

# BLUECHIP BULLETIN

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www.bluechipindia.co.in

## 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 premium<sup>1</sup> at the end of Income Period
- ✓ Choice to receive Income – Monthly / Annually
- ✓ Choice of Premium Payment Term
- ✓ Enhance your protection with optional Riders<sup>2</sup>
- ✓ Tax benefits as per applicable Tax Laws<sup>3</sup>

#### 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.

**'Return 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. <sup>2</sup>Tata AIA Life Insurance Non-Linked Comprehensive Protection Rider (UIN:110B033V04 or any other later version) and Tata AIA Life Insurance Non-Linked Comprehensive Health Rider (UIN: 110B031V04 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 <sup>3</sup>Income 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 benefits 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 insurance 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: 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](mailto:customercare@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com). UIN: 110N158V04 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.

## 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](mailto:customercare@tataaia.com). Visit us at: [www.tataaia.com](http://www.tataaia.com). Unique Reference Number: L&C/Adv/2021/Oct/1749 • UIN: 110N161V02

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- ✓ We are the largest distributors of **Investment & Savings products** in India viz., Mutual Funds, Corporate Fixed Deposit / Bonds, GOI Savings Bonds, Infrastructure Bonds, Equity IPOs, etc.
- ✓ We deal directly with our clients, No Franchises & No Sub Agents. We do not advertise.
- ✓ Over **5 Lac families** are routing their investments through our offices regularly with our greatest asset being our Clients patronage.
- ✓ Our popular Client service, **Home Advice**, brings the world of financial products right to your door step.
- ✓ Our publication, the '**Bluechip Bulletin**', provides updated information on various financial products. It is the most preferred newsletter amongst retail clients and is availed by more than 5 Lac Clients every month.



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## Bluechip Corporate Investment Centre Private Limited

CIN : U65990MH1996PTC096899 Regd. Off. : 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034 Email: [support@bluechipindia.co.in](mailto:support@bluechipindia.co.in) [www.bluechipindia.co.in](http://www.bluechipindia.co.in)



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**INVESTMENTS & HEALTH INSURANCE**

**HDFC DEPOSITS**  
REGULAR DEPOSITS  
**6.00%**  
PERIOD : 12 MONTHS (CUMULATIVE OPTION)

**SUNDARAM FINANCE**  
QUARTERLY INCOME PLAN  
**6.65%**  
PERIOD : 36 MONTHS

**SUNDARAM HOME**  
QUARTERLY INCOME PLAN  
**6.05%**  
PERIOD : 36 MONTHS

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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](http://www.bluechipindia.co.in)  
For any Complaints & Queries contact us on 1800-22-6465 or [helpdesk@bluechipindia.co.in](mailto:helpdesk@bluechipindia.co.in)

**SAVE TAX !!! SAVE TAX !! SAVE TAX!**  
**Under Section 80D,**  
You can avail tax benefits upto Rs.1,00,000/- on your Health Insurance Plan.

Income Tax Deductions and Exemptions under Health Insurance	
Persons Covered	Exemption Limit
Self and Family	<b>Rs.25,000/-</b>
Self and Family + Parents	(Rs.25,000/- + Rs.25,000/-) = <b>Rs.50,000/-</b>
Self and Family + Sr. Citizen	(Rs.25,000/- + Rs.50,000/-) = <b>Rs.75,000/-</b>
Parents	<b>Rs.75,000/-</b>
Self (Sr.Citizen) and Family + Parents (Sr.Citizen)	(Rs.50,000/- + Rs.50,000/-) = <b>Rs.1,00,000/-</b>

**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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**SELECT MUTUAL FUNDS PERFORMANCE**

Fund Name	Corpus 31/05 (Cr.)	NAV Rs. 27/06	Growth (%)		Fund Name	Corpus 31/05 (Cr.)	NAV Rs. 27/06	Growth (%)	
			2 Yr	3 Yr				2 Yr	3 Yr
<b>EQUITY - LARGE CAP FUNDS</b>					<b>EQUITY - SMALL CAP FUNDS</b>				
ABSL Frontline Equity	20,705.97	307.55	24.46	10.49	Kotak Emerging Equity	18,654.69	65.73	35.41	19.06
Baroda BNP Paribas Large Cap	1,253.06	127.51	20.67	11.53	Mah. Manulife Mid Cap Unnati Yojana	888.67	15.36	29.77	17.87
Canara Robeco Bluechip Equity	6,858.06	37.09	21.19	13.20	Motilal Oswal Midcap 30	2,624.08	41.98	38.05	18.78
Edelweiss Large Cap Fund	325.25	48.89	21.70	10.23	Nippon India Growth	11,628.70	1867.85	36.08	18.16
IDBI India Top 100 Equity	566.82	35.38	24.40	13.23	SBI Magnum Midcap	6,891.23	128.55	39.64	20.88
IDFC Large Cap	982.35	44.30	20.80	10.29	UTI Mid Cap	6,372.56	165.52	32.81	18.60
Kotak Bluechip	4,278.65	338.61	24.04	12.44	<b>EQUITY - ELSS</b>				
LIC MF Large Cap	644.19	36.01	19.58	9.61	Baroda BNP Paribas ELSS	664.84	52.25	18.22	10.10
Sundaram Large Cap	2,960.36	13.39	20.53	9.71	BOI Tax Advantage	569.76	85.91	28.64	18.76
Tata Large Cap	1,162.69	298.36	24.56	8.96	Canara Robeco Equity Tax Saver	3,602.19	102.83	27.50	15.15
UTI Mastershare	9,566.33	174.23	23.74	12.15	DSP Tax Saver	9,503.67	73.18	27.55	14.21
<b>EQUITY - LARGE CAP &amp; MID CAP FUNDS</b>					Edelweiss Long Term Equity	186.65	63.22	23.69	10.12
BOI Large & Mid Cap Equity	187.23	48.50	24.17	12.48	IDFC Tax Advantage	3,569.52	87.92	35.99	15.52
Canara Robeco Emerging Equities	13,023.63	144.98	28.13	15.25	Kotak Tax Saver	2,606.35	65.14	25.70	12.55
DSP Equity Opportunities	6,402.76	316.53	23.77	12.57	LIC MF Tax Plan	390.78	88.80	21.97	9.33
Edelweiss Large & Mid Cap	1,293.16	46.85	27.36	13.57	Mah. Manulife ELSS Kar Bachat Yojana	451.85	16.82	27.93	13.19
HDFC Large and Mid Cap	5,926.06	172.00	32.09	14.08	Motilal Oswal Long Term Equity	2,092.00	23.07	21.39	9.99
ICICI Prudential Large & Mid Cap	4,956.64	504.30	33.88	14.90	Sundaram Tax Savings	892.92	300.39	27.73	12.64
IDFC Core Equity Fund	2,278.28	62.40	27.12	11.09	Tata India Tax Savings	2,904.89	25.37	24.68	10.35
Kotak Equity Opportunities	9,410.46	178.93	24.82	13.77	Union Long Term Equity	489.49	37.53	27.23	14.92
LIC MF Large & Mid Cap	1,690.15	21.96	25.71	13.40	UTI Long Term Equity	2,735.34	126.82	24.60	13.24
SBI Large & Midcap	6,481.51	334.36	29.84	14.27					
Sundaram Large and Mid Cap	4,725.91	48.45	27.13	13.53					
Tata Large & Mid Cap	2,870.47	300.60	24.77	12.46					
UTI Core Equity	1,281.51	89.23	29.91	12.53					
<b>EQUITY - MULTI CAP FUNDS</b>									
Baroda BNP Paribas Multi Cap	1,582.12	150.85	30.65	14.66					
Mah. Manulife Multi Cap Badhat	1,156.96	18.15	31.08	17.78					
Nippon India Multi Cap	11,638.57	138.29	36.29	11.20					
Sundaram Multi Cap	1,724.27	211.84	27.79	11.90					
<b>EQUITY - MID CAP FUNDS</b>									
Baroda BNP Paribas Midcap	1,115.53	52.42	31.13	17.99					
DSP Midcap	13,180.66	78.41	20.36	12.88					
Edelweiss Mid Cap	1,917.65	45.15	36.25	19.34					

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. Bluechip Corporate Investment Centre Ltd. (Bluechip), ARN-0016 is only a Mutual Fund Distributor, not advisors. We are not charging any fees from the customers and have opted out for transaction fees. We do not advice clients on Mutual Fund schemes. We do execution services, display all sales materials such as forms, fact sheets, Brochure etc. as provided by Mutual Funds in all its offices. We also provide door to door services free of cost.

## 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	113.75%	6.38%
10/12	30	1,00,000	112.00%	6.45%
12/12	25	1,00,000	125.00%	6.27%
12/12	30	1,00,000	123.25%	6.33%
10/12	25	5,00,000	116.25%	6.48%
10/12	30	5,00,000	114.50%	6.55%
12/12	25	5,00,000	128.00%	6.38%
12/12	30	5,00,000	126.25%	6.44%

PPT - Premium Payment Term, PT - Policy Term, IRR - Internal Rate of Return  
Above returns @ Age 5 to 60 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 : 5<sup>1</sup> 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

**Disclaimers** \* Provided all due premiums have been paid and the policy is in force.  
**HDFC Life Insurance Company Limited ("HDFC Life")**: CIN: L65110MH2000PLC128245. IRDAI Registration No. 101. **Registered Office:** 13th Floor, LodhaExcelus, 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/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:101N134V12) 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-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 regular income for 10 or 12 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
12/17	10	1,00,000	333.00%	6.15%
12/17	12	1,00,000	297.50%	6.24%
12/17	10	5,00,000	336.00%	6.20%
12/17	12	5,00,000	300.50%	6.30%

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 : 5<sup>1</sup> 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	32.75% of AP
6 Years	7 Years	42.50% of AP
10 Years	11 Years	94.00% of AP
12 Years	13 Years	125.25% 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 <sup>th</sup> Year
10 Years		End of 12 <sup>th</sup> 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:

- a. 10 X Annualized Premium
- b. 105% of Total Premiums Paid up to the date of death
- c. 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:

- a. 10 X Annualized Premium
- b. 105% of Total Premiums Paid up to the date of death
- c. 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.

**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

- Sum Assured on Death<sup>#</sup>, or
- 105% of total premiums\* paid as on date of death, or
- 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

<sup>#</sup>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:**

- Sum Assured on Death<sup>#</sup>, or
- 105% of total premiums\* paid as on date of death or
- 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

<sup>#</sup>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 1<sup>st</sup> 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 1<sup>st</sup> 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

- Sum Assured on Death<sup>#</sup>, or
- 105% of total premiums\* paid as on date of death or
- 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

<sup>#</sup>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](http://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](mailto:customercare@bajajallianz.co.in), Fax No: 02066026789, Bajaj Allianz Life Assured Wealth Goal (UIN: 116N170V03), 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. **BWARE 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 13<sup>th</sup> 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 in force

**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)**

- Sum Assured on death<sup>#</sup> PLUS b) Interim Bonus (if declared) PLUS c) Terminal Bonus (if declared)

**2. Policies where Paid-Up Additions is opted**

- Sum Assured on death<sup>#</sup>; 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 earlier<sup>5</sup>.

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

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
Premium Payment 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's underwriting 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 Services Tax, 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: 2<sup>nd</sup> 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 **BWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/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.





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Table listing office details for Gokak, Harihara, Gokul Road, Hassan, Haveri, Hosapete, Hubballi, Kalaburgi, Kalidasa Road, Karwar, Madikeri, Mangaluru, Mysuru, Siddhartha Nagar-MYS, Puttur, Raichur, Ramanagara, Sangameshwar Ngr, Shivamogga, Tumakuru, Udipi, Vijayapura, Jalandagar, Yadgir.

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TRIVANDRAM

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MAHARASHTRA

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PUNE

Table listing office details for Aundh, Bibvewadi, Bavdhan, Bhosri, Chandan Nagar, Chinchwad, Hadapsar, Kothrud, Nigdi, Pimple Gurav, Rasta Peth, Sadashiv Peth, Sinhadag Rd, Akola, Amravati, Aurangabad, Baramati, Bhusawal, Boisar, Chakan, Dhule, Ichalkaranji, Indapur, Islampur, Jalgaon, Jalna, Karad, Kolhapur, Mangalwar Peth, Manish Nagar, Nagpur, Osmanabad, Sadar, Miraj, Phaltan, Nasik, Nashik Road, Indira Nagar, Ratnagiri, Sangli, Satara, Sawantwadi, Shirpur, Solapur.

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Table listing office details for Arya Samaj Road, Dilshad Garden, Dwarka, Janak Puri, Kalkaji, Kamla Nagar, Karkardooma, Karol Bagh, Karol Bagh - 2, Laxmi Nagar, Mayur Vihar, Munirka, Paschim Vihar, Punjabi Bagh, Rohini, Vikaspuri, W. Patel Nagar, Noida, Noida 2, Faridabad, Ghaziabad.

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Table listing office details for Sivasagar, Tinsukia, Tezpur, Sixmile.

TAMIL NADU

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Table listing office details for Ganapathy, Koundampalayam, Peelamedu, Ramanathapuram, R.S.Puram, Vadavalli.

TRICHY

Table listing office details for Karumandapam, K. K. Nagar, Srirangam, Thennur, Thiruverumbur, Ariyalur, Chengalpattu, Cuddalore, Dharapuram, Dharmapuri, Dindigul, Erode, Erode, Gobichettipalayam, Hosur, Karaikal, Karaikudi, Karur, Krishnagiri, Kanchipuram, Kumbakonam, Madurai, Madina Chokkikulam, Mayiladuthurai, Nagercoil, Namakkal, Neyveli, Pattukkottai, Pollachi, Puduchery, Rajapalayam, Salem, Aghraharam, Tenkasi, Thanjavur, Thirunagar, Thiruvavur, Thachanallur, Tirunelveli, Tirupur, Tuticorin, Villore, Villupuram, Virudhunagar.

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