BLUECHIP BULLETIN

Toll Free Helpline: 1800-22-6465

www.bluechipindia.co.in



THANK YOU CUSTOMERS!

YOUR CONTINUED SUPPORT & PATRONAGE OVER THE PAST 30 YEARS MADE US

THE LARGEST STANDALONE FINANCIAL PRODUCTS
DISTRIBUTION HOUSE IN INDIA.

GUARANTEED INCOME OPTION

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

Key Features:

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

Benefits under the Plan :

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

Premium	Guaranteed Income payable* Age: 5 to 50 Yrs Age: 51 to 60 Yrs 200% of AP 190% of AP 225% of AP 210% of AP				
Payment Term	Age : 5 to 50 Yrs	Age : 51 to 60 Yrs			
10 years	200% of AP	190% of AP			
12 years	225% of AP	210% of AP			

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

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

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

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

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

Eligibility:

Min. & Max. Age at Entry : 5 Years & 60 Years

Min & Max. Age at Maturity : 18 Yrs & 73 Years

Min Premium : Annual - Rs.30,000/-,

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

HDFC LIFE SANCHAY PLUS LONG TERM INCOME OPTION

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

Key Features:

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

Benefit Under the plan :

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

Premium Payment Term 5 years	Guaranteed Income^ payable*					
Payment Term	Policy Term	Ages : 5 to 60 Yrs				
5 years	6 years	36% of AP				
10 years	11 years	105% of AP				

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

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

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

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

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

Eligibility:

Min. & Max. Age at Entry : 5 Years & 60 Years

Min & Max. Age at Maturity : 18 Yrs & 71 Years

Min Premium : Annual – Rs.30,000/-,

Half Yearly – Rs.15,000/-,

Quarterly – Rs.7,500/-,

Monthly – Rs.2,500/-

LIFE LONG INCOME OPTION

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

Key Features:

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- Guaranteed benefits Rest assured of the returns
- ▼ Tax benefits You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility Guaranteed benefits as a lump sum or as regular income
- ☑ Life Long Income option Guaranteed income till age 99 vears
- Optional Riders Enhance your protection coverage with rider options on payment of additional premium

Benefit Under the plan :

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

Premium	Guaranteed	Income^ payable*
Payment Term	Policy Term	Ages : 50 to 60 Yrs
5 years	6 years	35% of AP
10 years	11 years	100% of AP

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

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

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

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

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

Eligibility:

Min. & Max. Age at Entry : 50 Years & 60 Years

Min & Max. Age at Maturity : 56 Yrs & 71 Years

Min Premium : Annual – Rs.30,000/- ,

Half Yearly – Rs.15,000/-,

Quarterly – Rs.7,500/-,

Monthly – Rs.2,500/-

Insurance is the subject matter of the solicitation. The product writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. The information contained here must be read in conjunction with the Policy Document. In case of any conflict, the terms mentioned in the Policy Document shall prevail. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Sanchay Plus (UIN – 101N134V01).

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Bluechip Corporate Investment Centre Limited

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

16th to 31st May'2019 Bluechip Bulletin



INVESTMENTS

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV	Gro	wth (%)	Value o	f Rs.1 Lac	Fund Name	Corpus	NAV	Gro	wth (%)	Value o	f Rs.1 Lac
	31/03(Cr.)	10/05	3 Yr	5 Yr	3 Yr	5 Yr		31/03(Cr.)	10/05	3 Yr	5 Yr	3 Yr	5 Yr
MULTICAP FUNDS							Kotak Equity Opportunities	2,532.52	115.57	13.00%	15.22%	1,44,290	2,03,067
ABSL Equity Fund	11,018.65	707.12	13.65%	16.00%	1,46,794	2,10,034	L&T Large and Midcap Fund	1,418.64	45.22	10.28%	12.35%	1,34,119	1,79,005
CanRobeco Equity Diversified	1,007.06	130.07	14.24%	12.47%	1,49,092	1,79,963	Mirae Asset E. Bluechip	7,162.21	51.09	18.03%	23.23%	1,64,429	2,84,173
DSP Equity Fund	2,660.04	42.29	13.01%	13.93%	1,44,328	1,91,951	Principal Emerging Bluechip	2,192.16	99.83	13.51%	19.05%	1,46,252	2,39,137
HDFC Equity Fund	22,502.63	647.99	14.84%	12.87%	1,51,454	1,83,186	SBI Large & Midcap Fund	2,526.90	214.08	11.41%	14.97%	1,38,284	2,00,874
ICICI Prudential Multicap	3,520.60	286.68	12.86%	14.62%	1,43,754	1,97,834	Sundaram Large & Mid Cap	578.79	33.29	14.93%	15.87%	1,51,810	2,08,860
Kotak Standard Multicap	23,880.98	34.46	14.89%	17.15%	1,51,651	2,20,654	Tata Large & Mid Cap Fund	1,369.85	198.23	10.43%	13.61%	1,34,667	1,89,270
L&T Equity Fund	2,712.94	79.29	10.66%	12.26%	1,35,510	1,78,289	MIDCAP FUNDS						
Mirae Asset Large Cap Fund	11,892.50	49.59	15.84%	16.72%	1,55,445	2,16,634	Axis Midcap Fund	2,198.76	35.04	13.12%	17.03%	1,44,750	2,19,526
Principal Multi Cap Growth	875.48	137.17	14.01%	14.65%	1,48,193	1,98,094	DSP Midcap Fund	6,133.72	52.49	12.71%	18.58%	1,43,182	2,34,454
Reliance Multi Cap Fund	10,464.06	95.15	12.33%	13.52%	1,41,738	1,88,522	Edelweiss Mid Cap Fund	885.58	25.37	10.79%	17.85%	1,35,988	2,27,325
SBI Magnum Multicap	7,094.78	47.36	12.42%	16.93%	1,42,079	2,18,590	Franklin India Prima Fund	7,116.32	917.70	10.66%	17.30%	1,35,510	2,22,070
UTI Equity Fund	9,369.34	136.90	11.32%	13.18%	1,37,949	1,85,716	HDFC Mid-Cap Opportunities	22,790.79	52.96	12.09%	17.20%	1,40,832	2,21,125
LARGECAP FUNDS							ICICI Pru. Midcap Fund	1,689.41	92.48	11.51%	16.44%	1,38,657	2,14,048
ABSL Frontline Equity	22,175.16	217.50	10.89%	12.67%	1,36,357	1,81,569	Invesco India Mid Cap	349.34	46.55	11.51%	16.94%	1,38,657	2,18,683
Axis Bluechip Fund	4,802.16	27.86	13.67%	13.24%	1,46,872	1,86,208	Kotak Emerging Equity	4,090.62	36.76	10.99%	19.70%	1,36,726	2,45,737
CanRobeco Bluechip Equity	178.70	24.02	12.72%	11.81%	1,43,220	1,74,744	L&T Midcap Fund	4,389.70	127.65	14.09%	19.63%	1,48,506	2,45,019
HDFC Top 100 Fund	16,609.70	482.97	15.09%	12.66%	1,52,445	1,81,488	Reliance Growth Fund	6,745.16	1082.92	12.32%	14.87%	1,41,700	2,00,001
ICICI Prudential Bluechip	21,578.74	41.14	13.21%	13.03%	1,45,096	1,84,488	Tata Midcap Growth Fund	677.59	133.05	10.83%	17.58%	1,36,136	2,24,733
IDFC Large Cap Fund	414.96	31.33	11.47%	9.35%	1,38,508	1,56,349	ELSS - TAX SAVINGS FUNDS						
Indiabulls Bluechip Fund	278.61	20.54	12.08%	11.69%	1,40,794	1,73,809	ABSL Tax Relief 96	8,599.09	144.11	12.00%	16.99%	1,40,493	2,19,151
Invesco India Largecap Fund	190.51	27.70	10.73%	12.96%	1,35,768	1,83,918	Axis Long Term Equity	18,851.87	43.03	12.79%	16.78%	1,43,487	2,17,191
Kotak Bluechip Fund	1,426.62	226.05	10.18%	12.51%	1,33,754	1,80,283	CanRobeco Equity Tax Saver	947.11	24.85	12.71%	13.23%	1,43,182	1,86,126
L&T India Large Cap Fund	461.93	26.44	10.55%	11.87%	1,35,106	1,75,214	DSP Tax Saver Fund	5,413.31	46.65	13.30%	15.77%	1,45,442	2,07,960
Reliance Large Cap Fund	12,767.61	34.11	15.32%	15.45%	1,53,361	2,05,102	Essel Long Term Advantage	58.80	13.97	10.86%	_	1,36,246	_
Tata Large Cap Fund	790.24	213.15	10.54%	11.33%	1,35,070	1,71,026	HDFC Taxsaver Fund	7,405.62	505.75	12.24%	11.52%	1,41,398	1,72,490
UTI Mastershare Fund	5,972.68	118.54	10.97%	12.24%	1,36,652	1,78,131	ICICI Pru. Long Term Equity	6,192.72	371.82	11.86%	13.90%	1,39,967	1,91,698
LARGE & MIDCAP FUNDS							IDFC Tax Advantage	1,991.56	54.44	13.06%	15.33%	1,44,520	2,04,038
ABSL Equity Advantage Fund	5,609.89	391.46	10.10%	14.79%	1,33,463	1,99,306	Invesco India Tax Plan	834.78	48.76	12.15%	15.68%	1,41,058	2,07,153
CanRobeco Emerging Equities	4,597.74	91.17	15.20%	22.49%	1,52,882	2,75,742	Kotak Tax Saver Regular Plan	888.42	42.90	13.39%	15.76%	1,45,789	2,07,870
DSP Equity Opportunities	5,921.76	211.97	12.95%	15.20%	1,44,098	2,02,891	L&T Tax Advantage Fund	3,337.72	51.91	11.84%	13.63%	1,39,892	1,89,437
Edelweiss Large & Mid Cap	398.90	30.01	11.07%	12.83%	1,37,022	1,82,862	Mirae Asset Tax Saver	1,839.36	17.00	19.21%	_	1,69,410	_
ICICI Pru. Large & Mid Cap	3,060.51	314.92	11.51%	10.85%	1,38,657	1,67,370	Principal Tax Savings Fund	407.95	200.63	13.71%	14.44%	1,47,027	1,96,286
IDFC Core Equity Fund	3,012.42	43.24	12.35%	12.00%	1,41,814	1,76,234	Sundaram Diversified Equity	2,710.17	98.43	10.74%	13.31%	1,35,804	1,86,785
Invesco India Growth Oppor.	1,248.19	32.85	13.77%	14.76%	1,47,259	1,99,046	Tata India Tax Savings	1,769.96	56.57	13.00%	16.76%	1,44,290	2,17,005
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Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing

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QROPS - QUALIFYING RECOGNISED OVERSEAS PENSION SCHEME

A pension scheme which is administered outside the UK and is registered with HMRC (Her Majesty's Revenue & Customs). QROPS facilitates easy and convenient pension fund transfer from the United Kingdom.

You can opt for QROPS if you have accumulated a pension fund in the UK and wish to transfer the same to India, in a tax efficient retirement product registered as QROPS with HMRC.

- Tax Efficient transfer of your pension pot accumulated in the UK to India
- Provides steady income for you post retirement in India \checkmark Allows your funds with a growth opportunity in India

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

Company Name	Ratings	Min.	Int	Inte	rest Rate	e (%)	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%	8.60%	0.35%	0.25%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.87%	7.87%	7.87%	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
- * Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.
- Fixed Deposit Investments are unsecured in Nature. Investors are adviced to go through the financial reports of the company before investing.

OUR NEW OFFICES ACROSS INDIA

: Shop No. F-4, 1st Floor, Silver OAK, Opp. Panchal Hall, V. V. Nagar Rd, Anand (Gujarat) Tel.: 02692 - 245 137 / 245 138

> : Shop No. 21, First Floor, Pushpanjali Heights, Deesa Palanpur Highway, Tel.: 02744 - 225 622 / 225 722.

: 37/945 (50), Karimpanal Arcade, Opp. Padmanaswamy Temple, East Fort,

Tel.: 0471 - 246 3750 / 246 4750 (Trivandrum)

Gokul Road : Shop No. 6, Plot No. 178, Panchalingeshwar Nagar, Laxmi Nagar, Gokul Road, (Hubballi) Tel.: 0836 - 233 4080 / 233 4081.

: 116, 1st Flr., Amarsinhji Shopping Mall, Tower Rd, Opp. Himmat High School, Himmatnagar Tel.: 02772 - 248 948 / 249 948 (Gujarat)

Deesa

Kasba

Palghar

Phaltan

(Maharashtra)

(Maharashtra)

(Gujarat)

: Premises No.28, Rajdanga Gold Park, P. S. Kasba, Beside Gayaram School,

(Kolkata) Tel.: 033 - 2442 8881 / 2442 8884

: Shop No. 103, First Floor, The Edge, Behind Prakash Talkies, Mahim Road, Tel.: 02525 - 252 640 / 252 670

: "SENT SAPP TOWER" Fisrt Floor, No. 159D, South Kaliamman Koil Street, Pattukottai (Tamil Nadu)

Tel.: 04373 - 252 270 / 252 271 : Shop No. 8, Pushp Complex, Phaltan Ring Road, Laxmi Nagar,

Tel.: 02166 - 223 400 / 223 401

: No. 157/12B, First Floor, J. N. Road, Opp. Church, Thiruvallur Tel.: 044 - 2766 0115 / 2766 0116 (Chennai)

OUR OFFICES CHANGED TO NEW LOCATIONS

Kandivali (West) : Shop No.C/34, Jethwa Nagar, V. L. Road, Opp. Bajaj Municipal School,

(Maharashtra) Tel.: 022 - 2808 1997/ 2801 5033

Holding No. 1179, Teghoria, Sonarpur Station Road, Ward No. 8, Sonarpur

(Kolkata) Tel.: 033 - 2434 3423 / 2434 3425

MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend	Dividend	Scheme Name	Dividend	Dividend
	Date	%		Date	%
DSP Tax Saver Fund	10/05/19	4.00%	HDFC Equity Fund	20/03/19	52.50%
Franklin (I) Dynamic PE Rat	io 26/04/19	8.48%	IDFC Large Cap Fund	19/03/19	7.70%
ICICI Pru Large & Midca	p 16/04/19	14.17%	Franklin (I) Eq. Advt	18/03/19	15.00%
DSP Equity Fund	11/04/19	50.00%	Franklin (I) Smaller Comp	. 18/03/19	20.00%
HDFC Small Cap Fund	27/03/19	25.00%	IPru Long Term Eqty	18/03/19	6.20%
Reliance Multicap	25/03/19	24.34%	Reliance Growth Fund	18/03/19	55.34%
Tata India Tax Savings	25/03/19	88.54%	Axis Bluechip Fund	15/03/19	13.28%
L&T Tax Advantage	22/03/19	8.85%	HDFC Long Term Adv.	14/03/19	40.00%

BLUECHIP CORPORATE INVESTMENT CENTRE LTD.

THE LARGEST RETAIL FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA

- We are the largest distributors of Investment & Savings products in India viz., Life Insurance, Mutual Funds, GOI Bonds, Corporate Fixed Deposit / Bonds, Infrastructure Bonds, Equity IPOs, etc.
- We have 478 Branches spread across India in 197 Major Cities. We deal directly with our clients, No Franchises & No Sub Agents. We do not advertise.
- ✓ Over 5 Lac families are routing their investments through our offices regularly with our greatest asset being our Clients patronage.
- Our popular Client service, **Home Advice**, brings the world of financial products right to your door step.
- ☑ Our publication, the 'Bluechip Bulletin', provides updated information on various financial products. It is the most preferred newsletter amongst retail clients and is availed by more than 5 Lac Clients every month.



JUST CALL YOUR NEAREST BLUECHIP BRANCH

"WE PROVIDE FREE DOOR TO DOOR SERVICE TO 5000 INVESTORS DAILY"

LIFE INSURANCE



ICICI PRU ASSURED SAVINGS INSURANCE PLAN

A TRADITIONAL NON-PARTICIPATING NON LINKED ENDOWMENT LIFE INSURANCE PLAN

EVERY YEAR GET GUARANTEED ADDITIONS OF 9%

OF TOTAL PREMIUMS PAID TILL DATE DEPENDING ON YOUR POLICY TERM*

It is a limited pay non participating non linked endowment insurance plan, On Maturity you will get a guaranteed lumpsum payout.

Key Benefits

ICICI Pru Assured Savings Insurance Plan provides you:

- ☑ Guaranteed Additions: Every year either 9% of total premiums paid till date will be added to your policy benefits, depending on your policy term
- ☑ Guaranteed Maturity Benefit (GMB): A guaranteed lumpsum payable at the end of the policy term.
- ☑ Protection: Get life cover equal to 10 times of Annual Premium for the full policy term.

Benefits in Details:

Guaranteed Maturity Benefit: The GMB is decided in the beginning of the policy, depending on the age, policy term, premium payment term, gender and the premium amount invested.

Guaranteed Additions: Guaranteed Additions (GAs) will be added to the policy at the end of every policy year and will be payable on Maturity along with the Guaranteed Maturity Benefit. Each GA will be equal to GA rate multiplied with the sum of premiums paid till date. GA rates depends on the policy term 1) Term 10 Years - GA Rate 9%

Maturity Benefit: On Maturity, you will get Guaranteed Maturity Benefit + Accrued Guaranteed Additions.

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

Death Benefit: The nominee will get higher of a) Sum Assured equal to 10 times of the Annual premium plus accrued Guaranteed Additions or b) GMB plus accrued Guaranteed Additions or c) Minimum Death Benefit - which will be equal to 105% of sum of premiums paid till date

Features	Option 1
Premium Payment Term	5 Yrs
Policy Term	10 Yrs
Minimum Entry Age	8 Yrs
Maximum Entry Age	60 Yrs

Premium Payment Modes Annual / Half Yearly / Monthly

*Guaranteed Addition (GA) rate will be 9% or 10% for policy terms of 10 year and 12 year respectively. Each GA will be calculated as GA rate multiplied by the total premiums paid till date. ICICI Prudential Life Insurance Company Limited. IRDA Regn No. 105. CIN: U66010MH2000PLC127837 © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai +400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. UIN: 105N144V01. ADVT No.: P/II/616/2014-15. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

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

ICICI PRU LIFE SAVINGS SURAKSHA

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

Key Benefits of ICICI Pru Savings Suraksha

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

Benefits in detail:

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

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

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

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

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

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

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

Sum Assured on Death:

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

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

Premium Payment Term & Policy Terms:

PPT 5 Years : Term 10 to 30 Years PPT 7 Years : Term 12 to 30 Years PPT 10 Years : Term 15 to 30 Years PPT 12 Years : Term 17 to 30 Years

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

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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 AlA 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 AlA Life Insurance Company Limited reserves the right to recover/deduct from the policyholder, any levies and duties (including Service Tax, Swachh Bharat Cess and TDS), as imposed by the government from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AlA 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 AlA Life. The plan is not a guaranteed issuance plan and will be subject to Company's underwriting and acceptance Approval Number: L8C/Advt/2016/Mar/239 UIN: 110N119V01

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ing bonus or investment of premiums. Public receiving such phone calls are requested to lodge policies, announcin a police complaint

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^
- Tax benefit" may be available u/s 80C & 10(10D) of the Income-Tax Act, 1961

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:**

: 10,11,12 and 15 Yrs Policy Term Pre. Payment Term : 5 Years

Min. Premium¹ : Rs. 50,000/- P. A.

Premium Modes : Annual / Half Yearly / Quarterly / Monthly

Age Conditions : Policy Term Max. Age Min. 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 &

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 "Maturity Sum Assured" which is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies nualised premium. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance This as per the Entry age, gender, policy term and annualised premium. Insurance cover is available under this product is underwritten by lata AIA Life Insurance Inis writery is not a contract of insurance. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life wheelshe. Buying a Life Insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Rickers 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, extra premiums will be charged as per our underwriting guidelines. Risk cover commences along with policy commencement for all lives, including minor lives. All Premiums, Charges, and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borner, paid by the Policyholder, in addition to the payment of such bridge rise pointy are exclusive of applicable rakes, author (see sees of reviews which will be entirely both by the Portgylinder, in dadnin't file payment of soci premium, charges or interest. Tata AIA Life shall have the right to claim, deduct, adjust, recover the amount 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 fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Limited (RDAI Regn. No.100) City (Light Paymer). The company control of the company Limited (RDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, and complaints, and complaints, and complaints, and complaints and complaints and complaints and complaints and complaints. All chiefs persent between the process contact Company Life (RDAI Regn. Adviser, Literapelions or viet Tata AIA Life (sense) the payment of the complaints and complaints. All complaints are complaints and complain displayed above belongs to Tata Sons Ltd and AlA Group Ltd. and is used by Tata AlA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AlA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercareetataaia.com. Visit us at: www.tataaia.com or SMS 'LIFE' to 58888.

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16th to 31st May'2019

Bluechip Bulletin



LIFE INSURANCE

BHARTI AXA LIFE MONTHLY INCOME PLAN +

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

How does the Plan Work?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years*

You start receiving Guaranteed@ Taxfree Monthly Income for 8 Years

after the completion of the Premium Payment Term. On Maturity you

will get the Accrued non-guaranteed Bonuses.

Non Guaranteed Bonuses under the Plan

Reversionary Bonuses : Simple Annual Reversionary Bonuses get

accrued to the policy from the end of 1st Policy Year.

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

Benefits Under the Plan

Regular Income : You will Receive Guaranteed* Regular Monthly Income

From 8th Yr. till Maturity.

Maturity Benefit : On Maturity you will get Accrued Reversionary Bonus

& Terminal Bonus.

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

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

Death Benefit : The Accrued Bonuses, if any are paid immediately plus

an increased percentage of Monthly Income is payable to the nominee

from the next policy month onwards and continues for the next 8 Years.

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

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KOTAK SMARTLIFE PLAN

A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

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

Key Advantages -

- ☑ 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 Paid-up 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% Kotak Term Benefit Rider, UIN: 1078003V03, Form No: 8003; Kotak Accidental Death Benefit Rider, UIN: 1078001V03, Form No: 8001; Kotak Permanent Disability Benefit Rider, UIN: 1078002V03, Form No: 8002; Kotak Life Guardian Benefit, UIN: 1078012V02, Form No: 8012; Kotak Accidental Disability Guardian Benefit, UIN: 1078011V02, Form No: 8011, Kotak Critical Illness Plus Benefit Rider - 1078020V01, Form No: 8020. Ref. No: KLI/18-19/P.NL/498. This is a Savings-cum-Protection oriented Participating Endowment plan. For sub-standard lives, extra premium may be charged bosed on Kotak Life Insurance's underwriting policy. The product brochure gives only the solient features of the plan. Please refer the policy document for specific details on all terms and conditions. For more details on riders please read the Rider Brochure. Kotak Mahindra Life Insurance Company Ltd (Formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.); Regn. No.: 107, CIN: U66030MH/2000PLC128503, Regd. Office: 2nd Floor, Plot # C-12, G-Block, BKC, Bandra (E), Mumbai - 400 051. Website: http://insurance.kotak.com Email:clientservicedesk@kotak.com. Toll Free No. - 1800 209 8800

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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 $^{(1)}$ 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
- (1) 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⁽³⁾; *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⁽²⁾; plus bonuses for the current policy year⁽⁴⁾; plus Terminal bonus (if any) ⁽²⁾ 105% of total premiums paid to date (excluding any applicable rider premium and/or underwriting extras) ⁽³⁾ Refer to bonus section ⁽⁴⁾ Any bonuses previously paid are excluded

Tax Benefits – Tax benefits under Section 80C, and Section10(10D)⁽⁵⁾ of the Income Tax Act, 1961 available as per the prevailing income tax laws. Tax benefits are subject to changes in tax laws.

(5) 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.α For PPT 15 Yrs to 40 Yrs - Rs. 3,880/- p.α

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 occupations 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 Limited) Registered Office: One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. IRDAI reg no.109 Call: 1-800-270-7000 www.adityabirlasunlifeinsurance.com CIN: U99999MH2000PLC128110 UIN: 109N079V04 ADV/9/18-19/3416

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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
- lacktriangledown Limited premium payment term
- ✓ 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.

Death Benefit – In Case unfortunate death 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

In case of death of the Life Assured during the Waiting period^s 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 –

	GA as Multiple	of one (1) annuali	zed Premium						
Age at Entry Policy Term / Premium Payment Term									
10 Yrs / 7 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 INVESTMENT PORIFOLIO IS BORNE BY THE POLICYHOLDER. Sheefits are as per the prevailing Income Tax Lavs 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, Verwada, Pune – 411 1006. Fox: (202) 660278. Reg. No.: 1116 LCIN: 106010PN2001PLC015959 ^Guaranteed benefit includes Guaranteed maturity benefit & Guaranteed Additions at maturity provided all premiums are paid

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LIFE INSURANCE



KOTAK SMARTLIFE PLAN - BENEFIT ILLUSTRATION#

Age of the Life Assured: Premium Mode 3 Years, Male Yearly Age of the Proposer 32 Yrs, Male Yearly Premium Amount: Rs.1,54,190/-Basic Sum Assured Rs.10,00,000/-Premium Payment Term : 6 Years Option of Bonus :Cash Payout Option Policy Term 72 Years

Premium Quotes Year 2 Onwards Year 1 Yearly Premium (excluding GST and cess as applicable) Rs.1,54,190/-Rs.1,54,190/-GST and and cess as applicable Rs.6,939/-Rs.3,469/-Total Premium Payable Rs.1,61,129/-Rs.1,57,659/-

Benefits Payable under the Plan	Lower Rate	Higher Rate
Yearly Cash Payout	Rs.16,000/-	Rs.34,250/-
Total Cash Payout in 72 Years (A)	Rs.11,52,000/-	Rs.24,66,000/-
Terminal Bonus Payable on Maturity	Rs.8,20,800/-	Rs.64,00,800/-
Total Benefit Payable on Maturity (B)	Rs.18,36,800/-	Rs.74,35,050/-
Total Benefits Receivable (A + B)	Rs.29,88,800/-	Rs.99,01,050/-

* The benefits at lower and higher rate are consistent with the gross investment return assumption of 4% and

otal Premium	n Payable			Rs.1,61,129	9/- Rs.1	,57,659/-	8% p.a. respe	ctively.					
							Non - G	uaranteed Ben	efit		Total	Benefits	
C	General Details		Gu	aranteed Ben	efits	Benefits at	Lower Rate ⁶	Benefits at	Higher Rate ⁶	Benefits at	Lower Rate ⁶	Benefits at	Higher Rat
End of		Premium ²	Sum		Guaranteed	Cash	Terminal	Cash	Terminal	Maturity	Death	Maturity	Dear
Policy Year	Life Assured		Assured A on Death ³	Assured Paid on Maturity ⁴	Surrender Value*	Payout⁵	Bonus on Basic SA	Payout⁵	Bonus on Basic SA	Benefit⁴	Benefit	Benefit ⁴	Benef
1	4	1,54,190	16,96,090	0	0	16,000	0	34,250	0	0	16,96,090	0	16,96,09
2	5	1,54,190	16,96,090	0	92,514	16,000	0	34,250	0	0	16,96,090	0	16,96,09
3	6	1,54,190	16,96,090	0	1,38,771	16,000	0	34,250	0	0	16,96,090	0	16,96,09
4	7	1,54,190	16,96,090	0	3,08,380	16,000	0	34,250	0	0	16,96,090	0	16,96,0
5	8	1,54,190	16,96,090	0	3,85,475	16,000	0	34,250	0	0	16,96,090	0	16,96,0
6	9	1,54,190	16,96,090	0	5,55,084	16,000	0	34,250	0	0	16,96,090	0	16,96,0
7	10	0	16,96,090	0	5,55,084	16,000	0	34,250	0	0	17,75,890	0	23,18,3
8	11	0	16,96,090	0	5,55,084	16,000	0	34,250	0	0	17,87,290	0	24,07,2
9	12	0	16,96,090	0	5,55,084	16,000	0	34,250	0	0	17,98,690	0	24,96,1
10	13	0	16,96,090	0	5,55,084	16,000	0	34,250	0	0	18,10,090	0	25,85,0
11	14	0	16,96,090	0	5,55,084	16,000	0	34,250	0	0	18,21,490	0	26,73,9
12	15	0	16,96,090	0	5,55,084	16,000	0	34,250	0	0	18,32,890	0	27,62,8
13	16	0	16,96,090	0	5,64,335	16,000	0	34,250	0	0	18,44,290	0	28,51,7
14	17	0	16,96,090	0	5,64,335	16,000	0	34,250	0	0	18,55,690	0	29,40,6
15	18	0	16,96,090	0	5,64,335	16,000	0	34,250	0	0	18,67,090	0	30,29,5
16	19	0	16,96,090	0	5,64,335	16,000	0	34,250	0	0	18,78,490	0	31,18,4
17	20	0	16,96,090	0	5,64,335	16,000	0	34,250	0	0	18,89,890	0	32,07,3
18	21	0	16,96,090	0	5,64,335	16,000	0	34,250	0	0	19,01,290	0	32,96,2
19	22	0	16,96,090	0	5,64,335	16,000	0	34,250	0	0	19,12,690	0	33,85,1
20	23	0	16,96,090	0	5,64,335	16,000	0	34,250	0	0	19,24,090	0	34,74,0
21	24	0	16,96,090	0	5,64,335	16,000	0	34,250	0	0	19,35,490	0	35,62,9 36,51,8
22 23	25 26	0	16,96,090 16,96,090	0	5,64,335 5,64,335	16,000 16,000	0	34,250 34,250	0	0	19,46,890 19,58,290	0	37,40,7
23	27	0	16,96,090	0	5,64,335	16,000	0	34,250	0	0	19,58,290	0	38,29,6
25	28	0	16,96,090	0	5,64,335	16,000	0	34,250	0	0	19,89,890	0	39,18,5
26	29	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	19,81,090	0	40,07,4
27	30	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	20,03,890	0	40,96,3
28	31	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	20,03,890	0	41,85,2
29	32	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	20,13,290	0	42,74,1
30	33	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	20,28,090	0	43,63,0
31	34	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	20,38,070	0	44,51,9
32	35	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	20,49,490	0	45,40,8
33	36	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	20,72,290	0	46,29,7
34	37	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	20,72,270	0	47,18,6
35	38	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	20,95,090	0	48,07,5
36	39	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	21,06,490	0	48,96,4
37	40	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	21,17,890	0	49,85,3
38	41	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	21,29,290	0	50,74,2
39	42	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	21,40,690	0	51,63,1
40	43	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	21,52,090	0	52,52,0
41	44	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	21,63,490	0	53,40,9
42	45	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	21,74,890	0	54,29,8
43	46	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	21,86,290	0	55,18,7
44	47	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	21,97,690	0	56,07,6
45	48	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	22,09,090	0	56,96,5
46	49	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	22,20,490	0	57,85,
47	50	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	22,31,890	0	58,74,
48	51	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	22,43,290	0	59,63,
49	52	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	22,54,690	0	60,52,
50	53	0	16,96,090	0	5,82,838	16,000	0	34,250	0	0	22,66,090	0	61,41,0
51	54	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	22,77,490	0	62,29,9
52	55	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	22,88,890	0	63,18,
53	56	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	23,00,290	0	64,07,
54	57	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	23,11,690	0	64,96,
55	58	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	23,23,090	0	65,85,
56	59	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	23,34,490	0	66,74,
57	60	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	23,45,890	0	67,63,
58	61	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	23,57,290	0	68,52,
59	62	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	23,68,690	0	69,41,
60	63	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	23,80,090	0	70,30,
61	64	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	23,91,490	0	71,18,
62	65	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	24,02,890	0	72,07,
63	66	0	16,96,090	0	5,92,090	16,000	0	34,250	0	0	24,14,290	0	72,96,
64	67	0	16,96,090	0	6,01,341	16,000	0	34,250	0	0	24,25,690	0	73,85,
65	68	0	16,96,090	0	6,01,341	16,000	0	34,250	0	0	24,37,090	0	74,74,
66	69	0	16,96,090	0	6,01,341	16,000	0	34,250	0	0	24,48,490	0	75,63,
67	70	0	16,96,090	0	6,01,341	16,000	0	34,250	0	0	24,59,890	0	76,52,
68	71	0	16,96,090	0	6,01,341	16,000	0	34,250	0	0	24,71,290	0	77,41,
69	72	0	16,96,090	0	6,01,341	16,000	0	34,250	0	0	24,82,690	0	78,30,
	73	0	16,96,090	0	6,01,341	16,000	0	34,250	0	0	24,94,090	0	79,19,0
70			, ,		, ,	,	_	0.,_00		_			, ,
70 71	74	0	16,96,090	0	5,73,587	16,000	0	34,250	0	0	25,05,490	0	80,07,9

- This is an Extract from a Sample Benefit Illustration for understanding and reference to the product In addition to this, Terminal Bonus (if any), interim Bonus (if any) may be payable as a part of Guaranteed Surrender Value.
- Terms & Conditions: This is a Limited Pay participating endowment plan. The illustration stated is for a healthy individual and under the assumption
- that this is the only policy the client has with Kotak Life Insurance and would be subject to underwriting.

 Premium payable in a policy year including extra premium, if any but excluding Goods and Services Tax and Cess as applicable
- and Rider premium, if any.
- Death Benefit will be Sum Assured on death PLUS Terminal Bonus (if any) PLUS Interim Bonus (if any) as on the date of death; Where Sum Assured on death is higher of; a) 11 times of Annualised Premium (including extra premium, if any) OR b)Basic Sum Assured
- OR c)105% of all premiums paid (including extra premium, if any) till the date of death
 Maturity benefit will be sum of Basic Sum Assured PLUS Cash Bonus, if any, PLUS Terminal bonus, if any. In the above illustration table, total maturity benefit payable will be Basic Sum Assured paid on maturity under Guaranteed benefits and maturity benefit
- under Non-Guaranteed benefits.

 Cash Bonus declared will be paid out at the end of each policy year till the end of the policy term or death or surrender whichever
- The benefits at lower and higher rate are consistent with the gross investment return assumption of 4% and 8% p.a. respectively. The Guaranteed Surrender Value (GSV) is a percentage of total premiums paid (including extra premium, if any). In addition, interim bonus (if any) and Terminal Bonus (if any) will also be payable. The Company may consider paying a Special Surrender Value after policy acquires Guaranteed Surrender Value. In any case, higher of the Guaranteed Surrender Value or Special Surrender Value will be payable. For more details, please refer the sales brochure.

 Goods and Services Tax and Cess, as applicable shall be levied at the applicable Tax rates in accordance with the prevailing Tax
- Laws. Prevailing tax laws are applicable on this policy which may vary from time to time.

 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.
- 10. TDS at prevailing rate will be deducted from any amount paid under a life insurance policy subject to the provisions of prevailing tax laws. In case of non-availability of valid PAN, TDS will be deducted at higher rate. Tax laws are subject to changes from time to time. Kindly consult your tax advisor for tax implication of your policy.

• Posted at Mumbai Patrika Channel Sorting Office, GPO, Mumbai on 1st, 2nd, 3rd, and 15th, 16th, 17th of every Month

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Gajuwaka	NDHRA PR : 0891 -		5316 /	254	5319	Kodakara Kodungallur
Guntur	: 0863 -	663	2526 /		0530	Kollam
Kakinada Nellore	: 0884 - : 0861 -	236 234	6943 / 0260 /		6944 0260	Kottayam Kozhencherry
Ongole	: 08592 -	282	065 /		075	Kunnamkulam
Rajahmundry Tanuku	: 0883 - : 08819 -	665 225	1987 / 377 /		8601 388	Manjeri Mattannur
Tirupathi	: 0877 -	225			0057	Mavelikara
Vijayawada Vishakapatnam	: 0866 - : 0891 -	248 666	5316 / 6316 /		5316 7755	Ottapalam Olavakkode
Vizianagaram	: 08922 -	229	177 /		277	Pala
Hyderabad	TELANGA	NA				Palakkad Pathanamthitta
Ameerpet	: 040 - 2		8316			Taliparamba
Attapur Boduppal	: 040 - 2 : 040 - 2		8316 / 5316 /			Payyanur Ramanattukara
Champapet	: 040 - 2					Thalaserry
Chandanagar			8755 /	2303	8756	Thrissur Thiruvalla
Dilsukh Nagar Habsiguda	: 040 - 2		,			Tirur
Hasthinapuram	: 040 - 2		2316 /	2988	3316	Vadakara
Himayat Nagar Kapra	: 040 - 2 : 040 - 2		5316 / 0938 /			Mumbai
Kukatpalli	: 040 - 2	2306	1646 /	4230	0905	Airoli
Malkajgiri Manikonda			5316 / 8931 /			Ambarnath (E) Andheri (East)
Marredpally	: 040 - 2	2771	0998 /	2771	1410	Andheri-ÌRLA
Mehdhipatnam Nacharam	: 040 - 2		2034 / 1616 /			And- JB Nagar And- Lokhandw
Nagole	: 040 - 2	2422	1316 /	2422	4316	And- Marol
Nizampet RTC 'X' Road	: 040 - 2		2649 / 5316 /			And 7 Rungley
Secunderabad			0300 /			And-7 Bunglov And-Takshila
Vanasthalipuram			0341 /			Andheri (West)
Karimnagar Kazipet	: 0878 - : 0870 -	224 243	9910 / 4545 /		9911 4747	Bandra Mt.Ma Bangur Nagar
Khammam	: 08742 -	235	316 /		316	Bandra - Pali
Nizamabad Sangareddy	: 08462 - : 8500195	235 316	/ 316 / 8500		316 6	Bandra (West) Bhandup (W)
Warangal	: 0870 -		4436 /		4058	Borivali (East)
Ahmedabad	GUJARAT					Borivali - Gora Borivali -I.C.Co
Mani Nagar			0026 /			Borivali-Saibab
Paldi Bopal			5642 / 5590 /			Borivali (West) Borivali -Yogi N
Chandkheda			6856 /			Byculla
Gandhi Nagar Satelite			2004 /			Chembur Chembur -C.G.
Baroda	: 079 - 2	20/0	9024 /	20/0	9023	Chira Bazar
	: 0265 -		3018 /		3021	Colaba
Vasna Road Waghodia Road	: 0265 - : 0265 -	252	4074 / 1820 /		4075 1821	Dadar (East) Dadar (West)
Bharuch	: 02642 -	249	121 /	249	122	Dahisar (East)
	: 02762 - : 02637 -	230 244	704 / 406 /			Dahisar (West) Dombivali (Eas
Palanpur	: 02742 -	266	640 /	266	641	Dom-Gandhi N
	: 0281 - : 0281 -	246 257	5427 / 5767 /		5428 5768	Dombivali - Mll Dombivali (We
Surat	: 0261 -	273	1402 /	273	1403	Fort
	: 0260 - : 0261 -	264 223	1230 / 3173 /		1231 3174	Ghatkopar (Ea Ghatkopar (W)
	: 0260 -		5337 /		3337	Girgaum
Valsad	: 02632 - KARNATAI	244	411 /	244	412	Gokuldham
Bengaluru	KAKNATAI	KA				Goregaon (W) Jankalyan Nag
Banashankari			0288 /			Kalyan (East)
Bannerghatta Basavangudi	: 080 - 2		2880 / 3777 /			Kal-Khadakpa Kalyan (West)
Basaveshwara Ngr	: 080 - 2	2322	5533 /	4153	5692	Kandivali - Chark
Bommanahalli BTM Layout	: 080 - 4					Knd -ThakurCon Khar (West)
Indira Ńagar	: 080 - 2	2520	2939 /	2520	3739	Kharghar
	: 080 - 4		0952 / 3751 /			Koparkhairane Kurla-Nehru N
J.P. Nagar	: 080 - 2	2658	9699 /	2658	9499	Lower Parel
Kammanahalli Kanakapura	: 080 - 2 : 080 - 2		5627 / 0518 /			Mahim Malad (East)
Kengeri	: 080 - 2	2848	5695 /	2848	5696	Malad - Evershi
Koramangala Kumaraswamy Lyt	: 080 - 2 : 080 - 2					Malad (West) Matunga
Hesaraghatta	: 080 - 2					Mira Road
Malleswaram Marathalli	: 080 - 2		1500 / 1083 /			Mul - Vaishali N Mulund (East)
R.R. Nagar	: 080 - 2					Mulund (West)
' . '	: 080 - 2					Nerul (East) Panvel
•	: 080 - 4					Prabhadevi
	: 080 - 2					Sanpada
	: 080 - 2		7260 / 5346 /			Santacruz - Kal Santacruz (We
Bagalkot	: 08354 -	234	547 /	234	648	Seawood `
	: 08392 - : 0831 -	254 246	615 / 3312 /		652 3313	Shahaji Raje Ro Sion
Bidar	: 08482 -	229	227 /	229	228	Tardeo
· ·	: 08262 - : 08194 -	236 222	702 / 669 /		702 449	Thane (West) Th - Ghodbund
Davangere	: 08192 -	270	252 /	270	253	Th - Kalwa
	: 0836 - : 08172 -	244 232	6091 / 922 /	244 232	6092 433	Th - Kolbad Ro Th-Panchpakh
	: 08172 -	233			702	Th - Vartak No
	: 08394 -	224	615 / 4255 /		616	Th - Vasant Vil
Hubballi Kalaburgi	: 0836 - : 08472 -	235	4255 / 702 /			Tilak Nagar Vasai (East)
Kalidasa Road	: 0821 -	241	3355 /	241	3555	Vasai (West)
Karwar Kundapura	: 08382 - : 08254 -	223 231	275 / 240 /		276 241	Vasai (W) Parno Vashi
Madikeri	: 08272 -	228	021 /	228	022	Vikhroli (West)
Mandya Mangaluru	: 08232 - : 0824 -	220 244	833 / 2214 /		822 0014	Vile Parle (Eas Vile Parle (We
Mysuru	: 0821 -	254	6607 /	254	6608	Virar
Puttur Raichur	: 08251 - : 08532 -	236 227	837 / 229 /		837 888	Wadala Pune
Sangameshwar Ngr:	0831 -	246	2701 /	246	2702	Aundh
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KERALA

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              "hrissur
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              Vadakara
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                                MAHARASHTRA
              Mumbai
                                   022 - 2779 5341 / 2779 0174
0251 - 260 7328 / 260 7155
               Airoli
              Ambarnath (E)
              Andheri (East)
                                    022 - 2683
                                               5952 / 2684 1552
               Andheri-İRLA
                                    022 - 2671
                                               1502 / 2623 6502
               And- JB Nagai
                                    022 - 2825
                                               7307 / 2825 7308
               And-Lokhandwala
                                    022 - 2634
                                               5957 / 2637 5483
              And-Marol
                                    022 - 2920
                                               8134 / 2925 6912
               And- Oshiwara
                                        - 2632
                                               1196 / 2632 1136
                                    022
              And-7 Bunglows
And-Takshila
                                    022
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                                               9373 / 2631 5566
                                    022 - 2821
                                               4787 / 2821 4814
               Andheri (West)
                                         2678
                                               1742 / 2678 1781
               Bandra Mt.Mary
                                    022 - 2643 2158 / 2643 2147
              Bangur Nagar
                                    022 - 2873 4228 / 2873 4229
                                         2655
                                               8399 / 2640 0982
                                    022 -
              Bandra - Pali
               Bandra (West)
                                    022
                                        - 2640
                                               5564 / 2641 2422
              Bhandup (W)
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                                               2064 / 2566 7156
               Borivali (East)
                                    022 - 2808
                                               5971 / 2808 5972
                                    022 - 2868
               Borivali - Gorai
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               Borivali -I.C.Col.
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               Borivali-Saibaba
                                    022 - 2862
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              Borivali (West)
                                               1548 / 2895 7025
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                                    022 - 2892
               Borivali -Yogi Ngr
               Byculla
                                    022 - 2370
                                               3247 / 2370 3248
               Chembui
                                    022 - 2521
                                               2912 / 2521 0676
               Chembur -C.G.Rd:
                                    022 - 2520
                                               3007 / 2520 3008
               Chira Bazar
                                    022 - 2203 7791 / 2203 7792
               Colaba
                                    022 - 2202
                                               2330 / 2202 2335
              Dadar (Fast)
                                    022 - 2413 7451 / 2416 3350
               Dadar (West)
                                    022 - 2438
                                               6887 / 2432 4897
                                               1471 / 2828 3234
               Dahisar (East)
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               Dahisar (West)
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                                   0251 - 286
               Dombivali (East)
                                               1963 /
                                                       286 0698
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                                               3409 /
               Dom-Gandhi Ngr
               Dombivali - MIDC
                                   0251 -
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                                               0074 /
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              Dombivali (West)
                                   0251 - 248
                                               1754 /
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                                               9033 / 2265 9034
                                    022 - 2265
               Fort
               Ghatkopar (East)
                                    022 - 2102
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               Ghatkopar (W)
                                    022 - 2502
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               Gokuldham
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                                               1243 / 2843 1244
               Goregaon (W)
                                         2878
                                               2423 / 2878 2428
               Jankalyan Nagar
                                    022 - 4971
                                               2991 / 4971 2992
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              Kalyan (East)
                                                       223 4708
               Kal-Khadakpada
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                                   0251 -
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               Kandivali - Charkop
                                    022 - 2867
                                               8347 / 2867 8388
                                    022 - 2870
               Knd -Thakur Complex
                                               9820 / 2870 3081
               Khar (West)
                                    022 - 2604
                                               3052 / 2604 3054
                                         2774
                                               0840
               Kharghar
                                    022
                                                      2774 0843
               Koparkhairane
                                    022 - 2755
                                               0649 / 2755 0651
               Kurla-Nehru Ngr
                                    022 - 2529
                                               0431 / 2529 0432
                                    022
                                         2307
                                               6953 / 2307 5731
               Lower Parel
                                        - 2444
                                               6963 / 2444 3393
               Mahim
                                    022
               Malad (East)
                                    022 - 2880
                                               4509 / 2880 4510
               Malad - Evershine :
                                    022 - 2888 3281 / 2888 3710
               Malad (West)
                                    022
                                        - 2881
                                               7579 / 2882 3974
               Matunga
                                    022 - 2412 8399 / 2411 8033
               Mira Road
                                    022 - 2812 4947 / 2812 4973
              Mul - Vaishali Ngr :
                                    022 - 2164
                                               5697 / 2164 7795
               Mulund (East)
                                    022 - 2163
                                               4442 / 2163 6430
               Mulund (West)
                                    022 - 2560 5102 / 2569 3938
                                    022 - 2772
                                               3175 / 2772 3975
               Nerul (East)
                                    022 - 2748
                                               2969 / 2748 2896
               Panvel
                                               0953 / 2430 0954
               Prabhadevi
                                        - 2430
                                    022
                                    022 - 2781
               Sanpada
                                               1123 / 2781 6218
               Santacruz - Kalina
                                    022 - 2666
                                               3597 / 2666 3670
                                    022 - 2600
                                               0093 / 2605 4020
               Santacruz (West)
                                        - 4971
                                               5992 / 4971 5993
                                    022
                                               0742 / 2682 0743
               Shahaji Raje Rd
                                    022
                                        - 2682
                                    022 - 2403
                                               3567 / 2403 3568
                                               4365 / 2388 5106
                                         2381
               Thane (West)
                                    022 - 2537 6719 / 2537 6187
               Th - Ghodbunder Rd:
                                    022 - 2597
                                               4537 / 2597 4538
               Th - Kalwa
                                    022
                                          2538
                                                9013 /
                                    022 - 2547 7305 / 2547 7310
               Th - Kolbad Rd
              Th-Panchpakhadi:
                                    022 - 2538
                                               0320 / 2538 0321
                                    022 - 2588
                                               1451 / 2588 1452
              Th - Vartak Nar
              Th - Vasant Vihar
                                    022 - 2173
                                               0446 / 2171 2295
                                               2201 / 2525 2202
               Tilak Nagai
                                    022
                                        - 2525
               Vasai (East)
                                   0250 -
                                          239
                                               2010 /
                                                       239 2011
                                               6086 /
               Vasai (West)
                                   0250 -
                                           233
                                                       233 6087
               Vasai (W) Parnaka:
                                   0250 -
                                          232
                                               8995 /
                                                       232 8996
               Vashi
                                    022 - 2782
                                               1286 / 2782 0587
              Vikhroli (West)
                                    022 - 2579
                                               5095 / 2579 5096
                                    022 - 2618 6302 / 2663 1590
               Vile Parle (East)
              Vile Parle (West)
                                    022 - 2615 3174 / 2615 5572
               Virar
                                   0250 -
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              Wadala
                                    022 - 2414 8033 / 2415 8033
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                                    020 - 2729 7006 / 2729 7007
               Aundh
                                    8087020026 / 8087030026
020 - 2441 0067 / 2441 2227
227 661
              Bhosari
226 1606
              Bibvewadi
252 1797
              Chandan Nagai
                                     8087252322 / 8087252333
240 149
                                    020 - 2745 5108 / 2745 5107
               Chinchwad
               Hadapsaı
                                    020 - 2689 0116 / 2689 0117
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               Kothrud
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245 3527
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235 0045
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281 3997
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                                    020 - 2606 2304 / 606 2305
                                    020 - 2433
                                               3555 / 2432 1361
234 0161
              Sadashiv Peth
277 9833
                                    020 - 2434
                                               5013 / 2434 5313
               Sinhagad Rd
              Ahmednagar
                                               2901 /
                                   0241 - 242
                                                       242 2902
262 8211
              Amravati
                                   0721 - 266 0286 /
                                                       266 0287
244 6312
              Aurangabad
                                   0240 - 232
                                               8616 /
                                                       232 8617
261 0611
              Baramati
                                  02112 -
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                                                 373 /
                                                       224
272 7725
             Bhusawal
                                  02582 -
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                                                 589 /
                                                       242
                                                             589
208 345
                                  02135 -
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                                                067 / 6410 4343
              Chakan
220 6154
                                  02562 -
                                          232
                                                 450 /
             Dhule
                                                       232
                                                             470
276 4182
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                                   0230 -
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                                                9292 /
                                                       242
                                                            9293
262 7750
                                  02111 -
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                                                 044 /
                                                       223
                                                             047
             Indapur
231
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                                                       225
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    432
              Islampur
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0257 -
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                                          223 3590
                                                                            04254 -
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                                                                                          016/
                                                                                                 224
                                                       Mettupalayam
Jalgaon
                    02164 -
                             226
                                   202 /
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                                               203
                                                                            04652 -
                                                                                    244
                                                                                           435 /
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                                                                                                       436
                                                       Nagercoil
Kolhapur
                                          266 7769
                     0231 -
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                                  7767 /
                                                       Namakkal
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                                                                                    221
                                                                                           071 /
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Mangalwar Peth
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                                          264 3644
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                     0231 -
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                                                       Neyveli
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                                  6441 /
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                                                                            04259 -
                                                                                     223
                                                                                           124 /
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                     0712 -
                             255 0522 /
                                          254 0999
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                                                                             0413 -
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                                                                                          4127 /
                                                                                                  420 6177
Nagpur
Nashik
                     0253 -
                             250 5181 /
                                          250 5182
                                                       Perambalur
                                                                           04328 -
                                                                                    224
                                                                                          571 /
                                                                                                 224 572
                                                                            04563 -
                                                                                           020 /
                                                                                                 232
Nashik Road
                     0253 -
                             246 3300 /
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                                                                                     232
                                                                                                       021
                                                       Rajapalayam
Indira Nagar
                             239 5183 /
                                                                             0427 -
                                                                                                 233 5406
                     0253 -
                                          239 5184
                                                                                    233 5405/
Ratnagiri
                    02352 -
                             271
                                   701 /
                                          271
                                                        Agraharam
                                                                             0427 -
                                                                                    226 6405 /
                                                                                                 226 5405
                                                                            04633 -
                     0233 -
                             232 5257 /
                                                                                           658 /
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Sangli
                                          661 5257
                                                       Tenkasi
                                                                                     226
                    02162 -
                             233
                                  062 /
                                          233 063
                                                                            04362 -
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                                                                                           571 /
                                                                                                 278
                                                       Thanjavur
Satara
                    02363 -
                             271
                                   446 /
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                                                                             0452 -
                                                                                    248
                                                                                          4005 /
                                                                                                 248 4006
 Sawantwadi
                                                        Thirunaga
Solapur
                     0217 -
                             260 2080 / 260 2081
                                                       Thiruvarur
                                                                            04366 -
                                                                                    223
                                                                                          571 /
                                                                                                 223 572
                                                                                                 257 6195
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                                                                                          6194/
               NEW
                     DELHI / N.C.R
                                                                            0462 -
                                                       Tirunelveli
 Dilshad Garden
                      011 - 4151 0297 / 4151 0298
                                                                             0421 -
                                                                                     243
                                                                                          1101 /
                                                                                                  243 1102
                                                        Tirupur
                      011 - 4506 3550 / 4902 8431
                                                        Tuticorin
                                                                             0461 -
                                                                                    234 5090 /
                                                                                                 234 5091
 Dwarka
 Janak Puri
                      011 - 4157 9598 / 4157 9599
                                                        Vellore
                                                                             0416 -
                                                                                    221 6772 /
                                                                                                 221 6773
                      011 - 4909 8011 / 4909 8012
                                                                            04146 -
                                                                                     252
                                                                                           113 /
 Kalkaji
                                                                                                 252
                                                                                                       114
                                                        Villupuram
 .
Kamla Nagar
                      011 - 4011 3699
                                                       Virudhunagar
                                                                            04562 -
                                                                                    243 533 /
                                                                                                 243 534
 Karkardooma
                      011 - 4940 9565 / 4940 9575
                                                                     WEST BENGAL / ASSAM
 Karol Baah
                      011 - 4145 2085 / 4503 2500
                                                       Kolkata
                      011 - 4244 4279 / 4244 4280
                                                        AJC Road
                                                                              033 - 4602 5649 / 4603 8977
 Laxmi Nagar
                                                                              033 - 2584 5500 / 2584 5503
 Mayur Vihai
                      011 - 2275 8123 / 2275 8124
                                                         Barasat
                      011 - 4178 3482 / 4178 3483
011 - 4984 2964
                                                         Barrackpore
 Munirka
                                                                              033 - 2594 2594
                                                                              033 - 2423 0374 / 2423 0376
 Paschim Vihai
                                                         Baruipur
                      011 - 4903 6521 / 4903 6721
                                                                              033 - 2494
                                                                                         4049 / 2494 4004
 Pitam Pura
                      011 - 4015 9212 / 4015 9213
                                                         Beliaghata
                                                                              033 - 2372 0062 / 2372 0086
 Punjabi Bagh
 Ranibagh
                                                                              033 - 2514 8015 / 2514 8016
                      011 - 4039 3117 / 4039 3118
                                                         Birati
                                                         C.I.T. Road
                                                                              033 - 2289
                      011 - 4904 4671 / 4904 4571
                                                                                          6787
 Rohini
                                                         Chinar Park
                                                                              033 - 2570 0399 / 2570 0402
 Vasundhara Enclave:
                      011 - 4984 7952 / 4984 7953
                      011 - 4036 6817 / 4248 4290
                                                         Chinsurah
                                                                              033 - 2686 0278 / 2686 0585
 Vikaspuri
 W Patel Nagar
                                                         Dalhousie
                                                                              033 - 2231
                                                                                         7350 / 2262 8156
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                      7518600515 / 7518600513
                                                         Dum Dum
                                                                              033 - 2513 5005 / 2513 5856
 Allahabad
                                                         Dunlop
                                                                              033 - 2577
                                                                                         2206 / 2577 2207
                     0120 -
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                                                                              033 - 2428 5382 / 2435 0060
 Noida 2
                     0120 -
                             418 5459 /
                                          422 7293
                                                         Garia
                                                         Girish Park
                                                                              033 - 2259 0645
 Faridabad
                     0129 - 416 2387 /
                                          418 2387
                             401 7080 /
                                                         H.Mukerjee Road:
                                                                              033 - 2486
                                                                                         4630 / 4063 6235
                     0124 -
                                          405 4600
 Gurgaon
                                                                                         9011 / 2676 9030
                                                                              033 - 2676
                             456 7454 /
                                                         Howrah
 Ghaziabad
                     0120 -
                                          413 5067
                                                         Jodhpur Park
                                                                              033 - 2429
                                                                                         6811 / 2429 6812
                            239 0415 / 239 0416
282 2967 / 282 2968
                     0512 -
 Kanpur
                                                                              033 - 2674 2208 / 2674 2209
 RDC Ghaziabad
                                                         Konnagar
                     0120 -
                                                         Lake Town
                                                                              033 - 2534 5404 / 2534 5518
                     0522 -
                             423 4164 /
                                          423 4160
 Lucknow
                                                                              033 - 2538
                                                                                         7653 / 2538 7654
                                                         Madhyamgram
                     AMIL NADU
                                                                                   2678 2224 / 2678 2225
                                                                              033 -
                                                         Mandirtala
Chennai
                                                         New Alipore
New Town
                                                                              033 - 2400 0240 / 2400 0181
                      044 - 2260 0881 / 2260 0884
 Adambakkam
                                                                              033 - 2324
                                                                                         2083 / 2324 2084
                      044 - 2445 5984 / 2445 5985
 Adyar
                                                                                         6491 / 4003 4392
                                                         N.S.C. Bose Rd
                                                                              033 -
                                                                                    2499
 Alwarpet
                      044 - 2499 0705 / 2499 0706
                                                         Panchanantala Rd
                                                                              033 - 2641
                                                                                         4008 / 2641 4009
 Ambattur
                      044 - 2657 2782 / 4206 5361
                                                                              033 - 2436 6011 / 2436 6032
                      044 - 2619 2813 / 2619 2814
                                                         Patuli
 Anna Nagar
                                                         Salt Lake
                                                                              033 -
                                                                                    2335 2001 / 2335 2002
 Anna Nagar (W)
                       044 - 2615 2490 / 2615 2491
                                                         Santoshpur
                                                                              033 - 2416 7711 / 2416 7688
 Arumbakkam
                      044 - 2363 0064 / 4851 1709
                                                        Shyam Bazar
                                                                              033 - 2533 6411 / 2533 6412
 Ashok Nagar
                      044 - 2471 7011 / 4856 6794
                                                                             0341 -
                                                                                    222 6043 / 222 6044
                                                        Asansol
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 Avadi
                                                                               9734189038 / 9734189078
                                                       Berhampur
 Chrompet
                       044 - 2265 3142 / 4266 8798
                                                                                    264 7835 /
222 216 /
                                                       Burdwar
                                                                             0342 -
                                                                                                 264 7814
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044 - 2829 0039 / 2829 0059
 Egmore
                                                                            03582 -
                                                                                                 222
                                                       Cooch Behar
                                                                                                       217
 Greams Road
                                                                             0354 -
                                                                                     225 4477 /
                                                       Darjeeling
                                                                                                  225 4478
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 K.K. Nagar
                                                                              0343 - 254 5654 / 254 5661
033 - 2582 0170 / 2582 0175
                                                       Durgapur
                                                                             0343 -
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 Keelkattalai
                                                       Kalyani
 Kilpauk
                      044 - 2661
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                                                       Malda
                                                                                    265
                                                                            03512 -
                                                                                          939 /
                                                                                                 265
                                                                                                      784
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 Kodambakkam
                                                       Siliguri
                                                                             0353 -
                                                                                    264 1757 /
                                                                                                 264 2190
 Kolathur
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                                  9092 / 4384 9235
                                                       Raniganj
                                                                             0341 -
                                                                                    244 2111 /
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                      044 - 2462 0701 / 2462 0702
 Mandaveli
                                                                                          306 /
                                                                            03664 -
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                                                                                                 230 457
                                                       Bongaigaon
 Medavakkam
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                                  1401 / 2277 1403
                                                       Dibrugarh
                                                                             0373 -
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                                                                                         1132 /
                                                                                                 232 1164
                      044 -
                           2656
                                  1210 / 2656 1757
 Mugappair
                                                       Guwahati
                                                                             0361 -
                                                                                    246 6131 /
                                                                                                 246 6132
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 Nanganallur
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                                                                                8134967701 / 8134949901
                                                       Jorhat
 Neelangarai
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                                                                                 6901225023 / 6901223165
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 Old Washermanpet
                                                                                    232 159 /
222 2138 /
                                                                                                 232 163
222 2118
                                                       Nagaon
                                                                            03672 -
                      044 - 2248 1053 / 4850 6345
 Pammal
                                                       Silchar
                                                                             0384 -
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 Parrys
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                                                                             0374 -
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                                                                                                 233 6032
 Perambur
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                                                                            03712 -
                                                                                    232
                                                                                         561 /
                                                                                                 232 562
 Perungalathur
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                                                                            0361 - 233 0138 /
                                                       Sixmile
                                                                                                 233 0139
                            4507 0044 / 4862 7440
                      044 -
 Perungudi
                                                            BIHAR / CHHATTISGARH / JHARKHAND /
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                                  5341 / 2482 5342
 Porur
                                                                  MADHYA PRADESH / ODISHA
 Poonamallee
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                                  3031 / 2627 3032
                                                       Muzaffarpur
                                                                             0621 - 227 3120 /
                                                                                                 227 3121
                      044 - 2661 2657 / 4850 2772
 Purasaivakkam
                                                                             0612 -
                                                                                    229 5211/
                                                       Bailey Road
                                                                                                  229 5212
                      044 - 2811
                                  1252 / 4953 4051
 Royapettah
                                                                                    234 0155 /
                                                        Kankarbagh
                                                                             0612 -
                                                                                                 234 0156
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 Saidapet
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                                                                                         1061 /
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                                                       Bhagalpur
                      044 - 2664 1072 / 2664 1073
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 Shenoy Nagar
                                                                             0612 -
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                                                                            07774 -
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                                                        Korba
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Coimbatore
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                                                       Bokaro
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Trichy
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                                                        Ranchi
                             245 9153 /
 K. K. Nagar
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                                                                                    254 0663 / 254 0664
Mayiladuthurai
                                                       Sambalpur
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