



# BLUECHIP BULLETIN

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**SELECT BALANCED FUND DIVIDEND PERFORMANCE**

Fund Name	Div Mode	Total Dividend		NAV (11/12)	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%	50.20%	83.4300	6.20%	6.30%	6.20%	6.30%	6.30%	6.20%	6.30%	6.40%	T.B.A	T.B.A	T.B.A	T.B.A
DSP BR Balanced	Mthly	26.98%	16.85%	26.0070	2.09%	2.14%	2.12%	2.10%	2.10%	2.10%	2.10%	2.10%	T.B.A	T.B.A	T.B.A	T.B.A
HDFC Prudence Fund	Mthly	36.00%	24.00%	32.5990	3.00%	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
ICICI Pru Balanced	Mthly	20.90%	21.60%	25.5500	2.40%	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
Kotak Balance	Mthly	10.80%	9.20%	17.1220	1.10%	1.10%	1.10%	1.20%	1.10%	1.10%	1.10%	1.40%	T.B.A	T.B.A	T.B.A	T.B.A
L&T India Prudence	Mthly	11.40%	10.30%	20.4460	1.20%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%	T.B.A	T.B.A	T.B.A	T.B.A
Reliance RSF - Balanced	Mthly	16.50%	6.70%	11.5800	—	0.90%	0.90%	0.90%	1.00%	1.00%	1.00%	1.00%	T.B.A	T.B.A	T.B.A	T.B.A
Tata Balanced Fund	Mthly	53.40%	36.90%	68.2650	4.60%	4.60%	4.60%	4.70%	4.70%	4.60%	4.50%	4.60%	T.B.A	T.B.A	T.B.A	T.B.A
UTI Balanced Fund	Mthly	24.50%	21.60%	31.5550	2.70%	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
ABSL Balanced '95	Qtrly	141.10%	85.00%	153.6600	—	—	46.00%	—	—	39.00%	—	—	T.B.A	—	—	T.B.A
HDFC Balanced Fund	Qtrly	20.00%	10.00%	32.2600	—	—	5.00%	—	—	5.00%	—	—	T.B.A	—	—	T.B.A
SBI Magnum Balanced	Qtrly	25.00%	12.50%	30.1500	—	—	6.00%	—	—	6.50%	—	—	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 11/12	Growth (%)		Value of Rs.1 Lac		Fund Name	Corpus 30/09(Cr.)	NAV 11/12	Growth (%)		Value of Rs.1 Lac	
			3 Yr	5 Yr	3 Yr	5 Yr				3 Yr	5 Yr		
<b>BALANCED FUNDS</b>							<b>LARGE CAP EQUITY FUNDS</b>						
Reliance Regular Savings	8133.18	54.70	13.33%	16.62%	1,45,558	2,15,707	IDFC Focused Equity	335.06	39.82	13.76%	14.96%	1,47,221	2,00,786
L&T India Prudence Fund	6154.21	26.03	13.19%	18.28%	1,45,019	2,31,503	SBI Bluechip Fund	15316.70	38.10	13.67%	18.32%	1,46,872	2,31,895
ICICI Prudential Balanced	17222.41	128.90	13.02%	18.59%	1,44,366	2,34,553	ICICI Pru. Focused Bluechip	14208.37	40.17	12.08%	16.99%	1,40,794	2,19,151
HDFC Balanced Fund	14268.40	149.01	12.96%	18.67%	1,44,137	2,35,345	ICICI Pru. Top 100	2578.87	328.98	11.88%	16.94%	1,40,042	2,18,683
DSP BlackRock Balanced	5493.15	147.66	12.69%	15.63%	1,43,105	2,06,706	Aditya BSL Frontline Equity	18722.74	216.97	11.55%	17.25%	1,38,806	2,21,597
SBI Magnum Balanced	13914.02	126.46	12.37%	17.84%	1,41,890	2,27,229	Aditya BSL Top 100	3248.92	57.69	11.19%	17.66%	1,37,467	2,25,499
Aditya BSL Balanced '95	10453.28	760.01	12.06%	17.28%	1,40,719	2,21,881	UTI Top 100 Fund	913.83	63.88	11.08%	15.13%	1,37,059	2,02,275
HDFC Prudence Fund	29593.43	517.11	11.46%	16.93%	1,38,470	2,18,590	Kotak 50 Regular Plan	1385.13	220.76	10.79%	15.03%	1,35,988	2,01,398
UTI Balanced Fund	3316.86	170.31	11.19%	14.38%	1,37,467	1,95,772	Franklin India Bluechip	8678.83	454.04	10.70%	14.30%	1,35,657	1,95,088
Baroda Pioneer Balance	330.61	56.87	11.18%	13.86%	1,37,430	1,91,362	<b>MIDCAP EQUITY FUNDS</b>						
Franklin India Balanced	2088.16	115.58	11.07%	16.41%	1,37,022	2,13,772	Aditya BSL Small & Midcap	1069.19	43.00	24.02%	27.17%	1,90,755	3,32,601
Canara Robeco Balance	1188.28	146.19	11.05%	15.55%	1,36,948	2,05,992	L&T Midcap Fund	1146.75	145.79	22.24%	28.28%	1,82,659	3,47,372
ICICI Pru. Balanced Adv.	20578.89	33.27	10.86%	14.26%	1,36,246	1,94,747	HDFC Small Cap Fund	1228.28	43.83	20.32%	22.96%	1,74,186	2,81,073
Kotak Balance Regular Plan	1938.58	17.12	10.85%	13.41%	1,36,209	1,87,610	Canara Robeco Emerging Eq.	2231.42	94.25	20.07%	28.16%	1,73,103	3,45,750
<b>DIVERSIFIED EQUITY FUNDS</b>							Sundaram Select Midcap	5568.39	526.52	19.86%	25.45%	1,72,196	3,10,709
L&T India Value Fund	5062.46	37.60	19.01%	25.58%	1,68,558	3,12,322	Franklin (I) Smaller Comp.	6109.25	61.03	19.66%	29.80%	1,71,335	3,68,446
DSP BlackRock Opportunities	3225.41	225.16	17.55%	20.35%	1,62,431	2,52,482	Aditya BSL Pure Value	1540.35	64.86	19.55%	29.42%	1,70,863	3,63,084
Aditya BSL Advantage	4157.79	439.37	17.33%	22.34%	1,61,520	2,74,058	Kotak Emerging Equity	2241.52	40.50	19.39%	24.55%	1,70,178	2,99,722
Tata Equity PE Fund	1569.94	136.73	17.15%	22.41%	1,60,778	2,74,843	Kotak Mid-Cap Regular Plan	716.11	80.43	18.46%	22.07%	1,66,232	2,71,047
SBI Magnum Multicap	2840.23	47.50	16.24%	20.90%	1,57,060	2,58,304	DSP BR Small & Mid Cap	4388.68	56.19	18.23%	23.17%	1,65,266	2,83,481
Aditya BSL Equity Fund	6699.85	714.40	15.81%	21.30%	1,55,324	2,62,606	Sundaram S.M.I.L.E.	1262.64	107.55	18.22%	26.15%	1,65,224	3,19,475
Axis Focused 25 Fund	1761.46	25.68	15.59%	17.81%	1,54,440	2,26,940	Aditya BSL Mid Cap	2205.22	325.24	18.17%	23.11%	1,65,014	2,82,792
SBI Magnum Multiplier	1902.20	218.67	15.55%	20.19%	1,54,280	2,50,808	HDFC Mid-Cap Oppo.	17671.33	57.80	18.08%	25.75%	1,64,638	3,14,442
Reliance Growth	6591.97	1156.81	15.53%	18.53%	1,54,200	2,33,960	IDFC Sterling Equity	1598.83	56.23	18.03%	21.40%	1,64,429	2,63,690
IDFC Classic Equity	1491.15	45.18	14.81%	14.98%	1,51,335	2,00,961	SBI Magnum Midcap	3811.98	83.28	16.97%	25.42%	1,60,038	3,10,337
HDFC Capital Builder	1727.73	293.70	14.72%	20.46%	1,50,979	2,53,638	Franklin India Prima	5953.08	976.14	16.90%	25.02%	1,59,751	3,05,420
Kotak Opportunities	1792.72	116.50	14.68%	18.49%	1,50,821	2,33,565	Tata Midcap Growth	632.58	146.08	16.79%	24.53%	1,59,300	2,99,481
Kotak Select Focus	13073.71	32.94	14.54%	20.34%	1,50,270	2,52,377	Reliance Mid & Small Cap	3058.40	49.30	16.17%	23.52%	1,56,777	2,87,532
Sundaram Equity Multiplier	289.85	32.30	14.52%	16.68%	1,50,191	2,16,263	UTI Mid Cap Fund	3864.91	113.36	15.47%	26.22%	1,53,960	3,20,362
Templeton India Growth	584.73	273.24	14.03%	17.56%	1,48,271	2,24,542	ICICI Prudential Midcap	1272.43	102.48	15.22%	24.83%	1,52,962	3,03,106
Reliance Regular Savings	3116.76	74.51	13.89%	17.10%	1,47,726	2,20,183	SBI Emerging Businesses	1994.88	133.34	14.97%	17.92%	1,51,969	2,28,001
Franklin (I) High Gr. Comp.	6802.01	40.92	13.63%	23.66%	1,46,717	2,89,165	SBI Magnum Global	3122.55	180.33	14.20%	21.97%	1,48,936	2,69,939
HDFC Core & Satellite	633.21	84.75	12.78%	16.80%	1,43,449	2,17,377	<b>ELSS FUNDS</b>						
Franklin (I) Prima Plus	11378.59	582.24	12.69%	18.66%	1,43,105	2,35,246	Tata India Tax Savings	784.51	78.66	18.02%	20.95%	1,64,387	2,58,839
Templeton India Eq. Income	1022.69	47.01	12.51%	15.74%	1,42,421	2,07,691	IDFC Tax Advantage	661.74	57.38	17.34%	21.11%	1,61,562	2,60,555
Franklin India Opportunities	647.29	74.89	12.49%	18.04%	1,42,345	2,29,164	Aditya BSL Tax Relief 96	3761.41	159.52	16.72%	21.91%	1,59,014	2,69,275
ICICI Prudential Multicap	2831.40	274.20	12.40%	17.86%	1,42,003	2,27,422	Aditya BSL Tax Plan	576.94	94.45	16.08%	21.14%	1,56,413	2,60,878
DSP BlackRock Equity	2418.42	65.08	12.38%	16.81%	1,41,928	2,17,470	L&T Tax Advantage	2445.64	55.71	16.00%	18.79%	1,56,090	2,36,537
Reliance Vision Fund	3324.64	607.98	12.23%	17.98%	1,41,360	2,28,582	DSP BlackRock Tax Saver	3071.92	47.23	15.85%	20.32%	1,55,485	2,52,168
Reliance Top 200	4155.96	32.62	12.16%	17.98%	1,41,096	2,28,582	Sundaram Diversified Eq.	1975.16	104.43	14.55%	17.17%	1,50,309	2,20,842
HDFC Growth Fund	1121.08	185.72	12.10%	14.61%	1,40,869	1,97,748	HDFC Long Term Advantage	1485.99	346.50	13.85%	19.07%	1,47,570	2,39,338
Tata Equity Opportunities	1282.46	197.23	11.86%	17.55%	1,39,967	2,24,447	Kotak Tax Saver Regular	676.32	42.29	13.18%	16.23%	1,44,980	2,12,125
Franklin India Flexi Cap	2891.72	80.05	11.73%	18.05%	1,39,479	2,29,261	Reliance Tax Saver	8960.11	66.52	13.05%	22.42%	1,44,481	2,74,955
Kotak Classic Equity	109.60	47.79	11.45%	15.76%	1,38,433	2,07,870	Axis Long Term Equity	14286.06	40.65	12.94%	22.24%	1,44,060	2,72,940
UTI Master Equity Plan	1862.79	105.91	11.45%	15.50%	1,38,433	2,05,546	Franklin India Taxshield	3178.16	551.67	12.09%	18.42%	1,40,832	2,32,876
DSP BlackRock Focus 25	2819.03	22.49	11.38%	15.92%	1,38,173	2,09,311	UTI Long Term Equity	886.95	86.99	11.35%	15.78%	1,38,061	2,08,050
L&T Equity Fund	2849.42	81.07	11.21%	16.47%	1,37,541	2,14,324	SBI Magnum Taxgain	5867.97	145.82	11.24%	16.93%	1,37,652	2,18,590

**Bluechip Corporate Investment Centre Limited**

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

## LIFE INSURANCE

## 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	PPT 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<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 :

	Policy Term:	Min. & Max. Entry Age	Min. Premium
PPT 5 Yrs	10 to 15 Yrs	3 Yr & 45Yrs	Rs.40,000
PPT 7 Yrs	12 to 17 Yrs	1 Yr & 58Yrs	Rs.18,000
PPT 10 Yrs	15 to 20 Yrs	91days & 55Yrs	Rs.12,000
PPT 15 Yrs	20 to 25 Yrs	91days & 50Yrs	Rs.9,600
PPT 20 Yrs	25 to 30 Yrs	91days & 45Yrs	Rs.8,400

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

**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 105N153V01 Advt no. E/II/0474/2016-17

## 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 :

PPT 5 Years	Term 10 to 30 Years
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

## 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

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- \* 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.

## 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: clientservices@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 Annualised 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

## LIFE INSURANCE &amp; INVESTMENTS

**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<sup>#</sup> You start receiving Guaranteed<sup>®</sup> 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-poned 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).

**MUTUAL FUND LATEST DIVIDENDS**

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
ICICI Pru Multicap	15/12/17	30.00%	Reliance Equity Savings	27/11/17	0.80%
ICICI Pru Dynamic Plan	13/12/17	2.40%	ABSL Tax Relief 96	24/11/17	171.00%
UTI MNC Fund	06/12/17	36.00%	CanRobeco Emerg-Eq	24/11/17	25.00%
BNP Paribas Div. Yield	30/11/17	1.80%	CanRobeco Large Cap+	24/11/17	13.50%
BNP Paribas Mid Cap	30/11/17	2.50%	L&T India Special	24/11/17	2.20%
SBI Magnum Global	29/11/17	51.00%	Reliance Top 200	24/11/17	1.70%
Taurus Star Share	29/11/17	7.00%	SBI Equity Savings	24/11/17	0.60%
Kotak Opportunities	28/11/17	8.50%	Invesco India Infra.	21/11/17	18.50%
ABSL Emer. Leaders-Sr 6	27/11/17	14.10%	ABSL Equity Fund	17/11/17	103.00%
ABSL Emer. Leaders-Sr 7	27/11/17	14.40%	ICICI Pru MidCap Fund	17/11/17	36.50%

**LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & 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>Chikkamagalur</b> (Karnataka)	: Shop No. 1, Hanumanthappa Circle, M. G. Road, Chikkamagalur Tel.: 08262 - 236 702 / 235 702
<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>Kengeri</b> (Bengaluru)	: MIG 26, First Floor, 1st Main Road, Hoysala Circle, Kengeri Satellite Town, Tel.: 080 - 2848 5695 / 2848 5696
<b>Mayiladuthurai</b> (Tamil Nadu)	: No. 98, Shop No. 15, Gr. Flr., David Nadar Complex, No. 2 Road, Opp. Indian Bank, Tel.: 04364 - 227 531 / 227 532
<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>RDC Ghaziabad</b> (Uttar Pradesh)	: Shop No. F 114, Unit 9 & 10, First Floor, Aditya Corporate Hub RDC Ghaziabad, Tel.: 0120 - 654 4050
<b>RTC 'X' Road</b> (Hyderabad)	: No. 20, D. No. 1-7-1074, Gr. Flr., Sri Dattasai Commercial Complex, RTC 'X' Rd, Tel.: 040 - 2764 5316 / 2766 5317
<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, 1st Floor, Satyam Mall, Nr. Kameshwar school, Jodhpur Cross Road, Tel.: 079 - 2676 9024 / 2676 9025
<b>Silchar</b> (Assam)	: Shop No. 2, Gr. Floor, Holding No. 324, Palki Building, Hospital Road, Tel.: 0384 - 222 2138 / 222 2118
<b>Thane (East)</b> (Mumbai)	: Shop No. 59, Gautam Centre CHS Ltd., Tilak Road, Near Mangala High School, Tel.: 022 - 2532 0283 / 2532 0284
<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>AJC Road</b> (Kolkata)	: 4, Circus Avenue, Ground Floor, West Portion, P.S. Karaya Thana, AJC Road Tel.: 033 - 2287 0633 / 2287 0241
<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>Kurla-Nehru Nagar</b> (Mumbai)	: Shop No - 12, Building No. 53, Akashdeep CHS., Nehrunagar, Kurla (E), Tel.: 022 - 2529 0431 / 2529 0432
<b>Mira Road</b> (Mumbai)	: Shop No. D/ 88, Shanti Shopping Centre, Opp. Mira Road Railway Station, Tel.: 022 - 2812 4947 / 2812 4973



## BLUECHIP OFFICES IN INDIA

<b>ANDHRA PRADESH / TELANGANA</b>		Kottayam : 0481 - 256 9750 / 256 9751	Chakan : 02135 - 249 067 / 6410 4343	Karaikal : 04368 - 221 270 / 221 271
Gajuwaka : 0891 - 254 5316 / 254 5319	Kozhencherry : 0468 - 231 0720 / 231 0721	Chalkararaji : 0230 - 242 9292 / 242 9293	Karaikudi : 04565 - 238 777 / 238 778	Karaiikudi : 04324 - 241 881 / 241 882
Guntur : 0863 - 663 2526 / 224 0530	Kunnankulam : 0488 - 522 3509 / 522 3510	Indapur : 02111 - 223 044 / 223 047	Karur : 04324 - 241 881 / 241 882	Kanchipuram : 044 - 2723 2375 / 2723 2376
Kakinada : 0884 - 236 6943 / 236 6944	Manjeri : 0483 - 276 1124 / 276 1125	Islampur : 02342 - 225 322 / 225 323	Kumbakonam : 0435 - 242 3631 / 242 3632	Madurai : 0452 - 234 8655 / 234 8655
Nellore : 0861 - 234 0260 / 235 0260	Mavelikara : 0479 - 234 4495 / 234 4496	Jalgaon : 0257 - 223 3589 / 223 3590	Marthandam : 04651 - 271 526 / 274 526	Mettupalayam : 04254 - 224 016 / 224 017
Ongole : 08592 - 282 065 / 282 075	Ottapalam : 0466 - 224 7366 / 224 8227	Karad : 02164 - 226 202 / 226 203	Namakkal : 04286 - 221 071 / 221 072	Neyveli : 04142 - 251 574 / 251 575
Rajahmundry : 0883 - 665 1987 / 246 8601	Olavakkode : 0491 - 255 5501 / 255 5502	Kolhapur : 0231 - 266 7767 / 266 7769	Perambalur : 04328 - 224 571 / 224 572	Pollachi : 04259 - 223 124 / 224 124
Sangareddy : 8500195316 / 8500155316	Pala : 0482 - 210 120 / 210 180	Mangalwar Peth : 0231 - 264 3643 / 264 3644	Rajapalayam : 04563 - 232 020 / 232 021	Puducherry : 0413 - 226 4127 / 420 6177
Tanuku : 08819 - 225 377 / 225 388	Pallakkad : 0491 - 250 4440 / 250 4441	Manish Nagar : 0712 - 278 6441 / 278 6442	Salem : 0427 - 233 5405 / 233 5406	Thiruvallur : 04362 - 278 571 / 278 572
Tirupathi : 0877 - 225 0056 / 225 0057	Pathanamthitta : 0468 - 232 0613 / 232 0614	Nagpur : 0712 - 663 1983 / 663 1984	Agraharam : 0427 - 226 6405 / 226 6405	Tenkasi : 04633 - 226 658 / 226 659
Vijayawada : 0866 - 662 2355 / 248 2423	Taliparamba : 0460 - 230 0035 / 230 0036	Nashik : 0253 - 250 5181 / 250 5182	Thirunagar : 0452 - 248 4005 / 248 4006	Thiruvallur : 04366 - 223 571 / 223 572
Vizianagaram : 08922 - 229 177 / 229 277	Payyanur : 04985 - 203 490 / 205 390	Nashik Road : 0253 - 246 3300 / 246 8800	Thiruvavuni : 0462 - 257 6194 / 257 6195	Tirupur : 0421 - 243 1101 / 243 1102
Vishakapatnam : 0891 - 645 6512 / 275 7755	Ramanattukara : 0465 - 244 3003 / 244 3005	Indira Nagar : 0253 - 239 5183 / 239 5184	Tuticorin : 0461 - 234 5090 / 234 5091	Vellore : 0416 - 221 6772 / 221 6773
<b>Hyderabad</b>	Thalassery : 0490 - 232 4177 / 232 3177	Ratnagiri : 02352 - 271 701 / 271 702	<b>WEST BENGAL / ASSAM</b>	
Ameerpet : 040 - 6675 5912 / 2341 8416	Thrissur : 0487 - 232 5570 / 232 5571	Sangli : 0233 - 232 5257 / 661 5257	Kolkata	Barasat : 033 - 2584 5500 / 2584 5503
Attapur : 040 - 2401 8316 / 2401 9316	Thiruvalla : 0469 - 263 0123 / 263 0124	Sawantwadi : 02363 - 271 446 / 271 447	Barrackpore : 033 - 2593 3338 / 2594 2594	Barrackpore : 033 - 2423 0374 / 2423 0376
Boduppal : 040 - 2720 5316 / 2720 5317	Tirur : 0494 - 242 0753 / 242 0754	Shrirampur : 0242 - 222 3960 / 222 3961	Baruipur : 033 - 2494 4049 / 2494 4040	Behala : 033 - 2494 4049 / 2494 4040
Champapet : 040 - 2407 5316 / 6999 0200	Vadakara : 0496 - 251 7721 / 251 7722	Solapur : 0217 - 260 2080 / 260 2081	Beliaghata : 033 - 2372 0062 / 2372 0086	Birati : 033 - 2514 8015 / 2514 8016
Chandanagar : 040 - 2303 8755 / 2303 8756	<b>MAHARASHTRA</b>		C.I.T. Road : 033 - 2289 6787 / 4061 4327	Chinar Park : 033 - 2570 0399 / 2570 0402
Dilsukh Nagar : 040 - 2405 6548 / 2405 6549	<b>Mumbai</b>	<b>NEW DELHI / N.C.R.</b>	Chinsurah : 033 - 2686 0278 / 2686 0585	Dalhousie : 033 - 2231 7350 / 2262 8156
Habsiguda : 040 - 2715 0811 / 2715 0812	Airoli : 022 - 2779 5341 / 2779 0174	Dilshad Garden : 011 - 4151 0297 / 4151 0298	Dum Dum : 033 - 2513 5005 / 2513 5856	Dunlop : 033 - 2577 2206 / 2577 2207
Hashtinapuram : 040 - 2409 3316 / 2409 4316	Ambarnath (E) : 0251 - 260 7328 / 260 7155	Dwarka : 011 - 4902 8431 / 6517 1710	Garia : 033 - 2428 5382 / 2435 0060	Garhi : 033 - 2428 5382 / 2435 0060
Himayat Nagar : 040 - 2339 5316 / 2322 1308	Andheri (East) : 022 - 2683 5952 / 2684 1552	Faridabad : 0129 - 416 2387 / 418 2387	Girish Park : 033 - 2259 0644 / 2259 0645	Habra : 03216 - 236 074 / 236 075
Kapra : 040 - 6462 7297 / 2713 0938	Andheri-IRLA : 022 - 2671 1502 / 2623 6502	Ghaziabad : 0120 - 435 0250 / 456 7454	Howrah : 033 - 2676 9011 / 2676 9030	Jodhpur Park : 033 - 2429 6811 / 2429 6812
Kukatpalli : 040 - 2306 1646 / 4230 0905	And-JB Nagar : 022 - 2825 7307 / 2825 7308	Gurgaon : 0124 - 405 2400 / 405 4600	Konnagar : 033 - 2674 2208 / 2674 2209	Lake Town : 033 - 2534 5404 / 2534 5518
Malkajigiri : 040 - 6452 7751 / 2724 1677	And-Lokhandwala : 022 - 2634 5957 / 2637 5483	Janak Puri : 011 - 4157 9598 / 4157 9599	Madhyamgram : 033 - 2538 7653 / 2538 7654	Madhyamgram : 033 - 2538 7653 / 2538 7654
Manikonda : 040 - 2356 8913 / 2356 8914	And-Marol : 022 - 2920 8134 / 2925 6912	Kalkaji : 011 - 4909 8011 / 4909 8012	New Alipore : 033 - 2400 0240 / 2400 0181	New Town : 033 - 2324 2083 / 2324 2084
Marredpally : 040 - 2771 0998 / 2771 0996	And-Oshiwara : 022 - 2632 1196 / 2632 1136	Kamla Nagar : 011 - 2384 6865 / 2384 6866	N.S.C. Bose Road : 033 - 2499 6491 / 4003 4392	Panchanananta Rd : 033 - 2641 6008 / 2641 4009
Mehdipatnam : 040 - 2351 2034 / 2352 6356	And-7 Bunglows : 022 - 2632 9373 / 2631 5566	Karkardooma : 011 - 4940 9565 / 4940 9575	Patuli : 033 - 2436 4011 / 2436 6032	Patuli : 033 - 2436 4011 / 2436 6032
Nacharam : 040 - 4020 1616 / 4020 1717	And-Takshila : 022 - 2821 4787 / 2821 4814	Karol Bagh : 011 - 4145 2085 / 4503 2500	Salt Lake : 033 - 2335 2001 / 2335 2002	Santoshpur : 033 - 2416 7711 / 2416 7688
Nizampet : 040 - 2389 2649 / 2389 2648	Andheri (West) : 022 - 2678 1742 / 2678 1781	Laxmi Nagar : 011 - 4244 4279 / 4244 4280	Sonapur : 033 - 2434 3423 / 2434 3425	Shyam Bazar : 033 - 2533 6411 / 2533 6412
Secunderabad : 040 - 2789 3198 / 2789 3199	Badlapur : 0251 - 267 6005 / 267 6006	Lucknow : 0522 - 423 4164 / 423 4160	Asansol : 0341 - 222 6043 / 222 6044	Asansol : 0341 - 222 6043 / 222 6044
Vanasthalipuram : 040 - 2411 0341 / 6458 3978	Bandra (East) : 022 - 2641 0763 / 2641 0764	Mayur Vihar : 011 - 2275 8123 / 2275 8124	Berhampur : 0342 - 264 7835 / 264 7814	Berhampur : 0342 - 264 7835 / 264 7814
Karimnagar : 0878 - 224 9910 / 224 9911	Bandra Mt.Mary : 022 - 2643 2158 / 2643 2147	Munirka : 011 - 4178 3482 / 4178 3483	Darjeeling : 0354 - 225 4477 / 225 4478	Darjeeling : 0354 - 225 4477 / 225 4478
Khammam : 08742 - 235 316 / 245 316	Bandra - Pali : 022 - 2655 8399 / 2640 0982	Model Town : 011 - 4506 3550 / 4506 3551	Durgapur : 0343 - 254 5654 / 254 5655	Durgapur : 0343 - 254 5654 / 254 5655
Nizamabad : 08462 - 235 316 / 236 316	Bandra (West) : 022 - 2640 5564 / 2641 2422	Noida : 0120 - 435 9083 / 428 1969	Malda : 03512 - 265 939 / 265 784	Malda : 03512 - 265 939 / 265 784
Warangal : 0870 - 666 4436 / 254 4058	Bangur Nagar : 022 - 2873 4228 / 2873 4229	Noida 2 : 0120 - 254 4051 / 654 4050	Siliguri : 0353 - 264 1757 / 264 2190	Siliguri : 0353 - 264 1757 / 264 2190
<b>GUJARAT</b>	Bhandup (W) : 022 - 2566 2064 / 2566 7156	Paschim Vihar : 011 - 4501 9438 / 4501 9835	Bongaigaon : 03664 - 230 306 / 230 457	Bongaigaon : 03664 - 230 306 / 230 457
Ahmedabad	Borivali (East) : 022 - 2808 5971 / 2808 5972	Pitam Pura : 011 - 4903 6521 / 4903 6721	Dibrugarh : 0373 - 232 1132 / 232 1154	Dibrugarh : 0373 - 232 1132 / 232 1154
Mani Nagar : 079 - 2543 0026 / 2543 0062	Borivali - Gorai : 022 - 2868 0460 / 2868 0463	Punjabi Bagh : 011 - 4015 9212 / 4015 9213	Guwahati : 0361 - 246 6131 / 246 6132	Guwahati : 0361 - 246 6131 / 246 6132
Paldi : 079 - 2658 5642 / 2658 5643	Borivali - Sai Baba : 022 - 2862 0403 / 2862 0406	Rajouri Garden : 011 - 4950 6390 / 4950 6490	Jorhat : 0376 - 230 0126	Jorhat : 0376 - 230 0126
Bopal : 079 - 2979 5590 / 2979 5591	Borivali - I.C.Col. : 022 - 2891 8594 / 2895 2352	Ranibagh : 011 - 4039 3117 / 4039 3118	Maligaon : 0361 - 267 9985 / 267 9986	Maligaon : 0361 - 267 9985 / 267 9986
Chandkheda : 079 - 2329 6856 / 2329 6857	Borivali (West) : 022 - 2895 1548 / 2895 7025	Rohini : 011 - 4904 4671 / 4904 4571	Nagaon : 03672 - 232 159 / 232 163	Nagaon : 03672 - 232 159 / 232 163
Gandhi Nagar : 079 - 2324 2004 / 2324 2005	Borivali -Yogi Ngr : 022 - 2892 2017 / 2892 2018	Vasanth Kunj : 011 - 4984 9578 / 4984 8678	Tinsukia : 0374 - 212 022 / 212 0226	Tinsukia : 0374 - 212 022 / 212 0226
<b>Baroda</b>	Byculla : 022 - 2370 3247 / 2370 3248	Vikasपुरi : 011 - 4226 3435 / 4248 4290	Tezpur : 03712 - 232 561 / 232 562	Tezpur : 03712 - 232 561 / 232 562
Alkapuri : 0265 - 232 3018 / 232 3021	Chembur : 022 - 2521 2912 / 2521 0676	W. Patel Nagar : 011 - 4986 5674 / 4561 4162	Sixmile : 0361 - 233 0138 / 233 0139	Sixmile : 0361 - 233 0138 / 233 0139
Vasna Road : 0265 - 225 4074 / 225 4075	Chembur -C.G.Rd : 022 - 2520 3007 / 2520 3008	<b>TAMIL NADU</b>	<b>BIHAR / CHHATTISGARH / JHARKHAND / MADHYA PRADESH / ODISHA</b>	
Waghodia Road : 0265 - 252 1820 / 252 1821	Chira Bazar : 022 - 2203 7791 / 2203 7792	Adambakkam : 044 - 2260 0881 / 2260 0884	Muzaffarpur : 0621 - 227 3120 / 227 3121	Muzaffarpur : 0621 - 227 3120 / 227 3121
Bharuch : 02642 - 249 121 / 249 122	Colaba : 022 - 2202 2330 / 2202 2335	Adyar : 044 - 2445 5984 / 2445 5985	Bailey Road : 0612 - 229 5211 / 229 5212	Bailey Road : 0612 - 229 5211 / 229 5212
Junagadh : 0285 - 265 5470 / 265 5480	Dadar (East) : 022 - 2413 7451 / 2416 3350	Alwarpet : 044 - 2499 0705 / 2499 0706	Bhagalpur : 0641 - 261 1061 / 261 1062	Bhagalpur : 0641 - 261 1061 / 261 1062
Mehsana : 02762 - 230 704 / 230 706	Dadar (West) : 022 - 2438 6887 / 2432 4897	Ambattur : 044 - 2657 2782 / 4206 5361	Patna : 0612 - 221 6203 / 221 6094	Patna : 0612 - 221 6203 / 221 6094
Navsari : 02637 - 244 406 / 244 407	Dahisar (East) : 022 - 2896 1471 / 2828 3234	Anna Nagar : 044 - 2619 2813 / 2619 2814	Ambikapur : 07774 - 231 086 / 231 087	Ambikapur : 07774 - 231 086 / 231 087
Palanpur : 02742 - 266 640 / 266 641	Dahisar (West) : 022 - 2892 8617 / 2894 4020	Anna Nagar (W) : 044 - 2615 2490 / 2615 2491	Bhilai : 07788 - 645 5001 / 645 5002	Bhilai : 07788 - 645 5001 / 645 5002
Rajkot : 0281 - 246 5427 / 246 5428	Dombivali (East) : 0251 - 286 1963 / 286 0698	Arumbakkam : 044 - 2363 0064 / 4851 1709	Bilaspur : 07752 - 220 786 / 220 787	Bilaspur : 07752 - 220 786 / 220 787
Surat : 0261 - 273 1402 / 273 1403	Dom-Gandhi Ngr : 0251 - 280 3409 / 280 3410	Ashok Nagar : 044 - 2471 7011 / 4358 0956	Raigarh : 07762 - 232 317 / 232 318	Raigarh : 07762 - 232 317 / 232 318
Silvassa : 0260 - 264 1230 / 2641 1231	Dombivali - MIDC : 0251 - 244 0074 / 244 0075	Avadi : 044 - 4853 0857 / 6454 0804	Raipur : 0771 - 244 6058 / 244 6059	Raipur : 0771 - 244 6058 / 244 6059
Bhatar Road : 0261 - 223 3173 / 223 3174	Dombivali (West) : 0251 - 248 1754 / 248 1764	Chrompet : 044 - 2265 3142 / 4266 8798	Adityapur : 0657 - 238 6068 / 238 6069	Adityapur : 0657 - 238 6068 / 238 6069
Vapi : 0260 - 246 5337 / 645 3337	Fort : 022 - 2265 9033 / 2265 9034	Egmore : 044 - 4850 5388 / 2841 3489	Bokaro : 0654 - 223 1061 / 223 1071	Bokaro : 0654 - 223 1061 / 223 1071
Valsad : 02632 - 244 411 / 244 412	Ghatkopar (East) : 022 - 2102 0876 / 2102 0118	Greams Road : 044 - 2829 0039 / 2829 0059	Dhanbad : 0326 - 230 0520 / 230 0550	Dhanbad : 0326 - 230 0520 / 230 0550
<b>Bengaluru</b>	Ghatkopar (West) : 022 - 2502 4859 / 2502 4860	K.K. Nagar : 044 - 2474 6722 / 2474 6723	Jamshedpur : 0657 - 231 7381 / 231 7382	Jamshedpur : 0657 - 231 7381 / 231 7382
Banashankari : 080 - 2669 0288 / 2669 0319	Girgaum : 022 - 2382 1327 / 2384 0027	Keelkattalai : 044 - 2247 2560 / 4315 9100	Jamshedpur -Sakchi : 0657 - 222 2064 / 222 2065	Jamshedpur -Sakchi : 0657 - 222 2064 / 222 2065
Banerghatta : 080 - 2648 2880 / 2648 2881	Gokuldham : 022 - 2843 1243 / 2843 1244	Kilpauk : 044 - 2661 1432 / 2661 1433	Ranchi : 0651 - 221 1505 / 221 1478	Ranchi : 0651 - 221 1505 / 221 1478
Basavangudi : 080 - 2242 3777 / 2660 8777	Goregaon (W) : 022 - 2878 2423 / 2878 2428	Kodambakkam : 044 - 2372 8200 / 4208 3264	Ratu Road : 0651 - 228 3687 / 228 3963	Ratu Road : 0651 - 228 3687 / 228 3963
Basaveshwara Ngr : 080 - 2322 5533 / 4153 5692	Jankalyan Nagar : 022 - 4971 2991 / 4971 2992	Kolathur : 044 - 4384 9092 / 4384 9235	Bhopal : 0755 - 255 9691 / 255 9719	Bhopal : 0755 - 255 9691 / 255 9719
Bommanahalli : 080 - 4093 5276 / 4093 5720	Kalyan (East) : 0251 - 235 1210 / 235 1212	Mandaveli : 044 - 2462 0701 / 2462 0702	Gwalior : 0751 - 234 3813 / 234 8514	Gwalior : 0751 - 234 3813 / 234 8514
BTM Layout : 080 - 2678 3744 / 2678 3752	Kal-Khadakpada : 0251 - 223 4661 / 223 4708	Medavakkam : 044 - 2277 1401 / 2277 1403	Indore : 0731 - 254 1290 / 254 1291	Indore : 0731 - 254 1290 / 254 1291
Indira Nagar : 080 - 2520 2939 / 2520 3739	Kalyan (West) : 0251 - 231 1482 / 231 8132	Mugappair : 044 - 2656 1210 / 2656 1757	Jabalpur : 0761 - 407 8612 / 407 8615	Jabalpur : 0761