

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

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BLUECHIP
EXPERT ADVICE. EASY INVESTING.
CELEBRATING
32 GLORIOUS YEARS

Thank You

INVESTORS FOR YOUR
CONTINUOUS PATRONAGE AND
KIND COOPERATION

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.

INVESTMENTS

BLUECHIP IN ASSOCIATION WITH NATIONAL STOCK EXCHANGE (NSE)

PROUDLY PRESENTS



BLUECHIP MFONLINE



Now All Mutual Fund Investments through us is Completely Paperless

★ One Time Simple Registration Process.

★ Quick & Easy to use Transaction Process.

★ All Financial Transactions Available - Fresh Purchases, Additional Purchases, NFOs, SIPs, STPs, Switches & Redemption.

★ Multiple Payment Modes Available - NetBanking, UPI, & Debit Mandates.

GET YOURSELF REGISTERED TODAY THROUGH YOUR NEAREST BLUECHIP BRANCH



ANNUAL INCOME PLAN

6.70%

PERIOD : 66 MONTHS



QUARTERLY INCOME PLAN

5.80%

PERIOD : 36 MONTHS



QUARTERLY INCOME PLAN

5.80%

PERIOD : 36 MONTHS

NRI ATTRACTIVE INVESTMENT OPTIONS

THE BEST SUITED SCHEMES FOR YOU, RIGHT AT YOUR DOORSTEPS

ALL PUBLIC ISSUE FORM AVAILABLE

CALL YOUR NEAREST BLUECHIP BRANCH FOR LATEST AVAILABLE IPOs

7.15% GOI (TAXABLE) SAVINGS BONDS

GOI BONDS AVAILABLE FOR A PERIOD OF 7 YEARS, CALL US TO KNOW MORE

CAPITAL GAINS TAX SAVINGS BONDS

SAVE TAX U/s 54EC ON YOUR CAPITAL GAIN, CALL US TO KNOW MORE

GOVT. OF INDIA - FLOATING RATE SAVINGS BONDS, 2020 (TAXABLE)

THE INTEREST RATE PAYABLE ON 1ST JULY 2022 FIXED AT 7.15%.

- ★ The Floating Rate Savings Bonds, 2020 (Taxable) are issued by Government of India authorised by RBI.
- ★ Bonds can be issued in Bond ledger account format.
- ★ Min.amount of application : Rs.1000/- and multiples thereof.
- ★ Period of the bond is 7 years.
- ★ Nomination facility is available.
- ★ Interest is payable Half Yearly from date of issue. (30th June and 31st Dec)
- ★ The interest rate is linked/pegged with prevailing NSC rate with a spread of (+) 35 bps over the respective NSC rate.
- ★ The next Interest reset date will be on 01/07/2022.
- ★ Cumulative option is not available.
- ★ Interest is taxable and deducted at source.
- ★ The facility of premature encashment of bonds is available.

IMPORTANT INFORMATION

Bluechip does not accept any Cash or Cheque payment in favour of Bluechip, also we do not ask for any sensitive data like Your OTPs received from Banks or UIDAI etc.


All Customers are advised to contact Bluechip Branches only through the branch addresses and telephone No. published only in Bluechip Bulletin or Bluechip Website www.bluechipindia.co.in

For any Complaints & Queries contact us on 1800-22-6465 or helpdesk@bluechipindia.co.in

PRADHAN MANTRI VAYA VANDANA YOJANA (MODIFIED-2020)

A Non-Linked, Non-Participating, Pension Scheme Subsidized by the Government of India

GET 7.40% PER ANNUM FOR MONTHLY PENSION



Eligibility :

Min & Max Entry Age : 60 Yrs (Completed) & No Max. Limit

Policy Term : 10 Yrs

Minimum Pension : Rs.1,000/- P.M., Rs.3,000/- P.Q., Rs.6,000/-P.H., Rs.12,000/- P.A.

PLAN NO: 856 UIN : 512G336V01

Insurance is the subject matter of the solicitation

SELECT TRENDING FUNDS PERFORMANCE

Fund Name	Fund Type	NAV 08.04.22	3 Years Return%	5 Years Return%
Axis Growth Opportunities Fund	Large & Mid.	20.92	24.90	—
CanaraRobeco Equity Hybrid Fund	Agg. Hybrid	246.45	15.98	13.29
DSP Tax Saver Fund	ELSS	82.41	19.75	14.87
HDFC Balanced Advantage Fund	Balanced Advt.	296.36	14.20	11.54
HDFC Mid-Cap Opportunities Fund	Mid Cap	94.23	19.14	13.47
Nippon India Small Cap Fund	Small Cap	89.42	30.23	20.15

LIC'S JEEVAN SHANTI Plan No : 858

A NON-LINKED, NON PARTICIPATING, INDIVIDUAL, SINGLE PREMIUM, DEFERRED ANNUITY PLAN

FEATURES :

- A Single Investment Plan
- Deferred Pension (Period to choose : 1 to 12 Yrs)
- Entry Age : 30 to 79 Yrs
- Guarantee of Annuity Rates
- Popular Options : 1. Single Life Pension 2. Joint Life Option



NEW RATES ARE EFFECTIVE FROM 01.02.2022

DEFERRED ANNUITY FOR SINGLE LIFE PURCHASE PRICE 10 LACS

Def. Period	30 Yrs	40 Yrs	50 Yrs	60 Yrs	70 Yrs
1	58,900	59,300	59,700	60,400	61,500
2	62,400	63,000	63,900	65,400	68,200
3	66,200	67,000	68,400	70,800	75,400
4	70,100	71,200	73,200	76,500	83,000
5	72,800	74,300	76,600	80,600	87,900
6	77,100	78,900	81,900	86,800	94,500
7	81,600	83,900	87,500	93,200	99,800
8	86,400	89,100	93,300	99,800	1,03,200
9	91,400	94,600	99,300	1,06,300	1,04,900
10	95,400	98,900	1,03,800	1,10,400	1,02,800
11	1,00,900	1,04,900	1,09,900	1,15,500	
12	1,06,500	1,11,100	1,16,200	1,19,500	

Insurance is the subject matter of the solicitation

LIC'S JEEVAN AKSHAY VII Plan No : 857

A Non-Linked, Non-Participating, Individual Immediate Annuity Plan

FEATURES :

- A Single Investment Plan
- Pension starts immediately.
- Pension amount is guaranteed throughout the life time, in the changing interest regime.
- Age group : 30 to 100 Yrs
- Option F - Return of Purchase Price
- Other Options - 30 to 85 Yrs



NEW RATES ARE EFFECTIVE FROM 01.02.2022

YEARLY ANNUITY RATES FOR SINGLE PREMIUM (EXCL GST) (OPTION F, WITH RETURN OF PURCHASE PRICE)

Age	Rs.10,00,000	Rs.25,00,000	Rs.50,00,000	Rs.1,00,00,000
40	57,750	1,45,250	2,91,250	5,83,500
45	57,950	1,45,750	2,92,250	5,85,500
50	58,150	1,46,250	2,93,250	5,87,500
55	58,450	1,47,000	2,94,750	5,90,500
60	58,750	1,47,750	2,96,250	5,93,500
65	59,150	1,48,750	2,98,250	5,97,500
70	59,650	1,50,000	3,00,750	6,02,500
75	60,150	1,51,250	3,03,250	6,07,500
80	60,750	1,52,750	3,06,250	6,13,500

Insurance is the subject matter of the solicitation

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 08.04.2022

NAV - Growth Option

:

Rs.141.5198/-

SIP Returns - Growth (%)

Period

(%)

Last 1 Years

:

20.90%

Last 3 Years

:

37.64%

Last 5 Years

:

23.67%

Lumpsum Returns - Growth (%)

Period

(%)

Last 1 Years

:

28.30%

Last 3 Years

:

23.74%

Last 5 Years

:

13.78%

Portfolio Summary

Top 5 Sectors

(%)

Automobile

:

15.94%

Fin. Services

:

14.08%

Capital Goods

:

13.56%

Consum. Durables

:

8.84%

Textiles

:

7.15%

Top 5 Holding

(%)

Sheela Foam Ltd.:

6.83%

Page Inds Ltd.

:

5.77%

Tube Invst of (I)

:

4.24%

Carborundum Uni.:

3.78%

Cholamandalam Invst.:

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 08.04.2022

NAV - Growth Option

:

Rs.377.1168/-

SIP Returns - Growth (%)

Period

(%)

Last 1 Years

:

18.74%

Last 3 Years

:

28.56%

Last 5 Years

:

19.71%

Lumpsum Returns - Growth (%)

Period

(%)

Last 1 Years

:

29.56%

Last 3 Years

:

19.38%

Last 5 Years

:

15.19%

Portfolio Summary

Top 5 Sectors

(%)

Fin. Services

:

20.58%

Capital Goods

:

9.50%

Healthcare

:

9.48%

Automobile

:

7.67%

Current Assets

:

6.39%

Top 5 Holding

(%)

Triparty Repo

:

6.70%

ICICI Bank

:

5.76%

Page Inds Ltd

:

5.26%

HDFC Bank

:

3.93%

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

:

ELSS

Performance as on 08.04.2022

NAV - Growth Option

:

Rs.225.1874/-

SIP Returns - Growth (%)

Period

(%)

Last 1 Years

:

12.73%

Last 3 Years

:

24.02%

Last 5 Years

:

16.32%

Lumpsum Returns - Growth (%)

Period

(%)

Last 1 Years

:

22.54%

Last 3 Years

:

16.04%

Last 5 Years

:

12.06%

Portfolio Summary

Top 5 Sectors

(%)

Fin. Services

:

26.23%

IT

:

10.45%

Oil & Gas

:

8.40%

Automobile

:

7.76%

Healthcare

:

6.82%

Top 5 Holding

(%)

Triparty Repo

:

6.21%

ICICI Bank

:

5.35%

L&T Ltd.

:

4.35%

Infosys Ltd.

:

4.22%

Reliance Inds Ltd.

:

4.21%

NIPPON INDIA FOCUSED EQUITY

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 08.04.2022

NAV - Growth Option

:

Rs.80.1328/-

SIP Returns - Growth (%)

Period

(%)

Last 1 Years

:

18.38%

Last 2 Years

:

38.06%

Last 3 Years

:

29.89%

Lumpsum Returns - Growth (%)

Period

(%)

Last 1 Years

:

24.64%

Last 2 Years

:

55.59%

Last 3 Years

:

19.26%

Portfolio Summary

Top 5 Sectors

(%)

Fin. Services

:

34.05%

IT

:

7.91%

Automobile

:

7.87%

Construction

:

7.55%

Fast Mov. Cons. Goods:

7.22%

Top 5 Holding

(%)

ICICI Bank Ltd.

:

9.10%

Infosys Ltd.

:

7.66%

Axis Bank Ltd.

:

6.79%

Triparty Repo

:

6.00%

SBI

:

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 08.04.2022

NAV - Growth Option

:

Rs.839.7044/-

SIP Returns - Growth (%)

Period

(%)

Last 1 Years

:

15.54%

Last 3 Years

:

25.50%

Last 5 Years

:

16.14%

Lumpsum Returns - Growth (%)

Period

(%)

Last 1 Years

:

23.85%

Last 3 Years

:

16.59%

Last 5 Years

:

11.07%

Portfolio Summary

Top 5 Sectors

(%)

Fin. Services

:

27.07%

IT

:

13.54%

Oil, Gas & Cons Fuels:

8.56%

Healthcare

:

7.55%

Consu. Durables :

6.35%

Top 5 Holding

(%)

HDFC Bank Ltd.

:

4.73%

Infosys Ltd.

:

4.25%

ICICI Bank Ltd.

:

3.87%

Reliance Inds. Ltd.:

3.43%

SBI

:

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

: ELSS

Performance as on 08.04.2022

NAV - Growth Option

: Rs.79.3064/-

SIP Returns - Growth (%)

Lumpsum Returns - Growth (%)

Period

(%)

Period

(%)

Last 1 Years

: 17.93%

Last 1 Years

: 24.61%

Last 3 Years

: 24.86%

Last 3 Years

: 12.33%

Last 5 Years

: 13.60%

Last 5 Years

: 7.41%

Portfolio Summary

Top 5 Sectors

(%)

Top 5 Holding

(%)

Fin. Services

: 37.87%

HDFC Bank Ltd.

: 7.54%

IT

: 12.23%

Infosys Ltd.

: 7.44%

Oil, Gas & Cons Fuels:

6.43%

ICICI Bank Ltd.

: 7.08%

Automobile

: 5.92%

Reliance Indus. Ltd:

5.42%

Metals & Mining

: 4.66%

Axis Bank Ltd.

: 4.31%

MAHINDRA MANULIFE ELSS KARBACHATYOJANA

Scheme Features :

Inception Date	:	Oct - 2016.
Corpus(as on 28.02.22)	:	Rs.425.32/- Crores.
Benchmark Index	:	Nifty 500 TRI
Fund Type	:	ELSS

Performance as on 08.04.2022

NAV - Growth Option	:	Rs.19.1241/-
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SIP Returns - Growth (%)		Lumpsum Returns - Growth (%)	
Period	(%)	Period	(%)
Last 1 Years	: 16.79%	Last 1 Years	: 26.18%
Last 3 Years	: 27.11%	Last 3 Years	: 18.31%
Last 5 Years	: 17.56%	Last 5 Years	: 11.66%

Portfolio Summary

Top 5 Sectors		Top 5 Holding	
	(%)		(%)
Fin. Services	: 28.20%	ICICI Bank Ltd.	: 8.79%
IT	: 15.83%	Infosys Ltd.	: 8.00%
Capital Goods	: 8.42%	HDFC Bank Ltd.	: 7.41%
Automobile	: 5.50%	Reliance Inds. Ltd.:	5.49%
Oil, Gas & Cons Fuels:	5.49%	Kotak Mah Bank Ltd.:	3.06%

MAHINDRA MANULIFE MID CAP UNNATIYOJANA

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 08.04.2022

NAV - Growth Option

:

Rs.17.9521/-

SIP Returns - Growth (%)

Period

(%)

Last 1 Years

:

18.37%

Last 2 Years

:

39.84%

Last 3 Years

:

32.99%

Lumpsum Returns - Growth (%)

Period

(%)

Last 1 Years

:

30.06%

Last 2 Years

:

51.08%

Last 3 Years

:

24.11%

Portfolio Summary

Top 5 Sectors

(%)

Capital Goods

:

23.89%

Fin. Services

:

17.94%

Automobile

:

9.55%

Metals & Mining:

8.08%

Chemicals

:

6.13%

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 BADHATYOJANA

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 08.04.2022

NAV - Growth Option : Rs.21.5353/-

SIP Returns - Growth (%)

Lumpsum Returns - Growth (%)

Period (%)

Period (%)

Last 1 Years : 24.03%

Last 1 Years : 35.77%

Last 2 Years : 42.89%

Last 2 Years : 54.69%

Last 3 Years : 34.91%

Last 3 Years : 26.05%

Portfolio Summary

Top 5 Sectors (%)

Top 5 Holding (%)

Fin. Services : 21.38%

SBI : 5.40%

Capital Goods : 13.85%

ICICI Bank Ltd. : 5.09%

IT : 12.77%

Infosys Ltd. : 4.55%

Automobile : 7.26%

Triparty Repo. : 4.26%

Healthcare : 6.93%

Maruti Suzuki India 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	:	ELSS

Performance as on 08.04.2022

NAV - Growth Option	:	Rs.41.9900/-
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SIP Returns - Growth (%)		Lumpsum Returns - Growth (%)	
Period	(%)	Period	(%)
Last 1 Years	: 14.07%	Last 1 Years	: 26.18%
Last 3 Years	: 26.45%	Last 3 Years	: 18.31%
Last 5 Years	: 18.99%	Last 5 Years	: 11.66%

Portfolio Summary

Top 5 Sectors	(%)	Top 5 Holding	(%)
Fin. Services	: 29.50%	Reliance Inds.Ltd.:	7.69%
IT	: 12.27%	Infosys Ltd.	: 7.36%
Oil, Gas & Cons Fuels:	8.40%	ICICI Bank Ltd.	: 6.66%
Automobile	: 6.80%	HDFC Bank Ltd.	: 5.73%
Fast Mov. Cons. Goods:	6.09%	Triparty Repo.	: 4.76%

UNION SMALL CAP

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 08.04.2022

NAV - Growth Option

: Rs.29.9400/-

SIP Returns - Growth (%)

Lumpsum Returns - Growth (%)

Period

(%)

Period

(%)

Last 1 Years

: 22.02%

Last 1 Years

: 36.09%

Last 2 Years

: 49.36%

Last 2 Years

: 64.46%

Last 3 Years

: 41.10%

Last 3 Years

: 29.18%

Portfolio Summary

Top 5 Sectors

(%)

Top 5 Holding

(%)

Fin. Services

: 14.35%

Triparty Repo.

: 4.88%

Healthcare

: 13.53%

NEOGEN CHEM. LTD.:

3.60%

Chemical

: 11.99%

Krishna Inst. of Med. Ltd :

3.28%

Consumer Ser.

: 7.46%

TatvaChintanPh.Chem.:

3.22%

Capital Goods

: 7.17%

Praj Industries Ltd.:

3.16%

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 08.04.2022

NAV - Growth Option

:

Rs.33.4400/-

SIP Returns - Growth (%)

Lumpsum Returns - Growth (%)

Period

(%)

Period

(%)

Last 1 Years

:

10.66%

Last 1 Years

:

22.90%

Last 3 Years

:

25.58%

Last 3 Years

:

19.80%

Last 5 Years

:

18.78%

Last 5 Years

:

14.67%

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%

Automobile

:

5.92%

HDFC Bank Ltd.

:

6.37%

Healthcare

:

4.95%

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/letters 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. 7,500/-, 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. 7,500/-, 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 INSURANCE

ABSL INSURANCE CHILD’S FUTURE ASSURED PLAN

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

ABSLI Child’s Future Assured Plan, a life insurance savings plan, which offers Assured Benefits to take care of the important milestones in your child’s life – Education and Marriage. You can plan to receive funds in future for your child’s education or grand wedding.

Key Benefits:

- ✓ The plan offers complete financial Security
- ✓ Flexibility to save for Child Education, Marriage or for both the life goals
- ✓ Worry free goal achievement through Policy Continuance Benefit
- ✓ Flexibility to choose from various Pay term and Policy Terms
- ✓ Option to avail of Enhanced Insurance Cover
- ✓ Option to enhance your risk cover with appropriate rider option

Benefits Under the plan:

ABSLI Child’s Future Assured Plan offers you **Assured Benefits to fund your child’s key milestones. Following options are available in Assured Benefits:**

- **Education Milestone Benefit:** Receive guaranteed annual Assured Benefit for your child’s educational needs.The Assured benefit will be payable annually at the end of each year over the Education Milestone Benefit Period of 3, 6 or 9 years as opted by you.

Education Milestone Benefit payable at the end of the year									
Benefit Year	1st	2nd	3rd	4th	5th	6th	7th	8 th	9th
3 years	30%	30%	40%	-	-	-	-	-	-
6 years	15%	15%	15%	15%	25%	25%	-	-	-
9 years	10%	10%	10%	10%	10%	15%	15%	20%	20%

- **Marriage Milestone Benefit :** Plan to get funds for your child’s marriage anytime while your child’s age is preferably between 24 to 32 years. This option will give you guaranteed lump-sum pay-out at the end of the policy term as chosen by you.

Education and Marriage Milestones Benefits :

Under this option both Education Milestone Benefit as well as for Marriage Milestone Benefitcan be chosen. The Education Milestone Benefit will be paid as defined above on theirrespective due dates and the Marriage Milestone Benefit will be paid at the end of PolicyTerm.You will also have the choice to receive 100% or 150% or 200% of the Sum Assured asassured benefit for Marriage Milestone under this option.

Assured Benefit Payment Term

Assured Benefit Payment Term	Minimum	Maximum
Education Milestone Benefit	8 years	21 years
Marriage Milestone Benefit	8 years	32 years
Education & Marriage Milestones Benefit	As mentioned above for respective Milestone	

This benefit payment term should at least be 3 years higher than the Premium Payment Term.

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- **Deferral of Assured Benefits:** You will have the flexibility to defer any of the Assured Benefit payment by 1, 2 or 3 years. We will enhance the deferred pay-out by 6.0% p.a.(or such other rate determined by ABSLI subject to prior approval from IRDAI from time to time). Once the pay-out is deferred, you cannot change it thereafter.
- **Loyalty Additions:** We will enhance each Assured Benefit payable to you, by 20% as Loyalty Addition at the end of Premium Payment Term, provided you have paid all due instalment premiums.
- **Maturity Benefit:** The Maturity Benefit shall be the amount of Assured Benefit payable at the end of the Policy Term.
- **Death Benefit :** In the event of death of the Life Insured during the Policy Term, Nominee will receive death benefit as below:
 - ◆ Assured Benefits as per the option chosen by you shall be paid on their respective due dates; plus
 - ◆ Any excess amount of Sum Assured on Death over the discounted value of the Assured Benefits payable in future will be paid immediately as lump-sum
 - ◆ All future instalment premiums shall be waived off
 - ◆ Alternatively, Nominee can also opt for immediate payment of death benefit. In this case, higher of Sum Assured on Death or discounted value of all future Assured Benefits, discounted @ 8% per annum, will be paid in lump sum and the policy will be terminated. Where, “Sum Assured on Death” during the entire Policy Term is the maximum of 10 times the Annualized Premium or 105% of Total Premiums paid.
- **Enhanced Insurance Cover:** At inception you can also opt for Enhanced Insurance Cover equal to 50% or 100% or 200% of the sum assured, by payingan additional premium.
- **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.

Eligibility:

Life Insured Entry Age	Minimum: 18 Years, Maximum: 65 Years; (50 years if Enhanced Insurance cover is chosen)		
Plan options :	PT	PPT	Max. PPT
Education Milestone Benefit	10 to 29 years	5 Yrs	12 Years
Marriage Milestone Benefit	8 to 32 years	5 Yrs	
Education and Marriage Milestone Benefit	11 to 32 years	6 Yrs	
Payment Mode	Annual, Semi Annual, Quarterly , Monthly		
Minimum Annualized Premium	Rs.30,000/-		
Sum Assured	Min.: Rs.4,00,000/- , Max. : No Limit		
Payment Mode	Annual, Semi Annual, Quarterly , Monthly		
Enhanced insurance Cover (Optional)	50%, 100% or 200% of Sum Assured		

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

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Smart Pay Plan UIN 143N051V01 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to IndiaFirst Life Insurance Co. Ltd. under license. Adv. Ref. No. : IndiaFirst Life Smart Pay Plan / Brochure/ E/ 001.

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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 Option	Policy Term: Income +Lumpsum Option
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 enforced 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

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HEALTH INSURANCE

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

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- 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
- Kanhangad : 0467 - 220 6124 / 220 6154
- Kannur : 0497 - 276 4181 / 276 4182
- Karunagapally : 0476 - 262 6751 / 262 7750
- Kasaragod : 04994 - 231 431 / 231 432
- Kodakara : 0480 - 272 5580 / 272 5581
- Kodungallur : 0480 - 280 2653 / 280 2654
- Kollam : 0474 - 275 3001 / 275 3002
- Kottayam : 0481 - 256 9750 / 256 9751
- Kozhencherry : 0468 - 231 0720 / 231 0721
- Kunnamkulam : 0488 - 522 3509 / 522 3510
- Manjeri : 0483 - 276 1124 / 276 1125

- Mattannur : 0490 - 247 4662 / 247 4663
- Mavelikara : 0479 - 234 4495 / 234 4496
- Ottapalam : 0466 - 224 7366 / 224 8227
- Olavakkode : 0491 - 255 5501 / 255 5502
- Pala : 0482 - 221 0120 / 221 0180
- Palakkad : 0491 - 250 4440 / 250 4441
- Pathanamthitta : 0468 - 232 0613 / 232 0614
- Taliparamba : 0460 - 230 0035 / 230 0036
- Payyanur : 04985 - 203 490 / 205 390
- Perinthalmanna : 04933 - 226 380 / 226 390
- Ramanattukara : 0465 - 244 3003 / 244 3005
- Thalaserry : 0490 - 232 4177 / 232 3177
- Thrissur : 0487 - 232 5570 / 232 5571
- Thiruvalla : 0469 - 263 0123 / 263 0124
- Tirur : 0494 - 242 0753 / 242 0754
- 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- Lakhandwala : 022 - 2634 5957 / 2637 5483
- And- Marol : 022 - 2920 8134 / 2925 6912
- And- Oshiwara : 022 - 2632 1196 / 2632 1136
- And-7 Bunglows : 022 - 2632 9373 / 2631 5566
- And-Takshila : 022 - 2821 4787 / 2821 4814
- Andheri (West) : 022 - 2678 1742 / 2678 1781
- Bandra Mt.Mary : 022 - 2643 2158 / 2643 2147
- Bangur Nagar : 022 - 2873 4228 / 2873 4229
- Bandra - Pali : 022 - 2655 8399 / 2640 0982
- Bandra (West) : 022 - 2640 5564 / 2641 2422
- Bhandup (W) : 022 - 2566 2064 / 2566 7156
- Borivali (East) : 022 - 2808 5971 / 2808 5972
- Borivali - Gorai : 022 - 2868 0460 / 2868 0463
- Borivali -I.C.Col. : 022 - 2891 8594 / 2895 2352
- Borivali-Saibaba : 022 - 2862 0403 / 2862 0406
- Borivali (West) : 022 - 2895 1548 / 2895 7025
- Borivali -Yogi Ngr : 022 - 2892 2017 / 2892 2018
- 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

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Dombivali (East) : 0251 - 286 1963 / 286 0698										Osmanabad : 02472 - 222 411 / 222 412																			
Dom-Gandhi Ngr : 0251 - 280 3409 / 280 3410										Sadar : 0712 - 254 3332 / 254 3342																			
Dombivali - MIDC : 0251 - 244 0074 / 244 0075										Miraj : 0233 - 221 1924 / 221 1925																			
Dombivali (West) : 0251 - 248 1754 / 248 1764										Phaltan : 02166 - 223 400 / 223 401																			
Fort : 022 - 2265 9033 / 2265 9034										Nasik : 0253 - 231 3881 / 231 3882																			
Ghatkopar (East) : 022 - 2102 0876 / 2102 0118										Nashik Road : 0253 - 246 3300 / 246 8800																			
Ghatkopar (W) : 022 - 2502 4859 / 2502 4860										Indira Nagar : 0253 - 239 5183 / 239 5184																			
Girgaum : 022 - 2382 1327 / 2384 0027										Ratnagiri : 02352 - 271 701 / 271 702																			
Gokuldhm : 022 - 2843 1243 / 2843 1244										Sangli : 0233 - 232 5257 / 232 0257																			
Goregaon (W) : 022 - 2878 2423 / 2878 2428										Satara : 02162 - 233 062 / 233 063																			
Jankalyan Nagar : 022 - 2801 0682 / 2801 0683										Sawantwadi : 02363 - 271 446 / 271 447																			
Kalyan (East) : 0251 - 235 1210 / 235 1212										Shirpur : 02563 - 299 812 / 299 834																			
Kal-Khadakpada : 0251 - 223 4661 / 223 4708										Solapur : 0217 - 260 2080 / 260 2081																			
Kalyan (West) : 0251 - 231 1482 / 231 8132										NEW DELHI / N.C.R.																			
Kamothe : 022 - 2743 0246 / 2743 0247										Dilshad Garden : 011 - 4151 0297 / 4151 0298																			
Kandivali (West) : 022 - 2808 1997 / 2801 5033										Dwarka : 011 - 4506 3550 / 4902 8431																			
Kandivali - Charkop: 022 - 2867 8347 / 2867 8388										Janak Puri : 011 - 4157 9598 / 4157 9599																			
Knd -ThakurComplex: 022 - 2870 9820 / 2870 3081										Kalkaji : 011 - 4909 8011 / 4909 8012																			
Kharghar : 022 - 2774 0840 / 2774 0843										Kamla Nagar : 011 - 4011 3699 / 4125 4401																			
Koparkhairane : 022 - 2755 0649 / 2755 0651										Karkardooma : 011 - 4940 9565 / 4940 9575																			
Kurla-Nehrur Ngr : 022 - 2529 0431 / 2529 0432										Karol Bagh : 011 - 4145 2085 / 4503 2500																			
Lower Parel : 022 - 2307 6953 / 2307 5731										Karol Bagh - 2 : 011 - 4503 2500 / 4998 2980																			
Mahim : 022 - 2444 6963 / 2444 3393										Laxmi Nagar : 011 - 4244 4279 / 4244 4280																			
Malad (East) : 022 - 2880 4509 / 2880 4510										Mayur Vihar : 011 - 4987 8417 / 4950 6187																			
Malad - Evershine: 022 - 2888 3281 / 2888 3710										Munirka : 011 - 4178 3482 / 4178 3483																			
Malad (West) : 022 - 2881 7579 / 2882 3974										Paschim Vihar : 011 - 4984 2964 / 4158 0502																			
Matunga : 022 - 2412 8399 / 2411 8033										Punjabi Bagh : 011 - 4015 9212 / 4015 9213																			
Mira Road : 022 - 2812 4947 / 2812 4973										Rohini : 011 - 4904 4671 / 4904 4571																			
Mul - Vaishali Ngr: 022 - 2164 5697 / 2164 7795										Vikaspuri : 011 - 4045 1886 / 4248 4290																			
Mul (W) - LBS Marg: 022 - 2560 0655 / 2560 0657										W. Patel Nagar : 011 - 4986 5674 / 4561 4162																			
Mulund (East) : 022 - 2163 4442 / 2163 6430										Noida : 0120 - 435 9083 / 428 1969																			
Mulund (West) : 022 - 2560 5102 / 2569 3938										Noida 2 : 0120 - 418 5459 / 422 7293																			
Nerul (East) : 022 - 2772 3175 / 2772 3975										Faridabad : 0129 - 416 2387 / 418 2387																			
Panvel : 022 - 2748 2969 / 2748 2896										Ghaziabad : 0120 - 456 7454 / 413 5067																			
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Santacruz (West) : 022 - 2600 0093 / 2605 4020										Lucknow : 0522 - 423 4164 / 423 4160																			
Seawood : 022 - 4971 5992 / 4971 5993										Vrindavan : 0522 - 407 6173 / 410 4357																			
Shahaji Raje Rd : 022 - 2682 0742 / 2682 0743										Anuppur : 07659 - 292 261																			
Siddharth Nagar : 022 - 2846 0131 / 2846 0134										Bhopal : 0755 - 245 9691 / 245 9791																			
Sion : 022 - 2403 3567 / 2403 3568										Gwalior : 0751 - 234 3813 / 234 8514																			
Tardeo : 022 - 2381 4365 / 2388 5106										Indore : 0731 - 254 1290 / 254 1293																			
Thane (West) : 022 - 2537 6719 / 2537 6187										Jabalpur : 0761 - 407 8612 / 407 8615																			
Th - GhodbunderRd: 022 - 2597 4537 / 2597 4538										Satna : 07672 - 400 337 / 400 341																			
Th - Kalwa : 022 - 2538 9013 / 2538 9014										Singrauli : 07805 - 234 083 / 234 084																			
Th - Kolbad Rd : 022 - 2547 7305 / 2547 7310										Ambikapur : 07774 - 231 088 / 231 087																			
Th-Panchpakhadi : 022 - 2538 0320 / 2538 0321										Bhilai : 0788 - 235 0911 / 490 4664																			
Th - Vartak Ngr : 022 - 2588 1451 / 2588 1452										Bilaspur : 07752 - 220 786 / 220 787																			
Th - Vasant Vihar: 022 - 2173 0446 / 2171 2295										Dhamtari : 07722 - 237 731 / 296 730																			
Tilak Nagar : 022 - 2522 6269 / 2522 6270										Mangla Chowk : 07752 - 271 045 / 491 135																			
Vasai (East) : 0250 - 239 2010 / 239 2011										Jagdalpur : 07782 - 296 288 / 226 066																			
Vasai (West) : 0250 - 233 6086 / 233 6087										Janjgir : 07817 - 223 525 / 296 316																			
Vasai (W) Parnaka: 0250 - 232 8995 / 232 8996										Korba : 07759 - 245 775 / 245 776																			
Vashi : 022 - 2782 1286 / 2782 0587										Manendragarh : 07771 - 244 025 / 299 025																			
Vikhroli (West) : 022 - 2579 5095 / 2579 5096										Raigarh : 07762 - 232 317 / 299 877																			
Vile Parle (East) : 022 - 2618 6302 / 2663 1590										Raipur : 0771 - 244 6058 / 244 6059																			
Vile Parle (West) : 022 - 2615 3174 / 2615 5572										Rajnandgaon : 9685040479 / 9685040478																			
Virar : 0250 - 250 4566 / 250 4567										Sunder Nagar : 0771 - 224 1731 / 296 0496																			
Wadala : 022 - 2414 8033 / 2415 8033										BIHAR / JHARKHAND / ODISHA																			
Aundh : 020 - 2729 7006 / 2729 7007										Begusarai : 06243 - 243 650 / 243 651																			
Bibvewadi : 020 - 2441 0067 / 2441 2227										Bhagalpur : 0641 - 261 1061 / 261 1062																			
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Chandan Nagar : 8956683481 / 8956683482										Bailey Road : 0612 - 229 5211 / 229 5212																			
Chinchwad : 020 - 2745 5108 / 2745 5107										Kankarbagh : 0612 - 234 0155 / 234 0156																			
Hadapsar : 020 - 2689 0116 / 2689 0117										Patna : 0612 - 221 6203 / 221 6094																			
Kothrud : 020 - 2539 4884 / 2539 5736										Adityapur : 0657 - 238 6068 / 238 6069																			
Nigdi : 020 - 2764 0668 / 2765 0667										Dhanbad : 0326 - 230 0520 / 230 0550																			
Pimple Gurav : 020 - 2725 9522 / 2725 9533										Hatia : 0651 - 299 9708																			
Rasta Peth : 020 - 2611 3841 / 2611 3842										Jamshedpur : 0657 - 231 7381 / 231 7382																			
Sadashiv Peth : 020 - 2433 3555 / 2432 1361										Jamshedpur -Sakchi: 0657 - 222 2064 / 222 2065																			
Sinhagad Rd : 020 - 2434 5013 / 2434 5313										Ramgarh : 06553 - 224 188 / 224 189																			
Akola : 0724 - 241 1051 / 241 1071										Ratu Road : 0651 - 228 3687 / 228 3963																			
Amravati : 0721 - 266 0286 / 266 0287										Ranchi : 0651 - 221 1505 / 221 1478																			
Aurangabad : 0240 - 232 8616 / 8956635753										Angul : 06764 - 233 921																			
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Chakan : 02135 - 249 067 / 249 068										Bhubaneswar : 0674 - 253 1132 / 253 0237																			
Dhule : 02562 - 232 450 / 232 470										Chandrashekharpur: 0674 - 274 7215																			
Chalkaranaji : 0230 - 242 9292 / 242 9293										Khandagiri : 0674 - 253 0227																			
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Islampur : 02342 - 225 322 / 225 323										CDA - Cuttack : 0671 - 250 6440 / 295 6040																			
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Kolhapur : 0231 - 266 7767 / 266 7769										Chhend : 0661 - 248 0808																			
Mangalwar Peth : 0231 - 264 3643 / 264 3644										Sambalpur : 0663 - 254 0664																			
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