

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

HDFC LIFE SYSTEMATIC INCOME PLAN

A Non-Participating, Non-Linked, General Annuity, Individual, Saving Plan

HDFC Life Systematic Income Plan is a Non-Participating, Non-Linked, General Annuity, Individual, Savings Plan that provides lifetime income, offering stability along with the potential to maximize your income through exposure to the NIFTY 50 Benchmark.

Key Features:

- *Guaranteed income for life with Nifty50 benchmark linked upside with Variable Annuity with Return of Purchase Price option.
- Flexibility : Option to choose between type of variable annuity payout. (Lump sum or Lifetime Annuity)
- Simple & Transparent: No complex funds and No switching needed.
- One plan catering to both Single and Joint Life.
- 3 annuity options to choose from:
 - ◆ Life Annuity⁵
 - ◆ Life Annuity with Return of Purchase Price⁵
 - ◆ Variable Annuity with Return of Purchase Price

Benefits under the plan:

Life Annuity

- ◆ Survival: The annuity will be paid in arrears post deferment period (if any), as per the payment frequency chosen by the policyholder, as long as the annuitant(s) is/are alive.
Single Pay: Annuity Rate * Single Premium
Limited Pay: Guaranteed Annuity Pay-out = Purchase Price * Annuity Rate
- ◆ Death: Payable as a lump sum, on the death of the annuitant in case of Single Life and on later of the deaths of the two annuitants in case of Joint Life. **I.** Immediate Annuity – Nil **II.** Deferred Annuity

During deferment period Higher of : **1.** Premiums Paid accumulated at 4% p.a. till date of death **2.** 105% of the Total Premiums Paid **3.** Surrender Value on date of death

After deferment period **Nil**

Upon payment of the death benefit, the policy shall terminate and all other benefits shall cease.

Life Annuity with Return of Purchase Price

- ◆ Survival : The annuity will be paid in arrears post deferment period (if any), as per the payment frequency chosen by the policyholder, as long as the annuitant(s) is/are alive.
Single Pay: Annuity Rate * Single Premium
Limited Pay: Guaranteed Annuity Pay-out = Purchase Price * Annuity Rate

• Death: Payable as a lump sum, on the death of the annuitant in case of Single Life and on later of the deaths of the two annuitants in case of Joint Life. **I.** Immediate Annuity – Nil **II.** Deferred Annuity
During deferment period Higher of: **1.** Premiums Paid accumulated at 4% p.a. till date of death **2.** 105% of the Total Premiums Paid **3.** Surrender Value on date of death
After deferment period Higher of: **1.** Premiums Paid accumulated at 4% p.a. till end of deferment period less Guaranteed Annuity Pay-outs made till date of death **2.** 100% of the Total Premiums Paid. **3.** Surrender Value on date of death

Upon payment of the death benefit, the policy shall terminate and all other benefits shall cease

Variable Annuity with Return of Purchase Price

Survival : Single Pay: The annuity pay-out shall be equal the sum of the following:

1. Guaranteed Annuity Pay-out = Guaranteed Annuity Proportion * Annuity Rate * Single Premium, and **2.** Variable Annuity Pay-out
Limited Pay: The annuity pay-out shall be equal the sum of the following: **1.** Guaranteed Annuity Pay-out = Guaranteed Annuity Proportion * Annuity Rate *Purchase Price , and **2.** Variable Annuity Pay

If the policyholder chooses to receive variable gain as lump-sum, then the

a) Variable Annuity Pay-out = Variable Benefit Amount
Variable Benefit Amount = Total Premium Paid * Performance Factor * Benchmark Return

If the policyholder chooses to receive variable gain as life-time annuity, then the variable gain is annuitized into guaranteed income through variable pay-out factor.

b) Variable Annuity Pay-out = Variable Benefit Amount * Variable Pay-out Factor

Death : I. Immediate Annuity - Sum of : **a)** 100% of the Total Premiums Paid **b)** Variable Pay-out Death Benefit, if any **II.** Deferred Annuity
During deferment period Higher of: **1.** Surrender Value on date of death **2.** Sum of:Higher of:

1) Premiums Paid accumulated at 4% p.a. till date of death **2)** 105% of the Total Premiums Paid, and

b) Variable Pay-out Death Benefit, if any
After deferment period Higher of **1.** Surrender Value on date of death **2.** Sum of: Higher of: **1)** Premiums Paid accumulated at 4% p.a. till end of deferment period less Guaranteed Annuity Pay-outs made till date of death **2)** 100% of the Total Premiums Paid, and

b) Variable Pay-out Death Benefit, if any

Upon payment of the death benefit, the policy shall terminate and all other benefits shall cease.

Eligibility Criteria :

	Plan Option	Age (In Years)	
		Single Life / Primary Annuitant (in case of Joint Life)	Secondary Annuitant (in case of Joint Life)
Minimum Age at Entry* (Last Birthday)	Life Annuity	40 Yrs	
	Life Annuity with Return of Purchase Price		
	Variable Annuity with Return of Purchase Price		
Maximum Age at Entry* (Last Birthday)	Life Annuity	SP Immediate Annuity: 75 years Deferred Annuity: 74 years, subject to annuity commencing at a maximum age of 75 years LP 73 [#] yrs subject to annuity commencing at a maximum age of 75 years	
	Life Annuity with Return of Purchase Price		
	Variable Annuity with Return of Purchase Price		
Policy Term	Whole Life		
Minimum Premium Payment Term	Option	Single Life	Joint Life
	Life Annuity	SP	SP
	Life Annuity with Return of Purchase Price	LP: 2 years ^	LP: 5 years
	Variable Annuity with Return of Purchase Price		
Maximum Premium Payment Term	Option	Single Life	Joint Life
	Life Annuity	SP	
	Life Annuity with Return of Purchase Price	LP: 10 years	
	Variable Annuity with Return of Purchase Price		
Minimum Annuity Amt : The minimum annuity payments shall be in accordance with IRDAI (Insurance Products) Regulations, 2024 as amended from time to time. The current minimum annuity payments are as follows: Rs. 12,000 (Ann), Rs. 6,000 (Half-Yrly), Rs. 3,000 (Qtrly), Rs. 1,000 (Mthly)			
Maximum Annuity Amt : No Limit (subject to Board approved underwriting policy)			
Annuity Payout Mode : Yearly, Half-Yearly, Quarterly & Monthly ¹			

Note : ¹ Under Plan Option C-Variable Annuity with Return of Purchase Price for immediate annuity – Monthly mode of annuity payout is not allowed. The annuity payout may go up or down based on the factors influencing the publicly available benchmark and annuitant is responsible for his/her decisions.
² The plan can also be purchased online via company website www.hdfclife.com.
³ All ages are calculated as at last birthday. Risk cover starts from date of commencement of policy for all lives.
⁴ ^ 4 Premium Paying Term not available in the product. Single Pay (SP) | Limited Pay (LP)

Disclaimers: ¹In Option C, 60% of Purchase Price will contribute toward fully guaranteed annuity and remaining will be linked to publicly available benchmark -Nifty 50 Benchmark for variable annuity payout. The annuity payout may go up or down based on the factors influencing the publicly available benchmark and annuitant is responsible for his/her decisions.
²Life Annuity and Life Annuity with Return of Purchase Price is fully guaranteed annuity option. Annuity rate is fixed once the policy has been purchased and shall remain the same for the duration of the policy. Amount of guaranteed income will depend upon premiums paid subject to applicable terms and conditions. These 2 options are not linked to Nifty 50 benchmark The investment risk is partially borne by the policyholders or annuitants in case of variable annuity pay-out option. Annuity products with variable annuity pay-out option are different from the traditional insurance products and are subject to the risk factors. The annuity offered under the annuity policies with variable annuity pay-out option are subject to investment risks associated with capital markets and publicly available index. The annuity amount may go up or down based on the factors influencing the capital market / publicly available index and the insured is responsible for his/her decisions. HDFC Life Insurance Company Limited ("HDFC Life"). CIN: L65110MH2000PLC126245. IRDAI Registration No. 101. Registered Office: 13th Floor, Lotho Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email: service@hdfclife.com | Tel. No. 022-68446530 (Call 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 HDFC Life Insurance Company Limited (HDFC Life) belongs to. HDFC Bank Limited and is used by HDFC Life under license from HDFC Bank Limited. HDFC Life Systematic Income Plan (UIN:101N210V03) A Non-Participating, Non-Linked, General Annuity, Individual, Savings Plan. In case of (Option C – Variable Annuity with Return of Purchase Price) Annuity products with variable payout option are different from the traditional insurance products and subject to the risk factors. The annuity offered under the annuities policies with variable annuity payout options are subject to investment risks associated with capital markets and publicly available benchmark. The annuity payout may go up or down based on the factors influencing the publicly available benchmark and annuitant is responsible for his/her decisions The Policyholder are advised to carefully read the sales literature before making a purchase. This version of the Product brochure invalidates all previous printed versions for this particular plan. This Product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or policy document of the insurer. ARN: PP/05/26/34118. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS – IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums, refund of amounts. Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint.

BAJAJ LIFE FLEXI INCOME GOAL PLUS

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

Key Advantages:

- Higher Equity exposure up to 40% to enhance return potential
- Guaranteed Income ensuring long-term financial security
- Choices of riders offering enhanced protection⁴
- Life Cover with Tax benefits²

Benefits under the plan

Survival Benefit:

- 1) Guaranteed Lump Sum-1 (GLS-1): At the end of your Premium Payment Term, you'll receive a Guaranteed Lump Sum-I which is equal to one Annual Guaranteed Monthly Income
- 2) Guaranteed Monthly Income (GMI): If the life assured is alive at the end of the Premium Paying Period and the policy is in force, Guaranteed Monthly Income will be paid every month. The first GMI payment will be due at the end of the PPT and will be paid for the Income Period, as chosen. If the life assured dies during the Income Period, GMI payments will stop immediately
- 3) Option to accumulate Survival benefits: If you choose to accumulate Guaranteed Monthly Income (GMI) or/and Guaranteed Lump Sum-1 (GLS-1) instead of receiving them as payouts, you will build a Cash Value (CV).

Maturity Benefit: Maturity Sum Assured, plus Attached Compound Reversionary Bonus, if any plus Cash Value (if not fully withdrawn), if any plus Terminal Bonus, if any

The Policy will terminate on the Maturity Date.

Death Benefit:

- Sum Assured on Death plus
- 105% of Cash Value (if not fully withdrawn); plus
- Attached Compound Reversionary Bonus, if any plus
- Terminal Bonus, if any

Tax Benefits – Tax benefits under the plan will be as per applicable tax laws as amended from time to time.

Eligibility :

Age at Entry	: Minimum - 0 Yrs, Maximum - 55 Yrs
Age at Maturity	: Minimum - 18 Yrs, Maximum - 80 Yrs
Premium Payment Term (PPT)	: 5 to 22 Yrs
Policy Term (PT)	: PPT plus 5 years to 27 years
Annual Premium	: Minimum - As per the Minimum Maturity Sum Assured Rs.70000/- Maximum - No limit (subject to the prevailing Board Approved Under writing Policy)
Sum Assured on Death Multiple	: Minimum - Entry Age < 50 : 7 times of Annualized Premium For Entry Age >= 50 : 5 times of Annualized Premium Maximum - 11 times of Annualized Premium
Premium Payment Mode	: Annual/ Half-yearly/ Quarterly/ Monthly

Disclaimers: Insurance is a Subject Matter of the Solicitation. Bajaj Life Insurance Limited (Formerly known as Bajaj Allianz Life Insurance Company Limited) Risk Factors and Warning Statements: Bajaj Life Insurance Limited and Bajaj Life Flexi Income Goal Plus 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.bajajlifeinsurance.com) carefully before concluding a sale. Bajaj Life Flexi Income Goal Plus is A Non-Linked, Participating, Individual Life Insurance Savings Plan. Regd. Office Address: Bajaj Insurance House, Airport Road, Yerawada, Pune - 411006, Reg. No.: 116, CIN - U66010PN2001PLC015959, Call us on Customer Care Number: 020-6712 1212, Mail us - customercare@bajajlife.com, Bajaj Life Flexi Income Goal Plus (UIN: 116N242Y02), The Logo of Bajaj Life Insurance Limited is provided on the basis of license given by Bajaj Finserv Limited to use its "Bajaj" Logo. All charges/ taxes, as applicable, will be borne by the Policyholder. Enhanced Benefit is one of the variants available with Bajaj Life Flexi Income Goal Plus. The risk factors of the bonuses projected under the product are not guaranteed | Past performance of the Company doesn't constitute any indication of future bonuses | The product is subject to the overall performance of the Company in terms of investments, management of expenses, mortality and lapses. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS
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AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016,
Valid Till : 18.02.2027 **CIN :** U65990MH1996PTC096899
Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. **Tel.:** 022 - 2265 9033 / 2265 9034
Email: support@bluechipindia.co.in www.bluechipindia.co.in

BLUECHIP INSURANCE BROKING PRIVATE LIMITED
IRDAI Licence No.: 365, Direct Broker (Life & General),
Valid Till : 13.12.2028 **CIN :** U66010MH2006PTC161904
Admn. Office : 12, Vardhaman Complex, L.B.S. Marg, Vikhroli (West), Mumbai - 400 083. **Tel.:** 022 - 2578 7047
Email.: customer.support@bluechipinsurance.co.in



INVESTMENTS

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN.)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)		
				12 Mths	24 Mths	36 Mths
Bajaj Finance Limited	CRISIL AAA	15,000/-	M/Q/H/A/C	6.60	6.85	7.40
ICICI Home Finance	CRISIL AAA	10,000/-	M/Q/A/C	6.85	6.95	7.10
Mahindra Finance Limited	CRISIL AAA	5,000/-	M/Q/H/A/C	6.60	6.85	7.40
Sundaram Home Finance	ICRA AAA	10,000/-	M/Q/A/C	6.70	7.00	7.00

* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.
* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

IMPORTANT INFORMATION

- ♦ Bluechip does not accept cash for any investments or cheques from clients in favour of Bluechip.
- ♦ Bluechip does not ask for sensitive data like OTP received from Banks or UIDAI.
- ♦ Please contact Bluechip Branches at the branch addresses and telephone numbers published in the Bluechip Bulletin or Bluechip Website www.bluechipindia.co.in
- ♦ For any complaints & queries contact us on 1800-22-6465 or send mail to support@bluechipindia.co.in

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

- ✓ The interest rate payable on **1st January 2027 fixed at 8.05%.**
- ✓ The minimum amount of application is **Rs.1000/-** and multiples thereof.
- ✓ The tenure of GOI Bonds is **7 Years.**
- ✓ Cumulative option is not available.

LIC'S NAV JEEVAN SHREE - PLAN NO. 911



UIN: 512N390V01
Plan No.:911

Single Premium Payment Plan

UIN : 512N390V01, Plan No.: 911

SINGLE PREMIUM PAY OPTION

Key Features -

- ♦ Guaranteed Addition @ Rs. 85 per Rs. 1000/- Basic Sum Assured
- ♦ Settlement Option On Maturity / Death.
- ♦ Attractive Rebate for existing policyholder.
- ♦ Provision for granting loan during the Policy Term.

A Non-Par, Non Linked, Life, Individual, Savings Plan
Insurance is the subject matter of the solicitation

LIC'S NAV JEEVAN UTSAV - PLAN NO. 771



UIN : 512N363V02, Plan No.: 771

(A Non-Par, Non-Linked, Individual, Savings, Whole Life Insurance Plan)

Key Features -

- ♦ Whole life insurance with limited premium payment
- ♦ Two benefit options available
Option I - Regular Income Option II - Flexi Income
- ♦ Guaranteed Additions throughout Premium Paying Term.
- ♦ Flexibility to choose Premium Paying Term from 5 Yrs to 16 Yrs
- ♦ Benefit of attractive High Sum Assured Rebate
- ♦ Minimum Basic Sum Assured Rs.5 Lacs

A Non-Par, Non Linked, Individual, Savings, Whole Life Insurance Plan
Insurance is the subject matter of the solicitation

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Growth (%)	
	31/07 (Cr.)		28/08	3 Yrs		5 Yrs		31/07 (Cr.)	28/08
HYBRID - AGGRESSIVE HYBRID FUNDS					EQUITY - LARGE CAP FUNDS				
Bandhan Aggressive Hybrid	2,410.24	28.29	14.18	11.29	Aditya Birla SL Large Cap	29,944.14	525.82	10.89	10.04
HSBC Aggressive Hybrid	5,630.52	60.26	13.70	10.89	Bandhan Large Cap	2,144.56	79.46	13.33	10.76
ICICI Pru Aggressive Hybrid	52,432.51	407.22	14.25	15.63	Baroda BNP Paribas Large Cap	2,632.10	225.34	12.33	10.90
Kotak Aggressive Hybrid	9,204.97	66.06	12.72	11.91	HDFC Large Cap	40,197.89	1,143.97	10.69	12.12
Mahindra Manulife Aggressive Hybrid	2,633.89	27.20	11.71	11.00	ICICI Pru Large Cap	80,960.34	108.99	12.25	12.16
Nippon India Aggressive Hybrid	4,073.07	108.08	11.31	11.35	Invesco India Largecap	1,931.40	73.75	14.61	11.71
SBI Aggressive Hybrid	88,035.56	320.84	13.04	10.59	Nippon India Large Cap	54,224.57	90.08	11.94	13.90
UTI Aggressive Hybrid	6,760.38	409.22	11.45	11.49	SBI Large Cap	55,430.75	94.07	10.21	10.13
HYBRID - BALANCED ADVANTAGE FUNDS					Tata Large Cap	2,783.80	514.14	11.29	10.15
Baroda BNP Paribas Balanced Advantage	5,166.21	26.25	12.47	10.96	EQUITY - MID CAP FUNDS				
HDFC Balanced Advantage	1,07,765.65	526.13	12.43	15.06	Aditya Birla SL Midcap	6,722.78	869.24	16.65	15.12
ICICI Pru Balanced Advantage	74,555.42	79.84	12.08	11.04	Axis Midcap	34,403.73	123.30	16.89	13.42
EQUITY - FLEXI CAP FUNDS					Baroda BNP Paribas Mid Cap	2,584.12	113.35	17.57	15.36
Aditya Birla SL Flexi Cap	28,112.33	1,986.14	16.26	12.57	DSP Midcap	20,522.87	158.79	15.51	12.52
Bandhan Flexi Cap	7,575.11	212.16	11.80	10.58	Franklin India Mid Cap	12,870.79	2,864.99	16.89	14.69
DSP Flexi Cap	12,422.33	104.85	11.75	10.00	HDFC Mid Cap	1,05,142.69	213.82	18.82	20.16
Franklin India Flexi Cap	19,509.44	1,614.90	12.36	12.92	HSBC Midcap	15,396.91	479.05	25.09	19.24
HDFC Flexi Cap	1,10,736.41	2,088.41	16.95	18.25	ICICI Pru Mid Cap	7,953.69	353.24	23.34	18.59
HSBC Flexi Cap	5,622.55	238.60	16.85	13.80	Invesco India Midcap	14,721.45	201.29	24.18	20.09
ICICI Pru Flexi Cap	24,099.78	21.04	17.82	15.43	Kotak Mid Cap	69,282.83	148.34	18.26	17.07
Kotak Flexi Cap	56,118.90	86.27	12.52	11.16	LIC MF Midcap	375.90	31.72	17.36	13.82
LIC MF Flexi Cap	1,074.74	108.99	12.86	11.02	Mahindra Manulife Mid Cap	5,186.23	37.21	19.29	18.29
Mahindra Manulife Flexi Cap	1,577.58	16.18	10.12	10.07	Mirae Asset Midcap	20,267.63	41.14	17.05	16.13
Motilal Oswal Flexi Cap	13,940.38	64.85	20.47	12.99	Motilal Oswal Midcap	40,036.07	106.24	20.96	22.60
Nippon India Flexi Cap	9,709.52	17.04	11.03	10.99	Nippon India Growth Mid Cap	50,750.81	4,566.25	19.81	19.08
Union Flexi Cap	2,404.14	53.26	11.66	10.65	SBI Midcap	24,353.77	244.52	12.16	14.35
EQUITY - FOCUSED FUNDS					Sundaram Mid Cap	14,504.36	1,529.03	20.03	17.95
Aditya Birla SL Focused	8,016.66	149.16	13.77	11.15	Tata Mid Cap	6,056.43	470.69	15.85	15.39
Bandhan Focused	2,086.13	88.83	14.38	11.79	Union Midcap	1,892.56	53.74	17.59	15.91
Canara Rob Focused	2,871.75	20.13	13.21	11.82	UTI Mid Cap	12,379.17	322.74	13.24	13.06
DSP Focused	2,642.05	56.08	13.80	10.44	EQUITY - SMALL CAP FUNDS				
HDFC Focused	27,924.78	236.72	16.23	18.38	Aditya Birla SL Small Cap	5,749.81	101.73	16.23	14.63
HSBC Focused	1,738.78	27.75	15.60	12.77	Axis Small Cap	30,088.59	118.15	16.09	16.42
ICICI Pru Focused	17,763.54	96.09	17.58	15.73	Bandhan Small Cap	31,103.03	52.05	24.80	19.10
Kotak Focused	4,457.06	27.84	15.26	12.38	Canara Rob Small Cap	14,230.88	41.63	13.25	15.74
Mahindra Manulife Focused	2,161.33	26.75	13.94	13.23	DSP Small Cap	20,220.75	232.94	18.23	18.60
Motilal Oswal Focused	1,692.66	53.88	14.38	10.37	Franklin India Small Cap	14,466.52	180.66	14.00	17.27
Nippon India Focused	8,529.70	124.11	10.56	11.50	HDFC Small Cap	41,679.00	140.50	11.12	15.47
SBI Focused	50,040.77	409.52	16.87	12.75	HSBC Small Cap	17,783.74	91.88	15.23	18.29
Sundaram Focused	1,068.19	169.01	11.19	10.02	ICICI Pru Small Cap	9,515.85	92.12	12.04	14.86
Union Focused	447.82	28.13	12.22	10.38	Invesco India Smallcap	14,474.79	48.83	23.17	19.86
EQUITY - LARGE & MID CAP FUNDS					Kotak Small Cap Fund	18,932.78	276.89	12.32	13.04
Axis Large & Mid Cap	16,718.47	35.44	16.01	12.33	LIC MF Small Cap	758.09	35.48	18.60	18.23
Bandhan Large & Mid Cap	19,777.42	142.45	18.43	16.86	Nippon India Small Cap	77,864.92	186.44	16.21	19.72
Baroda BNP Paribas Large & Mid Cap	1,828.72	28.11	14.45	13.21	SBI Small Cap	39,954.73	187.30	12.45	14.93
Canara Rob Large and Mid Cap	26,062.03	261.00	13.22	11.24	Sundaram Small Cap	3,899.03	299.43	17.55	17.24
DSP Large & Mid Cap	18,231.38	625.41	14.30	12.40	Tata Small Cap	12,695.77	39.23	11.33	14.38
Franklin India Large & Mid Cap	3,575.75	195.91	13.14	11.14	Union Small Cap	2,382.72	60.78	17.79	17.82
HDFC Large & Mid Cap	30,098.85	352.98	14.29	15.52	UTI Small Cap	5,185.15	27.96	14.81	15.46
HSBC Large & Mid Cap	5,424.57	30.37	18.78	15.06	EQUITY - VALUE FUNDS				
ICICI Pru Large & Mid Cap	32,706.25	1,064.64	17.06	17.56	Aditya Birla SL Value	6,738.62	139.76	15.91	15.06
Kotak Large & Midcap	32,050.32	357.11	14.28	13.84	Bandhan Value	10,051.30	148.35	10.65	13.40
LIC MF Large & Midcap	3,132.53	39.94	14.66	11.97	DSP Value	2,143.08	23.82	17.01	12.79
Mahindra Manulife Large & Mid Cap	2,826.90	28.63	12.90	13.06	HDFC Value	7,933.62	802.74	17.06	14.50
Mirae Asset Large & Midcap	45,275.31	159.71	13.23	11.51	HSBC Value	14,987.50	115.74	17.26	16.53
Motilal Oswal Large & Midcap	18,444.81	37.82	22.68	18.82	ICICI Pru Value	61,102.29	462.08	13.26	15.58
Nippon India Vision Large & Mid Cap	7,704.57	1,522.98	16.33	14.19	LIC MF Value	261.47	28.74	17.11	13.84
SBI Large & Midcap	42,325.05	653.54	13.75	14.12	Nippon India Value	9,097.96	226.21	15.21	14.63
Sundaram Large and Mid Cap	6,936.04	95.20	15.72	12.73	Tata Value	8,492.28	357.89	14.11	13.91
Union Large & Midcap	982.67	27.66	13.34	12.27	Union Value	395.49	29.05	12.64	13.02
UTI Large & Mid Cap	6,406.53	186.88	16.06	14.64	UTI Value	9,659.25	167.28	13.31	11.68

Disclaimer: All Mutual Fund Investments are subject to market risks. The above given information is past performance under growth option of various mutual fund schemes. Past performance may or may not be sustained in the future. The prospective investors are advised to read the scheme information document and the statement of additional information of the respective mutual fund scheme before investing.
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LIFE INSURANCE

ABSLI INDEX GUARANTEED ANNUITY PLUS

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

A new age hybrid annuity plan for retirement that offers combination of Guaranteed and Index Linked Annuity for Lifetime

Key Benefits:

- Get guaranteed* return with potential upside to manage rising costs
- 3 different annuity options to choose from. (One of 3 Option is Live Now)
- Receive your income immediately or later with choice of deferment period. (For Now, Deferment is Live)
- Pay premium as per your convenience - Single Pay or Limited Pay. (6 PPT & Above is Live)

Annuity Option - Deferred Annuity with Return of Premium - Benefits Under the options

Survival Benefit - During the Deferment Period, no annuity is payable to the Annuitant. Total Annuity as per chosen frequency of Annuity payment is payable in arrears after the end of the Deferment Period, as long as the Annuitant is alive.

Death Benefit - On death of the Annuitant, during Deferment period, 105% of Purchase price/ Total Premium paid shall be payable in a lump-sum to the nominee/legal heir. On death of the Annuitant, after Deferment period, lumpsum amount equal to Purchase price/ Total Premium Paid is paid to nominee/ legal heir.

Tax Benefits - Tax benefits may be available as per prevailing tax laws.

Eligibility:

Age of the Annuitant(s) at Entry		
(age as on last birthday)	-	Immediate Annuity : Min. - 40 years, Max. 80 years Deferred Annuity : Min.- 40 years, Max.-75 years
Premium Payment Term (PPT)	-	Single Pay / Limited Pay (2 – 10 Yrs)
Policy Term (PT)	-	Whole Life
Min. Premium/ Purchase Price	-	Single Pay - Rs. 87,664/- Limited Pay - Rs. 12,501/-
Max. Premium/Purchase Price	-	No Limit

Insurance is a Subject Matter of the Solicitation. Disclaimers: “The Trade Logo “Aditya Birla Capital” Displayed Above Is Owned By ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner) And Used By ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the License.” 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 Website: <https://lifeinsurance.adityabirlacapital.com> IRDAI Reg No.109 CIN: U99999MH2000PLC128110 **UIN: 109N182V01** ADV/2/25-26/1724. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

INDUSIND NIPPON LIFE NISHCHIT PENSION

A Non-Linked Non-Participating Individual Deferred Annuity Plan

A plan that ensures guaranteed lifelong income by planning early for the golden years for your life. With INL Nishchit Pension you can now be financially prepared for the second innings of your life.

Key Benefits

- Get Guaranteed Income for Life for Single Life or Joint Life
- Lock your annuity rates today and ensure regular flow of income ahead of time
- Multiple Annuity options to choose from as per your needs
- Choose to pay for a limited period of 6,7,8, or 10 years
- Flexibility to start your retirement income as per your convenience
- Option to avail liquidity in case of critical illness/disability*

Annuity Options Available under this plan.

- The available five annuity options as specified below.
- Option 1 - Single Life Annuity
- Option 2 - Single Life Annuity with Return of Premium plus CI/TPD benefit
- Option 3 - Single Life Annuity with Return of Balance of Premium
- Option 4 - Joint Life Annuity
- Option 5 - Joint Life Annuity with Return of Premium plus CI/TPD Benefit

Survival Benefit:

Annuity Option	Survival Benefit
Single Life Annuity	Annuity amount as specified in the Policy Schedule shall be payable in arrears as per chosen Annuity Payment Frequency till the Annuitant survives starting after the completion of applicable Deferment Period.
Single Life Annuity with Return of Premium plus CI/TPD benefit	
Single Life Annuity with Return of Balance of Premium	
Joint Life Annuity	Annuity amount as specified in the Policy Schedule shall be payable in arrears as per chosen Annuity Payment Frequency as long as either of the Primary and/or the Secondary Annuitant is alive. The Annuity payment shall start after the completion of Deferment Period.
Joint Life Annuity with Return of Premium plus CI/TPD Benefit	

Death Benefit:

During Deferment Period:

Option 1, 2 & 3 : On death of the annuitant, higher of 110% of Total Premiums Paid and Surrender Value as on the date of death shall be payable and policy will terminate.

Option 4 & 5 : No death benefit is payable on the first death (while one annuitant is alive), and the policy shall continue with payment of due premium, if any.

On death of the last surviving annuitant i.e. on death of both the Annuitants, higher of 110% of Total Premiums Paid and Surrender Value as on the date of death shall be payable and policy will terminate.

After Deferment Period:

Option 1 & 4: On death of the annuitant(s), no death benefit is payable and the policy shall terminate.

Option 2: On death of the annuitant, Total Premiums Paid upto the date of death shall be payable and the policy shall terminate.

Option 3: On death of the annuitant, Total Premiums Paid less sum of all Annuity payments paid to the annuitant shall be payable, subject to minimum of zero, and the policy shall terminate.

Option 5: No death benefit is payable on the first death (while one annuitant is alive) and the policy shall continue with payment of due annuity to the surviving life.

On death of the last surviving annuitant i.e. on death of both the annuitants Total Premiums Paid upto the date of death of surviving annuitant shall be payable.

CI/TPD Benefit : Equal to higher of Surrender Value or Total Premiums Paid up to the date of diagnosis of Critical Illness/ date of occurrence of Total Permanent Disability for the annuitant(s).

Eligibility Criteria:

Age at Entry (Yrs)	: Minimum - 30 Yrs, Maximum - 75 Yrs
Minimum Premium	: Option 2: Rs. 75,000/-, Option 1, 3, 4 & 5: Rs. 1,00,000/-,
Maximum Premium	: No Limit
Vesting Age (Yrs)	: Minimum - 35 Yrs, Maximum - 80 Yrs
Premium Payment Frequency	: Yearly, Half Yearly, Quarterly & Monthly
Annuity Payout Frequency	: Yearly, Half Yearly, Quarterly & Monthly

PPT (Yrs)	Deferment Period (Yrs)
6 Yrs	6,7,8,9,10,15 Yrs
7 Yrs	7,8,9,10,15 Yrs
8 Yrs	8,9,10,15 Yrs
10 Yrs	10,15 Yrs

Insurance is a Subject Matter of the Solicitation. Disclaimers: IndusInd Nippon Life Insurance Company Limited (Formerly Reliance Nippon Life Insurance Company Limited). IRDAI Registration No. 121. Registered & Corporate Office: Unit Nos. 401B, 402, 403 & 404, 4th Floor, Inspire-BKC, G Block, BKC Main Road, Bandra Kurla Complex, Bandra East, Mumbai-400051, India. T +91 22 6896 5000. For more information or any grievance, 1. Call us between 8 am to 8 pm, Monday to Saturday (except public holidays) on our Toll-Free Number - 1800 102 1010 or 2. Visit us at www.indusindnipponlife.com 3. Email us at customerservice@indusindnipponlife.com. 4. Chat with us on our WhatsApp number (+91) 7208852700. The trade logo displayed above belongs to IndusInd International Holdings Limited & Nippon Life Insurance Company and is used by IndusInd Nippon Life Insurance Company Limited under license. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS: IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint. CIN: U66010MH2001PLC167089 | UIN for IndusInd Nippon Life Nishchit Pension: **121N158V03**

HEALTH INSURANCE

HDFC ERGO OPTIMA SECURE

SABSE BADA SACH OPTIMA SECURE DE BENEFIT SO MUCH

It’s great when you ask for something and get more in return, isn’t it?

That’s why, HDFC ERGO brings to you a health insurance plan that gives you **SO MUCH** more benefits than you had asked for.

The new HDFC ERGO Optima Secure provides 4X coverage, at no additional Cost, thereby redefining the value you get from health insurance. It doesn’t Just secure your present, but safeguards your future as well.

- ☒ So Much Coverage
- ☒ So Much Choice
- ☒ So Much Trust
- ☒ So Much More.

Secure Benefit 2X coverage from day 1 - The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it

Plus Benefit 100% increase in coverage after 2 years - The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made

Restore Benefit 100% restore - If a claim is made, 100% of the base sum insured gets restored in the policy automatically

Protect Benefit Zero deduction on non-medical expenses - Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation

Coverage’s Offered

60 and 180 days pre and post hospitalisation covered

Preventive health check-ups - Get health check-ups after completion of each year and irrespective of claims

Get up to 65% discount on Premium - Choose to pay a small amount on claim and get upto 65% discount on premium Year-on-year

Room rent at actual - Expenses on room rent covered without any capping

Daily cash for shared room - Get daily cash of INR 800 per day, up to a maximum of INR 4,800 on hospitalisation, as out-of-pocket expenses

E-opinion on 51 illnesses - Avail e-opinion on 51 critical illnesses through network Providers in India

New Global plans under my: Optima Secure - Plans that cover medical expenses within as well as outside India

- ♦ Optima Secure Global Plan
- ♦ Optima Secure Global Plus Plan

Overseas Travel Secure (Optional Cover with Global Plans) - Pays for travel expenses of the insured and an accompanying person along with accommodation expenses for that accompanying person

Higher Deductible Options - Choose from deductible options up to INR 5 lakhs

Optima Wellbeing (Add-on) - Avail unlimited cashless access to host of outpatient benefits

NRI Discount - 40% discount on premium for NRIs

Coverage - From INR 5 lakhs to INR 2 crores

Policy options - Individual and Family Floater options

Tenure - Policy tenure from 1 to 3 years

Premium instalment options - Monthly / Quarterly / Half Yearly

Value buy A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in,

You can reduce your premium by 25% every year just by choosing to pay the first INR 25,000 (opted deductible) of claim in a policy year

You can enjoy up to 65% discount every year by choosing to pay a little bit more

Easy switch: You also have the super power to waive your opted deductible at renewal post completion of 5 years under this policy

Add on cover

(i) **My:health Critical Illness** - Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 1,00,000 to INR 2,00,00,000 and in multiples of INR 1,00,000/-

(ii) **My:health Hospital Cash Benefit Add-on** - Get sum insured options of INR 500/1000/1500/2000 /2500/3000/5000 / 7500 / 10000 to cover your out-of-pocket expenses

(iii) **Individual Personal Accident Rider** - Provides lump sum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement

(iv) **Unlimited Restore (Add-on)** - Provides Unlimited Restorations in a policy year

Insurance is a Subject Matter of the Solicitation. Disclaimer : For more details on the risk factors, terms and conditions, please read the sales brochure / prospectus before concluding the sale. Terms & Conditions Apply. *4X coverage means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benefit (if applicable) and Secure Benefit. Please refer the list of Non Medical Expenses specified in the policy wording. Daily cash in case of hospitalization for more than 48 hours in a Network Hospital’s shared accommodation.E-opinion available through the Network Provider only. For additional covers, additional premium will be charged. 25% premium discount is applicable for Sum Insured up to INR 20 lakhs. Get Guaranteed Secure, Plus, Protect and Restore Benefits. Up to 50% discount available by choosing option of Aggregate deductible of Rs. 1 lakh up to Base Sum Insured of equal to or less than 20 lakhs. UIN: my: Optima Secure - **HDFHLIP2425041V062425** HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146.. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.

BLUECHIP OFFICES IN INDIA



ANDHRA PRADESH

Bapatla	:08643- 220	375/	220	376
Eluru	:08812- 240	263/	250	263
Gajuwaka	: 0891 - 254	5316/	254	5319
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
Postal Colony	: 0883 - 245	8699/	245	9699
Tanuku	:08819 - 225	377/	225	388
Tirupathi	: 0877 - 225	0056/	225	0057
Vijayawada	: 0866 - 248	5316/	249	5316
Patamata	: 0866 - 248	5217/	248	5218
Vishakapatnam	: 0891 - 666	6316/	275	7755
NAD 'X' Road	: 0891 - 294	2315/	294	2316

TELANGANA

Hyderabad				
Ameerpet	: 040 -2341	8316/	2341	8416
Ahtapur	: 040 -2401	8316/	2401	9316
Boduppal	: 040 -2720	5316/	2720	5317
Champapet	: 040 -2407	5316/	2407	6316
Chandanagar	: 040 -2303	8755/	2303	8756
Dilsukh Nagar	: 040 -4533	5408/	2405	6549
Habsiguda	: 040 -4851	0508/	4016	0522
Hasthinapuram	: 040 -4500	5415/	4500	0377
Himayat Nagar	: 040 -2339	5316/	2322	1308
Kapra	: 040 -2713	0938/	6655	5613
Kukadpalli	: 040 -2306	1646/	4230	0905
Malkaigiri	: 040 -4002	5162/	4512	9452
Manikonda	: 040 -2356	8931/	2356	8941
Marredpally	: 040 -2771	0998/	2771	1410
Mendhipatnam	: 040 -2351	2034/	2352	6356
Miyapur	: 040 -4089	2885/	4089	2886
Nacharam	: 040 -4020	1616/	4020	1717
Nagole	: 040 -2422	0316/	4856	4685
Nizampet	: 040 -2956	1438/	2956	1497
Pragathi Nagar	: 040 -4014	0665/	2389	0785
RTC X Road	: 040 -	27645316/	2766	5317
Secunderabad	: 040 -4534	3190/	2789	9116
Vanasthalipuram	: 040 -4952	5657/	4019	8206
Jagtial	:08724 - 221	422/	221	425
Jangaon	:08716 - 293	850/	293	860
Karimnagar	: 0878 - 224	9910/	224	9911
Kazipet	: 0870 - 243	4545/	244	4747
Khammam	:08742 - 235	316/	245	316
Nizamabad	:08462 - 235	316/	236	316
Nizamabad2	:08462 - 223	312/	223	313
Sangareddy	: 8500195316/	8500155316		
Siddipet	:08457 - 230	316/	231	316
Suryapet	:08684 - 293	325/	293	326
Warangal	: 0870 - 666	4436/	254	4058
Warangal2	: 0870 - 293	1850/	293	1851

GUJARAT

Ahmedabad				
Ashram Road	: 079 -2658	5642/	2658	5643
Bapunagar	: 079 -2991	6380/	2991	6381
Chandkheda	: 079 -2750	7857/	2750	7855
Gandhi Nagar	: 079 -2324	2004/	2324	2005
Mani Nagar	: 079 -2543	0026/	2543	0062
New Ranip	: 079 -2960	9033/	2960	9034
Paldi	: 079 -2657	7934/	2657	7935
Satellite	: 079 - 264	1236/	264	1235
Baroda				
Alkapuri	: 0265 - 232	3018/	232	3021
Vasna Road	: 0265 - 225	4074/	225	4075
Waghodia Road	: 0265 - 252	1820/	252	1821
Ankleshwar	:02646 - 299	381/	299	382
Bharuch	:02642 - 249	121/	249	122
Deesa	:02744 - 225	622/	225	722
Mehsana	:02762 - 230	704/	230	706
Navsari	:02637 - 244	406/	244	407
Palanpur	:02742 - 266	640/	266	641
Patan	:02766 - 299	611/	299	612
Unjha	:02767 - 250	094/	250	095
Rajkot	: 0281 - 246	5427/	246	5428
Kalol	:02764 - 225	801/	225	802
Indira Circle	: 0281 - 257	5767/	257	5768
Surat	: 0261 - 273	1402/	273	1403
Udhna	: 0261 - 227	4401/	227	4402
Bhatar Road	: 0261 - 223	3173/	223	3174
Vesu	: 0261 - 221	5063/	221	5064
Silvassa	: 0260 - 264	1230/	264	1231
Dungra	: 0260 -264	0401/	264	0402
Gunjan	: 0260 - 299	3156/	299	3157
Vapi	: 0260 - 246	0337/	246	5337

KARNATAKA

Bengaluru				
Amar Jyothi Nagar:	080- 2310	0101/	2310	0014
Banashankari	: 080 -2669	0288/	2669	0319
Bannerghatta	: 080 -2648	2880/	2648	2881
Basavangudi	: 080 -2242	3777/	2660	8777
Basaveshwara Ngr:	080 -2322	5533/	4153	5692
Bommanahalli	: 080 - 4093	5276/	4093	5720
BTM Layout	: 080 -2678	3744/	2678	3752
Electronic City	: 9141258073/	9141258072		
Indira Nagar	: 080 -2520	2939/	2520	3739
Infantry Road	: 080 -4113	0952/	2286	0704
Jayanagar	: 080 -2653	3751/	2653	3752
JP Nagar	: 080 -2658	9699/	2658	9499
Kammanahalli	: 080 -2580	5627/	2580	5628
Kanakapura	: 080 -2256	3003/	2256	3013
Kengeri	: 080 -2848	5695/	2848	5696
Koramangala	: 080 -2553	3393/	2553	3394
Krishnarajapuram :	080 -2990	4528/	2990	4571
Kumaraswamy Lyt:	080 -2666	8150/	2666	8152
Hesaraghatta	: 080 -2839	7339/	2839	7336
Hulimavu	: 8277819671/	8277819672		
Malleshwaram	: 080 -2356	1500/	2356	1501
Marathalli	: 080 -4372	1083/	4372	1085
Mathikere	: 080 -2991	1405/	2991	1425
Nagarabhavi	: 080 -2990	6702/	2990	6708
RR Nagar	: 080 -2860	3344/	2860	3663
Sanjay Nagar	: 080 -2341	6703/	2351	6703
Uttarahalli	: 080 -2639	3136/	2639	0881
Vidyaranyapura	: 080 -2991	1954/	2991	1847
RT Nagar	: 080 -4115	6008/	4115	6009
Rajajinagar	: 080 -2332	4323/	2332	4585
Whitefield	: 080 -2845	7260/	2845	7261
Yelahanka	: 080 -2856	5346/	2856	5347
Aralepete	:08152 - 226	704/	227	704

Bagalgot	: 08354- 234	547/	234	648
Ballari	: 08392- 254	615/	254	652
Belagavi	: 0831 - 246	3312/	246	3313
Sangmeshwar Ngr:	0831 - 246	2701/	246	2702
Anjaneya Nagar :	0831 - 200	1356/	200	1357
Bidar	: 08482- 229	227/	229	228
Chikkaballapur	:08156 - 299	919/	299	929
Chikkamagalur	:08262 - 236	702/	235	702
Chitradurga	:08194 - 222	669/	222	449
Davangere	: 08192-270	252/	270	253
Dharwad	: 0836 - 244	6091/	244	6092
Gadag	:08372 - 200	368/	200	052
Gokak	:08332 - 225	666/	200	067
Harihara	:08192 - 242	855/	242	355
Gokul Road	: 0836 - 233	4080/	233	4081
Hassan	: 08172- 232	922/	232	433
Haveri	:08375 - 233	701/	233	702
Hosapete	:08394 - 224	615/	224	616
Hubballi	: 0836 - 235	4255/	235	4266
Kalaburagi	:08472 - 226	702/	246	702
Kusnoor Road	:08472 - 200	958/	200	959
Karkala	:08258 - 230	031/	230	032
Karwar	: 08382- 223	275/	223	276
Madikeri	:08272 - 228	021/	228	022
Mangaluru	: 0824 - 244	2214/	244	0014
Bantwal	:08255 - 200	549/	200	649
Mysuru	: 0821 - 254	6607/	254	6608
Siddhartha Nagar-MYS :	0821 -2471454/	247	1545	
Vijayanagara 1St Stage	0821 - 241	3444/	241	3555
Nayanagar	: 0836 - 200	6700/	200	6702
Nippani	:08338 - 200	565/	200	566
Puttur	:08251 - 236	837/	237	837
Raichur	: 08532- 227	229/	227	888
Ramanagara	: 80299	13366		
Ranebennur	:08373 - 266	522/	266	523
Sagara	:08183 - 226	072/	226	073
Shivamogga	:08182 - 227	660/	227	661
Sindhanur	:08535 - 200	230/	220	230
Tumakuru	: 0816 - 225	1810/	226	1606
Udupi	: 0820 - 252	1929/	252	1797
Vijayapura	:08352 - 240	143/	240	149
Jalanagar	:08352 - 200	901/	200	902
Yadgir	:08473 - 250	943/	250	944

KERALA

Alappuzha	: 0477 - 226	2226/	226	2227
Alathur	:04922 - 223	400/	223	401
Cochin				
Angamaly	: 0484 - 245	3526/	245	3527
Ernakulam	: 0484 - 235	0044/	235	0045
Kalamassery	: 0484 - 297	6680/	297	6681
Muvattupuzha	: 0485 - 281	3996/	281	3997
Palarivattom	: 0484 - 234	0160/	234	0161
Tripunithura	: 0484 - 277	8933/	277	9833
Trivandram				
Attingal	: 0470 - 262	7211/	262	8211
East Fort	: 0471 - 246	3750/	246	4750
Pattam	: 0471 - 244	6311/	244	6312
Varkala	: 0470 - 261	1211/	261	0611
Balussery	: 0496 - 264	0071/	264	0072
Calicut	: 0495 - 272	7724/	272	7725
Chengannur	: 0479 - 245	2004/	245	2005
Kalpetta	:04936 - 207	345/	208	345
Kanhanged	: 0467 - 220	6124/	220	6154
Kannapuram	: 0497 - 286	0290/	286	0390
Kannur	: 0497 - 276	4181/	276	4182
Karunagappally	: 0476 - 262	6751/	262	7750
Kasaragod	:04994 - 231	431/	231	432
Kodakara	: 0480 - 272	5580/	272	5581
Kodungallur	: 0480 - 280	2653/	280	2654
Kollam	: 0474 - 275	3001/	275	3002
Kundara	: 0474 - 252	3014/	252	3015
Kottayam	: 0481 - 256	9750/	256	9751
Changanacherry:	0481-242	1101/	242	1102
Kozhencherry	: 0468 - 231	0720/	231	0721
Kunnamkulam	: 0488 - 522	3509/	522	3510
Manjeri	: 0483 - 276	1124/	276	1125
Mattannur	: 0490 - 247	4662/	247	4663
Mavelikara	: 0479 - 234	4495/	234	4496
Ottapalam	: 0466 - 224	7366/	224	8227
Olavakkode	: 0491 - 255	5501/	255	5502
Pala	: 0482 - 221	0120/	221	0180
Palakkad	: 0491 - 250	4440/	250	4441
Pathanamthitta	: 0468 - 232	0613/	232	0614
Pattambi	: 0466 - 291	3009/	291	4009
Taliparamba	: 0460 - 230	0035/	230	0036
Payyanur	:04985 - 203	490/	205	390
Perinthalmanna	:04933 - 226	380/	226	390
Poovattuparamba	: 0495 - 299	3744/	299	3644
Ramanattukara	: 0465 - 244	3003/	244	3005
Thalaserry	: 0490 - 232	4177/	232	3177
Thrissur	: 0487 - 232	5570/	232	5571
Thiruvalla	: 0469 - 263	0123/	263	0124
Tirur	: 0494 - 242	0753/	242	0754
Vadakara	: 0496 - 251	7721/	251	7722

MAHARASHTRA

Mumbai				
Airoli	:	022 -2779	5341/	2779 0174
Ambarnath (E)	:	0251 - 260	7328/	260 7155
And-D. N. Nagar:		022 -2620	2167/	2620 2165
Andheri (East)	:	8655939651/	8655939652	
And-Sher E Punjab:		8655807344/	8655807345	
Andheri-IRLA	:	022 - 2671	1502/	2623 6502
And- JB Nagar	:	022 - 2825	7307/	2825 7308
And- Marol	:	022 - 2920	8134/	2925 6912
And-7 Bunglows	:	022 - 2632	9373/	2631 5566
And-Takshila	:	9892095869/	9892627347	
Andheri (West)	:	022 -2678	1742/	2678 1781
Bandra Mt.Mary	:	022 -2643	2158/	2643 2147
Bangur Nagar	:	022 -2873	4228/	2873 4229
Bandra - Pali	:	9004543887/	9867607690	
Bandra (West)	:	8655807343/	8655807341	
Bhandup (W)	:	022 -2166	0064/	0608 2427
Bhayander (West):		9004431152/	9004171796	
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Borivali-Saibaba	:	022 -2862	0403/	2862 0406
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Borivali -Yogi Ngr:	:	022 -2892	2017/	2892 2018
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