

# BLUECHIP BULLETIN

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- ONE TIME SIMPLE REGISTRATION PROCESS.
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**TO KNOW MORE CONTACT YOUR NEAREST BLUECHIP BRANCH**

## BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

THE LARGEST RETAIL FINANCIAL PRODUCTS DISTRIBUTION HOUSE IN INDIA

- ✓ 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.



**JUST CALL YOUR NEAREST BLUECHIP BRANCH**

**"WE PROVIDE FREE DOOR TO DOOR SERVICE TO 5000 INVESTORS DAILY"**

## 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:110B033V05 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 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: 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: 110N161V03



## 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)

**INVESTMENTS & 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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**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 Parents	(Rs.25,000/- + Rs.50,000/-) <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>

**MUTUAL FUND NFO's**

**BARODA BNP PARIBAS FLEXI CAP FUND**

**Investment Objective:** To generate long term capital appreciation by investing in a dynamic mix of equity and equity related instruments across market capitalizations.

**Product Suitability -**

This scheme is suitable for investors who are seeking:

- Wealth creation in long term
- Investment in equity and equity related securities across market capitalizations

**Key Features -**

Type of Scheme : Open Ended  
Scheme Category : Equity: Flexi Cap  
Minimum Appl. Amt. : Rs.5,000/- and in multiples of Rs. 1/- thereafter  
Entry Load : Not Applicable  
Exit Load : Nil for > 12 Months

**NFO Closes: 05th August, 2022**

**IDFC MIDCAP FUND**

**Investment Objective:** to generate long term capital appreciation by investing predominantly in equities and equity linked securities of mid cap segment.

**Product Suitability -**

This scheme is suitable for investors who are seeking:

- To create wealth over a long term
- Investment in a portfolio of equity and equity related securities of mid cap companies

**Key Features -**

Type of Scheme : Open Ended  
Scheme Category : Equity: Mid Cap  
Minimum Appl. Amt. : Rs.5,000/- and in multiples of Rs. 1/- thereafter  
Entry Load : Not Applicable  
Exit Load : Nil for > 12 Months

**NFO Closes: 11th August, 2022**



**REGULAR DEPOSITS**

**6.00%**

PERIOD : 12 MONTHS (CUMULATIVE OPTION)



**QUARTERLY INCOME PLAN**

**6.65%**

PERIOD : 36 MONTHS



**QUARTERLY INCOME PLAN**

**6.65%**

PERIOD : 36 MONTHS

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

THE INTEREST RATE PAYABLE ON 1ST JANUARY 2023 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 01/01/2023.
- \* Cumulative option is not available.
- \* Interest is taxable and deducted at source.
- \* The facility of premature encashment of bonds is available.

**SELECT MUTUAL FUNDS PERFORMANCE**

Fund Name	Corpus 30/06(Cr.)	NAV Rs. 27/07	Growth (%)		Fund Name	Corpus 30/06(Cr.)	NAV Rs. 27/07	Growth (%)	
			2 Yr	3 Yr				2 Yr	3 Yr
<b>EQUITY - LARGE CAP FUNDS</b>									
ABSL Frontline Equity	19,782.18	325.69	24.54	14.12	Edelweiss Mid Cap	1,863.52	49.22	39.14	26.04
Baroda BNP Paribas Large Cap	1,204.99	134.07	20.36	14.59	IDBI Midcap	172.97	16.18	27.65	18.15
Canara Robeco Bluechip Equity	6,824.39	39.11	21.30	16.70	Kotak Emerging Equity	18,258.63	71.29	38.78	24.77
Edelweiss Large Cap	310.42	51.84	21.08	14.28	L&T Midcap	6,021.61	198.51	26.94	17.12
IDBI India Top 100 Equity	543.52	37.68	24.96	17.09	Mah. Manulife Mid Cap Unnati Yojana	858.91	16.59	34.21	23.09
IDFC Large Cap	962.99	47.13	20.22	14.33	Nippon India Growth	11,267.89	1993.55	37.88	23.22
Invesco India Largecap	616.25	41.50	20.69	14.15	SBI Magnum Midcap	6,740.91	139.20	42.45	27.41
Kotak Bluechip	4,217.00	356.14	22.91	16.09	Sundaram Mid Cap	6,444.48	690.26	32.71	17.38
L&T India Large Cap	653.97	38.49	20.98	12.75	Tata Midcap Growth	1,462.15	234.65	33.34	21.66
LIC MF Large Cap	613.08	38.10	20.40	13.47	<b>EQUITY - SMALL CAP FUNDS</b>				
Mah. Manulife Large Cap Pragati Yojana	158.94	14.87	23.53	14.46	ABSL Small Cap	2,593.78	49.18	38.40	16.65
Nippon India Large Cap	10,584.82	50.32	30.40	14.02	Bank of India Small Cap	294.47	24.60	47.81	36.11
Sundaram Large Cap	2,833.30	14.10	20.87	13.00	Canara Robeco Small Cap	2,621.20	23.42	54.28	35.97
Tata Large Cap	1,132.30	316.65	24.17	13.05	DSP Small Cap	7,958.34	107.38	44.58	28.87
Union Largecap	213.46	15.56	21.56	13.87	Edelweiss Small Cap	1,084.85	23.55	47.86	32.39
<b>EQUITY - LARGE CAP &amp; MID CAP FUNDS</b>									
ABSL Equity Advantage	4,930.24	576.70	23.29	14.72	ICICI Prudential Smallcap	3,564.76	51.40	51.58	28.13
Axis Growth Opportunities	7,070.61	19.14	29.18	20.49	IDBI Small Cap	122.03	16.91	45.84	24.99
BOI Large & Mid Cap Equity	181.85	52.60	26.00	17.94	Invesco India Smallcap	1,162.09	20.02	40.03	27.62
Canara Robeco Emerging Equities	12,768.56	154.34	28.66	20.30	Kotak Small Cap	7,079.71	155.83	51.99	32.75
DSP Equity Opportunities	6,170.50	339.20	26.02	17.01	L&T Emerging Businesses	7,335.59	43.68	52.13	25.39
Edelweiss Large & Mid Cap	1,269.68	50.61	28.54	18.58	Nippon India Small Cap	18,358.16	83.69	52.75	32.00
HDFC Large and Mid Cap	5,817.02	184.75	34.96	19.08	SBI Small Cap	11,646.28	102.74	41.98	28.03
ICICI Prudential Large & Mid Cap	4,973.07	532.95	35.33	19.15	Sundaram Small Cap n	1,805.33	137.61	44.42	25.14
IDFC Core Equity	2,164.82	66.84	29.22	15.84	Tata Small Cap	2,033.72	20.59	44.32	28.11
Kotak Equity Opportunities	9,222.59	192.70	26.71	18.45	Union Small Cap	577.45	28.34	46.14	31.27
L&T Large and Midcap	1,349.92	66.23	21.89	14.08	<b>EQUITY - ELSS</b>				
LIC MF Large & Mid Cap	1,637.64	23.44	27.89	17.76	BOI Tax Advantage	551.26	91.88	28.61	23.72
Nippon India Vision	2,857.24	782.96	28.10	15.84	Baroda BNP Paribas ELSS	628.18	55.51	18.99	13.52
SBI Large & Midcap	6,394.23	359.26	32.57	18.76	Canara Robeco Equity Tax Saver	3,517.62	110.19	27.24	20.31
Sundaram Large and Mid Cap	4,531.55	51.74	28.25	18.51	DSP Tax Saver	9,091.49	78.12	28.84	18.32
Tata Large & Mid Cap	2,845.53	321.26	25.69	16.45	Edelweiss Long Term Equity	179.77	67.24	24.23	14.64
UTI Core Equity	1,256.66	95.90	31.75	17.12	HDFC Tax saver	8,715.76	740.65	28.19	13.94
<b>EQUITY - MULTI CAP FUNDS</b>									
Baroda BNP Paribas Multi Cap	1,516.42	159.75	30.05	19.08	IDBI Equity Advantage	443.68	36.65	22.38	14.02
Invesco India Multicap	1,833.32	73.44	28.09	18.55	IDFC Tax Advantage	3,399.14	93.61	37.52	20.82
Mah. Manulife Multi Cap Badhat Yojana	1,134.55	19.26	32.06	22.06	Invesco India Tax Plan	1,671.27	73.75	20.12	14.94
Nippon India Multi Cap	11,268.25	150.75	41.22	17.10	Kotak Tax Saver	2,528.82	69.80	27.39	17.21
Sundaram Multi Cap	1,670.51	225.95	28.28	16.39	L&T Tax Advantage	2,874.53	74.06	22.22	12.78
<b>EQUITY - MID CAP FUNDS</b>									
Aditya Birla Sun Life Mid Cap	3,160.30	447.30	36.04	18.80	LIC MF Tax Plan	370.97	94.42	23.92	13.53
Baroda BNP Paribas Midcap	1,063.93	55.88	33.70	22.65	Mah. Manulife ELSS Kar Bachat Yojana	435.37	18.01	28.87	17.98
DSP Midcap	12,501.68	83.83	22.35	17.23	Motilal Oswal Long Term Equity	1,955.18	24.92	24.14	14.85
					Nippon India Tax Saver	10,710.88	74.78	30.36	13.24
					Sundaram Tax Savings	854.18	318.41	27.83	16.96
					Tata India Tax Savings	2,743.28	27.16	25.49	15.04
					Union Long Term Equity	478.56	39.81	26.95	19.10
					UTI Long Term Equity	2,613.82	135.25	26.16	17.74

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	100,000	116.25%	6.48%
10-12	30	100,000	114.50%	6.55%
12-12	25	100,000	127.75%	6.37%
12-12	30	100,000	126.00%	6.43%
10-12	25	500,000	118.75%	6.58%
10-12	30	500,000	117.00%	6.65%
12-12	25	500,000	130.75%	6.48%
12-12	30	500,000	129.00%	6.65%

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:101N134V13) 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	100,000	338.50%	6.25%
12-17	12	100,000	302.50%	6.34%
12-17	10	500,000	341.50%	6.30%
12-17	12	500,000	305.50%	6.40%

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	33.50% of AP
6 Years	7 Years	43.50% of AP
10 Years	11 Years	96.00% of AP
12 Years	13 Years	128.00% 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 carefully 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, underwriting 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, whichever 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.



## LIFE INSURANCE

### ADITYA BIRLA SUN LIFE INSURANCE ASSURED INCOME PLUS

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

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

**Key Features:**

**Long Term Income :** Get guaranteed<sup>1</sup> regular income for a period of 20, 25 or 30 years to ensure fulfilment of your recurring needs

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

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

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

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

<sup>1</sup>Provided all due premiums are paid

**Key Benefits Offered Under The Plan :**

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

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

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

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

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

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

This lump sum will be at least equal to the Total Premiums Paid less any Survival Benefit already paid. The lump sum benefit is calculated using factors determined by a discount rate of 8.70%.

The Company may revise the factors based on the then prevailing market conditions subject to prior IRDAI approval.

**Eligibility:**

Min. Entry Age : 11<sup>2</sup> years for Policy Term 7 years, 9<sup>2</sup> years for Policy Term 9 years  
5<sup>2</sup> years for Policy Term 13 years

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

Maximum Entry Age : 60 Yrs

Premium Payment Term (PPT) & Policy Term

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

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

Minimum Annualized Premium : Rs. 50,000/-

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

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

## 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 an annualised premium at the end of policy year as per the table below

Premium Paying Term	Payout Year
5 Years	4 <sup>th</sup> Year
6 Years	5 <sup>th</sup> Year
7 Years	6 <sup>th</sup> Year
8 Years	7 <sup>th</sup> 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 143N051V02 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. **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.

## OUR RECENTLY OPENED OFFICES ACROSS INDIA

<b>Sundargarh</b> (Odisha)	: 1st Floor, Jalaram Tower, Near DCB Bank, Mission Road, Talasankara Tel.: 6622351012 / 6622351001
<b>Durg</b> (Chhattisgarh)	: Shop No. G-1, Ground Floor, Crescent Plaza, Amadi Mandir, Tel.: 0788 - 421 3786 / 421 2901
<b>Worli</b> (Mumbai)	: Shop No. B/21, Gr. Floor, Shree Siddhi Sagar Chs Ltd, Worli Koliwada Road Tel.: 86558 23018 / 86558 23019
<b>Bhadrak</b> (Odisha)	: 2nd Floor, Plot No. 1861, Near Rajghat Bridge, Nayabazar, Tel.: 06784 - 250 690 / 250 070
<b>Gurunankapura</b> (Madhya Pradesh)	: Shop No. UG 14, Kartar Arcade, Raisen Rd, Near Capital Petrol Pump, Tel.: 0755 - 494 5560 / 494 5574
<b>Fort - 2</b> (Mumbai)	: 101, First Floor, Majithia Chambers, Abdul Razzak Allana Marg, Gort, Tel.: 022 - 2265 3012 / 2265 2969
<b>Udhna</b> (Guj - Surat)	: Shop No. M Z 439, Arihant Complex, Opp. Hari Nagar, Main Road, Tel.: 0261 - 227 4401 / 227 4402
<b>Saraidhela</b> (Jharkhand)	: Shop No. 01, First Floor, Swastika Complex, Saraidhela Tel.: 0326 - 299 9254 / 299 9295
<b>Argora</b> (Jharkhand)	: No.1, 2nd Flr, Maa Bimla Plaza, Harmu Bypass Rd, Opp. Mahi Residence Tel.: 0651 - 225 1106 / 225 1107
<b>Alandur</b> (TN - Chennai)	: New No. 24/A, Old No. 68/A, Gr. Flr, Vembuli Amman Koil Street, Tel.: 044 - 4355 4873 / 4556 2197
<b>Kovilpatti</b> (Tamil Nadu)	: No. 87 J, 1st Flr, Lakshmana Plaza New Road, Nr Reliance Petrol Pump, Tel.: 04632 - 221 501 / 221 502
<b>Attur</b> (Tamil Nadu)	: No. 88M, Ramasamy Udaiyar Complex, Opp. Combined Court Building, Tel.: 04282 - 241 005 / 241 007

## BLUECHIP OFFICES IN INDIA

<b>ANDHRA PRADESH</b>	Mehdhipatnam : 040 - 2351 2034 / 2352 6356	Waghodia Road : 0265 - 252 1820 / 252 1821	Kammanahalli : 080 - 2580 5627 / 2580 5628
Gajuwaka : 0891 - 254 5316 / 254 5319	Nacharam : 040 - 4020 1616 / 4020 1717	Anand : 02692 - 245 137 / 245 138	Kanakapura : 080 - 2256 3003 / 2256 3013
Guntur : 0863 - 663 2526 / 224 0530	Nagole : 040 - 2422 0316	Bharuch : 02642 - 249 121 / 249 122	Kengeri : 080 - 2848 5695 / 2848 5696
Kakinada : 0884 - 236 6943 / 236 6944	Nizampet : 040 - 2956 1438 / 2956 1497	Deesa : 02744 - 225 622 / 225 722	Koramangala : 080 - 2553 3393 / 2553 3394
Madhurawada : 0891 - 271 5316 / 272 5316	Pragathi Nagar : 040 - 2389 0785 / 2389 0786	Mehsana : 02762 - 230 704 / 230 706	Kumaraswamy Lyt : 080 - 2666 8150 / 2666 8152
Nellore : 0861 - 234 0260 / 235 0260	RTC 'X' Road : 040 - 2764 5316 / 2766 5317	Navsari : 02637 - 244 406 / 244 407	Hesaraghatta : 080 - 2839 7339 / 28397336
Ongole : 08592 - 282 065 / 282 075	Secunderabad : 040 - 6602 0300 / 2789 9116	Palanpur : 02742 - 266 640 / 266 641	Malleswaram : 080 - 2356 1500 / 2356 1501
Rajahmundry : 0883 - 665 1987 / 246 8601	Vanasthalipuram : 040 - 2411 0341 / 2412 5316	Rajkot : 0281 - 246 5427 / 246 5428	Marathalli : 080 - 4372 1083 / 4372 1085
Tanuku : 08819 - 225 377 / 225 388	Karimnagar : 0878 - 224 9910 / 224 9911	Kalol : 02764 - 225 801 / 225 802	R.R. Nagar : 080 - 2860 3344 / 2860 3663
Tirupathi : 0877 - 225 0056 / 225 0057	Kazipet : 0870 - 243 4545 / 244 4747	Indira Circle : 0281 - 257 5767 / 257 5768	Sanjay Nagar : 080 - 2341 6703 / 2351 6703
Vijayawada : 0866 - 248 5316 / 249 5316	Khammam : 08742 - 235 316 / 245 316	Surat : 0261 - 273 1402 / 273 1403	Uttarahalli : 03772 - 232 027 / 232 028
Vishakapatnam : 0891 - 666 6316 / 275 7755	Nizamabad : 08462 - 235 316 / 236 316	Bhatar Road : 0261 - 223 3173 / 223 3174	R.T. Nagar : 080 - 4115 6008 / 4115 6009
	Sangareddy : 8500195316 / 8500155316	Vesu : 0261 - 221 5063 / 221 5064	Rajajinagar : 080 - 2332 4323 / 2332 4585
	Siddipet : 08457 - 230 316 / 231 316	Silvassa : 0260 - 264 1230 / 264 1231	Vijayanagar : 080 - 2310 0101 / 2310 0104
	Warangal : 0870 - 666 4436 / 254 4058	Vapi : 0260 - 246 0337 / 246 5337	Whitefield : 080 - 2845 7260 / 2845 7261
			Yelahanka : 080 - 2856 5346 / 2856 5347
<b>HYDERABAD</b>	<b>GUJARAT</b>	<b>KARNATAKA</b>	Bagalkot : 08354 - 234 547 / 234 648
Ameerpet : 040 - 2341 8316 / 2341 8416	<b>Ahmedabad</b>	<b>Bengaluru</b>	Ballari : 08392 - 254 615 / 254 652
Attapur : 040 - 2401 8316 / 2401 9316	Ashram Road : 079 - 2658 5642 / 2568 5643	Banashankari : 080 - 2669 0288 / 2669 0319	Belagavi : 0831 - 246 3312 / 246 3313
Boduppal : 040 - 2720 5316 / 2720 5317	Bapunagar : 079 - 2991 6380 / 2991 6381	Bannerghatta : 080 - 2648 2880 / 2648 2881	Bidar : 08482 - 229 227 / 229 228
Champapet : 040 - 2407 5316 / 2407 6316	Bopal : 079 - 2979 5590 / 2979 5591	Basavangudi : 080 - 2322 5533 / 4153 5692	Chikkamagalur : 08262 - 236 702 / 235 702
Chandanagar : 040 - 2303 8755 / 2303 8756	Gandhi Nagar : 079 - 2324 2004 / 2324 2005	Basaveshwara Ngr : 080 - 2322 5533 / 4153 5692	Chitradurga : 08194 - 232 669 / 232 449
Dilsukh Nagar : 040 - 2405 6548 / 2405 6549	Mani Nagar : 079 - 2543 0026 / 2543 0062	Bommanahalli : 080 - 4093 5276 / 4093 5720	Davangere : 08192 - 270 252 / 270 253
Habsiguda : 040 - 4851 0508 / 4016 0522	Motera : 079 - 2750 7857 / 2750 7855	BTM Layout : 080 - 2678 3744 / 2678 3752	Dharwad : 0836 - 244 6091 / 244 6092
Hashtinapuram : 040 - 2988 2316 / 2988 3316	Paldi : 079 - 2657 7934 / 2657 7935	Electronic City : 080 - 2960 0305 / 2960 0306	Gangavathi : 08533 - 270 960 / 270 961
Himayat Nagar : 040 - 2339 5316 / 2322 1308	Satelite : 079 - 2676 9024 / 2676 9025	Indira Nagar : 080 - 2520 2939 / 2520 3739	Gokak : 08332 - 225 666 / 200 067
Kapra : 040 - 2713 0938 / 6655 5613	<b>Baroda</b>	Infantry Road : 080 - 4113 0952 / 2286 0704	Harihara : 08192 - 242 855 / 242 355
Kukatpalli : 040 - 2306 1646 / 4230 0905	Alkapuri : 0265 - 232 3018 / 232 3021	Jayanagar : 080 - 2653 3751 / 2653 3752	Gokul Road : 0836 - 233 4080 / 233 4081
Malkajgiri : 040 - 2724 5316 / 2724 1677	Vasna Road : 0265 - 225 4074 / 225 4075	J.P. Nagar : 080 - 2658 9699 / 2658 9499	Hassan : 08172 - 232 922 / 232 433
Manikonda : 040 - 2356 8931 / 2356 8941			
Marredpally : 040 - 2771 0998 / 2771 1410			





## BLUECHIP OFFICES IN INDIA

Haveri	: 08375 - 233 701 / 233 702
Hosapete	: 08394 - 224 615 / 224 616
Hubballi	: 0836 - 235 4255 / 235 4266
Kalaburgi	: 08472 - 226 702 / 246 702
Kalidasa Road	: 0821 - 241 3355 / 241 3555
Karwar	: 08382 - 223 275 / 223 276
Madikeri	: 08272 - 228 021 / 228 022
Mangaluru	: 0824 - 244 2214 / 244 0014
Mysuru	: 0821 - 254 6607 / 254 6608
Siddhartha Nagar-MYS	: 0821 - 247 1454 / 247 1545
Puttur	: 08251 - 236 837 / 237 837
Raichur	: 08532 - 227 229 / 227 888
Ramanagara	: 80299 13366
Sangameshwar Ngr:	0831 - 246 2701 / 246 2702
Shivamogga	: 08182 - 227 660 / 227 661
Sindhanur	: 08355 - 200 230 / 220 230
Tumakuru	: 0816 - 225 1810 / 226 1606
Udupi	: 0820 - 252 1929 / 252 1797
Vijayapura	: 08352 - 240 143 / 240 149
Jalanagar	: 08352 - 200 901 / 200 902
Yadgir	: 08473 - 250 943 / 250 944

### KERALA

Alappuzha	: 0477 - 226 2226 / 226 2227
<b>Cochin</b>	
Angamaly	: 0484 - 245 3526 / 245 3527
Ernakulam	: 0484 - 235 0044 / 235 0045
Muvattupuzha	: 0485 - 281 3996 / 281 3997
Palariavthom	: 0484 - 234 0160 / 234 0161
Pirunithura	: 0484 - 277 8933 / 277 8933

### Trivandram

Atingal	: 0470 - 262 7211 / 262 8211
East Fort	: 0471 - 246 3750 / 246 4750
Kazhakkuttom	: 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
Thalassery	: 0490 - 232 4177 / 232 3177
Thrissur	: 0487 - 232 5570 / 232 5571
Thiruvalla	: 0469 - 263 0123 / 263 0124
Tirur	: 0494 - 242 0753 / 242 0754
Vadakkara	: 0496 - 251 7721 / 251 7722

### MAHARASHTRA

<b>Mumbai</b>	
Airoli	: 022 - 2779 5341 / 2779 0174
Ambarmath (E)	: 0251 - 260 7328 / 260 7155
Andheri (East)	: 022 - 2683 5952 / 2684 1552
And-Sher E Punjab:	8655807344 / 8655807345
Andheri-IRLA	: 022 - 2671 1502 / 2623 6502
And- JB Nagar	: 022 - 2825 7307 / 2825 7308
And- Lokhandwala	: 022 - 2634 5957 / 2637 5483
And- Marol	: 022 - 2920 8134 / 2925 6912
And- Oshiwara	: 022 - 2632 1196 / 2632 1136
And-7 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 (E)-MIG Colony	8655807341 / 8655807343
Bandra - Pali	: 022 - 2655 8399 / 2640 0982
Bandra (West)	: 022 - 2640 5564 / 2641 2422
Bhandup (W)	: 022 - 2566 2064 / 2566 7156
Bhayander (West):	022 - 2804 0061 / 2804 0062
Borivali (East)	: 022 - 2808 5971 / 2808 5972
Borivali - Gorai	: 022 - 2868 0460 / 2868 0463
Borivali -I.C.Col.	: 022 - 2891 8594 / 2895 2352
Borivali-Saibaba	: 022 - 2862 0403 / 2862 0406
Borivali (West)	: 022 - 2895 1548 / 2895 7025
Borivali -Yogi Ngr	: 022 - 2892 2017 / 2892 2018
Byculla	: 022 - 2370 3247 / 2370 3248
Chembur	: 022 - 2521 2912 / 2521 0676
Chembur -C.G.Rd	: 022 - 2520 3007 / 2520 3008
Chira Bazar	: 022 - 2203 7791 / 2203 7792
Colaba	: 022 - 2202 2330 / 2202 2335
D. N. Nagar	: 022 - 2620 2167 / 2620 2165
Dadar (East)	: 022 - 2413 7451 / 2416 3350
Dadar (West)	: 022 - 2438 6887 / 2432 4897
Dahisar-Anand Ngr	: 022 - 2828 0169 / 2828 0174
Dahisar (East)	: 022 - 2896 1471 / 2828 3234
Dahisar (West)	: 022 - 2894 4020 / 2892 8617
Dombivali (East)	: 0251 - 286 1963 / 286 0698
Dom-Gandhi Ngr	: 0251 - 280 3409 / 280 3410
Dombivali - MIDC:	0251 - 244 0074 / 244 0075
Dombivali (West)	: 0251 - 248 1754 / 248 1764
Fort	: 022 - 2265 9033 / 2265 9034
Ghatkopar (East)	: 022 - 2102 0876 / 2102 0118
Ghatkopar (West):	022 - 2502 4859 / 2502 4860
Gh - Patel Chowk:	022 - 2102 0711 / 2102 0712
Girgaum	: 022 - 2382 1327 / 2384 0027
Gokuldham	: 022 - 2843 1243 / 2843 1244
Goregaon (W)	: 022 - 2878 2423 / 2878 2428
Jankalyan Nagar	: 022 - 2801 0682 / 2801 0683
Kalyan (East)	: 0251 - 235 1210 / 235 1212
Kal-Khadakpada:	0251 - 223 4661 / 223 4708
Kalyan (West)	: 0251 - 231 1482 / 231 8132
Kamothe	: 022 - 2743 0246 / 2743 0247
Kandivali (West)	: 022 - 2808 1997 / 2801 5033
Kandivali-Mahavir Ngr:	022 - 4601 0231 / 4601 0232
Kandivali - Charkop:	022 - 2867 8347 / 2867 8388
Knd -Thakur Complex:	022 - 2870 9820 / 2870 3081
Kharghar	: 022 - 2774 0840 / 2774 0843
Koparkhairane	: 022 - 2755 0649 / 2755 0651
Kurla-Nehru Ngr	: 022 - 2529 0431 / 2529 0432
Lower Parel	: 022 - 2307 6953 / 2307 5731
Mahim	: 022 - 2444 6963 / 2444 3393
Malad (East)	: 022 - 2880 4509 / 2880 4510

Malad - Evershine:	022 - 2888 3281 / 2888 3710
Malad (West)	: 022 - 2881 7579 / 2882 3974
Matunga	: 022 - 2162 8399 / 2411 8033
Mira Road	: 022 - 2812 4947 / 2812 4973
Mul - Vaishali Ngr:	022 - 2164 5697 / 2164 7795
Mul (W) - LBS Marg:	022 - 2160 0655 / 2560 0657
Mulund (East)	: 022 - 2163 4442 / 2163 6430
Mulund (West)	: 022 - 2560 5102 / 2569 3938
Nerul (East)	: 022 - 2772 3175 / 2772 3975
Panvel	: 022 - 2748 2969 / 2748 2896
Prabhadevi	: 022 - 2430 0953 / 2430 0954
Sanpada	: 022 - 2781 1123 / 2781 6218
Santacruz - Kalina:	022 - 2666 3597 / 2666 3670
Santacruz (West):	022 - 2600 0093 / 2605 4020
Seawood	: 022 - 4971 5992 / 4971 5993
Shahaji Rajee Rd	: 022 - 2682 0742 / 2682 0743
Siddhartha Nagar	: 022 - 2846 0131 / 2846 0134
Sion	: 022 - 2403 3567 / 2403 3568
Tardeo	: 022 - 2381 4365 / 2388 5106
Thane (West)	: 022 - 2537 6719 / 2537 6187
Th - Ghodbunder Rd:	022 - 2597 4537 / 2597 4538
Th - Kalwa	: 022 - 2538 9013 / 2538 9014
Th - Kolbad Road:	022 - 2547 7305 / 2547 7310
Th - Nitin Company:	022 - 2530 0016 / 2530 0024
Th -Panchpakhadi:	022 - 2538 0320 / 2538 0321
Th - Vartak Ngr	: 022 - 2588 1451 / 2588 1452
Th - Vasant Vihar:	022 - 2173 0446 / 2171 2295
Tilak Nagar	: 022 - 2522 6269 / 2522 6270
Vasai (East)	: 0250 - 239 2010 / 239 2011
Vasai (West)	: 0250 - 233 6086 / 233 6087
Vasai (W) Parnaka:	0250 - 232 8995 / 232 8996
Vashi	: 022 - 2782 1286 / 2782 0587
Vashi - 2	: 022 - 2781 0007 / 2781 0008
Vikhroli (West)	: 022 - 2579 5095 / 2579 5096
Vile Parle (East)	: 022 - 2618 6302 / 2663 1590
Vile Parle (West)	: 022 - 2615 3174 / 2615 5572
Virar	: 0250 - 250 4566 / 250 4567
Wadala	: 022 - 2414 8033 / 2415 8033

### Pune

Aundh	: 020 - 2729 7006 / 2729 7007
Bibvewadi	: 020 - 2441 0067 / 2441 2227
Bavdhan	: 020 - 6674 4971 / 6674 4972
Bhosri	: 020 - 6310 0581 / 6694 1012
Chandan Nagar	: 8956683481 / 8956683482
Chinchwad	: 020 - 2745 5108 / 2745 5107
Hadapsur	: 020 - 2689 0116 / 2689 0117
Kothrud	: 020 - 2539 4884 / 2539 5736
Nigdi	: 020 - 2764 0668 / 2765 0667
Pimple Gurav	: 020 - 2725 9522 / 2725 9533
Rasta Peth	: 020 - 2611 3841 / 2611 3842
Sadashiv Peth	: 020 - 2433 3555 / 2432 1361
Sinhagad Rd	: 020 - 2434 5013 / 2434 5313
Akola	: 0724 - 241 1051 / 241 1071
Amravati	: 0721 - 266 0286 / 266 0287
Aurangabad	: 0240 - 232 8616 / 8956635753
Baramati	: 02112 - 224 373 / 224 374
Bhusawal	: 02582 - 241 589 / 242 589
Boisar	: 02525 - 266 901 / 266 902
Chakan	: 02135 - 249 067 / 249 068
Dhule	: 02562 - 232 450 / 232 470
Ichalkaranji	: 0230 - 242 9292 / 242 9293
Indapur	: 02111 - 223 044 / 223 047
Islampur	: 02342 - 225 322 / 225 323
Jalgaon	: 0257 - 223 3589 / 223 3590
Jalna	: 9175169085 / 9175169087
Karad	: 02164 - 226 202 / 226 203
Kolhapur	: 0231 - 266 7767 / 266 7769
Mangalwar Peth	: 0231 - 264 3643 / 264 3644
Malkapur	: 89562 16623 / 89562 16624
Manish Nagar	: 0712 - 278 6441 / 278 6442
Nagpur	: 0712 - 255 0522 / 254 0999
Osmanabad	: 02472 - 222 411 / 222 412
Sadar	: 0712 - 254 3332 / 254 3342
Miraj	: 0233 - 221 1924 / 221 1925
Phaltan	: 02166 - 223 400 / 223 401
Nasik	: 0253 - 231 3881 / 231 3882
Nashik Road	: 0253 - 246 3300 / 246 8800
Indira Nagar	: 0253 - 239 5183 / 239 5184
Ratnagiri	: 02352 - 271 701 / 271 702
Sangli	: 0233 - 232 5257 / 232 0257
Satara	: 02162 - 233 062 / 233 063
Sawantwadi	: 02363 - 271 446 / 271 447
Shirpur	: 02563 - 299 812 / 299 834
Solapur	: 0217 - 260 2080 / 260 2081

### NEW DELHI / N.C.R.

Arya Samaj Road	: 011 - 4007 2968 / 4132 1031
Dilshad Garden	: 011 - 4151 0297 / 4151 0298
Dwarka	: 011 - 4506 3550 / 4902 8431
Janak Puri	: 011 - 4157 9598 / 4157 9599
Kalkaji	: 011 - 4909 8011 / 4909 8012
Kamla Nagar	: 011 - 4011 3699 / 4125 4401
Karkardooma	: 011 - 4940 9565 / 4940 9575
Karol Bagh	: 011 - 4145 2085 / 4503 2500
Karol Bagh - 2	: 011 - 4503 2500 / 4998 2980
Laxmi Nagar	: 011 - 4244 4279 / 4244 4280
Mayur Vihar	: 011 - 4987 8417 / 4950 6187
Munirka	: 011 - 4178 3482 / 4178 3483
Nangal Raya Janakpuri:	011 - 4352 2504 / 4172 4185
Paschim Vihar	: 011 - 4984 2964 / 4158 0502
Punjabi Bagh	: 011 - 4015 9212 / 4015 9213
Rohini	: 011 - 4904 4671 / 4904 4571
Vikasपुरी	: 011 - 4045 1886 / 4248 4290
W. Patel Nagar	: 011 - 4986 5674 / 4561 4162
Noida	: 0120 - 435 9083 / 428 1969
Noida 2	: 0120 - 418 5459 / 422 7293
Faridabad	: 0129 - 416 2387 / 418 2387
Ghaziabad	: 0120 - 456 7454 / 413 5067

### UP / MP / CHHATTISGARH

Allahabad	: 7518600515 / 7518600513
Kanpur	: 7518600501 / 7518600505
Aliganj	: 0522 - 458 1436 / 458 2029
Lucknow	: 0522 - 423 4164 / 423 4160
Vrindavan	: 0522 - 407 6173 / 410 4357
Anuppur	: 07659 - 292 261
Bhopal	: 0755 - 245 9691 / 245 9791
Gwalior	: 0751 - 234 3813 / 234 8514
Indore	: 0731 - 254 1290 / 254 1293
Jabalpur	: 0761 - 407 8612 / 407 8615
Satna	: 07672 - 400 337 / 400 341
Singrauli	: 07805 - 234 083 / 234 084
Ambikapur	: 07774 - 231 088 / 231 087
Bhilai	: 0788 - 235 0911 / 490 4664
Bilaspur	: 07752 - 220 786 / 220 787
Dhamtari	: 07722 - 237 731 / 296 730
Mangla Chowk	: 07752 - 271 045 / 491 135
Jagdulpur	: 07782 - 296 288 / 226 066
Janjgir	: 07817 - 223 525 / 296 316
Korba	: 07759 - 245 775 / 245 776
Kosabadi	: 07759 - 227 600 / 228 600

Manendragarh	: 07771 - 244 025 / 299 025
Raigarh	: 07762 - 232 317 / 350 012
Raipur	: 0771 - 244 6058 / 244 6059
Rajnandgaon	: 9685040479 / 9685040478
Sunder Nagar	: 0771 - 224 1731 / 296 0496

### BIHAR / JHARKHAND / ODISHA

Begusarai	: 06243 - 243 650 / 243 651
Bhagalpur	: 0641 - 261 1061 / 261 1062
Danapur	: 06115 - 222 424 / 222 425
Darbhangha	: 06272 - 220 011
Muzaffarpur	: 0621 - 227 3120 / 227 3121
Purnea	: 06454 - 243 114 / 243 124
Bailey Road	: