Issue - 06

(16th to 31st Aug'2022)

BLUECHIP BULLETII

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BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

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TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

A Non-Linked, Non-Participating Annuity Plan

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

Key Features

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

The Annuity Options available:

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

Plan Options 1 and 2 are available under Single Pay & Single Life and Joint Life basis Plan Options 3 and 4 are available under Single, Limited and Regular Pay & Single Life and Joint Life basis

Guaranteed Additions:

1. GA-I

GA = 1/12th of the Yearly Annuity amount

2. GA-II

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

Death Benefit:

The Death Benefit will be paid:

- ♦ Single Life On death of the annuitant
- ♦ Joint Life On later of the death of the two annuitants

Death benefit payable within Deferment Period:

Death Benefit is higher of -

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

Eligibility Criteria:

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

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 AlA 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 AlA Group Ltd. and is used by Tata AlA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Advt/2021/Oct/1749 • UIN: 110N161V03

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PLUS

INDIVIDUAL, NON-LINKED, NON-PARTICIPATING, LIFE INSURANCE SAVINGS PLAN

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

Key Features

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

Maturity Benefits:

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

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

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

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

Premium Payment Term & Policy Term : Single Pay - 5 yrs.

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

Limited Pay Option:

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

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

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

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

Disclaimer: Product also offer Regular Income with inbuilt critical illness for more details on benefits, terms & condition refer the sales brochure of the Product. ^ All reference to age is as on last birthday. ²Tata AlA Life Insurance Non-Linked Comprehensive Protection Rider (UIN:1108033V05 or any other later version) and Tata AlA Life Insurance Non-Linked Comprehensive Health Rider (UIN:1108031V04 or any other later version) are available under this plan. Riders are not mandatory and are available for a nominal extra cost. For more details on benefits, premiums and exclusions under the Rider, please contact Tata AIA Life's Insurance Advisor/ Intermediary/ branch ³Income Tax benefi-ts 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 benefi-ts available to you. All Premiums and interest payable under the policy are exclusive of the taxes, rider premiums, underwriting extra premiums, loading for modal premiums, if any which will be entirely borne/paid by the Policyholder, in addition to the payment of such Premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the bene-fits payable under the Policy. This product is underwritten by Tata AIA Life Insurance Company Ltd. Insurance cover is available under this product. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Risk cover commences along with policy commencement for all lives, including minor lives. Buying a Life Insurance Policy is a long-term commitment. An early termination of the Policy usually involves high costs and the Surrender Value payable may be less than the all the Premiums Paid. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. For more details on risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale. The precise terms and condition of this plan are specified in the Policy Contract. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. UIN: 110N158V04 BEWARE OF SPURIOUS /FRAUD PHONE CALLSI 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.



Bluechip Corporate Investment Centre Private Limited



INVESTMENTS & HEALTH INSURANCE

TATA HOUSING OPPORTUNITIES FUND

Investment Objective: To generate long-term capital appreciation by investing predominantly in equity and equity related instruments of entities engaged in and/or expected to benefit from the growth in housing theme.

Product Suitability -

This scheme is suitable for investors who are seeking:

- · Long term capital appreciation
- An Open ended equity scheme following housing theme

Key Features -

Type of Scheme : Open Ended Scheme Category: Equity - Thematic

Min. Appl. Amt. : Rs.5,000/- and in multiples of Rs. 1/-

thereafter

Entry Load : Not Applicable Exit Load : Nil for > 12 Months

NFO Closes: 29th August, 2022

MUTUAL FUND NFO's

FRANKLIN INDIA BALANCED ADVT. FUND

Investment Objective: To generate long-term capital appreciation and income generation by investing in a dynamically managed portfolio of equity & equity related instruments and fixed income and money market instruments.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Income generation and capital appreciation over medium
- A fund that invests in dynamically managed portfolio of equity & equity related securities, Fixed income and money market instruments

Key Features -

Type of Scheme : Open Ended

Scheme Category : Hybrid: Dynamic Asset Allocation Min. Appl. Amt. : Rs.5,000/- and in multiples of Rs. 1/-

thereafter

Entry Load : Not Applicable Exit Load : Nil for > 12 Months

NFO Closes: 30th August, 2022

SUNDARAM FLEXI CAP FUND

Investment Objective: To generate capital appreciation by dynamically investing in a mix of equity and equity related instruments across market capitalization.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Capital appreciation over long term
- Investment in a dynamic mix of equity and equity related instruments across large cap, midcap and small cap stocks

Key Features -

Type of Scheme : Open Ended Scheme Category : Equity: Flexi Cap

Min. Appl. Amt. : Rs.100/- and in multiples of Rs. 1/-

thereafter

: Not Applicable **Entry Load** Exit Load : Nil for > 12 Months

NFO Closes: 30th August, 2022

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus NAV Rs. Growth (%)		Fund Name Corpus		s NAV Rs. G		rowth (%)		
	30/06(Cr.)	11/08	2 Yr	3 Yr		30/06(Cr.)	11/08	2 Yr	3 Yr
EQUITY - LARGE CAP FUNDS					Edelweiss Mid Cap	1,863.52	51.48	37.26	27.64
ABSL Frontline Equity	19,782.18	343.16	26.08	16.89	HDFC Mid-Cap Opportunities	29,095.04	96.08	36.19	24.18
Baroda BNP Paribas Large Cap	1,204.99	141.61	22.73	16.70	IDBI Midcap	172.97	16.93	27.77	20.09
Canara Robeco Bluechip Equity	6,824.39	41.10	22.54	19.02	Kotak Emerging Equity	18,258.63	75.05	38.88	27.43
DSP Top 100 Equity Fund	2,415.20	288.78	20.11	13.49	L&T Midcap	6,021.61	205.81	25.93	19.29
Edelweiss Large Cap	310.42	54.62	22.72	16.15	Mah. Manulife Mid Cap Unnati Yojana	858.91	17.44	33.88	25.20
HDFC Top 100 Fund	19,910.47	722.44	28.53	15.50	Nippon India Growth	11,267.89	2107.42	37.04	25.98
IDBI India Top 100 Equity	543.52	39.87	27.10	19.40	SBI Magnum Midcap	6,740.91	145.76	42.28	30.19
IDFC Large Cap Fund	962.99	49.68	21.47	16.85	Sundaram Mid Cap	6,444.48	732.91	33.11	20.22
Invesco India Largecap	616.25	43.94	23.16	16.67	Tata Midcap Growth	1,462.15	243.27	32.72	23.11
Kotak Bluechip Fund	4,217.00	376.54	25.39	18.70	EQUITY - SMALL CAP FUNDS	,			
L&T India Large Cap	653.97	40.59	22.20	15.18	ABSL Small Cap Fund	2,593.78	50.85	36.30	19.10
LIC MF Large Cap	613.08	40.23	22.11	15.21	BOI Small Cap	294.47	25.94	44.81	39.35
Mah. Manulife Large Cap Pragati Yojana	158.94	15.62	25.80	16.62	Canara Robeco Small Cap	2,621.20	24.22	52.09	39.38
Nippon India Large Cap	10,584.82	53.09	31.89	17.84	DSP Small Cap	7,958.34	110.82	41.95	30.66
Sundaram Large Cap Fund	2,833.30	14.89	23.03	15.45	Edelweiss Small Cap	1,084.85	24.63	44.46	34.04
Tata Large Cap Fund	1,132.30	332.54	26.27	15.90	ICICI Prudential Smallcap	3,564.76	52.51	49.32	29.93
Union Largecap Fund	213.46	16.51	24.04	16.53	IDBI Small Cap	122.03	18.10	46.97	28.87
EQUITY - LARGE CAP & MID CAP FUNDS					Invesco India Smallcap	1,162.09	20.62	40.34	28.85
ABSL Equity Advantage	4,930.24	610.56	24.52	17.13	Kotak Small Cap	7,079.71	162.68	50.23	35.71
Axis Growth Opportunities	7,070.61	20.52	30.23	23.37	L&T Emerging Businesses	7,335.59	45.46	49.83	28.01
BOI Large & Mid Cap Equity Fund	181.85	55.41	26.62	19.96	Nippon India Small Cap	18,358.16	86.92	49.97	34.60
Canara Robeco Emerging Equities	12,768.56	162.35	29.49	22.92	SBI Small Cap	11,646.28	109.72	42.35	31.64
DSP Equity Opportunities	6,170.50	354.41	26.88	18.87	Sundaram Small Cap	1,805.33	144.35	43.13	28.29
Edelweiss Large & Mid Cap	1,269.68	53.19	28.87	20.86	Tata Small Cap	2,033.72	21.41	44.18	30.18
HDFC Large and Mid Cap	5,817.02	193.17	34.69	22.15	Union Small Cap	577.45	29.68	43.07	33.66
ICICI Prudential Large & Mid Cap	4,973.07	556.73	36.26	21.90	EQUITY - ELSS	377.43	27.00	40.07	00.00
IDFC Core Equity Fund	2,164.82	69.90	28.56	18.67	ABSL Tax Relief 96	12,675.59	41.07	14.60	12.27
Kotak Equity Opportunities	9,222.59	201.53	28.12	20.71	BOI Tax Advantage	551.26	96.97	28.58	25.51
L&T Large and Midcap	1,349.92	70.09	22.58	16.76	Baroda BNP Paribas ELSS	628.18	58.37	20.45	15.56
LIC MF Large & Mid Cap	1,637.64	24.75	28.66	19.37	Canara Robeco Equity Tax Saver	3,517.62	116.30	28.80	22.73
Navi Large & Midcap	133.14	24.53	31.30	18.61	DSP Tax Saver	9,091.49	81.11	29.73	20.00
Nippon India Vision	2,857.24	825.08	28.93	19.37	Edelweiss Long Term Equity	179.77	70.56	24.03	16.62
SBI Large & Midcap	6,394.23	377.83	33.18	21.67	HDFC Taxsaver	8,715.76	777.82	29.61	17.57
Sundaram Large and Mid Cap	4,531.55	54.93	29.42	21.42	IDBI Equity Advantage	443.68	38.72	24.80	15.38
Tata Large & Mid Cap	2,845.53	341.90	27.44	19.14	IDFC Tax Advantage	3,399.14	97.91	37.15	23.90
UTI Core Equity Fund	1,256.66	99.36	31.16	19.54	Invesco India Tax Plan	1,671.27	78.52	22.88	17.23
EQUITY - MULTI CAP FUNDS	.,				Kotak Tax Saver	2,528.82	73.04	29.07	19.71
Baroda BNP Paribas Multi Cap	1,516.42	167.59	31.39	21.04	L&T Tax Advantage	2,874.53	78.18	23.04	15.14
Invesco India Multicap	1,833.32	76.08	29.00	19.71	LIC MF Tax Plan	370.97	100.29	25.43	15.14
Mahindra Manulife Multi Cap Badhat	1,134.55	20.18	33.04	24.38	Mah. Manulife ELSS Kar Bachat Yojana	435.37	19.03	30.75	20.65
Nippon India Multi Cap Fund	11,268.25	157.54	41.13	20.58	Nippon India Tax Saver	10,710.88	78.70	30.75	17.45
Sundaram Multi Cap Fund	1,670.51	237.88	29.66	19.15	SBI Long Term Equity	9,877.60	226.76	32.69 25.92	17.45
EQUITY - MID CAP FUNDS	1,570.51	207.00	27.00	17.13	Sundaram Tax Savings	9,877.60 854.18	334.71	25.92 29.20	19.18
ABSL Mid Cap Fund	3,160.30	465.75	35.45	21.34	•		28.68	29.20 27.23	17.73
Baroda BNP Paribas Midcap	1,063.93	58.13	32.73	24.36	Tata India Tax Savings	2,743.28 478.56			
DSP Midcap Fund	12,501.68	87.41	22.32	19.36	Union Long Term Equity		42.35	28.90	21.71
Doi midcap i olid	12,301.00	07.41	22.52	17.50	UTI Long Term Equity	2,613.82	142.61	27.14	20.26

Disclaimer: All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.

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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
- 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 topup health protection
- Optional Daily Cash Benefit and Critical Illness add-on cover for complete peace of mind

Features at a glance:

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

Other Benefits:

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

Disclaimer: This document contains only salient features of the product. For more details on risk factors, term. and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale. Refer to our website for detailed information on features, benefits and exclusions of the product. Please seek the advice of our insurance advisor or call our Health Relationship Manager for any further information or clarification. Tax benefits are subject to change in the tax laws. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited)|CIN U66000MH2012PLC22794B | IRDAI Reg. No. 151. Reg. Off: 401/402, 4th Floor, Raheja Titanium, Off. Western Updout/MIZUTZPL2ZY/94B | IKUAI Keg. No. 151. Keg. Uff: 401/402, 4th Flook, Rangel Infahlim, Uff. Western Express Highway, Goregoon (East), Mumbai- 400 063 www.manipalcigna.com | Trade Name / Trade Lago belongs to MEMG Internationa IIndia Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license. | ManipalCigna Proflealth Insurance UIN - CITHLIP18045V031819, ManipalCigna Critical Illness Add On UIN - IRDA/INL-HIT/CTTK/P-H/V-I/390/AddOn/CI/13-14. Compliance Approval No: ADV/0043/Feb/2018-19. April 2019 Onwards.



REGULAR DEPOSITS

6.00%

Period: 12 Months (CUMULATIVE OPTION)



QUARTERLY INCOME PLAN

PERIOD: 36 Months



QUARTERLY INCOME PLAN



PERIOD: **36 Months**

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
- \checkmark Flexibility - Guaranteed benefit as a lump sum or as regular
- 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	Income Period	Annual	Income Payable	IRR
(in Yrs)	(in Yrs)	Premium	(% of AP) per Yr	
10-12	25	1,00,000	119.50%	6.61%
10-12	30	1,00,000	119.25%	6.74%
12-12	25	1,00,000	131.25%	6.50%
12-12	30	1,00,000	129.50%	6.56%
10-12	25	5,00,000	122.00%	6.71%
10-12	30	5,00,000	121.75%	6.84%
12-12	25	5,00,000	134.25%	6.61%
12-12	30	5,00,000	132.50%	6.67%

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 6 Years 7 Years 8 Years 9 Years 10 Years 11 Years 12 Years	5 to 10 Years 6 to 11 Years 7 to 10 Years 8 to 11 Years 9 to 11 Years 10 to 12 Years 11 to 12 Years 12 to 13 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.

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

Death Benefit: In case of death of Life Assured during the policy term, the death benefit equal to Sum Assured on Death shall be payable to the nominee.

Sum Assured on Death is the highest of: a) 10 times the Annualized Premium, or b)105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

Eligibility:

Min. & Max. Age at Entry : 51 Years & 60 Yrs Last Birthday Min. & Max. Age at Maturity : 18 Yrs & 71 Yrs Last Birthday Minimum Premium : Annual: Rs.30,000/-, Half Yearly:

Rs.15,000/-, Quarterly: Rs. 7500/-, Monthly: Rs.2,500/-: No limit, subject to Board Maximum Premium 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

GUARANTEED INCOME OPTION

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

Key Features:

- ☑ Guaranteed benefits Rest assured of the returns
- oxdot Tax benefits You may be eligible for tax benefits as per prevailing tax laws
- \checkmark 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	Income Period	Annual	Income Payable	IRR			
(in Yrs)	(in Yrs)	Premium	(% of AP) per Yr				
12-17	10	1,00,000	345.75%	6.38%			
12-17	12	1,00,000	309.25%	6.47%			
12-17	10	5,00,000	348.75%	6.43%			
12-17	12	5,00,000	312.25%	6.53%			

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

Min. & Max. Age at Entry : 5' 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
- oxdot 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
- $\overline{\mathsf{V}}$ 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	34.50% of AP	
6 Years	7 Years	44.75% of AP	
10 Years	11 Years	98.75% of AP	
12 Years	13 Years 131.75% of AP		

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

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

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

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

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 Minimum Premium

: 50 Yrs & 60 Yrs Last Birthday Min & Max. Age at Maturity : 56 Yrs & 71 Yrs Last Birthday : 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

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/letters "HDFC" in the name/logo of the company belongs to Housing Development Finance Corporation Limited ("HDFC Limited") and is used by HDFC Life under an agreement entered into with HDFC Limited. Life Insurance Coverage is available in this product. HDFC Life Sanchay Plus (UIN:101N134V14) 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.

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.

Life Insurance Cover** - for financial security of your family Guaranteed*** income - to help you save for your goals

*** Conditions apply

Benefits under the Plan: Plan Option 1:Income:

Under this plan option,

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

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

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

Guaranteed Income Benefit ***(Survival Benefit):

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

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

- 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 Maximum Age at Entry Income Period ^ Minimum Annual Premium : Rs. 30,000/-Maximum Annual Premium : Unlimited Premium Payment Mode

: 0 Years : 60 Years : 15,20,25,30 Years

: 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 : PPT - 7 Yrs, Policy Term - 23,28,33,38 Yrs Income with 110% ROP#

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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bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

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.

16th to 31st Aug'2022 Bluechip Bulletin



LIFE INSURANCE

BAJAJ ALLIANZ LIFE ASSURED WEALTH GOAL

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

WEALTH CREATION

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

Key Features:

- Guaranteed Maturity Benefit
- Tax Benefits

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

For Limited/ Regular Pay option:

The Death benefit will be higher of

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

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

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

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1	Premium	Policy Term	Min/Max.	Min/Max.	Min/Max.
	Payment Term (PT) (in yrs)		Age at Entry	Age at Maturity	Premium (Rs)
	(PPT) (in Yrs)		(yrs)	(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

Kev 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 Renefits

Second Income -

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

Deferment Period (years) - 0/1/2 Income Period (years) - 25/30

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

Maturity Benefits: On maturity, you will receive,

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

Death Benefit:

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

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

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

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

STEP UP INCOME

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

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

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

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

Deferment Period (years) - 0

Income Period (years) - 20

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

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

Death Benefit: The Death benefit will be higher of

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

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

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

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

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

Disclaimers: Risk Factors and Warning Statements: Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Assured Wealth Goal are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on www.bajajallianzlife.com) carefully before concluding a sale. Bajaj Allianz Life Assured Wealth Goal is A Non linked, Non-Individual, Life Insurance Savings Plan. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pu eg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail 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 Allia SE to use its "Allianz" logo. All charges/ taxes, as applicable, will be borne by the Policyholder.

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KOTAK FORTUNE MAXIMISER

A Non-Linked, Participating Savings, Life Insurance Plan

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

Key Features

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

Multiple Bonus* Payout Options available:

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

Cash Bonus (Deferred Payout): Under this option, you will have the flexibility to choose a tenure post which you would like to receive the Cash Bonus. This is called the Deferment Period. You can choose 5 / 7 / 10 years as Deferment Period. During this period, Cash Bonus shall not be payable. Paid-Up Additions: Under this option, the Cash Bonus (if declared) will be utilized to purchase additional Sum Assured in the form of Paid-Up Additions, throughout the policy term. Paid-Up Additions shall be payable on Death or Maturity OR you will have the flexibility of encashing the Cash Value of accrued Paid-Up Additions subject to terms & conditions.

Benefits Under the plan:

Death Benefit:

- 1. Policies where Cash Bonus is opted (Immediate & Deferred Payout)
 - a) Sum Assured on death#PLUS b) Interim Bonus (if declared) PLUS c) Terminal Bonus (if declared)
- 2. Policies where Paid-Up Additions is opted
 - a) Sum Assured on death#; PLUS b) Accrued Paid-Up Additions (if any); PLUS c) Interim Bonus (if declared) PLUS d) Terminal Bonus (if declared);
- 3) Death Benefit in case Spouse Cover
 - ♦ Death of Primary Life Insured (Prior to Spouse)

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

Death of Spouse (Prior to Primary LifeInsured)

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

Maturity Benefit:

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

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

Fligibility:

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

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

Bluechip Bulletin 16th to 31st Aug'2022

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 guaranteed1 regular income for a period of 20, 25 or 30 years to ensure fulfilment of your recurring needs

Two Benefit Options: Flexibility to choose from Income only Benefit or Income Benefit with

Return of Premium (RoP) Loyalty Additions: Loyalty Additions as an additional boost to your Income Benefit and Return of

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

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

¹Provided all due premiums are paid

Premium (RoP) benefit pay-out.

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:

ш	• • •	,	0 0
	Instalments Frequency	Annual	Monthly
	Instalment (as % of Death Benefit)	12.12%	1.03%
	Total payments (as % of Death Benefit)	121.20%	123.60%

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

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

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

Eligibility:

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

52 years for Policy Term 13 years

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

Maximum Entry Age: 60 Yrs

Premium Payment Term (PPT) & Policy Term

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

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

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:109N127V07 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 on annualised premium at the end of policy year as per the table below

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

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

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

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

Basic Eligibility:

Min & Max Age at Entry : Min-8 Yrs (PT 10 Yr), 3 Yrs (PT 15 Yr), Max - 50 Yrs

Max. Age at Maturity : 65 Years : Term 10 Yrs, PPT -5 Policy Term & PPT Yrs, Term 15 Yrs, PPT - 5 | 6 | 7 | 8 Yrs

: Rs.18,000/- Annual Min. Premium 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, Goregoon (East), Mumbai – 400 063. Toll free No – 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company IndiaFirst Life Insurance Product and does not in any way indicate the quality of the contract, its future prespects, or returns. For more id terms and conditions please read the sales brochure car efully before concluding the sc

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ice Co. Ltd. under license. Adv. Ref. No. : IndiaFirst Life Smart Pay Plan /Brochure/E/001

OUR RECENTLY OPENED OFFICES ACROSS INDIA

Naraina Vihar : Shop No. 126, First Floor, Blk-C, Naraina Industrial Area, Phase-1, Gate-3,

(Delhi) Tel: 011 - 4308 5345 / 4161 2794

Sindhi Society Chembur: Shop No. C/5, Gr. Flr, Trishul Sidhi Chs Ltd, Next to Hari Kunj Tower

Tel.: 022 - 4606 3624 / 4606 3625 (Mumbai) Gunjan : Shop No. TF/28, Third Floor, Kushboo Plaza, Gidc Road,

Tel.: 0260 - 299 3156 / 299 3157 (Gujarat)

Muthialpet : No. 315, Mahathma Gandhi Road, Keezh Sevarayapet, Muthialpet

Tel.: 0413 - 223 3409 / 223 3509 (Puducherry) Krishnarajapuram : No. 22, 1st Main Road, RMS Colony, Bhattarahalli, Krishnarajapuram

(Karnataka) Tel.: 080 - 2990 4528 / 2990 4571

Gomti Nagar : No. C-65, Vibhuti Khand, Gomti Nagar, Lucknow

(Uttar Pradesh) Tel.: 0522 - 4580 012 / 4580 013 Sundargarh : 1st Floor, Jalaram Tower, Near DCB Bank, Mission Road, Talasankara

(Odisha) Tel.: 6622351012 / 6622351001

: Shop No. G-1, Ground Floor, Cresent Plaza, Amadi Mandir, Durg

(Chhattisgarh) Tel.: 0788 - 421 3786 / 421 2901

Worli : Shop No. B/21, Gr. Floor, Shree Siddhi Sagar Chs Ltd, Worli Koliwada Road

(Mumbai) Tel.:86558 23018 / 86558 23019

: 2nd Floor, Plot No. 1861, Near Rajghat Bridge, Nayabazar, **Bhadrak** Tel.: 06784 - 250 690 / 250 070 (Odisha)

Gurunanakpura : Shop No. UG 14, Kartar Arcade, Raisen Rd, Near Capital Petrol Pump,

(Madhya Pradesh) Tel.: 0755 - 494 5560 / 494 5574

Fort - 2 : 101, First Floor, Majithia Chambers, Abdul Razzak Allana Marg, Fort,

(Mumbai) Tel.: 022 - 2265 3012 / 2265 2969

Udhna : Shop No. M Z 439, Arihant Complex, Opp. Hari Nagar, Main Road,

(Guj - Surat) Tel.: 0261 - 227 4401 / 227 4402

Saraidhela : Shop No. 01, First Floor, Swastika Complex, Saraidhela

252 1821

138

(Jharkhand) Tel.: 0326 - 299 9254 / 299 9295

252 1820 /

137 / 245

245

Argora No.1, 2nd Flr, Maa Bimla Plaza, Harmu Bypass Rd, Opp. Mahi Residence

Kammanahalli

Kanakapura

Koramangala

Kengeri

Tel.: 0651 - 225 1106 / 225 1107 (Jharkhand)

BLUECHIP OFFICES IN INDIA

Waghodia Road

Anand

Bengaluru

J.P. Nagar



080 - 2256 3003 / 2256 3013

080 - 2848 5695 / 2848 5696

080 - 2553 3393 / 2553 3394

- ajo maka		00/1		00.07		0017
Guntur	:	0863 -	663	2526 /	224	0530
Kakinada	:	0884 -	236	6943 /	236	6944
Madhurawada	:	0891 -	271	5316 /	272	5316
Nellore	:	0861 -	234	0260 /	235	0260
Ongole	:	08592 -	282	065 /	282	075
Rajahmundry	:	0883 -	665	1987 /	246	8601
Tanuku	:	08819 -	225	377 /	225	388
Tirupathi	:	0877 -	225	0056 /	225	0057
Vijayawada	:	0866 -	248	5316 /	249	5316
Vishakapatnam	:	0891 -	666	6316 /	275	7755

ANDHRA PRADESH

0891 - 254 5316 / 254 5319

TELANGANA

Gaiuwaka

:	040 - 2341	8316 / 2341 8416
:	040 - 2401	8316 / 2401 9316
:	040 - 2720	5316 / 2720 5317
:	040 - 2407	5316 / 2407 6316
:	040 - 2303	8755 / 2303 8756
:	040 - 2405	6548 / 2405 6549
:	040 - 4851	0508 / 4016 0522
:	040 - 2988	2316 / 2988 3316
:	040 - 2339	5316 / 2322 1308
:	040 - 2713	0938 / 6655 5613
:	040 - 2306	1646 / 4230 0905
:	040 - 2724	5316 / 2724 1677
:	040 - 2356	8931 / 2356 8941
:	040 - 2771	0998 / 2771 1410
		: 040 - 2401 : 040 - 2720 : 040 - 2407 : 040 - 2303 : 040 - 2405 : 040 - 4851 : 040 - 2339 : 040 - 2339 : 040 - 2713 : 040 - 2306 : 040 - 2724 : 040 - 2356

040 - 2351 Mehdhipatnam 2034 / 2352 6356 Nacharam 040 - 4020 1616 / 4020 1717 040 - 2422 0316 Nagole 040 - 2956 1438 / 2956 1497 Nizampet 0785 / 2389 0786 Pragathi Nagar 040 - 2389 RTC 'X' Road 040 - 2764 5316 / 2766 5317 Secunderabad 040 - 6602 0300 / 2789 9116 040 - 2411 0341 / 2412 5316 Vanasthalipuram: 0878 - 224 9910 / 224 9911 Karimnagar Kazipet 0870 - 243 4545 / 244 4747 08742 - 235 316 / 245 316 Khammam Nizamabad 08462 -235 316 / 236 316 8500195316 / 8500155316 Sangareddy Siddipet 08457 - 230 316 / 231 316 0870 - 666 4436 / 254 4058 Warangal **GUJARAT**

Ahmedabad 079 - 2658 5642 / 2568 5643 Ashram Road 079 - 2991 6380 / 2991 6381 Bapunagar Bopal 079 - 2979 5590 / 2979 5591 Gandhi Nagar 079 - 2324 2004 / 2324 2005 079 - 2543 0026 / 2543 0062 Mani Nagar 079 - 2750 7857 / 2750 7855 Motera 079 - 2657 7934 / 2657 7935 Satelite 079 - 2676 9024 / 2676 9025 Baroda 0265 - 232 3018 / 232 3021 Alkapuri 0265 - 225 4074 / 225 4075 Vasna Road

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

0265 -

02692 -

KARNATAKA

080 - 2669 0288 / 2669 0319 Banashankari Bannerghatta 080 - 2648 2880 / 2648 2881 Basavangudi 080 - 2242 3777 / 2660 8777 Basaveshwara Ngr 080 - 2322 5533 / 4153 5692 Bommanahalli 080 - 4093 5276 / 4093 5720 080 - 2678 3744 / 2678 3752 BTM Layout Electronic City 080 - 2960 0305 / 2960 0306 Indira Nagar 080 - 2520 2939 / 2520 3739 Infantry Road 080 - 4113 0952 / 2286 0704 Jayanagar 080 - 2653 3751 / 2653 3752

080 - 2658 9699 / 2658 9499

080 - 2666 8150 / 2666 8152 Kumaraswamy Lyt: Hesaraghatta $080 - 2839 \ 7339 \ / \ 28397336$ Malleswaram 080 - 2356 1500 / 2356 1501 080 - 4372 1083 / 4372 1085 Marathalli 080 - 2860 3344 / 2860 3663 R.R. Nagar Sanjay Nagar 080 - 2341 6703 / 2351 6703 027 / 232 028 Uttarahalli 03772 - 232 R.T. Nagar 080 - 4115 6008 / 4115 6009 080 - 2332 4323 / 2332 4585 Rajajinagar Vijayanagai 080 - 2310 0101 / 2310 0104 Whitefield 080 - 2845 7260 / 2845 7261 Yelahanka 080 - 2856 5346 / 2856 5347 08354 - 234 Bagalkot 547 / 234 648 08392 -254 615 / 254 652 Ballari 0831 -246 3312 / 246 3313 Belagavi Bidar 08482 -229 227 / 229 228 Chikkamagalu 08262 -236 702 / 235 702 Chitradurga 08194 -222 669 / 222 449 08192 -270 252 / 270 253 Davangere 0836 -244 6091 / 244 6092 Dharwad Gangavathi 08533 -270 960 / 270 Gokak 08332 -225 666 / 200 067 Harihara 08192 -242 855 / 242 355 233 4080 / 233 4081 0836 -Gokul Road 232 922 / 232 433 Hassan 08172 -

Chennai

Adyar

Adambakkam

044 - 4300 9093 / 4853 0857

044 - 2445 5984 / 2445 5985

• Posted at Mumbai Patrika Channel Sorting Office, GPO, Mumbai on 1st to 5th and 15th to 19th of every Month

Postal Regd. No.: MCS/ 226 / 2022 - 24



BLUECHIP OFFICES IN INDIA

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Haveri
                   08375 -
                           233
                                 701 /
                                        233
                                             702
Hosapete
                   08394 -
                            224
                                 615/
                                        224
                                             616
Hubballi
                    0836 -
                           235
                                4255 /
                                        235 4266
Kalaburai
                   08472 -
                           226
                                 702 /
                                        246
                                            702
                    0821 -
                           241
                                3355 /
                                        241 3555
Kalidasa Road
                   08382 -
                           223
                                 275 /
                                        223
Karwar
                                            276
                   08272 -
                           228
                                 021 /
                                        228 022
Madikeri
Mangaluru
                    0824 -
                           244 2214 /
                                        244 0014
                           254 6607 /
Mysuru
                    0821 -
                                        254 6608
Siddhartha Nagar-MYS :0821- 247 1454 /
                                        247 1545
                   08251 -
                           236
                                 837 /
                                        237
Puttur
                   08532 -
                           227
                                 229 /
                                        227 888
Raichui
Ramanagara
                  80299 13366
                           246 2701 /
                                        246 2702
Sangameshwar Ngr:
                    0831 -
                           227
                                        227 661
                   08182 -
                                 660 /
Shivamogga
Sindhanur
                   08535 -
                           200
                                 230 /
                                        220
                                            230
Tumakuru
                    0816 -
                           225
                                1810/
                                        226 1606
Udupi
                    0820 -
                           252
                                1929 /
                                        252 1797
Vijayapura
                  08352 -
                           240
                                 143 /
                                        240
                                            149
                   08352 -
                           200
                                 901 /
                                        200
                                            902
Jalanagar
Yadgir
                   08473 -
                           250
                                 943 /
                                       250
                    KERALA
Alappuzha
                    0477 - 226 2226 / 226 2227
Cochin
                    0484 - 245 3526 /
                                        245 3527
 Angamaly
                    0484 -
                           235 0044 /
                                       235 0045
 Ernakulam
 Muvattupuzha
                    0485 -
                           281 3996 /
                                       281 3997
 Palarivattom
                    0484 -
                           234 0160 /
                                       234 0161
                    0484 -
                           277 8933 /
                                       277 9833
 Tripunithura
Trivandram
                    0470 -
                           262 7211 /
                                        262 8211
 Attingal
East Fort
                    0471 -
                           246 3750 / 246 4750
 Kazhakuttom
                    0471 -
                           241 2214 /
                                       241 2215
                    0471 -
                           244 6311 /
 Pattam
                                        244 6312
 Varkala
                    0470 -
                           261 1211 /
                                        261 0611
Calicut
                    0495 -
                           272 7724/
                                        272 7725
                                        208 345
Kalpetta
                   04936 -
                           207
                                345 /
Kanhangad
                    0467 -
                           220 6124 /
                                        220 6154
                    0497 -
Kannur
                           276 4181 /
                                        276 4182
Karunagapally
                    0476 -
                           262 6751 /
                                        262 7750
                   04994 -
Kasaragod
                                 431 /
                                        231
Kodakara
                    0480 -
                           272 5580 /
                                       272 5581
Kodungallur
                    0480 -
                           280 2653 /
                                        280 2654
                    0474 -
                           275 3001 /
                                        275 3002
Kollam
Kottayam
                    0481 -
                           256
                                9750 /
                                        256 9751
Kozhencherry
                    0468 -
                           231 0720 /
                                        231 0721
Kunnamkulam
                           522 3509 /
                    0488 -
                                        522 3510
Manjeri
                    0483 -
                           276 1124 /
                                        276 1125
                    0490 -
                           247 4662 /
                                        247 4663
Mattannur
Mavelikara
                    0479 -
                           234 4495 /
                                        234 4496
                           224 7366
                                        224 8227
Ottapalam
                    0466 -
Olavakkode
                    0491 -
                           255 5501 /
                                        255 5502
Pala
                    0482 -
                           221 0120 /
                                        221 0180
Palakkad
                    0491 -
                           250 4440 /
                                        250 4441
Pathanamthitta
                    0468 -
                           232 0613 /
                                        232 0614
                    0460 -
Taliparamba
                           230 0035
                                        230 0036
Payyanur
                   04985 -
                           203
                                490 /
                                        205 390
Perinthalmanna
                   04933 -
                           226
                                 380 /
                                        226 390
                    0465 -
                           244 3003 /
                                        244 3005
Ramanattukara
Thalaserry
                    0490 -
                           232
                                4177 /
                                        232 3177
                    0487 -
                           232
                                5570 /
                                        232 5571
Thiruvalla
                    0469 -
                           263 0123 /
                                       263 0124
Tirur
                    0494 -
                           242 0753 /
                                       242 0754
                    0496 - 251 7721 / 251 7722
Vadakara
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M	AHARASHTRA	1	
Mumbai			
Airoli :	022 - 2779	5341 / 2779	0174
Ambarnath (E) :	0251 - 260	7328 / 260	
Andheri (East) :	022 - 2683	5952 / 2684	1552
And-Sher E Punjab:	86558073	44 / 865580	7345
Andheri-IRLA :	022 - 2671		
And- JB Nagar :	022 - 2825	7307 / 2825	7308
And-Lokhandwala:	022 - 2634	5957 / 2637	5483
And- Marol :	022 - 2920		
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	
Bandra Mt.Mary :	022 - 2643	2158 / 2643	2147
Bangur Nagar :	022 - 2873	4228 / 2873	4229
Bandra (E)-MIG Colo	ny 8655807	341/865580	
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	
Borivali - Gorai :	022 - 2868	0460 / 2868	0463
Borivali -I.C.Col. :	022 - 2891	8594 / 2895	2352
Borivali-Saibaba :	022 - 2862	0403 / 2862	
Borivali (West) :	022 - 2895	1548 / 2895	
Borivali -Yogi Ngr :	022 - 2892	2017 / 2892	
Byculla :	022 - 2370	3247 / 2370	
Chembur :	022 - 2521	2912 / 2521	
Chembur -C.G.Rd:	022 - 2520	3007 / 2520	
Chira Bazar :	022 - 2203	7791 / 2203	
Colaba :	022 - 2202	2330 / 2202	2335
D. N. Nagar :	022 - 2620	2167 / 2620	2165
Dadar (East) :	022 - 2413	7451 / 2416	
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	
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	
Goregaon (W) :	022 - 2878	2423 / 2878	2428
Jankalyan Nagar :	022 - 2801	0682 / 2801	0683
Kalyan (East) :	0251 - 235	1210 / 235	
Kal-Khadakpada :	0251 - 223		4708
Kalyan (West) :	0251 - 231	1482 / 231	8132
v	000 0740	004/ / 0740	00.47

022 - 2743 0246 / 2743 0247

022 - 2808 1997 / 2801 5033

022 - 2867 8347 / 2867 8388

022 - 2870 9820 / 2870 3081 022 - 2774 0840 / 2774 0843

022 - 2755 0649 / 2755 0651

022 - 2529 0431 / 2529 0432

022 - 2307 6953 / 2307 5731

022 - 2444 6963 / 2444 3393

022 - 2880 4509 / 2880 4510

022 - 2888 3281 / 2888 3710

022 - 2881 7579 / 2882 3974

Sunder Nagar

Kamothe Kandivali (West)

Kharghar Koparkhairane

Lower Parel

Malad (East)

Malad (West)

Mahim

Kandivali - Charkop:

Knd -Thakur Complex:

Kurla-Nehru Ngr:

Malad - Evershine:

Kandivali-Mahavir Ngr: 022 - 4601 0231 /

Matunga :	022 -	2412	8399 / 2411 8033
Mira Road :	022 -	2812	4947 / 2812 4973
Mul - Vaishali Ngr		2164	5697 / 2164 7795
Mul (W) - LBS Marg		2560 2163	0655 / 2560 0657 4442 / 2163 6430
Mulund (East) : Mulund (West) :		2560	5102 / 2569 3938
Nerul (East) :		2772	3175 / 2772 3975
Panvel :	022 -	2748	2969 / 2748 2896
Prabhadevi :		2430	0953 / 2430 0954
Sanpada :		2781	1123 / 2781 6218
Santacruz - Kalina: Santacruz (West) :		2666 2600	3597 / 2666 3670 0093 / 2605 4020
Seawood :		4971	5992 / 4971 5993
Shahaji Raje Rd :	022 -	2682	0742 / 2682 0743
Siddharth Nagar :		2846	0131 / 2846 0134
Sion :		2403	3567 / 2403 3568
Tardeo : Thane (West) :		2381 2537	4365 / 2388 5106 6719 / 2537 6187
Th - GhodbunderR		2597	4537 / 2597 4538
Th - Kalwa :		2538	9013 / 2538 9014
Th - Kolbad Road:		2547	7305 / 2547 7310
Th - Nitin Compan		2530	0016 / 2530 0024
Th -Panchpakhadi: Th - Vartak Nar :	022 - 022 -	2538 2588	0320 / 2538 0321 1451 / 2588 1452
Th - Vasant Vihar:		2173	0446 / 2171 2295
Tilak Nagar :		2522	6269 / 2522 6270
Vasai (East) :	0250 -	239	2010 / 239 2011
Vasai (West) :	0250 -	233	6086 / 233 6087
Vasai (W) Parnaka Vashi :		232 2782	8995 / 232 8996 1286 / 2782 0587
Vashi - 2 :		2781	0007 / 2781 0008
Vikhroli (West) :		2579	5095 / 2579 5096
Vile Parle (East) :		2618	6302 / 2663 1590
Vile Parle (West) :	022 -		3174 / 2615 5572
Virar : Wadala :	0250 -	250 2414	4566 / 250 4567 8033 / 2415 8033
Pune	022 -	2414	00007 2410 0000
Aundh :	020 -	2729	7006 / 2729 7007
Bibvewadi :		2441	0067 / 2441 2227
Bavdhan :		6674	4971 / 6674 4972
Bhosri : Chandan Nagar :		6310 56683	0581 / 6694 1012 481 / 8956683482
Chinchwad :		2745	5108 / 2745 5107
Hadapsar :		2689	0116 / 2689 0117
Kothrud :		2539	4884 / 2539 5736
Nigdi :		2764	0668 / 2765 0667
Pimple Gurav : Rasta Peth :		2725 2611	9522 / 2725 9533 3841 / 2611 3842
Sadashiv Peth :		2433	3555 / 2432 1361
Sinhagad Rd :	020 -	2434	5013 / 2434 5313
Akola :	0704	0.41	
	0724 -	241	1051 / 241 1071
Amravati :	0721 -	266	0286 / 266 0287
Aurangabad :	0721 - 0240 -	266 232	0286 / 266 0287 8616 /8956635753
Aurangabad : Baramati :	0721 - 0240 - 02112 -	266 232 224	0286 / 266 0287 8616 /8956635753 373 / 224 374
Aurangabad :	0721 - 0240 -	266 232	0286 / 266 0287 8616 /8956635753
Aurangabad : Baramati : Bhusawal : Boisar : Chakan :	0721 - 0240 - 02112 - 02582 - 02525 - 02135 -	266 232 224 241 266 249	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule :	0721 - 0240 - 02112 - 02582 - 02525 - 02135 - 02562 -	266 232 224 241 266 249 232	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji :	0721 - 0240 - 02112 - 02582 - 02525 - 02135 - 02562 - 0230 -	266 232 224 241 266 249 232 242	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur :	0721 - 0240 - 02112 - 02582 - 02525 - 02135 - 02562 - 0230 - 02111 -	266 232 224 241 266 249 232 242 223	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji :	0721 - 0240 - 02112 - 02582 - 02525 - 02135 - 02562 - 0230 -	266 232 224 241 266 249 232 242	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna :	0721 - 0240 - 02112 - 02582 - 02525 - 02135 - 02562 - 0230 - 02111 - 02342 - 0257 - 9175	266 232 224 241 266 249 232 242 223 225 223 16908	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad :	0721 - 0240 - 02112 - 02582 - 02525 - 02135 - 0230 - 02111 - 02342 - 0257 - 9175	266 232 224 241 266 249 232 242 223 225 223 16908 226	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur :	0721 - 0240 - 02112 - 02582 - 02525 - 02135 - 02562 - 0231 - 02342 - 0257 - 9175 - 02164 - 0231 - 02	266 232 224 241 266 249 232 242 223 225 223 16908 226 266	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad :	0721 - 0240 - 02112 - 02582 - 02582 - 0230 - 02315 - 02342 - 0257 - 9175 - 02164 - 0231 - 0231 - 0231 -	266 232 224 241 266 249 232 242 223 225 223 16908 226 266 264	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur Mangalwar Peth :	0721 - 0240 - 02112 - 02582 - 02582 - 0230 - 02315 - 02342 - 0257 - 9175 - 02164 - 0231 - 0231 - 0231 -	266 232 224 241 266 249 232 242 223 225 223 16908 226 266 264	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur : Mangalwar Peth : Malkapur : Manish Nagar : Nagpur :	0721 - 0240 - 02112 - 02525 - 02525 - 02135 - 02562 - 0230 - 02111 - 02342 - 0257 - 9175 02164 - 0231 - 8956 0712 - 0712 -	266 232 224 241 266 249 232 242 223 225 225 293 8 226 264 2 166 278 255	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 23 / 895 62 16624 6441 / 278 6442 0522 / 254 0999
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur : Mangalwar Peth : Malkapur : Manish Nagar : Nagpur : Osmanabad :	0721 - 0240 - 02112 - 02525 - 02525 - 0230 - 02111 - 02342 - 0257 - 9175 02164 - 0231 - 0231 - 0712 - 0712 -	266 232 224 241 266 249 232 242 223 225 223 16908 226 264 2166 278 255 222	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 23 / 89562 16624 6441 / 278 6442 0522 / 254 0999 411 / 222 412
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur : Mangalwar Peth : Malkapur : Manish Nagar : Nagpur : Osmanabad : Sadar :	0721 - 0240 - 02112 - 02582 - 02525 - 0230 - 02111 - 02342 - 0257 - 9175 - 02164 - 0231 - 0231 - 0257 - 0712 - 0712 - 0712 -	266 232 224 241 266 249 232 223 225 223 16908 226 266 278 255 222 254	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 23 /89562 16624 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur : Mangalwar Peth : Malkapur : Manish Nagar : Nagpur : Osmanabad :	0721 - 0240 - 02112 - 02525 - 02525 - 0230 - 02111 - 02342 - 0257 - 9175 02164 - 0231 - 0231 - 0712 - 0712 -	266 232 224 241 266 249 232 242 223 225 223 16908 226 264 2166 278 255 222	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 23 / 89562 16624 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342 1924 / 221 1925
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur : Mangalwar Peth : Malkapur : Manish Nagar : Nagpur : Osmanabad : Sadar : Miraj :	0721 - 0240 - 0210 - 02582 - 02582 - 02585 - 02135 - 02562 - 0231 - 0257 - 9175 - 02164 - 0231 - 0231 - 02172 - 0712 - 07472 - 07472 - 0733 -	266 232 224 241 266 249 232 242 223 225 225 266 264 278 258 225 222 222 234 225 226 264 278 255 226 264 278 255 226 278 278 278 278 278 278 278 278 278 278	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 23 / 89562 16624 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342 1924 / 221 1925
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur : Mangalwar Peth : Malkapur : Manghur : Osmanabad : Sadar : Miraj : Phaltan : Nasik : Nashik Road : Shusawal : Nasik : Nashik Road : Shusawal : Nasik : Nashik Road : Shusawal : Shusawal : Nasik : Nashik Road : Shusawal : Shusawal : Shusawal : Nasik : Nashik Road : Shusawal : Shu	0721 - 0240 - 02112 - 02582 - 02555 - 02135 - 02362 - 0230 - 02111 - 02342 - 0257 - 02164 - 0231 - 02162 - 0712 - 0712 - 0712 - 0712 - 0712 - 0713 - 0715 -	266 232 224 241 266 249 232 242 223 225 262 263 264 264 2166 264 255 278 278 278 278 278 278 278 278 278 278	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 23 / 89562 16624 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342 1924 / 221 1925 400 / 223 401 3881 / 231 3882 3300 / 246 8800
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur : Mangalwar Peth : Malkapur : Manish Nagar : Nagpur : Osmanabad : Sadar : Miraj : Phaltan : Nasik : Nashik Road : Indira Nagar : Indira Nagar : Nashik Road : Indira Nagar : I	0721 - 0240 - 02112 - 02525 - 02525 - 0230 - 02111 - 02342 - 0257 - 9175 02164 - 0231 - 0231 - 0212 - 0712 - 0712 - 0712 - 0712 - 0713 - 0715	266 232 224 241 266 249 232 225 223 225 266 264 2 166 278 255 222 254 221 223 255 222 254 221 223 255 222 254 233 249 249 249 266 266 278 278 278 278 278 278 278 278 278 278	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 23 / 89562 16624 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342 1924 / 221 1925 400 / 223 401 3881 / 231 3882 3300 / 246 8800 5183 / 239 5184
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur : Mangalwar Peth : Malkapur : Manish Nagar : Nagpur : Osmanabad : Sadar : Miraj : Phaltan : Nasik : Nashik Road Indira Nagar Ratnagiri :	0721 - 0240 - 0210 - 02582 - 02582 - 02585 - 02135 - 02562 - 0231 - 0257 - 9175 - 02164 - 0231 - 0231 - 02472 - 0712 - 0712 - 0712 - 0712 - 0712 - 0715 - 07	266 232 224 241 266 249 232 242 223 225 223 16908 266 278 255 222 254 221 223 231 246 223 232 242 242 242 223 244 249 249 249 249 249 249 249 249 249	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 23 / 89562 16624 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342 1924 / 221 1925 400 / 223 401 3881 / 231 3882 3300 / 246 8800 5183 / 239 5184 701 / 271 702
Aurangabad : Baramati : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur : Mangalwar Peth : Malkapur : Manish Nagar : Nagpur : Osmanabad : Sadar : Miraj : Phaltan : Nasik : Nashik Road : Indira Nagar : Indira Nagar : Nashik Road : Indira Nagar : I	0721 - 0240 - 02112 - 02525 - 02525 - 0230 - 02111 - 02342 - 0257 - 9175 02164 - 0231 - 0231 - 0212 - 0712 - 0712 - 0712 - 0712 - 0713 - 0715	266 232 224 241 266 249 232 225 223 225 266 264 2 166 278 255 222 254 221 223 255 222 254 221 223 255 222 254 233 249 249 249 266 266 278 278 278 278 278 278 278 278 278 278	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 23 / 89562 16624 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342 1924 / 221 1925 400 / 223 401 3881 / 231 3882 3300 / 246 8800 5183 / 239 5184
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Aurangabad : Baramati : Bhusawal : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur : Mangalwar Peth : Malkapur : Manish Nagar : Nagpur : Osmanabad : Sadar : Miraj : Phaltan : Nasik : Nashik Road : Indira Nagar : Ratnagiri : Sangli : Satara : Sawantwadi : Shirpur : Sixua : Sawantwadi : Shirpur : Sangli : Sawantwadi : Shirpur : Sasara : Sawantwadi : Shirpur : Sangli : Sarara : Sawantwadi : Shirpur : Sangli : Sangli : Sarara : Sawantwadi : Shirpur : Sangli	0721 - 0240 - 02112 - 02582 - 02582 - 02585 - 02135 - 02562 - 0231 - 0257 - 9175 - 02164 - 0231 - 0231 - 0231 - 0231 - 0232 - 0712 - 0712 - 0712 - 0712 - 0712 - 0712 - 0712 - 0712 - 0712 - 0712 - 0712 - 0712 - 0713 - 07166 - 0253 - 0253 - 0253 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 - 02553 -	266 232 224 241 266 249 232 242 223 225 223 266 264 278 255 222 254 221 223 231 246 249 271 232 232 271 232 233 271 299	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 266 7769 3643 / 264 3644 23 / 89562 16624 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342 1924 / 221 1925 400 / 223 401 3881 / 231 3882 3300 / 246 8800 5183 / 239 5184 701 / 271 702 5257 / 232 0257 062 / 233 063 446 / 271 447 812 / 299 834
Aurangabad : Baramati : Bhusawal : Bhusawal : Boisar : Chakan : Dhule : Ichalkaranji : Indapur : Islampur : Jalgaon : Jalna : Karad : Kolhapur : Mangalwar Peth : Malkapur : Manghar : Cosmanabad : Sadar : Miraj : Phaltan : Nasik : Nashik Road : Indira Nagar : Ratnagiri : Sangli : Sangli : Sawantwadi : Saman : Sawantwadi : Sawantw	0721 - 0240 - 02112 - 02525 - 02525 - 02135 - 02562 - 0230 - 02111 - 02342 - 0257 - 9175 - 02164 - 0231 - 0712 - 0712 - 0712 - 0712 - 0713 - 0715 - 0716 - 0715 - 0716 - 0716 - 0716 - 0717 - 0717 - 0717 - 0718 -	266 232 224 241 266 249 232 242 223 225 266 264 22 166 255 222 254 221 233 231 246 239 271 232 233 231 242 255	0286 / 266 0287 8616 /8956635753 373 / 224 374 589 / 242 589 901 / 266 902 067 / 249 068 450 / 232 470 9292 / 242 9293 044 / 223 047 322 / 225 323 3589 / 223 3590 5 / 9175169087 202 / 226 203 7767 / 266 7769 3643 / 264 3644 23 / 89562 16624 6441 / 278 6442 0522 / 254 0999 411 / 222 412 3332 / 254 3342 1924 / 221 1925 400 / 223 401 3881 / 231 3882 3300 / 246 8800 5183 / 239 5184 701 / 271 702 5257 / 232 0257 062 / 233 063 446 / 271 447

NEW DELHI / N.C.R.

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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	2500/4	1998	2980
Laxmi Nagar	:	011 -	4244	4279 /	4244	4280
Mayur Vihar	:	011 -	4987	8417 /	4950	6187
Munirka	:	011 -	4178	3482 /	4178	3483
Nangal Raya Jano	ıkpı	ıri : 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
Vikaspuri	:	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
Ghaziahad		0120 -	456	7454 /	413	5067

UP	/ ME	/ CHH	ATTIS	GARH		
Allahabad	:	751860	0515	/ 751	8600	513
Kanpur	:	751860	0050	1 / 751	8600	505
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 -	297	655/9	68599	9886
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
Jagdalpur	:	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	:	968504	10479	9 / 968	35040	0478

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BIHAR / JHARKHAND / ODISHA
                  06243 - 243 650 / 243 651
Begusarai
                   0641 - 261 1061 / 261 1062
Bhagalpur
                  06115 -
                                424 /
Danapur
                          222
                                     222
Darbhanga
                  06272 -
                          220
                               011 / 220 012
Muzaffarpur
                   0621 - 227 3120 / 227 3121
Purnea
                  06454 - 243
                               114 / 243 124
                   0612 - 229 5211 / 229 5212
Bailey Road
Kankarbagh
                       7672990046 / 7672990045
                   0612 - 221 6203 / 221 6094
Patna
                   0657 - 238 6068 /
                                      238 6069
Adityapur
                          230 0520 /
Dhanbad
                   0326 -
                                      230 0550
Jamshedpur
                   0657 -
                          231 7381 /
Jamshedpur -Sakchi:
                   0657 - 222 2064 /
                                     222 2065
Ramgarh
                               188 / 224 189
                 06553 -
                          224
Ratu Road
                   0651 -
                          228 3687 / 228 3963
                          221 1505 / 221 1478
Ranchi
                   0651 -
                  06764 - 233921 / 8093999865
Angul
                  06782 -
                          261 432 / 261 433
Balasore
Barbil
                   80939 99868 / 80939 99869
                   0674 - 253 1132 / 253 0237
Bhubaneswar
                   0674 - 274 7215/
Chandrashekharpur:
                   0674 - 253 0227 / 253 0225
Khandagiri
                   68035 10002 / 68035 10003
Brahmapur
Cuttack
                   0671 - 232 3440 / 232 3441
CDA - Cuttack
                   0671 - 250 6440 / 295 6040
Jajpur
                   80939 99866 / 809399 9867
Jharsuguda
                  06645 - 270 003 / 270 004
                   0661 - 250 0390 / 250 0391
Rourkela
                   0661 -
                          248 0808 /
Chhend
                                     351 0501
                   0663 - 254 0664 / 295 0179
Sambalpur
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WEST RENGAL / ASSAM

WEST BENGAL / ASSAM				
Kolkata				
AJC Road :	033 - 4602	5649 / 4603 8977		
Bagha Jatin :	033 - 2956			
Barasat :	033 - 4071			
Barrackpore :	033 - 2594	2594 / 2594 2595		
Baruipur :	033 - 2423	0374 / 2423 0376		
Behala :	033 - 2349	0031 / 2498 9378		
Beliaghata :	033 - 4604	9441 / 4007 7909		
Birati :	76050 776	84 / 76050 77685		
C.I.T. Road :	033 - 2289	6787 / 4602 6644		
Chinar Park :	033 - 2570	0399 / 4603 1130		
Chuchura :	033 - 2686	0278/7596025219		
Dalhousie :	033 - 4071	0021 / 4071 0022		
Dum Dum :	75960 377	60 / 75960 37761		
Dunlop :	033 - 2577	2206 / 2577 2207		
Garia :	75960 376	29 / 75960 36386		
Girish Park :	033 - 4008	1563 / 4003 7172		
Harinavi :	033 - 2477	5504 / 2477 5505		
H.Mukerjee Road :	033 - 2486	4630 / 4063 6235		
Howrah :	033 - 2676	9011 / 4004 7908		
Italgacha Road :	033 - 4600	5270 / 4600 5276		
Jodhpur Park :	033 - 4001			
Kasba :	033 - 2442	8881 / 2442 8884		
Konnagar :	0759602	25213/ 4063 4371		
Krishnapur :	033 - 4062	0044 / 4062 0045		
Lake Town :	033 - 4063	5130 / 4001 6130		
Madhyamgram :	033 - 2538	7654 / 2538 7655		
Mandirtala :	033 - 2678	2224 / 2678 2225		
Nager Bazar :	033 - 4802			
Netaji Nagar :	033 - 4604	4210 / 4604 4211		
New Alipore :	033 - 4044			
New Town :	033 - 4001			
N.S.C. Bose Rd :	033 - 4602			
Panchanantala Rd :	033 - 2641	4008 / 2955 0078		
Patuli :	033 - 4604	9788 / 4003 7377		
Salt Lake :	033 - 4004	3775 / 4604 0130		
Salt Lake - II :	033 - 4602			
Santoshpur :	033 - 4001	9169 / 2416 7711		
Shyam Bazar :	76050 776	80 / 76050 77681		
Sodepur :	033 - 2595	0075 / 2595 0074		
Sonarpur :	76050 875	72 / 76050 87573		
Thakurpukur :		6027 / 2497 6028		
Ultadanga :	033 - 4804	5945 / 4804 5946		
Asansol :	0341 - 351			
Berhampore :		038 / 97341 89078		
Bardhaman :	0342 - 264	7835 / 264 7814		
Cooch Behar :		05247/ 222 217		
Darjeeling :	0354 - 225	4477 / 225 4478		
Durgapur :	0343 - 254	5654 / 254 5665		
Haldia :	03224 - 272			
Kalyani :	033 - 2582	0170 / 2582 0174		
Kharagpur :	03222 - 225	023 / 225 028		
Krishnanagar :	74070 828	21 / 74070 82822		
Malda :	03512 - 265	939 / 265 784		
Siliguri :	0353 - 264	1757 / 264 2190		
Raniganj :	0341 - 244	2111 / 244 2112		
Serampore :	033 - 4801	2305 / 4801 2309		
Bongaigaon :	03664 - 230	306 / 230 457		
Dibrugarh :	0373 - 232	1164 / 232 5654		
Duliajan :	0374 - 291	266 /7099030344		
Guwahati :	69012 5896	5 / 69012 58973		

TAMIL NADU

Alandur		4355		4556 2197
		2499		2499 0706
		2657		4206 5361
Anna Nagar Anna Nagar (W)		2619 2615		2619 2814 2615 2491
- , ,		2363		4851 1709
		2471	7011 /	4856 6794
	044 -	4203	3227 /	4260 6307
		2265	3142 /	4266 8798
3		4850		2841 3489
Greams Road		2829		4503 2132
		2474 4803		4202 8336 4315 9100
		4803	/ 108 / 0477 /	4261 6095
		2661		4350 6662
		2372		4865 3468
Kolathur	044 -	4384		4384 9235
		2462		2462 0702
9 1 1		2656		2656 1757
		4865		4865 9129
		4005 2449		2224 5856 4510 8025
Old Washermanpe		4552		4355 1414
		4807	1933 /	4807 1941
	044 -	2248	1053 /	4850 6345
,	044 -	2526		2526 8384
		4207	9969 /	
		4215		4959 5614
Perungudi		4507		4862 7440
		4271 2627	3003 /	2482 5341 2627 3032
		2661		4850 2772
		2811	1252 /	4953 4051
Saidapet		2381	0418/	4865 0053
, ,		2664		4356 3415
3		2436		2435 8633
		4690 2226		4358 8304 2226 1412
		4853		2457 1735
•		2844		4353 4491
		2362		2362 4200
•		2486	4525 /	4283 6551
Velachery	044 -	4305	7057 /	4204 3861
West Mambalam	044 -	2471		2471 6149
Coimbatore				
	0422 -	233	2421 /	
Koundampalayam Peelamedu		243 259	4341 / 9122 /	243 4331 259 9130
Ramanathapuram		239		
•	0422 -			
Vadavalli			3800 /	
Trichy				
Karumandapam	0431 -	248	1677 /	248 1699
	0431 -	245	9153 /	245 9154
•	: 0431 -	243	3268 /	243 3278
	: 0431 - : 0431 -	274	2153 /	274 2154 253 2064
	: 0431 - : 04329 -	253 220	2005 / 401 /	220 402
,	04282 -	241	005 /	241 007
	044 -			2743 0005
Cuddalore	04142 -	223	153 /	224 153
	04258 -	220	007 /	220 008
	04342 -	267	655 /	268 655
•	: 0451 - : 0424 -	242 226	4820 / 9984 /	242 4821 226 9985
Gobichettipalayam		223	261 /	
	04344 -	222	990 /	225 202
	04368 -	221	270 /	221 271
Karaikudi	04565 -	238	777 /	238 778
	04324 -	241	881 /	241 882
•	04632 -	221	501 /	221 502
3	04343 -	233	101 /	233 102
•		2723	2376 / 3631 /	
Kumbakonam Madurai	: 0435 -	242	JUJ I /	242 3632
Chinna Chokkikula	m :0452	- 253	2450 /	253 2451
	0452 -		8655 /	234 9655
Thirumangalam	04549 -	282	855 /	282 856
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	0452 -	248	4005 /	248 4006
•	04364 -	227	531 /	227 532
Nagercoil	04364 - 04652 -	227 244	531 / 435 /	227 532 244 436
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