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BLUECHIP BULLET

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

Company Name	Ratings	Min.	Int	Inte	rest Rate	∍ (%)	Sr.	Sp.
		Amt.	P'ble	12M	24M	36M	Citizen	Addl
		(Rs.)		Mths	Mths	Mths	Extra	Rate
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	7.60%	7.90%	8.10%	0.25%	0.10%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.30%	7.30%	7.30%	0.25%	_
ICICI Home Finance	FAAA	10000	M/Q/A/C	7.40%	7.55%	7.60%	0.25%	_
LIC Housing Finance	FAAA	10000	A/C	7.50%	7.55%	7.60%	0.25%	_
Mahindra Finance	FAAA	10000	Q/H/C	7.60%	7.90%	8.25%	0.25%	_
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.00%	7.25%	7.25%	0.50%	_
Godrej & Boyce Ltd.(R)	FAA+	25000	M/H	_	_	8.25%	_	_

- * Spl Addl. Rate Please contact our Branch office for complete details about the Special Additional Rate
- * 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 HYBRID FUNDS - MONTHLY DIVIDEND

Scheme Name	NAV	Monthly Dividend Declared						
	28/01	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20
ICICI Pru Multi - Asset	19.37	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%
HDFC Balanced Adv	26.17	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%
L&T Balanced Advantage	17.03	1.06%	0.97%	0.97%	0.97%	0.97%	0.97%	0.97%
Sundaram Equity Hybrid	14.11	1.42%	1.10%	1.08%	1.11%	1.13%	1.13%	1.14%
Nippon India Bal. Advt.	26.16	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%
DSP Equity & Bond Fund	22.97	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	T.B.A.
CanRobeco Equity Hybrid	78.96	6.02%	5.76%	5.58%	6.02%	6.02%	6.02%	T.B.A.
Tata Hybrid Equity Fund	58.68	3.63%	3.54%	3.54%	3.54%	3.54%	3.54%	3.54%
UTI Hybrid Equity Fund	25.62	1.86%	1.86%	1.86%	1.51%	1.51%	1.51%	T.B.A.

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Chengalpattu : No. 1/6, Kandeeban Vedhachalam Street, Kandeeban Quarters, Tel.: 044 - 2743 0004 / 2743 0005 (Tamil Nadu)

: H. No. 3/21/106, Survey No.94, GF, Datta Mandir, Nr. Udhan Hospital, Tel.: 02482 - 233 091 / 242 490 (Maharashtra)

: Holding No.11, Sridurga Colony Bylane, Ward No.10, Boubazar, (West Bengal) Tel.: 7407082821/7407082822 Pattukkottai "SENT SAPP TOWER" First Floor, No. 159D, South Kaliamman Koil Street,

(Tamil Nadu) Tel.: 04373 - 252 270 / 252 271 Pragathi Nagar : Ho. No. 5-160/1361, 1st Floor, Plot No. 1361, Opp. HDFC Bank,

(Hyderabad) Siddipet : Ho. No. 18-18-69/1/1, Beside HP Petrol Pump & Konda Laxmaiah Gardens,

(Telangana) : Tel.: 08457 - 230 316 / 231 316 : No. 157/12B, First Floor, J. N. Road, Opp. Church, Thiruvallur

(Chennai) Tel.: 044 - 2766 0115 / 2766 0116

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: Shop No. 346/15, 1st Floor, Madurai Road, Near Indian Bank, Thachanallur

Jalna

Krishnanagar

(Tamil Nadu) Tel.: 0462 - 233 5194 / 290 5194 : 30-31, Ground Floor, Plaza Centre, G. N. Chetty Road,

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Vesu : Shop No. UG-08, Upper Gr. Flr, Atlanta Shoppers, Opp. Pooja Abhishek Apt., (Gujarat)

Tel.: 0261 - 221 5063 / 221 5064

: Shop No. 06, D. R. Complex, Hosahalli Cross, Hyderabad Road, Yadgir (Karnataka) Tel: 08473 - 250 943 / 250 944

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INVESTMENTS

SELECT MUTUAL FUNDS PERFORMANCE

						RFORMANC				215 I	
Fund	Fund	AAUM (Rs.Crs)	NAV as on	Growth Return		-	Investment Rs.1 Lac	Growt Retur	h SIP ns (%)	SIP Inves Value of Rs.1	
Name	Туре	31.12.19	28.01.20	1 Years	3 Years	1 Years	3 Years	1 Years	3 Years	1 Years	3 Years
ABSL Equity Fund	Multicap	11,856.05	781.43	16.19%	9.53%	1,16,190	3,29,498	16.92%	7.84%	1,29,758	4,04,379
Axis Multicap Fund - Regular Plan Baroda Multi Cap Fund	Multicap Multicap	5,401.47 809.87	12.74 102.58	20.30% 13.00%	7.53%	1,20,300 1,13,000	3,23,157	16.20% 11.30%	4.63%	1,29,323 1,26,414	3,85,405
BNP Paribas Multi Cap Fund CanRobeco Equity Diversified Fund	Multicap Multicap	692.92 1,634.14	51.85 145.06	21.29% 17.14%	10.51% 14.12%	1,21,290 1,17,140	3,32,635 3,44,354	21.14% 16.09%	8.52% 11.06%	1,32,338 1,29,257	4,08,550 4,24,620
DSP Equity Fund	Multicap	3,266.65	49.41	26.27%	12.62%	1,26,270	3,39,453	22.47%	11.66%	1,33,163	4,28,532
Franklin India Equity Fund HDFC Equity Fund	Multicap Multicap	11,194.17 23,737.12	602.12 665.85	8.21% 8.41%	7.53% 9.14%	1,08,210 1,08,410	3,23,157 3,28,255	8.31% 2.44%	4.15% 4.96%	1,24,678 1,21,351	3,82,666 3,87,303
ICICI Pru Multicap Fund IDBI Diversified Equity Fund	Multicap Multicap	4,744.81 318.34	301.35 22.61	11.47% 13.50%	9.21% 9.37%	1,11,470 1,13,500	3,28,478 3,28,988	8.39% 15.89%	6.26% 6.86%	1,24,724 1,29,137	3,94,895 3,98,463
IDFC Multi Cap Fund	Multicap	5,588.68	99.39	15.66%	9.42%	1,15,660	3,29,147	15.69%	6.39%	1,29,017	3,95,664
Invesco India Multicap Fund Kotak Standard Multicap	Multicap Multicap	850.04 29,597.85	50.83 38.26	15.10% 18.76%	8.95% 12.63%	1,15,100 1,18,760	3,27,651 3,39,485	19.17% 16.08%	5.88% 10.17%	1,31,126 1,29,251	3,92,656 4,18,900
L&T Equity Fund LIC MF Multicap Fund	Multicap Multicap	2,678.82 303.54	84.54 51.87	11.40% 17.99%	8.00% 8.56%	1,11,400 1,17,990	3,24,640 3,26,413	8.57% 19.35%	4.38% 9.44%	1,24,828 1,31,236	3,83,976
Mahindra Mutual Fund Badhat Yojan	•	308.33	11.94	18.59%	6.56% —	1,17,990	_	19.35%	9.44%	1,31,083	4,14,280 —
Motilal Oswal Multicap 35 Fund Nippon India Multi Cap Fund	Multicap Multicap	13,130.85 10,343.12	27.32 98.66	13.62% 8.71%	9.49% 10.42%	1,13,620 1,08,710	3,29,371 3,32,346	10.88% 6.03%	5.06% 5.71%	1,26,169 1,23,373	3,87,880 3,91,660
Principal Multi Cap Growth Fund	Multicap	732.18	145.10	9.18%	9.73%	1,09,180	3,30,137	8.27%	3.91%	1,24,655	3,81,306
SBI Magnum Multicap Fund Tata Multicap Fund	Multicap Multicap	8,479.69 1,737.15	52.21 11.37	17.10% 17.25%	11.28%	1,17,100 1,17,250	3,35,112 —	13.70% 15.69%	8.42%	1,27,829 1,29,017	4,07,933 —
UTI Equity Fund	Multicap	10,217.42	157.30	19.06%	13.86%	1,19,060	3,43,501	21.65%	12.80%	1,32,654	4,36,090
ABSL Frontline Equity Axis Bluechip Fund	Large Cap Large Cap	21,093.38 10,211.89	232.59 32.05	11.42% 21.31%	8.66% 17.96%	1,11,420 1,21,310	3,26,730 3,57,106	7.37% 17.02%	5.57% 14.55%	1,24,138 1,29,818	3,90,842 4,48,021
Baroda Large Cap Fund BNP Paribas Large Cap Fund	Large Cap Large Cap	32.90 817.51	15.42 98.30	14.14% 21.21%	7.53% 12.77%	1,14,140 1,21,210	3,23,157 3,39,941	12.20% 17.30%	7.15% 10.62%	1,26,943 1,29,987	4,00,202 4,21,780
CanRobeco Bluechip Equity Fund	Large Cap	300.79	27.54	19.95%	13.98%	1,19,950	3,43,894	18.94%	12.30%	1,30,985	4,32,755
DSP Top 100 Equity Fund Franklin India Bluechip Fund	Large Cap Large Cap	2,708.14 6,553.67	226.10 475.81	21.44% 9.58%	9.57% 7.05%	1,21,440 1,09,580	3,29,626 3,21,647	17.51% 8.76%	8.87% 4.51%	1,30,115 1,24,937	4,10,718 3,84,718
HDFC Top 100 Fund	Large Cap	18,761.20	492.56	8.23%	9.29%	1,08,230	3,28,733	1.75%	5.37%	1,20,967	3,89,677
ICICI Pru Bluechip Fund IDBI India Top 100 Equity Fund	Large Cap Large Cap	25,024.91 367.74	44.32 25.91	13.41% 16.61%	10.96% 8.31%	1,13,410 1,16,610	3,34,081 3,25,621	10.04% 14.75%	7.60% 6.81%	1,25,679 1,28,454	4,02,920 3,98,164
IDFC Large Cap Fund Invesco India Largecap Fund	Large Cap Large Cap	466.72 206.43	34.27 30.26	13.14% 13.97%	10.71% 10.44%	1,13,140 1,13,970	3,33,277 3,32,410	11.82% 12.13%	7.37% 7.98%	1,26,719 1,26,901	4,01,528 4,05,233
Kotak Bluechip Fund	Large Cap	1,487.93	254.75	19.04%	11.25%	1,19,040	3,35,016	16.84%	9.69%	1,29,709	4,15,855
L&T India Large Cap Fund LIC MF Large Cap Fund	Large Cap Large Cap	537.12 319.53	29.15 29.38	17.84% 20.23%	10.37% 11.29%	1,17,840 1,20,230	3,32,185 3,35,145	13.17% 18.62%	8.53% 10.74%	1,27,515 1,30,790	4,08,612 4,22,552
Mirae Asset Large Cap Fund	Large Cap	16,873.03	54.08	15.44%	13.20%	1,15,440	3,41,342	11.59%	9.57%	1,26,584	4,15,098
Nippon India Large Cap Fund SBI Bluechip Fund	Large Cap Large Cap	12,955.39 23,641.35	35.61 41.85	11.17% 16.95%	11.75% 9.83%	1,11,170 1,16,950	3,36,631 3,30,456	7.04% 12.36%	7.08% 7.45%	1,23,949 1,27,037	3,99,781 4,02,011
Tata Large Cap Fund UTI Mastershare Fund	Large Cap Large Cap	812.72 6,476.53	229.92 130.10	14.66% 14.88%	9.53% 11.13%	1,14,660 1,14,880	3,29,498 3,34,629	8.80% 13.42%	7.01% 8.62%	1,24,960 1,27,663	3,99,361 4,09,168
ABSL Equity Advantage	Large & MidCap	4,951.98	438.22	18.10%	8.05%	1,18,100	3,24,798	19.03%	5.70%	1,31,040	3,91,601
	Large & MidCap Large & MidCap	5,339.34 5,588.64	100.99 240.89	17.18% 19.55%	12.76% 10.21%	1,17,180 1,19,550	3,39,908 3,31,672	18.65% 18.73%	8.21% 8.57%	1,30,808 1,30,857	4,06,642 4,08,859
Franklin Índia Equity Advantage	Large & MidCap	2,602.79	82.34	9.96%	7.45%	1,09,960	3,22,905	10.60%	4.54%	1,26,005	3,84,890
	Large & MidCap Large & MidCap	1,373.67 3,242.09	117.31 336.64	11.16% 12.35%	8.22% 7.08%	1,11,160 1,12,350	3,25,336 3,21,741	9.84% 10.32%	5.53% 4.79%	1,25,563 1,25,842	3,90,608 3,86,324
	Large & MidCap Large & MidCap	2,781.09 2,238.96	47.11 37.21	12.38% 18.16%	9.05% 14.09%	1,12,380 1,18,160	3,27,969 3,44,255	13.24% 17.42%	5.48% 10.64%	1,27,557 1,30,060	3,90,317 4,21,908
Kotak Equity Opportunities Fund	Large & MidCap	2,928.05	134.15	22.75%	12.19%	1,22,750	3,38,056	24.35%	11.32%	1,34,341	4,26,310
	Large & MidCap Large & MidCap	1,351.06 603.30	50.11 16.53	15.22% 20.14%	8.78% 12.02%	1,15,220 1,20,140	3,27,111 3,37,505	16.27% 21.20%	5.05% 9.79%	1,29,366 1,32,375	3,87,822 4,16,487
Mirae Asset Emerging Bluechip	Large & MidCap	9,516.48	58.84	21.66%	15.19%	1,21,660	3,47,877	20.37%	11.98%	1,31,862	4,30,637
	Large & MidCap Large & MidCap	2,116.80 2,846.75	112.74 238.04	17.32% 15.26%	10.78% 11.54%	1,17,320 1,15,260	3,33,502 3,35,952	20.33% 17.40%	7.09% 8.93%	1,31,838 1,30,048	3,99,841 4,11,091
	Large & MidCap Large & MidCap	1,015.82 1,567.81	37.84 224.88	19.34% 21.02%	13.76% 10.60%	1,19,340 1,21,020	3,43,173 3,32,924	18.55% 19.19%	10.93% 10.36%	1,30,747 1,31,138	4,23,778 4,20,113
Axis Midcap Fund	Mid Cap	4,140.72	41.41	22.95%	17.40%	1,22,950	3,55,228	24.86%	14.68%	1,34,663	4,48,924
BNP Paribas Midcap Fund DSP Midcap Fund	Mid Cap Mid Cap	754.40 6,956.77	35.31 61.24	19.91% 22.03%	8.43% 10.61%	1,19,910 1,22,030	3,26,001 3,32,956	25.78% 26.89%	6.59% 9.57%	1,35,245 1,35,952	3,96,852 4,15,098
Franklin India Prima Fund	Mid Cap	7,583.30	1000.73	11.20%	8.37%	1,11,200	3,25,811	13.27%	5.10%	1,27,574	3,88,111
ICICI Pru Midcap Fund Invesco India Mid Cap Fund	Mid Cap Mid Cap	1,875.07 673.52	98.97 53.33	10.84% 16.77%	7.80% 11.62%	1,10,840 1,16,770	3,24,008 3,36,210	12.80% 23.69%	3.69% 9.49%	1,27,296 1,33,926	3,80,065 4,14,595
Kotak Emerging Equity Fund L&T Midcap Fund	Mid Cap Mid Cap	5,887.95 5,992.33	43.58 141.06	23.17% 12.29%	11.12% 9.60%	1,23,170 1,12,290	3,34,597 3,29,722	28.64% 17.88%	9.92% 4.54%	1,37,075 1,30,339	4,17,310 3,84,890
Mahindra Unnati Emerging Business	Yojana Mid Cap	494.79	10.25	15.51%	_	1,15,510	_	19.40%	_	1,31,266	· -
Motilal Oswal Midcap 30 Fund Nippon India Growth Fund	Mid Cap Mid Cap	1,811.99 6,843.89	28.30 1218.44	23.50% 18.55%	7.65% 10.72%	1,23,500 1,18,550	3,23,535 3,33,309	26.85% 22.21%	8.25% 8.57%	1,35,926 1,33,001	4,06,887 4,08,859
Tata Midcap Growth Fund	Mid Cap	772.96	151.68	20.55%	10.91%	1,20,550	3,33,920	22.45%	9.12%	1,33,151	4,12,276
Axis Small Cap Fund IDBI Small Cap Fund	Small Cap Small Cap	1,542.18 130.59	34.55 9.61	33.71% 8.22%	15.44%	1,33,710 1,08,220	3,48,704 —	38.61% 11.56%	16.79% —	1,43,687 1,26,567	4,63,894 —
Kotak Small Cap Fund	Small Cap	1,359.65	79.82	21.01%	8.31%	1,21,010	3,25,621	28.75%	6.87%	1,37,146	3,98,522
Nippon India Small Cap Fund SBI Small Cap Fund	Small Cap Small Cap	8,524.70 3,156.01	41.57 57.38	11.58% 20.06%	9.57% 14.85%	1,11,580 1,20,060	3,29,626 3,46,755	16.77% 24.26%	3.52% 9.24%	1,29,667 1,34,284	3,79,110 4,13,026
Tata Small Cap Fund	Small Cap	579.09	11.34	14.12%	- 0.720/	1,14,120	_	20.83%	— 7.430/	1,32,146	_
ABSL Focused Equity Axis Focused 25 Fund	Focused Focused	4,422.12 9,109.64	63.39 31.12	16.80% 24.33%	9.72% 16.84%	1,16,800 1,24,330	3,30,105 3,53,356	13.63% 20.68%	7.63% 12.53%	1,27,788 1,32,053	4,03,102 4,34,285
BNP Paribas Focused 25 Equity DSP Focus Fund	Focused Focused	220.11 2,050.92	10.46 25.91	19.89% 25.20%	 10.22%	1,19,890 1,25,200	3,31,704	17.29% 21.82%	 10.21%	1,29,981 1,32,759	4,19,155
Franklin India Focused Equity	Focused	8,919.89	42.75	14.73%	9.60%	1,14,730	3,29,722	10.51%	7.11%	1,25,953	3,99,961
IDBI Focused 30 Equity Fund IDFC Focused Equity Fund	Focused Focused	184.43 1,505.81	10.28 39.42	12.35% 14.89%	12.10%	1,12,350 1,14,890		9.53% 18.34%	5.99%	1,25,383 1,30,619	3,93,302
IIFL Focused Equity Fund L&T Focused Equity Fund	Focused Focused	550.57 696.53	18.68 11.69	33.45% 17.89%	14.17%	1,33,450 1,17,890	3,44,518	28.75% 15.78%	15.43%	1,37,146 1,29,071	4,54,175
Motilal Oswal Focused 25 Fund	Focused	1,205.28	24.26	22.04%	11.19%	1,22,040	3,34,822	19.73%	9.86%	1,31,469	4,16,930
Nippon India Focused Equity Fund Principal Focused Multicap Fund	Focused Focused	4,304.34 360.81	48.03 69.69	12.19% 16.77%	7.80% 11.37%	1,12,190 1,16,770	3,24,008 3,35,403	9.33% 17.34%	4.05% 9.56%	1,25,267 1,30,012	3,82,099 4,15,035
SBI Focused Equity Fund	Focused	6,924.40	157.15	24.15%	16.29%	1,24,150	3,51,524	21.00%	13.54%	1,32,251	4,41,086
Sundaram Select Focus Fund L&T India Value Fund	Focused Value	1,056.19 7,759.49	194.23 37.12	17.91% 12.52%	14.41% 7.30%	1,17,910 1,12,520	3,45,306 3,22,433	14.33% 11.32%	10.83% 3.58%	1,28,204 1,26,426	4,23,132 3,79,446
Nippon India Value Fund	Value	3,132.51	75.68	12.19%	10.04%	1,12,190	3,31,128	8.39%	5.19%	1,24,724	3,88,632
Tata Equity PE Fund UTI Value Opportunities Fund	Value Value	5,183.76 4,559.72	138.93 65.89	10.98% 16.74%	8.54% 10.39%	1,10,980 1,16,740	3,26,349 3,32,250	8.85% 16.97%	3.84% 8.73%	1,24,989 1,29,788	3,80,911 4,09,849
ABSL Tax Relief 96	ELSS	10,029.20	145.09	10.02%	11.46%	1,10,020	3,35,693	12.60%	6.67%	1,27,178	3,97,328
Axis Long Term Equity Fund BNP Paribas Long Term Equity	ELSS ELSS	21,472.82 474.14	49.97 42.36	23.79% 20.91%	15.87% 12.01%	1,23,790 1,20,910	3,50,129 3,37,472	20.43% 19.78%	12.90% 9.77%	1,31,899 1,31,500	4,36,761 4,16,361
CanRobeco Equity Tax Saver Fund	ELSS	1,005.39	26.21	14.99%	12.78%	1,14,990	3,39,973	12.91%	10.11%	1,27,361	4,18,518
DSP Tax Saver Fund Franklin India Taxshield	ELSS ELSS	6,259.99 4,123.88	52.38 582.72	20.81% 10.37%	10.67% 7.95%	1,20,810 1,10,370	3,33,148 3,24,482	16.45% 8.01%	9.25% 4.99%	1,29,474 1,24,505	4,13,089 3,87,476
ICICI Pru Long Term Equity Fund IDBI Equity Advantage Fund	ELSS ELSS	6,707.34 576.09	393.56 28.71	13.88% 15.58%	9.51% 10.75%	1,13,880 1,15,580	3,29,434 3,33,406	10.88% 18.40%	7.58% 7.70%	1,26,169 1,30,656	4,02,799 4,03,527
IDFC Tax Advantage (ELSS) Fund	ELSS	2,119.37	56.55	10.84%	10.34%	1,10,840	3,32,089	7.98%	3.71%	1,24,488	3,80,178
Invesco India Tax Plan Kotak Tax Saver Regular	ELSS ELSS	988.23 1,067.51	54.70 48.73	16.11% 20.85%	12.15% 11.97%	1,16,110 1,20,850	3,37,926 3,37,343	15.42% 20.84%	9.13% 11.00%	1,28,855 1,32,152	4,12,338 4,24,231
L&T Tax Advantage Fund	ELSS	3,382.35	56.75	13.22%	9.45%	1,13,220	3,29,243	13.81%	4.93%	1,27,895	3,87,130
LIC MF Tax Plan Mirae Asset Tax Saver Fund	ELSS ELSS	262.71 3,066.30	74.15 19.27	19.69% 19.42%	12.85% 15.86%	1,19,690 1,19,420	3,40,201 3,50,095	20.31% 17.29%	11.12% 11.78%	1,31,825 1,29,981	4,25,009 4,29,320
Motilal Oswal Long Term Equity Fund	ELSS	1,647.95	19.16	21.81%	12.00%	1,21,810	3,37,440	21.92%	8.66%	1,32,821	4,09,416
SBI Magnum Taxgain Scheme Sundaram Diversified Equity Fund	ELSS ELSS	7,370.28 2,577.73	148.23 104.71	10.47% 13.28%	7.60% 7.52%	1,10,470 1,13,280	3,23,378 3,23,126	11.00% 10.27%	4.88% 3.88%	1,26,239 1,25,813	3,86,841 3,81,137
Tata India Tax Savings Fund UTI Long Term Equity Fund	ELSS ELSS	2,093.92 1,308.63	62.56 94.12	17.66% 16.68%	12.13% 9.83%	1,17,660 1,16,680	3,37,861 3,30,456	13.23% 17.97%	8.58% 8.01%	1,27,551 1,30,394	4,08,921 4,05,417
Disclaimer : All Mutual Fund Investments are subject to m		•									

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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LIFE INSURANCE



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&C1] 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.

Sum Assured on Death:

A/H/M

Age at EntryMultiple 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 & 80 Yrs

Premium Payment Term & Policy Terms:

Premium Modes

For PPT - 5/7/15 Years, Policy term is 15/17/20 years respectively

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 annual. 2. Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid T&C3. Reversionary bonus 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 mode 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. 3. A fully paid 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 due 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. U66010MH2000PIC127837. © 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 soles brochure carefully before concluding a sale. ICICI Pru Cash Advantage Form No.: £10, UIN:105N132V01. Advt No.: L/II/1335/2015-16.Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

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ICICI PRU LIFE FUTURE PERFECT

A LIMITED PAY NON LINKED INSURANCE PLAN

ICICI Pru Future Perfect is a Participating savings and protection oriented Plan.

Key Benefits of ICICI Pru Future Perfect

- ☑ Protection: Get life cover for entire policy term
- ✓ Savings with the comfort of guarantees:
 - At maturity of the policy, you receive
 - * Guaranteed Maturity Benefits (GMB)
 - * Accrued Guaranteed Additions (GAs)
 - * Vested Reversionary Bonuses and Terminal Bonus, if any
- ☑ Tax benefits[™]: Applicable 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 higher of A, B. A = Guaranteed Maturity Benefit, + Accrued Guaranteed Additions, + Vested Reversionary bonuses, if any, + Terminal Bonus, if any B = 100.1% x (annualized premiums plus loadings for modal premiums if any)

Guaranteed Maturity Benefit (GMB): The Guaranteed Maturity Benefit is decided at the beginning of the Policy, depending on the age, policy term, PPT, gender and premium.

Guaranteed Additions (GAs): as a percentage of annualised premium is set out as below

Policy Year	PPT	PPT
	5/7 Yrs	10/15/20 Yrs
Yr 1 - Yr 5	8.00%	10.00%
Yr 6 - Yr 10	10.00%	12.00%
Yr 11 - Yr 15	12.00%	15.00%
Yr 16 Onwards	15.00%	18.00%

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 subsisting Bonuses* already accrued or b) 105% of all premiums paid as on date of death

Sum Assured on Death: Higher of

- 10 X (Annualized Premium + underwriting extra premium, if any + loadings for model premiums, if any)
- Minimum guaranteed sum assured on maturity^{T&C3}
- Absolute amount assured to be paid on death^{T&C4}
- * Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus,

Basic Eligibility Conditions :

Min. Maturity	:	18 Yrs
Max. Maturity	:	70 Yrs
Modes	:	A/H/M
PPT & Policy Te	erm:	
PPT 5 Yrs	:	10 to 15 Yrs
PPT 7 Yrs	:	12 to 17 Yrs
PPT 10 Yrs	:	15 to 20 Yrs
PPT 15 Yrs	:	20 to 25 Yrs
PPT 20 Yrs	:	25 to 30 Yrs
Minimum Prem	ium	

PPT 5 Yrs : Rs.40,000 PPT 7 Yrs : Rs.18,000 PPT 10 Yrs : Rs.12,000 PPT 15 Yrs : Rs.9,600 PPT 20 Yrs : Rs.8,400

Min. & Max. Entry Age

 PPT 5 Yrs
 :
 3 Yr & 45Yrs

 PPT 7 Yrs
 :
 1 Yr & 58Yrs

 PPT 10 Yrs
 :
 91days & 55Yrs

 PPT 15 Yrs
 :
 91days & 50Yrs

 PPT 20 Yrs
 :
 91days & 45Yrs

Terms and conditions: 1.Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2.Gauranteed 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. 3.Minimum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4.Absolute amount assured to be paid on death is 10 times the Annualized Premium.

ICICI Prudential Life Insurance Company Limited IRDA Regn No. 105. CIN:U66010MH2000PLC127837.Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).© 2016, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. 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 105N153V01 Adv1 no. E/II/0474/2016-17

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KOTAK SMARTLIFE PLAN

A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

"Kotak SmartLife Plan", is a limited pay participating endowment plan which will provide you option either to receive Cash bonus payouts every year right from the end of 1st policy year onwards to take care of interim financial requirements or utilize such Cash bonuses for accumulating and creating a corpus to fulfill bigger goals and plan for a stress-free life.

Key Advantages -

- $\ensuremath{\checkmark}$ Offers protection up to the age of 75 years
- $\ensuremath{\square}$ Convenience of choosing Bonus options: Cash Payout or Paid-Up Addition
- ☑ Avail chosen Bonus option from end of 1st policy year onwards
- oxdot Additional protection through optional riders on payment of additional premium

Plan Benefits:

Survival Benefit: The Survival Benefit shall be payable as per the chosen Bonus option

Cash Payout Option: at the end of each policy year, starting from the end of 1st policy year.

Cash Bonus declared will get paid out till end of the policy term or death or surrender, whichever is earlier.

Paid-up Addition option: at the end of each policy year, starting from the end of 1st policy year-Cash Bonus declared will get utilized to purchase Paid-Up Additions (additional Sum Assured) the "Cash Bonus", for Basic Sum Assured and Paid-Up Additions will be declared separately which in turn will get utilized to Purchase Paid-Up Addition at the end of the policy year.

Maturity Benefit: On survival till the end of the policy term and all due premiums are paid, the following Maturity Benefit will be payable and policy will get terminated.

Under Cash Bonus Payout option: Basic Sum Assured PLUS Cash Bonus, if any PLUS Terminal bonus, if any

Under Paid-Up Addition option : Basic Sum Assured PLUS Cash Bonus, if any PLUS Accrued Paidup Addition, if available PLUS Terminal bonus, if any Death Benefit: If all the due Premiums have been paid, death benefit shall be:

Under Cash Bonus Payout option : Sum Assured on death PLUS Interim bonus, if any PLUS Terminal bonus, if any

Under Paid-Up Addition option : Sum Assured on death PLUS Accrued Paid-up Additions, if available PLUS Interim bonus, if any PLUS Terminal bonus, if any

Where Sum Assured on death is: higher of: I) 11 times of Annualised Premium (including extra premium, if any) OR II) Basic Sum Assured, which is the guaranteed maturity benefit OR III) 105% of all premiums paid (including extra premium, if any) till the date of death

Tax Benefit: Tax benefits under Section 80C and Section 10(10D) of Income Tax Act, 1961 subject to conditions as specified in those sections. Tax benefits are subject to change as per tax laws. Customer is advised to take an independent view from tax consultant.

Eligibility:

Entry Age of Life Insured : Min : 3 years

Max : 50 Yrs – 6 & 15 pay 55 Yrs – 8 &10 pay 54 Yrs – 12 pay

Maturity Age of Life Insured : 75 Yrs

Policy Term : 75 Yrs less Entry Age of Life Insured

Basic Sum Assured : Min: Rs. 2,50,000/-Max : No Limit

Premium Payment Term : 6, 8, 10, 12 and 15 years

Premium Payment Mode : Yearly, Half yearly, Quarterly, Monthly

Premium Modal Factor : Yearly – 100% , Half Yrly – 51% , Qtrly – 26% , Mthly – 8.8%

Disclaimers: Kotak SmartLife Plan UIN: 107N102V02, Form No: N102, Kotak Term Benefit Rider, UIN: 107B003V03, Form No: B003; Kotak Accidental Death Benefit Rider, UIN: 107B001V03, Form No: B001; Kotak Permanent Disability Benefit Rider, UIN: 107B002V03, Form No: B002; Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No: B011, Kotak Critical Illness Plus Benefit Rider - 107B02V01, Form No: B020. Ref. No: KU1/8-19/P-NL/498. This is a Savings-cum-Protection oriented Participating Endowment plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's underwriting policy. The policy document for specific details on all terms and conditions. For more details on the Rider Rochure. Kotak Mahindra Life Insurance Ltd.); Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: http://insurance.kotak.com. Email:clientservicedesk@kotak.com. Toll Free No. – 1800 209 8800

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LIFE INSURANCE

HDFC LIFE SANCHAY PAR ADVANTAGE

IMMEDIATE INCOME OPTION

A Plan that offers monthly payouts from 1st month onwards and provides lump sum at maturity - 100 years of age. During the premium payment period, income also started credting policyholder bank account.

: 30 days & 65 years.

Key Features:

- Cash Bonus payouts from 1st Month onwards.
- Policy Term: whole of life (100 years)

Premium payment Term : 6/8/10/12 years.

Min and max age at entry

Flexibility to accrue the survival benefit payouts.

	Annual Income	payable as a % of Ann	ıval Premium*	
Age at entry	6 PPT	8 PPT	10 PPT	12 PPT
up to 25 years	22.50%	29.50%	35.00%	39.50%
26 to 35 years	22.00%	29.00%	35.00%	39.00%
36 to 40 years	21.00%	28.00%	34.00%	38.00%
41 to 45 years	20.00%	27.00%	33.00%	36.00%
46 to 50 years	19.00%	27.00%	33.00%	36.00%
51 to 55 years	16.50%	25.00%	31.50%	33.00%
56 to 60 years	13.00%	21.50%	28.00%	28.00%
61years and above	08.00%	17.50%	24.00%	23.00%

Additional CASH BONUS Irrespective of Age and PPT.							
Premium Addnl							
Band	Cash bonus						
less than One lac	NIL						
1lac to 1.99lac	1%						
2lac to 2.99lac	1.5%						
3lac to 4.99 lac	1.5%						
5lac and above	2%						

*as per 8% scenario.

Maturity Benefit: For a policy where all due premiums have been paid, the maturity benefit payable at the end of the policy term is defined as: Sum Assured on Maturity plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit, if any plus Terminal Bonus, (if declared)

Death Benefit: On death of the life assured during the policy term, provided all due premiums are paid, death benefit equal to the following shall be payable as lump sum to the nominee: Sum Assured on Death plus Accrued Cash Bonuses, if not paid earlier plus Interim Survival Benefit (if any) plus Terminal Bonus (if declared) The minimum Death Benefit shall be 105% of Total Premiums Paid® as on date of death.

BENEFIT ILLUSTRATION AS PER 8% EBI

Entry Age 30Yrs 31Yrs 32Yrs 33Yrs 34Yrs 35Yrs

Receive Monthly Cash Bonus of Rs.10,000 from next month onwards till age 100.

Pay Rs.5,20,833/-**Annual Premium** for 6 years

SURRENDER VALUES:

- @ 65 years Rs.54.40 Lac
- @ 75 years Rs.99.85 Lac
- @ 80 years Rs.1.32 crore

MATURITY BENEFITS:

RS.6.94 CRORES.

Disclaimer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Par Advantage UIN: 101N136V01 is a Non-Linked Participating Life Insurance Plan. Life insurance coverage is available in this product. This document has no monetary value at any time and is not proof of any contract with HDFC Life Insurance Company Limited. This version of the product brochure invalidates all previous printed versions for this particular plan. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. ARN: MC/11/19/16593.

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LONG TERM INCOME OPTION

A plan that offers Long Term Guaranteed Returns to you and your family

Key Features:

- ☑ Guaranteed¹ benefits Rest assured of the returns
- ☑ Tax benefits² You may be eligible for tax benefits as per prevailing tax laws
- ✓ Flexibility Guaranteed benefits as a lump sum or as regular income
- oxdot Long Term Income option Guaranteed Income for a fixed term of 25 to 30 years plus return of premiums paid at the end of Payout Period
- Optional Riders Enhance your protection coverage with rider options on payment of additional premium

Benefit Under the plan:

Maturity Benefit: This option offers a benefit of guaranteed income for fixed term of 25 or 30 years and a return of premium at the end of payout period upon payment of all due premiums and life assured surviving the policy term.

ı	Premium	Policy	Payout	Guaranteed Income ^ payable*
l	Payment Term	Term	Period	Ages: 5 to 60 Yrs
l	5 Yrs	6 Yrs	30 Yrs	32.5% of AP
	10 Yrs	11 Yrs	25 Yrs	Ages: 5 to 60 Yrs 32.5% of AP 93.5% of AP
ı				

P - Annualised Premium, * Guaranteed Income Payable each year during the payout Period

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in the Sales Literature for High Premium Policies

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

Death Benefit: In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b)105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility:

Min. & Max. Age at Entry : 5³ Years & 60 Yrs Last Birthday Min & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday **Payout Period**

For Policy Term 6 years

- Guaranteed Income from 7th

For Policy Term 11 years

year to 36th year in arrears - Guaranteed Income from 12th vear to 36th year in arrears

Min Premium : Annual - Rs.30,000/-, Half Yearly – Rs.15,000/-,

Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

HDFC LIFE SANCHAY PLUS

GUARANTEED INCOME OPTION

A plan that offers guaranteed returns for you and your family.

Key Features:

- $\overline{\mathsf{A}}$ Guaranteed¹ benefits - Rest assured of the returns
- ☑ Tax benefits² You may be eligible for tax benefits as per prevailing tax laws
- Flexibility Guaranteed regular income can be taken Annual, Half Yearly, Quarterly or Monthly
- Optional Riders Enhance your protection coverage with rider options on payment of additional premium

Benefits under the Plan:

Maturity Benefits: This option pays you a maturity benefit in the form of Guaranteed Income for fixed term of 10 or 12 years upon payment of all due premiums and life assured surviving the policy term.

Premium	Policy	Payout	Guaranteed In	come^ payable*
Payment Term	Term	Term	Age : 5 to 50 Yrs	Age:51 to 60 Yrs
10 years	11	10	188% of AP	179% of AP
12 years	13	12	209% of AP	194% of AP

AP - Annualised Premium, * Guaranteed Income Payable each year during the payout Period

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in Sales Literature for High Premium Policies

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a.

On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

Death Benefit: In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b) 105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility:

Payout Period

For Policy Term 11 years

For Policy Term 13 years

Min Premium

Min. & Max. Age at Entry : 53 Years & 60 Yrs Last Birthday Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday

> - Guaranteed Income from 12th to 21st year in arrears

- Guaranteed Income from 14th to 25th year in arrears

: Annual - Rs.30,000/-, Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-, Monthly - Rs.2,500/-

LIFE LONG INCOME OPTION

A plan that offers LifeTime Guaranteed Returns to you and your family

Key Features:

- Guaranteed¹ benefits Rest assured of the returns
- Tax benefits² You may be eligible for tax benefits as per prevailing tax laws
- Flexibility Guaranteed benefits as a lump sum or as regular income
- Life Long Income option Guaranteed income till age 99 years plus return of premiums paid at the end of Payout Period
- Optional Riders Enhance your protection coverage with rider options on payment of additional premium

Benefit Under the plan:

Maturity Benefit: This option offers a benefit of a guaranteed income up to age 99 years and a return of premium at the end of payout period upon payment of all due premiums and life assured surviving the policy term.

	•	' '	
Premium	Policy	Payout	Guaranteed Income ^
Payment Term	Term	Period	payable*
5 Yrs	6 Yrs	Up to age 99 yrs	31% of AP
10 Yrs	11 Yrs	Up to age 99 yrs	89% of AP

AP - Annualised Premium, * Guaranteed Income Payable each year during the

^ An Additional Income is payable incase of Higher Premium Amounts, please refer to the Enhanced benefits in the Sales Literature for High Premium Policies On the maturity date, you shall have an option to receive the

Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a

On death of the Life Assured during the Payout Period, the

nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period. Death Benefit: In case of death of Life Assured during the

policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b)105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

Min Premium

Min. & Max. Age at Entry **Payout Period** For Policy Term 6 years

: 50 Yrs & 60 Yrs Last Birthday Min & Max. Age at Maturity : 56 Yrs & 71 Yrs Last Birthday

- Guaranteed Income from 7th

year in arrears to age 99 years For Policy Term 11 years - Guaranteed Income from 12th

year in arrears to age 99 years : Annual - Rs.30,000/-, Half Yearly - Rs.15,000/-, Quarterly - Rs.7,500/-,

Monthly - Rs.2,500/-

Provided all due premiums have been paid and the policy is in force. ²As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. ³Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245, IRDAI Reg. No. 101. Registered Office: Lodha Excelus, 13th FC Limited") and is used by HDFC life under an agreement entered into with HDFC Limited. HDFC Life Sanchary Plus (UIN No: 101N134V03) is a non-participating, non-linked saving insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochard carefully before concluding a sale. ARN: BR/07/19/14716 BEWARE OF SPURIOUS/FRAUD PHONE CALLSI IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

Bluechip Bulletin 1st to 15th Feb'2020

LIFE INSURANCE



HDFC LIFE SANCHAY PAR ADVANTAGE - BENEFIT ILLUSTRATIONS

30 Years Monthly Income Amount : Rs.10,000/-Entry Age : End of Month 1 Maturity Age 100 Years Income Start **Policy Term** 70 Years Income End 100 Years Premium Payment Tem 6 Years **Annual Premium** Rs.5,20,833/-Income Option Immediate Sum Assured on Maturity: Rs.31,24,998/-Income Mode Monthly Sum Assured on Death : Rs.65,10,413/- Benefits Payable under the Plan^{\$} Guaranteed Non Guaranteed Rs.10,000/-Cash Bonus Payable From End of Month 1 Yearly Cash Bonus Payable Rs.1,20,000/-From Year 1 to Year 70 Terminal Bonus Payable on Maturity at Age 100 Rs.6,62,70,791/-Rs.31,24,998/-Total Payout on Maturity at Age 100 Rs.6,93,95,789/-

			Total Yea	arly Payout	Surrender Benefit # Matu		Maturit	ity Benefit Death Benefit					
			Guaranteed	Non-					Non -		Non		
	Policy	Annual	Surival	Guaranteed		Non -	Total		Guaranteed		Guaranteed	Payout	Payout
Age	Year	Premium	Benefit	Cash Bonus*	Guaranteed	Guaranteed*	Payout	Guaranteed	With TB*	Guaranteed	With TB*	Year	Age
30	1	5,20,833	0	1,20,000	0	0	0	0	0	65,10,413	65,10,413	2	3
31	2	5,20,833	0	1,20,000	3,12,500	93,750	4,06,250	0	0	65,10,413	65,10,413	3	3:
32	3	5,20,833	0	1,20,000	5,46,875	2,55,208	8,02,083	0	0	65,10,413	65,10,413	4	3:
33	4	5,20,833	0	1,20,000	10,41,666	3,12,500	13,54,166	0	0	65,10,413	65,10,413	5	3.
34	5	5,20,833	0	1,20,000	13,02,083	7,70,832	20,72,915	0	0	65,10,413	65,10,413	6	3
35	6	5,20,833	0	1,20,000	18,74,999	11,09,374	29,84,373	0	0	65,10,413	65,10,413	7	36
36	7	0	0	1,20,000	20,31,249	11,19,791	31,51,040	0	0	65,10,413	65,10,413	8	3:
37	8	0	0	1,20,000	23,43,749	9,84,374	33,28,123	0	0	65,10,413	65,10,413	9	3
38	9	0	0	1,20,000	24,99,998	10,05,208	35,05,206	0	0	65,10,413	65,10,413	10	3
39	10	0	0	1,20,000	24,99,998	11,82,291	36,82,289	0	0	65,10,413	65,10,413	11	4
40	11	0	0	1,20,000	24,99,998	13,64,583	38,64,581	0	0	65,10,413	65,10,413	12	4
41	12	0	0	1,20,000	28,12,498	12,44,791	40,57,289	0	0	65,10,413	65,10,413	13	4
42	13	0	0	1,20,000	28,12,498	14,37,499	42,49,997	0	0	65,10,413	65,10,413	14	4
43	14	0	0	1,20,000	28,12,498	16,35,416	44,47,914	0	0	65,10,413	65,10,413	15	
44	15	0	0	1,20,000	28,12,498	18,38,540	46,51,038	0	0	65,10,413	65,10,413	16	4
44 45	16	0	0	1,20,000	28,12,498	22,08,332	50,20,830	0	0	65,10,413	65,10,413	17	
46	17	0	0	1,20,000	28,12,498	24,27,082	52,39,580	0	0	65,10,413	65,10,413	18	4
40 47	18	0	0	1,20,000		26,56,248	54,68,746	0	0	65,10,413		19	4
					28,12,498			_			65,10,413		
48 40	19	0	0	1,20,000	28,12,498	28,90,623	57,03,121	0	0	65,10,413	65,10,413	20	4
49 =0	20	0	0	1,20,000	28,12,498	31,30,206	59,42,704	0	0	65,10,413	65,10,413	21	:
50	21	0	0	1,20,000	28,12,498	33,80,206	61,92,704	0	0	65,10,413	65,10,413	22	:
51	22	0	0	1,20,000	28,12,498	36,40,623	64,53,121	0	0	65,10,413	65,10,413	23	
2	23	0	0	1,20,000	28,12,498	38,48,956	66,61,454	0	0	65,10,413	65,10,413	24	
3	24	0	0	1,20,000	28,12,498	40,05,206	68,17,704	0	0	65,10,413	65,10,413	25	
54	25	0	0	1,20,000	28,12,498	41,71,872	69,84,370	0	0	65,10,413	65,10,413	26	:
55	26	0	0	1,20,000	28,12,498	43,54,164	71,66,662	0	0	65,10,413	65,10,413	27	
6	27	0	0	1,20,000	28,12,498	45,52,080	73,64,578	0	0	65,10,413	65,10,413	28	
57	28	0	0	1,20,000	28,12,498	47,60,414	75,72,912	0	0	65,10,413	65,10,413	29	
8	29	0	0	1,20,000	28,12,498	49,89,580	78,02,078	0	0	65,10,413	65,10,413	30	
9	30	0	0	1,20,000	28,12,498	52,39,580	80,52,078	0	0	65,10,413	65,10,413	31	
60	31	0	0	1,20,000	28,12,498	55,05,205	83,17,703	0	0	65,10,413	65,10,413	32	•
51	32	0	0	1,20,000	28,12,498	57,96,871	86,09,369	0	0	65,10,413	65,10,413	33	•
52	33	0	0	1,20,000	28,12,498	61,14,579	89,27,077	0	0	65,10,413	65,10,413	34	•
63	34	0	0	1,20,000	28,12,498	64,58,329	92,70,827	0	0	65,10,413	65,10,413	35	(
54	35	0	0	1,20,000	28,12,498	68,28,121	96,40,619	0	0	65,10,413	68,33,329	36	(
65	36	0	0	1,20,000	28,12,498	72,29,162	1,00,41,660	0	0	65,10,413	72,29,163	37	(
56	37	0	0	1,20,000	28,12,498	76,61,453	1,04,73,951	0	0	65,10,413	76,61,454	38	
57	38	0	0	1,20,000	28,12,498	81,24,995	1,09,37,493	0	0	65,10,413	81,30,204	39	
68	39	0	0	1,20,000	28,12,498	86,30,203	1,14,42,701	0	0	65,10,413	86,30,203	40	
59	40	0	0	1,20,000	28,12,498	91,66,661	1,19,79,159	0	0	65,10,413	91,71,870	41	
0	41	0	0	1,20,000	28,12,498	97,49,994	1,25,62,492	0	0	65,10,413	97,55,203	42	
71	42	0	0	1,20,000	28,12,498	1,03,80,202	1,31,92,700	0	0	65,10,413	1,03,80,202	43	
7 2	43	0	0	1,20,000	28,12,498	1,10,57,285	1,38,69,783	0	0	65,10,413	1,10,57,285	44	
73	44	0	0	1,20,000	28,12,498	1,17,86,451	1,45,98,949	0	0	65,10,413	1,17,86,451	45	
' 4	45	0	0	1,20,000	28,12,498	1,25,72,909	1,53,85,407	0	0	65,10,413	1,25,78,117	46	
'5	46	0	0	1,20,000	28,12,498	1,34,21,866	1,62,34,364	0	0	65,10,413	1,34,27,075	47	
'6	47	0	0	1,20,000	28,12,498	1,43,38,532	1,71,51,030	0	0	65,10,413	1,43,38,533	48	
7	48	0	0	1,20,000	28,12,498	1,53,22,907	1,81,35,405	0	0	65,10,413	1,53,28,116	49	
8	49	0	0	1,20,000	28,12,498	1,63,85,406	1,91,97,904	0	0	65,10,413	1,63,90,615	50	
9	50	0	0	1,20,000	28,12,498	1,75,31,239	2,03,43,737	0	0	65,10,413	1,75,36,448	51	
0	51	0	0	1,20,000	28,12,498	1,87,70,821	2,05,43,737	0	0	65,10,413	1,87,70,822	52	
1	52	0	0	1,20,000	28,12,498	2,00,98,945	2,13,83,317	0	0	65,10,413	2,01,04,154	53	
2	53	0	0	1,20,000	28,12,498	2,15,36,445	2,43,48,943	0	0	65,10,413	2,15,41,653	54	
3	54	0	0	1,20,000	28,12,498	2,30,88,527	2,43,48,745	0	0	65,10,413	2,30,88,527	55	
3 4	55 55	0	0	1,20,000	28,12,498	2,30,88,527	2,75,67,690	0	0	65,10,413	2,30,88,527	56	
4 5	56	0	0	1,20,000		2,47,55,192	2,73,67,690	0	0			57	
					28,12,498			0		65,10,413	2,65,62,484		
6	57 59	0	0	1,20,000	28,12,498	2,84,94,773	3,13,07,271	_	0	65,10,413	2,84,99,982	58	
7	58	0	0	1,20,000	28,12,498	3,05,88,522	3,34,01,020	0	0	65,10,413	3,05,93,731	59	
8	59	0	0	1,20,000	28,12,498	3,28,43,729	3,56,56,227	0	0	65,10,413	3,28,48,938	60	
9	60	0	0	1,20,000	28,12,498	3,52,76,019	3,80,88,517	0	0	65,10,413	3,52,81,228	61	
0	61	0	0	1,20,000	28,12,498	3,79,01,017	4,07,13,515	0	0	65,10,413	3,79,06,226	62	
1	62	0	0	1,20,000	28,12,498	4,07,29,141	4,35,41,639	0	0	65,10,413	4,07,34,349	63	
2	63	0	0	1,20,000	28,12,498	4,37,76,014	4,65,88,512	0	0	65,10,413	4,37,81,222	64	
3	64	0	0	1,20,000	28,12,498	4,70,62,470	4,98,74,968	0	0	65,10,413	4,70,67,679	65	
94	65	0	0	1,20,000	28,12,498	5,06,09,343	5,34,21,841	0	0	65,10,413	5,06,14,551	66	
5	66	0	0	1,20,000	28,12,498	5,44,27,049	5,72,39,547	0	0	65,10,413	5,44,32,257	67	
96	67	0	0	1,20,000	28,12,498	5,85,46,838	6,13,59,336	0	0	65,10,413	5,85,57,255	68	
7	68	0	0	1,20,000	28,12,498	6,29,89,543	6,58,02,041	0	0	65,10,413	6,29,94,752	69	
8	69	0	0	1,20,000	28,12,498	6,77,75,998	7,05,88,496	0	0	65,10,413	6,77,86,415	70	
9	70	0	0	1,20,000	0	0	0	31,24,998	6,93,95,789	65,10,413	7,67,91,618	71	1

- This is an Extract of the Benefits shown @ 8.00% Returns from a Sample Benefit Illustration for understanding and reference to the product
- Non Guaranteed Benefits, are as per 8.00% Calculation in the EBI, In case cash bonuses have been paid out, the same shall be deducted from the Surrender Values indicated, at the time of pay out.
- Terms & Conditions 1. HDFC Life Sanchay Par Advantage is a non-linked participating individual life insurance savings plan.
- Annualized Premium excludes underwriting extra premium, frequency loadings on premiums, the premiums paid towards the riders, if 7. any, and Goods & Service Tax. Refer Sales Literature for explanation of terms used in this illustration.
- The survival benefits are payable at the end of the policy year. Upon payment at Maturity (Last Payout), the policy terminates and no further
- benefits become payable. The death benefits shown above are at the end of the year. Upon payment, of death benefit the policy terminates and no further benefit is 9.
- The surrender benefits shown above are at the end of the year. Upon payment of surrender benefit, the policy terminates and no further benefit 10. HDFC Life Insurance Company Ltd., HDFC Life Sanchay Par Advantage is the name of the Insurance Company, Product and does not in
- 6. The Premium and the Sum Assured on Maturity stated above is based on the information provided. They may vary as a result of underwriting.
 - Any statutory levy or charges (such as Goods and Service tax) including any indirect tax may be charged to the Policyholder either now or in future by the company and such amount so charged shall become due and payable and shall be subject to the same terms and conditions as applicable to payment of premium.
 - RB Reversionary Bonus, TB Terminal Bonus, GA Guaranteed Additions
- The values shown herein are for illustrative purposes only. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.
 - any way indicate the quality of the contract, its future prospects or returns.
- payable. becomes payable.

1st to 15th Feb'2020 Bluechip Bulletin



LIFE INSURANCE

BHARTI AXA LIFE MONTHLY INCOME PLAN +

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

How does the Plan Work?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years# You start receiving Guaranteed@

Taxfree Monthly Income for 8 Years after the completion of the Premium Payment Term. On

Maturity you will get the Accrued non-guaranteed Bonuses.

Non Guaranteed Bonuses under the Plan

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

Terminal Bonus : On Maturity / Death You may get Terminal Bonus.

Benefits Under the Plan

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

Maturity Benefit: On Maturity you will get Accrued Reversionary Bonus & Terminal Bonus.

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

Death Benefit: The Accrued Bonuses, if any are paid immediately plus an increased percentage of

Monthly Income is payable to the nominee from the next policy month onwards and continues for

the next 8 Years.

This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws, Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Monthly Income Plan is only the name of the traditional participating life insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. +, UIN: 130N057V01 * Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be payable after the completion of the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit No. 1904, 19th Floor, Parinee Crescenzo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400 051. CIN -U66010MH2005PLC157108. Life Insurance coverage is available. Advt. No. - II-Jan-2019-1811 Insurance is the subject matter of the s BEWARE OF SPURIOUS/FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, ann s. Public receiving such phone calls are requested to lodge a police complaint

BHARTI AXA LIFE CHILD ADVANTAGE

A 6* YEARS PAYMENT, 11* YEARS TERM NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

Bharti AXA Life Child Advantage is a traditional participating plan with an in-built Premium Waiver Benefit. The plan is flexible to suit the requirements of your child and help you plan his/ her future.

Benefits under the Plan

Guaranteed Payout (Applicable only for Money Back Option and subject to policy terms and conditions)

The Guaranteed Payout would be paid during the last 5 Policy Yrs before Maturity Date as below:

Guaranteed Payout #	% Payable
End of 5th Year	10% of Sum Assured
End of 4th Year	10% of Sum Assured
End of 3rd Year	15% of Sum Assured
End of 2nd Year	15% of Sum Assured
End of 1st Year	20% of Sum Assured

[#] Year before Maturity Date

Maturity Benefit:

Option 1: Endowment Option: 125% of S.A. will be paid on Maturity along with accrued Simple

Reversionary Bonus & Terminal Bonus, if any.

Option 2: Money Back Option: 40% of S.A will be paid on Maturity along with accrued Simple

Reversionary Bonus & Terminal Bonus, if any.

Life Insurance Benefit: In case of unfortunate event of death the nominee will receive the S.A. or 11 Times of A.P. whichever is higher. In addition to the above, all outstanding premiums would be waived of and all the benefits under the plan would continue as scheduled.

* 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 Child Advantage is only the name the traditional participating insurance policy and does ot 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 Child Advantage UIN: 130N065V01.

BEWARE OF SPURIOUS/FRAUD PHONE CALLS! IRDA! is not involved in activities like selling insurance policies, announcing bonus or ns. Public receiving such phone calls are requested to lodge a police complain

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.

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 Yrs Age at Maturity : Min - 18 Yrs, Max - 75 Yrs Policy Term & PPT : Term - 16 Yrs, PPT - 8 Yrs

Min. Sum Assured : Rs.2,00,000/-: M / H / A Premium Mode

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403), 14th Floo Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai – 400013. For more details on ris 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 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 onsibility 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 underwritten 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

BEWARE OF SPURIOUS/FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance cing bonus or investment of premiums. Public receiving such phone calls are reques a police complaint.

TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A Non Linked Participating Life Insurance Plan

Tata AIA Life Insurance Diamond Savings Plan, a limited pay insurance plan that meets tomorrow's requirements along with protecting your loved ones. The plan helps you fulfill your medium and long term goals, such as child's education, second income and retirement planning. Furthermore, to boost your savings participating fund of the product has Equity exposure up to 40%.

Key Features:

- Get Guaranteed Income¹ for 10 or 13 years
- ▶ Get vested Compound Reversionary Bonus ² and Terminal Bonus ², if any, on Maturity
- > Life cover of minimum 11 times of annualised premium
- Enhance your protection with optional Riders³
- Tax Benefits u/s 80C and 10(10D), as per applicable income tax laws 4

Plan Eligibility:

- > Age at entry (as on last birthday) : 0 to 60 years
- Age at Maturity (as on last birthday): 18 to 75 years
- Min Premium : Rs. 18,000 per annum
- Premium Modes : Annual/Half-yearly/Quarterly/ Monthly
- Premium Payment Term/ Policy Term (in year): 8/18 and 12/25
- Life Cover : Min 11 Times of Annualised Premium

Guaranteed Income: Receive Guaranteed Income¹ of 20% of Assured Benefit for Policy Term of 18 years and 25% of Assured Benefit for Policy Term of 25 years, payable from the end of next year after Premium Payment Term.

Maturity Benefit: Get lump sum benefit on Maturity of the Policy which is equal to Last Guaranteed Income 1 + accrued Compound Reversionary Bonus 2 and Terminal Bonus 2, if any.

Death Benefit: On death of the Life Insured during the Policy term, Sum Assured on Death + accrued Compound Reversionary Bonus ² and Terminal Bonus ², if any, shall be paid. This total amount will be subject to a minimum of 105% of Total Premiums Paid (excluding underwriting extra premiums & modal loading, if any) as on the date of death.

Disclaimers: 1A Guaranteed Income of 20% or 25% of Assured Benefit shall be paid annually commencing from the end of policy year 9 or 13, for premium payment term 8 or 12 respectively and shall be payable till Maturity of the Policy or till death, whichever is earlier. ²Bonuses are based on company's performance and are not guaranteed. Past performance is not an indicative of future performance. "Compound Reversionary Bonus" shall accrue annually starting from first Policy Anniversary, Compound Reversionary Bonus shall be a percentage of the Assured Benefit and vested Compound Reversionary Bonus, "Terminal Bonus" shall be a percentage of the Assured Benefit and shall be paid subject to the following: - At least 5 year full Annual Premiums have been paid, where Premium Payment Term is 8 years; or - At least 7 years full Annual Premiums have been paid, where Premium Payment Term is 12 years. 3 Tata AlA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 1108028V01), Tata AlA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN: 110B029V01) and Tata AIA Life Insurance Term Rider (110B030V01) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our negrest branch office. 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 benefit available to you. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Limited. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. UIN: 110N133V01. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110 CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860- 266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to 58888. L&C/Advt/2019/Jan/074.

BEWARE OF SPURIOUS /FRAUD PHONE CALLSI IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of

premiums. Public receiving such phone calls are requested to lodge a police complaint.

Bluechip Bulletin 1st to 15th Feb'2020

LIFE & GENERAL INSURANCE



EXIDE LIFE STAR SAVER

A 5 YEAR PAY, 10 YEAR TERM GUARANTEED RETURN INSURANCE PLAN

Exide Life Star Saver has been designed to offer guaranteed benefits so that your financial goals can be met with surety. It also ensures that your family is financially secured in case of an unfortunate event.

3 Reasons to buy this plan

- ☑ Guaranteed Maturity Benefit with Loyalty Benefit
- ☑ Pay for just 5 years and get Life Cover for full Policy term
- ☑ Comprehensive life cover with additional accidental coverage

Guaranteed Maturity Benefit:

On completion of Policy term, you are guaranteed to get:

Sum Assured on Maturity + Accrued Guaranteed Additions + Loyalty Benefit

Tax benefit as per Prevailing Income Tax Rules.

Sum Assured on Maturity: Sum Assured on Maturity is an amount equal to Basic Sum Assured, which is guaranteed to be paid to you at the end of Policy term. It is dependent upon the age of the life assured at the inception of Policy, premium and Policy term chosen by the Policy holder.

Guaranteed Additions (GA): The plan offers Guaranteed Additions as percentage of Sum Assured on Maturity. The Guaranteed Additions are calculated at a simple rate for each completed Policy year. The GA are accrued over the Policy term and same shall be payable on death or maturity or surrender.

Loyalty Benefit (LB): On completing the Policy term, this plan offers special loyalty benefit that is paid as a percentage of the sum assured

The Guaranteed Additions rate and Loyalty Benefit rate based on the opted Policy term as a % of Sum Assured on Maturity as follows:

Annulised	Up	oto	Rs.60,0	000/- to	Rs.1,20	,000/- to	Rs.1,8	30,000/-
Premium /	Rs.59	,999/-	Rs.1,1	9,999/-	Rs.1,7	79,999/-	and a	above
Policy Term	GA	LB	GA	LB	GA	LB	GA	LB
10 Years	7.00%	10.00%	7.50%	20.00%	7.50%	30.00%	8.00%	40.00%
12 Years	7.00%	12.00%	7.50%	24.00%	7.50%	36.00%	8.00%	48.00%
15 Years	7.00%	15.00%	7.50%	30.00%	7.50%	45.00%	8.00%	60.00%

Pay only for 5 years and enjoy Life Cover over Full Policy Term: While you pay premiums only for 5 years you can enjoy Life Cover over the entire Policy Term. This ensures protection for your family in case of an unfortunate event where a lumpsum amount is paid to your family.

Double Life Cover in event of an accident: In addition to Life cover amount you also get an additional life cover of an equivalent amount in case of an unforeseen event due to an accident

Key Features

: For Term 10 yrs: 8 yrs - 60 yrs, For Term 12 yrs: 6 yrs - 60 yrs Min. / Max. Age at Entry

For Term 15 yrs: 3 yrs - 60 yrs Min. / Max. Maturity Age : 18 Years - 75 years age last birthday

Policy Term : 10. 12 and 15 years

Premium Paying Term (PPT) : 5 Years

: Minimum - Annual : Rs. 24,000/-, Monthly -Rs. 5,500/-Minimum Premium (Rs.)

Maximum - No Limit

Minimum Basic Sum Assured : Minimum : Rs. 67,950/-, Maximum - No Limit

: Annual, Monthly Premium Payment Modes

Disclaimer: Exide Life Star Saver UIN: 114N080V03. Tax benefits are subject to change in tax laws from time to time. For more details on tax benefits, please consult your tax advisor. Goods & Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. This is a non-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. Exide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance vide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560 001; Toll Free: 1800 419 8228; Visit: exidelife.in; ARN: EXL/2017-18/COLL/121

BAJAJ ALLIANZ - GUARANTEED INCOME GOAL

A Non - Linked Non -Participating Endowment Plan

Bajaj Allianz Life Guaranteed Income Goal is a non-linked, non-participating, regular & limited premium payment endowment plan.

Key Advantages:

- ☑ Option to extend your Life Cover beyond your Policy Term.
- ☑ Multiple Policy Terms & Premium Payment Terms
- ☑ Choice of 5 Riders to Enhance Cover

Guaranteed Maturity Benefit (GMB): If Lump-sum Benefit option is chosen by you, on the Maturity Date, if all premiums are paid, your Guaranteed Maturity Benefit payable as Lump-sum will be an enhanced percentage of your Sum Assured.

If Income Benefit option is chosen by you, on the maturity date, if all premiums are paid, Guaranteed Maturity Benefit will be paid in yearly, half-yearly, quarterly or monthly installment (as chosen at the inception of the policy). These are called as Guaranteed Maturity Instalments (GMI), and will be paid at the end of the GMI year for a period equal to your Premium Payment Term (PPT)

Once the GMI s starts, the same will continue to be paid to the Life Assured and to the nominee in case of death of the life assured during the GMI period. Each subsequent installment after the first instalment will be increased by 5%. Policyholder will have an option to change GMI frequency at any time during the Policy Term and/or the GMI period. This feature will not be available for a lapsed or surrendered policy

The Guaranteed Maturity Benefit or sum of all GMI's will be subject to minimum of 100% of Total Premiums* paid under the policy

Death Benefit:

If Lumpsum Benefit is opted -

(i) Death Benefit during the Policy Term is the, Sum Assured on Death*, as on the date of death. The policy will terminate on payment of the Death Benefit.

Death Benefit during the ELC Period (only if chosen) (ELC Period is after the policy term) is the Sum Assured on Death" as on the date of death. The policy will terminate on payment of the Death

Extended Life Cover (ELC): At the inception of the policy, you will have the option to choose the Extended Life Cover (ELC) under the policy. For more details refer the Sales Brochure

Tax Benefit :

Premium paid may be eligible for tax benefits under section 80C of the Income Tax Act 1961, subject to the extant provisions stated therein. Survival, Maturity, Death and Surrender Benefits may be eligible for tax benefit under Section 10(10) D of the Income Tax Act, 1961, subject to the extant provisions stated therein.

Eligibility:

Age of Entry : Min. 6 Years, Max – 60 Years. Age at Maturity : Min. 18 Years, Max – 72 Years Maximum Premium : As per Maximum Sum Assured

Minimum Sum Assured : 1,00,000/-

Lump Sum Benefit : Policy Term : 10 Years Premium Payment Term - 5, 7, 10 Years

Policy Term: 12 Years Premium Payment Term - 5, 7, 12 Years Premium Payment Term : Yearly, Half Yearly, Quarterly, Monthly

Risk Factors and Warning Statements: Bajaj Allianz Life Guaranteed Income Goal - UIN:116N157V01. The above product write-up is indicative of terms and conditions, guarantees and exclusions contained in the policy document. For more details on risk factors, terms and conditions please read sales brochure & policy document available on www.bajajallianzlife.com, carefully before concluding a sale All charges/taxes, as applicable will be borne by the Policyholder. Regd. Office Address Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune. 411 006. Fax: (020) 6602 6789 IRDAI Reg. No.: 116, CIN: U66010PN2001PLC015959 SMS & Toll Free No. SMS GOAL 56070 Sales: 1800 209 4040 | Service: 1800 209 7272 Mail us: customercare@bajajallianz.co.in

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MANIPAL CIGNA PROHEALTH INSURANCE

A SMART PLAN FOR A HEALTHIER LIFE

ManipalCigna Health insurance is a joint venture between the Manipal Group, a leader in the field of healthcare delivery and higher education in India and Cigna Corporation, a global health services company with over 200 years of experience. At ManipalCigna our mission is to improve the health, well-being and peace of mind of those we serve. As your partner in illness and wellness, we offer a full suite of health insurance products and services to meet your unique needs. Our wide network of healthcare facilities supports you to ensure your physical, emotional and financial well-being. We are committed to offering you an easy and life time access to quality healthcare so you can live a healthier and more secure life.

Our ProHealth Insurance is specially designed to suit your health needs, at every life stage. Just as your loved ones take care of you in illness, inculcating healthy habits and nursing you back to the best of health, Manipal Cigna offers you ProHealth Insurance with a wide range of features. We reward you for staying healthy, cover you if you fall ill, and help you protect your finances while growing your reserves. We also help you bounce back to health in no time.

WHAT'S MORE.....

Manipal Cigna Pro Health plan provides you with the best-in-class health protection with

- Guaranteed Bonus every renewal, max up to 200%
- Healthy Rewards points up to 20% of premium to redeem as HMB/renewal discount
- Choice of utilizing 50% of Health Maintenance Benefit (HMB) towards premium payment
- Worldwide protection up to full sum insured in case of emergency
- 500 Plus Day Care treatments covered up to full Sum Insured
- Immediate assured good health with HMB up to Rs. 20,000 (as per plan)
- End-to-end Protective Healing benefits with In-hospital, Donor, Out-patient and
- Dedicated preventive health benefits with Medical Check-up and Wellness Programs Superior Deductible up to Rs. 10 lacs with packaged benefits to top-up health protection
- Optional Daily Cash Benefit and Critical Illness add-on cover for complete peace of mind

Features at a alance:

- Sum Insured ranges from Rs.2.5 lacs to Rs. 100 lacs
- Choice of Individual and Family Floater cover
- Start enrolment from 91 days for children and 18 years for adults
- No age limit for entry into the plan
- Policy tenure of 1, 2 and 3 years

- Family discount of 25% and 10% on covering 2 and more members of your family in the same individual policy (as per plan)
- Long-term discount of 7.5% and 10% on opting for a 2 and 3 year terms respectively.

Other Benefits:

- Lifetime renewals
- Grace period of 30 days on renewal with all continuation benefits
- Free-look period of 15 days to cancel the policy with full refund
- Zone-based pricing enables you to pay as per the healthcare costs prevailing in your city
- Tax benefit under Sec 80 D, Income Tax Act 1961 (as amended) Cashless facility at our network hospitals

We would like to be as transparent as possible; here are some of the key waiting periods under the Policy

- > First 30 days waiting period is applicable for all illnesses other than accidents
- 24 months waiting period is applicable on specific ailments like Cataract, Stones, Arthritis, etc.
- Pre-existing diseases will not be covered for 24/36/48 months depending on the plan opted
- First 90 days waiting period & 30 days survival period are applicable to Critical Illness Add-On Cover

We will not cover any costs towards (for more details refer Terms & Conditions) -

- Nuclear radiation and contamination Suicide or drug abuse
- > Foreign invasion Civil war

THE KEY PILLARS UNDERLYING OUR SERVICES ARE:

Claims Handling: You can rely on our claims service associate for easy, efficient and hassle-free

Personalized Services: To ensure a personalized service experience, you will have a single point of contact to address your concerns when you need us the most during hospitalization Prevention and Well-being: We are proactive in identifying your health risks and help you in their

management. We go beyond paying claims, by bringing to our customers several lifestyle programs that help them live healthier and happier.

Disclaimer: This document contains only salient features of the product. For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale. Refer to our website for detailed information on features, benefits and exclusions of the product. Please seek the advice of our insurance advisor or call our Health Relationship Manager for any further information or clarification. Tax benefits are subject to change in the tax laws ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN U66000MH2012PLC22794B | IRDAI Reg. No. 151.

Reg. Off: 401/402, 4th Floor, Raheja Titanium, Off. Western Express Highway, Goregaon (East), Mumbai- 400 063 www.manipalcigna.com | Trade Name / Trade Logo belongs to MEMG InternationalIndia Private Limited and Cigna Intellectual Property Inc. and is

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to 5th and 15th to 19th of every Month

Re.1/-

Bluechip Bulletin

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Al Gajuwaka	NDHRA PRADESH : 0891 - 254 5316 / 254 5319	Kasaragod Kodakara	: 04994 - 231 431 / 231 432 : 0480 - 272 5580 / 272 5581
Kakinada	: 0863 - 663 2526 / 224 0530 : 0884 - 236 6943 / 236 6944	Kodungallur : Kollam :	0474 - 275 3001 / 275 3002
Nellore	: 0891 - 271 5316 / 272 5316 : 0861 - 234 0260 / 235 0260	Kottayam : Kozhencherry :	
Rajahmundry	: 08592 - 282 065 / 282 075 : 0883 - 665 1987 / 246 8601	Kunnamkulam : Manjeri :	0483 - 276 1124 / 276 1125
Tirupathi	: 08819 - 225 377 / 225 388 : 0877 - 225 0056 / 225 0057	Mattannur : Mavelikara :	0479 - 234 4495 / 234 4496
Vijayawada Vishakapatnam	: 0866 - 248 5316 / 249 5316 : 0891 - 666 6316 / 275 7755	Ottapalam : Olavakkode :	0491 - 255 5501 / 255 5502
Hyderabad	TELANGANA	Pala : Palakkad :	0491 - 250 4440 / 250 4441
Attapur	940 - 2341 8316 / 2341 8416 940 - 2401 8316 / 2401 9316	Pathanamthitta : Taliparamba :	
Champapet	: 040 - 2720 5316 / 2720 5317 : 040 - 2407 5316 / 2407 6316 : 040 - 2303 8755 / 2303 8756	Payyanur : Perinthalmanna : Ramanattukara :	04933 - 226 380 / 226 390
	: 040 - 2405 6548 / 2405 6549 : 040 - 2715 5316 / 2715 0811	Thalaserry :	
Hasthinapuram	: 040 - 2988 2316 / 2988 3316 : 040 - 2339 5316 / 2322 1308	Thiruvalla :	
,	: 040 - 2713 0938 / 6655 5613 : 040 - 2306 1646 / 4230 0905	Vadakara	: 0496 - 251 7721 / 251 7722 WAHARASHTRA
Malkajgiri	: 040 - 2724 5316 / 2724 1677 : 040 - 2356 8931 / 2356 8941	Mumbai Airoli :	
Marredpally	: 040 - 2771 0998 / 2771 1410 : 040 - 2351 2034 / 2352 6356	Ambarnath (E) : Andheri (East) :	0251 - 260 7328 / 260 7155
Nacharam	: 040 - 4020 1616 / 4020 1717 : 040 - 2422 0316	Andheri-IRLA : And- JB Nagar :	022 - 2671 1502 / 2623 6502
Nizampet	040 - 2956 1438 / 2956 1497 040 - 2764 5316 / 2766 5317	And-Lokhandwala : And-Marol :	
Secunderabad Vanasthalipuram	: 040 - 6602 0300 / 2789 9116	And- Oshiwara : And-7 Bunglows :	022 - 2632 1196 / 2632 1136
Karimnagar Kazipet	: 0878 - 224 9910 / 224 9911 : 0870 - 243 4545 / 244 4747	And-Takshila : Andheri (West) :	
Khammam Nizamabad	: 08742 - 235 316 / 245 316 : 08462 - 235 316 / 236 316	Bandra Mt.Mary : Bangur Nagar :	022 - 2643 2158 / 2643 2147 022 - 2873 4228 / 2873 4229
Sangareddy Warangal	8500195316 / 8500155316 870 - 666 4436 / 254 4058	Bandra - Pali : Bandra (West) :	022 - 2655 8399 / 2640 0982 022 - 2640 5564 / 2641 2422
Ahmedabad	GUJARAT	Bhandup (W) : Borivali (East) :	
Bopal Gandhi Nagar	: 079 - 2979 5590 / 2979 5591 : 079 - 2324 2004 / 2324 2005	Borivali - Gorai : Borivali - I.C.Col. :	022 - 2868 0460 / 2868 0463 022 - 2891 8594 / 2895 2352
	: 079 - 2543 0026 / 2543 0062 : 079 - 2750 7857 / 2750 7855	Borivali-Saibaba : Borivali (West) :	022 - 2862 0403 / 2862 0406 022 - 2895 1548 / 2895 7025
Satelite	: 079 - 2658 5642 / 2658 5643 : 079 - 2676 9024 / 2676 9025	Borivali -Yogi Ngr : Byculla :	022 - 2370 3247 / 2370 3248
	232 3018 / 232 3021	Chembur - C.G.Rd :	
3	: 0265 - 225 4074 / 225 4075 : 0265 - 252 1820 / 252 1821	Chira Bazar : Colaba :	022 - 2202 2330 / 2202 2335
Anand Bharuch	: 02692 - 245 137 / 245 138 : 02642 - 249 121 / 249 122 : 02744 - 225 622 / 225 722	Dadar (East) : Dadar (West) :	022 - 2413 7451 / 2416 3350 022 - 2438 6887 / 2432 4897
3	: 02772 - 248 948 / 249 948	Dahisar (East) : Dahisar (West) :	022 - 2894 4020 / 2892 8617
Navsari	: 02762 - 230 704 / 230 706 : 02637 - 244 406 / 244 407 : 02742 - 266 640 / 266 641	Dombivali (East) : Dom-Gandhi Ngr : Dombivali - MIDC :	0251 - 280 3409 / 280 3410
Rajkot	: 0281 - 246 5427 / 246 5428 : 02764 - 225 801 / 225 802	Dombivali (West) :	•
	: 0281 - 257 5767 / 257 5768 : 0261 - 273 1402 / 273 1403	Ghatkopar (East) : Ghatkopar (W) :	022 - 2102 0876 / 2102 0118
	20261 - 223 3173 / 223 3174 20260 - 264 1230 / 264 1231	Girgaum : Gokuldham :	022 - 2382 1327 / 2384 0027 022 - 2843 1243 / 2843 1244
Vapi Valsad	: 0260 - 246 5337 / 645 3337 : 02632 - 244 411 / 244 412	Goregaon (W) : Jankalyan Nagar :	022 - 2878 2423 / 2878 2428
Bengaluru	KARNATAKA	Kalyan (East) : Kal-Khadakpada :	0251 - 235 1210 / 235 1212
	: 080 - 2669 0288 / 2669 0319 : 080 - 2648 2880 / 2648 2881	Kalyan (West) : Kandivali (West) :	
Basaveshwara Ngr		Kandivali - Charkop : Knd -Thakur Complex	: 022 - 2870 9820 / 2870 3081
'	080 - 4093 5276 / 4093 5720 080 - 2678 3744 / 2678 3752	Kharghar : Koparkhairane :	
Indira Nagar	: 080 - 2960 0305 / 2960 0306 : 080 - 2520 2939 / 2520 3739	Kurla-Nehru Ngr: Lower Parel:	022 - 2307 6953 / 2307 5731
, ,	: 080 - 4113 0952 / 2286 0704 : 080 - 2653 3751 / 2653 3752	Mahim : Malad (East) :	022 - 2444 6963 / 2444 3393 022 - 2880 4509 / 2880 4510
Kammanahalli	: 080 - 2658 9699 / 2658 9499 : 080 - 2580 5627 / 2580 5628 : 080 - 2686 0518 / 2686 0318	Malad - Evershine : Malad (West) :	022 - 2881 7579 / 2882 3974
Kanakapura Kengeri Koramangala	: 080 - 2686 0518 / 2686 0318 : 080 - 2848 5695 / 2848 5696 : 080 - 2553 3393 / 2553 3394	Matunga : Mira Road : Mul - Vaishali Ngr :	022 - 2812 4947 / 2812 4973
Kumaraswamy Lyt Hesaraghatta	080 - 2666 8150 / 2666 8152	Mulund (East) : Mulund (West) :	022 - 2163 4442 / 2163 6430
	: 080 - 2356 1500 / 2356 1501 : 080 - 4372 1083 / 4375 1085	Nerul (East) : Panvel :	
R.R. Nagar	080 - 2860 3344 / 2860 3663 080 - 2341 6703 / 2351 6703	Prabhadevi : Sanpada :	022 - 2430 0953 / 2430 0954 022 - 2781 1123 / 2781 6218
R.T. Nagar	: 080 - 4115 6008 / 4115 6009 : 080 - 2332 4323 / 2332 4585	Santacruz - Kalina : Santacruz (West) :	022 - 2666 3597 / 2666 3670
	080 - 2310 0101 / 2310 0104 080 - 2845 7260 / 2845 7261	Seawood : : Shahaji Raje Rd :	022 - 4971 5992 / 4971 5993 022 - 2682 0742 / 2682 0743
	: 080 - 2856 5346 / 2856 5347 : 08354 - 234 547 / 234 648	Sion : Tardeo :	022 - 2403 3567 / 2403 3568 022 - 2381 4365 / 2388 5106
Belagavi	: 08392 - 254 615 / 254 652 : 0831 - 246 3312 / 246 3313	Thane (West) : Th - Ghodbunder Ro	d: 022 - 2597 4537 / 2597 4538
Chikkamagalur	: 08482 - 229 227 / 229 228 : 08262 - 236 702 / 235 702	Th - Kalwa : Th - Kolbad Rd :	022 - 2538 9013 / 2538 9014 022 - 2547 7305 / 2547 7310
Davangere	: 08194 - 222 669 / 222 449 : 08192 - 270 252 / 270 253	Th-Panchpakhadi : Th - Vartak Ngr :	022 - 2588 1451 / 2588 1452
	: 0836 - 244 6091 / 244 6092 : 08533 - 270 960 / 270 961	Th - Vasant Vihar : Tilak Nagar :	022 - 2525 2201 / 2525 2202
Gokul Road Hassan	: 0836 - 233 4080 / 233 4081 : 08172 - 232 922 / 232 433	Vasai (East) : Vasai (West) :	0250 - 233 6086 / 233 6087
Haveri Hosapete Hubballi	: 08375 - 233 701 / 233 702 : 08394 - 224 615 / 224 616 : 0836 - 235 4255 / 235 4266	Vasai (W) Parnaka: Vashi :	0250 - 232 8995 / 232 8996 022 - 2782 1286 / 2782 0587
Kalaburgi	: 0830 - 233 4233 / 233 4266 : 08472 - 226 702 / 246 702 : 0821 - 241 3355 / 241 3555	Vikhroli (West) : Vile Parle (East) : Vile Parle (West) :	022 - 2618 6302 / 2663 1590
Karwar	: 08382 - 223 275 / 223 276 : 08254 - 231 240 / 231 241	Virar : Wadala :	0250 - 250 4566 / 250 4567
Madikeri	: 08272 - 228 021 / 228 022 : 08232 - 220 833 / 220 822	Pune Aundh	
Mangaluru	: 0824 - 244 2214 / 244 0014 : 0821 - 254 6607 / 254 6608	Bibvewadi : Chandan Nagar :	020 - 2441 0067 / 2441 2227
Puttur Raichur	: 0821 - 234 0007/ 234 0008 : 08251 - 236 837/ 237 837 : 08532 - 227 229/ 227 888	Chinchwad : Hadapsar :	020 - 2745 5108 / 2745 5107
Sangameshwar Ngr:	0831 - 246 2701 / 246 2702 : 08182 - 227 660 / 227 661	Kothrud : Nigdi :	020 - 2539 4884 / 2539 5736
	: 0816 - 225 1810 / 226 1606 : 0820 - 252 1929 / 252 1797	Pimple Gurav : Rasta Peth :	020 - 2730 5357 / 2730 5358
Vijayapura	: 08352 - 240 143 / 240 149 KERALA	Sadashiv Peth : Sinhagad Rd :	020 - 2433 3555 / 2432 1361
	: 0484 - 245 3526 / 245 3527	Amravati : Aurangabad :	0721 - 266 0286 / 266 0287 0240 - 232 8616 / 232 8617
•	: 0484 - 235 0044 / 235 0045 : 0485 - 281 3996 / 281 3997	Baramati : Bhusawal :	02582 - 241 589 / 242 589
Tripunithura	: 0484 - 234 0160 / 234 0161 : 0484 - 277 8933 / 277 9833	Chakan : Dhule :	02562 - 232 450 / 232 470
_ ~	: 0470 - 262 7211 / 262 8211 : 0471 - 246 3750 / 246 4750	Ichalkaranji : Indapur : Islampur :	
Pattam	: 0471 - 246 3730 / 246 4730	Jalgaon :	0257 - 223 3589 / 223 3590

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262 6751 /

1211 /

4181 /

207 345 / 220 6124 /

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223 401
                                                                                     04362 -
Phaltan
                       02166 -
                                223
                                       400 /
                                                              Thanjavur
                                                                                               278
                                                                                                      571 /
                                                                                                              278
                                                              Thirunagar
                                               231 3882
Nasik
                       0253 -
                                231
                                      3881 /
                                                                                      0452 -
                                                                                               248
                                                                                                     4005 /
                                                                                                             248
Nashik Road
                        0253 -
                                      3300 /
                                                                                               223
                                                                                                      571 /
                                                                                                              223
                                                                                     04366 -
                                                              Thiruvarur
Indira Nagar
                        0253 -
                                239 5183 /
                                               239 5184
                                                              Tirunelveli
                                                                                       0462 -
                                                                                               257
                                                                                                     6194 /
                                                                                                             257 6195
                                                                                                     1101 /
                       02352 -
                                271
                                               271
                                                                                                              243 1102
                                       701 /
                                                                                      0421 -
                                                                                               243
Ratnagiri
                                                     702
                                                              Tirupur
                                 232 5257 /
                        0233 -
                                                                                               234
                                                                                                     5090 /
                                                                                                             234 5091
Sangli
                                                                                       0461 -
                                233 062 / 233 063
271 446 / 271 447
Satara
                       02162 -
                                                              Vellore
                                                                                      0416 -
                                                                                               221 6772 /
                                                                                                              420 7127
                                                                                                     113 /
                       02363 -
                                                                                     04146 -
                                                                                               252
                                                                                                              252
                                                               Villupuram
Sawantwadi
                                                              Virudhunagar
                        0217 -
                                260 2080 / 260 2081
                                                                                     04562 -
                                                                                               243
                                                                                                      533 /
                                                                                                             243 534
                 NEW DELHI / N.C.R.
                                                                               WEST BENGAL / ASSAM
 Dilshad Garden
                         011 - 4151 0297 / 4151 0298
                                                              Kolkata
 Dwarka
                         011 - 4506 3550 / 4902 8431
                                                               AJC Road
                                                                                        033 - 4602 5649 / 4603 8977
 Janak Puri
                         011 - 4157 9598 / 4157
                                                                                        033 - 4001
                                                                                                    3493 / 4001 3039
                                                                Bagha Jatin
                         011 - 4909 8011 / 4909 8012
 Kalkaji
                                                               Barasat
                                                                                        033 - 2584 5500 / 2584 5503
                         011 - 4011 3699
                                                                                        033 - 2594 2594
  Kamla Nagar
                                                                Barrackpore
                         011 - 4940 9565 / 4940 9575
                                                                Baruipur
                                                                                        033 - 2423 0374 / 2423 0376
  Karkardooma
                         011 - 4145 2085 / 4503 2500
011 - 4244 4279 / 4244 4280
011 - 4987 8417 / 4950 6187
                                                                                        033 - 2494 4049 / 2494 4004
033 - 4604 9441 / 2372 0086
  Karol Bagh
                                                                Behala
                                                                Beliaghata
 Laxmi Nagar
                                                                                        033 - 2514 8015 / 2514 8016
  Mayur Vihar
                                                               Birati
                         011 - 4178 3482 / 4178 3483
                                                                C.I.T. Road
  Munirka
                                                                                        033 - 2289 6787
                         011 - 4984 2964
                                                                                        033 - 2570 0399 / 2570 0402
  Paschim Vihar
                                                                Chinar Park
  Pitam Pura
                         011 - 4903 6521 / 4903 6721
                                                                Chinsurah
                                                                                        033 - 2686 0278 / 2686 0585
                         011 - 4015 9212 / 4015 9213
  Punjabi Bagh
                                                                Dalhousie
                                                                                        033 - 2231
                                                                                                    7350 / 2262 8156
                         011 - 4039 3117 / 4039 3118
011 - 4904 4671 / 4904 4571
 Ranibagh
                                                               Dum Dum
                                                                                        033 - 2513 5856 / 7596037760
                                                                                        033 - 2577 2206 / 2577 2207
  Rohini
                                                               Dunlop
                                                                                        7596037629 / 7596036386
033 - 2259 0647 / 4008 1563
033 - 2486 4630 / 4063 6235
                         011 - 4984 7952 / 4984 7953
  Vasundhara Enclave:
                                                                Garia
 Vikaspuri
                                                                Girish Park
                         011 - 4045 1886 / 4248 4290
                         011 - 4986 5674 / 4561 4162
 W. Patel Nagar
                                                                H.Mukerjee Road
                        7518600515 / 7518600513
0120 - 435 9083 / 428 1969
0120 - 418 5459 / 422 7293
                                                                                        033 - 2676 9011 / 4004 7908
  Allahabad
                                                                Howrah
                                                                Italgacha Road
                                                                                        033 - 4600 5270 / 4600 5276
  Noida
  Noida 2
                                                                                        033 - 2442 8881 / 2442 8884
  Faridabad
                        0129 - 416 2387 / 418 2387
                                                                Konnagar
                                                                                        033 - 2674 2208 / 2674 2209
                                401 7080 /
                        0124 -
                                               405 4600
                                                                                        033 - 4062 0044 / 4062 0045
                                                                Krishnapur
  Gurgaon
                                456 7454 /
239 0415 /
                                               413 5067
239 0416
                                                                                        033 - 2534 5404 / 2534 5518
033 - 2538 7653 / 2538 7654
 Ghaziabad
                        0120 -
                                                                Lake Town
  Kanpur
                        0512 -
                                                                Madhyamgram
  RDC Ghaziabad
                        0120 -
                                282 2967 / 282 2968
                                                                 Mandirtala
                                                                                        033 - 2678 2224 / 2678 2225
  Lucknow
                        0522 -
                                423 4164 / 423 4160
                                                                Netaji Nagar
                                                                                        033 - 4604 4210 / 4604 4211
                      TAMIL NADU
                                                                                        033 - 4044 8656 / 2400 0181
                                                                New Alipore
                                                                                        033 - 2324 2083 / 4001 9290
033 - 2499 6491 / 4003 4392
Chennai
                         044 - 2260 0881 / 2260 0884
                                                                N.S.C. Bose Rd
  Adambakkam
                         044 - 2445 5984 / 2445 5985
                                                                Panchanantala Rd :
                                                                                        033 - 2641
                                                                                                    4008 / 2641 4009
  Adyar
                         044 - 2499 0705 / 2499 0706
 Alwarpet
                                                               Patuli
                                                                                        033 - 4604 9788 / 2436 6032
                                                                                        033 - 2335 2001 / 2335 2002
                         044 - 2657
                                      2782 / 4206 5361
                                                                Salt Lake
 Ambattur
                                                                                        033 - 4602 9960 / 4602 9964
033 - 2416 7711 / 2416 7688
                         044 - 2619
044 - 2615
  Anna Nagai
                                      2813 / 2619 2814
                                                                Salt Lake - II
  Anna Nagar (W)
                                      2490 / 2615 2491
                                                                Santoshpur
                         044 -
                               2363 0064 / 4851
                                                                                        033 - 2533 6411 / 2533 6412
  Arumbakkam
                                                                Shyam Bazar
 Ashok Nagar
                                      7011 / 4856 6794
0857 / 2638 2600
                                                                                        7596037762 / 7596037763
7605087572 / 7605087573
                         044 - 2471
                                                                Sodepur
                         044
                               4853
                                                                Sonarpur
 Avadi
                                      3142 / 4266 8798
5388 / 2841 3489
                         044 - 2265
044 - 4850
                                                                                      0341 - 222 6043 / 222 604
9734189038 / 9734189078
  Chrompet
                                                               Asansol
  Egmore
                                                              Berhampur
  Greams Road
                         044 -
                               2829 0039 / 2829 0059
                                                                                      0342 - 264 7835 / 264 7814
                                                                                     03582 - 222 216 /
0354 - 225 4477 /
                                      6722 / 4202 8336
  K.K. Nagar
                         044 -
                               2474
                                                              Cooch Behan
                                                                                                             222 217
  Keelkattalai
                         044 - 2247
                                      2560 / 4315 9100
                                                                                                             225 4478
                                                              Darieelina
                         044 -
044 -
                               2661
2372
                                      1432 / 2661 1433
8200 / 4865 3468
                                                                                     0343 -
03224 -
                                                                                               254 5654 /
272 252 /
                                                                                                             254 5661
                                                              Durgapur
 Kodambakkam
                                                              Haldia
                                                                                                             272 253
                                                                                        033 - 2582 0170 / 2582 0175
                         044 - 4384
                                       9092 / 4384 9235
                                                               Kalyani
                                      0701 / 2462 0702
1401 / 2277 1403
                                                                                     03512 - 265
  Mandaveli
                         044 - 2462
                                                              Malda
                                                                                                     939 /
                                                                                                             265 784
                                                                                                             264 2190
                         044
                               2277
                                                                                      0353 -
                                                                                               264 1757 /
  Medavakkam
                                                              Siliguri
                                                                                               244 2111 /
230 306 /
                         044 - 2656
044 - 2224
                                      1210 / 2656 1757
7594 / 2224 5856
                                                                                     0341 -
03664 -
  Mugappair
                                                              Raniganj
                                                                                                             244 2112
                                                              Bonggiagon
                                                                                                             230 457
  Nanganallur
  Neelangarai
                                                                                               232 1164 / 232 5654
                         044 -
                               2449
                                      0062 / 2449 0063
                                                              Dibrugarh
                                                                                      0373 -
 Old Washermanpet:
                                                              Guwahati
                         044 - 4552 0033 / 4355 1414
                                                                                      0361 -
                                                                                               246 6131 / 246 6132
                         044 - 2248
                                       1053 / 4850 6345
                                                                                       8134967701 / 8134949901
  Pammal
                                                              Jorhat
                         044 -
044 -
                                                                                     6901225023 / 6901223165
03672 - 232 159 / 232 163
0384 - 222 2138 / 222 2118
                               2526
                                      8382 / 2526 8384
  Parrys
                                                               Maligaon
                                                              Nagaon
                               2671
                                       1216 / 2671 1219
  Perambur
                         044 - 2274
                                      2604 / 4959 5614
  Perungalathur
                                      0044 / 4862 7440
5341 / 2482 5342
                                                                                     0374 - 233 6031 / 233 6032
03712 - 232 561 / 232 562
  Perungudi
                         044 - 4507
                                                              Tinsukia
                         044 -
                               2482
 Porur
                                                              Tezpur
  Poonamallee
                         044 -
                               2627
                                       3031 / 2627 3032
                                                              Sixmile : 0361 - 233 0138 / 233 0138
BIHAR / CHHATTISGARH / JHARKHAND / MADHYA
                                                                                               233 0138 / 233 0139
  Purasaivakkam
                         044 - 2661
                                      2657 / 4850 2772
                         044 - 2811
                                       1252 / 4953 4051
                                                                                 PRADESH / ODISHA
  Royapettah
                         044 - 2381
                                      0418 / 4865 0053
                                                              Muzaffarpur
                                                                                      0621 - 227 3120 /
                                                                                                             227 3121
                         044 - 2664
                                       1073 / 4356 3415
  Shenoy Nagar
                                                                                      0612 -
                                                                                               229 5211/
                                                                                                             229 5212
                                                              Bailey Road
                         044 - 2436
044 - 2226
                                                                                               234 0155 /
261 1061 /
                                      0433 / 2435 8633
                                                              Kankarbagh
                                                                                      0612 -
                                                                                                             234 0156
  T. Nagar
                                       1402 / 2226 1412
                                                                                      0641 -
                                                                                                             261 1062
  Tambaram
                                                              Bhagalpur
                         044 - 4853
                                       1216 / 2457 1735
                                                              Darbhanga
                                                                                     06272 -
                                                                                                      011
  Thiruvanmiyur
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  Triplicane
                         044 - 2844
                                      3245 / 4353 4491
                                                              Patna
                                                                                      0612 -
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                         044 -
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                                      3200 / 2362 4200
                                                                                     07774 -
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  Vadapalani
                                                              Ambikapur
                         044 - 2486
044 - 4305
                                      4525 / 4283 6551
7057 / 4204 3861
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07752 -
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220
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  Valasaravakkam
                                                              Bhilai
  Velacherry
                                                              Bilaspur
                                                              Mangla Chowl
                         044 - 2471
                                      6145 / 2471 6149
                                                                                     07752 -
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                                                                                                      045 /
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Coimbatore
                                                              Jagdalpur
                                                                                     07782 -
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                                                                                                      065 /
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                                                                                               223
                                                                                                      525 /
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                        0422 -
                                243 4341 / 243 4331
                                                                                     07817 -
  Koundampalayam
                                                              Janjgir
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                                      4990 / 231 5990
5474 / 254 5475
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291
  Ramanathapuram
                        0422 -
                                                                                     07759 -
                                                                                     07762 -
  R.S.Puram
                        0422 -
                                                              Raigarh
  Vadavalli
                                 242
                                      3800 /
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                                                              Raipur
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Trichy
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                                                               Sunder Nagar
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                        0431 -
                                245 9153 /
                                               245 9154
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0326 -
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230 0550
                                 243
                                               243 3278
  Srirangam
                                274
                                               274 2154
 Thennur
                                                              Dhanbad
                                253 2005 /
                        0431 -
                                               253 2064
                                                               Jamshedpu
                                                                                       0657 -
  Thiruverumbu
Cuddalore
                                                              Jamshedour -Sakchi
                                                                                                     2064 /
                       04142 -
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                                       153 /
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                                                                                       0657 -
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                                                                                                             222 2065
                       04258 -
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                                       007 /
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                                                                                     06553 -
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Dharapuram
                                                               Ramgarh
                                      655 /
4820 /
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                       04342 -
                                 267
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4821
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                                                                                       0651 -
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                                                                                       0651 -
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                                                                                                     3687 /
Dindigul
                        0451 -
                                242
                                               242
                                                              Ratu Road
                                                              Bhopal
                        0424 -
                                       9984 /
                                               226 9985
                                                                                      0755 -
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                                                                                                     9691 /
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Hosur
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254 1293
                       04368 -
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241
                                       777 / 238
881 / 241
                       04565 -
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                                                                                      0731 -
                                                                                               254
                                                                                                     1290 /
Karaikudi
                                                               Jabalpur
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Karur
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Kumbakonam
                        0435 - 242 3631 / 242 3632
Madurai
                                                     9655
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276 390
253 0237
                       04364 -
04254 -
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224
                                       531 /
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Mayiladuthura
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                                                                                                      432 /
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017
                                                              Balasore
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253
                                                                                                     389 /
1132 /
                                                              Barbil
                                                                                      06767 -
Mettupalayam
                       04652 -
                                        435 /
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                                                              Bhubhaneswa
                                                                                       0674 -
Nagercoil
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                                                                                                     7215
                                                                                                              274
                                                               Chandrasekharpu
                                221
251
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251
                                        071 /
Namakkal
                       04286
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                                                              Khandagiri
                                                                                               253
232
                                        574 /
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                                                                                                     0227 /
                                                                                                              253 0228
                       04142 -
Neyveli
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                                                                                                     3440 /
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420 6177
Pollachi
                       04259 -
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Rajapalayam
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                                       020 /
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                                                              Jajpur
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                                                              Rourkela
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                       04633 -
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                                                              Sambalpu
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