Opp. G.S. Ground	Tel: 223 3589 / 223 3590	Dum Dum : 105/3, Dum Dum Road, Seal Colony, Near St. Mary's School Tel: 2513 5005 / 2513 Dunlop : Room No. 8, 1st Fir., 199/8 - B.T. Rd., Behind Dunlop Bus Stop, Dunlop Tel: 2577 2206 / 2577
Kolhapur : Sh-07, Centre Point, 511 K/1 A, 'E' Ward, Railway Station Rd, Shahupuri Karad : Shop No. 5, 213/2, Patil Hights, Opp. Pandhricha Maruti, Krishna Naka,	Tel: 266 7767 / 266 7769 Tel: 226 202 / 226 203	Garia : 1&2, Gr. Flr., Maa Ashirwad Bldg, 403, Ramkrishna Nagar, Hindustan More Tel: 2428 5382 / 2428
Λangalwar Peth : 1991/92/2 A, Yojak Apartment, Shop No.3, Mangalwar Peth,	Tel: 264 3643 / 264 3644	Harish Mukerjee Rd : 176-B, Sree Ganesh Apts, Harish Mukerjee Rd, P.S. Kalighat Tel: 2486 4630 / 2486
Aanish Nagar : Shop No. 10, Jayanti Mansion-III, Manish Nagar, Somalwada,	Tel.: 278 6441 / 278 6442	Habra : Holding No.50, Gr. Flr., Mouza - Hijalpukuria, P.O. & P.S. Habra, Tel: 236 074 / 236
Nagpur : G-13, Dharampeth Towers, West High Court Road, Dharampeth Nashik : Shop-18, Gr. Flr, Kapadia Commercial Complex, Opp. JanLaxmi Bank (HO	Tel: 663 1983 / 663 1984 Tel: 250 5181 / 250 5182	Howrah : 88/1, Abani Dutta Road, Howrah Jodhpur Park : 1st Flr., 40/C, Gariahat Rd. (South), Back Side of Bhart Petroleum Pump Tel: 2429 6811 / 2429
Vashik Road : Shop No. F-14, Regimental Plaza, BYTCO Point, M. G. Road	Tel: 246 3300 / 246 8800	Konnagar : Shop-6, N/79/6, Lal Bahadur Sastri Rd., Po. Konnagar, P.S. Uttarpara Tel: 2674 2208 / 2674
atnagiri : A-5, Anand Sagar Apartments, Opp. ICICI Bank, Godbole Stop,	Tel: 271 701 / 271 702	Lake Town : P-124, Lake Town, Block 'A' Tel: 2534 5404 / 2534
angli : Shop G-5, Indranil Plaza, Ram Mandir - Civil Hospital Road	Tel: 232 5257 / 661 5257	New Town : Shop 203, Action Area - 1, New Town, Aahirini Market, PS - Rajarhat, Tel: 2324 2083 / 2324
olapur : Shop - 7, Lokhandwala Vihar, Hotgi Road	Tel: 260 2080 / 260 2081	N.S.C. Bose Road : Gound Floor, 31, Nehru Colony, Regent Park Panchanantala Road : Gr. Floor, 59/1, Panchanantala Road, Panchanantala, Tel: 2499 6491 / 2499 Tel: 2641 4008 / 2641
awantwadi : Shop No. 7, Pauls Apartment, Next to UCO Bank, Fish Market Rd.,	Tel: 271 446 / 271 447	Patuli : H-160, Gr. Flr., Baishnabghata, Patuli Township, Behind Harmony House, Tel: 2436 6011 / 2436
New DELHI / N.C.R.	Tal. 4151 0207 / 4151 0209	Salt Lake : HB - 259, Gr. Flr., Sector - 3, Nr. Mahavir Vikas Bus Stop, Salt Lake, Tel: 2335 2001 / 2335
Dishad Garden : Shop-3, Gr. Floor, Building No. B-110, Dilshad Colony Dwarka : Shop-104, 1st Flr., R. G. Complex, Sector - 5, Plot No. 8, Nr. ICICI Bank	Tel: 4151 0297 / 4151 0298 Tel: 4902 8431 / 6517 1710	Sonarpur : Banalata Apt, Sonarpur Station Rd., Sahebpara, Nr. Power House, Tel: 2434 3423 / 2434
Ghaziabad : Office No. 5/698, G-2, Ground Floor, Sector - 5, Vaishali,	Tel: 435 0250 / 456 7454	Shyam Bazar : 1/1, Ballav Street, Opposite to Baghbazaar Bata, Shyambazar Tel: 2533 6411 / 2533
anak Puri : Shop-44, B-Block, Community Centre, Next to Mahatta Tower	Tel: 4157 9598 / 4157 9599	Asansol : Block A, 3rd Flr., P. C. Chatterjee Market, Rambandhu Talab, Berhampur : Bearing Holding No.342, Kesshab Nagar, Kossim Bazar, Tel: 9734189038/973418
amla Nagar : A-108, Ground Floor, Kamla Nagar, Delhi	Tel: 2384 6865 / 2384 6866	Burdwan : Gopal Bhavan, 1st Flr., Room No.5, 39/37A, Parbirhata Sreepally, G.T.Rd Tel: 264 7835 / 264
arol Bagh : Office No.2B, 2nd Flr. 18/14, W.E.A. Pusa Lane, Karol Bagh	Tel: 4145 2085 / 4708 2085 Tel: 4244 4279 / 4244 4280	Darjeeling : Shop-3, Capital Market, 5th Flr., (1st Flr. from Ladenla Rd. East Side) Tel: 225 4477 / 225
axmi Nagar : Shop -102, 1st Floor, 23 Veer Savarkar Block, Vikas Marg, Shakarpur \ayur Vihar : Shop - 1, Building - 229, Main Rd, Patparganj, Mayur Vihar Phase-1	Tel: 2275 8123 / 2275 8124	Durgapur : C-12, 3rd Street, Central Park, City Centre, Durgapur Tel: 254 5654 / 254
Nunirka : Shop No.E-66. Laxmi Market, Opp. Canara Bank, Munirka	Tel: 4178 3482 / 4178 3483	Malda : Ward No.20, H/No. 11, Sarbomongolla Pally, Vhariravanth Apt., Kothabari, Tel: 265 939 / 265 Siliauri : Office No. 27, 1st Floor, City Plaza, Sevoke Road, Siliauri Tel: 264 1757 / 264
loida : Shop -101, Block-II, Ganga Shopping Complex, Sector-29, Noida	Tel: 435 9083 / 428 1969	Dibrugarh : 2nd Flr, Above HDFC Bank, Thana Chariali, Rooms of Kartick Para Tel: 232 1132 / 232
loida 2:1st Flr., Village Raghu Nathpur, Pandit Market, Sector - 22, Gautambudh Naga		Guwahati : 1st Flr, Tarani's Bldg, Near BOB, Lachit Nagar Chariali, G.S.Rd, Ulubari Tel: 246 6131 / 246
ohini : G-40, Plot No. CSC, Gr. Flr., Aggarwal E Mall, Block-E1, Sector-7, Rohini ïkaspuri : Shop No. GF - 27, Gr. Floor, Ansal Majestic Tower, Near Canara Bank,	Tel: 4904 4671 / 4904 4571 Tel: 4226 3435 / 4248 4290	Jorhat : No. 2, 2nd Flr, Nilima Complex, Garali Road, Opp. Kotak Mahindra Bank, Tel: 230 0126
V. Patel Nagar: Shop-14, Cottage 36, Nr. Kalinga Chowk, Opp. HDFC Bank ATM	Tel: 4561 4161 / 4561 4162	Maligaon : NCA Square, Shop-1, Hill Side Colony, Maligaon Gate No.1, Tel: 267 9985 / 267 Tel: 267 9985 / 267
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Alwarpet : Shop No.18, Mookambika Complex, No. 4 Lady Desika Rd, Mylapore	Tel: 2499 0705 / 2499 0706	Bailey Road : Room No. 302, Sheikhpura, Pillor No. 72, Opp. Mangal MarketTel: 2295211 / 229
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Arumbakkam : 28, Vada Agaram Rd, Nr Nelson Manicham Rd, Shobhan Babu Statue	Tel: 2374 5640 / 4265 5669	Bhilai : Shop-13, 2nd Flr, Chouhan Estate, Supela, G.E. RoadTel: 6455001 / 645Bilaspur : 317, 2nd Flr, Land Mark Complex, Karbala Road, Old Bus StandTel: 220786 / 220
Ashok Nagar : No. 31/33, 1st Flr, Anjugam Nagar, 2nd Street, Opp. Kasi Theatre		Korba : Tulsi Bhawan, Transport Nagar, In Front of IDBI Bank, Korba, Tel: 245 775 / 245
Avadi : Shop-3, D.No.21, OCF Road, Gandhi Nagar, Nr. Meenakshi Theatre	Tel: 2638 2575 / 4332 0497	Raigarh : Room 102, 1st Flr., Sparsh Plaza, Jagatpur Rd, Dhimrapur, Opp. Ans Hotel Tel: 232 317 / 232
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Greams Road : Greams Dugar, Old No.149/5, New No.64/5, 2nd Fir., Greams Ro		Adityapur : No.04, Meghraj Tower, Tata Kandra Main Rd., P.S. Adityapur, Gamharia Tel: 238 6068 / 238
K.K. Nagar : No.360, 32nd Street, 6th Sector, K.K. Nagar	Tel: 2474 6722 / 2474 6723	Dhanbad : Shop No.7, Ground Floor, Balaji Majestic, Mithu Road, Bank MoreTel: 2300520 / 230Jamshedpur : 5/1, 1st Floor, Millenium Tower, R-Road, BistupurTel: 2317381 / 231
Keelkattalai : No.1, 1st Flr, No. 88, Plot No. 13B, Medavakkam Main Rd,	Tel: 2247 2560 / 4315 9100	Jamshedpur - Sakchi : No. 1, Holding No. 340, Line No. 8, Gr. Flr., Kalimati Road, Tel: 222 2064 / 222
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Nanganallur : Shop No.4, 17/13, College Road, Nanganallur	Tel: 2224 7594 / 2224 5856	Bhubhaneswar : 37&38, Ground Floor, Janpath Tower, Ashok Nagar, Unit -II Tel: 253 1069 / 253
Old Washermanpet : 3, 1st Flr, P M's Complex,Old - 448/B,New -974/B, T.H.Rd. Pammal : Door No.1, Maraimalai Addikal Street, Muthtamill Nagar, Next to IOB	Tel: 2248 1053 / 4850 6345	Chandrasekharpur : 16, District Centre, Chandrasekharpur, 1st Floor, Tel: 274 0215
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Perambur : 4, 1st Flr, 2/1, Chelliamman Colony, Opp. SBI ATM, Paper Mills Road		Rourkela : At - Dhananjay Niwas, Main Road, Udit Nagar, Rourkela Tel: 250 0390 / 250
Perungalathur : Shop No. 05, 1st Floor, Kamaraja High Road, New Perungalathur,		Sambalpur : Ward No.28, Holding No.10, Deheripali Budharaja Sadar, Budharaja, Tel: 655 0160 / 655
Perungudi : Plot No. 47, Suseela Complex, Thirumalai Nagar Annexe, 1st Main Rd Porur : 1st Floor, No.265, Trunk Road, Above Apollo Pharmacy	, Tel: 6454 0804 / 4507 0044 Tel: 2482 5341 / 2482 5342	
Poonamallee : No. 30, Pillayar Koil Street, Opp. Veecare Hospital Street	Tel: 2627 3031 / 2627 3032	
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