

BLUECHIP BULLETIN

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30TH Year
BLUECHIP Since 1989
Dedicated to Investor Service

BLUECHIP WISHES YOU
A HAPPY DIWALI

MAY THE FESTIVAL OF LIGHTS BRING PEACE, PROSPERITY,
GOOD HEALTH AND HAPPINESS TO YOU AND YOUR FAMILY

LONG TERM INCOME OPTION

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

Key Features :

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

Benefit Under the plan :

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

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

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

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

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

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

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

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

Eligibility :

Min. & Max. Age at Entry	: 5 ³ Years & 60 Yrs Last Birthday
Min & Max. Age at Maturity	: 18 Yrs & 71 Yrs Last Birthday
Payout Period	:
For Policy Term 6 years	- Guaranteed Income from 7th year to 36th year in arrears
For Policy Term 11 years	- Guaranteed Income from 12th year to 36th year in arrears
Min Premium	: Annual – Rs.30,000/- , Half Yearly – Rs.15,000/-, Quarterly – Rs.7,500/-, Monthly – Rs.2,500/-

HDFC LIFE SANCHAY PLUS

GUARANTEED INCOME OPTION

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

Key Features :

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

Benefits under the Plan :

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

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

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

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

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

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

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

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

Eligibility :

Min. & Max. Age at Entry	: 5 ³ Years & 60 Yrs Last Birthday
Min & Max. Age at Maturity	: 18 Yrs & 73 Yrs Last Birthday
Payout Period	:
For Policy Term 11 years	- Guaranteed Income from 12th to 21st year in arrears
For Policy Term 13 years	- Guaranteed Income from 14th to 25th year in arrears
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 :

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

Benefit Under the plan :

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

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

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

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

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

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


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

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

Eligibility:

Min. & Max. Age at Entry	: 50 Yrs & 60 Yrs Last Birthday
Min & Max. Age at Maturity	: 56 Yrs & 71 Yrs Last Birthday
Payout Period	:
For Policy Term 6 years	- Guaranteed Income from 7th year in arrears to age 99 years
For Policy Term 11 years	- Guaranteed Income from 12th year in arrears to age 99 years
Min Premium	: Annual – Rs.30,000/-, Half Yearly – Rs.15,000/-, Quarterly – Rs.7,500/-, Monthly – Rs.2,500/-

¹Provided all due premiums have been paid and the policy is in force. ²As per Income Tax Act, 1961. Tax benefits are subject to changes in tax laws. ³Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years. **HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life").** CIN: L65110MH2000PLC128245, IRDAI Reg. No. 101. **Registered Office:** Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel No: 1860 267 9999 (Mon – Sat 10 am to 7 pm) The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. HDFC Life Sanchay Plus (UIN No: 101N134V03) is a non-participating, non-linked saving insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/07/19/14716 **BEWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



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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



INVESTMENTS

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Fund Type	AAUM	NAV	Growth Option		Lumpsum Investment		Growth SIP		SIP Investment	
		(Rs.Crs)	as on	Returns (%)		Value of Rs.1 Lac		Returns (%)		Value of Rs.10000/- SIP	
		31.08.19	11.10.19	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years
Aditya Birla Sun Life Equity Fund	Multicap	10,652.87	698.20	10.68%	15.13%	1,66,091	2,68,114	7.11%	12.16%	7,17,971	13,14,911
Canara Robeco Equity Diversified	Multicap	1,322.96	132.65	9.09%	11.81%	1,54,499	2,18,456	8.24%	11.27%	7,39,383	12,70,154
DSP Equity Fund	Multicap	2,540.14	45.19	10.27%	13.37%	1,63,037	2,40,706	9.42%	12.35%	7,62,614	13,24,716
Franklin India Equity Fund	Multicap	10,316.87	557.14	8.45%	13.13%	1,50,020	2,37,162	4.12%	9.35%	6,65,009	11,79,857
HDFC Equity Fund	Multicap	21,621.63	625.38	7.29%	12.11%	1,42,166	2,22,592	6.41%	10.02%	7,05,102	12,10,431
ICICI Prudential Multicap Fund	Multicap	3,990.54	277.75	9.19%	13.41%	1,55,208	2,41,301	6.29%	10.61%	7,02,925	12,38,175
IDFC Multi Cap Fund	Multicap	5,185.61	91.73	8.41%	14.05%	1,49,743	2,50,996	5.09%	10.31%	6,81,625	12,23,970
Kotak Standard Multicap Fund	Multicap	25,381.36	34.81	12.16%	15.96%	1,77,497	2,81,940	9.28%	13.51%	7,59,810	13,86,570
L&T Equity Fund	Multicap	2,560.50	78.58	7.57%	11.63%	1,44,031	2,16,006	4.64%	8.83%	6,73,851	11,56,791
Mirae Asset Large Cap Fund	Multicap	13,946.19	49.88	11.75%	15.91%	1,74,276	2,81,091	9.86%	13.72%	7,71,512	13,98,143
Motilal Oswal Multicap 35 Fund	Multicap	12,693.11	25.84	14.26%	—	1,94,747	—	4.54%	—	6,72,139	—
Nippon India Multi Cap Fund	Multicap	9,402.79	90.77	6.69%	11.81%	1,38,235	2,18,456	4.51%	8.90%	6,71,626	11,59,863
Principal Multi Cap Growth Fund	Multicap	817.54	133.27	9.08%	14.13%	1,54,428	2,52,231	5.97%	10.62%	6,97,163	12,38,652
SBI Magnum Multicap Fund	Multicap	7,549.36	48.97	12.26%	15.67%	1,78,289	2,77,042	9.08%	13.50%	7,55,827	13,86,022
UTI Equity Fund - Regular Plan	Multicap	9,062.40	139.48	8.92%	12.79%	1,53,299	2,32,217	7.55%	10.69%	7,26,214	12,41,998
Aditya Birla Sun Life Tax Relief 96	ELSS	8,561.62	141.59	11.19%	15.19%	1,69,953	2,69,094	6.55%	11.91%	7,07,652	13,02,145
Axis Long Term Equity Fund	ELSS	19,236.11	46.70	12.95%	18.54%	1,83,836	3,28,893	11.19%	15.69%	7,99,214	15,12,651
BNP Paribas Long Term Equity Fund	ELSS	447.15	38.99	8.95%	13.93%	1,53,510	2,49,153	6.96%	10.89%	7,15,188	12,51,619
Canara Robeco Equity Tax Saver Fund	ELSS	911.11	25.35	9.00%	12.50%	1,53,862	2,28,070	8.39%	10.95%	7,42,286	12,54,523
DSP Tax Saver Fund	ELSS	5,482.26	48.38	11.31%	15.55%	1,70,872	2,75,036	9.08%	13.05%	7,55,827	13,61,627
Franklin India Taxshield Fund	ELSS	3,772.81	547.82	8.85%	13.43%	1,52,807	2,41,599	5.25%	10.06%	6,84,417	12,12,287
ICICI Pru. Long Term Equity Fund	ELSS	5,965.41	358.65	7.71%	13.38%	1,44,971	2,40,855	5.84%	10.20%	6,94,839	12,18,813
IDFC Tax Advantage (ELSS) Fund	ELSS	1,876.67	51.43	9.14%	13.88%	1,54,853	2,48,389	4.85%	9.92%	6,77,464	12,05,806
Kotak Tax Saver Regular Plan	ELSS	895.56	43.20	10.70%	12.42%	1,66,241	2,26,937	7.62%	11.42%	7,27,536	12,77,564
L&T Tax Advantage Fund	ELSS	3,153.19	51.30	9.00%	12.44%	1,53,862	2,27,220	5.36%	9.68%	6,86,344	11,94,794
Principal Tax Savings Fund	ELSS	374.52	193.88	8.78%	13.91%	1,52,316	2,48,847	5.50%	10.27%	6,88,808	12,22,092
Sundaram Diversified Equity Fund	ELSS	2,439.43	97.23	8.61%	11.38%	1,51,129	2,12,643	4.97%	9.08%	6,79,541	11,67,809
UTI Long Term Equity Fund	ELSS	1,145.73	83.65	7.28%	10.79%	1,42,100	2,04,882	4.93%	8.41%	6,78,848	11,38,572

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.

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SELECT HYBRID FUNDS - MONTHLY DIVIDEND

Scheme Name	NAV 11/10	Monthly Dividend Declared						
		Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19
ICICI Pru Multi - Asset	18.90	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%	2.04%
HDFC Balanced Adv	25.95	3.10%	3.10%	3.10%	3.10%	3.10%	3.10%	T.B.A.
L&T Balanced Advantage	16.72	1.06%	1.15%	1.06%	1.06%	0.97%	0.97%	T.B.A.
Sundaram Equity Hybrid	13.59	1.42%	1.42%	1.42%	1.42%	1.10%	1.08%	T.B.A.
Nippon India Bal. Advt.	25.40	1.59%	1.59%	1.59%	1.59%	1.59%	1.59%	T.B.A.
DSP Equity & Bond Fund	22.03	2.10%	2.10%	2.10%	2.10%	2.10%	2.10%	T.B.A.
CanRobeco Equity Hybrid	75.25	6.11%	6.11%	6.11%	6.02%	5.76%	5.58%	T.B.A.
Tata Hybrid Equity Fund	56.55	3.54%	3.54%	3.63%	3.63%	3.54%	3.54%	3.54%
UTI Hybrid Equity Fund	24.52	1.86%	1.86%	1.86%	1.86%	1.86%	1.86%	T.B.A.

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

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Sr. Citizen Extra	Sp. Addl Rate
				12M Mths	24M Mths	36M Mths		
Bajaj Finance Ltd.	FAAA	25000	M/Q/C	8.00%	8.05%	8.35%	0.35%	0.10%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.52%	7.52%	7.52%	0.25%	—
ICICI Home Finance	FAAA	10000	M/Q/A/C	7.60%	7.85%	8.00%	0.25%	—
LIC Housing Finance	FAAA	10000	A/C	7.85%	7.90%	7.95%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	7.75%	8.10%	8.45%	0.25%	—
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.25%	7.50%	7.50%	0.50%	—
Godrej & Boyce Ltd.(R)	FAA+	25000	M/H	—	—	8.25%	—	—

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

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

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

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OUR NEW OFFICES ACROSS INDIA

Bagha Jatin (Kolkata)	: 3/101, First Floor, Khironmoyee Vella, Chittaranjan Colony, Tel.: 033 - 4001 3493 / 4001 3039
Electronic City (Bengaluru)	: Door No. 01, Huskar Gate, Dadi Reddy Layout, Electronic City, Tel.: 080 - 2960 0305 / 2960 0306
Gangavathi (Karnataka)	: Shop No. 1, First Flr, Near Bharath Petrol Pump, Opp. Samrat Comforts, Tel.: 08533 - 270 960 / 270 961
Italgacha Road (Kolkata)	: Holding No. 66, Ward No. 6, 36 Italgacha Rd., Tarun Sengupta Sarani Bye Lane, Tel.: 033 - 4600 5270 / 4600 5276
Janjgir (Chhatisgarh)	: Shop No. 56, Nagar Palika Complex, Opp. Police Control Room, Marg, Tel.: 07817 - 223 525 / 223 526
Kolar (Madhya Pradesh)	: Shop No. 3, S-28, Gr. Floor, Mandakini Colony, J. K. Hospital 80 Feet Road, Tel.: 0755 - 249 3320 / 249 3321
Kalol (Gujarat)	: Shop No. 90, First Floor, B. T. Mall, Nr City Mall - 1, Navjivan Mill Compound, Tel.: 02764 - 225 801 / 225 802
Krishnapur (Kolkata)	: Shop No. 3, Gr. Flr, BD - 34 E, Apanjan Apartment, Rabindrapally, Tel.: 033 - 4062 0044 / 4062 0045
Netaji Nagar (Kolkata)	: 1st Floor, 4/17B, Regent Park, Netaji Subhash Chandra Bose Rd, Ward No. 98, Tel.: 033 - 4604 4210 / 4604 4211
Pattukkottai (Tamil Nadu)	: "SENT SAPP TOWER" Fisrt Floor, No. 159D, South Kalamman Koil Street, Tel.: 04373 - 252 270 / 252 271
Satna (Madhya Pradesh)	: Shop No. 4, Ground Floor, ARA Residency, Near Ayushman Hospital, Tel.: 07672 - 400 337 / 400 341
Thiruvallur (Chennai)	: No. 157/12B, First Floor, J. N. Road, Opp. Church, Tel.: 044 - 2766 0115 / 2766 0116

OUR OFFICES CHANGED TO NEW LOCATIONS

Amravati (Maharashtra)	: Shop No. 1, B Wing, 1st Flr., Vimco Tower, Near ICICI Bank, Bus Stand Road Tel.: 0721 - 266 0286 / 266 0287
Motera (Gujarat)	: Shop No. 240, 2nd Floor, Sangath Mall - 1, Opp. Govt. Engineering College, Tel.: 079 - 2750 7857 / 2750 7855

BLUECHIP CORPORATE INVESTMENT CENTRE LTD.

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"WE PROVIDE FREE DOOR TO DOOR SERVICE
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HDFC LIFE SUPER INCOME PLAN

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

HDFC Life Super Income Plan is a participating Insurance plan that offers guaranteed income for a period of 8 to 15 years . It also offers an opportunity to participate in the Profits of participating fund of the company by way of bonuses .The plan is ideal for individuals who need regular income at their disposal so that they don’t have to worry about future expenses and fulfil their financial goals uninterrupted.

Key Features :

- Enjoy regular income after premium paying term (8 years to 15 years)
- Get survival benefit of 8% to 12.5% of Sum Assured on maturity each year during payout period
- Flexible premium payment and policy term to meet your financial goals
- Insurance coverage throughout the policy term
- Boost your maturity with revisionary bonus and terminal bonus
- This plan is available with a short medical questionnaire

Eligibility Criteria

- Entry Age : Min - 30 days / Max - 59 years
- Maturity Age : Min-18 years / Max- 75 years
- Premium : Min -24k / Max – No limit (subject to financial UW)
- Premium Modes : Annual / Half-yearly/ Quarterly/ Monthly

Guaranteed Income : Guaranteed Payouts of 8% to 12.5% of Sum Assured on Maturity payable each year This guaranteed amount is known to you at the inception and payable at the end of each year during the payout period as per your chosen plan option.

Maturity Benefit : Get lump sum benefit on Maturity of the policy which is equal to last Guaranteed payout + Accrued Reversionary Bonuses + Interim bonus and Terminal bonus, if any.

Death Benefit : On death of the life assured during the term of the policy, we would pay to the nominee the higher of the following.

- Sum Assured on Death+ Accrued Reversionary Bonuses + Interim Bonus (if any)
- 105% of premiums paid till date Where the SA on death shall be the higher of SA on maturity 10 times Annualized Premium for entry age upto 50 yrs and 7 times annualized premium for entry age greater then 50 yrs

Note: On death of the life assured during the payout period the death benefit payable shall not be reduced by the payouts already paid

HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com HDFC Life Super Income Plan (UIN No: 101N098V04, Form No: P501-121-01) is a Non-Linked, Participating, Savings Insurance Plan. Life Insurance Coverage is available in this product. This version of the product brochure invalidates all previous printed versions for this particular plan. This Product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or policy document of the insurer **Beware of Spurious/Fraud Phone Calls!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

HDFC LIFE UDAY

A Traditional Non-Linked Participating Savings Insurance Plan

HDFC Life Uday is a limited pay Traditional non-linked participating savings insurance plan which provides you with benefits like guaranteed additions and bonuses while ensuring that your family receives a lump sum benefit in case of your unfortunate death.

Key Features of HDFC Life Uday

- Multiple term options to suit your needs
 - Pay premiums for 8 years, enjoy cover for 12 years or 15 years
 - Pay premiums for 10 years, enjoy cover for 15 years.
- Guaranteed Additions* of 3% p.a. during the first five policy years.
- Bonuses declared at the end of each financial year.
- Additional death benefit in case of death due to accident.

Guaranteed Additions & Bonuses

Guaranteed Additions: Guaranteed Addition @ 3.00% of ‘Sum Assured on Maturity’ will accrue to the policy for the first 5 policy years.

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

Maturity Benefit: On Maturity you will get a) Sum Assured on maturity, b) Accrued Guaranteed Additions, & c) Accrued Reversionary Bonuses & Terminal Bonus (If any).

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

Death Benefit: The nominee shall receive higher of :

- Sum Assured on Death plus Accrued Guaranteed Additions plus Accrued Reversionary Bonuses (if any)+ Interim Bonus(if any) + Terminal Bonus (if any)
- 105% of the premiums⁵ paid Where “Sum Assured on Death” is higher of:
- Sum Assured on Maturity
- 10 times the Annualized Premium (for Age at Entry <=50 yrs) and 7 times the Annualized Premium (for Age at Entry >50 yrs)

Basic Eligibility Conditions of the Plan:

Min & Max. Age at entry : 18 Yrs & 55 Yrs

Premium Modes : A / H / Q / M

Policy Term & PPT : 12 Yrs Term with 8 Yrs PPT
15 Yrs Term with 8/10 Yrs PPT

Conditions : *For conditions please refer to the section on Guaranteed Additions in the brochure. ⁵For the purpose of computation of Death Benefit, the premiums shall exclude any underwriting extra premiums, any loadings for modal premiums and any applicable taxes and other statutory levies. Disclaimers:Tax benefits are subject to changes in tax laws. Insurance is the subject matter of the solicitation. For more details on the risk factors, term and conditions please read sales brochure carefully before concluding the sale. HDFC Life Uday (Form No.501, UIN – 101N105V03). **Beware of Spurious/Fraud Phone Calls!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

ICICI PRU LIFE SAVINGS SURAKSHA

A Non Linked Insurance Plan Participation Plan with Guaranteed Maturity Benefits. Conditions Apply #

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

Key Benefits of ICICI Pru Savings Suraksha

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

Benefits in detail:

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

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

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

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

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

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

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

Sum Assured on Death :

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

Basic Eligibility Conditions of the Plan:

Min. & Max. Entry Age : 0 Yrs & 60 Yrs

Min. & Max. Maturity : 18 Yrs & 70 Yrs

Premium Modes : A / H / M

Min. Annual Premium : Rs.12,000/-

Premium Payment Term & 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 completion of entire policy term. ICICI Prudential Life Insurance Company IRDA Regn No. 105 Call us on 1-860-266-7766 (9am-9pm, Monday to Saturday, except national holidays. Valid only for calls made from India).© 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. Insurance is the subject matter of the solicitation. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN: 105N135V01. Advt no : P/II/1312/2013-14 **Beware of Spurious/Fraud Phone Calls!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

ICICI PRU LIFE FUTURE PERFECT

A Limited Pay Non Linked Insurance Plan

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

Key Benefits of ICICI Pru Future Perfect

- Protection: Get life cover for entire policy term
- Savings with the comfort of guarantees: At maturity of the policy, you receive
 - Guaranteed Maturity Benefits (GMB)
 - Accrued Guaranteed Additions (GAs)
 - Vested Reversionary Bonuses and Terminal Bonus, if any
- Tax benefits^{T&C1}: Applicable to premiums paid and benefits received as per the prevailing tax laws.

Benefits in detail:

Maturity Benefit: On Maturity of the policy the policy holder will get higher of A, B. A = Guaranteed Maturity Benefit, + Accrued Guaranteed Additions, + Vested Reversionary bonuses, if any, + Terminal Bonus, if any B = 100.1% x (annualized premiums plus loadings for modal premiums if any)

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

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

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

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

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

Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and subsisting Bonuses* already accrued or b) 105% of all premiums paid as on date of death

Sum Assured on Death: Higher of

- 10 X (Annualized Premium + underwriting extra premium, if any + loadings for model premiums, if any)
- Minimum guaranteed sum assured on maturity^{T&C3}
- Absolute amount assured to be paid on death^{T&C4}

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

Basic Eligibility Conditions :

Min. Maturity : 18 Yrs

Max. Maturity : 70 Yrs

Modes : A / H / M

PPT & Policy Term:

PPT 5 Yrs	: 10 to 15 Yrs
PPT 7 Yrs	: 12 to 17 Yrs
PPT 10 Yrs	: 15 to 20 Yrs
PPT 15 Yrs	: 20 to 25 Yrs
PPT 20 Yrs	: 25 to 30 Yrs

Minimum Premium

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

Min. & Max. Entry Age

PPT 5 Yrs	: 3 Yr & 45Yrs
PPT 7 Yrs	: 1 Yr & 58Yrs
PPT 10 Yrs	: 91days & 55Yrs
PPT 15 Yrs	: 91days & 50Yrs
PPT 20 Yrs	: 91days & 45Yrs

Terms and conditions : 1.Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2.Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is inforce till the completion of entire policy term. 3.Minimum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4.Absolute amount assured to be paid on death is 10 times the Annualized Premium. ICICI Prudential Life Insurance Company Limited IRDA Regn No. 105 . CIN:U66010MH2000PLC127837.Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India).© 2016, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025.. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN 105N153V01 Advt no. E/II/0474/2016-17 **Beware of Spurious/Fraud Phone Calls!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



LIFE INSURANCE

KOTAK SMARTLIFE PLAN

A LIMITED PAY NON-LINKED PARTICIPATING LIFE INSURANCE PLAN

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

Key Advantages -

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

Plan Benefits:

Survival Benefit : The Survival Benefit shall be payable as per the chosen Bonus option
Cash Payout Option : at the end of each policy year, starting from the end of 1st policy year - Cash Bonus declared will get paid out till end of the policy term or death or surrender, whichever is earlier.

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

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

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

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

Disclaimers : Kotak SmartLife Plan UIN: 107N102V01, Form No: N102; Kotak Term Benefit Rider, UIN: 1078003V03, Form No: B003; Kotak Accidental Death Benefit Rider, UIN: 1078001V03, Form No: B001; Kotak Permanent Disability Benefit Rider, UIN: 1078002V03, Form No: B002; Kotak Life Guardian Benefit, UIN: 107B012V02, Form No: B012; Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No: B011; Kotak Critical Illness Plus Benefit Rider - 107B020V01, Form No.: B020. Ref. No.: KLI/18-19/PNL/498. This is a Savings-cum-Protection oriented Participating Endowment plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance's underwriting policy. The product brochure gives only the salient 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: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: <http://insurance.kotak.com> Email: clientservicedesk@kotak.com Toll Free No. - 1800 209 8800
BEWARE OF SPURIOUS/FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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. **BEWARE OF SPURIOUS/FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

BHARTI AXA LIFE CHILD ADVANTAGE

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

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

Benefits under the Plan

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

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

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

Year before Maturity Date

Maturity Benefit :

Option 1 : Endowment Option : 125% of S.A. will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any.

Option 2 : Money Back Option : 40% of S.A will be paid on Maturity along with accrued Simple Reversionary Bonus & Terminal Bonus, if any.

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

* Available in other terms as well. Bharti AXA Life Insurance Company Limited, IRDAI Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Bharti AXA Life is the name of the Company and Bharti AXA Life Child Advantage is only the name the traditional participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects.. Life Insurance Coverage is available under this policy. Bharti AXA Life Child Advantage UIN: 130N065V01.

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TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A NON LINKED PARTICIPATING LIFE INSURANCE PLAN

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

Key Features :

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

Plan Eligibility :

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

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

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

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

Disclaimers: ¹A Guaranteed Income of 20% or 25% of Assured Benefit shall be paid annually commencing from the end of policy year 9 or 13, for premium payment term 8 or 12 respectively and shall be payable till Maturity of the Policy or till death, whichever is earlier. ²Bonuses are based on company's performance and are not guaranteed. Past performance is not an indicative of future performance. **"Compound Reversionary Bonus"** shall accrue annually starting from first Policy Anniversary. Compound Reversionary Bonus shall be a percentage of the Assured Benefit and vested Compound Reversionary Bonus. **"Terminal Bonus"** shall be a percentage of the Assured Benefit and shall be paid subject to the following :- At least 5 year full Annual Premiums have been paid, where Premium Payment Term is 8 years; or - At least 7 years full Annual Premiums have been paid, where Premium Payment Term is 12 years. ³Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Rider (UIN: 110B028V01), Tata AIA Life Insurance Waiver of Premium Plus (WOPP) Rider (UIN: 110B029V01) and Tata AIA Life Insurance Term Rider (110B030V01) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. ⁴Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Limited. This plan is not a guaranteed insurance plan and it will be subject to Company's underwriting and acceptance. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. UIN: 110N133V01. **Tata AIA Life Insurance Company Limited** (IRDAI Regn. No.110 CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call **1-860- 266-9966** (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com or SMS **'LIFE'** to **58888** **L&C/Adv/2019/Jan/074**.

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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 AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403), 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Service tax, Swachh Bharat Cess and TDS are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including Service Tax, Swachh Bharat Cess and TDS), as imposed by the government from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefits available to you. Insurance cover is available under this product. This product is underwritten by Tata AIA Life. The plan is not a guaranteed insurance plan and will be subject to Company's underwriting and acceptance Approval Number: L&C/Adv/2016/Mar/239 UIN: 110N119V01

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LIFE INSURANCE



PNB METLIFE SUPER SAVER PLAN

Non-linked, Participating Life Insurance Plan

PNB MetLife Super Saver Plan is a non-linked, participating life insurance plan that helps you accumulate your savings and provides a long term financial protection for you and your family. Additionally, it also provides a waiver of premiums to ensure that your goals are not compromised in case of critical illness or an untimely demise.

Key benefits –

- **Maturity Benefit:** Get sum assured on maturity as lump sum plus Reversionary bonuses (as per payout option chosen) and Terminal bonus, if any
- **Flexibility to choose how long you want to pay :** 5, 7, 10, 12 or 15 years
- **Flexibility to choose bonus payout options¹**
- ♦ Accumulation: Simple Reversionary bonus; if any, accumulated throughout the policy term and paid on maturity
- ♦ Liquidity² through Cash bonuses, if any: Simple reversionary bonus, if any, accrued during premium payment term and paid on maturity Plus Cash bonus, if any, is paid every year after premium payment term
- **Protection for your family :** Life cover across policy term & additional protection with waiver of premium options (on death & diagnosis of critical illness)

¹Option to be chosen at inception of the policy

²Liquidity option will be available only with the following Premium Payment Term (PPT) & Policy Term (PT) options:

^ ^ Growth with Bonus – Simple reversionary bonus, cash bonus and terminal bonus are subjected to the announcement by the company.

Maturity Benefit : In case the Policy is in In-force status and all due installment premiums have been received by us then the Maturity benefit payable will be the sum of : a) Sum Assured on Maturity b) Accrued Simple Reversionary Bonuses, if any & c) Terminal Bonus, if any

Death Benefit: In the event of the unfortunate death of the Life Assured provided that the policy is still in In-force status on the date of death :

If ‘Savings’ or ‘Savings + Health Care’ option is chosen, the nominee shall receive:

Sum Assured on Death plus the accrued Simple Reversionary Bonuses, if any plus Terminal Bonus, if any, subject to a minimum of 105% of all premiums paid as on date of death and the Policy shall terminate.

If ‘Savings + Family Care’ option is chosen, the nominee shall receive:

- ♦ Sum Assured on death
- ♦ All future premiums, if any, that would otherwise have been payable under the base policy shall be waived for the remainder of the premium payment term and
- ♦ At the end of the policy term, following benefit shall be payable:
 - ▲ Sum Assured on Maturity + Accrued Simple Reversionary Bonus, if any + Terminal Bonus, if any.
 - ▲ In addition, if Bonus option 2 - Liquidity is chosen; the cash bonus, if any payout, if any, shall continue to be paid till maturity

Eligibility:

Minimum Age Entry	: Savings plan – 0 (30 Days) Savings + Family Care and Savings + Health Care - 18 Years
Maximum Age Entry	: Savings Plan - 60 Years (Annual Mode) 55 Years (Other Modes) Savings + Family Care – 50 Years (Annual Mode), 45 Years (Other Modes) Savings + Health Care: Annual Mode : PPT – 5,7,10,12 Pay – 55 Yrs, PPT – 15 & Regular Pay – 50 Yrs Savings + Health Care : Other Mode : PPT – 5,7,10,12 Pay – 50 Yrs, PPT – 15 & Regular Pay – 45 Yrs
Maximum Maturity Age	: Savings Plan -18 Yrs Savings + Family Care and Savings + Health Care - 28 Years
Premium Payment Term	: 5,7,10,12,15 and Regular Pay
Premium Payment Modes	: Yearly, Half Yearly, Monthly

PNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore - 560001, Karnataka. IRDAI Registration number 117. CI No: U66010KA2001PLC028883. The marks “PNB” and “MetLife” are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Website: www.pnbmetlife.com, Email: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex-1, Techniplex Complex, off. Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062, Maharashtra. Phone: +91-22-41790000. Fax: +91-22-41790203. PNB MetLife Super Saver Plan is a non-linked, participating life insurance plan (UIN: 117N123V01). Please consult your advisor for more details. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding the sale. Tax benefits are as per the Income Tax Act, 1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Goods and Services Tax (GST) shall be levied as per prevailing tax laws which are subject to change from time to time. The future bonus rates are not guaranteed and purely depend on the experience of the underlying Participating Fund. LD/2019-20/135 | EC125.

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BAJAJ ALLIANZ - GUARANTEED INCOME GOAL

A Non – Linked Non –Participating Endowment Plan

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

Key Advantages:

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

Benefits Payable :

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

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

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

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

Death Benefit :

If Lumpsum Benefit is opted -

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

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

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

Tax Benefit :

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

Eligibility:

Age of Entry	: Min. 6 Years, Max – 60 Years.
Age at Maturity	: Min. 18 Years, Max – 72 Years
Maximum Premium	: As per Maximum Sum Assured
Minimum Sum Assured	: 1,00,000/-
Lump Sum Benefit	: Policy Term : 10 Years Premium Payment Term - 5, 7, 10 Years Policy Term : 12 Years Premium Payment Term - 5, 7, 12 Years
Premium Payment Term	: Yearly, Half Yearly, Quarterly, Monthly

Risk Factors and Warning Statements: Bajaj Allianz Life Guaranteed Income Goal - UIN:116N157V01. The above product write-up is indicative of terms and conditions, guarantees and exclusions contained in the policy document. For more details on risk factors, terms and conditions please read sales brochure & policy document available on www.bajajallianzlife.com, carefully before concluding a sale All charges/taxes, as applicable will be borne by the Policyholder. **Regd. Office Address** Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune. 411 006. Fax: (020) 6602 6789 IRDAI Reg. No.: 116, **CIN: U66010PN2001PLC015959 SMS & Toll Free No. SMS GOAL 56070** Sales: 1800 209 4040 | Service: 1800 209 7272 **Mail us :** customercare@bajajallianz.co.in **Beware of Spurious/ Fraud Phone Calls!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

EDELWEISS TOKIO LIFE – INCOME BUILDER

A Non Linked, Non-Participating Endowment Life Insurance Plan

Edelweiss Tokio Life – Income Builder is a life insurance plan which helps to build financial reserves for all expected and unexpected scenarios in the future. This plan also has an option that will ensure that the family continues to receive a steady stream of income in case of an unfortunate demise of the Life Insured or in case of suffering from any covered Critical Illness.

Choose from the either of two plan options

Base - This option pays maturity benefit for fulfilling ones dreams. It also provides life insurance cover in case of an unfortunate demise of the Life Insured.

Secured Income – This option ensures that in case of an unfortunate event of death or diagnosis of covered Critical Illness, the dreams are not compromised as the payouts will continue during the payout period without paying any future premiums.

Opt for any one of the two maturity benefit options:

Regular Income – Beginning from the first payout date, start receiving income instalments at regular intervals during the payout period. The payout period begins from the end of policy term.

Regular Income plus Lumpsum - In addition to the regular income instalment, receive a lumpsum payout with the last regular income instalment.

Flexibility to choose the payout frequency and payout date :

The regular income instalment frequency can be either annual, semi-annual, quarterly or monthly as opted for at inception. In addition, the first payout date for regular income instalment can be advanced by a maximum of 30 days and receive all subsequent instalments on that date of a month. This option can be exercised 90 days before the policy maturity date.

Death Benefit:

a) Base Option : In the unfortunate event of death during the policy term, the nominee will receive Sum Assured on Death and the policy will terminate. No death benefit shall be payable in case of death during the payout period.

b) Secured Income option: In the unfortunate event of death of the Life Insured or in case the Life Insured is diagnosed with one of the 12 covered Critical Illness conditions, during the Policy Term, the nominee will receive Sum Assured on Death immediately, and no future premiums shall be payable. In addition all payouts as per the maturity option chose will be paid to the nominee. No death benefit shall be payable in case of death during the payout period.

Maturity Benefit : Based on the option chosen (regular income or regular income + lumpsum), the maturity benefit will be paid out in arrears from the first payout date till the end of the payout period. If the option to advance the first payout date has been exercised, then the all regular income instalments shall begin based on the date as opted for.

Boundary Conditions :

Age at entry : Base Option Min: 18 yrs- PT, Max – 55 yrs, **Secured Income Option** Min: 18 yrs, Max – 50 yrs

Age at Maturity : Base Option Min: 18 yrs, Max – 67 yrs, **Secured Income Option** Min: 25 yrs, Max – 62 yrs

Policy Term : 7, 10, 12 years, **Premium Paying Term***: Same as Policy Term,

Payout Period : For 7 yrs : 7, 13, 18 & 23 yrs, For 10 yrs : 10, 15 & 20 yrs For 15 yrs : 12 & 18 yrs

* Single premium option also available in this plan

Disclaimer: Edelweiss Tokio Life – Income Builder is only the name of the non-linked non-participating endowment life insurance plan and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Edelweiss Tokio Life Insurance Company Ltd. IRDAI Regn. No. 147, CIN: U66010MH2009PLC197336, UIN: 147N057V01, ARN:OP/0045/Oct2018, Registered Office: 6 Floor, Tower 3, Wing 'B', Kohnoor City, Kiro Road, Kurla (W), Mumbai 400070. Corporate Office: 4th Floor, Tower 3, Wing 'B', Kohnoor City, Kiro Road, Kurla (W), Mumbai 400070, Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | www.edelweisstokio.in Flower & Edelweiss (as displayed above) are trademarks of Edelweiss Financial Services Limited, “Tokio” is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license. **Beware of Spurious/ Fraud Phone Calls!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

EDELWEISS TOKIO LIFE - GCAP

A Non Linked Non Participating Guaranteed Return Life Insurane Plan

Key Benefits

- ☑ All the benefits are guaranteed* upfront.
- ☑ Simplified product structure for easy understanding.
- ☑ Get Additional benefits from 9th policy year through Guaranteed Accrual Additions.
- ☑ Multiple options of policy term and premium paying term to suit your requirements.
- ☑ Get extra benefit for higher premiums
- * Payable either on maturity or death whichever is earlier, provided the policy is inforce

Benefits under the Plan

Death Benefit: In case of unfortunate event of the death of the insured; the nominee will get Sum Assured on death plus Cumulative Guaranteed Accrual Additions

The Sum Assured on Death will be the highest of a) 11 times of Annualised Premium for 5, 7 & 10 Pay and 13 times of Annualised premium for 12 Pay, or b) 105% of the total premiums paid as on the date of death or c) Sum Assured on Maturity.

Extra Benefit Available : Higher benefit is made available for higher annualised premium as per the table given below (per Rs.20,000 /-premium exceeding Annualized premium of Rs.40,000/-) :

Policy Term	Additional Benefit
10 Yrs	Rs.5,000/-
15 Yrs	Rs.10,000/-
20 Yrs	Rs.15,000/-
25 & 30 Yrs	Rs.20,000/-

Guaranteed Accrual Additions (GAA) : GAA depends on annualised premium, policy term, premium paying term, entry age and the gender of the life assured. The GAA is accrued every year, starting from the 9th policy year till maturity, at the beginning of the year. The Cumulative GAA is payable on death or maturity.

Maturity Benefit : On Maturity the policy holder will get Maturity Sum Assured plus Cumulative Guaranteed Accrual Additions plus Extra Benefits Applicable (If any)

Where Sum Assured on Maturity is equal to cumulative Annualised premium. The Sum Assured on Maturity is payable in 5 equal installments, starting from the date of maturity. The Cumulative GAA & Extra Benefits will be payable in lump sum along with the first instalment at the date of maturity.

The Policy holder may take the remaining future installments, discounted at the rate of 6.00% per Annum, as a lump-sum anytime after maturity.

Boundary Conditions

Age at Entry	: Min - 91 days, Max - 55 Yrs
Policy Term	: 10, 15, 20, 25 and 30 Yrs
PPT	: 5, 7, 10 and 12 Yrs
Min. Premium	: Annual: Rs.15,000/-, Semi Annual: Rs. 8000/-, Quarterly: Rs. 4000/- and Monthly: Rs. 1500/-
Premium Mode:	Annual, Semi-annual, Quarterly, Monthly

Disclaimer: Edelweiss Tokio Life - GCAP is only the name of the non-participating endowment life insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Edelweiss Tokio Life Insurance Company Ltd. IRDAI Regn. No. 147, CIN: U66010MH2009PLC197336, ARN: Pr/02/Dec 2017, UIN: 147N031V01, Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098. Corporate Office: 3rd & 4th Floor, Tower 3, Wing 'B', Kohnoor City, Kiro Road, Kurla (W), Mumbai 400070, Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | www.edelweisstokio.in Flower & Edelweiss (as displayed above) are trademarks of Edelweiss Financial Services Limited, “Tokio” is Trademark of Tokio Marine Holdings Inc. and used by Edelweiss Tokio Life Insurance Co. Ltd. under license. **Beware of Spurious/ Fraud Phone Calls!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH

Gajuwaka	:	0891 -	254	5316 /	254	5319
Guntur	:	0863 -	663	2526 /	224	0530
Kakinada	:	0884 -	236	6943 /	236	6944
Madhurawada	:	0891 -	271	5316 /	272	5316
Nellore	:	0861 -	234	0260 /	235	0260
Ongole	:	08592 -	282	065 /	282	075
Rajahmundry	:	0883 -	665	1987 /	246	8601
Tanuku	:	08819 -	225	377 /	225	388
Tirupathi	:	0877 -	225	0056 /	225	0057
Vijayawada	:	0866 -	248	5316 /	249	5316
Vishakapatnam	:	0891 -	666	6316 /	275	7755

TELANGANA

Hyderabad						
Ameerpet	:	040 -	2341	8316		
Attapur	:	040 -	2401	8316 /	2401	9316
Boduppal	:	040 -	2720	5316 /	2720	5317
Champapet	:	040 -	2407	5316 /	2407	6316
Chandanagar	:	040 -	2303	8755 /	2303	8756
Dilsukh Nagar	:	040 -	2405	6548 /	2405	6549
Habsiguda	:	040 -	2715	5316 /	2715	0811
Hasthinapuram	:	040 -	2988	2316 /	2988	3316
Himayat Nagar	:	040 -	2339	5316 /	2322	1308
Kapra	:	040 -	2713	0938 /	6655	5613
Kukatpalli	:	040 -	2306	1646 /	4230	0905
Malkaigiri	:	040 -	2724	5316 /	2724	1677
Manikonda	:	040 -	2356	8931 /	2356	8941
Marredpally	:	040 -	2771	0998 /	2771	1410
Mehdipatnam	:	040 -	2351	2034 /	2352	6356
Nacharam	:	040 -	4020	1616 /	4020	1717
Nagole	:	040 -	2422	0316		
Nizampet	:	040 -	2956	1438 /	2956	1497
RTC 'X' Road	:	040 -	2764	5316 /	2766	5317
Secunderabad	:	040 -	6602	0300 /	2789	9116
Vanasthalipuram	:	040 -	2411	0341 /	2412	5316
Karimnagar	:	0878 -	224	9910 /	224	9911
Kazipet	:	0870 -	243	4545 /	244	4747
Khammam	:	08742 -	235	316 /	245	316
Nizamabad	:	08462 -	235	316 /	236	316
Sangareddy	:	8500195316 /	8500155316			
Warangal	:	0870 -	666	4436 /	254	4058

GUJARAT

Ahmedabad						
Bopal	:	079 -	2979	5590 /	2979	5591
Gandhi Nagar	:	079 -	2324	2004 /	2324	2005
Mani Nagar	:	079 -	2543	0026 /	2543	0062
Paldi	:	079 -	2658	5642 /	2658	5643
Satellite	:	079 -	2676	9024 /	2676	9025

Baroda						
Alkapuri	:	0265 -	232	3018 /	232	3021
Vasna Road	:	0265 -	225	4074 /	225	4075
Waghodia Road	:	0265 -	252	1820 /	252	1821
Anand	:	02692 -	245	137 /	245	138
Bharuch	:	02642 -	249	121 /	249	122
Deesa	:	02744 -	225	622 /	225	722
Himmatnagar	:	02772 -	248	948 /	249	948
Mehsana	:	02762 -	230	704 /	230	706
Navsari	:	02637 -	244	406 /	244	407
Palanpur	:	02742 -	266	640 /	266	641
Rajkot	:	0281 -	246	5427 /	246	5428
Indira Circle	:	0281 -	257	5767 /	257	5768
Surat	:	0261 -	273	1402 /	273	1403
Bhatar Road	:	0261 -	223	3173 /	223	3174
Silvassa	:	0260 -	264	1230 /	264	1231
Vapi	:	0260 -	246	5337 /	645	3337
Valsad	:	02632 -	244	411 /	244	412

KARNATAKA

Bengaluru						
Banashankari	:	080 -	2669	0288 /	2669	0319
Bannerghatta	:	080 -	2648	2880 /	2648	2881
Basavangudi	:	080 -	2242	3777 /	2660	8777
Basaveshwara Ngr	:	080 -	2322	5533 /	4153	5692
Bommanahalli	:	080 -	4093	5276 /	4093	5720
BTM Layout	:	080 -	2678	3744 /	2678	3752
Indira Nagar	:	080 -	2520	2939 /	2520	3739
Infantry Road	:	080 -	4113	0952 /	2286	0704
Jayanagar	:	080 -	2653	3751 /	2653	3752
J.P.P. Nagar	:	080 -	2658	9699 /	2658	9499
Kammanahalli	:	080 -	2580	5627 /	2580	5628
Kanakapura	:	080 -	2686	0518 /	2686	0318
Kengeri	:	080 -	2848	5695 /	2848	5696
Koramangala	:	080 -	2553	3393 /	2553	3394
Kumaraswamy Lyt	:	080 -	2666	8150 /	2666	8152
Hesaraghatta	:	080 -	2839	7339 /	2839	7336
Malleswaram	:	080 -	2356	1500 /	2356	1501
Marathalli	:	080 -	4372	1083 /	4375	1085
R.R. Nagar	:	080 -	2860	3344 /	2860	3663
Sanjay Nagar	:	080 -	2341	6703 /	2351	6703
R.T. Nagar	:	080 -	4115	6008 /	4115	6009
Rajajinagar	:	080 -	2332	4323 /	2332	4585
Vijayanagar	:	080 -	2310	0101 /	2310	0104
Whitefield	:	080 -	2845	7260 /	2845	7261
Yelahanka	:	080 -	2856	5346 /	2856	5347
Bagalkot	:	08354 -	234	547 /	234	648
Bailari	:	08392 -	254	615 /	254	652
Belagavi	:	0831 -	246	3312 /	246	3313
Belagidar	:	08482 -	229	227 /	229	228
Chikkamagalur	:	08262 -	236	702 /	235	702
Chitradurga	:	08194 -	222	669 /	222	449
Davangere	:	08192 -	270	252 /	270	253
Dharwad	:	0836 -	244	6091 /	244	6092
Gokul Road	:	0836 -	233	4080 /	233	4081
Hassan	:	08172 -	232	922 /	232	433
Haveri	:	08375 -	233	701 /	233	702
Hosapete	:	08394 -	224	615 /	224	616
Hubbali	:	0836 -	235	4255 /	235	4266
Kalaburgi	:	08472 -	226	702 /	246	702
Kalidasa Road	:	0821 -	241	3355 /	241	3555
Karwar	:	08382 -	223	275 /	223	276
Kundapura	:	08254 -	231	240 /	231	241
Madikeri	:	08272 -	228	021 /	228	022
Mandya	:	08232 -	220	833 /	220	822
Mangaluru	:	0824 -	244	2214 /	244	0014
Mysuru	:	0821 -	254	6607 /	254	6608
Puttur	:	08251 -	236	837 /	237	837
Raichur	:	08532 -	227	229 /	227	888
Sangameshwara Ngr	:	0831 -	246	2701 /	246	2702
Shivamogga	:	08182 -	227	660 /	227	661
Sumakuru	:	0816 -	225	1810 /	226	1606
Jdupi	:	0820 -	252	1929 /	252	1797
Vijayapura	:	08352 -	240	143 /	240	149

KERALA

Cochin						
Angamaly	:	0484 -	245	3526 /	245	3527
Ernakulam	:	0484 -	235	0044 /	235	0045
Muvattupuzha	:	0485 -	281	3996 /	281	3997
Palarivattom	:	0484 -	234	0160 /	234	0161
Tripanithura	:	0484 -	277	8933 /	277	8933
Trivandram						
Attingal	:	0470 -	262	7211 /	262	8211
East Fort	:	0471 -	246	3750 /	246	4750
Pattam	:	0471 -	244	6311 /	244	6312
Varkala	:	0470 -	261	1211 /	261	0611
Calicut	:	0495 -	272	7724 /	272	7725
Kalpetta	:	04936 -	207	345 /	208	345
Kanhangad	:	0467 -	220	6124 /	220	6154
Kannur	:	0497 -	276	4181 /	276	4182
Karunagapally	:	0476 -	262	6751 /	262	7750
Kasaragod	:	04994 -	231	431 /	231	432
Kodakara	:	0480 -	272	5580 /	272	5581

Kodungallur	:	0480 -	280	2653 /	280	2654
Kollam	:	0474 -	275	3001 /	275	3002
Kottayam	:	0481 -	256	9750 /	256	9751
Kozhencherry	:	0468 -	231	0720 /	231	0721
Kunnamkulam	:	0488 -	522	3509 /	522	3510
Manjeri	:	0483 -	276	1124 /	276	1125
Mattannur	:	0490 -	247	4662 /	247	4663
Mavelikara	:	0479 -	234	4495 /	234	4496
Ottapalam	:	0466 -	224	7366 /	224	8227
Olavakkode	:	0491 -	255	5501 /	255	5502
Pala	:	0482 -	210	120 /	210	180
Palakkad	:	0491 -	250	4440 /	250	4441
Pathanamthitta	:	0468 -	232	0613 /	232	0614
Taliparamba	:	0460 -	230	0035 /	230	0036
Payyanur	:	04985 -	203	490 /	205	390
Perinthalmanna	:	04933 -	226	380 /	226	390
Ramanattukara	:	0465 -	244	3003 /	244	3005
Thalaserry	:	0490 -	232	4177 /	232	3177
Thrissur	:	0487 -	232	5570 /	232	5571
Thiruvalla	:	0469 -	263	0123 /	263	0124
Tirur	:	0494 -	242	0753 /	242	0754
Vadakkara	:	0496 -	251	7721 /	251	7722

MAHARASHTRA

Mumbai						
Airoli	:	022 -	2779	5341 /	2779	0174
Ambarnath (E)	:	0251 -	260	7328 /	260	7155
Andheri (East)	:	022 -	2683	5952 /	2684	1552
Andheri-IRLA	:	022 -	2671	1502 /	2623	6502
And- JB Nagar	:	022 -	2825	7307 /	2825	7308
And- Lokhandwala	:	022 -	2634	5957 /	2637	5483
And- Marol	:	022 -	2920	8134 /	2925	6912
And- Oshiwara	:	022 -	2632	1196 /	2632	1136
And-7 Bunglows	:	022 -	2632	9373 /	2631	5566
And-Takshila	:	022 -	2821	4787 /	2821	4814
Andheri (West)	:	022 -	2678	1742 /	2678	1781
Bandra Mt. Mary	:	022 -	2643	2158 /	2643	2147
Bangur Nagar	:	022 -	2873	4228 /	2873	4229
Bandra - Pali	:	022 -	2655	8399 /	2640	0982
Bandra (West)	:	022 -	2640	5564 /	2641	2422
Bhandup (W)	:	022 -	2566	2064 /	2566	7156
Borivali (East)	:	022 -	2808	5971 /	2808	5972
Borivali - Gorai	:	022 -	2868	0460 /	2868	0463
Borivali - I.C. Col.	:	022 -	2891	8594 /	2895	2352
Borivali-Saibaba	:	022 -	2862	0403 /	2862	0406
Borivali (West)	:	022 -	2895	1548 /	2895	7025
Borivali-Yogi Ngr	:	022 -	2892	2017 /	2892	2018
Byculla	:	022 -	2370	3247 /	2370	3248
Chembur	:	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 (East)	:	022 -	2413	7451 /	2416	3350
Dadar (West)	:	022 -	2438	6887 /	2432	4897
Dahisar (East)	:	022 -	2896	1471 /	2828	3234
Dahisar (West)	:	022 -	2894	4020 /	2892	8617
Dombivali (East)	:	0251 -	286	1963 /	286	0698
Dom-Gandhi Ngr	:	0251 -	280	3409 /	280	3410
Dombivali - MIDC	:	0251 -	244	0074 /	244	0075
Dombivali (West)	:	0251 -	248	1754 /	248	1764
Fort	:	022 -	2265	9033 /	2265	9034
Ghatkopar (East)	:	022 -	2102	0876 /	2102	0118
Ghatkopar (W)	:	022 -	2502	4859 /	2502	4860
Girgaum	:	022 -	2382	1327 /	2384	0027
Gokuldham	:	022 -	2843	1243 /	2843	1244
Goregaon (W)	:					