

BLUECHIP BULLETIN

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MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
ICICI Pru Long Term Eq.	02/07/18	7.00%	Sundaram SMILE Fund	26/03/18	15.00%
Reliance Tax Saver	26/06/18	6.00%	ABSL India GenNext	23/03/18	25.70%
L&T India Value Fund	21/06/18	15.50%	ABSL (I) Opportunities	23/03/18	33.50%
Kotak Equity Oppo.	30/05/18	7.00%	ABSL Top 100	23/03/18	21.00%
ABSL Intl. Equity	30/04/18	11.15%	Kotak 50 - Regular Plan	23/03/18	36.04%
Invesco India Midcap	28/03/18	32.50%	Kotak Classic Equity	23/03/18	47.78%
ABSL Pure Value Fund	26/03/18	49.10%	Kotak Emerging Equity	23/03/18	26.74%
Reliance Equity Savings	26/03/18	10.00%	Reliance Equity Oppo.	23/03/18	47.50%
Sundaram Rural India	26/03/18	15.00%	Axis Long Term Equity	22/03/18	25.00%

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	7.60%	8.15%	8.40%	0.35%	0.25%
Dewan Housing Ltd.	(C) AAA	5000	A/C	7.70%	8.00%	8.45%	0.40%	—
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.65%	7.65%	7.65%	0.25%	—
LIC Housing Finance	FAAA	10000	H/C	7.30%	7.40%	7.45%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	7.70%	8.25%	8.50%	0.25%	—
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	6.75%	7.25%	7.25%	0.50%	—
Godrej & Boyce Ltd. (R)	FAA+	25000	H	—	—	8.00%	—	—

* 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.

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Fund Type	AAUM (Rs.Crs)		Growth Option Returns (%)		Lumpsum Investment Value of Rs.1 Lac		Growth SIP Returns (%)		SIP Investment Value of Rs.10000/- SIP	
		31.05.18	27.06.18	3 Years	5 Years	3 Years	5 Years	3 Years	5 Years	3 Years	5 Years
ABSL Equity Advantage	Large & MidCap	6060.51	406.93	11.09%	22.97%	1,37,096	2,81,187	10.87%	16.46%	4,23,391	9,21,958
CanRobeco Emerging Equities	Large & MidCap	3529.55	91.12	15.59%	31.67%	1,54,440	3,95,762	15.87%	23.83%	4,57,292	11,34,939
DSP BR Equity Opportunities	Large & MidCap	5544.13	206.88	11.97%	19.57%	1,40,380	2,44,406	11.07%	15.01%	4,24,685	8,85,987
Franklin (I) Equity Advantage	Large & MidCap	2834.97	78.39	7.84%	19.42%	1,25,412	2,42,876	9.38%	13.45%	4,13,904	8,49,202
HDFC Growth Opportunities	Large & MidCap	1272.66	106.82	5.59%	10.75%	1,17,725	1,66,617	8.25%	8.52%	4,06,887	7,44,814
ICICI Pru Large & Mid Cap	Large & MidCap	3120.14	306.63	9.31%	16.50%	1,30,611	2,14,600	9.13%	11.32%	4,12,338	8,01,988
IDFC Core Equity Fund	Large & MidCap	2778.03	43.75	11.22%	16.43%	1,37,578	2,13,956	12.60%	13.66%	4,34,752	8,54,042
Kotak Equity Opportunities	Large & MidCap	2499.56	111.44	10.42%	19.01%	1,34,630	2,38,736	10.96%	14.57%	4,23,972	8,75,415
Reliance Vision Fund	Large & MidCap	3198.73	505.54	4.74%	15.95%	1,14,905	2,09,582	3.97%	9.66%	3,81,646	7,67,452
SBI Large & Mid Fund	Large & MidCap	2270.89	206.36	9.25%	20.32%	1,30,396	2,52,168	10.22%	14.64%	4,19,219	8,77,087
Sundaram Large and Mid Cap	Large & MidCap	377.57	32.60	12.66%	20.68%	1,42,991	2,55,963	15.18%	17.01%	4,52,416	9,36,071
Tata Large & Mid Cap Fund	Large & MidCap	1083.57	185.93	7.91%	16.98%	1,25,657	2,19,057	7.28%	11.64%	4,00,985	8,08,868
UTI Core Equity Fund	Large & MidCap	948.17	61.06	7.69%	15.45%	1,24,890	2,05,102	8.71%	11.30%	4,09,725	8,01,560
ABSL Frontline Equity Fund	Large Cap	20331.61	213.29	9.21%	17.58%	1,30,253	2,24,733	10.37%	13.07%	4,20,177	8,40,530
Axis Bluechip Fund	Large Cap	2080.93	27.03	11.71%	17.04%	1,39,404	2,19,620	17.09%	15.39%	4,66,073	8,95,244
CanRobeco Blue Chip Equity	Large Cap	120.76	23.01	9.45%	15.13%	1,31,113	2,02,275	12.38%	12.51%	4,33,286	8,27,950
DSPBR Top 100 Equity	Large Cap	2970.05	198.26	8.17%	14.42%	1,26,567	1,96,115	9.47%	10.77%	4,14,469	7,90,333
Franklin India Bluechip	Large Cap	8098.56	446.68	7.76%	15.00%	1,25,133	2,01,136	8.78%	11.31%	4,10,159	8,01,774
HDFC Top 100 Fund	Large Cap	14789.37	433.68	8.58%	16.12%	1,28,012	2,11,123	9.92%	11.67%	4,17,310	8,09,517
ICICI Pru. Bluechip	Large Cap	17426.73	39.39	10.55%	17.46%	1,35,106	2,23,589	12.32%	13.55%	4,32,888	8,51,503
IDBI India Top 100 Equity	Large Cap	412.30	23.12	5.97%	14.72%	1,19,001	1,98,699	6.67%	10.22%	3,97,328	7,78,890
IDFC Large Cap Fund	Large Cap	334.04	31.41	8.70%	13.36%	1,28,437	1,87,197	12.70%	11.51%	4,35,421	8,06,064
Kotak Bluechip Fund	Large Cap	1344.54	219.86	8.37%	15.80%	1,27,270	2,08,230	9.79%	12.28%	4,16,487	8,22,851
L&T India Large Cap	Large Cap	393.20	25.59	6.99%	15.85%	1,22,470	2,08,680	9.41%	11.50%	4,14,092	8,05,849
Reliance Large Cap	Large Cap	10053.92	31.39	9.28%	19.15%	1,30,503	2,40,143	11.58%	14.29%	4,28,008	8,68,769
SBI Bluechip Fund	Large Cap	19121.11	37.54	9.61%	18.74%	1,31,689	2,36,040	10.30%	14.15%	4,19,729	8,65,469
Tata Large Cap Fund	Large Cap	777.06	203.50	7.32%	14.45%	1,23,607	1,96,372	10.58%	8.57%	4,21,523	7,45,789
ABSL Midcap Fund	MidCap	2294.11	296.41	11.29%	23.04%	1,37,838	2,81,989	9.95%	17.23%	4,17,501	9,41,790
Axis Midcap Fund	MidCap	1424.94	34.08	9.83%	23.39%	1,32,484	2,86,022	14.03%	17.69%	4,44,434	9,53,887
DSP BR Mid Cap Fund	MidCap	5537.48	52.61	13.69%	26.30%	1,46,949	3,21,378	11.85%	18.96%	4,29,780	9,88,284
Franklin (I) Prima Fund	MidCap	6601.65	934.53	11.94%	24.99%	1,40,267	3,05,054	11.50%	18.40%	4,27,484	9,72,934
HDFC Mid-Cap Opportunities	MidCap	20616.48	55.02	13.64%	26.63%	1,46,755	3,25,599	13.41%	19.70%	4,40,203	10,09,024
ICICI Prudential Midcap Fund	MidCap	1523.35	94.02	10.66%	27.07%	1,35,510	3,31,295	10.45%	17.85%	4,20,689	9,58,139
Kotak Emerging Equity Scheme	MidCap	3250.16	37.81	13.47%	27.02%	1,46,098	3,30,644	12.29%	20.68%	4,32,688	10,37,309
L&T Midcap Fund	MidCap	2804.54	135.08	16.08%	29.49%	1,56,413	3,64,067	15.58%	22.46%	4,55,235	10,91,176
Reliance Growth Fund	MidCap	6873.43	1058.64	9.82%	20.05%	1,32,448	2,49,351	9.82%	14.51%	4,16,677	8,73,986
SBI Magnum Midcap Fund	MidCap	3717.89	72.57	7.02%	24.42%	1,22,573	2,98,161	3.51%	14.40%	3,79,053	8,71,373
Sundaram Mid Cap Fund	MidCap	6277.71	482.82	12.57%	25.94%	1,42,649	3,16,824	11.10%	19.04%	4,24,879	9,90,501
Tata Mid Cap Growth Fund	MidCap	658.37	126.81	7.72%	23.56%	1,24,994	2,87,998	6.80%	15.42%	3,98,104	8,95,980
UTI Mid Cap Fund	MidCap	4087.20	102.64	9.24%	26.81%	1,30,360	3,27,920	8.00%	17.11%	4,05,356	9,38,665

**Bluechip Corporate Investment Centre Limited**

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INVESTMENTS

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Fund Type	AAUM	NAV	Growth Option		Lumpsum Investment		Growth SIP		SIP Investment	
		(Rs.Crs)	as on	Returns (%)	Returns (%)	Value of Rs.1 Lac	Value of Rs.1 Lac	Returns (%)	Returns (%)	Value of Rs.10000/- SIP	Value of Rs.10000/- SIP
		31.05.18	27.06.18	3 Years	5 Years	3 Years	5 Years	3 Years	5 Years	3 Years	5 Years
ABSL Equity Fund	Multicap	9376.11	697.55	13.51%	23.06%	1,46,252	2,82,218	13.37%	17.26%	4,39,932	9,42,573
CanRobeco Equity Diversified	Multicap	858.61	123.83	9.12%	15.99%	1,29,931	2,09,944	12.85%	12.98%	4,36,426	8,38,492
DSP BlackRock Equity Fund	Multicap	2594.83	46.33	10.47%	18.68%	1,34,813	2,35,444	11.31%	14.01%	4,26,244	8,62,185
Franklin India Equity Fund	Multicap	11568.57	572.62	8.87%	19.44%	1,29,040	2,43,080	9.77%	14.24%	4,16,361	8,67,589
HDFC Equity Fund	Multicap	21150.45	586.60	7.92%	17.48%	1,25,691	2,23,779	9.25%	12.03%	4,13,089	8,17,353
ICICI Pru. Multicap Fund	Multicap	2793.71	271.12	10.31%	19.15%	1,34,228	2,40,143	10.68%	14.28%	4,22,166	8,68,533
IDBI Diversified Equity Fund	Multicap	375.14	21.05	8.07%	—	1,26,216	—	9.70%	—	4,15,918	—
IDFC Multi Cap Fund	Multicap	5581.12	92.28	8.62%	20.56%	1,28,153	2,54,693	9.72%	14.52%	4,16,045	8,74,224
Kotak Standard Multicap Fund	Multicap	19613.81	32.65	12.54%	21.53%	1,42,535	2,65,105	13.34%	16.83%	4,39,729	9,31,423
L&T Equity Fund	Multicap	2766.65	81.26	9.19%	18.18%	1,30,181	2,30,526	11.69%	13.89%	4,28,729	8,59,382
Reliance Multi Cap Fund	Multicap	9686.76	86.97	5.64%	17.16%	1,17,892	2,20,748	7.00%	11.05%	3,99,301	7,96,240
SBI Magnum Multicap Fund	Multicap	5338.40	45.89	12.33%	21.56%	1,41,738	2,65,432	12.16%	16.77%	4,31,827	9,29,880
UTI Equity Fund	Multicap	7833.44	138.30	10.76%	18.30%	1,35,878	2,31,699	14.64%	15.11%	4,48,646	8,88,412
ABSL Small Cap Fund	SmallCap	2273.60	38.07	16.90%	26.49%	1,59,751	3,23,803	13.93%	20.69%	4,43,748	10,37,602
Franklin (I) Smaller Companies	SmallCap	7378.91	56.66	14.10%	28.81%	1,48,545	3,54,607	12.31%	20.79%	4,32,821	10,40,543
HDFC Small Cap Fund	SmallCap	4042.86	43.36	19.15%	24.16%	1,69,154	2,95,059	21.03%	21.60%	4,95,897	10,64,740
Kotak Smallcap Fund	SmallCap	852.62	73.74	12.26%	24.03%	1,41,474	2,93,517	10.63%	18.06%	4,21,844	9,63,755
Sundaram Small Cap Fund	SmallCap	1305.08	89.12	9.54%	27.92%	1,31,437	3,42,525	6.16%	17.58%	3,94,304	9,50,977
ABSL Tax Relief '96 Fund	ELSS	6102.48	158.77	13.34%	23.20%	1,45,596	2,83,827	15.63%	18.72%	4,55,588	9,81,669
Axis Long Term Equity Fund	ELSS	17546.16	42.90	11.61%	24.21%	1,39,030	2,95,653	15.41%	18.59%	4,54,034	9,78,109
CanRobeco Equity Tax Saver	ELSS	858.21	25.43	8.81%	16.66%	1,28,827	2,16,078	11.67%	12.88%	4,28,597	8,36,235
DSP BR Tax Saver Fund	ELSS	4294.79	44.12	11.25%	20.17%	1,37,689	2,50,600	10.42%	14.88%	4,20,497	8,82,847
Franklin India Taxshield	ELSS	3700.03	546.86	8.70%	19.21%	1,28,437	2,40,748	9.91%	14.11%	4,17,247	8,64,530
HDFC TaxSaver	ELSS	6809.82	491.93	7.96%	17.89%	1,25,831	2,27,711	8.77%	11.79%	4,10,097	8,12,119
ICICI Pru Long Term Equity	ELSS	5218.36	352.89	10.08%	20.12%	1,33,391	2,50,079	10.70%	13.76%	4,22,294	8,56,359
IDFC Tax Advantage Fund	ELSS	1489.44	55.51	10.85%	21.90%	1,36,209	2,69,165	14.98%	17.16%	4,51,015	9,39,966
Kotak Tax Saver	ELSS	742.15	40.16	8.76%	18.07%	1,28,649	2,29,455	9.73%	13.91%	4,16,108	8,59,849
L&T Tax Advantage Fund	ELSS	3236.43	54.05	12.69%	19.77%	1,43,105	2,46,456	13.95%	16.02%	4,43,885	9,10,856
Reliance Tax Saver Fund	ELSS	9996.28	54.35	5.63%	20.31%	1,17,859	2,52,063	4.00%	11.81%	3,81,816	8,12,553
SBI Magnum Taxgain	ELSS	6267.50	134.52	5.32%	16.45%	1,16,824	2,14,140	6.19%	10.59%	3,94,481	7,86,565
Sundaram Diversified Equity	ELSS	2710.34	100.18	10.71%	17.87%	1,35,694	2,27,518	11.27%	14.30%	4,25,984	8,69,005
UTI Long Term Equity Fund	ELSS	981.68	83.12	8.43%	15.85%	1,27,482	2,08,680	9.30%	11.74%	4,13,402	8,11,033
ABSL Pure Value Fund	Value Fund	3895.07	55.90	14.64%	27.62%	1,50,664	3,38,527	11.45%	19.52%	4,27,158	10,03,931
HDFC Capital Builder Value	Value Fund	3193.32	286.31	12.70%	20.90%	1,43,144	2,58,304	14.39%	16.49%	4,46,914	9,22,721
ICICI Pru. Value Discovery	Value Fund	16280.58	141.65	7.27%	23.16%	1,23,434	2,83,366	8.20%	14.50%	4,06,580	8,73,748
IDFC Sterling Value Fund	Value Fund	2933.32	52.87	13.34%	22.70%	1,45,596	2,78,114	16.27%	18.38%	4,60,148	9,72,391
L&T India Value Fund	Value Fund	7892.34	34.79	12.98%	24.96%	1,44,213	3,04,688	11.04%	18.48%	4,24,490	9,75,109
Reliance Value Fund	Value Fund	3268.15	70.06	9.94%	19.06%	1,32,882	2,39,238	11.02%	14.60%	4,24,361	8,76,131
Tata Equity P/E Fund	Value Fund	3923.53	134.97	15.48%	25.48%	1,54,000	3,11,080	16.86%	20.18%	4,64,402	10,22,759
Templeton India Value Fund	Value Fund	594.54	254.75	11.07%	17.50%	1,37,022	2,23,970	11.21%	14.01%	4,25,594	8,62,185
ABSL Focused Equity Fund	Focused Fund	4149.41	55.85	9.18%	18.33%	1,30,146	2,31,993	9.84%	12.89%	4,16,804	8,36,461
Axis Focused 25 Fund	Focused Fund	4216.99	27.47	14.91%	19.26%	1,51,731	2,41,254	20.04%	18.84%	4,88,187	9,84,970
DSP BR Focus Fund	Focused Fund	2852.06	22.06	7.73%	17.74%	1,25,029	2,26,266	8.81%	12.90%	4,10,345	8,36,686
Franklin (I) Focused Equity	Focused Fund	7605.82	37.17	7.75%	22.22%	1,25,098	2,72,716	8.57%	15.00%	4,08,859	8,85,745
HDFC Focused 30 Fund	Focused Fund	527.23	75.28	8.98%	18.21%	1,29,432	2,30,819	7.66%	11.88%	4,03,284	8,14,077
IDFC Focused Equity Fund	Focused Fund	1638.70	39.08	12.24%	16.39%	1,41,398	2,13,589	17.96%	15.29%	4,72,463	8,92,797
SBI Focused Equity Fund	Focused Fund	2775.38	130.89	13.77%	20.27%	1,47,259	2,51,644	14.69%	17.21%	4,48,993	9,41,268
Sundaram Select Focus	Focused Fund	766.08	168.44	9.99%	15.08%	1,33,064	2,01,836	14.27%	13.09%	4,46,085	8,40,984
ABSL Equity Hybrid '95 Fund	Agg. Hybrid	14637.40	736.78	9.75%	17.27%	1,32,195	2,21,786	9.28%	12.95%	4,13,277	8,37,814
CanRobeco Equity Debt Allocation	Agg. Hybrid	1614.39	147.07	9.74%	17.16%	1,32,158	2,20,748	10.41%	13.22%	4,20,433	8,43,940
DSP BlackRock Equity & Bond Fund	Agg. Hybrid	7139.13	142.69	9.62%	16.75%	1,31,725	2,16,912	9.18%	13.00%	4,12,651	8,38,944
Franklin India Equity Hybrid Fund	Agg. Hybrid	2089.60	114.40	8.09%	16.37%	1,26,286	2,13,405	8.31%	12.20%	4,07,256	8,21,087
HDFC Hybrid Equity Fund	Agg. Hybrid	294.11	50.30	5.34%	16.32%	1,16,891	2,12,947	5.47%	9.44%	3,90,259	7,63,016
ICICI Prudential Equity & Debt	Agg. Hybrid	28743.57	123.51	10.57%	17.84%	1,35,180	2,27,229	10.18%	13.39%	4,18,963	8,47,825
L&T Hybrid Equity Fund	Agg. Hybrid	10655.70	25.82	10.30%	18.60%	1,34,192	2,34,652	10.20%	14.01%	4,19,091	8,62,185
Reliance Equity Hybrid Fund	Agg. Hybrid	13538.91	53.81	10.70%	17.81%	1,35,657	2,26,940	10.95%	13.95%	4,23,908	8,60,782
SBI Equity Hybrid Fund	Agg. Hybrid	24460.98	124.75	9.61%	17.80%	1,31,689	2,26,844	10.33%	13.45%	4,19,921	8,49,202
Tata Hybrid Equity Fund	Agg. Hybrid	5348.82	202.10	6.25%	16.37%	1,19,946	2,13,405	6.00%	10.91%	3,93,361	7,93,279
UTI Hybrid Equity Fund	Agg. Hybrid	6279.74	165.60	9.42%	14.95%	1,31,006	2,00,699	9.48%	11.41%	4,14,532	8,03,915

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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LIFE INSURANCE

ICICI PRU LIFE FUTURE PERFECT

A LIMITED PAY NON LINKED INSURANCE PLAN

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

Key Benefits of ICICI Pru Future Perfect

- ✓ Protection: Get life cover for entire policy term
- ✓ Savings with the comfort of guarantees: At maturity of the policy, you receive
 - * Guaranteed Maturity Benefits (GMB)
 - * Accrued Guaranteed Additions (GAs)
 - * Vested Reversionary Bonuses and Terminal Bonus, if any
- ✓ Tax benefits^{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 modal 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 :

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

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

Terms and conditions : 1. Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2. Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. 3. Minimum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4. Absolute amount assured to be paid on death is 10 times the Annualized Premium.

ICICI Prudential Life Insurance Company Limited IRDA Regn No. 105 . CIN:U66010MH2000PLC127837.Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India). © 2016, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN 105N153V01 Advt no. E/II/0474/2016-17

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI clarifies to public that

* IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.

* IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

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.

This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws. Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan +, UIN: 130N057V01 * Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be payable after the completion of the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.

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.

BHARTI AXA LIFE SECURE INCOME PLAN

A 5 Yr LIMITED PAY, WITH GUARANTEED 8% TAXFREE RETURNS FOR 10 Yrs

Bharti AXA Life Secure Income Plan is a traditional non-participating 5 year limited pay life insurance plan. This plan provides you with guaranteed monthly income @ 8.00% P.A. for 10 years on the sum assured, plus on maturity you will get the sum assured plus accrued bonuses.

Benefits of Secure Income Plan

Guaranteed Monthly Income : You start receiving Monthly Guaranteed Income @ 8% of the sum assured P.A. for 10 years after the completion of the Premium Payment Term of 5 years

Guaranteed Maturity Addition: A fixed guaranteed maturity addition @ 7% of Sum Assured gets added to your policy each year after the completion of premium payment term, until maturity of the policy. These guaranteed additions get paid out either on death or at maturity along with the sum assured.

Life Insurance Cover: In case of the unfortunate death of the Life Insured, the nominee gets Higher of (Sum Assured plus Guaranteed Additions accrued till date of death) or (105% of premiums paid) or (11 times Annual Base Premium)

Maturity Benefit: The total payout on maturity is Sum Assured + Total guaranteed Maturity Additions for 10 years i.e. 70%. The Total Maturity Payouts is 170% of the Sum Assured

Tax benefits : You can avail tax benefits u/s 80C on premium paid (subject to a maximum of Rs 1,00,000). Maturity benefit and Guaranteed Monthly Income are Tax free u/s 10 (10D). Tax benefits are subject to change as per the changes in Tax Laws from time to time.

Basic Eligibility Conditions of the Plan:

Min. & Max. at entry : 3 Years & 65 Years
Maximum Maturity Age : 80 Years
Policy Term & PPT : T-15 Yrs / PPT - 5 Yrs
Payment Modes : A, H, Q, M

PAY 5 YEARS & CREATE CORPUS IN 15 YEARS WITH REGULAR CASH FLOW FOR 10 YEARS

Entry Age (Yrs)	Maturity Age (Yrs)	Taxfree Maturity Corpus Yr- 16	Yearly Premium Yr 1 - Yr 5	Sum Assured	Guaranteed Income @ 8% P.A. Yr 6 - Yr 15	Full Term Life Cover Yr 1-Yr 15
35	50	10,00,000	2,00,465	5,88,238	47,059	22,05,111
35	50	20,00,000	4,00,929	11,76,475	94,118	44,10,221
40	55	10,00,000	2,04,659	5,88,238	47,059	22,51,246
40	55	20,00,000	4,09,317	11,76,475	94,118	45,02,492
45	60	10,00,000	2,08,976	5,88,238	47,059	22,98,740
45	60	20,00,000	4,17,953	11,76,475	94,118	45,97,480

This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws. Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan UIN: 130N056V01. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.

TATA AIA LIFE INSURANCE SAMPOORNA RAKSHA+

A NON LINKED NON PARTICIPATING TERM ASSURANCE PLAN WITH RETURN OF PREMIUMS ON MATURITY

TATA AIA Life Insurance Sampoorna Raksha+ is a plan that offers two benefits - Protection for your loved ones and Return of Premium¹ on survival till maturity of the Policy.

Salient Features:

- ✓ Life Cover for Policy Term of up to 30 years or Age 80
- ✓ Return of Premium¹ on survival till maturity
- ✓ Flexibility to choose from two Plan options
- ✓ Premium Payment options - Regular Pay / 5 Pay / 10 Pay
- ✓ Lower premium rates for Female lives²
- ✓ Optional Rider³ to enhance coverage
- ✓ Tax benefits⁴ as per the applicable Tax laws

¹All Premiums Paid (excluding the underwriting extra premiums and modal loading) will be returned on maturity.

Plan Eligibility:

Premium Paying Term	Regular Pay	Limited Pay 5	Limited Pay 10
Policy Term	10 to 30 Yrs.	10 to 30 Yrs.	15 to 30 Yrs.
Min entry age	18 Yrs.	18 Yrs.	18 Yrs.
Max entry age	70 Yrs.	70 Yrs.	65 Yrs.
Max maturity age	80 Yrs.	80 Yrs.	80 Yrs.
Basic Sum Assured	Min: 50,00,000 Lacs Max: No limit		
Premium Payment Mode	Annual/ Half-yearly/ Quarterly/ Monthly		

Plan Benefits:

Death Benefit: Option 1 - Sum Assured on Death, **Option 2** - Sum Assured on Death + Monthly income for 10 years

'Sum Assured on Death' shall be defined as the highest of (a) 10 times the Annualised Premium (b) 105% of all the Premiums Paid (excluding the underwriting extra premiums and modal loading), as on the date of death (c) Minimum Guaranteed Sum Assured on Maturity (all the Premiums Paid, excluding the underwriting extra premiums and modal loading) or (d) Absolute amount assured to be paid on death (same as Basic Sum Assured)

Maturity Benefits: On survival till end of the policy term, all the Premiums Paid (excluding the underwriting extra premiums and modal loading) will be returned.

Indicative Premiums (Excl.taxes) for a 30 year Male, Non-Smoker & Standard life

Option	Policy Term	Sum Assured	Regular Pay	Limited (5 Pay)	Limited (10 Pay)
Option 1	30 years	50,00,000	8,450	18,100	10,850
		1,00,00,000	14,365	30,770	18,445
Option 2	30 years	50,00,000	11,850	26,850	15,900
		1,00,00,000	20,145	45,645	27,030

Disclaimers: Insurance cover is available under this product. 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. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. In case of non-standard lives, extra premiums will be charged as per our underwriting guidelines. Buying a Life Insurance policy is a long-term commitment and early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. 2) Where the life assured is a female, the premium would be set back by 3 years of male premium rate; i.e. premiums for female's lives would be calculated using an age three years younger than male lives. All Premiums, Charges, and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/ paid by the Policyholder, in addition to the payment of such 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. Kindly refer the sales illustration for the exact premium. 3) Rider is not mandatory and is available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please refer to the rider brochure or contact Tata AIA Life Insurance Advisor/ Branch. 4) 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 benefit available to you. UIN:110N130V02 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 offices or call 1-860-266-9966 (local charges apply) or write to us at customerscare@tataaia.com. Visit us at: www.tataaia.com or SMS LIFE to 58888.

TATA AIA LIFE INSURANCE MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

Tata AIA Life Insurance Money Back Plus is a participating non linked Money Back Insurance Plan, which caters to your need for guaranteed Cash inflow at regular intervals along with the protection of a life cover from uncertainties of life.

The plan offers the advantage of paying for only half of the policy term along with enhancement of your savings through accumulation of Compound Reversionary Bonuses (if any) throughout the Term.

Benefits under the Plan

Survival Benefit: The plan provides you with regular payouts as a percentage of the Basic Sum Assured (BSA) as per the table below

End of Policy Year	Yr 4	Yr 8	Yr 12	Yr 16
% of Basic Sum Assured	20%	20%	20%	50%

Maturity Benefit : On Maturity (at the end of policy term), Guaranteed Sum Assured on maturity along with vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable, where Guaranteed Sum Assured on maturity is 50% of Basic Sum Assured.

Death Benefit: In case of unfortunate event of the death of the insured; Sum Assured on death plus vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable. This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death.

Where 'Sum Assured on death' shall be higher of a) 10 times Annualised premium or b) Basic Sum Assured. The above benefit will be paid irrespective of the regular payouts already paid.

Inbuilt Accidental Death Benefit: We will pay an additional amount equal to the Basic Sum Assured in case of unfortunate death due to accident. This benefit is applicable only for entry age of 18 yrs or more

Boundary Conditions

Age at Entry : Min - 2 Yrs, Max - 51 Yrs Age at Maturity : Min - 18 Yrs, Max - 75 Yrs
Policy Term & PPT : Term - 16 Yrs, PPT - 8 Yrs Min. Sum Assured : Rs.2,00,000/-
Premium Mode : M / H / A

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

INSURANCE

HDFC LIFE PRAGATI

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

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

Benefits under the Plan:

Hassle Free Issuance : Hassle Free Issuance based on Declaration of Good Health (DOGH)

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

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

Maturity Benefits: On Maturity the Life Assured will get Sum Assured on Maturity plus Accrued Reversionary Bonus plus Interim Bonus (if any) plus Terminal Bonus (if any)

Death Benefits: On Death of the life assured the Nominee will get the Death Benefit which will be higher of a) Sum Assured on Death plus Accrued Reversionary Bonus plus Interim Bonus(if any) plus Terminal Bonus(if any), or b) 105% of Total Premiums Paid.

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

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

Boundary Conditions

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

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 Pragati (Form No.P501-141-01, UIN - 101N114V03).

ABSLI INCOME ASSURED PLAN

A TRADITIONAL NON PARTICIPATING LIFE INSURANCE PLAN (FROM ADITYA BIRLA SUN LIFE INSURANCE COMPANY LTD.)

Key Benefits

- Assured Income** - 8% of the Sum Assured P.A. payable monthly in arrear starting after the Premium Paying Term till maturity date under option A.
- Safety for your loved ones** - Comprehensive Financial protection of your family with life cover.
- Tax Benefit** - As per Sec 80 C and 10(10D) of the Income Tax Act, 1961⁽¹⁾

(1)Tax benefits are subject to changes in the tax laws, please consult your tax advisor for more details

Benefits under the Plan

Assured Income Benefit : Assured Income payable every month after Premium Paying Term till the end of policy term at the rate of 8.00% of Sum Assured per Annum. At Inception you can opt to receive the Assured income in either of the following ways.

Option A - Receive Assured Income on monthly basis till the end of the policy Term, or

Option B - Accrue the Assured Income to receive it as lump sum at the end of Policy term or death (whichever is earlier)

Policy Term	% of Accrued Assured Income
15, 17, 20 Yrs	130%
22, 25 Yrs	150%

Guaranteed Addition : Guaranteed Additions accrued to date will be added to your policy at the beginning of each quarter after the completion of Premium Paying Term, until the policy maturity date as mentioned below :

P PT	Guaranteed Additions
5 Yrs	7.00% Per Annum
7 Yrs	8.50% Per Annum
10 Yrs	10.00% Per Annum

Maturity Benefit : On Maturity (at the end of policy term), the policy holder will get a) Sum Assured, plus b) Accrued Guaranteed Additions, in addition the increased accrued Assured Income will also be payable if opted for.

Death Benefit - : In the unfortunate event of death of the life insured during the policy Term, The Death benefit payable to the nominee shall be a) Sum Assured on Death; plus b) Guaranteed Additions accrued to the date of death, in addition we will also pay the increased accrued Assured Income if opted for.

Sum Assured on Death is the highest of - a) Sum Assured as absolute amount to be paid on death or b) 10 times of the annual premium(excluding applicable Taxes, any applicable rider premiums and underwriting extras, if any), or c) 105% of total premiums paid up to date of death (excluding applicable Taxes, any applicable rider premiums and underwriting extras, if any). or d) Maturity Sum Assured

The Maturity Sum is the Sum Assured under this plan. if the life insured is different from the policy holder, we shall pay the above death benefit to the policy holder. The policy shall be terminated once the death benefit is paid.

Boundary Conditions

Age at Entry : Min - 8 Yrs, Max - 60 Yrs
(Subject to max attained age of 75 Yrs at end of policy term)
 PPT & Term : PPT - 5 Yrs, Term - 15 Yrs,
 PPT - 7 Yrs, Term - 17/22 Yrs,
 PPT - 10Yrs, Term - 20/25 Yrs,
 Min. S. A. : Rs.1,00,000/-
 Premium Mode : M / Q / H / A

Aditya Birla Sun Life Insurance Company Ltd. (Formerly known as Birla Sun Life Insurance Company Limited) (IRDA of India Regn. No. 109) (CIN: U99999MH2000PLC128110), One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Aditya Birla Sun Life Insurance Company Ltd. does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know about the tax benefits available to you. Insurance cover is available under this product. This product is underwritten by ABSL Insurance. The plan is subject to Company's underwriting and acceptance. UIN: 109N089V04 ADV/3/17-18/1898

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

RELiance LIFE SUPER MONEY BACK

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

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

Guaranteed Money Back Benefits: Receive the following guaranteed payouts basis your Sum Assured in 5th and 10th year.

End of Policy Year	5 Years	10 Years
% of Sum Assured	50.00 %	50.00 %

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

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

Guaranteed Loyalty Addition: On survival of the Life Assured to the end of the premium payment term, a Guaranteed Loyalty Addition of 5% of the Sum Assured will be paid in the 5th year.

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

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

Insurance is the subject matter of solicitation. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Reliance Life Insurance Company Ltd. IRDA Registration No: 121 Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710 Corporate Office: 9th and 10th Floor, Bldg. No. 2, R-Tech Park, Nirlon Compound, Next to Hub Mall, Behind Oracle Building, Goregaon (East), Mumbai, Maharashtra - 400063. For more information call us at our 24 x 7 Call Centre number - 30338181 (Local call charges apply) or our Toll Free Number 1800 300 08181 Visit us at www.reliancelife.com. Unique Identification Number (UIN): 121N098V02

HDFC LIFE SUPER INCOME PLAN

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

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

Benefits under the Plan:

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

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

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

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

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

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

INCOME PAYOUT & BONUS HISTORY

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

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

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

LIC JEEVAN UMANG

A LIMITED PAY, WHOLE LIFE ENDOWMENT ASSURANCE PLAN



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

Insurance is the subject matter to the solicitation

KOTAK PREMIER ENDOWMENT PLAN

A LIFE INSURANCE PLAN

GUARANTEE* A GREAT START TO FULFILL YOUR DREAMS

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

Key Advantages

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

How does the plan work

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

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

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

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

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

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

Minimum Death Benefit is as follows :

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

Note : Death Benefit at any point in time has to be at least 105% of the premiums paid till the date of death (excluding any extra premium and modal factor if any). Kotak Premier Endowment Plan: UIN-107N079V01, Form No:N079, Ref. No.: KLI/14-15/P-MG/165. Kotak Mahindra Life Insurance Ltd; CIN: U66030MH2000PLC128503; Regn. No.:107, Regd. Office: 2nd Floor, Plot # C-12, G-Block, BKC, Bandra (East), Mumbai - 400051. Website: http://insurance.kotak.com | Email: clientservicedesk@kotak.com | Toll Free No:1800-209-8800. This is a Savings cum Protection oriented plan. This is a participating endowment plan. *Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms & conditions please read sales brochure carefully before concluding a sale. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.

LIFE INSURANCE

EDELWEISS TOKIO LIFE - SMART LIFESTYLE

A NON LINKED PARTICIPATING ENDOWMENT LIFE INSURANCE PLAN

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

Benefits under the Plan

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

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

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

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

Death Benefit :

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

will receive: Sum Assured on Death + Accrued Guaranteed Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

b) **Family Protection option :** In the unfortunate event of death during the policy term, the nominee will receive: Sum Assured on Death immediately, In addition the Maturity benefit will be payable on the Maturity Date.

Maturity Benefit : On Maturity the sum of following shall be payable : a) Sum Assured on Maturity, b) Loyalty Sum Assured on Maturity, c) Accrued Guaranteed Addition, d) Accrued Reversionary Bonus, if any e) Terminal bonus, if any

Boundary Conditions

Age at Entry	: Base option Min - 1 Yr, Max - 50 Yrs Family Protection Option Min - 18 Yr, Max - 40 Yrs
Age at Maturity	: Base option Min - 18 Yr, Max - 70 Yrs Family Protection Option Min - 28 Yr, Max - 60 Yrs
Policy Term	: 10 Yrs to 20 Yrs
PPT	: 5 Yrs, 7 Yrs (Term 10 -20) 10 Yrs, 12 Yrs (Term 15-20)

Disclaimer: Edelweiss Tokio Life - Smart Lifestyle is only the name of the non linked participation endowment life insurance plan and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Edelweiss Tokio Life Insurance Company Ltd. IRDAI Regn. No. 147, CIN: U66010MH2009PLC197336 ARN: Pr/01/June 2018, UIN: 147N040V01, Registered Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098. Corporate Office: 3rd & 4th Floor, Tower 3, Wing 'B', Kohinoor City, 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.

EDELWEISS TOKIO LIFE - GCAP

A NON LINKED NON PARTICIPATING GUARANTEED RETURN LIFE INSURANCE 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 in force

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

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EXIDE LIFE STAR SAVER

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

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

3 Reasons to buy this plan

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

Guaranteed Maturity Benefit:

On completion of Policy term, you are guaranteed to get: Sum Assured on Maturity + Accrued Guaranteed Additions + Loyalty Benefit
Tax benefit as per Prevailing Income Tax Rules.

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

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

Loyalty Benefit (LB): On completing the Policy term, this plan offers special loyalty benefit that is paid as a percentage of the sum assured.

The Guaranteed Additions rate and Loyalty Benefit rate based on the opted Policy term are as follows:

Policy Term / Annualised Premium	GA (% of Sum Assured on Maturity)			L A (% of Sum Assured on Maturity)
	Rs.24,000/- to Rs.59,999/- p.a	Rs.60,000/- to Rs.1,79,999/- p.a	Rs.1,80,000/- & above p.a	
10 Years	7.00%	7.50%	8.00%	30.00%
12 Years	7.00%	7.50%	8.00%	36.00%
15 Years	7.00%	7.50%	8.00%	45.00%

Life Insurance Cover

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

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

Key Features

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

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

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Malkajigiri : 040 - 6452 7751 / 2724 1677	Andheri (West) : 022 - 2678 1742 / 2678 1781	Mulund (East) : 022 - 2163 4442 / 2163 6430	GHaziabad : 0120 - 282 2968	Vellore : 0416 - 221 6772 / 221 6773	Thiruvavur : 0217 - 260 2080 / 260 2081	Vellore : 0416 - 221 6772 / 221 6773	Virudhunagar : 04562 - 243 533 / 243 534
Manikonda : 040 - 2356 8931	Badlapur : 0251 - 267 6005 / 267 6006	Mulund (West) : 022 - 2560 5102 / 2569 3938	Lucknow : 0522 - 423 4164 / 423 4160	Virudhunagar : 04562 - 243 533 / 243 534	Thiruvavur : 0217 - 260 2080 / 260 2081	Virudhunagar : 04562 - 243 533 / 243 534	
Marredpally : 040 - 2771 0998 / 2771 0996	Bandra (East) : 022 - 2641 0763 / 2641 0764	Nerul (East) : 022 - 2772 3175 / 2772 3975					
Mehdipatnam : 040 - 2351 2034 / 2352 6356	Bandra (West) : 022 - 2655 8399 / 2640 0982	Parvel : 022 - 2748 2969 / 2748 2896					
Nacharam : 040 - 4020 1616 / 4020 1717	Bandra (West) : 022 - 2655 8399 / 2640 0982	Prabhadevi : 022 - 2430 0953 / 2430 0954					
Nagole : 040 - 2422 1316 / 2422 4316	Bhandup (W) : 022 - 2566 2064 / 2566 7156	Sanpada : 022 - 2781 1123 / 2781 6218					
Nizampet : 040 - 2389 2649 / 2389 2648	Borivali (East) : 022 - 2808 5971 / 2808 5972	Santacruz (East) : 022 - 2616 4063 / 2616 4066					
RTC 'X' Road : 040 - 2764 5316 / 2766 5317	Borivali - Gorai : 022 - 2868 0460 / 2868 0463	Santacruz - Kalina : 022 - 2666 3597 / 2666 3670					
Secunderabad : 040 - 6602 0300	Borivali - I.C.Col. : 022 - 2891 8594 / 2895 2352	Santacruz (West) : 022 - 2600 0093 / 2605 4020					
Vanasthalipuram : 040 - 2411 0341 / 6458 3978	Borivali-Saibaba : 022 - 2862 0403 / 2862 0406	Seawood : 022 - 4971 5992 / 4971 5993					
Karimnagar : 0878 - 224 9910 / 224 9911	Borivali (West) : 022 - 2895 1548 / 2895 7025	Shahaji Raje Rd : 022 - 2682 0742 / 2682 0743					
Kazipet : 0870 - 243 4545 / 244 4747	Borivali - Yogi Ngr : 022 - 2892 2017 / 2892 2018	Sion : 022 - 2403 3567 / 2403 3568					
Khammam : 08742 - 235 316 / 245 316	Byculla : 022 - 2370 3247 / 2370 3248	Tardeo : 022 - 2388 5106 / 2381 4365					
Nizamabad : 08462 - 235 316 / 236 316	Chembur : 022 - 2521 2912 / 2521 0676	Thane (West) : 022 - 2537 6719 / 2537 6187					
Sangareddy : 8500195316 / 8500155316	Chembur - C.G.Rd : 022 - 2520 3007 / 2520 3008	Th - Ghodbunder : 022 - 2597 4537 / 2597 4538					
Warangal : 0870 - 666 4436 / 254 4058	Chira Bazar : 022 - 2203 7791 / 2203 7792	Th - Kalwa : 022 - 2538 9013 / 2538 9014					
	Colaba : 022 - 2202 2330 / 2202 2335	Th - Kolbad Rd : 022 - 2547 7305 / 2547 7310					
	Dadar (East) : 022 - 2413 7451 / 2416 3350	Th - Panchkadhadi : 022 - 2538 0320 / 2538 0321					
	Dadar (West) : 022 - 2438 6887 / 2432 4897	Th - Vasant Ngr : 022 - 2588 1451 / 2588 1452					
	Dahisar (East) : 022 - 2896 1471 / 2828 3234	Th - Vasant Vihar : 022 - 2173 0446 / 2171 2295					
	Dahisar (West) : 022 - 2894 4020 / 2892 8617	Tilak Nagar : 022 - 2525 2201 / 2525 2202					
	Dombivali (East) : 0251 - 286 1963 / 286 0698	Vasai (West) : 0250 - 233 6086 / 233 6087					
	Dom-Gandhi Ngr : 0251 - 280 3409 / 280 3410	Vasai (W) Parnaka : 0250 - 232 8995 / 232 8996					
	Dombivali - MIDC : 0251 - 244 0074 / 244 0075	Vashi : 022 - 2782 1286 / 2782 0587					
	Dombivali (West) : 0251 - 248 1754 / 248 1764	Vikhroli (West) : 022 - 2579 5095 / 2579 5096					
	Fort : 022 - 2265 9033 / 2265 9034	Vile Parle (East) : 022 - 2618 6302 / 2663 1590					
	Ghatkopar (East) : 022 - 2102 0876 / 2102 0118	Vile Parle (West) : 022 - 2615 3174 / 2615 5572					
	Ghatkopar (West) : 022 - 2502 4859 / 2502 4860	Virar : 0250 - 250 4566 / 250 4567					
	Girgaum : 022 - 2382 1327 / 2384 0227	Wadala : 022 - 2414 8033 / 2415 8033					
	Gokuldham : 022 - 2843 1243 / 2843 1244						
	Goregaon (W) : 022 - 2878 2423 / 2878 2428						
	Jankalyan Nagar : 022 - 4971 2991 / 4971 2992						
	Kalyan (East) : 0251 - 235 1210 / 235 1212						
	Kal-Khadakpada : 0251 - 223 4661 / 223 4708						
	Kalyan (West) : 0251 - 231 1482 / 231 8132						
	Kandivali - Charkop : 022 - 2867 8347 / 2867 8388						
	Kandivali (East) : 022 - 2870 9820 / 2870 3081						
	Kandivali (West) : 022 - 2808 1997 / 2801 5033						
	Kannamwar Ngr : 022 - 2577 3830 / 2577 3831						
	Khar (West) : 022 - 2604 3052 / 2604 3054						
	Kharghar : 022 - 2774 0840 / 2774 0843						
	Koparkhairane : 022 - 2755 0649 / 2755 0651						
	Kurla-Nehru Ngr : 022 - 2529 0431 / 2529 0432						
	Lower Parel : 022 - 2307 6953 / 2307 5731						
	Mahim : 022 - 2444 6963 / 2444 3393						
	Malad (East) : 022 - 2880 4509 / 2880 4510						