

# BLUECHIP BULLETIN

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## SELECT BALANCED FUND DIVIDEND PERFORMANCE

Fund Name	Div Mode	Total Dividend		NAV (27/10)	Dividend Declared during Financial Year 2017-18											
		F.Y. 16-17	F.Y.17-18		Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17	Jan-18	Feb-18	Mar-18
CanRobeco Balance	Mthly	72.00%	37.50%	83.6000	6.20%	6.30%	6.20%	6.30%	6.30%	6.20%	T.B.A	T.B.A	T.B.A	T.B.A	T.B.A	T.B.A
DSP BR Balanced	Mthly	26.98%	12.65%	25.8470	2.09%	2.14%	2.12%	2.10%	2.10%	2.10%	T.B.A	T.B.A	T.B.A	T.B.A	T.B.A	T.B.A
HDFC Prudence Fund	Mthly	36.00%	21.00%	32.7200	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	T.B.A	T.B.A	T.B.A	T.B.A	T.B.A
ICICI Pru Balanced	Mthly	20.90%	16.80%	25.7200	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%	T.B.A	T.B.A	T.B.A	T.B.A	T.B.A
Kotak Balance	Mthly	10.80%	7.80%	16.8150	1.10%	1.10%	1.10%	1.20%	1.10%	1.10%	1.10%	T.B.A	T.B.A	T.B.A	T.B.A	T.B.A
L&T India Prudence	Mthly	11.40%	9.00%	20.3210	1.20%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	T.B.A	T.B.A	T.B.A	T.B.A	T.B.A
Reliance RSF - Balanced	Mthly	16.50%	5.70%	11.6151	—	0.90%	0.90%	0.90%	1.00%	1.00%	1.00%	T.B.A	T.B.A	T.B.A	T.B.A	T.B.A
Tata Balanced Fund	Mthly	53.40%	32.30%	69.1987	4.60%	4.60%	4.60%	4.70%	4.70%	4.60%	4.50%	T.B.A	T.B.A	T.B.A	T.B.A	T.B.A
UTI Balanced Fund	Mthly	24.50%	18.90%	31.4072	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	T.B.A	T.B.A	T.B.A	T.B.A	T.B.A
ABSL Balanced '95	Qtrly	141.10%	85.00%	151.8200	—	—	46.00%	—	—	39.00%	—	—	T.B.A	—	—	T.B.A
HDFC Balanced Fund	Qtrly	20.00%	10.00%	31.3740	—	—	5.00%	—	—	5.00%	—	—	T.B.A	—	—	T.B.A
SBI Magnum Balanced	Qtrly	25.00%	12.00%	29.3440	—	—	6.00%	—	—	6.00%	—	—	T.B.A	—	—	T.B.A

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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## SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 30/09(Cr.)	NAV 27/10	Growth (%)		Value of Rs.1 Lac		Fund Name	Corpus 30/09(Cr.)	NAV 27/10	Growth (%)		Value of Rs.1 Lac								
			3 Yr	5 Yr	3 Yr	5 Yr				3 Yr	5 Yr	3 Yr	5 Yr							
<b>BALANCED FUNDS</b>																				
L&T India Prudence	6154.21	25.71	15.02%	18.76%	1,52,167	2,36,239	Aditya BSL Top 100	3248.92	57.48	13.61%	18.88%	1,46,639	2,37,435							
HDFC Balanced	14268.40	146.58	14.70%	18.80%	1,50,900	2,36,637	UTI Top 100 Fund	913.83	63.45	13.18%	15.66%	1,44,980	2,06,974							
ICICI Prudential Balanced	17222.41	127.40	14.62%	19.39%	1,50,585	2,42,571	IPru. Focused Bluechip Eq.	14208.37	39.48	13.06%	17.78%	1,44,520	2,26,651							
DSP BlackRock Balanced	5493.15	144.40	14.50%	16.13%	1,50,112	2,11,214	ICICI Prudential Top 100	2578.87	326.09	12.46%	17.78%	1,42,231	2,26,651							
Aditya BSL Balanced '95	10453.28	750.88	14.45%	17.94%	1,49,916	2,28,195	Kotak 50 Regular Plan	1385.13	217.29	12.39%	15.93%	1,41,966	2,09,401							
Reliance Regular Savings	8133.18	54.29	13.79%	17.51%	1,47,337	2,24,065	IDBI India Top 100 Equity	453.55	23.94	12.21%	15.98%	1,41,285	2,09,853							
SBI Magnum Balanced	13914.02	123.08	13.48%	18.14%	1,46,136	2,30,136	Franklin India Bluechip	8678.83	451.90	11.83%	15.20%	1,39,854	2,02,891							
HDFC Prudence Fund	29593.43	514.34	13.20%	17.57%	1,45,057	2,24,638	Reliance Foc. Large Cap	1276.48	29.64	11.67%	15.80%	1,39,255	2,08,230							
Canara Robeco Balance	1188.28	144.28	12.85%	16.13%	1,43,716	2,11,214	Tata Large Cap Fund	806.57	206.60	11.57%	14.78%	1,38,881	1,99,219							
Franklin India Balanced	2088.16	113.63	12.63%	16.87%	1,42,877	2,18,029	L&T India Large Cap	389.69	25.37	10.70%	15.28%	1,35,657	2,03,596							
Tata Balanced Fund	6293.31	205.76	12.33%	16.80%	1,41,738	2,17,377	Sundaram Select Focus	492.05	160.69	10.42%	13.64%	1,34,630	1,89,520							
Kotak Balance Regular Plan	1938.58	16.81	11.48%	13.29%	1,38,545	1,86,620	DSP BlackRock Top 100 Eq.	3468.76	198.59	10.29%	13.87%	1,34,155	1,91,446							
ICICI Pru. Balanced Adv.	20578.89	32.77	11.36%	15.03%	1,38,098	2,01,398	<b>MIDCAP EQUITY FUNDS</b>													
<b>DIVERSIFIED EQUITY FUNDS</b>																				
L&T India Value	5062.46	36.99	21.92%	26.47%	1,81,228	3,23,547	Aditya BSL Small & Midcap	1069.19	41.25	25.83%	27.29%	1,99,229	3,34,173							
Tata Equity PE Fund	1569.94	137.40	20.92%	23.39%	1,76,805	2,86,022	L&T Midcap Fund	1146.75	143.29	24.93%	29.09%	1,94,985	3,58,478							
Aditya BSL Advantage	4157.79	436.11	20.61%	23.75%	1,75,449	2,90,219	CanRobeco Emerging Eq.	2231.42	90.99	22.77%	29.04%	1,85,045	3,57,785							
SBI Magnum Multicap	2840.23	46.45	18.66%	21.23%	1,67,076	2,61,849	Kotak Emerging Eq.	2241.52	38.82	22.04%	25.21%	1,81,763	3,07,748							
DSP BlackRock Opportunities	3225.41	218.92	18.44%	21.26%	1,66,148	2,62,173	Sundaram Select Midcap	5568.39	502.44	21.45%	25.22%	1,79,140	3,07,871							
Kotak Select Focus Fund	13073.71	32.73	17.66%	21.53%	1,62,887	2,65,105	DSP BR Small & Mid Cap	4388.68	54.75	21.43%	24.06%	1,79,052	2,93,872							
Axis Focused 25 Fund	1761.46	24.83	16.89%	17.99%	1,59,710	2,28,679	Franklin (I) Smaller Comp.	6109.25	58.17	21.09%	29.99%	1,77,552	3,71,150							
Kotak Opportunities	1792.72	115.34	16.85%	19.59%	1,59,546	2,44,610	HDFC Small Cap Fund	1228.28	41.11	20.84%	22.51%	1,76,454	2,75,967							
Sundaram Equity Multiplier	289.85	31.54	16.55%	17.77%	1,58,320	2,26,555	HDFC Mid-Cap Opportunities	17671.33	55.61	20.04%	25.77%	1,72,973	3,14,692							
Reliance Growth	6591.97	1124.93	16.42%	19.25%	1,57,791	2,41,153	Sundaram S.M.I.L.E.	1262.64	101.62	19.90%	25.92%	1,72,368	3,16,573							
SBI Magnum Multiplier	1902.20	210.32	16.35%	20.16%	1,57,507	2,50,495	ICICI Prudential Midcap	1272.43	99.51	18.17%	24.94%	1,65,014	3,04,444							
Reliance Regular Savings	3116.76	72.84	16.34%	18.15%	1,57,466	2,30,234	Tata Midcap Growth	632.58	137.10	18.11%	24.12%	1,64,763	2,94,584							
Franklin (I) High Gr. Comp.	6802.01	39.14	16.14%	23.93%	1,56,655	2,92,336	SBI Magnum Midcap	3811.98	78.48	17.71%	26.03%	1,63,095	3,17,958							
HDFC Capital Builder	1727.73	285.04	15.98%	20.40%	1,56,009	2,53,007	Reliance Mid & Small Cap	3058.40	47.25	17.14%	23.73%	1,60,737	2,89,985							
Franklin (I) Prima Plus	11378.59	568.24	14.10%	19.23%	1,48,545	2,40,950	UTI Mid Cap Fund	3864.91	109.20	16.63%	26.59%	1,58,647	3,25,085							
DSP BlackRock Equity	2418.42	63.11	14.02%	17.44%	1,48,232	2,23,398	Axis Midcap Fund	1227.25	31.81	12.84%	21.14%	1,43,678	2,60,878							
Tata Equity Opportunities	1282.46	192.41	13.99%	18.08%	1,48,115	2,29,552	<b>ELSS FUNDS</b>													
ICICI Prudential Multicap	2831.40	269.88	13.93%	18.66%	1,47,882	2,35,246	Tata India Tax Savings	784.51	75.63	19.43%	21.28%	1,70,349	2,62,389							
Reliance Top 200 Fund	4155.96	31.72	13.65%	18.27%	1,46,794	2,31,405	Aditya BSL Tax Relief 96	3761.41	170.32	19.14%	22.21%	1,69,111	2,72,605							
HDFC Growth Fund	1121.08	183.97	13.61%	15.23%	1,46,639	2,03,155	DSP BlackRock Tax Saver	3071.92	46.32	17.36%	21.44%	1,61,644	2,64,125							
Franklin (I) Opportunities	647.29	72.78	13.46%	18.59%	1,46,059	2,34,553	L&T Tax Advantage	2445.64	54.47	17.09%	19.35%	1,60,531	2,42,165							
Reliance Vision Fund	3324.64	590.31	13.30%	17.58%	1,45,442	2,24,733	Sundaram Diversified Eq.	1975.16	102.42	16.19%	17.77%	1,56,858	2,26,555							
ICICI Pru. Value Discovery	17238.11	141.73	12.36%	21.66%	1,41,852	2,66,526	Kotak Tax Saver Regular	676.32	41.63	15.98%	17.15%	1,56,009	2,20,654							
HDFC Top 200 Fund	14942.45	458.29	11.91%	16.53%	1,40,154	2,14,876	Axis Long Term Equity	14286.06	39.56	14.69%	22.81%	1,50,861	2,79,363							
Canara Robeco Equity	802.87	119.93	11.03%	14.63%	1,36,874	1,97,921	Reliance Tax Saver	8960.11	65.04	14.59%	22.80%	1,50,467	2,79,249							
<b>LARGE CAP EQUITY FUNDS</b>																				
SBI Bluechip	15316.70	37.24	14.71%	18.94%	1,50,940	2,38,034	HDFC L. T. Advantage	1485.99	333.24	13.91%	18.87%	1,47,804	2,37,335							
Aditya BSL Frontline Equity	18722.74	216.31	13.82%	18.50%	1,47,454	2,33,664	Franklin (I) Taxshield	3178.16	538.05	13.36%	18.84%	1,45,673	2,37,035							
							SBI Magnum Taxgain Scheme	5867.97	143.56	12.59%	17.44%	1,42,725	2,23,398							
							HDFC Tax saver	6557.24	534.84	12.58%	18.21%	1,42,687	2,30,819							
							ICICI Pru. Long Term Eq.	4455.37	339.57	10.62%	18.02%	1,35,363	2,28,970							



## Bluechip Corporate Investment Centre Limited

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**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 Monthly Income Plan +, UIN: 130N057V01 \* Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be payable after the completion of the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.

**BHARTI AXA LIFE FLEXI SAVE**

**A 5 Yr PAY PARTICIPATING PLAN WITH OPTION TO AVAIL 100% BENEFITS DUE IN THE POLICY AFTER 10 Yrs**

**How does the Plan Work ?**

It is a 5 Year Premium Paying Plan with the flexibility to take 100% of Maturity benefits due any time after completion of 10 Years

**Bonuses under the Plan**

**Simple Reversionary Bonuses :** Non Guaranteed Bonus are declared at the end of each year.

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

**Benefits Under the Plan**

**Maturity Benefit :** On Maturity you get Basic Sum Assured Plus Accrued Reversionary Bonuses Plus Terminal Bonus.

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

**Death Benefit :** The nominee will get Higher of 11 times of Annual Premium OR Basic Sum Assured plus Accrued Bonuses.

**Flexi Benefit Period for Premium Payment Term - 5yrs and Policy Term of 20 years :** The policy holder has an option to pre-pono the maturity benefits anytime after completion of 10 policy years and receive 100% of the maturity benefits without any penalty.

This feature ensures that you have the desired liquidity when needed the most.

Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws. Please consult your own tax consultant to know the tax benefit available to you. Life Insurance Coverage is available under this policy. Bharti AXA Life Flexi Save Plan UIN: 130N055V01.

**BHARTI AXA LIFE SUPER SERIES - SUPER 6**

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

Bharti AXA Life Super Series is a Non par, Money back plan that provides you guaranteed income which increases every year throughout the payout period and guaranteed lumpsum at the start and end of the payout period to fulfill your family's goals. The life insurance cover ensures your family continues to fulfill their goals in case of any unforeseen eventuality.

**Benefits under the Plan**

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

End of Yr	6thYr	7thYr	8thYr	9thYr	10thYr	11thYr
% of S.A.	50%	12%	15%	18%	21%	24%

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

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

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

**Boundary Conditions**

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

\* Available in other terms as well. Bharti AXA Life Insurance Company Limited, IRDAI Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Bharti AXA Life is the name of the Company and Bharti AXA Life Super Series is only the name of the traditional non-participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. Life Insurance Coverage is available under this policy. Bharti AXA Life Super Series UIN: 130N066V01.

**HDFC LIFE SUPER INCOME PLAN**

**PAY FOR 8 YEARS & GET GUARANTEED INCOME OF 12.00 % P.A. FOR 8 YEARS**

**HDFC Life Super Income Plan** is a participating regular income plan with guaranteed benefits plus bonuses. This policy offers guaranteed\* income for a period of 8 to 15 yrs and is ideal for individuals who need regular income to fulfill their financial goals uninterrupted.

**Benefits under the Plan:**

**Guaranteed Base Income (GBI):** Guaranteed Base Income varying from 8.00% to 12.50% (depending on Plan Option chosen) of the Sum Assured on Maturity is payable at the end of each year during the payout period.

**Reversionary Bonus (R.B.):** Simple Reversionary Bonuses (if any) would be declared at the end of each Financial Year as percentage of "Sum Assured on Maturity", and will be added to the policy.

**Terminal Bonus (T.B.):** Terminal Bonus (if any) would be declared at the end of the Policy term, this bonus would be declared as a percentage of "Sum Assured on Maturity"

**Maturity Benefits:** On Maturity the Life Assured will get the Last Guaranteed Base Income Payout plus Accrued Reversionary Bonuses (if any) plus Terminal Bonus (if any)

**Death Benefits:** On Death of the life assured the Nominee will get the Death Benefit which will be higher of (Sum Assured on Maturity or 10 times of Annual Premium for age upto 50 Yrs and 7 times for age 50 Yrs above). Plus Accrued Bonuses (if any). The death benefit will be a minimum of 105% of the total premiums^ paid under the policy

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

**INCOME PAYOUT & BONUS HISTORY**

Options	PPT	Income Period	Policy Term	GBI As a % of S.A		Bonus History :
				Annual	Monthly	
Option 1	8 Yr	8 Yr	16 Yr	12.50%	1.00 %	<b>F.Y.13-14 : 4.50%</b>
Option 2	8 Yr	10 Yr	18 Yr	10.00%	0.80 %	<b>F.Y.14-15 : 4.50%</b>
Option 3	10 Yr	10 Yr	20 Yr	12.00%	0.96 %	<b>F.Y.15-16 : 5.00%</b>
Option 4	10 Yr	12 Yr	22 Yr	10.00%	0.80 %	<b>F.Y.16-17 : 4.50%</b>
Option 5	12 Yr	12 Yr	24 Yr	10.00%	0.80 %	
Option 6	12 Yr	15 Yr	27 Yr	8.00%	0.64 %	

\*The income will be received in the Payout Period and it will start once the premium payment term is over provided the policy is in force and the policyholder is alive  
^ excludes any underwriting extra premiums, modal loadings and any taxes paid

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Super Income Plan (Form No.P501-121, UIN - 101N098V01).

**KOTAK PREMIER ENDOWMENT PLAN**

**A LIFE INSURANCE PLAN**

**GUARANTEE\* A GREAT START TO FULFILL YOUR DREAMS**

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

**Key Advantages**

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

**How does the plan work**

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

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

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

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

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

**Death Benefit :** In the unfortunate event of death during the policy term, the nominee will receive: Minimum Death Benefit + Accrued Guaranteed\* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

**Minimum Death Benefit is as follows :**

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

Note : Death Benefit at any point in time has to be at least 105% of the premiums paid till the date of death (excluding any extra premium and modal factor if any). Kotak Premier Endowment Plan: UIN-107N079V01, Form No:N079, Ref. No.: KLI/14-15/P-MG/165. Kotak Mahindra Old Mutual Life Insurance Ltd; CIN: U66030MH2000PLC128503; Regn. No.:107, Regd. Office: 4th Floor, Vinay Bhavya Complex, 159 A, C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400098. Website: http://insurance.kotak.com | Email: clientservicedesk@kotak.com | Toll Free No:1800-209-8800. This is a Savings cum Protection oriented plan. This is a participating endowment plan. \*Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms # and conditions please read sales brochure carefully before concluding a sale. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.

**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/-  
**Premium Mode :** M / H / A

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

**LIC JEEVAN UMANG**

**A LIMITED PAY, WHOLE LIFE ENDOWMENT ASSURANCE PLAN**



**8.00 % P. A. Guaranteed Income**  
**on Sum Assured, throughout your lifetime after PPT.**

Insurance is the subject matter for the solicitation

## LIFE INSURANCE &amp; INVESTMENTS

## ICICI PRU LIFE SAVINGS SURAKSHA

## A NON LINKED INSURANCE PLAN PARTICIPATION PLAN WITH GUARANTEED MATURITY BENEFITS.

## CONDITIONS APPLY #

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

## Key Benefits of ICICI Pru Savings Suraksha

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

## Benefits in detail:

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

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

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

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

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

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

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

## Sum Assured on Death :

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

## Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age : 0 Yrs & 60 Yrs  
 Min. & Max. Maturity : 18 Yrs & 70 Yrs  
 Premium Modes : A / H / M  
 Min. Annual Premium : Rs.12,000/-

## Premium Payment Term &amp; Policy Terms :

<b>PPT 5 Years</b>	<b>: Term 10 to 30 Years</b>
PPT 7 Years	: Term 12 to 30 Years
PPT 10 Years	: Term 15 to 30 Years
PPT 12 Years	: Term 17 to 30 Years

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

## 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<sup>T&C1</sup>:** 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	
	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 modal premiums, if any)
  - Minimum guaranteed sum assured on maturity<sup>T&C3</sup>
  - Absolute amount assured to be paid on death<sup>T&C4</sup>
- \* Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if any.

## Basic Eligibility Conditions :

Min. Maturity : 18 Yrs  
 Max. Maturity : 70 Yrs  
 Modes : A / H / M

## PPT &amp; Policy Term:

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 Premium

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. &amp; 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.Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. 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 105N135V01 Advt no. E/II/0474/2016-17

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

IRDAI clarifies to public that

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

## MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
ABSL Frontline Equity	27/10/17	23.50%	Invesco (I) Growth Fund	28/09/17	15.00%
ABSL MNC Fund	27/10/17	174.00%	Kotak Tax Saver	28/09/17	4.00%
Can Robeco Eq. Divers	27/10/17	30.00%	LIC MF Midcap Fund	28/09/17	5.00%
Tata Equity P/E Fund	17/10/17	12.50%	Kotak Select Focus	27/09/17	15.00%
Axis Mid Cap Fund	16/10/17	22.50%	IDBI Diversified Equity	25/09/17	12.00%
Axis Small Cap Fund	16/10/17	20.00%	ABSL Dividend Yield	22/09/17	4.40%
UTI Mastershare	16/10/17	35.00%	IDFC Tax Advantage	18/09/17	6.20%
CanRobeco (I) Oppo.	13/10/17	4.00%	ICICI Pru LT Equity	08/09/17	7.00%
L&T E.Business Fund	12/10/17	20.00%	Kotak Opportunities	29/08/17	8.20%
Reliance Tax Saver	29/09/17	6.00%	CanRobeco Infra.	24/08/17	17.50%

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

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Value of 1000 in 3Yrs
				12M Mths	24M Mths	36M Mths	
Bajaj Finance Ltd.	CRISIL FAAA	25000	M/Q/C	7.60	7.80	7.85	1254
Dewan Housing Ltd.	CARE AAA	2000	A/C	7.70	7.80	7.85	1254
HDFC Ltd.	CRISIL FAAA	20000	M/Q/A/C	7.30	7.30	7.40	1239
LIC Housing Finance	CRISIL FAAA	10000	H/C	7.30	7.40	7.45	1240
Mahindra Finance	CRISIL FAAA	10000	Q/H/C	7.50	7.50	7.55	1244
PNB Housing Finance	CRISIL FAAA	20000	H/C	7.25	7.40	7.40	1239
Sundaram Home Fin.	ICRA MAA+	10000	M/Q/C	6.75	7.25	7.25	1233
Godrej & Boyce Ltd. (R)	CRISIL FAA+	25000	H	—	—	8.00	—

\* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.

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

## OUR NEW OFFICES ACROSS INDIA

<b>Chira Bazar</b> (Mumbai)	: No. 22, Gr. Flr., Chhapwala Building, Plot - 161, Dadiseth Agriary Lane, Naviwadi, Tel: 022 - 2203 7791 / 2203 7792
<b>Chitradurga</b> (Karnataka)	: Shop No. 2, Sri Ranga Complex, Near KSRTC Bus Stop, Opp. Union Bank, Tel: 08194 - 222 669 / 222 449
<b>Kankarbagh</b> (Bihar)	: No. 301, 3rd Flr., Maa Geeta Complex, 1 RC/13 Mahatma Gandhi Nagar, Tel: 0612 - 234 0155 / 234 0156
<b>Kazipet</b> (Telangana)	: H. No. 25-5-212/1, First Floor, Vishnupuri, Near Karur Vysya Bank and Water Tank, Tel: 0870 - 243 4545 / 244 4747
<b>Kundapura</b> (Udupi)	: Druva Complex, Second Floor, Kundeshwar Temple Road, Kundapura, Tel: 08254 - 231 240 / 231 241
<b>Madhyamgram</b> (Kolkata)	: 184/5, Bireshpally (North), Chandangarh, First Floor, kolkata Tel: 033 - 2538 7653 / 2538 7654
<b>Nagole</b> (Hyderabad)	: Ho. No. 2-3-915, Plot No. 161, 1st Flr., Rd. No. 1, Arunodayanagar, Beside SBI Bank, Tel: 040 - 2422 1316 / 2422 4316
<b>Rajajinagar</b> (Bengaluru)	: No. 15, 1st Flr., 12th Main Rd, 2nd Block, 2nd Stage Rajajinagar, Opp. Head Post Office, Tel: 080 - 2332 4323 / 2332 4585
<b>Ranibagh</b> (Delhi)	: No. LG-3, Plot No. 27, Gr. Flr., Sagar Plaza, Pitampura, Rani Bagh Rd, Community Centre, Tel: 011 - 4039 3117 / 4039 3118
<b>Sangameshwar Nagar</b> (Belagavi)	: Shop No. 02, Mannath Residency, APMC Road, Sangameshwar Nagar, Tel: 0831 - 246 2701 / 246 2702

<b>Sanjay Nagar</b> (Bengaluru)	: No .4, Second Floor, Laxmi Niwas, NGEF Layout, Sanjay Nagar Main Road, Bengaluru, Tel: 080 - 2341 6703 / 2351 6703
<b>Satellite</b> (Ahmedabad)	: Shop No. 153, First Floor, Satyam Mall, Nr. Kameshwar school, Jodhpur Cross Road, Tel: 079 - 2676 9024 / 2676 9025
<b>Silvassa</b> (Dadra & Nagar Haveli)	: Shop No. 151, First Floor, Landmark Commercial Complex, Silvassa Khanvel Road, Tel: 0260 - 264 1230 / 2641 1231
<b>Srirangam</b> (Trichy)	: Shop No. 2, First Floor, Shanmuga Complex, No.8, North devi Street, Tel: 0431 - 243 3268 / 243 3278
<b>Vasundhara Enclave</b> (New Delhi)	: Shop No. 130, 1st Flr., Plot No. 1, Vasundhara Enclave, Nr. Abhayant Apt., Tel: 011 - 4984 7952 / 4984 7953.
<b>Vadavalli</b> (Coimbatore)	: No. 144, First Floor, V.R.K. Complex, Maruthamalai Road, Vadavalli, Tel: 0422 - 242 3800 / 242 4900
<b>Virudhunagar</b> (Tamil Nadu)	: No. 130/20, Ayyan Complex, 1st Floor, Katcheri Road, Opp. BSNL, Tel: 04562 - 243 533 / 243 534

## OUR OFFICES CHANGED TO NEW LOCATIONS

<b>Korba</b> (Chattisgarh)	: Shop No. 3, K. M. Complex, SBI Building, Near Palm Mall, T. P. Nagar, Tel.: 07759 - 245 775 / 245 776
<b>Hashtnapuram</b> (Hyderabad)	: H. No. 7-3-169, Gr. Flr., Saraswathi Ngr Colony, Nr. Old RTO Office, Bairamalguda, Tel.: 040 - 2409 3316 / 2409 4316
<b>Kurla - Nehru Nagar</b> (Mumbai)	: Shop No - 12, Building No. 53, Akashdeep CHS., Nehrunagar, Kurla (E), Tel.: 022 - 2529 0431 / 2529 0432



## BLUECHIP OFFICES IN INDIA

**ANDHRA PRADESH / TELANGANA**

Gajuwaka	: 0891 - 254 5316 / 254 5319
Guntur	: 0863 - 663 2526 / 224 0530
Kakinada	: 0884 - 236 6943 / 236 6944
Kurnool	: 08518 - 235 316 / 245 316
Nellore	: 0861 - 234 0260 / 235 0260
Ongole	: 08592 - 282 065 / 282 075
Rajahmundry	: 0883 - 665 1987 / 246 8601
Sangareddy	: 8500195316 / 8500155316
Tanuku	: 08819 - 225 377 / 225 388
Tirupathi	: 0877 - 225 0056 / 225 0057
Vijayawada	: 0866 - 662 2355 / 248 2423
Vizianagaram	: 08922 - 229 177 / 229 277
Vishakapatnam	: 0891 - 645 6512 / 275 7755

**Hyderabad**

Ameerpet	: 040 - 6675 5912 / 2341 8416
Attapur	: 040 - 2401 8316 / 2401 9316
Boduppal	: 040 - 2720 5316 / 2720 5317
Champapet	: 040 - 2407 5316 / 6999 0200
Chandanagar	: 040 - 2303 8755 / 2303 8756
Dilsukh Nagar	: 040 - 2405 6548 / 2405 6549
Habsiguda	: 040 - 2715 0811 / 2715 0812
Himayat Nagar	: 040 - 2339 5316 / 2322 1308
Kukatpally	: 040 - 6462 7297 / 2713 0938
Kukatpalli	: 040 - 2306 1646 / 4230 0905
Malkajigiri	: 040 - 6452 7751 / 2724 1677
Manikonda	: 040 - 2356 8913 / 2356 8914
Marredpally	: 040 - 2771 0998 / 2771 0996
Mehdipatnam	: 040 - 2351 2034 / 2352 6356
Mofinagar	: 040 - 2383 1471 / 2383 1472
Nacharam	: 040 - 4020 1616 / 4020 1717
Nizampet	: 040 - 2389 2649 / 2389 2648
Secunderabad	: 040 - 2789 3198 / 2789 3199
Vanasthalipuram	: 040 - 2411 0341 / 6458 3978
Karimnagar	: 0878 - 224 9910 / 224 9911
Khammam	: 08742 - 235 316 / 245 316
Nizamabad	: 08462 - 235 316 / 236 316
Warangal	: 0870 - 666 4436 / 254 4058

**GUJARAT**

Ahmedabad	: 079 - 2543 0026 / 2543 0062
Mani Nagar	: 079 - 2658 5642 / 2658 5643
Paldi	: 079 - 2979 5590 / 2979 5591
Bopal	: 079 - 2329 6856 / 2329 6857
Chandkheda	: 079 - 2324 2004 / 2324 2005
Gandhi Nagar	: 079 - 2324 2004 / 2324 2005

**Baroda**

Alkapuri	: 0265 - 232 3018 / 232 3021
Vasna Road	: 0265 - 225 4074 / 225 4075
Waghodia Road	: 0265 - 252 1820 / 252 1821
Bharuch	: 02642 - 249 121 / 249 122
Junagadh	: 0285 - 265 5470 / 265 5480
Mehsana	: 02762 - 230 704 / 230 706
Navsari	: 02637 - 244 406 / 244 407
Palanpur	: 02742 - 266 640 / 266 641
Rajkot	: 0281 - 246 5427 / 246 5428
Surat	: 0261 - 273 1402 / 273 1403
Bhatar Road	: 0261 - 223 3173 / 223 3174
Vapi	: 0260 - 246 5337 / 645 3337
Valsad	: 02632 - 244 411 / 244 412

**KARNATAKA**

Bengaluru	: 080 - 2669 0288 / 2669 0319
Banashankari	: 080 - 2648 2880 / 2648 2881
Bannerghatta	: 080 - 2242 3777 / 2660 8777
Basavangudi	: 080 - 2322 5533 / 4153 5692
Basaveshwara Ngr	: 080 - 4093 5276 / 4093 5720
Bommanahalli	: 080 - 2678 3744 / 2678 3752
BTM Layout	: 080 - 2520 2939 / 2520 3739
Indira Nagar	: 080 - 4113 0952 / 2286 0704
Infantry Road	: 080 - 2653 3751 / 2653 3752
Jayanagar	: 080 - 6567 0183 / 6567 0184
J.P. Nagar	: 080 - 2580 5627 / 2580 5628
Kammanahalli	: 080 - 2686 0518 / 2686 0318
Kanakapura	: 080 - 6568 0635 / 6568 0636
Koramangala	: 080 - 2666 8150 / 2666 8152
Kumaraswamy Lyt	: 080 - 2839 7339 / 2839 7336
Hesaraghatta	: 080 - 2356 1500 / 2356 1501
Malleswaram	: 080 - 6452 1732 / 6452 1866
Marathalli	: 080 - 2860 3344 / 2860 3663
R.R. Nagar	: 080 - 4115 6008 / 4115 6009
R.T. Nagar	: 080 - 2310 0101 / 2310 0104
Vijayanagar	: 080 - 6452 0005 / 6452 0010
Whitefield	: 080 - 2856 5346 / 2856 5347
Yelahanka	: 08354 - 234 547 / 234 648
Bagalkot	: 08392 - 254 615 / 254 652
Ballari	: 0831 - 645 2201 / 645 2202
Belagavi	: 08482 - 229 227 / 229 228
Bidar	: 08192 - 270 252 / 270 253
Davangere	: 0836 - 244 6091 / 244 6092
Dharwad	: 08372 - 237 997 / 221 916
Gadag	: 08172 - 232 922 / 232 433
Hassan	: 08375 - 233 701 / 233 702
Haveri	: 08394 - 224 615 / 224 616
Hosapete	: 0836 - 235 4255 / 235 4266
Hubballi	: 08472 - 226 702 / 246 702
Kalaburgi	: 08382 - 223 275 / 223 276
Karwar	: 08272 - 228 021 / 228 022
Madikeri	: 08232 - 220 833 / 220 822
Mandya	: 0824 - 244 2214 / 244 0014
Mangaluru	: 0821 - 254 6607 / 254 6608
Mysuru	: 08251 - 236 837 / 237 837
Puttur	: 08532 - 227 229 / 227 888
Raichur	: 08182 - 227 660 / 227 661
Shivamogga	: 0816 - 225 1810 / 226 1606
Sumakuru	: 0820 - 252 1929 / 252 1797
Udupi	: 08352 - 240 143 / 240 149
Vijayapura	: 08352 - 240 143 / 240 149

**KERALA**

Cochin	: 0484 - 245 3526 / 245 3527
Angamaly	: 0484 - 235 0044 / 235 0045
Ernakulam	: 0485 - 281 3996 / 281 3997
Muvattupuzha	: 0484 - 234 0160 / 234 0161
Palarivattom	: 0484 - 277 8933 / 277 8933
Tripunithura	: 0484 - 277 8933 / 277 8933

**Trivandram**

Atingal	: 0470 - 262 7211 / 262 8211
Pattam	: 0471 - 244 6311 / 244 6312
Sasthamangalam	: 0471 - 272 8700 / 272 9700
Varkala	: 0470 - 261 1211 / 261 0611
Calicut	: 0495 - 272 7724 / 272 7725
Kalpetta	: 04936 - 207 345 / 208 345
Kanhangad	: 0467 - 220 6124 / 220 6154
Kannur	: 0497 - 276 4181 / 276 4182
Karunagapally	: 0476 - 262 6751 / 262 7750
Kasaragod	: 04994 - 231 431 / 231 432
Kodakara	: 0480 - 272 5580 / 272 5581
Kodungallur	: 0480 - 280 2653 / 280 2654
Kollam	: 0474 - 275 3001 / 275 3002
Kottayam	: 0481 - 256 9750 / 256 9751
Kozhenchery	: 0468 - 231 0720 / 231 0721

Kunnamkulam	: 0488 - 522 3509 / 522 3510
Manjeri	: 0483 - 276 1124 / 276 1125
Mavelikara	: 0479 - 234 4495 / 234 4496
Ottapalam	: 0466 - 224 7366 / 224 8227
Olavakkode	: 0491 - 255 5501 / 255 5502
Pala	: 0482 - 210 120 / 210 180
Pallakkad	: 0491 - 250 4440 / 250 4441
Pathanamthitta	: 0468 - 232 0613 / 232 0614
Taliparamba	: 0460 - 230 0035 / 230 0036
Payyanur	: 04985 - 203 490 / 205 390
Ramanattukara	: 0465 - 244 3003 / 244 3005
Thalaserry	: 0490 - 232 4177 / 232 3177
Thrissur	: 0487 - 232 5570 / 232 5571
Thiruvalla	: 0469 - 263 0123 / 263 0124
Tirur	: 0494 - 242 0753 / 242 0754
Vadakara	: 0496 - 251 7721 / 251 7722

**MAHARASHTRA**

Mumbai	: 022 - 2779 5341 / 2779 0174
Airoli	: 0251 - 267 6005 / 267 6006
Badlapur	: 0251 - 260 7328 / 260 7155
Ambarnath (E)	: 022 - 2678 1742 / 2678 1781
Andheri (W)	: 022 - 2671 1502 / 2623 6502
Andheri-IRLA	: 022 - 2632 9373 / 2631 5566
And-7 Bungalows	: 022 - 2634 5952 / 2637 5483
And-Lokhandwala	: 022 - 2632 1196 / 2632 1136
And-Oshiwara	: 022 - 2821 4787 / 2821 4814
And-Takshila	: 022 - 2683 5952 / 2684 1552
Andheri (E)	: 022 - 2920 8134 / 2925 6912
And-Marol	: 022 - 2825 7307 / 2825 7308
And-JB Nagar	: 022 - 2641 0763 / 2641 0764
Bandra (East)	: 022 - 2640 5564 / 2641 2422
Bandra (West)	: 022 - 2655 8399 / 2640 0982
Bandra - Pali	: 022 - 2643 2158 / 2643 2147
Bandra Mt.Mary	: 022 - 2873 4228 / 2873 4229
Bangur Nagar	: 022 - 2566 2064 / 2566 7156
Bhandup (W)	: 022 - 2808 5971 / 2808 5972
Borivali (E)	: 022 - 2895 1548 / 2895 7025
Borivali (W)	: 022 - 2868 0460 / 2868 0463
Borivali -Gorai	: 022 - 2862 0403 / 2862 0406
Borivali -Saibaba	: 022 - 2891 8594 / 2895 2352
Borivali -I.C.Col.	: 022 - 2892 2017 / 2892 2018
Borivali -Yogi Ngr	: 022 - 2370 3247 / 2370 3248
Byculla	: 022 - 2521 2912 / 2521 0676
Chembur	: 022 - 2520 3007 / 2520 3008
Chembur -C.G.Rd	: 022 - 2202 2330 / 2202 2335
Colaba	: 022 - 2413 7451 / 2416 3350
Dadar (E)	: 022 - 2438 6887 / 2432 4897
Dadar (W)	: 022 - 2896 1471 / 2828 3234
Dahisar (E)	: 022 - 2892 8617 / 2894 4020
Dahisar (W)	: 0251 - 286 1963 / 286 0698
Dombivali (E)	: 0251 - 248 1754 / 248 1764
Dombivali (W)	: 0251 - 280 3409 / 280 3410
Dom -Gandhi Ngr	: 0251 - 244 0074 / 244 0075
Dombivali - MIDC	: 022 - 2265 9033 / 2265 9034
Fort	: 022 - 2102 0876 / 2102 0118
Ghatkopar (E)	: 022 - 2382 1327 / 2384 0027
Girgaum	: 022 - 2502 4859 / 2502 4860
Ghatkopar (W)	: 022 - 2843 1243 / 2843 1244
Gokuldham	: 022 - 2878 2423 / 2878 2428
Goregaon (W)	: 022 - 4971 2991 / 4971 2992
Jankalyan Nagar	: 0251 - 235 1210 / 235 1212
Kalyan (E)	: 0251 - 231 1482 / 231 8132
Kalyan (W)	: 0251 - 223 4661 / 223 4708
Kal-Khadakpada	: 022 - 2870 9820 / 2870 3081
Kandivali (E)	: 022 - 2808 1997 / 2801 5033
Kandivali (W)	: 022 - 2867 8347 / 2867 8388
Kandivali -Charkop	: 022 - 2577 3830 / 2577 3831
Kannamwar Ngr-1	: 022 - 2604 3052 / 2604 3054
Khar (W)	: 022 - 2774 0840 / 2774 0843
Kharghar	: 022 - 2755 0649 / 2755 0651
Koparkhairane	: 022 - 2307 6953 / 2307 5731
Lower Parel	: 022 - 2444 6963 / 2444 3393
Mahim	: 022 - 2888 3281 / 2888 3710
Malad - Evershine	: 022 - 2880 4509 / 2880 4510
Malad (E)	: 022 - 2881 7579 / 2882 3974
Malad (W)	: 022 - 2412 8399 / 2411 8033
Matunga	: 022 - 2812 4947 / 2812 4973
Mira Road	: 022 - 2163 4442 / 2163 6430
Mulund (E)	: 022 - 2560 5102 / 2569 3938
Mulund (W)	: 022 - 2164 5697 / 2164 7795
Mul - Vaishali Ngr	: 022 - 2772 3175 / 2772 3975
Nerul (East)	: 022 - 2748 2969 / 2748 2896
Panvel	: 022 - 2430 0953 / 2430 0954
Prabhadevi	: 022 - 2781 1123 / 2781 6218
Sanpada	: 022 - 2616 4063 / 2616 4066
Santacruz (E)	: 022 - 2600 0093 / 2605 4020
Santacruz (W)	: 022 - 4971 5992 / 4971 5993
Seawood	: 022 - 2666 3597 / 2666 3670
Santacruz - Kalina	: 022 - 2682 0742 / 2682 0743
Shahaji Raje Road	: 022 - 2403 3567 / 2403 3568
Sion	: 022 - 2388 5106 / 2381 4365
Tardeo	: 022 - 2537 6719 / 2537 6187
Thane (W)	: 022 - 2597 4537 / 2597 4538
Th - Ghodbunder	: 022 - 2538 9013 / 2538 9014
Th - Kalwa	: 022 - 2547 7305 / 2547 7310
Th - Kolbad Road	: 022 - 2538 0320 / 2538 0321
Th - Panchkhadhi	: 022 - 2588 1451 / 2588 1452
Th - Vartak Nagar	: 022 - 2173 0446 / 2171 2295
Th - Vasant Vihar	: 022 - 2525 2201 / 2525 2202
Tilak Nagar	: 0250 - 690 6663 / 690 6664
Vasai (E)	: 0250 - 233 6086 / 233 6087
Vasai (W)	: 0250 - 232 8995 / 232 8996
Vasai (W) Parnaka	: 022 - 2782 1286 / 2782 0587
Vashi	: 022 - 2579 5095 / 2579 5096
Vikhroli (W)	: 022 - 2618 6302 / 2663 1590
Vile Parle (E)	: 022 - 2615 3174 / 2615 5572
Vile Parle (W)	: 0250 - 250 4566 / 250 4567
Virar	: 022 - 2414 8033 / 2415 8033
Wadala	: 020 - 2729 7006 / 6523 4651

**NEW DELHI / N.C.R.**

Dilshad Garden	: 011 - 4151 0297 / 4151 0298
Dwarka	: 011 - 4902 8431 / 6517 1710
Faridabad	: 0129 - 416 2387 / 418 2387
Ghaziabad	: 0120 - 435 0250 / 456 7454
Gurgaon	: 0124 - 405 2400 / 405 4600
Janak Puri	: 011 - 4157 9598 / 4157 9599
Kalkaji	: 011 - 4909 8011 / 4909 8012
Kamla Nagar	: 011 - 2384 6865 / 2384 6866
Karkardooma	: 011 - 4940 9565 / 4940 9575
Karol Bagh	: 011 - 4145 2085 / 4503 2500
Laxmi Nagar	: 011 - 4244 4279 / 4244 4280
Lucknow	: 0522 - 423 4164 / 423 4160
Mayur Vihar	: 011 - 2275 8123 / 2275 8124
Munirka	: 011 - 4178 3482 / 4178 3483
Model Town	: 011 - 4506 3550 / 4506 3551
Noida	: 0120 - 435 9083 / 428 1969
Noida 2	: 0120 - 254 4051 / 654 4050
Paschim Vihar	: 011 - 4501 9438 / 4501 9835
Pitam Pura	: 011 - 4903 6521 / 4903 6721
Punjabi Bagh	: 011 - 4015 9212 / 4015 9213
Rajouri Garden	: 011 - 4950 6390 / 4950 6490
Rohini	: 011 - 4904 4671 / 4904 4571
Vasanth Kunj	: 011 - 4984 9578 / 4984 8678
Vikasपुरी	: 011 - 4226 3435 / 4248 4290
W. Patel Nagar	: 011 - 4986 5674 / 4561 4162

**TAMIL NADU**

Adambakkam	: 044 - 2260 0881 / 2260 0884
Adyar	: 044 - 2445 5984 / 2445 5985
Alwarpet	: 044 - 2499 0705 / 2499 0706
Ambattur	: 044 - 2657 2782 / 4206 5361
Anna Nagar	: 044 - 2619 2813 / 2619 2814</