Volume - 21

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**BLUECHIP BULLET** 

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(16th to 31st Jan'2019)

Toll Free Helpline : 1800-22-6465

Issue - 16



# **MUTUAL FUND NFOS TATA BALANCED ADVANTAGE FUND**

Investment Objective : The scheme seeks to provide capital appreciation and income distribution to the investors by using equity derivatives strategies, arbitrage opportunities and pure equity investments

# **Product Highlights -**

- This product is suitable for investors who are seeking:
- Capital Appreciation along with generation of income over medium to long term period. Predominant investment in equity and equity related instruments as well as in debt and money

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Type of Scheme	:	An Open - ended dynamic asset allocation fund.
Scheme Category	:	Hybrid: Dynamic Asset Allocation
Minimum Inv. Amt.	:	Rs. 5000/- and in multiple of Rs.1/- thereafter
Load Structure	:	Entry Load: Nil; Exit Load -1% for < 12 Months.
		NFO Closes - 23 <sup>rd</sup> January 2019

# **MUTUAL FUND LATEST DIVIDENDS**

Scheme Name	Dividend	Dividend	Scheme Name	Dividend	Dividend
	Date	%		Date	%
Kotak Bluechip Fund	28/12/18	8.68%	Kotak Eq. Opportunities	27/11/18	5.93%
L&T India Large Cap	21/12/18	11.51%	ICICI Pru Midcap Fund	26/11/18	8.85%
UTI Dividend Yield	20/12/18	6.64%	L&T Tax Advantage	22/11/18	8.85%
ICICI Pru Multicap	17/12/18	9.74%	UTI Mastershare Unit	15/11/18	23.91%
ICICI Pru Long Term Eq.	13/12/18	6.20%	ABSL Frontline Equity	31/10/18	15.85%
ABSL Equity Fund	30/11/18	71.90%	L&T Emerging Businesses	26/10/18	13.28%
ABSL Tax Plan	30/11/18	55.78%	IDFC Tax Advantage	27/09/18	4.80%
ABSL Tax Relief '96	30/11/18	94.74%	Kotak Standard Multicap	25/09/18	13.28%
CanRobeco Bluechip Eq.	30/11/18	11.51%	ICICI Pru Long Term Eq.	12/09/18	6.20%
CanRobeco Emerg-Eq.	30/11/18	23.02%	Can Robeco Infra	31/08/18	13.28%
CanRobeco Eq. Tax Saver	30/11/18	13.28%	ABSL Small Cap Fund	30/08/18	13.10%

# **OUR NEW OFFICES ACROSS INDIA**

Allahabad	:	60 D/1, Sardar Patel Marg, Civil Lines Allahabad, Near HDFC Bank,
(Uttar Pradesh)		Tel.: 0532 - 226 0467 / 226 0468
Anand	:	Shop No. F-4, 1st Floor, Silver OAK, Opp. Panchal Hall, V. V. Nagar Rd,
(Gujarat)		Tel.: 02692 - 245 137 / 245 138
Dhule	:	Shop No. 4, C. S. No. 1272, Mangalya Apt., Nr Gandhi Putla, Old Agra Rd,
(Maharashtra)		Tel.: 02562 - 232 450 / 232 470
Deesa	:	Shop No. 21, First Floor, Pushpanjali Heights, Deesa Palanpur Highway,
(Cuigrat)		Tal : 02744

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

Company Name	Ratings	Min.	Int	l.	nterest F	Rate (%)	Sr.	Sp.	
		Amt.	P'ble	12M	24M	36M	Citizen	Addl	
		(Rs.)		Mths	Mths	Mths	Extra	Rate	
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	8.00%	8.15%	8.75%	0.35%	0.25%	
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.98%	7.98%	7.98%	0.25%	_	
LIC Housing Finance	FAAA	10000	A/C	8.15%	8.20%	8.25%	0.25%	_	
Mahindra Finance	FAAA	10000	Q/H/C	8.10%	8.50%	8.80%	0.25%	_	
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.75%	8.00%	8.00%	0.50%	_	
Godrej & Boyce Ltd.	FAA+	25000	M/H	—	—	8.25%	—	_	

\* Spl Addl. Rate - Please contact our Branch office for complete details about the Special Additional Rate

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(Odisha)	Tel.: 0674 - 253 0227 / 253 0228.	righ
Mattannur	: Shop No. VII 843 Y, S & S Mall, Hospital Rd., Behind Mattannur Bus Stand,	🗹 Ου
(Kerala)	Tel.: 0490 - 247 4662 / 247 4663	
Ramgarh	: Shop No. JK - 208 (B), J K Tower, Gr - 112, Gola Road, Ramgarh Cantonment,	find
(Jharkhand)	Tel.: 06553 - 224 188 / 224 189.	is c
Thiruvallur	: No. 157/12B, First Floor, J. N. Road, Opp. Church,	13 0
(Chennai)	Tel.: 044 - 2766 0115 / 2766 0116	
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(Tamil Nadu)	Tel.: 0435 - 242 3631 / 242 3632	HO
Ahmednagar	: Shop No. 3, Plot No. 289, Ruth Sadan, Bishop Loid Colony, Sawedi,	EXFERIT
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# **INVESTMENTS**

# **SELECT MUTUAL FUNDS PERFORMANCE**

			ELECI MU	TUAL FU	NUS PER	FORMANCE					
		AAUM	NAV	Growth		Lumpsum l			th SIP	SIP Inve	
Fund	Fund	(Rs.Crs)	as on	Return		Value of			ns (%)	Value of Rs.1	-
Name	Туре	30.11.18	09.01.19		7 Years	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years
ABSL Equity Fund CanRobeco Equity Diversified	Multi Cap Multi Cap	10,092.23 887.09	696.63 126.36	18.95% 14.19%	18.88% 14.52%	2,38,134 1,94,151	3,35,553 2,58,327	12.04% 10.40%	15.91% 12.19%	8,17,572 7,82,612	15,26,134 13,16,453
DSP Equity Fund	Multi Cap	2,531.50	46.04	15.84%	14.82%	2,08,590	2,63,101	9.59%	12.41%	7,66,037	13,27,831
Franklin (I) Equity Fund	Multi Cap	11,302.11	571.95	16.87%	16.55% 15.98%	2,18,029	2,92,137	9.78%	13.49%	7,69,885	13,85,474
HDFC Equity Fund HSBC Multi Cap Equity Fund	Multi Cap Multi Cap	20,327.13 554.74	634.62 82.23	16.46% 15.43%	15.98%	2,14,232 2,04,924	2,82,281 2,65,193	10.96% 8.20%	13.54% 12.17%	7,94,335 7,38,612	13,88,216 13,15,425
ICICI Pru. Multicap Fund	Multi Cap	3,024.22	281.91	17.32%	17.29%	2,22,259	3,05,370	11.45%	14.48%	8,04,774	14,41,025
IDFC Multi Cap Fund Kotak Standard Multicap Fund	Multi Cap Multi Cap	5,316.75 21,369.29	88.89 33.21	16.06% 19.02%	17.34% 18.55%	2,10,578 2,38,836	3,06,283 3,29,087	8.26% 12.76%	13.07% 15.99%	7,39,770 8,33,537	13,62,700 15,31,073
L&T Equity Fund	Multi Cap	2,646.04	79.05	14.99%	14.44%	2,01,048	2,57,066	8.85%	11.95%	7,51,279	13,04,177
Reliance Multi Cap Fund	Multi Cap	9,813.45	95.80	16.13%	17.46%	2,11,214	3,08,482	10.65%	13.74%	7,87,818	13,99,252
SBI Magnum Multicap Fund UTI Equity Fund - Regular Plan	Multi Cap Multi Cap	6,191.72 8,345.36	45.88 134.61	18.92% 15.06%	18.61% 15.77%	2,37,834 2,01,661	3,30,255 2,78,723	11.91% 10.16%	15.35% 12.87%	8,14,731 7,77,654	14,92,097 13,52,016
ABSL Equity Advantage Fund	Large & MidCap	5,650.98	384.91	17.58%	17.16%	2,24,733	3,03,009	9.07%	13.94%	7,55,629	14,10,394
Canara Robeco Emerging Equities	Large & MidCap	3,936.88	88.97	25.81%	24.66%	3,15,192	4,67,832	15.22%	20.91%	8,91,088	18,75,340
DSP Equity Opportunities Fund Franklin (I) Equity Advantage	Large & MidCap Large & MidCap	5,549.53 2,663.07	209.27 77.27	16.92% 15.70%	16.72% 15.81%	2,18,496 2,07,332	2,95,132 2,79,397	11.16% 8.51%	14.32% 12.54%	7,98,575 7,44,619	14,31,866 13,34,612
HDFC Growth Opportunities Fund	Large & MidCap	1,220.26	108.88	9.65%	11.73%	1,58,505	2,17,364	6.91%	8.72%	7,14,264	11,51,984
ICICI Pru. Large & Mid Cap Fund	Large & MidCap	2,978.24	313.16	13.28%	14.55% 14.79%	1,86,538	2,58,801	8.63%	11.53%	7,46,961	12,83,032
IDFC Core Equity Fund Kotak Equity Opportunities Fund	Large & MidCap Large & MidCap	2,877.27 2,345.24	43.60 112.70	13.75% 16.87%	14.79% 16.28%	1,90,439 2,18,029	2,62,620 2,87,432	10.16% 10.87%	12.04% 13.80%	7,77,654 7,92,436	13,08,764 14,02,583
L&T Large and Midcap Fund	Large & MidCap	1,356.07	45.27	15.14%	16.30%	2,02,363	2,87,778	8.42%	12.22%	7,42,869	13,17,998
Reliance Vision Fund SBI Large & Midcap Fund	Large & MidCap Large & MidCap	2,996.36 2,302.04	508.23 213.84	14.20% 17.44%	13.06% 17.84%	1,94,236 2,23,398	2,36,136 3,15,536	5.76% 11.44%	9.71% 14.92%	6,93,414 8,04,559	11,96,164 14,66,584
Sundaram Large and Mid Cap	Large & MidCap	462.48	33.17	18.13%	16.12%	2,30,039	2,84,675	13.15%	14.97%	8,42,346	14,69,523
Tata Large & Mid Cap Fund	Large & MidCap	1,313.30	192.81	15.24%	16.07%	2,03,243	2,83,818	9.28%	12.56%	7,59,810	13,35,659
UTI Core Equity Fund ABSL Frontline Equity Fund	Large & MidCap Large Cap	894.16 20,884.49	60.62 215.54	13.07% 15.06%	12.94% 16.44%	1,84,815 2,01,661	2,34,388 2,90,212	7.66% 9.62%	10.50% 12.92%	7,28,293 7,66,643	12,32,943 13,54,677
Axis Bluechip Fund	Large Cap	3,294.75	26.84	14.81%	16.10%	1,99,480	2,84,332	11.66%	13.64%	8,09,301	13,93,721
CanRobeco Bluechip Equity Fund	Large Cap	143.53	23.42	13.61%	13.88%	1,89,270	2,48,389	10.07%	11.69%	7,75,805	12,91,037
DSP Top 100 Equity Fund Franklin (I) Bluechip Fund	Large Cap Large Cap	2,785.83 7,723.10	194.37 445.98	12.00% 12.97%	11.99% 13.00%	1,76,234 1,83,999	2,20,930 2,35,261	6.95% 7.96%	9.31% 10.42%	7,15,003 7,34,003	11,78,063 12,29,155
HDFC Top 100 Fund	Large Cap	14,961.22	466.09	15.35%	14.95%	2,04,215	2,65,193	10.80%	12.82%	7,90,963	13,49,361
HSBC Large Cap Equity Fund	Large Cap	658.76	196.94	12.76%	12.17%	1,82,295	2,23,428	8.63%	10.51%	7,46,961	12,33,418
ICICI Pru. Bluechip Fund IDFC Large Cap Fund	Large Cap Large Cap	19,458.34 382.91	40.45 30.84	15.11% 11.23%	15.44% 12.32%	2,02,100 1,70,259	2,73,209 2,25,528	10.90% 8.08%	13.25% 9.80%	7,93,068 7,36,303	13,72,404 12,00,284
Kotak Bluechip Fund	Large Cap	1,346.49	219.80	14.21%	13.51%	1,94,321	2,42,795	8.75%	11.34%	7,49,313	12,73,605
L&T India Large Cap Fund Reliance Large Cap Fund	Large Cap Large Cap	434.32 11,410.20	25.47 33.39	13.20% 17.83%	13.17% 17.74%	1,85,880 2,27,133	2,37,749 3,13,667	7.90% 12.34%	10.71% 14.90%	7,32,856 8,24,177	12,42,956 14,65,411
SBI Bluechip Fund	Large Cap	20,287.28	37.09	17.83%	17.16%	2,08,500	3,03,009	9.50%	13.25%	7,64,222	13,72,404
Tata Large Cap Fund	Large Cap	749.47	207.13	12.53%	13.48%	1,80,444	2,42,346	8.20%	10.61%	7,38,612	12,38,175
UTI Mastershare Fund	Large Cap	5,484.60	116.58	14.22%	13.89%	1,94,406	2,48,542	9.38%	11.67%	7,61,812	12,90,033
ABSL Mid Cap Fund Axis Midcap Fund	Mid Cap Mid Cap	2,215.63 1,693.15	281.19 34.73	19.33% 20.10%	17.87% 21.14%	2,41,963 2,49,871	3,16,099 3,82,836	9.53% 12.87%	14.40% 17.16%	7,64,827 8,36,010	14,36,436 16,05,555
DSP Midcap Fund	Mid Cap	5,493.60	51.79	20.43%	20.09%	2,53,322	3,60,203	12.05%	16.82%	8,17,791	15,83,469
Franklin (I) Prima Fund HDFC Mid-Cap Opportunities Fund	Mid Cap Mid Cap	6,374.47 20,320.85	918.38 52.79	21.18% 21.04%	21.64% 21.15%	2,61,309 2,59,803	3,94,035 3,83,057	11.76% 11.75%	17.36% 17.23%	8,11,467 8,11,250	16,18,720 16,10,148
ICICI Pru. Midcap Fund	Mid Cap Mid Cap	1,522.95	94.03	20.37%	20.84%	2,52,692	3,76,249	11.14%	16.91%	7,98,150	15,89,279
Kotak Emerging Equity Scheme	Mid Cap	3,313.64	36.74	22.91%	21.20%	2,80,502	3,84,165	12.81%	17.80%	8,34,660	16,48,141
L&T Midcap Fund Reliance Growth Fund	Mid Cap Mid Cap	3,437.91 6,486.05	131.79 1070.07	24.12% 17.17%	22.77% 16.12%	2,94,584 2,20,842	4,20,384 2,84,675	14.59% 10.29%	19.63% 13.53%	8,75,893 7,80,334	17,77,583 13,87,667
SBI Magnum Midcap Fund	Mid Cap	3,441.72	70.70	17.49%	20.85%	2,23,874	3,76,467	7.17%	14.95%	7,19,088	14,68,347
Sundaram Mid Cap Fund	Mid Cap	5,731.16	456.75	20.80%	19.94%	2,57,238	3,57,066	10.61%	16.26%	7,86,982	15,47,884
Tata Midcap Growth Fund UTI Mid Cap Fund	Mid Cap Mid Cap	614.17 3,702.50	130.63 99.65	20.42% 20.08%	20.15% 21.05%	2,53,217 2,49,663	3,61,465 3,80,850	10.66% 9.26%	16.19% 16.38%	7,88,027 7,59,411	15,43,504 15,55,428
ABSL Small Cap Fund	' Small Cap	2,107.92	34.09	19.88%	18.95%	2,47,590	3,36,939	10.18%	15.55%	7,78,066	15,04,146
DSP Small Cap Fund	Small Cap	4,880.86	52.65	23.63%	22.29%	2,88,815	4,09,013	9.88%	17.91%	7,71,920	16,55,596
Franklin (I) Smaller Companies Fu HDFC Small Cap Fund - Regular P		6,763.85 5,672.21	52.46 42.55	22.23% 20.52%	24.13% 19.64%	2,72,828 2,54,270	4,54,085 3,50,861	10.79% 15.89%	18.43% 18.04%	7,90,753 9,07,607	16,91,391 16,64,459
HSBC Small Cap Equity Fund	Small Cap	737.85	48.60	19.39%	18.76%	2,42,571	3,33,190	8.06%	14.56%	7,35,919	14,45,632
ICICI Prudential Smallcap Fund	Small Cap	167.59 1,023.87	23.21	12.20%	13.13%	1,77,813	2,37,162	4.11%	8.89%	6,64,840	11,59,424
Kotak Small Cap Fund Reliance Small Cap Fund	Small Cap Small Cap	7,227.15	68.39 39.48	19.14% 26.15%	18.74% 25.75%	2,40,042 3,19,475	3,32,797 4,97,228	9.32% 15.84%	14.39% 22.65%	7,60,610 9,06,361	14,35,864 20,18,608
SBI Small Cap Fund	Small Cap	1,281.44	49.89	29.34%	26.21%	3,61,963	5,10,101	18.18%	23.82%	9,66,983	21,22,185
Sundaram Small Cap Fund	Small Cap	1,042.13 3,991.32	79.84 56.24	20.42% 15.00%	18.68% 16.38%	2,53,217 2,01,136	3,31,622 2,89,167	6.31% 9.14%	13.67% 12.73%	7,03,287	13,95,377
ABSL Focused Equity Fund DSP Focus Fund	Focused Focused	2,239.22	20.24 21.66	15.00%	10.38%	2,00,176	2,89,107 2,45,805	9.14% 8.17%	12.73%	7,57,019 7,38,034	13,44,599 12,77,564
Franklin (I) Focused Equity Fund	Focused	7,302.71	38.66	19.63%	20.63%	2,45,019	3,71,695	11.30%	16.28%	8,01,560	15,49,139
HDFC Focused 30 Fund ICICI Pru. Focused Equity Fund	Focused Focused	446.57 594.56	74.24 28.91	14.54% 12.39%	12.16% 13.47%	1,97,145 1,79,324	2,23,288 2,42,196	7.12% 7.80%	10.43% 10.52%	7,18,157 7,30,951	12,29,628 12,33,893
Sundaram Select Focus Fund	Focused	873.31	169.60	13.26%	12.36%	1,86,373	2,26,090	10.24%	11.44%	7,79,302	12,78,556
Aditya Birla Sun Life Pure Value Fu		4,070.70	51.21	21.66%	20.36%	2,66,526	3,65,911	9.18%	16.22%	7,57,816	15,45,380
HDFC Capital Builder Value Fund ICICI Prudential Value Discovery F	Value und Value	4,016.90 16,003.88	283.98 140.66	17.51% 17.98%	17.45% 19.18%	2,24,065 2,28,582	3,08,298 3,41,526	11.57% 8.69%	14.75% 14.35%	8,07,357 7,48,136	14,56,644 14,33,578
IDFC Sterling Value Fund - Regula		2,933.07	49.66	17.98%	19.18%	2,28,582 2,21,692	3,41,526 3,26,956	8.69% 11.05%	14.35%	7,96,240	14,40,451
JM Value Fund	Value	128.55	29.73	18.65%	16.40%	2,35,147	2,89,515	10.84%	13.61%	7,91,804	13,92,066
L&T India Value Fund Reliance Value Fund	Value Value	7,918.94 3,124.25	34.36 70.89	21.85% 16.71%	21.03% 16.79%	2,68,613 2,16,541	3,80,409 2,96,374	12.07% 10.66%	17.19% 13.61%	8,18,230 7,88,027	16,07,521 13,92,066
Tata Equity PE Fund - Regular Plan	Value	5,020.98	128.98	20.76%	18.17%	2,56,812	3,21,774	12.63%	16.26%	8,30,626	15,47,884
Templeton India Value Fund UTI Value Opportunities Fund	Value	546.55 4,331.92	242.34 58.46	14.80% 11.78%	14.37% 12.44%	1,99,393	2,55,968	8.09% 7.42%	11.18% 9.80%	7,36,495 7,23,766	12,65,733
ABSL Tax Relief 96	Value ELSS	4,331.92 6,984.25	58.40 144.71	11.78%	12.44%	1,74,510 2,39,740	2,27,220 3,45,964	7.42% 9.18%	9.80% 16.37%	7,23,700 7,57,816	12,00,284 15,54,797
Axis Long Term Equity Fund	ELSS	17,626.14	41.69	19.32%	20.50%	2,41,861	3,68,901	12.04%	16.86%	8,17,572	15,86,048
CanRobeco Equity Tax Saver Fund	ELSS	852.81	25.47	15.04%	15.20%	2,01,486	2,69,257	10.88%	12.91%	7,92,647	13,54,144
DSP Tax Saver Fund Franklin (I) Taxshield Fund	ELSS ELSS	4,567.23 3,686.58	44.90 543.05	17.46% 16.57%	18.44% 16.26%	2,23,589 2,15,245	3,26,956 2,87,086	11.02% 9.48%	14.71% 13.17%	7,95,604 7,63,820	14,54,317 13,68,080
HDFC Taxsaver Fund	ELSS	6,734.52	498.33	14.71%	14.20%	1,98,612	2,53,316	8.19%	11.61%	7,38,419	12,87,026
HSBC Tax Saver Equity Fund	ELSS	155.53	35.52	15.51%	16.37%	2,05,635	2,88,993	9.20%	12.76%	7,58,214	13,46,184
ICICI Pru. Long Term Equity Fund IDFC Tax Advantage (ELSS) Fund	ELSS ELSS	5,486.14 1,688.58	362.06 53.21	16.05% 16.21%	17.11% 18.17%	2,10,487 2,11,942	3,02,105 3,21,774	10.32% 10.88%	13.95% 14.62%	7,80,955 7,92,647	14,10,954 14,49,098
Kotak Tax Saver	ELSS	766.16	41.40	17.31%	15.41%	2,22,165	2,72,712	10.90%	13.20%	7,93,068	13,69,700
L&T Tax Advantage Fund Reliance Tax Saver (ELSS) Fund	ELSS ELSS	3,220.89 9,847.75	52.42 54.31	16.21% 17.11%	15.67% 17.76%	2,11,942 2,20,277	2,77,042 3,14,040	10.61% 6.42%	13.41% 12.37%	7,86,982 7,05,283	13,81,100 13,25,754
SBI Magnum Taxgain Scheme	ELSS	9,847.75 6,377.39	54.31 138.12	17.11%	17.76% 15.32%	2,20,277 1,94,321	3,14,040 2,71,227	6.42% 7.76%	12.37%	7,05,283 7,30,190	13,25,754
Sundaram Diversified Equity Fund	ELSS	2,607.10	96.27	15.13%	14.75%	2,02,275	2,61,980	8.79%	11.75%	7,50,098	12,94,054
UTI Long Term Equity Fund ABSL Equity Hybrid '95 Fund	ELSS Aggressive Hybrid	1,054.52 13,777.20	83.98 731.60	13.68%	13.93% 14.58%	1,89,854 2,01,749	2,49,153	8.69%	11.31%	7,48,136	12,72,124 13,07,743
ABSL Equity Hybrid '95 Fund Canara Robeco Equity Hybrid	Aggressive Hybrid Aggressive Hybrid	13,777.20	731.60 150.67	15.07% 15.41%	14.58% 14.92%	2,01,749 2,04,747	2,59,276 2,64,709	8.82% 10.39%	12.02% 12.75%	7,50,688 7,82,404	13,07,743
DSP Equity & Bond Fund	Aggressive Hybrid	6,457.02	142.90	15.07%	13.57%	2,01,749	2,43,694	9.29%	11.66%	7,60,010	12,89,531
Franklin (I) Equity Hybrid Fund HDFC Hybrid Equity Fund	Aggressive Hybrid Aggressive Hybrid	1,940.64 21,860.58	114.93 51.50	14.63% 16.38%	14.44% 16.19%	1,97,921 2,13,497	2,57,066 2,85,878	8.70% 6.59%	11.77% 9.58%	7,48,332 7,08,383	12,95,062 11,90,243
ICICI Pru. Equity & Debt Fund	Aggressive Hybrid	26,566.20	128.31	15.87%	16.64%	2,08,860	2,93,719	10.88%	13.85%	7,92,647	14,05,367
L&T Hybrid Equity Fund	Aggressive Hybrid	10,202.85	25.32	15.33%	16.01%	2,04,038	2,82,793	9.13%	12.75%	7,56,821	13,45,655
Reliance Equity Hybrid Fund SBI Equity Hybrid Fund	Aggressive Hybrid Aggressive Hybrid	13,325.62 28,062.09	52.94 127.34	15.21% 15.32%	15.35% 16.84%	2,02,979 2,03,950	2,71,721 2,97,263	9.28% 10.33%	12.29% 13.56%	7,59,810 7,81,162	13,21,610 13,89,315
Sundaram Equity Hybrid Fund	Aggressive Hybrid	1,322.62	86.89	11.10%	11.21%	1,69,266	2,10,381	9.30%	10.00%	7,60,210	12,09,504
Tata Hybrid Equity Fund UTI Hybrid Equity Fund	Aggressive Hybrid Aggressive Hybrid	4,854.18 6,065.22	204.69 164.49	14.18% 12.26%	15.01% 13.01%	1,94,066 1,78,289	2,66,164 2,35,406	7.64% 7.95%	11.42% 10.37%	7,27,915 7,33,812	12,77,564 12,26,795
			104.47	12.2070	IS.UI 70		2,00,400	i.7J/0	10.07 /0		Scheme Information

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.

Bluechip Corporate Investment Centre Ltd. (Bluechip), ARN-0016 is only a Mutual Fund Distributor, not advisors. We are not charging any fees from the customers and have opted out for transaction fees. We do not advice clients on Mutual Fund schemes. We do execution services, display all sales materials such as forms, fact sheets, Brochure etc. as provided by Mutual Funds in all its offices. We also provide door to door services free of cost.

# LIFE INSURANCE

# **ABSLI VISION LIFEINCOME PLAN**

#### A TRADITIONAL PARTICIPATING WHOLE LIFE INSURANCE PLAN

ABSLI Vision LifeIncome Plan is a Whole Life Income plan which provides secured savings and a steady income till age 100 and also provides comprehensive financial protection to your family. The ABSLI Vision LifeIncome Plan offers:

- Income for life 5% of the Sum Assured guaranteed<sup>(1)</sup> plus bonus every year after the Premium Paying Term
- Safety for your loved ones Comprehensive financial protection of your family with whole life cover to age 100
- <sup>(1)</sup> Please refer the brochure for terms and conditions regarding this benefit

#### **Benefits Under the Plan :**

Survival Benefit - In the event the life insured survives to the end of the premium paying term, the policyholder will get

- Accrued bonuses till date
- In the event the life insured survives to the end of each subsequent policy year, the Policy holder will get
- Income Benefit of 5.0% of Sum Assured; plus
- Bonus from the current policy year

Maturity Benefit - On Maturity (at the end of the policy term), policy holder will get the Higher of, Sum Assured or 105% of total premiums paid to date (2); plus Terminal bonus (if any)

Death Benefit - During the Premium Payment Term : In the unfortunate event of the death of the life insured during the premium paying term, nominee will get the highest of the Sum Assured or 10 times of the annualised premium or 105% of total premiums paid to date; plus Accrued bonuses as of date of death<sup>(3)</sup>; plus Terminal bonus (if any)

After the Premium Payment Term : In the unfortunate event of the death of the life insured after the premium paying term, nominee will get the highest of the Sum Assured or 10 times of the annualised premium or 105% of total premiums paid to date<sup>(2)</sup>; plus bonuses for the current policy year<sup>(4)</sup>; plus Terminal bonus (if any) <sup>(2)</sup> 105% of total premiums paid to date (excluding any applicable rider premium and/or underwriting extras) <sup>(3)</sup> Refer to bonus section <sup>(4)</sup> Any bonuses previously paid are excluded

Tax Benefits – Tax benefits under Section 80C, and Section10(10D)<sup>(5)</sup> of the Income Tax Act, 1961 available as per the prevailing income tax laws. Tax benefits are subject to changes in tax laws. <sup>(5)</sup>If any health rider is taken 80D will also be applicable

#### **Boundary Conditions -**

Age at Entry	:	Min 30 days*, Max - 60 years
Policy Term	:	Whole Life to Age 100
Premium Paying Term	:	8, 10, 12, 15 to 40 years
Minimum Premium	:	For PPT 8 Yrs, 10 Yrs & 12 Yrs - Rs. 1,00,000/- p.a
		For PPT 15 Yrs to 40 Yrs - Rs. 3,880/- p.a
Premium Frequency	:	Annual, Semi-annual, Quarterly, Monthly

\* risk commences from the first policy anniversary

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSLI). This is a traditional participating endowment plan. All terms & conditions are guaranteed throughout the policy term, except for the bonuses which would be declared at the end of each financial year. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous accupations etc. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale.. Aditya Birla Sun Life Insurance Company Limited (Formerly known as Aditya Birla Sun Life Insurance Company Limited (Formerly known as Aditya Birla Sun Life Insurance Company Limited (Formerly known as Aditya Birla Sun Life Insurance Office: One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road,Mumbai - 400 013. IRDAI reg no.10P Call: 1-800-270-7000 www.adityabirlasunlifeinsurance.com CIN: U99999MH2000PLC128110 UIN: 109N079V04 ADV/9/18-19/3416 BEWARE OF SPURIOS/ FRAUD PHONE CALLSI IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public recivieng such phone calls are requested to lodge a police complaint.

## ICICI PRU LIFE CASH ADVANTAGE

## **A SAVINGS AND PROTECTION ORIENTED PLAN.**

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

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

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

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

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

> Terminal Bonus : if any, will be declared and paid on Maturity or in case of death whichever is earlier. Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Bonuses\* or b) GMB plus accrued Bonuses\* or c) Minimum Death Benefit equal to 105% of sum of premiums

Premium Payment Term:         B Years         Premium Row         Is         Years         Premium Row         Is         Years           Poiley         Is         '0 Years         Baix Sum Assumt         Is         St.10.0.000/-           Partiney         Restaurant         Is         St.10.0.000/-         Rest.10.0.000/-           Yeard         Yeard         Rest.10.0.000/-         Rest.10.0.000/-         Rest.10.0.000/-           Yeard         Yeard         Neard         Rest.10.0.000/-         Rest.10.0.000/-           Yeard         Yeard         Permium Payme         Rest.10.0.000/-         Rest.10.0.000/-           Yeard         Permium Payme         Permium Payme         Rest.10.0.000/-         Rest.10.0.000/-           Yeard         Permium Payme         Permium Payment Iss.10.0.000/-         Rest.2000/-         Rest.2000/-           Yeard         Permium Payment Iss.10.0.000/-         Rest.2000/-         Rest.2000/-         Rest.2000/-         Rest.2000/-           Yeard         Permium Payment Iss.10.000/-         Rest.2000/-         Rest.2000/-         Rest.2000/-         Rest.2000/-           Yeard         Permium Payment Iss.2000/-         Rest.2000/-         Rest.2000/-         Rest.2000/-         Rest.2000/-         Rest.2000/-		_ /	ABSLI V	ISION LI	FEINCOME	PLAN -	BENEFIT	ILLUSTRA	rion <sup>#</sup>	
Peniur         Periur         B Yaor         Yearly Permiur         Rs.1.0.3.077/- Bale         Ss.1.0.9.00/- Wardy Permiur lectuding GT         Yearl         Yearly A         Yearly Permiur Bal.4.3.77/- Bal.4.77.3.06         Permiur Park Permiur Park Bal.4.3.77/- Bal.4.77.3.06         Permiur Park Bal.4.3.77/- Bal.4.77.3.06         Permiur Park Bal.4.3.00         Bal.4.3.77/- Bal.4.3.00         Bal.4.3.00         Bal.4.3.77/- Bal.4.3.00         Bal.4.3.77/- Bal.4.3.00         Bal.4.3.77/- Bal.4.3.00         Bal.4.3.77/- Bal.4.3.00         Bal.4.3.77/- Bal.4.3.00         Bal.4.3.77/- Bal.4.3.00         Bal.4.3.77/- Bal										
Paria bit of the parameter o	Age o	f the Lif	e Assured	: 30 Y	ears, Male					Yearly
Premium Quo:s         Yeart J         Yeart J         Yeart J         Yeart J           Yaarty Yeartiy Premium (usfuling GST and cass as applicable         Rs.1,63,3777/-         Rs.1,63,3777/-         Rs.1,67,3577/-         Rs.1,67,3577/-         Rs.1,67,3577/-         Rs.1,67,3577/-         Rs.1,67,3577/-         Rs.1,67,3577/-         Rs.1,67,357         Rs	Premium Payment Term : 8 Years Yearly Premium Amount:								Rs.1,6	53,377/-
Parial sector of the sector	Policy	Term		:	70 Years	Basi	c Sum Ass	ured :	Rs.10,0	00,000/-
Bat and and cases a supplicable         bat and and cases and	Premi	ium Qua	otes					Year 1	Year 2 O	nwards
by the point of	Yearly	Premiu	m (excludi	ng GST ar	nd cess as a	applicable)	Rs.1,6	3,377/-	Rs.1,6	63,377/-
Policy Atta         Premium Paid         Guartated         Banefit         Wart         Construction         Construction           1         30         1.70.729         17.0729         16.84 300         16.86.800         17.27 300         0         0           2         31         1.67.053         3.07.782         16.84 300         16.86.800         17.27 300         0         0         0           3         21         16.75.05         50.443         16.84.300         16.97.300         18.65.300         0         0         0           4         33         1.67.053         13.40         16.84.300         16.93.300         19.42.300         0         0         0           5         34         1.67.053         13.40         16.84.300         0         16.85.800         17.27.300         51.500         33.000           10         34         0         13.40         16.84.300         50.000         16.85.800         17.27.300         51.500         33.000           11         40         0         3.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         33.000           12         41         0         3.40.100	GST a	nd and	cess as ap	plicable			Rs.	7,352/-	Rs	.3,676/-
Policy         Atn         During Cumulative         Death         Survival         @         @         dty, pa.         dty, pa.         dty, pa.           1         30         1,707.29         17.07.29         17.07.29         17.07.30         0         0           2         31         1,67.053         3.07.82         16.84.300         0         16.87.300         17.07.300         0         0           4         33         1,67.053         3.06.85         16.84.300         0         16.97.300         19.42.300         0         0         0           5         34         1,67.053         3.05.994         16.84.300         0         16.97.800         19.42.300         0         0         0           10         38         1.77.053         1.3.0.100         16.84.300         50.000         16.85.800         17.27.300         51.500         33.000           11         44         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         33.000           12         44         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         33.000         15.50	Total	Premium	n Payable				Rs.1,7	0,729/-	Rs.1,6	7,053/-
YearAgeYearBenefitBenefitH 4% p.a8% p.a44% p.a6% p.a1301,70,7291,70,7291,64,30001,63,3001,72,3000003321,67,0533,37,72216,64,300016,83,80011,83,3000005341,67,0538,74,88816,84,300016,94,30011,89,30010,80,3000005341,67,0531,73,04716,64,300016,94,80019,85,30012,40,003,44,0009381,67,0531,40,10016,64,30050,00016,85,80017,27,30051,50033,000103901,34,010016,64,30050,00016,85,80017,27,30051,50033,00011401,34,010016,64,30050,00016,85,80017,27,30051,50033,00011443013,40,10016,84,30050,00016,85,80017,27,30051,50033,000154441,34,010016,84,30050,00016,85,80017,27,30051,50033,000154441,34,010016,84,30050,00016,85,80017,27,30051,50033,000154471,34,010016,84,30050,00016,85,80017,27,30051,50033,000154471,34,010016,84,30050,00016,85,80017,27,30051,50033,0001544			Premiu	um Paid	Guara	inteed	Death	Benefit	Total Survi	val Benefit
1         30         1,7,7,22         1,6,4,30         0         1,8,8,00         1,7,7,300         0         0           2         31         1,67,053         3,0,4,85         1,6,4,300         0         1,68,000         1,61,330         0         0           4         33         1,67,053         3,0,4,85         1,64,430         0         1,68,000         1,62,030         1,67,053         3,0,47,07         1,64,400         0         1,69,030         1,42,030         0         0           6         33         1,67,053         1,34,010         1,64,400         5,000         1,27,300         5,1,500         3,34,000           9         38         0         1,34,0100         1,64,430         50,000         1,27,300         5,1,500         33,000           11         40         0         1,34,0100         1,64,430         50,000         1,27,300         5,1,500         33,000           12         41         0         1,34,0100         1,64,430         50,000         1,27,300         5,1,500         33,000           13         42         0         1,34,0100         1,64,430         50,000         1,27,300         5,1,500         33,000           14	Policy	Attn	During	Cumulative	Death	Survival	@	@	@	@
2         31         147.053         3.7.722         6.8.4.300         0         18.7.301         7.70.300         0         0           3         33         1.67.053         6.71,888         16.8.4.300         0         16.90.300         18.56.300         0         0           5         34         1.67.053         0.59.94         16.84.300         0         16.90.300         18.25.300         0         0           7         36         1.67.053         1.07.010         1.64.400         0         16.94.800         17.27.300         15.100         33.000           9         38         0         1.3.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         33.000           11         40         0         1.3.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         33.000           12         41         0         1.3.40.100         16.84.300         50.000         17.27.300         51.500         33.000           13         42         0         1.3.40.100         16.84.300         50.000         17.27.300         51.500         33.000           14         0         1.3.40	Year	Age	Year		Benefit	Benefit	4% p.a.	8% p.a.	4% p.a.	8% p.a.
3         21         167/03         5.0433         6.64.300         0         16.88.00         18.13.00         0         0           5         34         167/03         7.036         1.67/03         1.67/03         1.67/03         1.67/03         1.67/03         1.67/03         1.67/03         1.7/047         1.64.4300         0         16.99.300         1.62/03         1.2/00         3.44/000           8         37         1.67/053         1.7/047         1.64.4300         50.000         1.68.600         1.2/2.00         3.44/000           9         38         01         3.4/100         1.64.4300         50.000         1.68.600         1.2/2.00         3.4/000           11         40         0         1.3.4/100         1.64.4300         50.000         1.68.800         1.2/2.300         51.500         33.000           12         41         0         1.3.4/100         1.64.4300         50.000         1.68.800         1.2/2.300         51.500         33.000           14         43         0         1.3.4/100         1.64.4300         50.000         1.2/2.300         51.500         33.000           15         44         0         1.3.4/100         1.64.300         50.										
4         33         167/053         6,71,88         6,84,300         0         16,90,300         16,80,300         0         0           5         34         16,70,53         80,8444         66,43,00         0         16,91,300         19,42,300         0         0         0           7         36         1,67,053         11,74,047         16,84,300         0         16,85,800         17,27,300         15,1500         33,000           9         38         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         15,1500         33,000           11         40         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         15,1500         33,000           12         41         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         15,1500         33,000           13         42         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         15,500         33,000           14         4         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         15,500         33,00						-				
6         157.053         10.59.93         16.84.300         0         16.94.800         19.63.300         19.42.300         0         0           8         37         1.67.053         13.40.100         16.84.300         0         16.96.300         20.28.300         12.000         3.44.000           9         38         0         1.34.0100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           11         40         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           13         42         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           14         43         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           15         44         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           16         47         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.0										
7         36         17,0073         11,73,071         16,84,300         0         16,96,300         22,800         32,000         3,44,000           9         38         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         33,000           11         40         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           12         41         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           14         43         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           15         44         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           18         47         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           18         47         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,0						-				
8         37         1,67,053         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           9         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           11         40         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           13         42         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           14         43         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           16         45         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           17         46         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           21         50         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000     <										
9         38         0         13.40,100         16.84,300         50.000         16.85,800         17.27,300         51,500         93,000           11         40         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           12         41         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           13         42         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000         93,000           16         45         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           17         46         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           21         50         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           22         51         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,										-
11         40         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           13         42         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           14         43         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           15         44         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           16         45         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           18         47         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           21         50         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93,000           22         51         0         13.40,100         16.84,300         50,000         16.85,800         17.27,300         51,500         93						-				
12         41         0         13         40         15         60         16         58         72         7300         51         500         93         000           13         42         0         13         40         16         85         80         72         7300         51         500         93         000           15         44         0         13         40         10         16         843         00         16         85         00         17         7300         51         500         93         000           16         45         0         13         40         10         16         843         00         16         85.800         17         27.300         51         500         93,000           19         48         0         13         40.100         16         84.300         50.000         16         85.800         17         27.300         51         500         93,000           22         51         0         13         40.100         16         84.300         50.000         16         85.800         17         27.300         51         500         93,000										
13         42         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           15         44         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           16         45         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           17         46         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           19         48         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           21         50         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           22         51         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           23         52         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93									,	
14         43         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           15         44         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           16         45         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           18         47         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           20         49         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           21         50         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           23         52         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93.000           24         53         0         13.40.100         16.84.300         50.000         16.85.800         17.27.300         51.500         93										
16         45         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           18         47         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           19         48         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           20         49         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           21         50         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           23         52         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           24         53         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           25         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000										
17         46         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           19         48         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           20         49         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           21         50         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           22         51         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           25         54         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           27         56         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           28         57         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93										
18         47         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           19         48         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           21         50         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           23         52         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           24         53         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           25         54         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           28         57         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           31         60         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93										
19         48         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           20         49         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           22         51         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           23         52         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           24         53         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           25         54         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           27         56         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           28         57         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93						-				
21         50         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           23         52         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           24         53         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           25         54         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           26         55         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           28         58         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           31         60         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           32         61         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93										
22         51         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           24         53         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           25         54         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           26         55         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           28         57         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           30         59         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           31         60         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           32         61         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93						50,000				
23         52         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           24         53         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           25         54         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           26         55         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           28         57         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           30         59         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           31         60         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           33         62         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93										
24         53         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           25         54         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           26         55         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           28         57         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           30         59         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           31         60         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           33         62         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           34         63         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93										
26         55         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           27         56         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           29         58         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           31         60         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           32         61         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           33         62         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           35         64         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           36         65         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93						,			,	
27         56         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           29         58         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           30         59         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           31         60         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           33         62         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           34         63         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           35         64         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           36         67         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93										
28         57         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           30         59         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           31         60         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           32         61         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           34         63         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           35         64         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           36         65         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           37         66         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93							, ,			
29         58         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           31         60         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           32         61         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           33         62         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           35         64         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           36         65         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           37         66         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           38         67         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93										
31         60         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           33         62         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           34         63         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           35         64         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           36         65         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           37         66         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           38         67         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           41         70         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93										
32         61         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           33         62         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           34         63         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           35         64         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           36         65         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           39         68         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           41         70         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           43         72         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93										
33         62         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           34         63         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           36         65         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           37         66         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           38         67         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           40         69         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           41         70         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           43         72         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93										
34         63         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           35         64         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           36         65         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           37         66         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           38         67         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           40         69         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           41         70         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           43         72         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93					, ,					
36         65         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           37         66         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           38         67         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           40         69         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           41         70         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           42         71         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           44         73         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           45         74         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93	34		0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
37         66         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           38         67         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           40         69         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           41         70         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           42         71         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           43         72         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           44         73         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93,000           45         74         0         13,40,100         16,84,300         50,000         16,85,800         17,27,300         51,500         93						,			,	
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### Benefits in detail

**Cash Benefit :** Throughout the payout term, Guaranteed Cash Benefit (GCB) is payable in (T&C1) advance , provided the life assured is alive and the policy is fully paid<sup>(T&C3)</sup>. GCB can be received in monthly or annual instalments. GCB is a percentage of the Guaranteed Maturity Benefit (GMB) and depends on cash benefit mode as per the table below.

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

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 & 80 Yrs Premium Modes : A/H/M Premium Payment Term & Policy Terms : For PPT – 5/7/15 Years, Policy term is 15/17/20 years respectively

Years & Conditions: 1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is annual. 2. Reversionary bonuses may be declared every financial year and will accrue on the policy if it is premium paying or fully paid T&C3. Reversionary bonus once declared is guaranteed and will be paid out at maturity on on earlier death. Contingent reversionary bonus, if any, will be paid out at maturity or on earlier death. Contingent reversionary bonus, if any, will be paid out determed easth. 3. A fully paid policy is a policy for which all green paid, but future premiums are payable for the rest of the PPT ICICI Prudential Life Insurance Company Limited. IRDAI Reg., No. 105. CIN. U660100H2000PCI27837. © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address. ICICI PruLife Towers, 1089, Appasabeh Marathe Marg, Prahhadewi, Mumbai 400025. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. ICICI Pru Cash Advantage Form No.: E10, UIN:10SN132V01. Advt No.: L/II/1335/2015-16.Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

## **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.

65	94	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
66	95	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
67	96	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
68	97	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
69	98	0	13,40,100	16,84,300	50,000	16,85,800	17,27,300	51,500	93,000
70	99	0	13,40,100	16,84,300	14,22,367	16,85,800	17,27,300	14,23,,867	14,65,367
Total	Base:	13,40,100			44,72,367			45,77,367	74,82,367

50,000 16,85,800 17,27,300

51,500

93,000

Benefits Payable under the Plan	@ 4% p.a.	@ 8% p.a
Bonus Accrued @ Payable at the end of 8th Year	Rs.12,000/-	Rs.3,44,000/-
Guaranteed Yearly Addition Payable (9th Yr onwards)	Rs.50,000/-	Rs.50,000/-
Non-Guaranteed Yearly Bonus (9th Yr onwards)	Rs.1,500/-	Rs.43,000/-
Total Yearly Benefits (9th Yr Onwards)	Rs.51,500/-	Rs.93,000/-

This is an Extract from a Sample Benefit Illustration for understanding and reference to the product

The Sum Assured multiple for this policy is 6.12 times the Base Premium

If opted for any rider, the rider benefit is payable while the policy is not reduced paid-up.

0 13,40,100 16,84,300

64

93

In "Your Sales Illustration" benefits are as of year end and assume

Premiums are paid when due, there is no underwriting extra and current GST rates remain unchanged

- Premium is inclusive of GST and any other applicable taxes. All applicable taxes will be additionally included to your premium and levied as per extant tax laws.
- Some benefits are guaranteed and some benefits are variable with bonuses based on the future performance of the participating business and economic conditions. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed future investment returns. These assumed rates of return are not guaranteed and they are not the upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance. In the illustration above, the Sum Assured and Guaranteed Survival Benefit are fully guaranteed. The Total Death Benefit & Total Maturity Benefit in the illustration above are not guaranteed and determined using assumed future investment returns of 4% and 8% as set by the Life Insurance Council.

The values shown herein are for illustrative purposes only. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.



# LIFE INSURANCE

# **KOTAK SMARTLIFE PLAN**

## A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

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

## Key Advantages -

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

## **Plan Benefits:**

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

Cash Payout Option : at the end of each policy year, starting from the end of 1st policy year -Cash Bonus declared will get paid out till end of the policy term or death or surrender, whichever is earlier.

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

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

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

Under Paid-Up Addition option : Basic Sum Assured PLUS Cash Bonus, if any PLUS Accrued Paidup Addition, if available PLUS Terminal bonus, if any

Death Benefit : If all the due Premiums have been paid, death benefit shall be : Under Cash Bonus Payout option : Sum Assured on death PLUS Interim bonus, if any PLUS Terminal bonus, if any

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

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

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

# **Eligibility:**

Entry Age of Life Insured	: Min : 3 years,
	Max : 50 Yrs – 6 & 15 pay
	55 Yrs – 8 &10 pay
	54 Yrs – 12 pay
Maturity Age of Life Insured	: 75 Yrs
Policy Term	: 75 Yrs less Entry Age of Life Insured
Basic Sum Assured	: Min: Rs. 2,50,000,
	Max : No Limit
Premium Payment Term	: 6, 8, 10, 12 and 15 years
Premium Payment Mode	: Yearly, Half yearly, Quarterly, Monthly
Premium Modal Factor	: Yearly – 100% , Half Yrly – 51% , Qtrly – 26% , Mthly – 8.8%

Disclaimers : Kotak SmartLife Plan UIN: 107N102V01, Form No: N102, Kotak Term Benefit Rider, UIN: 107B003V03, Form No: B002; Kotak Life Guardian Benefit, UIN: 107B012V02, Part No. B012; Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B011, Kotak Critical Illness Plus Benefit Rider - 1078020V01, Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B012, Kotak Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B020, Ket. Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B020, Ket. Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B020, Ket. Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B020, Ket. Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B020, Ket. Accidental Disobility Guardian Benefit, UNI: 1076011/V02; Form No.: B020, Ket. B020, K

# **BHARTI AXA LIFE ASSURE BENEFIT PLAN**

## A NON LINKED PARTICIPATING LIMITED PAY ENDOWMENT LIFE INSURANCE PLAN

Bharti AXA Life Assure Benefit Plan is a Non Linked Participating Limited Pay Endowment Life Insurance Plan which offers Maturity Benefit as a total of four benefits as given below : a) Guaranteed Additions, b) Increasing Reversionary Bonus, c) Guaranteed Maturity Addition, d) Sum Assured on Maturity along with the Life Insurance cover more than 11 times of Annualized Premiums during the Policy Term. **Benefits Under the Plan :** 

**Guaranteed Additions :** Guaranteed Additions will accrue as 3% of the Sum Assured at the end of every Policy year starting from the first policy year till maturity. The accrued Guaranteed Additions will be payable on maturity or death, whichever is earlier.

Guaranteed Maturity Addition (GMA) : A Guaranteed Maturity Addition is payable on Maturity and is determined as a percentage of Sum Assured which is higher for higher premium bands as given below:

Annual Premium (INR)	GMA %
	(as a % of Sum Assured)
< 40,000	20.00%
40,000 to less than 75,000	30.00%
75,000 to less than 2,50,000	35.00%
2,50,000 and above	40.00%
Simple Deversionany Penus	Populaes will accrue at the

ill accrue at the end of every Policy year starting from the first Policy year till maturity as a percentage of Sum Assured plus the Guaranteed Additions accrued till the beginning of the applicable Policy year. These will be payable on maturity or death. whichever is earlier.

Maturity Benefit: On Maturity, You will Receive Sum Assured + Accrued Guaranteed Additions + Accrued Simple Reversionary Bonus + Guaranteed Maturity Addition.

Death Benefit: Death Benefit is higher of: a) The Sum Assured on Death; plus Guaranteed Additions accrued till the date of death; plus Simple Reversionary Bonus accrued till the date of death, or b) 105% of all premiums paid as on the date of death Where the Sum Assured on Death is defined as highest of: a) 11 times Annualized Premium; or b) Absolute amount assured to be paid on death equal to the Sum Assured under the policy; or c) Sum Assured on Maturity equal to the Sum Assured under the Policy plus Guaranteed Maturity Additions

Tax Benefit: Tax Benefit under Section 80C and Section 10 (10D) of the Income Tax Act, 1961. The tax benefits are subject to change as per change in tax laws from time to time.

ligibility Criteria :						
Policy Premium Min. Age Max. Age						
Term	Paying Term	at Entry	at Entry			
14 years 7 years 4 years 66 years						
16 years	8 years	2 years	64 years			
18 years	9 years	91 days	62 years			
20 years	10 years	91 days	60 years			
22 years	11 years	91 days	58 years			
24 years	12 years	91 days	56 years			

### Maximum age at Maturity is 80 years for all policy terms.

Dischimes: Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Assure Benefit Plan is only the name of the traditional participating life insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insur-ance policy band. Life Insurance Coverage is available under this policy. Riders are optional and available at an extra cost. Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time. Bharti AXA Life Insurance Company Limited. Bharti AXA Life Insurance Correspony. CiBleck, Bander Kull Complex, BKC Read, Near MCA Ground, Bandra East, Mumbai – 400051, Maharashtra UIN - 130N093V01 CIN -U66010MH2005PLC157108

# 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.

# TATA AIA LIFE INSURANCE FORTUNE GUARANTEE

## NON LINKED NON PARTICIPATING ENDOWMENT INSURANCE PLAN

At every stage of your life you have a milestone to achieve. Along with this you also carry the burden of any uncertainty happening & work towards being prepared to face the same. Life Insurance is the best way to protect your family from financial crisis in case of an unfortunate event and help you to fulfill your dreams. Tata AIA Life Insurance Fortune Guarantee that provides life insurance cover throughout the policy term for the financial security of your family and a Guaranteed lump sum benefit on maturity to fulfill your future goals. You can also enhance your protection cover with a wide range of riders. **Salient Features:** 

- Guaranteed Maturity Benefit\* that varies from 114% to 214% of Total Premiums Paid
- Life cover to protect your loved ones
  - Flexible policy term of 10, 11, 12 and 15 years & premium paying term of 5 years
  - Higher benefits for female lives
  - Option to enhance protection through riders<sup>^</sup>
    - Tax benefit<sup>\*\*</sup> may be available u/s 80C & 10(10D) of the Income-Tax Act, 1961

# 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 avvernment from time to time. Income Tax benefits would be available as per the prevailing in 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

Provided the policy is in force and all due premiums have been paid, on maturity. Maturity benefit depends on the entry age, gender, and policy term and premium band **Eligibility Conditions:** 

Policy Term	: 10,11,12 and 15 \	ſrs		
Pre. Payment Term	: 5 Years			
Min. Premium <sup>1</sup>	: Rs. 50,000/- P. A.			
Premium Modes	: Annual / Half Yea	rly / Quarterly / Mo	nthly	
Age Conditions	: Policy Term	Min. Age	Max. Age	Max. Maturity Age
	10 Yrs	8 Yrs	65 Yrs	75 Yrs
	11 Yrs	7 Yrs	65 Yrs	76 Yrs
	12 Yrs	6 Yrs	65 Yrs	77 Yrs
	15 Yrs	3 Yrs	65 Yrs	80 Yrs

Maturity Benefit : Maturity Sum Assured will be paid on maturity. The "Maturity Sum Assured" is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the policy term, gender, annualised premium band & entry age Sample Illustration:

Age	Gender	Policy	Premium	Annualised	Sum	Maturity Benefit	
		Term	Payment Term	Premium#	Assured	Male	Female
30	Male	15	5	1,00,000	10,00,000	10,10,000	10,15,000
35	Male	15	5	1,00,000	10,00,000	10,05,000	10,10,000
40	Male	15	5	1,00,000	10,00,000	10,00,000	10,05,000

\*Premium shown in the example above is for a standard life excluding applicable taxes, cesses& levies. All examples and figures used herein are for understanding purposes only

Death Benefit : In case of unfortunate event of the death of the insured; during the term of the policy, Sum Assured on death as defined below shall be payable. "Sum Assured on death" shall be the highest a) Basic Sum Assured (10 times of Annualised Premium), b) 105% of the Total Premiums Paid or c) Maturity Sum Assured

Disclaimers: "Guaranteed Returns is the "Waturity Sum Assured" which is equal to maturity benefit factor multiplied by Total Plemiums Paid, where maturity benefit factor varies as per the Entry age, gender, policy term and annualised premium. Insurance cover is available under this product. This product is underwritten by Tata AA Life Insurance. This writeup is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract available on Tata AA Life website. Bying a Life Insurance policy is a langterm commitment. An early termination of the policy usually involves high casts and the surender value poyable may be less than the total premium paid. This product is underwritten by Tata AA Life Insurance. Ud. This plan is not a guaranteed issuance plan and it will be subject to Company's underwiting and acceptance. "Riders are not mandatory and are available for a nominal extra cost. In case of non-standard lives and on submission of non-standard age proof, et as pensioned associated asso associated associ of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. \*\*Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfilment of conditions stipulated s or y quadrate set of y product, remaining and product y and the set of the 400013. Trade logo displayed above belongs to Tata Sons Ltd and AA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Achier / Intermediary or visit Tata AlA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at astomercaeetataaia.com. Visit us at www.dataaia.com or SVIS UFE' to 58888.

will receive: Sum Assured on Death + Accrued

Guaranteed Additions + Accrued Reversionary

b) Family Protection option : In the unfortunate

event of death during the policy term, the

nominee will receive: Sum Assured on Death

immediately. In addition the Maturity benefit

Maturity Benefit : On Maturity the sum of

following shall be payable : a) Sum Assured

on Maturity, b) Loyalty Sum Assured on

Maturity, c) Accrued Guaranteed Addition, d)

Accrued Reversionary Bonus, if any e) Terminal

Min - 1 Yr, Max - 50 Yrs

**Family Protection Option** 

Min - 18 Yr, Max - 40 Yrs

Min - 18 Yr, Max - 70 Yrs

**Family Protection Option** 

Min - 28 Yr, Max - 60 Yrs

: 5 Yrs, 7 Yrs (Term 10 - 20)

10 Yrs, 12 Yrs (Term 15-20)

: 10 Yrs to 20 Yrs

Bonuses and Terminal Bonus, if any.

will be payable on the Maturity Date.

bonus, if any

Policy Term

PPT

**Boundary Conditions** 

Age at Entry : Base option

Age at Maturity: Base option

# LIFE INSURANCE

# **HDFC LIFE PRAGATI**

# A 5 PAY, 10 TERM NON LINKED, PARTICIPATING, SAVINGS INSURANCE PLAN

HDFC Life Pragati is a participating plan which meets the dual objectives of Savings and Protection so that you can continue providing your family with the quality of life and peace of mind.

#### **Benefits under the Plan:**

Hassle Free Issuance : Hassle Free Issuance based on Declaration of Good Health (DOGH) 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 Sum Assured on Maturity plus Accrued Reversionary Bonus plus Interim Bonus (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 a) Sum Assured on Death plus Accrued Reversionary Bonus plus Interim Bonus(if any) plus Terminal Bonus(if any), or b) 105% of Total Premiums Paid.

The Sum Assured on Death shall be the higher of : a) Sum Assured on Maturity or b) 10 times Annualised Premuim for entry age less than 45 Yrs and 7 times Annualised Premium for entry age greater than or equal to 45 Yrs.

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.

#### **Boundary Conditions**

Age at Entry	:	Min - 8 Yrs, Max - 55 Yrs
PPT	:	Limited Pay - 5 Yrs to 10 Yrs
Policy Term	:	Limited Pay - 10 Yrs to 20 Yrs
Max. Premium	:	Rs.2,00,000/- P.A
Premium Mode	e :	M / Q / H / A

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions con 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 Pragati (Form No.P501-141-01, UIN - 101N114V03).

# **EXIDE LIFE STAR SAVER**

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

Exide Life Star Saver has been designed to offer guaranteed benefits so that your financial goals can be met with surety. It also ensures that your family is financially secured in case of an unfortunate event. 3 Reasons to buy this plan

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

#### **Guaranteed Maturity Benefit:**

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

Sum Assured on Maturity + Accrued Guaranteed Additions + Loyalty Benefit Tax benefit as per Prevailing Income Tax Rules.

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

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

Loyalty Benefit (LB): On completing the Policy term, this plan offers special loyalty benefit that is paid as a percentage of the sum assured. and Additions rate and Lovalty Repositing to based on the ented Policy term are as follow

The Guaranteea Additions rate and Loyalty benefit rate based on the opted Policy term are as follows:					
Policy Term /	GA (S	L A (% of Sum			
Annulised	Rs.24,000/- to	Rs.60,000/- to	Rs.1,80,000/-	Assured on	
Premium	Rs.59,999/- p.a	Rs.1,79,999/- p.a	& above p.a	Maturity)	
10 Years	7.00%	7.50%	8.00%	30.00%	
12 Years	7.00%	7.50%	8.00%	36.00%	
15 Years	7.00%	7.50%	8.00%	45.00%	

#### Life Insurance Cover

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

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

Min. / Max. Age at Entry

Min. / Max. Maturity Age

- : For Policy Term 10 years: 8 years 60 years For Policy Term 12 years: 6 years - 60 years
  - For Policy Term 15 years: 3 years 60 years
  - : 18 Years 75 years age last birthday
  - : 10, 12 and 15 years
- Policy Term Premium Paying Term (PPT) : 5 Years
- Minimum Premium (Rs.)
  - : Minimum Annual : Rs. 24,000/-, Monthly -Rs. 5,500/-Maximum – No Limit
- Minimum Basic Sum Assured : Minimum : Rs. 65,037/-Maximum – No Limit

# **EDELWEISS TOKIO LIFE - SMART LIFESTYLE**

#### A NON LINKED PARTICIPATING ENDOWMENT LIFE INSURANCE PLAN

Edelweiss Tokio Life - Smart Lifestyle is a life insurance plan designed to take care of your multiple needs. Whether it is taking care of your family's future, saving for retirement or any other important milestone, this plan will take care of all your financial goals.

# **Benefits under the Plan**

Loyalty Sum Assured: As the plan progresses, the Loyalty Sum Assured gets added to the policy. This will accrue at the end of every 5 policy years starting from the end of 5th Policy year as mentioned below

End of	Loyalty Sum Assured		
Policy Year	as a % of SA on Maturity		
5th	10%		
10th	15%		
15th	20%		
20th	25%		

**Guaranteed Addition :** Guaranteed Additions will accrue at the beginning of every year from the 1st policy year. The Guaranteed Addition equals to 2% of Sum Assured on Maturity plus Loyalty Sum Assured accrued.

Sum Assured on Death : The Sum Assured on Death is higher of a) 10 times the Annualised premium, or b) Sum of Sum Assured on Maturity and Loyalty Sum Assured on Maturity, or c) Any absolute amount assured to be paid on Death.

#### **Death Benefit :**

a) Base Option : In the unfortunate event of death during the policy term, the nominee

Disclaimer: Edelweiss Tokio Life - Smart Lifestye is only the name of the non linled participation endowment life insurance plan and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Edelweiss Tokio Life Insurance Company Ltd. IRDAI Regn. No. 147, CIN: U66010MH2009PLC197336) ARN: Pr/01/June 2018, UIN: 147N040V01, Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098. Corporate Office: 3rd & 4th Floor, Tower 3, Wing 'B', Kohinoor City, Kirol Road, Kurla (W), Mumbai 400070, Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | www.edelweisstokio.in Flower & Edelweiss (as displayed above) are trademarks of Edelweiss Financial Services Limited; "Tokio" is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license



# **BAJAJ ALLIANZ LIFE – POS GOAL SURAKSHA**

# A NON-PARTICIPATING NON-LINKED LIFE INSURANCE PLAN

Bajaj Allianz Life POS Goal Suraksha is a nonlinked non-participating limited premium payment endowment plan that secures you and your family against all odds with a guaranteed sum at maturity.

Key Advantages – Bajaj Allianz Life POS Goal Suraksha is a non-linked, non-Participating, limited premium payment, non-medical, POS Endowment plan.

- ☑ Guaranteed maturity benefit
- $\checkmark$ Limited premium payment term
- $\mathbf{\nabla}$ Option to alter premium payment mode
- ☑ Offers Guaranteed Additions at maturity

# Benefits payable : Maturity Benefit - On the maturity date, if all

premiums are paid, the Guaranteed Sum Assured on Maturity plus Guaranteed Additions, under your policy, will be paid.

of the Life Assured due to an Accident during the Waiting Period or in case of death of the Life Assured after the waiting period due to any cause, the nominee will get The Sum Assured on Death, which is calculated as the higher of a) 10 times of Annualized Premium, b) 105% of Total Premiums paid as on date of death, c) Sum Assured d) Minimum Guaranteed Sum Assured in Maturity, or e) Any absolute amount to be paid on death

Death Benefit - In Case unfortunate death

In case of death of the Life Assured during the Waiting period<sup>s</sup> other than due to an Accident, the death benefit payable to the nominee (s)/ beneficiaries will be the 100% of Total Premiums paid till date excluding any extra premium & Goods & Service Tax, if any

Guaranteed Additions - On maturity date, if all due premium have been paid, Guaranteed Additions as a multiple of one Annualized Premium will be paid along with the maturity benefit. The Guaranteed Additions payable are as per the table given below –

#### **Premium Payment Modes** : Annual, Monthly

Disclaimer: Exide Life Star Saver UIN: 114N080V02. Tax benefits are subject to change in tax laws from time to time. For more details on tax benefits, please consult your tax advisor. Goods & Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. This is a non-participating endowment plan. Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Evide Life Insurance of Bonchunit, for Imbedia of Bonchure carefully before concluding a sale. Evide Life Insurance Company Limited is a wholly owned subsidiary of Exide Industries Limited. The trademark "Exide" is owned by Exide Industries Limited and licensed to Exide Life Insurance vide Trademark license agreement dated 30th October 2014. Exide Life Insurance Company Limited. IRDAI Registration number: 114, CIN: U66010KA2000PLC028273, Registered Office: 3rd Floor, JP Techno Park, No. 3/1, Millers Road, Bengaluru - 560 001; Toll Free: 1800 419 8228; Visit: exidelife.in; ARN: EXL/2017-18/COLL/121

# **RELIANCE LIFE SUPER MONEY BACK**

# PAY FOR 5 YEARS & ENJOY LUMP SUM AND REGULAR GUARANTEED INCOME FOR NEXT 5 YEARS

Reliance Super Money Back Plan is a Non-linked, Non-participating money back plan that helps you provide a regular income and security. The guaranteed monthly income increases every year and you also get guaranteed periodic lump sums.

Guaranteed Money Back Benefits: Receive Guaranteed Loyalty Addition: On survival of the Sum Assured in 5th and 10th year.

the following guaranteed payouts basis your Life Assured to the end of the premium payment term, a Guaranteed Lovalty Addition of 5% of the Sum Assured will be paid in the 5<sup>th</sup> year.

<b>End of Policy Year</b>	5 Years	10 Years	
% of Sum Assured	50.00 %	50.00 %	

Regular Monthly Payouts: Regular Monthly Payouts are 1% of Sum Assured for the first payout year and will increase by 0.25% in subsequent years, at a simple rate.

Policy Year	6 <sup>th</sup>	7 <sup>th</sup>	8 <sup>th</sup>	9 <sup>th</sup>	10 <sup>th</sup>
Total Payout	12%	15%	18%	21%	24%

Guaranteed Maturity Addition: On survival of the Life Assured to the end of the policy term, the Guaranteed Maturity Addition of 10% of Sum Assured will be paid at the end of 10th year.

Tax Benefits : a) Premiums paid eligible for Tax rebate u/s 80C,

b) All benefit payouts are Taxfree u/s 10(10D).

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 Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 Corporate Office: 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compou nd, Next to Hub Mall, Behind Oracle B uilding, Goregaon (East), Mumbai, Maharashtra - 400063. For more information call us at our 24 x 7 Call Centre number - 30338181 (Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at www.reliancelife.com. Unique Identification Number (UIN): 121N098V02

	GA as Multiple of one (1) annualized Premium									
Age at Entry	Policy Term / Premium Payment Term									
	10 Yrs / 7 Yrs	15 Yrs / 5 Yrs	15 Yrs / 7 Yrs	15 Yrs / 10 Yrs						
18-24 Years	0.71	1.28	4.71	9.43						
25-34 Years	0.66	1.13	4.15	8.59						
35-45 Years	0.61	1.05	3.88	8.04						
46-55 Years	0.55	0.95	3.32	7.76						

Guaranteed additions will not be payable in case of a lapsed or paid-up policy

Tax Benefits - Premium Paid, Maturity benefit, death benefit and surrender benefit may be eligible for tax benefit as per Tax Act, subject to the provision stated therein.

#### **Boundary Conditions -**

Age at Entry	:	Min - 18 Yrs, Max - 55 Yrs
Age at Maturity	:	Min - 28 Yrs, Max - 65 Yrs
PPT & Term	:	For PPT - 7 Yrs (10 Yrs Term), For PPT - 5 Yrs, 7 Yrs & 10 Yrs (15 Yrs Term)
Min. Premium	:	Ann:Rs. 3000/- , Semi Ann :Rs. 2100/-, Qtrly: Rs.1250/-, Mthly: Rs.450/-
Premium Mode	:	Annual, Semi-Annual, Quarterly, Monthly

Disclaimer: The policy document is the conclusive evident of contract and provides in details all the conditions and exclusions related to Bajaj Allianz Life POS Goal Suraksha Please ask for the same along with the quotation. For more details about risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. The terms and conditions of product/plan as contained in the Policy Document issued by the Company is available on the Web Site. Please note that the name of the Bajaj Allianz product/plan does not indicate the quality of the insurance contract and its future prospects or returns. Investment in ULIPs is subject to market risks associated with capital markets. IN ULIPs, THE Insurance contract and its future prospects or returns. Investment in ULP's is subject to market risks associated with capital markets. IN ULP's, IHE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER. Tax benefits are as per the prevailing Income Tax Laws including the Income Tax Act, 1961 and are subject to change from time to time. Goods and Service Tax will have to be borne by the Policyholder as per applicable rates. All other charges shall be levied in accordance with the terms and conditions of the policy.Bajaj Allianz Life Insurance Company limited, Bajaj Allianz House, Airport Road, Yerwada, Pune - 411 006. Fax: (020) 6602 6789. Reg. No.: 116 ICIN : U66010PN2001PLC015959 ^Guaranteed benefit includes Guaranteed maturity benefit & Guaranteed Additions at maturity provided all premiums are paid

# Bajaj Allianz Life

# Health Care Goal

Save Tax u/s 80D upto Rs.30,000/- over and above

your tax savings limit of Rs.1,50,000/- u/s 80 C

- $\checkmark$ A Regular / limited premium payment individual Health Plan covering 36 critical illnesses Including Heart & Cancer
- ☑ Option of Family Cover & Return of Premium.
- ☑ Inbuilt Waiver of Premium Rider

Insurance is the subject matter of the solicitation

🕫 BAJAJ Allianz 🕕

LIFE GOALS. DONE.

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•	: 080 - 2848 5695 / 2848 5696	Malad - Evershine :		T. Nagar	: 044 - 2436 0433 / 2435 8633	Bhagalpur	0641 - 261 1061 / 261 1062
Koramangala Kumaraswamy Lyt	: 080 - 2848 5695 / 2848 5696 : 080 - 2553 3393 / 2553 3394	Malad - Evershine : Malad (West) : Matunga :	022 - 2888 3281 / 2888 3/10 022 - 2881 7579 / 2882 3974 022 - 2412 8399 / 2411 8033			Bhagalpur : Patna : Ambikapur :	0641 - 261         1061 / 261         1062           0612 - 221         6203 / 221         6094           07774 - 231         086 / 231         087
Koramangala Kumaraswamy Lyt Hesaraghatta	: 080 - 2848 5695 / 2848 5696 : 080 - 2553 3393 / 2553 3394 : 080 - 2666 8150 / 2666 8152 : 080 - 2839 7339 / 28397336	Malad (West) : Matunga : Mira Road :	022 - 2881         7579 / 2882         3974           022 - 2412         8399 / 2411         8033           022 - 2812         4947 / 2812         4973	T. Nagar Tambaram Thiruvanmiyur Triplicane	: 044 - 2436 0433 / 2435 8633 : 044 - 2226 1402 / 2226 1412 : 044 - 4853 1216 / 2457 1735 : 044 - 2844 3245 / 4353 4491	Bhagalpur Patna Ambikapur Bhilai	0641 - 261 1061 / 261 1062 0612 - 221 6203 / 221 6094
Koramangala Kumaraswamy Lyt Hesaraghatta Malleswaram Marathalli	: 080 - 2848 5695 / 2848 5696 : 080 - 2553 3393 / 2553 3394 : 080 - 2666 8150 / 2666 8152 : 080 - 2839 7339 / 28397336 : 080 - 2356 1500 / 2356 1501 : 080 - 4372 1083 / 4375 1085	Malad (West) : Matunga : Mira Road : Mul - Vaishali Ngr : Mulund (East) :	022 - 2881         7579 / 2882         3974           022 - 2412         8399 / 2411         8033           022 - 2812         4947 / 2812         4973           022 - 2164         5697 / 2164         7795           022 - 2163         4442 / 2163         6430	T. Nagar Tambaram Thiruvanmiyur Triplicane Vadapalani Valasaravakkam	: 044 - 2436 0433 / 2435 8633 : 044 - 2226 1402 / 2226 1412 : 044 - 4853 1216 / 2457 1735 : 044 - 2844 3245 / 4353 4491 : 044 - 2362 3200 / 2362 4200 : 044 - 2486 4525 / 4283 6551	Bhagalpur Patna Ambikapur Bhilai Bilaspur Jagdalpur	0641 - 261         1061 / 261         1062           0612 - 221         6203 / 221         6094           07774 - 231         086 / 231         087           0788 - 235         0005         787           07782 - 220         786 / 220         787           07782 - 226         065 / 226         066
Koramangala Kumaraswamy Lyt Hesaraghatta Malleswaram	: 080 - 2848 5695 / 2848 5696 : 080 - 2553 3393 / 2553 3394 : 080 - 2666 8150 / 2666 8152 : 080 - 2839 7339 / 28397336 : 080 - 2356 1500 / 2356 1501	Malad (West) : Matunga : Mira Road : Mul - Vaishali Ngr :	022 - 2881         7579 / 2882         3974           022 - 2412         8399 / 2411         8033           022 - 2812         4947 / 2812         4973           022 - 2164         5697 / 2164         7795	T. Nagar Tambaram Thiruvanmiyur Triplicane Vadapalani	: 044 - 2436 0433 / 2435 8633 : 044 - 2226 1402 / 2226 1412 : 044 - 4853 1216 / 2457 1735 : 044 - 2844 3245 / 4353 4491 : 044 - 2362 3200 / 2362 4200 : 044 - 2486 4525 / 4283 6551 : 044 - 4305 7057 / 4204 3861	Bhagalpur Patna Ambikapur Bhilai Bilaspur Jagdalpur Korba Raigarh	:         0641 -         261         1061 /         261         1062           :         0612 -         221         6203 /         221         6094           :         07774 -         231         086 /         231         087           :         0788 -         235         0005
Koramangala Kumaraswamy Lyt Hesaraghatta Malleswaram Marathalli R.R. Nagar Sanjay Nagar R.T. Nagar	: 080 - 2848 5695 / 2848 5696 : 080 - 2553 3393 / 2553 3394 : 080 - 2666 8150 / 2666 8152 : 080 - 2839 7339 / 28397336 : 080 - 2356 1500 / 2356 1501 : 080 - 2356 1500 / 2356 1501 : 080 - 2350 3344 / 2860 3663 : 080 - 2341 6703 / 2351 6703 : 080 - 4115 6008 / 4115 6009	Malad (West) : Matunga : Mura Road : Mul - Vaishali Ngr : Mulund (East) : Nerul (East) : Panvel :	022 - 2881         7579 / 2882         3974           022 - 2412         8399 / 2411         8033           022 - 2812         4947 / 2812         4973           022 - 2164         5697 / 2164         7795           022 - 2163         4442 / 2163         6430           022 - 2560         5102 / 2569         3938           022 - 2772         3175 / 2772         3975           022 - 2748         2969 / 2748         2896	T. Nagar Tambaram Thiruvanmiyur Triplicane Vadapalani Valasaravakkam Velacherry West Mambalam Coimbatore	:         044 - 2436         0433 / 2435         8633           :         044 - 2226         1402 / 2226         1412           :         044 - 4853         1216 / 2457         1735           :         044 - 2844         3245 / 4353         4491           :         044 - 2862         3200 / 2362         4200           :         044 - 2486         4525 / 4283         6551           :         044 - 4305         7057 / 4204         3861           :         044 - 2471         6145 / 2471         6149	Bhagalpur Patna Ambikapur Bhilai Bilaspur Jagdalpur Korba	:         0641 -         261         1061 /         261         1062           :         0612 -         221         6203 /         221         6094           :         07774 -         231         086 /         231         087           :         0788 -         235         0005
Koramangala Kumaraswamy Lyt Hesaraghatta Malleswaram Marathalli R.R. Nagar Sanjay Nagar R.T. Nagar R.T. Nagar Rajajinagar Vijayanagar	: 080 - 2848 5695 / 2848 5696 : 080 - 2553 3393 / 2553 3394 : 080 - 2666 8150 / 2666 8152 : 080 - 2356 1500 / 2356 1501 : 080 - 2356 1500 / 2356 1501 : 080 - 2372 1083 / 4375 1085 : 080 - 2860 3344 / 2860 3663 : 080 - 2341 6703 / 2351 6703 : 080 - 2332 4323 / 2332 4585 : 080 - 2310 0101 / 2310 0104	Malad (West) : Matunga : Mira Road : Mul - Vaishali Ngr : Mulund (East) : Nerul (West) : Panvel : Prabhadevi : Sanpada :	022 - 2881         7579 / 2882         3974           022 - 2412         8399 / 2411         8033           022 - 2812         4947 / 2812         4973           022 - 2164         5697 / 2164         7795           022 - 2163         4442 / 2163         6430           022 - 2560         5102 / 2569         3938           022 - 2772         3175 / 2772         3975           022 - 2748         2969 / 2748         2896           022 - 2781         1123 / 2781         6218	T. Nagar Tambaram Thiruvanmiyur Triplicane Vadapalani Valasaravakkam Velacherry West Mambalam <b>Coimbatore</b> Koundampalayam Ramanathapuram	<ul> <li>044 - 2436 0433 / 2435 8633</li> <li>044 - 2226 1402 / 2226 1412</li> <li>044 - 4853 1216 / 2457 1735</li> <li>044 - 2844 3245 / 4353 4491</li> <li>044 - 2362 3200 / 2362 4200</li> <li>044 - 2486 4525 / 4283 6551</li> <li>044 - 4305 7057 / 4204 3861</li> <li>044 - 2471 6145 / 2471 6149</li> <li>0422 - 243 4341 / 243 4331</li> <li>0422 - 231 4990 / 231 5990</li> </ul>	Bhagalpur Patna Ambikapur Bhilai Bilaspur Jagdalpur Korba Raigarh Raipur Adityapur Bokaro	:         0641 -         261         1061 /         261         1062           :         0612 -         221         6203 /         221         6094           :         07774 -         231         086 /         231         087           :         0788 -         235         0005
Koramangala Kumaraswamy Lyt Hesaraghatta Malleswaram Marathalli R.R. Nagar Sanjay Nagar R.T. Nagar R.T. Nagar Rajajinagar Vijayanagar Whitefield Yelahanka	:         080 - 2848         5695 / 2848         5696           :         080 - 2553         3393 / 2553         3394           :         080 - 2666         8150 / 2666         8152           :         080 - 2839         7339 / 28397336           :         080 - 2356         1500 / 2356         1501           :         080 - 4372         1083 / 4375         1085           :         080 - 2341         6703 / 2351         6703           :         080 - 2341         6703 / 2351         6703           :         080 - 4115         6008 / 4115         6009           :         080 - 2310         0101 / 2310         0104           :         080 - 2310         0101 / 2310         0104           :         080 - 5022         0005 / 5032         0005           :         080 - 2856         5346 / 2856         5347	Malad (West) : Matunga : Mura Road : Mul - Vaishali Ngr : Mulund (East) : Nerul (East) : Panvel : Prabhadevi : Sanpada : Santacruz (East) : Santacruz - Kalina :	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	T. Nagar Tambaram Thiruvanmiyur Triplicane Vadapalani Valasaravakkam Velacherry West Mambalam Coimbatore Koundampalayam Ramanathapuram R.S.Puram Vadavalli	:         044 - 2436         0433 / 2435         8633           :         044 - 2226         1402 / 2226         1412           :         044 - 2226         1402 / 2226         1412           :         044 - 2453         1216 / 2457         1735           :         044 - 2844         3245 / 4353         4491           :         044 - 2362         3200 / 2362         4200           :         044 - 2486         4525 / 4283         6551           :         044 - 2471         6145 / 2471         6149           :         044 - 2471         6145 / 2471         6149	Bhagalpur Patna Ambikapur Bhilai Bilaspur Jagdalpur Korba Raigarh Raipur Adityapur Bokaro Dhanbad Jamshedpur	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
Koramangala Kumaraswamy Lyt Hesaraghatta Malleswaram Marathalli R.R. Nagar Sanjay Nagar R.T. Nagar R.J. Nagar R.J. Nagar R.J. Nagar Vijayanagar Vijayanagar Whitefield Yelahanka Bagalkot Ballari	:         080 - 2848         5695 / 2848         5696           :         080 - 2553         3393 / 2553         3394           :         080 - 2666         8150 / 2666         8152           :         080 - 2356         1500 / 2356         1501           :         080 - 2356         1500 / 2356         1501           :         080 - 2354         1083 / 4375         1085           :         080 - 2860         3344 / 2860         3663           :         080 - 2341         6703 / 2351         6703           :         080 - 2341         6703 / 2354         6099           :         080 - 2320         4323 / 2322         4585           :         080 - 2310         0101 / 2310         0104           :         080 - 5022         0005 / 5032         0005	Malad (West) : Matunga : Mura Road : Mul - Vaishali Ngr : Mulund (East) : Nerul (East) : Panvel : Prabhadevi : Sanpada : Santacruz (Kalina : Santacruz (West) : Seawood :	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	T. Nagar Tambaram Thiruvanmiyur Triplicane Vadapalani Valasaravakkam Velacherry West Mambalam <b>Coimbatore</b> Koundampalayam Ramanthapuram R.S.Puram Vadavalli <b>Trichy</b>	:       044 - 2436       0433 / 2435       8633         :       044 - 2226       1402 / 2226       1412         :       044 - 2226       1402 / 2457       1735         :       044 - 2843       3245 / 4353       4491         :       044 - 2844       3200 / 2362       4200         :       044 - 2486       4525 / 4283       6551         :       044 - 2471       6145 / 2471       6149         :       044 - 2471       6145 / 2471       6149         :       0422 - 243       4341 / 243       4331         :       0422 - 231       4990 / 231       5990         :       0422 - 254       5474 / 254       5475         :       0422 - 242       3800 / 242       4900         :       0431 - 245       9153 / 245       9154	Bhagalpur Patna Ambikapur Bhilai Bilaspur Jagdalpur Korba Raigarh Raigur Adityapur Bokaro Dhanbad Jamshedpur Jamshedpur -Sakch Ranchi	:       0641 -       261       1061 /       261       1062         :       0612 -       221       6203 /       221       6094         :       07774 -       231       086 /       231       087         :       0788 -       235       0005
Koramangala Kumaraswamy Lyt Hesaraghatta Malleswaram Marathalli R.R. Nagar Sanjay Nagar R.T. Nagar Rajajinagar Vijayanagar Vijayanagar Whitefield Yelahanka Bagalkot Ballari Belagavi	: 080 - 2848 5695 / 2848 5696 : 080 - 2553 3393 / 2553 3394 : 080 - 2666 8150 / 2666 8152 : 080 - 2356 1500 / 2356 1501 : 080 - 2356 1500 / 2356 1501 : 080 - 2356 1500 / 2356 1501 : 080 - 2341 6703 / 2351 6703 : 080 - 2341 6703 / 2351 6703 : 080 - 2322 4323 / 2332 4585 : 080 - 2310 0101 / 2310 0104 : 080 - 2322 0005 / 5032 0005 : 080 - 2856 5346 / 2856 5347 : 08354 - 234 615 / 2354 652 : 0831 - 246 3312 / 246 3313	Malad (West) : Matunga : Mura Road : Mul - Vaishali Ngr : Mulund (East) : Nerul (East) : Panvel : Prabhadevi : Santacruz (East) : Santacruz (Kalina : Santacruz (Kest) : Seawood : Shahaji Raje Rd :	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	T. Nagar Tambaram Thiruvanmiyur Triplicane Vadapalani Valasaravakkam Velacherry West Mambalam <b>Coimbatore</b> Koundampalayam Ramanathapuram R.S.Puram Vadavalli <b>Trichy</b> K. K. Nagar Srirangam	:       044 - 2436       0433 / 2435       8633         :       044 - 2226       1402 / 2226       1412         :       044 - 2226       1402 / 2457       1735         :       044 - 2844       3245 / 4353       4491         :       044 - 2362       3200 / 2362       4200         :       044 - 2486       4525 / 4283       6551         :       044 - 2486       4525 / 4283       6551         :       044 - 2471       6145 / 2471       6149         :       0422 - 243       4341 / 243       4331         :       0422 - 231       4990 / 231       5990         :       0422 - 254       5474 / 254       5475         :       0422 - 242       3800 / 242       4900         :       0431 - 245       9153 / 245       9154         :       0431 - 243       3268 / 243       3278	Bhagalpur Patna Ambikapur Bhilai Jagdalpur Korba Raigarh Raipur Adityapur Bokaro Dhanbad Jamshedpur Jamshedpur Sanshedpur Sanshedpur Jamshedpur Sanshedpur	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
Koramangala Kumaraswamy Lyt Hesaraghatta Malleswaram Marathalli R.R. Nagar Sanjay Nagar R.T. Nagar Rajajinagar Vijayanagar Whitefield Yelahanka Bagalkot Ballari Belagavi Bidar Chikkamagalur	:         080 -         2848         5695 /         2848         5696           :         080 -         2553         3393 /         2553         3394           :         080 -         2553         3393 /         2553         3394           :         080 -         2553         3397 /         2833         3394           :         080 -         2839         7339 /         2839         7336           :         080 -         2356         1500 /         2356         1501           :         080 -         2356         1500 /         2356         1501           :         080 -         2360         3344 /         2860         3663           :         080 -         2314         6703 /         2351         6703           :         080 -         2310         0101 /         2310         0101           :         080 -         2310         0101 /         2310         0101           :         080 -         2320         0005 /         5032         0005           :         080 -         234         547 /         234         648           :         08392 -         254 <td< td=""><td>Malad (West) : Matunga : Mira Road : Mul - Vaishali Ngr : Mulund (East) : Nerul (East) : Panvel : Prabhadevi : Sanpada : Santacruz (East) : Santacruz - Kalina : Santacruz (West) : Seawood : Shahaji Raje Rd : Sion : Tardeo :</td><td><math display="block">\begin{array}{cccccccccccccccccccccccccccccccccccc</math></td><td>T. Nagar Tambaram Thiruvanmiyur Triplicane Vadapalani Valasaravakkam Velacherry West Mambalam <b>Coimbatore</b> Koundampalayam Ramanathapuram R.S.Puram Vadavalli <b>Trichy</b> K. K. Nagar Srirangam Thennur Thiruverumbur</td><td>:         044 - 2436         0433 / 2435         8633           :         044 - 2226         1402 / 2226         1412           :         044 - 2843         31216 / 2457         1735           :         044 - 2844         3245 / 4353         4491           :         044 - 2844         3245 / 4353         4491           :         044 - 2362         3200 / 2362         4200           :         044 - 2486         4525 / 4283         6551           :         044 - 2471         6145 / 2471         6149           :         042 - 243         4341 / 243         4331           :         0422 - 243         4341 / 243         4331           :         0422 - 231         4990 / 231         5990           :         0422 - 242         3800 / 242         4900           :         0431 - 245         9153 / 245         9154           :         0431 - 243         3268 / 243         3278           :         0431 - 274         2153 / 274         2154           :         0431 - 273         2005 / 253         2064</td><td>Bhagalpur Patna Ambikapur Bhilai Bilaspur Jagdalpur Korba Raigarh Raipur Adityapur Bokaro Dhanbad Jamshedpur Jamshedpur Jamshedpur Jamshedpur Jamshedpur Gwalior</td><td><math display="block">\begin{array}{cccccccccccccccccccccccccccccccccccc</math></td></td<>	Malad (West) : Matunga : Mira Road : Mul - Vaishali Ngr : Mulund (East) : Nerul (East) : Panvel : Prabhadevi : Sanpada : Santacruz (East) : Santacruz - Kalina : Santacruz (West) : Seawood : Shahaji Raje Rd : Sion : Tardeo :	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	T. Nagar Tambaram Thiruvanmiyur Triplicane Vadapalani Valasaravakkam Velacherry West Mambalam <b>Coimbatore</b> Koundampalayam Ramanathapuram R.S.Puram Vadavalli <b>Trichy</b> K. K. Nagar Srirangam Thennur Thiruverumbur	:         044 - 2436         0433 / 2435         8633           :         044 - 2226         1402 / 2226         1412           :         044 - 2843         31216 / 2457         1735           :         044 - 2844         3245 / 4353         4491           :         044 - 2844         3245 / 4353         4491           :         044 - 2362         3200 / 2362         4200           :         044 - 2486         4525 / 4283         6551           :         044 - 2471         6145 / 2471         6149           :         042 - 243         4341 / 243         4331           :         0422 - 243         4341 / 243         4331           :         0422 - 231         4990 / 231         5990           :         0422 - 242         3800 / 242         4900           :         0431 - 245         9153 / 245         9154           :         0431 - 243         3268 / 243         3278           :         0431 - 274         2153 / 274         2154           :         0431 - 273         2005 / 253         2064	Bhagalpur Patna Ambikapur Bhilai Bilaspur Jagdalpur Korba Raigarh Raipur Adityapur Bokaro Dhanbad Jamshedpur Jamshedpur Jamshedpur Jamshedpur Jamshedpur Gwalior	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
Koramangala Kumaraswamy Lyt Hesaraghatta Malleswaram Marathalli R.R. Nagar Sanjay Nagar R.T. Nagar R.T. Nagar Rajajinagar Vijayanagar Whitefield Yelahanka Bagalkot Ballari Belagavi Bidar Chikkamagalur Chitradurga Davangere	: 080 - 2848 5695 / 2848 5696 : 080 - 2553 3393 / 2553 3394 : 080 - 2666 8150 / 2666 8152 : 080 - 2356 1500 / 2356 1501 : 080 - 2356 1500 / 2356 1501 : 080 - 2341 6703 / 2351 6703 : 080 - 2341 6703 / 2351 6703 : 080 - 2341 6703 / 2351 6703 : 080 - 2322 4323 / 2332 4585 : 080 - 2310 0101 / 2310 0104 : 080 - 5022 0005 / 5032 0005 : 080 - 2856 5346 / 2856 5347 : 08392 - 254 615 / 254 652 : 0831 - 246 3312 / 246 3313 : 0842 - 229 227 / 229 228 : 08262 - 236 702 / 235 702 : 08194 - 222 669 / 222 449 : 08192 - 270 252 / 270 253	Malad (West) : Matunga : Mura Road : Mul - Vaishali Ngr : Mulund (East) : Nerul (East) : Panvel : Prabhadevi : Santacruz (East) : Santacruz - Kalina : Santacruz (West) : Seawood : Shahaji Raje Rd : Sion : Tardeo : Thane (East) :	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	T. Nagar Tambaram Thiruvanmiyur Triplicane Vadapalani Valasaravakkam Velacherry West Mambalam <b>Coimbatore</b> Koundampalayam Ramanathapuram R.S.Puram Vadavalli <b>Trichy</b> K. K. Nagar Srirangam Thennur Thiruverumbur Cuddalore Dharapuram	$\begin{array}{cccccccccccccccccccccccccccccccccccc$	Bhagalpur Patna Ambikapur Bhilai Bilaspur Jagdalpur Korba Raigarh Raigur Adityapur Bokaro Dhanbad Jamshedpur Jamshedpur -Sakch Ranchi Ratu Road Bhopal Gwalior Indore Jabalpur	$\begin{array}{cccccccccccccccccccccccccccccccccccc$
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No.:</b>	<ul> <li>0641 - 261 1061 / 261 1062</li> <li>0612 - 221 6203 / 221 6094</li> <li>07774 - 231 086 / 231 087</li> <li>0788 - 235 0005</li> <li>07752 - 220 786 / 220 787</li> <li>07782 - 226 065 / 226 066</li> <li>07759 - 245 775 / 245 776</li> <li>07762 - 232 317 / 291 222</li> <li>0771 - 244 6058 / 244 6059</li> <li>0657 - 238 6068 / 238 6069</li> <li>0657 - 238 0520 / 230 0550</li> <li>0657 - 231 7381 / 231 7382</li> <li>i: 0657 - 222 2064 / 222 2065</li> <li>0651 - 221 1505 / 221 1478</li> <li>0651 - 221 1505 / 221 1478</li> <li>0651 - 221 1505 / 221 1478</li> <li>0651 - 228 3687 / 228 3963</li> <li>0755 - 255 9691 / 255 9719</li> <li>0751 - 234 3813 / 234 8514</li> <li>0731 - 254 1290 / 254 1293</li> <li>0761 - 407 8612 / 407 8615</li> <li>07805 - 234 083 / 234 084</li> <li>06764 - 233 919 / 233 921</li> <li>06782 - 261 432 / 261 433</li> <li>06767 - 276 389 / 276 390</li> <li>0674 - 253 1237 / 253 0237</li> <li>0674 - 253 1237 / 253 0237</li> <li>0674 - 250 0390 / 250 0391</li> <li>0663 - 250 0390 / 250 0391</li> <li>06</li></ul>

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