

BLUECHIP BULLETIN

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TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

A Non-Linked, Non-Participating Annuity Plan

Tata AIA Life Insurance Fortune Guarantee Pension that plan offers you regular guaranteed income for life to help you manage your expenses post retirement.

Key Features

- Multiple annuity options to suit your needs
- High purchase price benefits to encourage you to save more
- Option to increase annuity through Top-up premiums
- Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws

The Annuity Options available :

1. Immediate Life Annuity
2. Immediate Life Annuity with Return of Purchase Price
3. Deferred Life Annuity (GA-I) and with Return of Purchase Price
4. Deferred Life Annuity (GA-II) and with Return of Purchase Price

Plan Options 1 and 2 are available under Single Pay & Single Life and Joint Life basis

Plan Options 3 and 4 are available under Single, Limited and Regular Pay & Single Life and Joint Life basis

Guaranteed Additions :

1. GA-I

GA = 1/12th of the Yearly Annuity amount

2. GA-II

GA = 1/12th of 6% of Total Premiums Paid (excluding loading for modal premium)

Death Benefit :

The Death Benefit will be paid:

- ◆ **Single Life** – On death of the annuitant
- ◆ **Joint Life** – On later of the death of the two annuitants

Death benefit payable within Deferment Period:

Death Benefit is higher of –

- ◆ Total Premiums Paid (excluding loading for modal premiums) up to date of death + Accrued Guaranteed Additions
- ◆ 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

Eligibility Criteria:

- Min & Max Age at Entry : Min - 45 Years
- Option 2 : Max - 85 Years

Premium Payment Term :

- Single Pay - 1 Year
- Regular / Limited Pay Option : Min: 5 Years, Max: 12 Years

Deferment Period :

- Single Pay - Min: 1 Year, Max: 10 Years
- Regular Pay - Equal to Premium Payment Term
- Limited Pay - Min: Premium Payment Term + 1 Year
Max: Premium Payment Term + 5 Years

- Annuity Amount : Yearly in arrears - Rs.12,000/-, Yearly in advance - Rs.12,000/-
Half Yearly in arrears - Rs.6,000/-, Quarterly in arrears - Rs.3,000/-
Monthly Yearly in arrears - Rs. 1,000/-

- Payment Modes : Single / Annual / Half-Yearly / Quarterly / Monthly

Disclaimers: Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Advt/2021/Oct/1749 • UIN: 110N161V01

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PLUS

Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan

Tata AIA Life Insurance Fortune Guarantee Plus Individual, Non-Linked, Non-Participating, Life Insurance Savings Plan that provides financial protection for your family and Guaranteed Regular Income*.

Key Features

- ☑ Flexibility to choose Income Period from 20 to 45 years
- ☑ Get return of premium¹ at the end of Income Period
- ☑ Choice to receive Income – Monthly / Annually
- ☑ Choice of Premium Payment Term
- ☑ Enhance your protection with optional Riders²
- ☑ Tax benefits as per applicable Tax Laws³

Maturity Benefits :

***Guaranteed Annual Income :** Provided the policy is in force and all due premiums have been paid, the Guaranteed Annual Income shall commence after maturity till the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period. The income shall be paid as per the chosen Income Frequency.

¹Return of Premium Benefit : The Total Premiums Paid (excluding loading for modal premiums and discount) by the policyholder will be payable at the end of the Income Period, irrespective of survival of the life insured(s) during the Income Period.

Death Benefit :

Death during policy term : In case of death of the life insured during the policy term for an in-force policy (all due premiums have been paid), the death benefit payable to the claimant is as outlined below:

Highest of: 10 x Annualised Premium (excluding discount); or 105% of Total Premiums Paid (excluding loading for modal premiums and discount) up to date of death; or Basic Sum Assured

Eligibility Criteria :

- Age at Entry : Min - 1 Yr, Max : 60 Yrs[^]
- Age at Maturity : Min -18 Yrs, Max : 77 Yrs

Premium Payment Term & Policy Term :

Single Pay - 5 yrs.

Regular Pay Option : PT & PPT : 5 Yrs to 12 Yrs.

Limited Pay Option:

PPT	5	6	7	8	9	10	11	12
PT	6 to 10	7 to 11	8 to 12	9 to 13	10 to 14	11 to 15	12 to 16	13 to 17

Payment Modes : Single / Annual / Half-yearly / Quarterly / Monthly

Income Period : 20 to 45 years (in multiples of 5 years).

The Policy Term + Income period is within the range of 25 yrs to 50 yrs.

Income Mode : Annual & Monthly

Disclaimer: Product also offer Regular Income with inbuilt critical illness for more details on benefits, terms & condition refer the sales brochure of the Product. [^] All reference to age is as on last birthday. ²Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider (UIN:110B033V02 or any other later version) and Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V02 or any other later version) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please contact Tata AIA Life's Insurance Advisor/ Intermediary/ branch ³Income Tax benefits may be available as per the Tax Laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. 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. All Premiums and interest payable under the policy are exclusive of the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the bene-fits payable under the Policy. This product is underwritten by Tata AIA Life Insurance Company Ltd. Insurance cover is available under this product. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Risk cover commences along with policy commencement for all lives, including minor lives. 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 all the Premiums Paid. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. For more details on risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U6601 0MH2000PLC128403. **Registered & Corporate Office:** 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call **1-860-266-9966** (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. UIN: 110N158V01 **BEWARE OF SPURIOUS /FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

MUTUAL FUNDS



SELECT MUTUAL FUNDS PERFORMANCE

SBI MAGNUM MIDCAP FUND

Scheme Features :

Inception Date

: Mar - 2005.

Corpus(as on 28.02.22)

: Rs.6,591.47/- Crores.

Benchmark Index

: Nifty Midcap 150 TRI

Fund Type

: Equity - Mid Cap

Performance as on 28.03.2022

NAV - Growth Option

: Rs.133.5234/-

SIP Returns - Growth (%)

Lumpsum Returns - Growth (%)

Period

(%)

Period

(%)

Last 1 Years

: 12.24%

Last 1 Years

: 26.18%

Last 3 Years

: 33.04%

Last 3 Years

: 21.68%

Last 5 Years

: 20.55%

Last 5 Years

: 13.00%

Portfolio Summary

Top 5 Sectors

(%)

Top 5 Holding

(%)

Inds. Manuf.

: 16.89%

Sheela Foam Ltd.:

6.83%

Fin. Services

: 14.08%

Page Inds Ltd.

: 5.77%

Consumer Goods:

12.82%

Tube Invst of (I)

: 4.24%

Automobile

: 12.61%

Carborundum Uni.

3.78%

Textiles

: 7.15%

Chola. Invst. & Fin:

3.56%

SBI LARGE & MIDCAP FUND

Scheme Features :

Inception Date

:

Feb - 1993.

Corpus(as on 28.02.22)

:

Rs.5,806.23/- Crores.

Benchmark Index

:

NIFTY Large Midcap 250 TRI

Fund Type

:

Equity - Large & Mid Cap

Performance as on 28.03.2022

NAV - Growth Option

:

Rs.360.4194/-

SIP Returns - Growth (%)

Lumpsum Returns - Growth (%)

Period

(%)

Period

(%)

Last 1 Years

:

13.38%

Last 1 Years

:

26.33%

Last 3 Years

:

26.19%

Last 3 Years

:

17.81%

Last 5 Years

:

18.20%

Last 5 Years

:

14.60%

Portfolio Summary

Top 5 Sectors

(%)

Top 5 Holding

(%)

Fin. Services

:

20.58%

Triparty Repo

:

6.70%

Consumer Goods:

10.04%

ICICI Bank

:

5.76%

Automobile

:

9.10%

Page Inds Ltd

:

5.26%

Industrial Manf. :

8.07%

HDFC Bank

:

3.93%

IT

:

6.74%

Reliance Inds. Ltd.:

3.25%

SBI LONG TERM EQUITY FUND

Scheme Features :

Inception Date : Mar - 1993.

Corpus(as on 28.02.22) : Rs.10,299.83/- Crores.

Benchmark Index : S&P BSE 500 TRI

Fund Type : Equity - ELSS

Performance as on 28.03.2022

NAV - Growth Option : Rs.215.0809/-

SIP Returns - Growth (%)

Lumpsum Returns - Growth (%)

Period (%)

Period (%)

Last 3 Years : 22.45%

Last 3 Years : 14.46%

Last 5 Years : 15.49%

Last 5 Years : 11.36%

Last 7 Years : 13.58%

Last 7 Years : 9.73%

Portfolio Summary

Top 5 Sectors (%)

Top 5 Holding (%)

Fin. Services : 26.23%

Triparty Repo : 6.21%

IT : 10.45%

ICICI Bank : 5.35%

Oil & Gas : 8.40%

Larsen & Toubro Ltd.: 4.35%

Automobile : 7.76%

Infosys Ltd.. : 4.22%

Construction : 7.14%

Reliance Inds Ltd. : 4.21%

NIPPON INDIA FOCUSED EQUITY FUND

Scheme Features :

Inception Date

:

Dec - 2006.

Corpus(as on 28.02.22)

:

Rs.5630.40/- Crores.

Benchmark Index

:

S&P BSE 500 TRI

Fund Type

:

Equity - Focused

Performance as on 28.03.2022

NAV - Growth Option

:

Rs.76.1417/-

SIP Returns - Growth (%)

Period

(%)

Last 1 Years

:

11.08%

Last 2 Years

:

35.93%

Last 3 Years

:

27.21%

Lumpsum Returns - Growth (%)

Period

(%)

Last 1 Years

:

20.68%

Last 2 Years

:

54.19%

Last 3 Years

:

17.38%

Portfolio Summary

Top 5 Sectors

(%)

Fin Services

:

38.27%

Automobile

:

9.89%

IT

:

9.20%

Consumer Goods:

8.45%

Construction.

:

7.70%

Top 5 Holding

(%)

ICICI Bank Ltd.

:

9.10%

Infosys Ltd.

:

7.66%

Axis Bank Ltd.

:

6.79%

Triparty Repo

:

6.00%

State Bank of India

:

5.84%

NIPPON INDIA VISION FUND

Scheme Features :

Inception Date

: Oct - 1995.

Corpus(as on 28.02.22)

: Rs.3,027.28/- Crores.

Benchmark Index

: NIFTY Large Midcap 250 TRI

Fund Type

: Equity - Large & Mid Cap

Performance as on 28.03.2022

NAV - Growth Option

: Rs.805.3436/-

SIP Returns - Growth (%)

Lumpsum Returns - Growth (%)

Period

(%)

Last 1 Years

: 10.46%

Last 3 Years

: 23.49%

Last 5 Years

: 14.77%

Period

(%)

Last 1 Years

: 21.89%

Last 3 Years

: 15.79%

Last 5 Years

: 10.57%

Portfolio Summary

Top 5 Sectors

(%)

Fin. Services

: 27.07%

IT

: 13.54%

Consumer Goods:

11.97%

Oil & Gas

: 7.44%

Pharma

: 6.45%

Top 5 Holding

(%)

HDFC Bank Ltd.

: 4.73%

Infosys Ltd.

: 4.25%

ICICI Bank Ltd.

: 3.87%

Reliance Inds Ltd.

: 3.43%

State Bank of India:

2.53%

NIPPON INDIA TAX SAVER (ELSS) FUND

Scheme Features :

Inception Date:

:

Sept - 2005.

Corpus(as on 28.02.22)

:

Rs.11,531.91/- Crores.

Benchmark Index

:

Nifty 500 TRI

Fund Type

:

Equity - ELSS

Performance as on 28.03.2022

NAV - Growth Option

:

Rs.75.7138/-

SIP Returns - Growth (%)

Lumpsum Returns - Growth (%)

Period

(%)

Period

(%)

Last 1 Years

:

11.69%

Last 1 Years

:

22.90%

Last 2 Years

:

33.42%

Last 2 Years

:

45.12%

Last 3 Years

:

22.38%

Last 3 Years

:

10.99%

Portfolio Summary

Top 5 Sectors

(%)

Top 5 Holding

(%)

Fin. Services

:

37.87%

HDFC Bank Ltd.

:

7.54%

IT

:

12.23%

Infosys Ltd.

:

7.44%

Automobile

:

6.83%

ICICI Bank Ltd.

:

7.08%

Oil & Gas

:

6.43%

Reliance Inds Ltd.:

5.42%

Consumer Goods:

5.71%

Axis Bank Ltd.

:

4.31%

MAHINDRA MANULIFE ELSS KAR BACHAT YOJANA

Scheme Features :

Inception Date

:

Oct - 2016.

Corpus(as on 28.02.22)

:

Rs.425.32/- Crores.

Benchmark Index

:

Nifty 500 TRI

Fund Type

:

Equity - ELSS

Performance as on 28.03.2022

NAV - Growth Option

:

Rs.18.3535/-

SIP Returns - Growth (%)

Period

(%)

Last 1 Years

:

11.20%

Last 3 Years

:

25.02%

Last 5 Years

:

16.20%

Lumpsum Returns - Growth (%)

Period

(%)

Last 1 Years

:

24.52%

Last 3 Years

:

16.95%

Last 5 Years

:

10.94%

Portfolio Summary

Top 5 Sectors

(%)

Fin. Services

:

28.20%

IT

:

15.83%

Inds. Manuf.

:

8.42%

Consumer Goods:

7.49%

Automobile

:

5.50%

Top 5 Holding

(%)

ICICI Bank Ltd

:

8.79%

Infosys Ltd.

:

8.00%

HDFC Bank Ltd.

:

7.41%

Reliance Inds. Ltd.

5.49%

Kotak Mah. Bank Ltd.:

3.06%

MAHINDRA MANULIFE MID CAP UNNATI YOJANA

Scheme Features :

Inception Date

:

Jan - 2018.

Corpus(as on 28.02.22)

:

Rs.840.73/- Crores.

Benchmark Index

:

Nifty Midcap 150 TRI

Fund Type

:

Equity - Mid Cap

Performance as on 28.03.2022

NAV - Growth Option

:

Rs.17.0267/-

SIP Returns - Growth (%)

Period

(%)

Last 1 Years

:

12.80%

Last 2 Years

:

36.66%

Last 3 Years

:

29.97%

Lumpsum Returns - Growth (%)

Period

(%)

Last 1 Years

:

28.22%

Last 2 Years

:

48.45%

Last 3 Years

:

22.12%

Portfolio Summary

Top 5 Sectors

(%)

Indus. Manuf.

:

23.55%

Fin. Services

:

17.94%

Automobile

:

9.89%

Metals

:

8.08%

Consumer Goods:

6.82%

Top 5 Holding

(%)

Triparty Repo

:

4.03%

SBI

:

3.07%

Federal Bank Ltd:

2.88%

Cummins India Ltd.:

2.79%

Atul Ltd.

:

2.75%

MAHINDRA MANULIFE MULTI CAP BADHAT YOJANA

Scheme Features :

Inception Date

:

May - 2017.

Corpus(as on 28.02.22)

:

Rs.972.49/- Crores.

Benchmark Index

:

NIFTY 500 Multicap 50:25:25 TRI

Fund Type

:

Equity - Multi Cap

Performance as on 28.03.2022

NAV - Growth Option

:

Rs.20.2929/-

SIP Returns - Growth (%)

Period

(%)

Last 1 Years

:

16.23%

Last 2 Years

:

39.45%

Last 3 Years

:

31.54%

Lumpsum Returns - Growth (%)

Period

(%)

Last 1 Years

:

33.46%

Last 2 Years

:

51.98%

Last 3 Years

:

23.50%

Portfolio Summary

Top 5 Sectors

(%)

Fin. Services

:

21.38%

Indus. Manuf.

:

13.90%

IT

:

12.77%

Automobile

:

9.23%

Telecom

:

5.08%

Top 5 Holding

(%)

SBI

:

5.40%

ICICI Bank Ltd.

:

5.09%

Infosys Ltd

:

4.55%

Triparty Repo.

:

4.26%

Maruti Suzuki (I) Ltd.:

3.85%

UNION LONG TERM EQUITY FUND

Scheme Features :

Inception Date	:	Dec - 2011.
Corpus(as on 28.02.22)	:	Rs.453.04/- Crores.
Benchmark Index	:	S&P BSE 500 TRI
Fund Type	:	Equity - ELSS

Performance as on 28.03.2022

NAV - Growth Option	:	Rs.40.4300/-
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SIP Returns - Growth (%)		Lumpsum Returns - Growth (%)	
Period	(%)	Period	(%)
Last 1 Years	: 9.43%	Last 1 Years	: 22.97%
Last 3 Years	: 24.71%	Last 3 Years	: 18.67%
Last 5 Years	: 17.77%	Last 5 Years	: 13.84%

Portfolio Summary

Top 5 Sectors		Top 5 Holding	
	(%)		(%)
Fin. Services	: 29.50%	Reliance Inds. Ltd.:	7.69%
IT	: 12.27%	Infosys Ltd.	: 7.36%
Consumer Goods:	8.54%	ICICI Bank Ltd.	: 6.66%
Oil & Gas :	8.40%	HDFC Bank Ltd.	: 5.73%
Automobile	: 6.05%	Triparty Repo	: 4.76%

UNION SMALL CAP FUND

Scheme Features :

Inception Date : Jun - 2014.

Corpus(as on 28.02.22) : Rs.560.75/- Crores.

Benchmark Index : S&P BSE 250 SmallCap TRI

Fund Type : Equity - Small Cap

Performance as on 28.03.2022

NAV - Growth Option : Rs.28.1700/-

SIP Returns - Growth (%)

Lumpsum Returns - Growth (%)

Period (%)

Period (%)

Last 1 Years : 15.22%

Last 1 Years : 35.99%

Last 2 Years : 45.72%

Last 2 Years : 63.06%

Last 3 Years : 37.60%

Last 3 Years : 26.73%

Portfolio Summary

Top 5 Sectors (%)

Top 5 Holding (%)

Consumer Goods: 13.84%

TripartyRepo : 3.99%

Fin Services : 12.97%

NEOGEN Chemical.: 3.40%

Chemical : 12.31%

Fine Organic Inds : 3.24%

Construction : 9.92%

Krishna Inst.of Med.: 3.23%

Indust. Manuf. : 9.82%

Tatva C. Pharma Chem Ltd.: 3.19%

UNION FLEXI CAP FUND

Scheme Features :

Inception Date

:

Jun - 2011.

Corpus(as on 28.02.22)

:

Rs.934.76/- Crores.

Benchmark Index

:

S&P BSE 500 TRI

Fund Type

:

Equity - Flexi Cap

Performance as on 28.03.2022

NAV - Growth Option

:

Rs.32.3300/-

SIP Returns - Growth (%)

Lumpsum Returns - Growth (%)

Period

(%)

Period

(%)

Last 2 Years

:

28.95%

Last 2 Years

:

44.40%

Last 3 Years

:

24.17%

Last 3 Years

:

18.54%

Last 5 Years

:

17.74%

Last 5 Years

:

14.17%

Portfolio Summary

Top 5 Sectors

(%)

Top 5 Holding

(%)

Fin. Services

:

31.58%

Reliance Inds Ltd.:

8.37%

IT

:

11.80%

Infosys Ltd..

:

7.31%

Oil & Gas

:

9.77%

ICICI Bank Ltd

:

7.25%

Consumer Goods:

7.53%

HDFC Bank Ltd.

:

6.37%

Automobile

:

5.92%

Triparty Repo

:

5.11%

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

HDFC LIFE SANCHAY PLUS

A Non-Participating, Non-Linked Savings Insurance Plan

LONG TERM INCOME OPTION

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

Key Features:

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

Important PPT / PT combinations providing Higher IRRs

PPT/PT (in Yrs)	Income Period (in Yrs)	Annual Premium	Income Payable (% of AP) per Yr	IRR
10/12	25	1,00,000	110%	6.23%
10/12	30	1,00,000	108.50%	6.30%
12/12	25	1,00,000	121%	6.11%
12/12	30	1,00,000	119.25%	6.18%
10/12	25	5,00,000	112.50%	6.33%
10/12	30	5,00,000	111%	6.41%
12/12	25	5,00,000	124%	6.23%
12/12	30	5,00,000	122.25%	6.29%

PPT – Premium Payment Term, PT – Policy Term, IRR – Internal Rate of Return
Above returns @ Age 5 to 50 years

Benefit Under the plan:

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

Premium Paying Term	Policy Term	Payout Period
5 Years	5 to 10 Years	Maturity benefit paid as a guaranteed income for a Fixed term of 25 or 30 years starting from (Policy Term + 1) th year in arrears.
6 Years	6 to 11 Years	
7 Years	7 to 10 Years	
8 Years	8 to 11 Years	
9 Years	9 to 11 Years	
10 Years	10 to 12 Years	
11 Years	11 to 12 Years	
12 Years	12 to 13 Years	

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a. On death of the Life Assured during the Payout Period, the nominee shall continue receiving Guaranteed Income as per Income Payout Frequency & benefit option chosen till the end of Payout Period.

Death Benefit : In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee. Sum Assured on Death is the highest of: **a)** 10 times the Annualized Premium, or **b)** 105% of Total Premiums paid, or **c)** Premiums paid accumulated at an interest of 5% p.a. compounded annually, or **d)** Guaranteed Sum Assured on Maturity, or **e)** an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility:

Min. & Max. Age at Entry : 5¹ Years & 60 Yrs Last Birthday
Min. & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday
Minimum Premium : Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7500/-, Monthly: Rs.2,500/-
Maximum Premium : No limit, subject to Board Approved Underwriting Policy

1. Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years

HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. **Registered Office:** 13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply. Do NOT prefix any country code. e.g. +91 or 00. Website: www.hdfclife.com. The name/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. Life Insurance Coverage is available in this product. HDFC Life Sanchay Plus (UIN:101N134V10) is a non-participating, non-linked savings insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. **ARN:** BR/02/22/27583 **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS** 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.

GUARANTEED INCOME OPTION

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

Key Features:

- Guaranteed benefits - Rest assured of the returns
- Tax benefits - You may be eligible for tax benefits as per prevailing tax laws
- Flexibility - Guaranteed benefit as a lump sum or as regular income
- Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

Important PPT / PT combinations providing Higher IRRs

PPT/PT (in Yrs)	Income Period (in Yrs)	Annual Premium	Income Payable (% of AP) per Yr	IRR
12/17	10	1,00,000	325%	6.00%
12/17	12	1,00,000	290%	6.09%
12/17	10	5,00,000	328%	6.05%
12/17	12	5,00,000	293%	6.15%

PPT – Premium Payment Term, PT – Policy Term, IRR – Internal Rate of Return
Above returns @ Age 5 to 50 years

Benefits under the Plan:

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

Premium Paying Term	Policy Term	Payout Period
7 Years	7 to 12 Years	Maturity benefit paid as a guaranteed income for a Fixed term of 10 or 12 years starting from (Policy Term + 1)th year in arrears.
8 Years	8 to 13 Years	
9 Years	9 to 14 Years	
10 Years	10 to 15 Years	
11 Years	11 to 16 Years	
12 Years	12 to 17 Years	

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

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

Death Benefit : In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee. Sum Assured on Death is the highest of: **a)** 10 times the Annualized Premium, or **b)** 105% of Total Premiums paid, or **c)** Premiums paid accumulated at an interest of 5% p.a. compounded annually, or **d)** Guaranteed Sum Assured on Maturity, or **e)** an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility:

Min. & Max. Age at Entry : 5¹ Years & 60 Yrs Last Birthday
Min & Max. Age at Maturity : 18 Yrs & 73 Yrs Last Birthday
Minimum Premium : Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7500/-, Monthly: Rs.2,500/-
Maximum Premium : No limit, subject to Board Approved Underwriting Policy

1. Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years

LIFE LONG INCOME OPTION

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

Key Features:

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

Benefit Under the plan:

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

Premium Payment Term	Guaranteed Income ^ Payable each year during the payout period#	
	Policy Term	Entry Ages: 50 to 60 Years
5 Years	6 Years	31.75% of AP
6 Years	7 Years	41% of AP
10 Years	11 Years	91% of AP
12 Years	13 Years	121% of AP

^ An additional income is payable in case of higher premium amount, please refer to the Enhanced Benefit for High Premium Policies

Payout period is 99 minus age of Life Insured as at end of policy term

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

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

Death Benefit : In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee. Sum Assured on Death is the highest of: **a)** 10 times the Annualized Premium, or **b)** 105% of Total Premiums paid, or **c)** Premiums paid accumulated at an interest of 5% p.a. compounded annually, or **d)** Guaranteed Sum Assured on Maturity, or **e)** an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility:

Min & Max. Age at Entry : 50 Yrs & 60 Yrs Last Birthday
Min & Max. Age at Maturity : 56 Yrs & 71 Yrs Last Birthday
Minimum Premium : Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7500/-, Monthly: Rs.2,500/-
Maximum Premium : No limit, subject to Board Approved Underwriting Policy

ICICI PRU GUARANTEED INCOME FOR TOMORROW (LONG-TERM)

A PROTECTION AND SAVINGS ORIENTED LIFE INSURANCE PLAN

It is protection and savings oriented life insurance plan provide financial protection to your family along with guaranteed benefits.

Key Benefits –

Life Insurance Cover** - for financial security of your family

Guaranteed*** income - to help you save for your goals

*** Conditions apply

Benefits under the Plan:

Plan Option 1:Income:

Under this plan option,

- You pay premiums for a certain period of time
- One year after the completion of premium payment term, you get Guaranteed Income at the end of every month/year for a certain period

Details of the premium payment term and the Income Period as per the table below:

Premium Payment Term	You get Guaranteed Income	You can get Guaranteed Income
7 Years	15 or 20 or 25 or 30 years	End of 9 th Year
10 Years		End of 12 th Year

Guaranteed Income Benefit ***(Survival Benefit):

Once you pay all your premiums, depending on the premium payment term and the Income Period selected by you, you will receive a Guaranteed Income upon survival on the date of each income payment.

Life Insurance Benefit (Death Benefit): If the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the insurance cover amount will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

Life Insurance Benefit is highest of:

- 10 X Annualized Premium
- 105% of Total Premiums Paid up to the date of death
- Annual Guaranteed Income X Death Benefit factor for Guaranteed Income

Plan Option 2: Income with 110% ROP - Receive Guaranteed Income for a certain period in arrears/ at the end of every month / year. Additionally, along with the last income instalment, you will get 110% of Total Premiums paid by you (Maturity Benefit) at the end of the policy term.

Life Insurance Benefit (Death Benefit): If the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the insurance cover amount will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

Life Insurance Benefit is highest of:

- 10 X Annualized Premium
- 105% of Total Premiums Paid up to the date of death
- Annual Guaranteed Income X Death Benefit factor for Guaranteed Income + Maturity Benefit X Death Benefit factor for Maturity Benefit

Tax benefits****- may be applicable on premiums paid and benefits received as per the prevailing tax laws

Basic Eligibility:

Minimum Age at Entry : 0 Years
Maximum Age at Entry : 60 Years
Income Period ^ : 15,20,25,30 Years
Minimum Annual Premium : Rs. 30,000/-
Maximum Annual Premium : Unlimited
Premium Payment Mode : Annual, Half-Yearly, Monthly
Income Option : PPT – 7 Yrs, Policy Term – 23,28,33,38 Yrs
PPT – 10 Yrs, Policy Term – 26,31,36,41 Yrs
Income with 110% ROP# : PPT – 7 Yrs, Policy Term – 23,28,33,38 Yrs
PPT – 10 Yrs, Policy Term – 26,31,36,41 Yrs

^ Income Period starts one year after the completion of premium payment term and is included in the policy term #ROP: Return of premium

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Disclaimer: ** Life insurance cover is the benefit payable on death of the life assured during the policy term. ***Guaranteed benefits are payable subject to all due premiums being paid. Conditions Apply ****Tax benefits may be available as per prevailing tax laws. Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per applicable rates. The tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.

LIFE INSURANCE



BAJAJ ALLIANZ LIFE ASSURED WEALTH GOAL

A Non linked, Non-Participating, Individual, Life Insurance Savings Plan

WEALTH CREATION

Bajaj Allianz Life Assured Wealth Goal, a non-participating, non-linked, life, individual life insurance, savings plan, is one such investment cum insurance plan that offers the assurance of lump sum on maturity.

Key Features:

- Guaranteed Maturity Benefit
- Tax Benefits

Maturity Benefits : Guaranteed Maturity Benefit (GMB) will be a percentage of total premiums* paid.

Death Benefit:

For Limited/ Regular Pay option:

The Death benefit will be higher of

- a. Sum Assured on Death#, or
- b. 105% of total premiums* paid as on date of death, or
- c. The prevailing surrender value

**Total Premium is (the sum of all premiums paid under the policy) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws*

#Sum Assured on Death is higher of the Sum Assured or 10 times of Annualised Premium.

Eligibility Criteria :

Premium Payment Term (PPT) (in Yrs)	Policy Term (PT) (in yrs)	Min/Max.	Min/Max.	Min/Max. Premium (Rs)
		Age at Entry (yrs)	Age at Maturity (yrs)	
5/8/10/12	10/15/20/25/30	0 to 65	18 to 75	12,000 to no limit

All ages mentioned above are age as on last birthday.

Tax Benefits: As per applicable tax laws as amended from time to time.

SECOND INCOME

Key Features:

- Regular guaranteed Long term Income of 25 or 30 years
- Option of Return of Premiums (ROP) at the end of Income Period
- Option to Defer Income payouts by 0/1/2 years after the end of premium payment term
- Choice of Income Payout date
- Income Benefit with Life Cover
- Tax Benefits

Second Income -

Pay Premium for (years) - 5, 7, 8, 10, 12

Deferment Period (years) - 0 / 1 / 2

Income Period (years) - 25 / 30

Income Benefits : Receive regular guaranteed payouts as a percentage of Annualized Premium during the Income Period.

Maturity Benefits : On maturity, you will receive,

- ♦ Sum of all premiums paid (if opted), plus
- ♦ Last regular guaranteed payout

Death Benefit:

- a. Sum Assured on Death# , or
- b. 105% of total premiums* paid as on date of death or
- c. The prevailing surrender value

**Total Premium is (the sum of all premiums paid under the policy) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws*

#Sum Assured on Death is higher of the Sum Assured or 10 times of Annualised Premium.

Eligibility Criteria:

Premium Payment Term (PPT) (in Yrs)	Policy Term (PT) (in yrs)	Income Period (in yrs)	Min/Max.	Min/Max.	Min/Max. Premium (Rs)
			Age at Entry (yrs)	Age at Maturity (yrs)	
5	30 to 44	25/30	5 to 50	35 to 99	30,000 to no limit
7/8/10/12			5 to 60		

Policy Term = Premium Payment Term + Income period + Deferment period

STEP UP INCOME

Key Features:

- Guaranteed increasing income
- Return of Premiums (ROP) at the end of Income Period
- Income benefit with life cover
- Choice of income payout date
- Tax Benefits

STEP Up Income - Regular guaranteed payouts increase by @10% of 1st instalment of Regular guaranteed payout every five years during the Income Period

Pay Premium for (years) - 5, 7, 8, 10, 12

Deferment Period (years) - 0

Income Period (years) - 20

Income Benefit : Regular guaranteed payouts increase by @10% of 1st instalment of Regular guaranteed payout every five years during the Income Period.

Maturity Benefit : On maturity, you will receive sum of all premiums paid, plus last instalment of regular guaranteed payout.

Death Benefit : The Death benefit will be higher of

- a. Sum Assured on Death# , or
- b. 105% of total premiums* paid as on date of death or
- c. The prevailing surrender value

**Total Premium is (the sum of all premiums paid under the policy) is total of all the premiums received, exclusive of extra premium, rider premium and GST & /any other applicable tax levied, subject to changes in tax laws*

#Sum Assured on Death is higher of the Sum Assured or 10 times of Annualised Premium.

Eligibility Criteria :

Premium Payment Term (PPT) (in Yrs)	Policy Term (PT) (in yrs)	Income Period (in yrs)	Min/Max.	Min/Max.	Min/Max. Premium (Rs)
			Age at Entry (yrs)	Age at Maturity (yrs)	
5	25 to 32	20	5 to 50	30 to 92	30,000 to no limit
7/8/10/12			5 to 60		

Policy Term = Premium Payment Term + Income period + Deferment period

*Disclaimers: Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Assured Wealth Goal are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on www.bajajallianzlife.com) carefully before concluding a sale. Bajaj Allianz Life Assured Wealth Goal is A Non linked, Non-Participating, Individual, Life Insurance Savings Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customercare@bajajallianz.co.in, Fax No: 02066026789, Bajaj Allianz Life Assured Wealth Goal (UIN: 116N170V02), The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo. All charges/ taxes, as applicable, will be borne by the Policyholder. **Beware of Spurious / Fraud Phone Calls!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of Premiums* Public receiving such phone calls are requested to lodge a police complaint*

KOTAK FORTUNE MAXIMISER

A Non-Linked, Participating Savings, Life Insurance Plan

Kotak Life proudly presents “**Kotak Fortune Maximiser – Life Goal Maximiser Option**”, a limited pay participating endowment plan, which can be customized as per your requirement to help you plan for a better future through multiple plan, payout options.

Key Features

- Multiple Bonus Payout Options
- Long Life Cover
- Spouse Cover
- Enhanced Sum Assured for Female Life

Multiple Bonus* Payout Options available:

Cash Bonus (Immediate Payout) : Under this option, the Cash Bonus (if declared) will be payable to you on a monthly OR yearly basis (as opted for). The monthly / yearly bonus will be payable, starting from the end of 13th policy month / first policy year, till the end of policy term, or on death or on surrender (if any), provided the premium due on the first policy anniversary is paid and the policy is inforce

Cash Bonus (Deferred Payout) : Under this option, you will have the flexibility to choose a tenure post which you would like to receive the Cash Bonus.This is called the Deferment Period. You can choose 5 / 7 / 10 years as Deferment Period. During this period, Cash Bonus shall not be payable.

Paid-Up Additions: Under this option, the Cash Bonus (if declared) will be utilized to purchase additional Sum Assured in the form of Paid-Up Additions, throughout the policy term. Paid-Up Additions shall be payable on Death or Maturity OR you will have the flexibility of encashing the Cash Value of accrued Paid-Up Additions subject to terms & conditions.

Benefits Under the plan:

Death Benefit :

1. Policies where Cash Bonus is opted (Immediate & Deferred Payout)

- a) Sum Assured on death#PLUS b) Interim Bonus (if declared) PLUS c) Terminal Bonus (if declared)

2. Policies where Paid-Up Additions is opted

- a) Sum Assured on death#; PLUS b) Accrued Paid-Up Additions (if any); PLUS c) Interim Bonus (if declared) PLUS d) Terminal Bonus (if declared);

3) Death Benefit in case Spouse Cover

- ♦ Death of Primary Life Insured (**Prior to Spouse**)

Death Benefit as mentioned above PLUS Waiver of Future Premiums w.r.t Spouse PLUS Policy continues with Life Cover of Spouse till end of Policy Term or attainment of age 85 years, whichever is earlier⁵.

- ♦ Death of Spouse (**Prior to Primary LifeInsured**)

Sum Assured on death for Spouse PLUS Policy continues with all Benefits for Primary Life Insured (provided premiums are being paid)

Maturity Benefit :

1. Under **Cash Bonus (Immediate & Deferred) Payout Option**, the Maturity Benefit payable shall be: a) Basic Sum Assured PLUS b) Cash Bonus (if declared) PLUS c) Terminal bonus (if declared)

2. Under Paid-Up Addition Option, the Maturity Benefit payable shall be:a) Basic Sum Assured PLUS b) Cash Bonus (if declared) PLUS c) Accrued Paid-up Addition (if available) PLUS d) Terminal bonus (if declared)

Tax Benefit: You may avail of tax benefits as specified under the Income Tax Act, 1961. Tax benefits are subject to change as per tax laws. You are advised to consult your Tax Advisor for details. Goods and Services Tax and Cess as applicable shall be levied over and above premium amount as per applicable tax laws.

Eligibility:

Entry Age of Life Insured (as on last birthday)	Min: 0 years (90 days) Max: 50 years – 6 & 15 pay, 55 years – 8 / 10 & 12 pay
Maturity Age of Life Insured (as on last birthday)	85 yrs for Primary Life Insured In case Spouse Cover is availed: 85 years or Age at Maturity whichever is lower (for Spouse)
Policy Term	85 years less Entry Age of Life Insured (Primary Life Insured in case Spouse Cover option is chosen)
Basic Sum Assured	Basic Sum Assured is the Guaranteed Maturity Benefit to be payable on death or maturity. Basic Sum Assured shall depend upon the Age, Gender, Policy Term, Premium Payment Term, Premium Amount & Bonus Payout Options chosen.
Premium	Min: 6 & 8 Pay: Rs. 48,000/-, 10 /12 & 15 Pay: Rs. 36,000/- Max : No Limit
PPT	6 / 8 / 10 / 12 & 15 years
PremiumPayment Mode	Yearly, Half yearly, Quarterly and Monthly

Disclaimers: Kotak Fortune Maximiser UIN: 107N125V01, Form No: N125. This is a savings-cum-protection oriented participating endowment plan. For sub-standard lives, extra premium may be charged based on Kotak Life Insurance'sunder writing policy. For more details on risk factors, terms and conditions please read sales brochure care fully before concluding a sale. *Where Sum Assured on death is HIGHEST of: (1)11 times of Annualised Premium (including extra premium, if any) OR (2) Basic Sum Assured, which is the guaranteed maturity benefit OR (3) 105% of all premiums paid (including extra premium, if any) till the date of death. Annualised Premium is the premium payable in a policy year, excluding Goods and ServicesTax,Cess,rider premium, under writing extra premiums and loadings for modal premium, if any. *The life cover for Spouse shall cease on the policy anniversary following attainment of age of 85 years or end of the Policy Term, whichever is earlier. In case the policy anniversary coincides with the date of birth of the Spouse, the life cover will cease on the date of attainment of age of 85 years or end of the Policy Term, which ever is earlier. *Please note that Bonuses are NOT guaranteed and may be as declared by the Company from time to time. Benefits under this plan are dependent upon the performance of the participating Funds. **Kotak Mahindra Life Insurance Company Ltd.** Regn. No.: 107, CIN: U66030MH2000PLC128503, Regd. Office: 2nd Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai - 400 051. Website: <https://www.kotaklife.com> | WhatsApp: 9321003007 | Toll Free No. – 1800 209 8800 | Ref. No. KL/21- 22/P-NL/1303 **Beware of Spurious Phone Calls and Fictious/Fradulent Offers** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



LIFE & GENERAL INSURANCE

INDIAFIRST LIFE SMART PAY PLAN

Non-Linked, Participating, Limited Pay, Money Back Life Insurance Plan

IndiaFirst Life Smart Pay Plan provides a perfect mix of disciplined savings with the benefit of liquidity and life cover, thus providing the best to you and your family.

Key Features:

- Pay for shorter period with options suiting your time horizon and fulfil your long-term goals
- Continue to enjoy life cover benefit even if you miss to pay one premium (applicable after you have paid two full years' premiums)
- Enjoy the upside of earnings with an annual bonus (if declared)
- Get 103% of your one annual premium back as survival benefit
- At the end of term, you get Sum Assured at Maturity plus accrued bonuses (if declared)
- Tax benefit may be available on the premiums paid and benefits received as per prevailing tax laws.

Benefits under the plan:

Survival Benefits : The policy will receive survival benefit equal to 103% of on annualised premium at the end of policy year as per the table below

Premium Paying Term	Payout Year
5 Years	4 th Year
6 Years	5 th Year
7 Years	6 th Year
8 Years	7 th Year

Maturity Benefits : On Maturity, the Policyholder will get a) Guaranteed Sum Assured at Maturity; plus b) Accrued Simple Reversionary Bonuses plus c) Terminal Bonus (if any)

Death Benefit : On Death during the Policy Term, the nominee will get a) Sum Assured on Death plus b) accrued Simple reversionary bonus, plus c) Terminal bonus, if declared or 105% of total premiums paid.

Sum Assured on Death is the higher of a) 10 times of Annualized Premium, or b) Absolute amount assured to be paid on death c) Minimum guaranteed Sum Assured on Maturity

Basic Eligibility :

Min & Max Age at Entry : Min – 8 Yrs (PT 10 Yr), 3 Yrs (PT 15 Yr), Max – 50 Yrs
Max. Age at Maturity : 65 Years
Policy Term & PPT : Term 10 Yrs, PPT –5 Yrs, Term 15 Yrs, PPT – 5 | 6 | 7 | 8 Yrs
Min. Premium : Rs.18,000/- Annual Premium
Premium Modes : Yearly, Half Yearly, Quarterly, Monthly

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PNB METLIFE GUARANTEED GOAL PLAN

A Non-Linked Non-Participating Individual Life Insurance Savings Plan

PNB MetLife Guaranteed Goal Plan, a perfect savings solution that helps you save systematically and get guaranteed returns. PNB MetLife Guaranteed Goal Plan secures your goals against unforeseen life events and offers you complete control and flexibility to customize your savings schedule.

Key Advantage

- Secure your future with guaranteed benefits
- Flexibility to receive benefits as Lumpsum or Guaranteed Income
- Boost corpus with Guaranteed Additions* & Wealth Additions
- Higher benefits for higher premium payment
- Flexibility to accumulate survival benefits & receive payouts on date of your choice
- Life cover for entire policy term

*Guaranteed additions, Options will not be available with Single Premium policies and Joint Life policies.

Key Benefits

Choose from two plan options

- Lumpsum Option:** Guaranteed Maturity Benefit will be payable at Maturity date.
- Income + Lumpsum Option²:** Guaranteed Survival Benefit will be payable every year post completion of Premium Payment Term along with a Guaranteed Maturity Benefit on Maturity dates. Benefits will differ based on the option chosen.
- Additional benefits to boost your corpus:
 - Guaranteed addition of 5% of Total Annualised premium paid till date gets accrued every year during premium payment term
 - Wealth Additions ranging from 3.2% to 9% of Total Annualised Premium paid till date get accrued or paid every year after premium payment term
- Flexibility to accumulate your Survival benefits and receive payouts on the date of your choice.

Benefits under the plan-

Survival Benefit - On survival of the Life Assured until the end of the Premium Payment Term, **Option 1 : Lumpsum Option :** No survival benefit will be payable under this option.

Option 2 : Income + Lumpsum Option : If this option is chosen, Survival Benefit will be payable on each Policy Anniversary following the completion of the Premium Payment Term, **a.** Guaranteed Income **b.** Sum of Accrued Guaranteed Additions divided by Income Payout Period (years) **c.** Wealth Additions

Maturity Benefit-

Option 1 – Lumpsum Option: On survival of the Life Assured till the Maturity Date, provided that the Policy is in In-force Status, the Guaranteed Maturity Benefit shall be paid which is equal to sum of:

For Limited Pay policies: **a.** Sum Assured at Maturity; + **b.** Accrued Guaranteed Additions; + **c.** Accrued Wealth Additions

Option 2 – Income + Lumpsum Option: On survival of the Life Assured till the Maturity Date, provided that the Policy is in In-force Status, the Guaranteed Maturity Benefit shall be paid which is equal to Sum Assured on Maturity.

Where, Sum Assured on Maturity means the amount of benefit guaranteed to be paid on maturity and is defined as a percentage of Annualised Premium. Sum Assured on Maturity varies by age, Premium Payment Term, Policy Term, amount of Annualised Premium and option chosen.

Death Benefit: For Limited Pay policies, Sum Assured on Death is higher of 10 times of Annualised Premium or 105% of Total Premiums Paid up to the date of death of Life Assured.

Tax benefits - Tax benefits under this plan may be available as per the provisions and conditions of the Income Tax Act, 1961 and are subject to any changes made in the tax laws in future.

Boundary Conditions:

Benefit payout options – Option 1 : Lumpsum Option, Option 2 : Income + Lumpsum Option
Min. Age at entry (Years) : 0 (30 days)
Max Age at entry (Years) : For Single pay: 65 Years; For Limited pay: 60 years
Premium Paying Term (Years)

Premium Payment Term	Policy Term: Lumpsum Opt.	Policy Term: Income +Lumpsum Opt.
5 Yrs	10, 12 and 15 Yrs	10, 12 and 15 Yrs
7 Yrs	12, 15 and 20 Yrs	12, 15 and 20 Yrs
10 Yrs	15, 20 Yrs	20 Yrs
12 Yrs	20 Yrs	20 Yrs

Premium Payment Modes – Yearly/ Half Yearly/Quarterly/ Monthly

Disclaimer: Returns mentioned above are applicable for infocred policies at Age 40, AP 1 Lakhs, Lumpsum Option, Annual Mode, PPT12, Term 30 . Total Benefit varies basis actual Entry Age, Premium Payment Term, Policy Term, Annualised Premium amount, and Option chosenPNB MetLife India Insurance Company Limited, Registered office address: Unit No. 701, 702 &703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore - 560001,Karnataka. IRDAI Registration number 117. C No: U66010KA2001PLC028883. PNB MetLife Guaranteed Goal Plan is an Individual, Non-Linked, Non-Participating Savings, Life Insurance plan (UIN: 117N131V01). Please consult your advisor for more details. Please read the Sales brochure carefully before concluding any sale. Tax benefits are as per Income Tax Act,1961, & are subject to amendments made thereto from time to time. Please consult your tax consultant for more details. Good and Services Tax (GST) shall be levied asper prevailing tax laws which are subject to change from time to time. The marks "PNB" and "MetLife" are registered trademarks of Punjab National Bank and Metropolitan Life Insurance Company, respectively. PNB MetLife India Insurance Company Limited is a licensed user of these marks. Call us Toll-free at 1-800-425-6969. Phone: 080-66006969, Website: www.pnbmetlife.com, Email:indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex-1, TechniplexComplex, off Veer Savarkar Flyover, Goregaon (West), Mumbai- 400062,Maharashtra. Phone +91-22-41790000, Fax: +91-22-41790203.AD-F/2021-22/734 **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS /FRAUDULENT OFFERS!** IRDAI is not involved in activities like selling policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

ADITYA BIRLA SUN LIFE INSURANCE ASSURED INCOME PLUS

A Non-Linked Non-Participating Individual Life Insurance Savings Plan

ABSLI Assured Income Plus, a non-linked non-participating individual life insurance savings plan, that provides the benefit of life insurance cover along with a regular income for 20, 25 or 30 years to ensure fulfilment of your family's long term goals and aspirations.

Key Features:

Long Term Income : Get guaranteed¹ regular income for a period of 20, 25 or 30 years to ensure fulfilment of your recurring needs

Two Benefit Options : Flexibility to choose from Income only Benefit or Income Benefit with Return of Premium (RoP)

Loyalty Additions : Loyalty Additions as an additional boost to your Income Benefit and Return of Premium (RoP) benefit pay-out.

Commutation Option : Flexibility to receive a discounted value of future survival benefits as a lump sum based on your needs.

Customizable Benefits : Option to enhance your insurance cover with appropriate riders at a nominal extra cost.

¹Provided all due premiums are paid

Key Benefits Offered Under The Plan :

Death Benefit - In case of the life insured's unfortunate demise during the policy term, Sum Assured on Death will be paid to the nominee.

Sum Assured on Death is defined as higher of: a) 10 times of Annualized Premium b) 150% of Total Premiums paid till the date of death c) Sum Assured

The nominee will have an option to receive the amount of Death Benefit in Annual/Monthly installments instead of a lump-sum, over a period of 10 years as per the percentages given below:

Instalments Frequency	Annual	Monthly
Instalment (as % of Death Benefit)	12.19%	1.037%
Total payments (as % of Death Benefit)	121.90%	124.44%

Survival Benefit: On surviving till the end of Policy Term, Income Benefit - is payable to you for 20, 25 or 30 years at the end of the period (monthly, quarterly, half yearly or annually) as per the Benefit Payout Frequency chosen.

Maturity Benefit : At the end of the Policy Term, you will have the flexibility to use the commutation option wherein, at any time on or after end of the Policy Term, if you would like to get a lump sum instead of the Income Benefits (and RoP, if any), the commuted value of the outstanding benefits shall be paid as a lump sum.

This lump sum will be at least equal to the Total Premiums Paid less any Survival Benefit already paid. The lump sum benefit is calculated using factors determined by a discount rate of 8.70%. The Company may revise the factors based on the then prevailing market conditions subject to prior IRDAI approval.

Eligibility:

Min. Entry Age : 11² years for Policy Term 7 years, 9² years for Policy Term 9 years
5² years for Policy Term 13 years

²In case the Life Insured is a minor, the Policy will automatically vest once the life insured attains the age of majority. The risk coverage for the minors will start from the Date of Commencement of Risk.

Maximum Entry Age : 60 Yrs

Premium Payment Term (PPT) & Policy Term

Premium Payment Term	Policy Term (PT) : PPT + 1 year	Benefit Payout Period ³
6 Years	7 years	20, 25, 30 years
8 Years	9 years	20, 25, 30 years
12 Years	13 years	20 years

Premium Payment Modes : Annual, Semi Annual, Quarterly, Monthly

Minimum Annualized Premium : Rs. 50,000/-

Maximum Annualized Premium : No Limit (subject to Board Approved Underwriting Policy)

Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 www.adityabirlasunlifeinsurance.com IRDAI Reg. No.109 CIN: U99999MH2000PLC128110 UIN:109N127V05 ADV/12/21-22/1713 VER5/DEC/2021 **BEWARE OF SPURIOUS / FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

MANIPAL CIGNA PROHEALTH INSURANCE

A SMART PLAN FOR A HEALTHIER LIFE

Manipal Cigna ProHealth Insurance is specially designed to suit your health needs, at every life stage. It offers you a wide range of features. The plan rewards you for staying healthy, cover you if you fall ill, and help you protect your finances while growing your reserves.

Highlights of the Plan

- Unlimited times of Restoration with **100% additional Sum Insured**
- Guaranteed Bonus** on every renewal, max up to 200% (Irrespective of Claim)
- End-to-end Protective Healing benefits with **In-hospital, Donor, Out-patient and Domiciliary Cover**
- 500 + Day Care treatments** covered up to full Sum Insured
- Healthy Rewards points** up to 20% of premium to redeem as HMB/renewal discount
- Choice of utilizing 50% of Health Maintenance Benefit (HMB) towards premium payment from 1st renewal
- Worldwide protection** up to full sum insured in case of emergency
- Immediate assured good health with **Health Maintenance Benefit (OPD)** up to Rs. 20,000 (as per plan)
- Dedicated preventive health benefits with **Medical Check-up and Wellness Programs**
- Superior Deductible** up to Rs. 10 lacs with packaged benefits to top-up health protection
- Optional **Daily Cash Benefit and Critical Illness** add-on cover for complete peace of mind

Features at a glance:

- Sum Insured ranges from Rs.2.5 lacs to Rs. 100 lacs
- Choice of Individual, Family Floater & Multi Individual cover
- Start enrolment from 91 days to 23 years for children and 18 years to **no Limit** for adults
- No age limit for entry into the plan
- Policy tenure of 1, 2 and 3 years

Other Benefits:

- Lifetime renewals
- Grace period of 30 days on renewal with all continuation benefits
- Zone-based pricing enables you to pay as per the healthcare costs prevailing in your city
- Tax benefit under Sec 80D
- Cashless facility at our more than 7200 network hospitals

Disclaimer: This document contains only salient features of the product. For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale. Refer to our website for detailed information on features, benefits and exclusions of the product. Please seek the advice of our insurance advisor or call our Health Relationship Manager for any further information or clarification. Tax benefits are subject to change in the tax laws. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited)|CIN U66000MH2012PLC227948 | IRDAI Reg. No. 151. Reg. Off: 401/ 402, 4th Floor, Raheja Titanium, Off. Western Express Highway, Goregaon (East), Mumbai- 400 063 www.manipalcigna.com | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license. | ManipalCigna ProHealth Insurance UIN - CTHLUP18045V031819, ManipalCigna Critical Illness Add On UIN - IRDA/NL-HLT/CTTK/P-H/V-I/390/AddOn/CI/13-14. Compliance Approval No: ADV/0043/Feb/2018-19. April 2019 Onwards.

BLUECHIP OFFICES IN INDIA



OUR NEW OFFICES ACROSS INDIA

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: Shop No. 2, First Floor, Door No. 213, Velachery Main Road, Pallikaranai (Chennai)

Tel.: 044 - 4807 1933 / 4807 1941
- Danapur

: Saguna, 2nd Flr, Mainpura, Nr. DSP Office Main Road, (Bihar)

Tel.: 06115 - 222 424 / 222 425
- Thakurpukur

: EP-21, Gr. Flr, Sahid Purnendu Nagar, Daspara Road, Word No.124, (Kolkata)

Tel.: 033 - 2497 6027 / 2497 6028
- Jalanagar

: Shop No.2, 1st Floor, Jadhav Complex, Plot No. 83, Jalanagar Main Road, (Karnataka)

Tel.: 08352 - 200 901 / 200 902
- Ultadanga

: P-191, C.I.T. Scheme No. VII (M), Ultadanga Main Rd, P.S. Ultadanga, Ward No.32, (Kolkata)

Tel.: 033 - 4804 5945 / 4804 5946
- Harihara

: Shop No.2, 1st Flr., Sunil Transport company, Bharat Oil Mill Compound, (Karnataka)

Tel.: 08192 - 242 855 / 242 355
- Ganapathy

: Shop No. 2, 2nd Flr, Gowtham Complex, Annur Main Rd, Nr. No.3 bus stop, (TN - Coimbatore)

Tel.: 0422 - 233 2421 / 233 3421
- Manendragarh

: Shop No.1, Ground Floor, Choudhary Complex, Ring Road, (Chhattisgarh)

Tel.: 07771 - 244 025 / 299 025

OUR OFFICES CHANGED TO NEW LOCATIONS

- BTM Layout

: No. 429,1st Floor, 7th Main Mico Layout, BTM Second Stage, BTM Layout (Karnataka)

Tel.: 080 - 2678 3744 / 2678 3752
- Matunga

: Plot - 287, Garage 9, Raman Villa, Bhawani A Khimaji Road, (Mumbai)

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- ☒

Our popular Client service, **Home Advice**, brings the world of financial products right to your door step.
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- : 0891 - 271 5316 / 272 5316
- Nellore
- : 0861 - 234 0260 / 235 0260
- Ongole
- : 08592 - 282 065 / 282 075
- Rajahmundry
- : 0883 - 665 1987 / 246 8601
- Tanuku
- : 08819 - 225 377 / 225 388
- Tirupathi
- : 0877 - 225 0056 / 225 0057
- Vijayawada
- : 0866 - 248 5316 / 249 5316
- Vishakapatnam
- : 0891 - 666 6316 / 275 7755

TELANGANA

Hyderabad

- Ameerpet
- : 040 - 2341 8316 / 2341 8416
- Attapur
- : 040 - 2401 8316 / 2401 9316
- Boduppal
- : 040 - 2720 5316 / 2720 5317
- Champapet
- : 040 - 2407 5316 / 2407 6316
- Chandanagar
- : 040 - 2303 8755 / 2303 8756
- Dilsukh Nagar
- : 040 - 2405 6548 / 2405 6549
- Habsiguda
- : 040 - 4851 0508 / 4016 0522
- Hashtinapuram
- : 040 - 2988 2316 / 2988 3316
- Himayat Nagar
- : 040 - 2339 5316 / 2322 1308
- Kapra
- : 040 - 2713 0938 / 6655 5613
- Kukatpalli
- : 040 - 2306 1646 / 4230 0905
- Malkajigiri
- : 040 - 2724 5316 / 2724 1677
- Manikonda
- : 040 - 2356 8931 / 2356 8941
- Marredpally
- : 040 - 2771 0998 / 2771 1410
- Mehdhipatnam
- : 040 - 2351 2034 / 2352 6356
- Nacharam
- : 040 - 4020 1616 / 4020 1717
- Nagole
- : 040 - 2422 0316
- Nizampet
- : 040 - 2956 1438 / 2956 1497
- Pragathi Nagar
- : 040 - 2389 0785 / 2389 0786
- RTC 'X' Road
- : 040 - 2764 5316 / 2766 5317
- Secunderabad
- : 040 - 6602 0300 / 2789 9116
- Vanasthalipuram
- : 040 - 2411 0341 / 2412 5316
- Karimnagar
- : 0878 - 224 9910 / 224 9911
- Kazipet
- : 0870 - 243 4545 / 244 4747
- Khammam
- : 08742 - 235 316 / 245 316
- Nizamabad
- : 08462 - 235 316 / 236 316
- Sangareddy
- : 8500195316 / 8500155316
- Siddipet
- : 08457 - 230 316 / 231 316
- Warangal
- : 0870 - 666 4436 / 254 4058

GUJARAT

Ahmedabad

- Ashram Road
- : 079 - 2658 5642 / 2568 5643
- Bapunagar
- : 079 - 2991 6380 / 2991 6381
- Bopal
- : 079 - 2979 5590 / 2979 5591
- Gandhi Nagar
- : 079 - 2324 2004 / 2324 2005
- Mani Nagar
- : 079 - 2543 0026 / 2543 0062
- Motera
- : 079 - 2750 7857 / 2750 7855
- Satelite
- : 079 - 2676 9024 / 2676 9025
- Baroda

Alkapuri

: 0265 - 232 3018 / 232 3021

Vasna Road

: 0265 - 225 4074 / 225 4075

- Waghodia Road
- : 0265 - 252 1820 / 252 1821
- Anand
- : 02692 - 245 137 / 245 138
- Bharuch
- : 02642 - 249 121 / 249 122
- Deesa
- : 02744 - 225 622 / 225 722
- Mehsana
- : 02762 - 230 704 / 230 706
- Navsari
- : 02637 - 244 406 / 244 407
- Palanpur
- : 02742 - 266 640 / 266 641
- Rajkot
- : 0281 - 246 5427 / 246 5428
- Kalol
- : 02764 - 225 801 / 225 802
- Indira Circle
- : 0281 - 257 5767 / 257 5768
- Surat
- : 0261 - 273 1402 / 273 1403
- Bhatar Road
- : 0261 - 223 3173 / 223 3174
- Vesu
- : 0261 - 221 5063 / 221 5064
- Silvassa
- : 0260 - 264 1230 / 264 1231
- Vapi
- : 0260 - 246 0337 / 246 5337

KARNATAKA

Bengaluru

- Banashankari
- : 080 - 2669 0288 / 2669 0319
- Bannerghatta
- : 080 - 2648 2880 / 2648 2881
- Basavangudi
- : 080 - 2242 3777 / 2660 8777
- Basaveshwara Ngr
- : 080 - 2322 5533 / 4153 5692
- Bommanahalli
- : 080 - 4093 5276 / 4093 5720
- BTM Layout
- : 080 - 2678 3744 / 2678 3752
- Electronic City
- : 080 - 2960 0305 / 2960 0306
- 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 - 2256 3003 / 2256 3013
- Kengeri
- : 080 - 2848 5695 / 2848 5696
- Koramangala
- : 080 - 2553 3393 / 2553 3394
- Kumaraswamy Lyt
- : 080 - 2666 8150 / 2666 8152
- Hesaraghatta
- : 080 - 2839 7339 / 28397336
- Malleswaram
- : 080 - 2356 1500 / 2356 1501
- Marathalli
- : 080 - 4372 1083 / 4372 1085
- R.R. Nagar
- : 080 - 2860 3344 / 2860 3663
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- : 080 - 2341 6703 / 2351 6703
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- : 080 - 2332 4323 / 2332 4585
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- : 080 - 2310 0101 / 2310 0104
- Whitefield
- : 080 - 2845 7260 / 2845 7261
- Yelahanka
- : 080 - 2856 5346 / 2856 5347
- Bagalkot
- : 08354 - 234 547 / 234 648
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- Belagavi
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- Chitradurga
- : 08194 - 222 669 / 222 449
- Davangere
- : 08192 - 270 252 / 270 253
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- Gangavathi
- : 08533 - 270 960 / 270 961
- Gokak
- : 08332 - 225 666 / 200 067
- Gokul Road
- : 0836 - 233 4080 / 233 4081
- Hassan
- : 08172 - 232 922 / 232 433
- Haveri
- : 08375 - 233 701 / 233 702

- Hosapete
- : 08394 - 224 615 / 224 616
- Hubballi
- : 0836 - 235 4255 / 235 4266
- Kalaburgi
- : 08472 - 226 702 / 246 702
- Kalidasa Road
- : 0821 - 241 3355 / 241 3555
- Karwar
- : 08382 - 223 275 / 223 276
- Madikeri
- : 08272 - 228 021 / 228 022
- Mangaluru
- : 0824 - 244 2214 / 244 0014
- Mysuru
- : 0821 - 254 6607 / 254 6608
- Puttur
- : 08251 - 236 837 / 237 837
- Raichur
- : 08532 - 227 229 / 227 888
- Ramanagara
- : 80299 13366
- Sangameshwar Ngr::
- : 0831 - 246 2701 / 246 2702
- Shivamogga
- : 08182 - 227 660 / 227 661
- Tumakuru
- : 0816 - 225 1810 / 226 1606
- Udupi
- : 0820 - 252 1929 / 252 1797
- Vijayapura
- : 08352 - 240 143 / 240 149
- Yadgir
- : 08473 - 250 943 / 250 944

KERALA

- Alappuzha
- : 0477 - 226 2226 /226 2227
- Cochin

Angamaly

: 0484 - 245 3526 / 245 3527

Ernakulam

: 0484 - 235 0044 / 235 0045

Muvattupuzha

: 0485 - 281 3996 / 281 3997

Palarivattom

: 0484 - 234 0160 / 234 0161

Tripunithura

: 0484 - 277 8933 / 277 9833

Trivandram

- Attingal
- : 0470 - 262 7211 / 262 8211
- East Fort
- : 0471 - 246 3750 / 246 4750
- Kazhakuttom
- : 0471 - 241 2214 / 241 2215
- Pattam
- : 0471 - 244 6311 / 244 6312
- Varkala
- : 0470 - 261 1211 / 261 0611
- Calicut
- : 0495 - 272 7724 / 272 7725
- Kalpetta
- : 04936 - 207 345 / 208 345
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- : 0497 - 276 4181 / 276 4182
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- : 0488 - 522 3509 / 522 3510
- Manjeri
- : 0483 - 276 1124 / 276 1125
- Mattannur
- : 0490 - 247 4662 / 247 4663
- Mavelikara
- : 0479 - 234 4495 / 234 4496
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- : 0466 - 224 7366 / 224 8227
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- : 0491 - 255 5501 / 255 5502
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- : 04985 - 203 490 / 205 390
- Perinthalmanna
- : 04933 - 226 380 / 226 390
- Ramanattukara
- : 0465 - 244 3003 / 244 3005
- Thalaserry
- : 0490 - 232 4177 / 232 3177

- Thrissur
- : 0487 - 232 5570 / 232 5571
- Thiruvalla
- : 0469 - 263 0123 / 263 0124
- Tirur
- : 0494 - 242 0753 / 242 0754
- Vadakara
- : 0496 - 251 7721 / 251 7722

MAHARASHTRA

Mumbai

- Airoli
- : 022 - 2779 5341 / 2779 0174
- Ambarnath (E)
- : 0251 - 260 7328 / 260 7155
- Andheri (East)
- : 022 - 2683 5952 / 2684 1552
- Andheri-IRLA
- : 022 - 2671 1502 / 2623 6502
- And- JB Nagar
- : 022 - 2825 7307 / 2825 7308
- And- Lokhandwala
- : 022 - 2634 5957 / 2637 5483
- And- Marol
- : 022 - 2920 8134 / 2925 6912
- And- Oshiwara
- : 022 - 2632 1196 / 2632 1136
- And-7 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 - 2640 5564 / 2641 2422
- Bhandup (W)
- : 022 - 2566 2064 / 2566 7156
- Borivali (East)
- : 022 - 2808 5971 / 2808 5972
- Borivali - Gorai
- : 022 - 2868 0460 / 2868 0463
- Borivali -I.C.Col.
- : 022 - 2891 8594 / 2895 2352
- Borivali-Saibaba
- : 022 - 2862 0403 / 2862 0406
- Borivali (West)
- : 022 - 2895 1548 / 2895 7025
- Borivali -Yogi Ngr
- : 022 - 2892 2017 / 2892 2018
- Boisar
- : 02525 - 266 901 / 266 902
- 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
- D. N. Nagar
- : 022 - 2620 2167 / 2620 2165
- Dadar (East)
- : 022 - 2413 7451 / 2416 3350
- Dadar (West)
- : 022 - 2438 6887 / 2432 4897
- Dahisar-Anand Ngr
- : 022 - 2828 0169 / 2828 0174
- Dahisar (East)
- : 022 - 2896 1471 / 2828 3234
- Dahisar (West)
- : 022 - 2894 4020 / 2892 8617
- Dombivali (East)
- : 0251 - 286 1963 / 286 0698
- Dom-Gandhi Ngr
- : 0251 - 280 3409 / 280 3410
- Dombivali - MIDC
- : 0251 - 244 0074 / 244 0075
- Dombivali (West)
- : 0251 - 248 1754 / 248 1764
- Fort
- : 022 - 2265 9033 / 2265 9034
- Ghatkopar (East)
- : 022 - 2102 0876 / 2102 0118
- Ghatkopar (W)
- : 022 - 2502 4859 / 2502 4860
- Girgaum
- : 022 - 2382 1327 / 2384 0027
- Gokuldham
- : 022 - 2843 1243 / 2843 1244
- Goregaon (W)
- : 022 - 2878 2423 / 2878 2428
- Jankalyan Nagar
- : 022 - 2801 0682 / 2801 0683
- Kalyan (East)
- : 0251 - 235 1210 / 235 1212
- Kal-Khadakpada
- : 0251 - 223 4661 / 223 4708
- Kalyan (West)
- : 0251 - 231 1482 / 231 8132
- Kamothe
- : 022 - 2743 0246 / 2743 0247
- Kandivali (West)
- : 022 - 2808 1997 / 2801 5033

