



# BLUECHIP BULLETIN

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**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%	8.15%	8.75%	0.35%	0.25%
HDFC Ltd.	FAAA	20000	M/Q/A/C	7.98%	7.98%	7.98%	0.25%	—
LIC Housing Finance	FAAA	10000	H/C	7.55%	7.65%	7.70%	0.25%	—
Mahindra Finance	FAAA	10000	Q/H/C	8.10%	8.50%	8.80%	0.25%	—
Sundaram Home Fin.	(I)FAAA	10000	M/Q/C	7.75%	8.00%	8.00%	0.50%	—
Godrej & Boyce Ltd.	FAA+	25000	M/H	—	—	8.25%	—	—

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

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

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

**MUTUAL FUND LATEST DIVIDENDS**

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
Kotak Standard Multicap	25/09/18	13.28%	ICICI Pru Div. Yield Eq.	27/07/18	5.76%
ICICI Pru Long Term Eq.	12/09/18	6.20%	CanRobeco Con. Trends	27/07/18	12.40%
Can Robeco Infra	31/08/18	13.28%	L&T Business Cycles	20/07/18	7.97%
ABSL Small Cap Fund	30/08/18	13.10%	UTI Value Opportunities	09/07/18	10.63%
ABSL Midcap Fund	30/08/18	19.30%	ICICI Pru LT Equity	02/07/18	6.20%
ABSL Equity Adv	30/08/18	72.87%	BNP Paribas Large Cap	28/06/18	13.30%
UTI Equity Fund	23/08/18	29.22%	Reliance Tax Saver	26/06/18	5.31%
L&T Midcap Fund	17/08/18	35.42%	L&T India Value Fund	21/06/18	15.50%
ICICI Pru Infrastructure	16/08/18	5.76%	Tata Large & Mid Cap	15/06/18	8.41%

**SELECT MUTUAL FUNDS PERFORMANCE**

Fund Name	Fund Type	AAUM (Rs.Crs)		NAV as on		Growth Option Returns (%)		Lumpsum Investment Value of Rs.1 Lac		Growth SIP Returns (%)		SIP Investment Value of Rs.10000/- SIP	
		30.09.18	26.10.18	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years		
ABSL Equity Fund	Multi Cap	9,418.98	643.78	18.74%	15.72%	2,36,040	2,77,881	10.87%	14.68%	7,92,436	14,52,575		
CanRobeco Equity Diversified	Multi Cap	876.08	115.29	12.55%	11.83%	1,80,604	2,18,730	8.04%	10.40%	7,35,535	12,28,211		
DSPBR Equity Fund	Multi Cap	2,446.72	41.67	14.64%	11.58%	1,98,007	2,15,330	7.26%	10.37%	7,20,768	12,26,795		
Franklin (I) Equity Fund	Multi Cap	11,253.40	528.06	16.06%	13.78%	2,10,578	2,46,866	8.32%	12.15%	7,40,930	13,14,397		
HDFC Equity Fund	Multi Cap	20,210.82	573.50	15.59%	12.65%	2,06,349	2,30,207	8.57%	11.52%	7,45,789	12,82,533		
ICICI Pru Multicap Fund	Multi Cap	2,911.34	264.92	16.80%	14.55%	2,17,377	2,58,801	10.67%	13.65%	7,88,237	13,94,272		
Kotak Standard Multicap Fund	Multi Cap	20,381.58	30.32	17.46%	15.80%	2,23,589	2,79,229	10.96%	14.43%	7,94,335	14,38,155		
L&T Equity Fund	Multi Cap	2,614.76	74.04	14.20%	11.95%	1,94,236	2,20,378	7.78%	10.88%	7,30,570	12,51,135		
Reliance Multi Cap Fund	Multi Cap	9,411.14	83.89	15.50%	13.75%	2,05,546	2,46,411	7.08%	10.99%	7,17,413	12,56,464		
SBI Magnum Multicap Fund	Multi Cap	5,776.79	42.03	18.01%	15.51%	2,28,873	2,74,370	10.32%	13.88%	7,80,955	14,07,040		
UTI Equity Fund	Multi Cap	8,129.04	125.31	14.27%	13.33%	1,94,832	2,40,112	8.78%	11.73%	7,49,902	12,93,048		
ABSL Equity Advantage Fund	Large & MidCap	5,663.77	356.88	17.28%	14.21%	2,21,881	2,53,471	8.05%	12.74%	7,35,727	13,45,127		
CanRobeco Emerging Equities Fund	Large & MidCap	3,693.67	81.72	27.13%	21.32%	3,32,078	3,86,836	14.88%	19.79%	8,82,847	17,89,466		
DSPBR Equity Opportunities Fund	Large & MidCap	5,424.65	191.76	15.72%	13.49%	2,07,511	2,42,495	9.33%	12.71%	7,60,810	13,43,543		
Franklin (I) Equity Advantage Fund	Large & MidCap	2,657.05	71.38	15.10%	13.04%	2,02,012	2,35,844	7.03%	11.20%	7,16,485	12,66,714		
HDFC Growth Opportunities Fund	Large & MidCap	1,227.77	101.01	8.59%	9.21%	1,50,990	1,85,284	4.84%	7.26%	6,77,292	10,90,501		
ICICI Pru Large & Mid Cap Fund	Large & MidCap	2,998.02	296.71	12.74%	12.99%	1,82,134	2,35,115	7.78%	10.89%	7,30,570	12,51,619		
Kotak Equity Opportunities Fund	Large & MidCap	2,324.35	102.05	14.89%	13.48%	2,00,176	2,42,346	8.53%	11.90%	7,45,009	13,01,637		
L&T Large and Midcap Fund	Large & MidCap	1,341.12	42.52	14.73%	13.80%	1,98,786	2,47,170	7.55%	11.41%	7,26,214	12,77,068		
Reliance Vision Fund	Large & MidCap	2,989.84	468.08	13.87%	9.84%	1,91,446	1,92,896	4.18%	8.11%	6,66,022	11,25,779		
SBI Large & Midcap Fund	Large & MidCap	2,249.73	194.41	16.94%	14.88%	2,18,683	2,64,065	9.42%	13.21%	7,62,614	13,70,240		
Sundaram Large and Mid Cap	Large & MidCap	428.34	30.04	17.38%	13.21%	2,22,828	2,38,338	10.98%	12.98%	7,94,758	13,57,879		
Tata Large & Mid Cap Fund	Large & MidCap	1,255.70	175.62	13.66%	13.13%	1,89,687	2,37,162	7.06%	10.83%	7,17,042	12,48,723		
UTI Core Equity Fund	Large & MidCap	883.19	56.42	12.09%	10.90%	1,76,943	2,06,310	6.12%	9.22%	6,99,856	11,74,037		
ABSL Frontline Equity Fund	Large Cap	20,227.38	199.24	13.89%	13.65%	1,91,614	2,44,898	7.96%	11.63%	7,34,003	12,88,028		
Axis Bluechip Fund	Large Cap	2,877.46	24.62	13.33%	13.56%	1,86,950	2,43,544	9.50%	12.09%	7,64,222	13,11,321		
CanRobeco Bluechip Equity Fund	Large Cap	135.51	21.53	11.67%	11.52%	1,73,653	2,14,521	7.91%	10.09%	7,33,047	12,13,682		
DSPBR Top 100 Equity Fund	Large Cap	2,713.17	179.11	10.46%	9.59%	1,64,447	1,89,844	4.88%	7.69%	6,77,983	11,08,170		
Franklin (I) Bluechip Fund	Large Cap	7,703.53	413.35	11.74%	10.48%	1,74,198	2,00,903	6.20%	9.00%	7,01,298	11,64,269		
HDFC Top 100 Fund	Large Cap	14,877.24	428.19	14.29%	12.10%	1,95,003	2,22,454	8.87%	11.21%	7,51,673	12,67,205		
ICICI Pru Bluechip Fund	Large Cap	18,966.30	37.86	14.08%	13.25%	1,93,218	2,38,928	9.64%	12.24%	7,67,047	13,19,028		
Kotak Bluechip Fund	Large Cap	1,338.48	201.13	12.34%	11.09%	1,78,925	2,08,797	6.58%	9.59%	7,08,200	11,90,697		
L&T India Large Cap Fund	Large Cap	417.90	23.65	11.96%	10.60%	1,75,920	2,02,435	6.25%	9.33%	7,02,201	11,78,959		
Reliance Large Cap Fund	Large Cap	10,897.96	30.38	16.95%	14.44%	2,18,777	2,57,066	10.30%	13.19%	7,80,541	13,69,159		
SBI Bluechip Fund	Large Cap	19,212.61	34.17	14.80%	14.60%	1,99,393	2,59,593	7.85%	11.94%	7,31,903	13,03,668		
Tata Large Cap Fund	Large Cap	740.98	188.89	10.76%	10.76%	1,66,692	2,04,494	5.71%	8.77%	6,92,525	11,54,166		
UTI Mastershare Fund	Large Cap	5,486.06	107.41	12.59%	11.14%	1,80,925	2,09,456	7.45%	10.10%	7,24,330	12,14,147		
ABSL Mid Cap Fund	Mid Cap	2,120.61	262.57	19.70%	14.99%	2,45,737	2,65,840	9.06%	13.43%	7,55,430	13,82,192		
Axis Midcap Fund	Mid Cap	1,562.43	32.67	21.43%	18.71%	2,64,016	3,32,209	12.63%	16.59%	8,30,626	15,68,736		
DSPBR Midcap Fund	Mid Cap	5,215.01	47.61	21.88%	16.16%	2,68,944	2,85,362	11.13%	15.45%	7,97,937	14,98,107		
Franklin (I) Prima Fund	Mid Cap	6,166.71	855.87	21.54%	19.06%	2,65,214	3,39,126	11.31%	16.58%	8,01,774	15,68,099		
HDFC Mid-Cap Opportunities Fund	Mid Cap	19,532.19	49.36	22.46%	18.61%	2,75,405	3,30,255	11.55%	16.48%	8,06,926	15,61,748		
ICICI Pru Midcap Fund	Mid Cap	1,451.70	87.04	22.93%	17.38%	2,80,730	3,07,014	10.70%	15.83%	7,88,865	15,21,214		
Kotak Emerging Equity Scheme	Mid Cap	3,114.30	33.72	23.96%	18.08%	2,92,690	3,20,062	12.12%	16.51%	8,19,327	15,63,650		
L&T Midcap Fund	Mid Cap	3,095.08	123.02	24.95%	19.92%	3,04,566	3,56,649	14.55%	18.84%	8,74,939	17,20,268		
Reliance Growth Fund	Mid Cap	6,228.05	980.66	16.76%	13.09%	2,17,005	2,36,575	8.63%	11.91%	7,46,961	13,02,145		
SBI Magnum Midcap Fund	Mid Cap	3,291.87	63.94	19.28%	17.24%	2,41,456	3,04,460	5.62%	13.35%	6,90,929	13,77,831		
Sundaram Mid Cap Fund	Mid Cap	5,657.51	420.47	21.41%	16.90%	2,63,798	2,98,333	9.78%	14.99%	7,69,885	14,70,701		
Tata Midcap Growth Fund	Mid Cap	590.97	117.15	20.18%	16.61%	2,50,704	2,93,191	8.69%	14.20%	7,48,136	14,25,042		
UTI Mid Cap Fund	Mid Cap	3,537.29	92.18	22.08%	17.35%	2,71,158	3,06,466	8.81%	15.30%	7,50,492	14,89,103		

## INVESTMENTS

## 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	
		30.09.18	26.10.18	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years	5 Years	7 Years
ABSL Small Cap Fund	Small Cap	2,050.57	31.48	20.24%	15.65%	2,51,330	2,76,707	9.41%	14.32%	7,62,414	14,31,866
DSPBR Small Cap Fund	Small Cap	4,763.88	50.35	26.36%	19.25%	3,22,143	3,42,933	11.29%	17.77%	8,01,347	16,46,115
Franklin (I) Smaller Companies Fund	Small Cap	6,761.97	49.16	23.34%	21.15%	2,85,443	3,83,057	10.90%	17.96%	7,93,068	16,58,999
HDFC Small Cap Fund	Small Cap	4,947.83	40.22	20.33%	16.83%	2,52,272	2,97,085	15.50%	17.39%	8,97,946	16,20,705
ICICI Pru Smallcap Fund	Small Cap	156.76	21.75	11.17%	11.60%	1,69,800	2,15,600	2.84%	7.90%	6,43,873	11,16,931
Kotak Small Cap Fund	Small Cap	733.18	64.28	20.05%	15.67%	2,49,351	2,77,042	9.11%	13.62%	7,56,423	13,92,618
Reliance Small Cap Fund	Small Cap	6,811.61	37.29	29.96%	22.69%	3,70,722	4,18,470	16.99%	22.35%	9,35,553	19,93,011
SBI Small Cap Fund	Small Cap	1,038.39	47.23	29.50%	23.66%	3,64,207	4,42,186	19.23%	23.62%	9,95,791	21,04,047
Sundaram Small Cap Fund	Small Cap	1,021.52	73.23	20.97%	14.65%	2,59,053	2,60,386	5.63%	12.23%	6,91,106	13,18,513
ABSL Focused Equity Fund	Focused	3,920.81	52.64	14.23%	13.82%	1,94,492	2,47,474	8.02%	11.79%	7,35,152	12,96,071
DSPBR Focus Fund	Focused	2,383.45	20.00	13.89%	10.65%	1,91,614	2,03,077	6.57%	9.87%	7,08,017	12,03,501
Franklin (I) Focused Equity Fund	Focused	7,249.45	34.62	18.29%	17.05%	2,31,601	3,01,023	8.94%	14.33%	7,53,055	14,32,436
HDFC Focused 30 Fund	Focused	462.73	69.71	14.81%	9.91%	1,99,480	1,93,758	6.25%	9.29%	7,02,201	11,77,167
ICICI Pru Focused Equity Fund	Focused	598.10	28.54	12.72%	12.08%	1,81,972	2,22,176	8.49%	10.92%	7,44,230	12,53,070
SBI Focused Equity Fund	Focused	3,019.11	120.89	18.61%	15.77%	2,34,751	2,78,723	11.33%	13.95%	8,02,202	14,10,954
Sundaram Select Focus Fund	Focused	833.72	156.51	11.71%	10.02%	1,73,964	1,95,120	8.20%	9.80%	7,38,612	12,00,284
ABSL Pure Value Fund	Value	3,878.32	49.29	23.33%	17.56%	2,85,328	3,10,325	10.41%	16.21%	7,82,819	15,44,754
HDFC Capital Builder Value	Value	3,729.71	263.50	17.00%	14.80%	2,19,245	2,62,781	10.33%	13.56%	7,81,162	13,89,315
ICICI Pru Value Discovery Fund	Value	16,477.28	137.22	19.67%	17.72%	2,45,429	3,13,294	9.83%	14.80%	7,70,901	14,59,559
L&T India Value Fund	Value	7,742.66	32.09	21.27%	18.04%	2,62,281	3,19,304	11.71%	16.41%	8,10,383	15,57,321
Reliance Value Fund	Value	3,014.28	64.43	16.49%	13.33%	2,14,508	2,40,112	8.62%	11.81%	7,46,766	12,97,081
Tata Equity PE Fund	Value	4,729.72	121.54	20.81%	15.90%	2,57,344	2,80,921	12.46%	15.53%	8,26,838	15,02,936
UTI Value Opportunities Fund	Value	4,409.66	54.17	10.37%	10.59%	1,63,778	2,02,307	5.52%	8.38%	6,89,161	11,37,284
ABSL Tax Relief 96	ELSS	6,627.64	143.24	18.86%	16.10%	2,37,235	2,84,332	11.49%	15.08%	8,05,634	14,76,015
Axis Long Term Equity Fund	ELSS	16,998.90	38.88	19.80%	17.78%	2,46,765	3,14,413	11.34%	16.03%	8,02,416	15,33,549
CanRobeco Equity Tax Saver Fund	ELSS	848.46	23.83	13.33%	12.39%	1,86,950	2,26,513	8.06%	10.75%	7,35,919	12,44,875
DSPBR Tax Saver Fund	ELSS	4,373.17	40.76	16.41%	15.21%	2,13,772	2,69,421	8.94%	13.00%	7,53,055	13,58,949
Franklin (I) Taxshield Fund	ELSS	3,650.83	507.62	15.99%	13.73%	2,09,944	2,46,108	8.49%	12.17%	7,44,230	13,15,425
HDFC Tax saver Fund	ELSS	6,832.21	469.21	14.64%	12.07%	1,98,007	2,22,037	7.36%	10.69%	7,22,640	12,41,998
HSBC Tax Saver Equity Fund	ELSS	154.95	32.18	14.59%	13.64%	1,97,576	2,44,748	6.91%	10.92%	7,14,264	12,53,070
ICICI Pru Long Term Equity Fund	ELSS	5,386.01	336.10	16.21%	14.31%	2,11,942	2,55,029	9.01%	12.79%	7,54,439	13,47,771
Kotak Tax Saver	ELSS	743.20	37.69	15.75%	12.31%	2,07,781	2,25,387	8.87%	11.36%	7,51,673	12,74,593
L&T Tax Advantage Fund	ELSS	3,180.99	50.40	16.06%	13.51%	2,10,578	2,42,795	10.65%	13.12%	7,87,818	13,65,387
Reliance Tax Saver (ELSS) Fund	ELSS	9,630.21	49.58	17.56%	14.30%	2,24,542	2,54,873	4.99%	10.85%	6,79,887	12,49,687
SBI Magnum Taxgain Scheme	ELSS	6,217.98	125.94	13.35%	12.44%	1,87,115	2,27,220	5.61%	9.79%	6,90,752	11,99,825
Sundaram Diversified Equity Fund	ELSS	2,558.47	88.77	13.96%	12.15%	1,92,204	2,23,149	7.10%	10.28%	7,17,785	12,22,561
UTI Long Term Equity Fund	ELSS	1,015.21	77.32	12.44%	11.09%	1,79,723	2,08,797	6.74%	9.73%	7,11,132	11,97,078
ABSL Equity Hybrid '95 Fund	Aggressive Hybrid	13,827.49	690.75	14.42%	12.71%	1,96,115	2,31,067	8.04%	11.21%	7,35,535	12,67,205
Canara Robeco Equity Hybrid	Aggressive Hybrid	1,702.87	140.69	14.65%	12.99%	1,98,094	2,35,115	9.14%	11.64%	7,57,019	12,88,528
DSPBR Equity & Bond Fund	Aggressive Hybrid	6,516.72	132.31	14.06%	11.20%	1,93,049	2,10,249	7.73%	10.21%	7,29,620	12,19,280
Franklin (I) Equity Hybrid Fund	Aggressive Hybrid	1,958.45	108.86	14.29%	12.47%	1,95,003	2,27,644	7.99%	11.04%	7,34,577	12,58,895
HDFC Hybrid Equity Fund	Aggressive Hybrid	21,429.67	48.12	16.68%	13.99%	2,16,263	2,50,073	5.35%	8.23%	6,86,169	11,30,874
ICICI Pru Equity & Debt Fund	Aggressive Hybrid	27,341.81	121.99	15.97%	15.00%	2,09,763	2,66,002	10.42%	13.36%	7,83,027	13,78,375
L&T Hybrid Equity Fund	Aggressive Hybrid	10,218.85	24.11	15.32%	14.07%	2,03,950	2,51,304	8.78%	12.28%	7,49,902	13,21,093
Reliance Equity Hybrid Fund	Aggressive Hybrid	13,602.82	50.03	15.23%	13.40%	2,03,155	2,41,152	8.60%	11.56%	7,46,375	12,84,528
SBI Equity Hybrid Fund	Aggressive Hybrid	27,304.67	119.26	15.41%	14.75%	2,04,747	2,61,980	9.26%	12.67%	7,59,411	13,41,435
Sundaram Equity Hybrid Fund	Aggressive Hybrid	1,259.26	81.14	10.06%	8.60%	1,61,491	1,78,159	7.53%	8.63%	7,25,836	11,48,070
Tata Hybrid Equity Fund	Aggressive Hybrid	4,830.29	190.64	13.49%	13.01%	1,88,273	2,35,406	6.31%	10.32%	7,03,287	12,24,441
UTI Hybrid Equity Fund	Aggressive Hybrid	6,138.06	156.55	12.22%	10.93%	1,77,972	2,06,701	7.20%	9.68%	7,19,647	11,94,794

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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## OUR NEW OFFICES ACROSS INDIA

<b>Allahabad</b> (Uttar Pradesh)	: 60 D/1, Sardar Patel Marg, Civil Lines Allahabad, Near HDFC Bank, Tel.: 0532 - 226 0467 / 226 0468
<b>Cooch Behar</b> (West Bengal)	: Gr. Floor, R.R.N. & S. N. Road Crossing, Ward No. 7, Near Rajmata Dighi, Tel.: 03582 - 222 216 / 222 217
<b>East Fort</b> (Trivandrum)	: 37/945 (50), Karimpanal Arcade, Opp. Padmanaswamy Temple, East Fort, Tel.: 0471 - 246 3750 / 246 4750
<b>Kalyani</b> (West Bengal)	: B-8/25 (CA), Gr. Floor, Kalyani, P.S. Kalyani, Dist. Nadia, Behind ICICI Bank, Tel.: 033 - 2582 0170 / 2582 0175
<b>Kasba</b> (Kolkata)	: Premises No.28, Rajdanga Gold Park, P. S. Kasba, Beside Gayaram School, Tel.: 033 - 2442 8881 / 2442 8884
<b>Khandagiri</b> (Odisha)	: Bhaskar Tower, Plot No. 73, Kharvela Nagar, Nilachal Hospital Road, Tel.: 0674 - 253 0227 / 253 0228.
<b>Mandirtala</b> (Kolkata)	: 1/C Halderpara Lane, Premises No. 33, Gr. Flr., Howrah - Shibpur, Mandirtala, Tel.: 033 - 2678 2224 / 2678 2225
<b>Mattannur</b> (Kerala)	: Shop No. VII 843 Y, S & S Mall, Hospital Rd., Behind Mattannur Bus Stand, Tel.: 0490 - 247 4662 / 247 4663
<b>Satara</b> (Maharashtra)	: No. UG 13, Survey No. 283/A, Plot No.1, Satara City Business Centre, Radhika Rd, Tel.: 02162 - 233 062 / 233 063
<b>Singrauli</b> (Madhya Pradesh)	: No. 8, Jalsa Complex, Thana Rd., Front of SBI Bank Building, Waidhan, Tel.: 07805 - 234 083 / 234 084
<b>Thiruvallur</b> (Chennai)	: No. 157/12B, First Floor, J. N. Road, Opp. Church, Tel.: 044 - 2766 0115 / 2766 0116
<b>Villupuram</b> (Tamil Nadu)	: No. 30/132, Gr. Flr., K. K. Road, Rahim Layout, Back Side of Raja Timbers, Tel.: 04146 - 252 113 / 252 114
<b>OUR OFFICES CHANGED TO NEW LOCATIONS</b>	
<b>Raipur</b> (Chhattisgarh)	: Shop No. 143/144, Crystal Arcade, Near Avantibai Chowk, Shankar Nagar, Tel.: 0771 - 244 6058 / 244 6059.
<b>Sambalpur</b> (Odisha)	: SO-2, Second Floor, Varun Plaza, Bhudharaja, Unit No. 14, Danipali, Tel.: 0663 - 253 3663

## BLUECHIP CORPORATE INVESTMENT CENTRE LTD.

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## LIFE INSURANCE

## ABSLI VISION LIFEINCOME PLAN

## A TRADITIONAL PARTICIPATING WHOLE LIFE INSURANCE PLAN

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

## The ABSli Vision LifeIncome Plan offers:

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

<sup>(1)</sup> Please refer the brochure for terms and conditions regarding this benefit

## Benefits Under the Plan :

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

- Accrued bonuses till date

In the event the life insured survives to the end of each subsequent policy year, the Policy holder will get

- Income Benefit of 5.0% of Sum Assured; plus
- Bonus from the current policy year

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

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

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

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

<sup>(5)</sup>If any health rider is taken 80D will also be applicable

## Boundary Conditions -

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

\* risk commences from the first policy anniversary

This policy is underwritten by Aditya Birla Sun Life Insurance Company Limited (ABSli). This is a traditional participating endowment plan. All terms & conditions are guaranteed throughout the policy term, except for the bonuses which would be declared at the end of each financial year. GST and any other applicable taxes will be added (extra) to your premium and levied as per extant tax laws. An extra premium may be charged as per our then existing underwriting guidelines for substandard lives, smokers or people having hazardous occupations etc. Tax benefits are subject to changes in the tax laws. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale.. Aditya Birla Sun Life Insurance Company Limited (Formerly known as Aditya Birla Sun Life Insurance Limited) Registered Office: One Indiabulls Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. IRDAI reg no.109 Call: 1-800-270-7000 [www.adityabirlasunlifeinsurance.com](http://www.adityabirlasunlifeinsurance.com) CIN: U99999MH2000PLC128110 UIN: 109N079V04 ADV/9/18-19/3416

**BWARE OF SPURIOS/ 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.

## 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<sup>(1)</sup>

<sup>(1)</sup>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 :

PPT	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 ABSli Insurance. The plan is subject to Company's underwriting and acceptance. UIN: 109N089V04 ADV/3/17-18/1898

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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 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 insurance plan and will be subject to Company's underwriting and acceptance Approval Number: L&C/Advt/2016/Mar/239 UIN: 110N119V01

## TATA AIA LIFE INSURANCE FORTUNE GUARANTEE

## NON LINKED NON PARTICIPATING ENDOWMENT INSURANCE PLAN

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

## Salient Features:

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

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

## Eligibility Conditions:

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

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

## Sample Illustration:

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

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

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

Disclaimer: "Guaranteed Returns is the "Maturity Sum Assured" which is equal to maturity benefit factor multiplied by Total Premiums Paid, where maturity benefit factor varies as per the Entry age, gender, policy term and annualised premium. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website. Buying a Life Insurance policy is a long-term commitment. An early termination of the policy usually involves high costs and the surrender value payable may be less than the total premium paid. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed insurance plan and it will be subject to Company's underwriting and acceptance. \*Riders are not mandatory and are available for a nominal extra cost. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. Risk cover commences along with policy commencement for all lives, including minor lives. All Premiums, Charges, and interest payable under the policy are exclusive of applicable taxes, duties, surcharges, 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. \*\*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: 110N120V04 • L&C/Advt/2018/Aug/430 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 1-800-265-9966 (local charges apply) or write to us at [customerservice@tatalife.com](mailto:customerservice@tatalife.com). Visit us at: [www.tatalife.com](http://www.tatalife.com) or SVS LIFE to 58888.



## LIFE INSURANCE

### BHARTI AXA LIFE MONTHLY INCOME PLAN +

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

#### How does the Plan Work ?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years<sup>#</sup> You start receiving Guaranteed<sup>®</sup> Taxfree Monthly Income for 8 Years after the completion of the Premium Payment Term. On Maturity you will get the Accrued non-guaranteed Bonuses.

#### Non Guaranteed Bonuses under the Plan

**Reversionary Bonuses :** Simple Annual Reversionary Bonuses get accrued to the policy from the end of 1st Policy Year.

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

#### Benefits Under the Plan

**Regular Income :** You will Receive Guaranteed Regular Monthly Income From 8th Yr. till Maturity.

**Maturity Benefit :** On Maturity you will get Accrued Reversionary Bonus & Terminal Bonus.

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

**Death Benefit :** The Accrued Bonuses, if any are paid immediately plus an increased percentage of Monthly Income is payable to the nominee from the next policy month onwards and continues for the next 8 Years.

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

### BHARTI AXA LIFE FLEXI SAVE

**A 5 Yr PAY PARTICIPATING PLAN WITH OPTION TO AVAIL 100% BENEFITS DUE IN THE POLICY AFTER 10 Yrs**

#### How does the Plan Work ?

It is a 5 Year Premium Paying Plan with the flexibility to take 100% of Maturity benefits due any time after completion of 10 Years

#### Bonuses under the Plan

**Simple Reversionary Bonuses :** Non Guaranteed Bonus are declared at the end of each year.

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

#### Benefits Under the Plan

**Maturity Benefit :** On Maturity you get Basic Sum Assured Plus Accrued Reversionary Bonuses Plus Terminal Bonus.

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

**Death Benefit :** The nominee will get Higher of 11 times of Annual Premium OR Basic Sum Assured plus Accrued Bonuses.

**Flexi Benefit Period for Premium Payment Term - 5yrs and Policy Term of 20 years :** The policy holder has an option to pre-pone the maturity benefits anytime after completion of 10 policy years and receive 100% of the maturity benefits without any penalty. This feature ensures that you have the desired liquidity when needed the most.

Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws. Please consult your own tax consultant to know the tax benefit available to you. Life Insurance Coverage is available under this policy. Bharti AXA Life Flexi Save Plan UIN: 130N055V01.

### BHARTI AXA LIFE SUPER SERIES - SUPER 6

**A 6 YEARS PAYMENT, 12 YEARS TERM NON-LINKED NON PAR LIFE INSURANCE PLAN**

Bharti AXA Life Super Series is a Non par, Money back plan that provides you guaranteed income which increases every year throughout the payout period and guaranteed lumpsum at the start and end of the payout period to fulfill your family's goals. The life insurance cover ensures your family continues to fulfill their goals in case of any unforeseen eventuality.

#### Benefits under the Plan

**Guaranteed Money Back Payout :** A percentage of 'Sum Assured on Maturity'(SAM) will be paid provided all due premiums have been paid and policy is in force. The Guaranteed Money Back benefit will commence immediately after the end of Premium Payment Term and the payouts will be paid at the end of each year as below:

End of Yr	6thYr	7thYr	8thYr	9thYr	10thYr	11thYr
% of S.A.	50%	12%	15%	18%	21%	24%

**Maturity Benefit :** On Maturity, 'Sum Assured on Maturity' will be paid, provided all due premiums are paid

**Guaranteed Maturity Addition :** In addition, on Maturity, a Guaranteed Maturity Addition of 30% of the 'Sum Assured on Maturity' will be payable.

**Life Insurance Benefit :** In case of unfortunate event of death, the nominee will receive the Sum Assured on death which shall be higher of: a) 11 Times Annualized Premium\*. b) 105% of all premiums paid as on date of death (excluding any underwriting extra. c) Sum Assured on Maturity \*Annualized premium does not include modal factors, any underwriting extra.

#### Boundary Conditions

**Age at Entry :** Min-6Yrs, Max-63Yrs **Age at Maturity :** Max-75Yrs **Policy Term -** 12Yrs, **PPT -** 6Yrs **Premium Mode :** M/Q/H/A

\* Available in other terms as well. Bharti AXA Life Insurance Company Limited, IRDAI Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Bharti AXA Life is the name of the Company and Bharti AXA Life Super Series is only the name of the traditional non- participating insurance policy and does not in any way represent or indicate the quality of the policy or its future prospects. Life Insurance Coverage is available under this policy. Bharti AXA Life Super Series UIN: 130N066V01.

### ICICI PRU LIFE FUTURE PERFECT

**A LIMITED PAY NON LINKED INSURANCE PLAN**

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

#### Key Benefits of ICICI Pru Future Perfect

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

#### Benefits in detail:

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

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

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

Policy Year	PPT	PPT
	5/7 Yrs	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

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

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

### ICICI PRU LIFE CASH ADVANTAGE

**A SAVINGS AND PROTECTION ORIENTED PLAN.**

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

#### How does ICICI Pru Cash Advantage work?

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

#### Benefits in detail

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

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

**Terms & Conditions:** 1. Guaranteed benefits are available only if all premiums are paid as per the premium paying term and the policy is in-force till the completion of entire policy term opted. Guaranteed Cash Benefit is payable at the beginning of each policy month during the payout term in case the cash benefit mode is monthly and at the beginning of each policy year during the payout term in case the cash benefit mode is annual. 2. Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid T&C3. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. Contingent reversionary bonus may be declared every financial year and will accrue only when a policy is made paid-up or a fully paid policy is surrendered. Contingent reversionary bonus, if any, will be paid on maturity, surrender or earlier death. A terminal bonus may also be payable at maturity or on earlier death. 3. A fully paid policy is a policy for which all premiums have been paid, as per the PPT selected, and no further premiums are due. A premium paying policy is policy for which all due premiums have been paid till date, but future premiums are payable for the rest of the PPT. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: U66010MH2000PLC127837. © 2014, ICICI Prudential Life Insurance Co. Ltd. Registered Address: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. ICICI Pru Cash Advantage Form No.: E10, UIN:105N132V01. Advt No.: L/II/1335/2015-16. Call us on 1-860-266-7766 (10am - 7pm, Monday to Saturday, except national holidays. Valid only for calls made from India).

### BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI clarifies to public that

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

## LIFE INSURANCE

## HDFC LIFE PRAGATI

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

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

**Benefits under the Plan:**

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

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

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

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

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

The Sum Assured on Death shall be the higher of : a) Sum Assured on Maturity or b) 10 times Annualised 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).

## 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 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

## 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 < 45 Years : 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/PMG/165. Kotak Mahindra Life Insurance Company 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: [clientservices@kotak.com](mailto:clientservices@kotak.com) | Toll Free No:1800-209-8800. This is a Savings cum Protection oriented plan. This is a participating endowment plan. \*Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms # and conditions please read sales brochure carefully before concluding a sale. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.

## BAJAJ ALLIANZ LIFE – POS GOAL SURAKSHA

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

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

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

- Guaranteed maturity benefit
- Limited premium payment term
- Option to alter premium payment mode
- Offers Guaranteed Additions at maturity

**Benefits payable :**

**Maturity Benefit -** On the maturity date, if all premiums are paid, the Guaranteed Sum Assured on Maturity plus Guaranteed Additions, under your policy, will be paid.

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

Age at Entry	GA as Multiple of one (1) annualized Premium		
	Policy Term / Premium Payment Term		
	10 Years / 7 Years	15 Years / 7 Years	15 Years / 10 Years
18-24 Years	0.25	3.25	7.50
25-34 Years	0.20	2.75	6.75
35-45 Years	0.15	2.50	6.25
46-55 Years	0.10	2.00	6.00

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

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

**Boundary Conditions -**

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

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

## 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', Kohinoor City, Kirod Road, Kurla (W), Mumbai 400070. Corporate Office: 4th Floor, Tower 3, Wing 'B', Kohinoor City, Kirod Road, Kurla (W), Mumbai 400070, Toll Free: 1800 2121212 | Fax No.: +91 22 7100 4133 | [www.edelweisstokio.in](http://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.



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Alkapuri	: 0265 - 232	3018 / 232	3021
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Rajkot	: 0281 - 246	5427 / 246	5428
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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. Nagar	: 080 - 2658	9699 / 2658	9499
Kammanahalli	: 080 - 2580	5627 / 2580	5628
Kanakapura	: 080 - 2686	0518 / 2686	0318
Kengeri	: 080 - 2848	5695 / 2848	5696
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Vijayanagar	: 080 - 2310	0101 / 2310	0104
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Davangere	: 08192 - 270	252 / 270	253
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Angamaly	: 0484 - 245	3526 / 245	3527
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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
Kunnankulam	: 0488 - 522	3509 / 522	3510
Manjeri	: 0483 - 276	1124 / 276	1125
Mavelikara	: 0479 - 234	4495 / 234	4496
Ottapalam	: 0466 - 224	7366 / 224	8227
Olavakkode	: 0491 - 255	5501 / 255	5502
Pala	: 0482 - 210	120 / 210	180
Pallakkad	: 0491 - 250	4440 / 250	4441
Pathanamthitta	: 0468 - 232	0613 / 232	0614
Taliparamba	: 0460 - 230	0035 / 230	0036
Payyanur	: 04985 - 203	490 / 205	3990
Ramanattukara	: 0465 - 244	3003 / 244	3005
Thalassery	: 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			
<b>Mumbai</b>			
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 - 2664	5957 / 2637	5483
And- Marol	: 022 - 2920	8134 / 2925	6912
And- Oshiwara	: 022 - 2632	1196 / 2632	1136
And-7 Bungalows	: 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 - 2643	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 (West)	: 022 - 2508	4859 / 2502	4860
Girgaum	: 022 - 2382	1327 / 2384	1027
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	1211
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
Khar (West)	: 022 - 2604	3052 / 2604	3053
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
Malad - Evershine	: 022 - 2888	3281 / 2	