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Volume - 26 | Issue - 09 (1st to 15th Oct'2023)

# BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465 www.bluechipindia.co.in

## TATA AIA FORTUNE GUARANTEE SUPREME

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

**(UIN -110N163V05)**

Tata AIA Fortune Guarantee Supreme, a life insurance savings plan that allows you to convert your aspirations into reality by providing guaranteed returns* and life cover throughout policy tenure. Based on the nature and time horizon of your aspirations, you have the freedom to take your benefits either as regular income or as a lump sum.

**Key Features**

- ☑ Flexibility to choose guaranteed* benefits in the form of lump sum and/or income to meet your financial goals
- ☑ Grow your income by choosing sub wallet^ feature & withdraw as and when required
- ☑ Women Special discount - 2% on First Year's Premium specially for women customers
- ☑ "Premium Offset" feature to offset your premium against survival benefit payouts
- ☑ Enjoy tax benefits ~ on premiums and benefits, as per applicable Tax Laws *T&C Apply

**Plan Options:**

1. Immediate Income 2. My Income

**Benefits under the plan:**

**Option 1 - Immediate Income :**

Under this plan option, you will receive a Guaranteed Immediate Income (GII) in advance from 2nd year as given in the table below, subject to payment of all due premiums. The frequency of GII will be same as premium payment frequency. Additionally, during the policy term you will also receive a Guaranteed Income (GI) in arrears as per table given below. The frequency of GI can be different from GII and hence can be Annual, Semi-annual, Quarterly or Monthly, as chosen by the you.

| PPT | PT | GII as a % Annualized | GII Years of Payment (in advance) | GI Years of Payment (in arrears) |
|---|---|---|---|---|
| 5 | 10 | 10% | 2nd year till 6th year | 6th year till10th year |
| 6 | 12 | 15% | 2nd year till 7th year | 7th year till 12th year |
| 7 | 14 | 20% | 2nd year till 8th year | 8th year till 14th year |
| 8 | 16 | 20% | 2nd year till 9th year | 9th year till 16th year |
| 9 | 18 | 20% | 2nd year till 10th year | 10th year till 18th year |
| 10 | 20 | 25% | 2nd year till 11th year | 11th year till 20th year |
| 11 | 22 | 25% | 2nd year till 12th year | 12th year till 22nd year |
| 12 | 24 | 25% | 2nd year till 13th year | 13th year till 24th year |

The plan offers Death Benefit during the entire policy term. Please read Death Benefit section for complete details

**Option 2 - My Income :**

Under this plan option, you will receive guaranteed benefits in the form of survival benefits and/or a lump sum maturity benefit, subject to payment of all due premiums. You need to choose the below details at the policy inception:

i. **Policy Term**

ii. **Premium payment term and mode of premium payment**

iii. **Survival Benefits details i.e. benefits paid during the policy term#**

▲ Survival Benefit Payout Year(s) – the policy years in which the survival benefit shall be payable. The survival benefit can be taken annually, half-yearly, quarterly or monthly in arrears.

▲ Amount of Survival Benefit payable in each year.

iv. **Maturity Benefit i.e. benefit payable at the end of the policy term**

v. **Death Benefit i.e. benefit payable in case of death during policy term**

a. For Single Pay policies and Single Life, choose Death Benefit Multiple:

▲ 10 times Single Premium (10x) or

▲ 1.25 times Single Premium (1.25x)

b. For Single Pay and Joint Life, Death Benefit Multiple will be 1.25x on First death and 10x on Second death. For Limited Pay and Regular Pay, Death Benefit Multiple is 10x.

**Tax Benefit~ :** Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws.

**Eligibility Criteria:**

| Plan Options | Minimum | Maximum |
|---|---|---|
| Age at Entry[1] | 30 days | 65 years |
| Age at Entry[1] | 18 years | 100 years |
| Premium Payment Term (PPT) | **Option 1:** 5 years<br>**Option 2**: Single Pay – 1 yrs<br>Regular/Limited pay – 5 yrs | **Option 1:** 12 years<br>**Option 2**: Regular/Limited pay – 30 years |
| Policy Term (PT) | **Option 1:** 10 years<br>**Option 2:** Single Pay – 5 yrs<br>Regular Pay – Equal to PPT<br>Limited Pay – PPT + 1 | **Option 1**: 24 years<br>**Option 2**: Single Pay – 60 years<br>Regular Pay – Equal to PPT<br>Limited Pay – 60 years |
| Premium (Rs.) | Single Pay – Rs.5,000/- Limited Pay /Regular Pay - Rs.24,000 p.a. | No Limit, subject to the Board Approved Underwriting Policy (BAUP) |
| Premium Payment Mode | Annual / Half-yearly / Quarterly / Monthly | |

***Disclaimers:***

**Guaranteed returns in this plan depends on Age at Entry of life assured, Premium payment term, policy term, premium amount and plan option chosen*

*^ The current loyalty addition rate on the Sub-wallet will be 4.05% compounding annually. This rate will be reviewed every six months (on 1st April & 1st October every year).*

*~ Income Tax benefits would be available as per the prevailing income 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 implications mentioned anywhere on this site. Please consult your own tax consultant to know the tax benefits available to you.*

*• Insurance cover is available under the product. • The products are underwritten by Tata AIA Life Insurance Company Ltd. • The plans are not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. • For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale.*

*Bluechip Insurance Broking Pvt.Ltd. (IRDAI Registration No: 365) is the Broker of Tata AIA Life Insurance Company Limited and does not underwrite the risk or act as an insurer. 101, 1st Floor, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai 400001. Participation by the Bluechip's clients in the Insurance products is purely on a voluntary basis. The contract of Insurance is between Tata AIA Life and the Insured and not between Bluechip and the Insured.*

*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 customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: UIN: PRESENTING Now enjoy supreme returns immediately.*

*Tata AIA Fortune Guarantee Supreme Individual, Non-Linked, Non-participating, Life Insurance Savings Plan L&C/Advt/2023/Feb/0693 • 110N163V05* ***BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS / FRAUDULENT OFFERS*** *IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint*

## ICICI PRU GOLD

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

**ICICI Pru Gold** is a protection and savings oriented participating life insurance plan that provides the protection of life cover[1] along with a regular income for whole of life that can be used to meet your long-term recurring financial needs through participation in bonus[2].

**Key features:**

- ☑ Protection through **life cover[1]** with policy term up to 99 years of age
- ☑ **Income up to 99 years of age**, with option to start receiving income immediately or after a few years as per your needs. This income will be acombination of Guaranteed[5] Income and income linked to bonus[2] declaration
- ☑ Option to accumulate/withdraw[3] income any time or adjust[4] future premiums from the in come thus accumulated
- ☑ Option to get Guaranteed[5] boosters after every 5 years to boost your savings with Immediate Income with Booster plan variant
- ☑ Tax benefits[5] may be applicable on premiums paid and benefits received as per prevailing tax laws.

**Benefits in details:**

**Plan Variant 1: Immediate Income:** Under this option, starting from the first policy year, you will receive a regular income (Survival Benefit) at the end of every policy year/month, as chosen by you, provided the policy is in-force.

This **regular income** will comprise the following: ▲ Guaranteed[5] Income (GI) and ▲ Income which will be linked to Bonus[2], if declared; referred to as Cash Bonus (CB)

You will receive this income till the date of maturity, death, surrender or lapse of the policy, whichever happens first.

For details on Bonuses, please refer Clause 7 under Terms and Conditions mentioned below Further, at the end of the policy term, you will get a lump sum benefit (known as the Maturity Benefit) which will be equal to the sum of ▲ Sum Assured on Maturity (i.e. equal to sum of all Annualized Premiums payable), plus ▲ Balance in Savings Wallet[3] (if any), plus ▲ Terminal Bonus[2] (if declared)

**Plan Variant 2: Immediate Income with Booster:** Under this variant, while you will enjoy regular income similar to option 1 from the first policy year, you will also receive a benefit (known as Guaranteed[5] Booster) every 5th policy year, provided the policy is in-force. This Guaranteed Booster will be equal to 100% of the Guaranteed[5] Income, as applicable for the year of payment. To sum it up, you will receive the sum of

▲ Guaranteed[5] Income (GI) ▲ Guaranteed[5] Booster (GB), and ▲ Cash Bonus[2], if declared (CB)

Just like the previous plan variant, at the end of the policy term, you will get a lump sum benefit at the end of the policy term equal to the sum of

▲ Sum Assured on Maturity (i.e. equal to sum of all Annualized Premiums payable), plus

▲ Balance in Savings Wallet[3] (if any), plus ▲ Terminal Bonus[2] (if declared

**Plan Variant 3: Deferred Income:** Under this option, you will receive regular income in the form of Guaranteed[5] Income and Cash Bonus[2], if declared, at the end of every year/month, as chosen by you, provided the policy is in-force. However, here you can choose to start receiving the benefits after a few years (known as the deferment period) instead of starting immediately, as per your income requirements. You can start this income as early as 2nd policy year or as late as Premium Payment Term plus 1 year.

**Death Benefit:** For all the three plan variants discussed above, If the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the Death Benefit (insurance cover amount) will be paid out as alump sum to the person specified (known as the Claimant) in the policy.

▲ Sum Assured on Death, plus

▲ Balance in Savings Wallet[3] (if any), plus

▲ Interim Survival Benefit (if any), plus

▲ Terminal Bonus[2] (if declared) Where, the Sum Assured on Death is the highest of:

▲ 7 times the Annualized Premium ▲ 105% of the Total Premiums Paid as on the Date of Death

▲ Death Benefit multiple times Annualized Premium

**Eligibility**

| | | | |
|---|---|---|---|
| Immediate Income | : | PPT - 5 Yrs | Min/Max Age Entry - 0/50 |
| | | PPT - 6 Yrs | Min/Max Age Entry - 0/55 |
| | | PPT - 7 to 12 Yrs | Min/Max Age Entry - 0/60 |
| Immediate Income with Booster | : | PPT - 6 Yrs | Min/Max Age Entry - 0/50 |
| | | PPT - 7 Yrs | Min/Max Age Entry - 0/55 |
| | | PPT - 8 to 12 Yrs | Min/Max Age Entry - 0/60 |
| Deferred Income | : | PPT - 7 Yrs | Min/Max Age Entry - 0/50 |
| | | PPT - 8 Yrs | Min/Max Age Entry - 0/55 |
| | | PPT - 9 to 12 Yrs | Min/Max Age Entry - 0/60 |

***Disclaimers:*** *[1]Life cover is the benefit payable on death of the life assured during the policy term.[2] Bonuses will be applied through the simple bonus method. Cash Bonuses may be declared annually throughout the policy term for all three variants, and will be expressed as a proportion of the Annualized Premium. For a new policy sold with Date of Commencement of Risk on or after April 1 in any financial year, there may not be any Cash Bonus rate declared for such policies when the Survival Benefit becomes due to be paid. In such circumstances, the Company may pay a fixed cash income benefit in lieu of Cash Bonus. This fixed cash income benefit will be based on a non-participating Cash Income rate (declared by the Company annually in advance) and once declared shall remain guaranteed to be paid as part of Survival Benefit as and when it is due. Such payments in the form of fixed benefit shall continue till a Cash Bonus rate (as applicable for the policy) is declared and the Cash Bonus benefit, if declared, becomes payable at the next benefit due date. A separate Terminal Bonus may be declared under each variant, and will be payable on death, surrender and maturity, respectively, for a premium paying or a fully paid policy. Please refer to the sales brochure for more details.[3] Savings wallet: You have an option to accumulate the Survival Benefit, instead of taking the same as a periodic payment during the policy term. You need to opt in for this feature through explicit consent vide request submitted to Us, whereby the Survival Benefit when due will be transferred to the Savings Wallet. Upon crediting the Survival Benefit in the Savings Wallet on the due date, the Survival Benefit will be deemed to have been paid and any amount within the Savings Wallet will be non-participating in nature. This option can be opted for and opted out at any time during the Income Term. The money within the wallet will be accumulated daily at an interest rate linked to the Reverse Repo Rate published by Reserve Bank of India (RBI). The interest rate used for accumulation under this feature will be reviewed twice every year on 1st of June and 1st of December, and will be set equal to Reverse Repo Rate published on RBI's website as on the review date. The current Reverse Repo Rate as at June 1, 2022 is 3.35% p.a. In case the balance in the wallet is not withdrawn completely during the income term, such balance will be paid to the claimant in the event of death, surrender or maturity, whichever is earlier along with other benefit payments (if any). On payment of this benefit, the policy will terminate, and all rights, benefits and interests under the policy will stand extinguished. Please refer to the sales brochure for more details.[4] You have the option to utilize the balance in the Savings Wallet to offset any premiums due to be paid during the premium payment term. The same has to be provided to Us as a request prior to the premium due date. Upon receipt of such request and confirmation of the same, We shall automatically deduct the authorized amount on the premium due date from the Savings Wallet. If the amount available for offset is not sufficient to adjust the due premium, the balance due premium shall remain payable by You as on the premium due date. We shall recognize the settlement of due premium only after receipt of the same in full. Please refer to the sales brochure for more details.[5] 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 prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above. © ICICI Prudential Life Insurance Co. Ltd. All rights reserved. Registered with Insurance Regulatory & Development Authority of India (IRDAI) as Life Insurance Company. Regn. No. 105. CIN: L66010MH2000PLC127837. Reg. Off.: ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Tel.: 40391600. Customer helpline number - 1860 266 7766. Timings – 10:00 A.M. to 7:00 P.M., Monday to Saturday (except national holidays). Member of the Life Insurance Council. For more details on the risk factors, term and conditions please read the product brochure carefully before concluding the sale. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. ICICI Pru Gold. Form No.: E35. UIN: 105N190V01. Advt No.:H/II/1795/2022-23.BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS Public receiving such phone calls are requested to lodge a police complaint.IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums.*

# INVESTMENTS & HEALTH INSURANCE

## SELECT MUTUAL FUNDS PERFORMANCE

| Fund Name | Corpus 31/08(Cr.) | NAV Rs. 26/09 | Growth (%) 3 Yr | Growth (%) 5 Yr |
|---|---|---|---|---|
| **EQUITY - LARGE CAP FUNDS** | | | | |
| Aditya Birla Sun Life Frontline Equity | 23,427.30 | 392.47 | 23.12 | 12.73 |
| Axis Bluechip | 32,153.40 | 46.64 | 15.60 | 11.70 |
| Bandhan Large Cap | 1,149.12 | 55.32 | 18.60 | 11.73 |
| Canara Robeco Bluechip Equity | 10,089.74 | 46.43 | 20.02 | 14.47 |
| DSP Top 100 Equity | 2,975.42 | 334.96 | 19.71 | 11.22 |
| HDFC Top 100 | 25,422.81 | 863.52 | 27.41 | 13.21 |
| HSBC Large Cap | 1,534.61 | 359.61 | 20.32 | 12.19 |
| Kotak Bluechip | 6,369.87 | 425.32 | 21.44 | 13.69 |
| Nippon India Large Cap | 15,855.03 | 65.56 | 30.59 | 14.59 |
| SBI Bluechip | 38,881.48 | 71.46 | 23.75 | 13.84 |
| Sundaram Large Cap | 3,061.06 | 16.92 | 20.79 | 12.54 |
| Tata Large Cap | 1,593.00 | 378.94 | 23.39 | 13.00 |
| Union Largecap | 255.89 | 18.57 | 21.34 | 12.31 |
| UTI Mastershare | 11,314.26 | 214.57 | 21.10 | 12.66 |
| **EQUITY - LARGE CAP & MID CAP FUNDS** | | | | |
| Aditya Birla Sun Life Equity Advantage | 5,244.13 | 694.32 | 20.40 | 11.58 |
| Bandhan Core Equity | 2,846.59 | 87.96 | 27.57 | 14.61 |
| Canara Robeco Emerging Equities | 17,939.37 | 181.96 | 23.10 | 14.96 |
| DSP Equity Opportunities | 8,869.42 | 426.30 | 25.75 | 14.99 |
| HDFC Large and Mid Cap | 11,197.54 | 242.67 | 32.49 | 17.32 |
| ICICI Prudential Large & Mid Cap | 9,364.53 | 679.15 | 31.90 | 16.34 |
| Kotak Equity Opportunities | 15,013.39 | 244.26 | 25.77 | 16.73 |
| Nippon India Vision | 3,503.07 | 991.96 | 26.25 | 13.79 |
| Sundaram Large and Mid Cap | 5,477.23 | 62.73 | 24.30 | 14.04 |
| Tata Large & Mid Cap | 5,125.34 | 409.52 | 25.68 | 16.91 |
| UTI Core Equity | 1,925.89 | 122.58 | 29.54 | 14.80 |
| **EQUITY - MID CAP FUNDS** | | | | |
| Aditya Birla Sun Life Mid Cap | 4,336.12 | 563.75 | 29.37 | 14.64 |
| Axis Midcap | 22,664.68 | 78.66 | 24.07 | 17.50 |
| DSP Midcap | 15,053.28 | 104.85 | 20.30 | 14.88 |
| Franklin India Prima | 8,744.78 | 1,832.38 | 26.99 | 14.75 |
| HDFC Mid-Cap Opportunities | 47,236.04 | 130.39 | 35.06 | 19.48 |
| HSBC Midcap | 7,956.62 | 252.99 | 23.00 | 13.56 |
| ICICI Prudential Midcap | 4,316.69 | 192.91 | 28.46 | 15.56 |
| Kotak Emerging Equity | 33,091.23 | 90.91 | 31.41 | 19.80 |
| Mahindra Manulife Mid Cap | 1,475.97 | 22.68 | 32.44 | 19.32 |
| Nippon India Growth | 18,343.36 | 2,753.55 | 34.15 | 21.14 |
| SBI Magnum Midcap | 12,555.20 | 179.65 | 35.21 | 20.32 |
| Sundaram Mid Cap | 8,617.55 | 911.71 | 29.27 | 14.66 |
| Tata Midcap Growth | 2,449.13 | 308.76 | 29.24 | 19.20 |
| UTI Mid Cap | 8,881.37 | 226.39 | 28.37 | 17.89 |
| **EQUITY - SMALL CAP FUNDS** | | | | |
| Aditya Birla Sun Life Small Cap | 4,510.14 | 66.13 | 30.63 | 13.35 |
| Axis Small Cap | 15,847.24 | 77.24 | 33.47 | 24.11 |
| DSP Small Cap | 12,083.25 | 143.81 | 35.17 | 21.26 |
| Franklin India Smaller Companies | 9,595.27 | 125.24 | 38.83 | 18.50 |
| HDFC Small Cap | 22,560.06 | 104.33 | 40.77 | 19.61 |
| HSBC Small Cap | 11,549.40 | 61.73 | 41.61 | 19.66 |
| ICICI Prudential Smallcap | 6,989.26 | 67.03 | 38.31 | 23.24 |
| Kotak Small Cap | 12,285.82 | 197.52 | 36.36 | 23.02 |
| Nippon India Small Cap | 36,539.55 | 121.98 | 43.64 | 24.26 |
| SBI Small Cap | 20,911.70 | 134.28 | 32.80 | 20.99 |
| Sundaram Small Cap | 2,581.76 | 189.85 | 36.77 | 19.65 |
| Union Small Cap | 1,071.59 | 37.99 | 34.42 | 21.81 |
| **EQUITY - ELSS** | | | | |
| Axis Long Term Equity | 31,411.08 | 72.52 | 17.02 | 11.29 |
| Bandhan Tax Advantage | 5,073.13 | 119.03 | 31.32 | 16.60 |
| Canara Robeco Equity Tax Saver | 5,981.03 | 130.08 | 22.44 | 16.15 |
| DSP Tax Saver | 11,862.57 | 96.18 | 26.84 | 16.37 |
| Franklin India Taxshield | 5,246.97 | 1,055.62 | 29.20 | 13.72 |
| HDFC Taxsaver | 11,285.76 | 950.61 | 28.45 | 13.22 |
| HSBC ELSS | 3,294.99 | 91.62 | 20.97 | 11.13 |
| ICICI Prudential Long Term Equity | 11,227.73 | 677.90 | 24.72 | 13.08 |
| Kotak Tax Saver | 4,088.64 | 87.05 | 25.35 | 16.03 |
| Mahindra Manulife ELSS | 656.14 | 22.16 | 26.66 | 14.24 |
| Mirae Asset Tax Saver | 17,630.50 | 35.72 | 24.32 | 16.50 |
| Nippon India Tax Saver | 12,543.76 | 92.38 | 28.15 | 10.79 |
| SBI Long Term Equity | 15,586.53 | 292.23 | 28.23 | 16.20 |
| Sundaram Tax Savings | 1,084.38 | 386.68 | 25.54 | 13.43 |
| Tata India Tax Savings | 3,555.69 | 33.17 | 23.81 | 14.67 |
| Union Tax Saver | 695.72 | 49.16 | 24.91 | 15.78 |
| UTI Long Term Equity | 3,141.20 | 159.05 | 22.76 | 13.58 |

*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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## MUTUAL FUND NFO

### UTI INNOVATION FUND

**Investment Objective:** To provide medium to long-term capital appreciation through investment primarily in growth and innovation-oriented equity and equity-related instruments.

**Product Suitability -**
This scheme is suitable for investors who are seeking:
- Long-term capital appreciation.
- Investment in equity and equity-related instruments following innovation theme.

**Key Features -**

| | | |
|---|---|---|
| Type of Scheme | : | Open Ended |
| Scheme Category | : | Equity - Thematic |
| Min. Appl. Amt. | : | Rs.5,000/- |
| Entry Load | : | Not Applicable |
| Exit Load | : | 1% for redemption Within 12 months |

**NFO Closes: 9th October, 2023**

## LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

| Company Name | Ratings | Min. Amt. (Rs.) | Int P'ble | Interest Rate (%) 12M Mths | 24M Mths | 36M Mths |
|---|---|---|---|---|---|---|
| *Bajaj Finance Ltd.* | *CRISIL AAA* | *15,000* | *M/Q/H/A/C* | *7.40* | *7.55* | *8.05* |
| *ICICI Home Finance* | *CRISIL AAA* | *10,000* | *M/Q/A/C* | *7.00* | *7.35* | *7.45* |
| *Mahindra Fin. Ltd* | *CRISIL AAA* | *5,000* | *M/Q/H/A/C* | *7.60* | *7.75* | *8.05* |
| *PNB Housing Fin. Ltd* | *CRISIL AA* | *10,000* | *M/Q/H/A/C* | *7.45* | *7.00* | *7.85* |
| *Sundaram Home Fin.* | *ICRA AAA* | *10,000* | *M/Q/A/C* | *7.45* | *7.75* | *7.75* |
| *Godrej & Boyce Mfg. Co.* | *CRISIL AA* | *40,000* | *M/H* | *--* | *--* | *7.60* |

* *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 adviced to go through the financial reports of the company before investing.*

## IMPORTANT INFORMATION

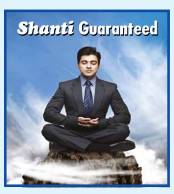
Bluechip does not accept any Cash or Cheque payment in favour of Bluechip, also we do not ask for any sensitive data like Your OTPs received from Banks or UIDAI etc.

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

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

## Govt. of India - Floating Rate Savings Bonds, 2020 (Taxable)

- ✱ The interest rate payable on 1st January 2024 fixed at 8.05%.
- ✱ Min. Amount of application : Rs.1000/- and multiples thereof.
- ✱ GOI Bonds available for a period of 7 Years.
- ✱ Cumulative option is not available.



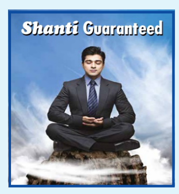

## LIC's New Jeevan Shanti

### A Single Premium Guaranteed Returns Annuity Plan

- Choice between Immediate Annuity or Deferred Annuity.
- Choice of Deferment Period of 1 Yr to 12 Yrs
- Minimum Vesting Age : 31 Yrs

UIN : 512N338V04 PLAN NO: 858

*Insurance is the subject matter of the solicitation*





LIC's New JEEVAN ANAND

UIN : 512N279V02
Plan No.915

## LIC's New Jeevan Anand Plan

**Salient features :**
- Minimum Basic Sum Assured : Rs.1,00,000/-
- Age Eligibility : 18 to 50 years
- Maximum Maturity age : 75 years

*Insurance is the subject matter of the solicitation*

A Plan that offers cover for whole life even after payment of maturity amount

# HEALTH HAI TOH LIFE HAI
# HEALTH INSURANCE ZAROORI HAI

Health Insurance is meant to protect your family's financial future against uncertainty. It is not only gives you a risk cover, but also empowers you to fulfill your various needs like:

**1. Coverage against medical expenses** - The main purpose of medical insurance is to receive the best medical care without any strain on your finances. You may, therefore, focus on your speedy recovery instead of worrying about such high costs.

**2. Coverage against critical illnesses** - Insurance providers nowadays offer critical illness insurance, either as a standalone plan or as a rider. This amount may be used to meet your illness-related treatment costs, daily expenses, and any other financial obligations.

**3. Cashless claim benefit** - Many insurance providers offer cashless claim facility.

**4. Additional protection over and above your employer cover** - You may be left uninsured in case of loss of job or change in employment. In order to protect yourself against such an event, purchase a health cover individually.

**5. Tax benefits** - Health care plans provide tax benefits. Premiums paid towards your health care policy are eligible for tax deductions under Section 80D of the Income Tax Act, 1961.

### Health Insurance Schemes of the following companies available

1. *Care Health Insurance*
2. *Chola MS General Insurance*
3. *HDFC ERGO General Insurance*
4. *Kotak General Insurance*
5. *ManipalCigna Health Insurance*
6. *Niva Bupa Health Insurance*
7. *Reliance General Insurance*

**For more details contact your nearest Bluechip Branch**

# LIFE INSURANCE

## BAJAJ ALLIANZ LIFE ACE

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

Protecting and saving for your tomorrow is one of those aspects where you would like your plan to be suitable for you and your family's needs. How amazing would it be if we could create our own financial plan – where you could design it yourself!

**Key Features :**

- ☑ Early income: Option to receive income as early as from the end of 1st month of your Policy.
- ☑ Decide your income amount basis your need
- ☑ Decide your policy term from a wide range, i.e. 10 years to 100 years of age
- ☑ Life Cover: Get life cover throughout policy term, up to age 100 years
- ☑ Tax benefits ^

**Plan Options:**

**1. Early Income 2. Wealth**

**Benefits under the plan:**

**Option 1 - Early Income:**

**Income Benefit:** You are eligible to receive an income in the form of Cash bonuses that may be declared by the Company every year. You can opt to take this cash bonus monthly/ yearly which gives you an income starting from the end of 1st month/ 1st year after the Deferment period of your Policy. In addition to the cash bonus, you shall also receive a Guaranteed Income. The income benefit is payable for the entire policy term.

- ✦ Guaranteed Income = Guaranteed income factor of 4% X Benefit Sum Assured
- ✦ Cash Bonus payable = Declared Cash Bonus rate X Benefit Sum Assured

**Deferment period:** You will have an option to defer the start of your income by up to 5 years.

**Maturity Benefit**: On maturity of the Policy, you will receive

- Sum Assured on Maturity, i.e. 105% of Total premiums paid plus
- Accumulated Income benefits, if any earlier, plus
- Terminal bonus (if declared)

**Death Benefit:** In case of death of the Life Assured during the policy term, the death benefit will be paid as:

- Sum Assured on Death plus
- 105% of Accumulated Income benefits, if any earlier
- plus Terminal Bonus (if declared)

**Option 2 – Wealth :**

**Maturity Benefit:** On maturity, you will receive a lumpsum amount equal to:

- Maturity Sum Assured, i.e. Maturity Sum Assured Rate x Annualised Premium, Plus
- Accrued Simple Reversionary Bonus (if declared), plus
- Terminal Bonus (if declared)

**Death Benefit:** In case of death of the Life Assured during the policy term, the death benefit will be paid as:

- Sum Assured on Death, plus
- Accrued simple reversionary bonus (if declared), plus
- Terminal Bonus (if declared)

**Goal Protection Benefit (GPB):** By opting for this benefit, you can ensure that your savings goal will remain intact even if you are not around. Thus, providing your family a financial protection net by continuing the benefit payouts to them as you have planned.

**Tax Benefit:** Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws.

**Eligibility Conditions:**

| Plan Options | Early Income | Wealth |
|---|---|---|
| Premium Paying Term (PPT) | 5,6,7,8,9,10,12 Yrs | |
| Income Period (IP) | IP = PT minus DP | NA |
| Deferment Period (DP) | 0 to 5 years | NA |
| Policy Term (PT) | Limited Term: 10 to 45 years,<br>Whole Life: Upto Age 85 or 100 | |
| Min./Max. Age at Entry | With #GPB:18 to 55 yrs, Without GPB: 0 to 60 yrs | |
| Min./Max. Age at Maturity | With GPB:Upto Age 85 yrs, Without GPB:Upto age 100 yrs | |
| Minimum Premium | Rs.30,000/- | |

*Disclaimers: Bajaj Allianz Life Insurance Co. Ltd. Regd. Office Address: Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006. Reg. No.: 116 | www.bajajallianzlife.com | CIN U66010PN2001PLC015959 Sales: 1800 209 0144 | Service: 1800 209 7272 | Mail us : customercare@bajajallianz.co.in .Chat: https://goo.gl/PdEyZu | Bajaj Allianz Life ACE | UIN : 116N186V01. For More Information: Kindly consult our "Insurance Consultant" or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Exclusions. Please ask for the same along with the quotation. This sales literature gives the salient features of the plan only. The Policy document is the conclusive evident of contract and provides in details all the conditions &exclusions related to Bajaj Allianz Life ACE. The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo. By submitting your contact details or responding to Bajaj Allianz Life Insurance Co. Ltd., with an SMS or Missed Call, you authorize Bajaj Allianz Life Insurance Co. Ltd. and/or its authorized Service Providers to verify the above information and/or contact you to assist you with the purchase and/or servicing.*

## 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 OF HDFC LIFE SANCHAY PLUS**

- ☑ Guaranteed benefits - Rest assured of the returns
- ☑ Tax benefits - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed benefit as a lump sum or as regular income
- ☑ Long Term Income Option - Guaranteed Income for a Fixed term of 25 to 30 years
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

**Important PPT / PT combinations providing Higher ^IRRs**

| PPT/PT (inYrs) | Income Period (inYrs) | Annual Premium | Income Payable (% of AP) per Yr | ^IRR |
|---|---|---|---|---|
| 10-12 | 25 | 100,000 | 108.50% | 6.17% |
| 10-12 | 30 | 100,000 | 108.25% | 6.29% |
| 12-12 | 25 | 100,000 | 119.25% | 6.05% |
| 12-12 | 30 | 100,000 | 117.50% | 6.11% |
| 10-12 | 25 | 500,000 | 111.00% | 6.27% |
| 10-12 | 30 | 500,000 | 110.75% | 6.40% |
| 12-12 | 25 | 500,000 | 122.25% | 6.16% |
| 12-12 | 30 | 500,000 | 120.50% | 6.22% |

PPT – Premium Payment Term, PT – Policy Term, IRR – Internal Rate of Return Above returns @ Age 5 to 60 years

^IRR stands for internal rate of return, and it may vary from the actual rate of return.

**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 |
|---|---|---|
| Single pay | 5 to 15 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. |
| 5 Years | 5 to 15 Years | |
| 6 Years | 6 to 15 Years | |
| 7 Years | 7 to 15 Years | |
| 8 Years | 8 to 15 Years | |
| 9 Years | 9 to 15 Years | |
| 10 Years | 10 to 15 Years | |
| 11 Years | 11 to 15 Years | |
| 12 Years | 12 to 15 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. This interest rate is not guaranteed. Any change in the interest rate will be subject to prior approval of the Authority and will be applicable only to the policies sold after the date of change 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 / 1.25 times the Single 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 : 30[1]days & 60 Yrs Last Birthday
Min. & Max. Age at Maturity : 18 Yrs & 75 Yrs Last Birthday
Minimum Instalment Premium: Single Pay: Rs.30,000 Annual: Rs.30,000/-, Half Yrly: Rs.15,000/-, Quarterly: Rs. 7500/-, Monthly: Rs.2,500/-
Maximum Instalment Premium : No limit, subject to Board Approved Underwriting Policy (BAUP).

All ages mentioned above are age last birthday.
The minimum premium amounts are exclusive of taxes and levies as applicable

### GUARANTEED INCOME OPTION

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

**KEY FEATURES OF HDFC LIFE SANCHAY PLUS**

- ☑ Guaranteed benefits - Rest assured of the returns
- ☑ Tax benefits - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed regular income for 10 or 12 years
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

**Important PPT / PT combinations providing Higher IRRs**

| PPT/PT (inYrs) | Income Period (inYrs) | Annual Premium | Income Payable (% of AP) per Yr | IRR |
|---|---|---|---|---|
| 12-17 | 10 | 100,000 | 322.25% | 5.95% |
| 12-17 | 12 | 100,000 | 287.25% | 6.04% |
| 12-17 | 10 | 500,000 | 325.25% | 6.00% |
| 12-17 | 12 | 500,000 | 290.25% | 6.10% |

PPT – Premium Payment Term, PT – Policy Term, IRR – Internal Rate of ReturnAbove returns @ Age 5 to 50 years

**Benefits under the Plan:**

**Maturity Benefits:** This option pays you a maturity benefit in the form of Guaranteed Income for fixed term of 10 or 12 years upon payment of all due premiums and life assured surviving the policy term.

| Premium Paying Term | Policy Term | Payout Period |
|---|---|---|
| Single pay | 5 to 20 Years | Maturity benefit paid as a guaranteed income for a Fixed term of 10 or 12 years starting from (Policy Term + 1)th year in arrears. |
| 5 Years | 5 to 15 Years | |
| 6 Years | 6 to 15 Years | |
| 7 Years | 7 to 15 Years | |
| 8 Years | 8 to 15 Years | |
| 9 Years | 9 to 15 Years | |
| 10 Years | 10 to 20 Years | |
| 11 Years | 11 to 20 Years | |
| 12 Years | 12 to 20 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.This interest rate is not guaranteed.

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 / 1.25 times the Single 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 : 30[1] days & 60 Yrs Last Birthday
Min & Max. Age at Maturity : 18 Yrs & 85 Yrs Last Birthday
Minimum Instalement Premium :Single pay : Rs.30,000/-,Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7,500/-, Monthly: Rs.2,500/-
Maximum Instalement Premium :No limit, subject to Board Approved Underwriting Policy (BAUP)

All ages mentioned above are age last birthday
The minimum premium amounts are exclusive of taxes and levies as applicable.
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 OF HDFC LIFE SANCHAY PLUS**

- ☑ Guaranteed benefits - Rest assured of the returns
- ☑ Tax benefits - You may be eligible for tax benefits as per prevailing tax laws
- ☑ Flexibility - Guaranteed benefit as a lump sum or as regular income
- ☑ Life Long Income Option - Guaranteed Income till age 99 Years
- ☑ Optional Riders - Enhance your protection coverage with rider options on payment of additional premium

**Benefit Under the plan:**

**Maturity Benefit:** This option offers a benefit of a guaranteed income up to age 99 years and a return of premium at the end of payout period upon payment of all due premiums and life assured surviving the policy term.

| Premium Paying Term | Policy Term | Payout Period# |
|---|---|---|
| Single pay | 5 to 10 Years | |
| 5 Years | 5 to 15 Years | Maturity benefit paid as a guaranteed income for from (Policy Term +1) th year in arrears till individual attains age 99 years |
| 6 Years | 6 to 15 Years | |
| 7 Years | 7 to 15 Years | |
| 8 Years | 8 to 15 Years | |
| 9 Years | 9 to 15 Years | |
| 10 Years | 10 to 20 Years | |
| 11 Years | 11 to 20 Years | |
| 12 Years | 12 to 20 Years | |

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

On the maturity date, you shall have an option to receive the Guaranteed Sum Assured on Maturity, which under this option, shall be the present value of future payouts, discounted at a rate of 9% p.a. This interest rate is not guaranteed.

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 / 1.25 times the Single Premium,or b)105% of Total Premiums paid, or c) Premiums paid accumulated at an interest of 5% p.a. compounded annually, or d) Guaranteed Sum Assured on Maturity, or e) an absolute amount assured to be paid on death, which is equal to the Sum Assured

**Eligibility:**

Min & Max. Age at Entry : 50 Yrs & 65 Yrs Last Birthday
Min & Max. Age at Maturity : 55 Yrs & 85 Yrs Last Birthday
Minimum instalment Premium: Single pay Rs:30,000/-,Annual: Rs.30,000/-, Half Yearly: Rs.15,000/-, Quarterly: Rs. 7,500/-, Monthly: Rs.2,500/-
Maximum instalment Premium :No limit, subject to Board Approved Underwriting Policy(BAUP)

The minimum premium amounts are exclusive of taxes and levies as applicable.

***Disclaimers** * Provided all due premium(s) 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, Help line: 1860-267-9999 (Local charges apply ) | 022-68446530 (STD charges apply) Available Mon-Sat 10 am to 7 pm IST . DO NOT prefix any country code e.g. +91 or 00. | Website: www.hdfclife.com. The name/letter '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 licence from HDFC Bank Limited. HDFC Life Sanchay Plus (UIN:101N134V19) is a non-participating, non-linked savings insurance plan. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/09/23/4568. **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.

# LIFE INSURANCE

## ADITYA BIRLA SUN LIFE INSURANCE ASSURED INCOME PLUS

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

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

**Key Features:**

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

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

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

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

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

[1]Provided all due premiums are paid

**Key Benefits Offered Under The Plan :**

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

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

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

| Instalments Frequency | Annual | Monthly |
|---|---|---|
| Instalment (as % of Death Benefit) | 12.12% | 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 : 1** year ( subject to minimum maturity age of 18 years )

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

Maximum Entry Age : 60 Yrs

Premium Payment Term (PPT) & Policy Term

| Premium Payment Term | Policy Term (PT) : PPT + 1 year | Benefit Payout Period[3] |
|---|---|---|
| 5 years | 5 \| 6 \| 7 \| 8 \| 9 \| 10 years | 20, 25, 30 years |
| 6 years | 6 \| 7 \| 8 \| 9 \| 10 \| 11 years | 20, 25, 30 years |
| 8 years | 8 \| 9 \| 10 \| 11 \| 12 \| 13 years | 20, 25, 30 years |
| 10 years | 10 \| 11 \| 12 \| 13 \| 14 \| 15 years | 20, 25, 30 years |
| 12 years | 12 \| 13 \| 14 \| 15 \| 16 \| 17 years | 20, 25 years |

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

Minimum Annualized Premium : Rs. 50,000/-

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

*Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre,Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 www.adityabirlasunlifeinsurance.com IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN:109N127V11 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 one annualised premium at the end of policy year as per the table below

| Premium Paying Term | Payout Year |
|---|---|
| 5 Years | After 4th Year |
| 6 Years | After 5th Year |
| 7 Years | After 6th Year |
| 8 Years | After 7th 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 Years (PT 10 Yr), 3 Years (PT 15 Yr)
Max – 50 Years

Max. Age at Maturity : 65 Years

Policy Term & PPT : Term 10 Yrs, PPT – 5 Yrs, Term 15 Yrs, PPT – 5 | 6 | 7 | 8 Yrs

Min. Premium : Rs.18,000/- Annual Premium

Premium Modes : Yearly, Half Yearly, Quarterly, Monthly

**Disclaimer:** IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Smart Pay Plan UIN 143N051V03 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to IndiaFirst Life Insurance Co. Ltd. under license. Adv. Ref. No. : IndiaFirst Life Smart Pay Plan /Brochure/ E/ 001.

## KOTAK ASSURED PENSION

### A NON - LINKED, NON - PARTICIPATING, LIFE INSURANCE ANNUITY PLAN

Kotak Assured Pension – a non-linked and non-participating, annuity plan that gives you the assurance of regular stream of income throughout your lifetime, basis your requirement.

**Key Advantages :**

**Immediate Annuity**

- **8** Annuity options to choose from
- Flexibility to avail **additional annuity** payout through Top Up
- Issued annuity rates are **guaranteed** for lifetime
- **Higher Annuity Rates** for Higher Premium

**Deferred Annuity**

- **2** Annuity Options to choose from
- Flexibility to choose Deferment Period between **1 — 10 years'** basis on your annuity requirement
- **Guaranteed Additions** accrued during the Deferment Period
- **Lump-sum** amount payable on Death of Annuitant or Surviving Annuitant during & after the Deferment Period
- **Flexibility** to choose for how long you want to pay your premiums basis your annuity option
- Issued Annuity Rates are **guaranteed** for lifetime
- **Higher Annuity Rates** for Higher Premium

**Annuity options available :**

**Single Life Annuity Options** :

- Lifetime Income
- Lifetime Income with Term Guarantee of 5 / 10 / 15 / 20 years
- Lifetime Income with Annual Increase of 3% or 5%
- Lifetime Income with Balance Cash-Back
- Lifetime Income with Cash-Back in parts
- Lifetime Income with Cash-Back on Death or Critical Illness
- Deferred Income with Cash-Back

**Joint Life Annuity Options:**

- Last survivor Lifetime Income with 100% / 50% Annuity to Secondary Annuitant
- Last survivor Lifetime Income with 100% / 50% annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant
- Deferred Income with 100% / 50% Annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant

**Benefits under this plan:**

**Survival Benefit:** Basis on the annuity options selected by you, the annuity payout shall continue throughout the,

- Annuitant's lifetime (in case of Single Life Options) or
- Primary / Secondary Annuitant's lifetime (in case of Joint Life Options)

**Benefit Payout on Critical Illness:** Under Income with Cash-Back on Death or Critical Illness, the Total Premium* (exclusive of Goods and Service Tax and Other Statutory Levies) will be payable in case the Annuitant is diagnosed with any one of the 6 Critical Illnesses covered under this plan.

a. Cancer of Specified severity
b. Open Chest CABG
c. Myocardial Infraction (First Heart Attack of specified severity
d. Kidney Failure Requiring Regular Dialysis
e. Major Organ/ Bone Marrow Transplant
f. Stroke resulting in Permanent Symptoms

**Death Benefit:** Death Benefit shall be payable under the following Annuity Options:

- Lifetime Income with Term Guarantee of 5/10/15/20 years
- Lifetime Income with Balance Cash-Back
- Lifetime Income with Cash-Back in parts
- Lifetime Income with Cash-Back on Death
- Lifetime Income with Cash-Back on Death or Critical Illness
- Deferred Income with Cash-Back
- Last survivor Lifetime Income with 100% / 50% annuity to Secondary Annuitant and cash-back on death of Surviving Annuitant
- Deferred Income with 100% / 50% Annuity to Secondary Annuitant and Cash-Back on death of Surviving Annuitant

**Tax Benefit:** You may avail of tax benefits as defined under the Income Tax Act, 1961 subject to conditions as specified in those sections. Payment of Annuities, Surrender Value (if any), Benefit Payout due to Death or due to Critical Illness may be subject to taxes as per the prevailing tax laws on the date of payment and as per the Annuitant's / Nominee / Legal Heir's taxable income slabs. Tax benefits are subject to change as per tax laws. You are advised to take an independent view from tax consultant. Goods and Services Tax and Cess as applicable shall be levied over and above Total Premium as per applicable tax laws.

**Eligibility :**

**Entry Age (New / Existing Individual Customers)**:

Min: Immediate Annuity & Deferred Annuity Options: 45 Years.

Max: Immediate Annuity^: 85 Years.

Deferred Annuity : 70 Years.

**Premium Payment Term** : Single Pay - One Time Payment
Limited Pay – 5 - 9 Years. (PPT should be less than deferment period)
Regular Pay – 5 – 10 Years. (PPT should be equal to deferment period)

**Minimum Annuity** : Monthly – Rs.1000/-, Quarterly – Rs.3000/-
Half – yearly - Rs.6000/-, Yearly – Rs.12000/-

**Annuity Modes** : Yearly, Half-yearly, Quarterly, Monthly

***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.*

***Kotak Assured Pension****; UIN: 107N123V06, Form No: N123, This is a non-linked, non-participating annuity plan. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. *Total Premiums is defined as total of all the premiums received (including Additional Premium), excluding any extra premium, any rider premium and taxes. ^Except Annuity Option:Lifetime Income with Cash-Back on Death or Critical Illness.Ref. No. KLI/22-23/P-NL/1937*

***Kotak Mahindra Life Insurance Company Ltd****; Regn. No.:107, CIN: U66030MH2000PLC128503; Regd. Office: 8th Floor, Plot # C- 12, G- Block, BKC, Bandra (E), Mumbai – 400051; Website: www.kotaklife.com; WhatsApp: 9321003007; Toll Free No:1800-209-8800*

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# BLUECHIP OFFICES IN INDIA

## OUR RECENTLY OPENED OFFICES ACROSS INDIA

| | | |
|---|---|---|
| Baloda Bazar (Chhattisgarh) | : | Shop No. G2, Gr. Flr, Morden Complex, In Front of Dist Hospital Road, Tel.: 77273 50744 / 7727350649 |
| By Pass Rd - Madurai (Madurai) | : | New No. 195, Old No. 75, Gr. Flr, S M G Complex, Chandra Gandhi Ngr, Tel.: 0452 - 238 0901 / 238 0902 |
| Dev Nagar - Karol Bagh (New Delhi) | : | Shop No. 1, 1st Flr, MPL No. 7088, Mata Rameshwari Nehru Nagar, Tel.: 011 - 4007 2968 / 4132 1031 |
| Naiwala Karol Bagh (New Delhi) | : | Office No. 105, Bldg No. 944/3, Gali No. 3, Near Lavista Hotel, Tel.: 011 - 4998 2980 / 4503 2500 |
| Uttarpara (Kolkata) | : | Holding No. 60/10, Ward No. 17, Bholanath Gouri Villa, New G. T. Road, Tel.: 033 - 4809 9616 / 4809 9617 |
| Varanasi (Uttar Pradesh) | : | D-58/12, A-2, 3rd Flr, Jas Maa Complex, Gandhi Nagar, Nr Bank of Maharashtra, Tel.: 0542 - 400 1477 / 4001 478 |
| East of Kailash (New Delhi) | : | Building No. 287, Ground Floor, Sant Nagar East of Kailash, New Delhi, Tel.: 011 - 4909 8011 / 4909 8012 |
| Chandkheda (Gujarat) | : | Shop No. 9, 1st Floor, Samruddhi Complex, New C G Road, Chandkheda, Tel.: 079 - 2750 7857 / 2750 7855 |
| Miyapur (Hyderabad) | : | D. No. 1-140, Plot .27, Haffizpet Road, Nandinagar, Tel.: 040 - 4891 4453 / 4891 5342 |
| Jagtial (Telangana) | : | H No. 7-7-186/A/2, Mahalaxmi Nagar, Dharmapuri Bypass, Tel.: 08724 - 221 422 / 221 425 |

# BLUECHIP OFFICES IN INDIA

### ANDHRA PRADESH

| | | |
|---|---|---|
| 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 |
| Tanuku | : | 08819 - 225 377 / 225 388 |
| Tirupathi | : | 0877 - 225 0056 / 225 0057 |
| Vijayawada | : | 0866 - 248 5316 / 249 5316 |
| Vishakapatnam | : | 0891 - 666 6316 / 275 7755 |
| NAD 'X' Road | : | 0891 - 294 2315 / 294 2316 |

### TELANGANA

**Hyderabad**

| | | |
|---|---|---|
| Ameerpet | : | 040 - 2341 8316 / 2341 8416 |
| Attapur | : | 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 - 2405 6548 / 2405 6549 |
| Habsiguda | : | 040 - 4851 0508 / 4016 0522 |
| Hasthinapuram | : | 040 - 2988 2316 / 2988 3316 |
| Himayat Nagar | : | 040 - 2339 5316 / 2322 1308 |
| Kapra | : | 040 - 2713 0938 / 6655 5613 |
| Kukatpalli | : | 040 - 2306 1646 / 4230 0905 |
| Malkajgiri | : | 040 - 2724 5316 / 2724 1677 |
| Manikonda | : | 040 - 2356 8931 / 2356 8941 |
| Marredpally | : | 040 - 2771 0998 / 2771 1410 |
| Mehdhipatnam | : | 040 - 2351 2034 / 2352 6356 |
| Nacharam | : | 040 - 4020 1616 / 4020 1717 |
| Nagole | : | 040 - 2422 0316 |
| Nizampet | : | 040 - 2956 1438 / 2956 1497 |
| Pragathi Nagar | : | 040 - 4014 0665 |
| RTC 'X' Road | : | 040 - 2764 5316 / 2766 5317 |
| Secunderabad | : | 040 - 6602 0300 / 2789 9116 |
| Vanasthalipuram | : | 040 - 2411 0341 / 2412 5316 |
| Karimnagar | : | 0878 - 224 9910 / 224 9911 |
| Kazipet | : | 0870 - 243 4545 / 244 4747 |
| Khammam | : | 08742 - 235 316 / 245 316 |
| Nizamabad | : | 08462 - 235 316 / 236 316 |
| Sangareddy | : | 8500195316 / 8500155316 |
| Siddipet | : | 08457 - 230 316 / 231 316 |
| Warangal | : | 0870 - 666 4436 / 254 4058 |

### GUJARAT

**Ahmedabad**

| | | |
|---|---|---|
| Ashram Road | : | 079 - 2658 5642 / 2658 5643 |
| Bapunagar | : | 079 - 2991 6380 / 2991 6381 |
| Bopal | : | 079 - 2979 5590 / 2979 5591 |
| Gandhi Nagar | : | 079 - 2324 2004 / 2324 2005 |
| Mani Nagar | : | 079 - 2543 0026 / 2543 0062 |
| Paldi | : | 079 - 2657 7934 / 2657 7935 |
| Satelite | : | 079 - 2676 9024 / 2676 9025 |

**Baroda**

| | | |
|---|---|---|
| Alkapuri | : | 0265 - 232 3018 / 232 3021 |
| Vasna Road | : | 0265 - 225 4074 / 225 4075 |
| Waghodia Road | : | 0265 - 252 1820 / 252 1821 |
| 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 |
| 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 |
| Gunjan | : | 0260 - 299 3156 / 299 3157 |
| Vapi | : | 0260 - 246 0337 / 246 5337 |

### KARNATAKA

**Bengaluru**

| | | |
|---|---|---|
| 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 | : | 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 |
| J.P. 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 / 28397336 |
| Malleswaram | : | 080 - 2356 1500 / 2356 1501 |
| Marathalli | : | 080 - 4372 1083 / 4372 1085 |
| R.R. Nagar | : | 080 - 2860 3344 / 2860 3663 |
| Sanjay Nagar | : | 080 - 2341 6703 / 2351 6703 |
| Uttarahalli | : | 080 - 2639 3136 / 2639 0881 |
| R.T. Nagar | : | 080 - 4115 6008 / 4115 6009 |
| Rajajinagar | : | 080 - 2332 4323 / 2332 4585 |
| Vijayanagar | : | 080 - 2310 0101 / 2310 0104 |
| Whitefield | : | 080 - 2845 7260 / 2845 7261 |
| Yelahanka | : | 080 - 2856 5346 / 2856 5347 |
| Bagalkot | : | 08354 - 234 547 / 234 648 |
| Ballari | : | 08392 - 254 615 / 254 652 |
| Belagavi | : | 0831 - 246 3312 / 246 3313 |
| Bidar | : | 08482 - 229 227 / 229 228 |
| 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 |
| Kalaburgi | : | 08472 - 226 702 / 246 702 |
| Kalidasa Road | : | 0821 - 241 3355 / 241 3555 |
| Karwar | : | 08382 - 223 275 / 223 276 |
| Madikeri | : | 08272 - 228 021 / 228 022 |
| Mangaluru | : | 0824 - 244 2214 / 244 0014 |
| Mysuru | : | 0821 - 254 6607 / 254 6608 |
| Siddhartha Nagar-MYS | : | 0821 - 247 1454 / 247 1545 |
| Puttur | : | 08251 - 236 837 / 237 837 |
| Raichur | : | 08532 - 227 229 / 227 888 |
| Ramanagara | : | 80299 13366 |
| Sangameshwar Ngr | : | 0831 - 246 2701 / 246 2702 |
| Shivamogga | : | 08182 - 227 660 / 227 661 |
| Sindhanur | : | 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 |

**Cochin**

| | | |
|---|---|---|
| Angamaly | : | 0484 - 245 3526 / 245 3527 |
| Ernakulam | : | 0484 - 235 0044 / 235 0045 |
| 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 |
| Calicut | : | 0495 - 272 7724 / 272 7725 |
| Kalpetta | : | 04936 - 207 345 / 208 345 |
| Kanhangad | : | 0467 - 220 6124 / 220 6154 |
| Kannur | : | 0497 - 276 4181 / 276 4182 |
| Karunagapally | : | 0476 - 262 6751 / 262 7750 |
| Kasaragod | : | 04994 - 231 431 / 231 432 |
| Kodakara | : | 0480 - 272 5580 / 272 5581 |
| Kodungallur | : | 0480 - 280 2653 / 280 2654 |
| Kollam | : | 0474 - 275 3001 / 275 3002 |
| Kottayam | : | 0481 - 256 9750 / 256 9751 |
| Kozhencherry | : | 0468 - 231 0720 / 231 0721 |
| Kunnamkulam | : | 0488 - 522 3509 / 522 3510 |
| Manjeri | : | 0483 - 276 1124 / 276 1125 |
| Mattannur | : | 0490 - 247 4662 / 247 4663 |
| Mavelikara | : | 0479 - 234 4495 / 234 4496 |
| Ottapalam | : | 0466 - 224 7366 / 224 8227 |
| Olavakkode | : | 0491 - 255 5501 / 255 5502 |
| Pala | : | 0482 - 221 0120 / 221 0180 |
| Palakkad | : | 0491 - 250 4440 / 250 4441 |
| Pathanamthitta | : | 0468 - 232 0613 / 232 0614 |
| Pattambi | : | 0466 - 291 3009 / 291 4009 |
| Taliparamba | : | 0460 - 230 0035 / 230 0036 |
| Payyanur | : | 04985 - 203 490 / 205 390 |
| Perinthalmanna | : | 04933 - 226 380 / 226 390 |
| Ramanattukara | : | 0465 - 244 3003 / 244 3005 |
| Thalaserry | : | 0490 - 232 4177 / 232 3177 |
| Thrissur | : | 0487 - 232 5570 / 232 5571 |
| Thiruvalla | : | 0469 - 263 0123 / 263 0124 |
| Tirur | : | 0494 - 242 0753 / 242 0754 |
| Vadakara | : | 0496 - 251 7721 / 251 7722 |

### MAHARASHTRA

**Mumbai**

| | | |
|---|---|---|
| Airoli | : | 022 - 2779 5341 / 2779 0174 |
| Ambarnath (E) | : | 0251 - 260 7328 / 260 7155 |
| And-D. N. Nagar | : | 022 - 2620 2167 / 2620 2165 |
| Andheri (East) | : | 8655939651 / 8655939652 |
| And-Sher E Punjab | : | 8655807344 / 8655807345 |
| Andheri-IRLA | : | 022 - 3513 1696 / 3513 1833 |
| And- JB Nagar | : | 022 - 2825 7307 / 2825 7308 |
| And- Lokhandwala | : | 022 - 2634 5957 / 2637 5483 |
| And- Marol | : | 022 - 2920 8134 / 2925 6912 |
| And- Oshiwara | : | 022 - 2632 1196 / 2632 1136 |
| And-7 Bunglows | : | 022 - 2632 9373 / 2631 5566 |
| And-Takshila | : | 022 - 2821 4787 / 2821 4814 |
| Andheri (West) | : | 022 - 2678 1742 / 2678 1781 |
| Bandra Mt.Mary | : | 022 - 2643 2158 / 2643 2147 |
| Bangur Nagar | : | 022 - 2873 4228 / 2873 4229 |
| Bandra (E)-MIG Colony | | 8655807341/ 8655807343 |
| Bandra - Pali | : | 022 - 2655 8399 / 2640 0982 |
| Bandra (West) | : | 022 - 2640 5564 / 2641 2422 |
| Bhandup (W) | : | 022 - 2166 0064 / 4608 2427 |
| Bhayander (West) | : | 022 - 2804 0061 / 2804 0062 |
| Borivali (East) | : | 022 - 2808 5971 / 2808 5972 |
| Borivali - Gorai | : | 022 - 2868 0460 / 2868 0463 |
| Borivali -I.C.Col. | : | 022 - 2891 8594 / 2895 2352 |
| Borivali-Saibaba | : | 022 - 2862 0403 / 2862 0406 |
| Borivali (West) | : | 022 - 2895 1548 / 2895 7025 |
| Borivali -Yogi Ngr | : | 022 - 2892 2017 / 2892 2018 |
| Byculla | : | 022 - 2370 3247 / 2370 3248 |
| Chembur | : | 022 - 2521 2912 / 2521 0676 |
| Chembur -C.G.Rd | : | 022 - 2520 3007 / 2520 3008 |
| Chembur Sindhi Soc. | : | 022 - 4606 3624 / 4606 3625 |
| Chira Bazar | : | 022 - 2203 7791 / 2203 7792 |
| Colaba | : | 022 - 2202 2330 / 2202 2335 |
| Dadar (East) | : | 022 - 2413 7451 / 2416 3350 |
| Dadar (West) | : | 022 - 2438 6887 / 2432 4897 |
| Dahisar-Anand Ngr | | 022 - 2828 0169 / 2828 0174 |
| Dahisar (East) | : | 022 - 2896 1471 / 2828 3234 |
| Dahisar (West) | : | 022 - 2894 4020 / 2892 8617 |
| Dombivali (East) | : | 0251 - 286 1963 / 286 0698 |
| Dom-Gandhi Ngr | : | 0251 - 280 3409 / 280 3410 |
| Dombivali - MIDC | : | 0251 - 244 0074 / 244 0075 |
| Dombivali (West) | : | 0251 - 248 1754 / 248 1764 |
| Fort | : | 022 - 2265 9033 / 2265 9034 |
| Fort - 2 | : | 022 - 2265 3012 / 2265 2969 |
| Ghatkopar (East) | : | 022 - 2102 0876 / 2102 0118 |
| Ghatkopar (West) | : | 022 - 2502 4859 / 2502 4860 |
| Gh - Patel Chowk | : | 022- 2102 0711 / 2102 0712 |
| Girgaum | : | 022 - 2382 1327 / 2384 0027 |
| Gokuldham | : | 022 - 2843 1243 / 2843 1244 |
| Goregaon (W) | : | 022 - 2878 2423 / 2878 2428 |
| Jankalyan Nagar | : | 022 - 2801 0682 / 2801 0683 |
| Kalyan (East) | : | 0251 - 235 1210 / 235 1212 |
| Kal-Khadakpada | : | 0251 - 222 0484 / 222 0485 |
| Kalyan (West) | : | 0251 - 231 1482 / 231 8132 |
| Kamothe | : | 022 - 2743 0246 / 2743 0247 |
| Kandivali (West) | : | 022 - 2808 1997 / 2801 5033 |
| Kandivali-Mahavir Ngr | : | 022 - 4601 0231 / 4601 0232 |
| Kandivali - Charkop | : | 022 - 2867 8347 / 2867 8388 |
| Knd -Thakur Complex | : | 022 - 2870 9820 / 2870 3081 |
| Kharghar | : | 022 - 2774 0840 / 2774 0843 |
| Koparkhairane | : | 022 - 2755 0649 / 2755 0651 |
| Kurla-Nehru Ngr | : | 022 - 2529 0431 / 2529 0432 |
| Lower Parel | : | 022 - 2307 6953 / 2307 5731 |
| Mahim | : | 022 - 2444 6963 / 2444 3393 |
| Malad (East) | : | 022 - 2880 4509 / 2880 4510 |
| Malad - Evershine | : | 022 - 2888 3281 / 2888 3710 |
| Malad (West) | : | 022 - 2881 7579 / 2882 3974 |
| Matunga | : | 022 - 2412 8399 / 2411 8033 |
| Mira Road | : | 022 - 2812 4947 / 2812 4973 |
| Mul - Vaishali Ngr | : | 022 - 2164 5697 / 2164 7795 |
| Mul (W) - LBS Marg | : | 022 - 2560 0655 / 2560 0657 |
| Mulund (East) | : | 022 - 2163 4442 / 2163 6430 |
| Mulund (West) | : | 022 - 2560 5102 / 2569 3938 |
| Nerul (East) | : | 022 - 2772 3175 / 2772 3975 |
| Panvel | : | 022 - 2748 2969 / 2748 2896 |
| Prabhadevi | : | 022 - 2430 0953 / 2430 0954 |
| Sanpada | : | 022 - 2781 1123 / 2781 6218 |
| Santacruz - Kalina | : | 022 - 2666 3597 / 2666 3670 |
| Santacruz (West) | : | 022 - 2600 0093 / 2605 4020 |
| Seawood | : | 022 - 4971 5992 / 4971 5993 |
| Shahaji Raje Rd | : | 022 - 2682 0742 / 2682 0743 |
| Siddharth Nagar | : | 022 - 2846 0131 / 2846 0134 |
| Sion | : | 022 - 2403 3567 / 2403 3568 |
| Tardeo | : | 022 - 2381 4365 / 2388 5106 |
| Thane (West) | : | 022 - 2537 6719 / 2537 6187 |
| Th - GhodbunderRd | : | 022 - 2597 4537 / 2597 4538 |
| Th - Kalwa | : | 022 - 2538 9013 / 2538 9014 |
| Th - Kolbad Road | : | 022 - 2547 7305 / 2547 7310 |
| Th - Nitin Company | : | 022 - 2530 0016 / 2530 0024 |
| Th -Panchpakhadi | : | 022 - 2538 0320 / 2538 0321 |
| Th - Vartak Ngr | : | 022 - 2588 1451 / 2588 1452 |
| Th - Vasant Vihar | : | 022 - 2173 0446 / 2171 2295 |
| Tilak Nagar | : | 022 - 2522 6269 / 2522 6270 |
| Vasai (East) | : | 0250 - 239 2010 / 239 2011 |
| Vasai (West) | : | 0250 - 233 6086 / 233 6087 |
| Vasai (W) Parnaka | : | 0250 - 232 8995 / 232 8996 |
| Vashi | : | 022 - 2782 1286 / 2782 0587 |
| Vashi - 2 | : | 022 - 2781 0007 / 2781 0008 |
| Vikhroli (West) | : | 022 - 2579 5095 / 2579 5096 |
| Vile Parle (East) | : | 022 - 2618 6302 / 2663 1590 |
| Vile Parle (West) | : | 022 - 2615 3174 / 2615 5572 |
| Virar | : | 0250 - 250 4566 / 250 4567 |
| Worli | : | 8655823018 / 8655823019 |
| Wadala | : | 022 - 2414 8033 / 2415 8033 |

**Pune**

| | | |
|---|---|---|
| Aundh | : | 020 - 2729 7006 / 2729 7007 |
| Bibvewadi | : | 020 - 2441 0067 / 2441 2227 |
| Bavdhan | : | 020 - 6674 4971 / 6674 4972 |
| Bhosri | : | 020 - 6310 0581 / 6694 1012 |
| Chinchwad | : | 020 - 2745 5108 / 2745 5107 |
| Hadapsar | : | 020 - 2689 0116 / 2689 0117 |
| Kothrud | : | 020 - 2539 4884 / 2539 5736 |
| Nigdi | : | 020 - 2764 0668 / 2765 0667 |
| Pimple Gurav | : | 020 - 2725 9522 / 2725 9533 |
| Rasta Peth | : | 020 - 2611 3841 / 2611 3842 |
| Sadashiv Peth | : | 020 - 2433 3555 / 2432 1361 |
| Sinhagad Rd | : | 020 - 2434 5013 / 2434 5313 |
| Akola | : | 0724 - 241 1051 / 241 1071 |
| Amravati | : | 0721 - 266 0286 / 266 0287 |
| Aurangabad | : | 8956635754 / 8956635753 |
| Baramati | : | 8956602600 /8956602601 |
| Bhusawal | : | 02582 - 241 589 / 242 589 |
| Boisar | : | 02525 - 266 901 / 266 902 |
| Chakan | : | 02135 - 249 067 / 249 068 |
| Dhule | : | 02562 - 232 450 / 232 470 |
| Ichalkaranji | : | 0230 - 242 9292 / 242 9293 |
| Islampur | : | 02342 - 225 322 / 225 323 |
| Jalgaon | : | 0257 - 223 3589 / 223 3590 |
| Jalna | : | 9175169085 / 9175169087 |
| Karad | : | 02164 - 226 202 / 226 203 |
| Kolhapur | : | 0231 - 266 7767 / 266 7769 |
| Mangalwar Peth | : | 0231 - 264 3643 / 264 3644 |
| Rajarampuri | : | 0231 - 252 8500 / 252 8600 |
| Kudal | : | 7387958100 / 7387951300 |
| Malkapur | : | 89562 16623 / 89562 16624 |
| Manish Nagar | : | 0712 - 278 6441 / 278 6442 |
| Nagpur | : | 0712 - 255 0522 / 254 0999 |
| Osmanabad | : | 02472 - 222 411 / 222 412 |
| Pandharpur | : | 02186 - 222 300 / 222 302 |
| Sadar | : | 0712 - 254 3332 / 254 3342 |
| Miraj | : | 0233 - 221 1924 / 221 1925 |
| Phaltan | : | 02166 - 223 400 / 223 401 |
| Nasik | : | 0253 - 231 3881 / 231 3882 |
| Nashik Road | : | 0253 - 246 3300 / 246 8800 |
| Indira Nagar | : | 0253 - 239 5183 / 239 5184 |
| Ratnagiri | : | 02352 - 271 701 / 271 702 |
| Sangli | : | 0233 - 232 5257 / 232 0257 |
| Satara | : | 02162 - 233 062 / 233 063 |
| Sawantwadi | : | 02363 - 271 446 / 271 447 |
| Shirpur | : | 02563 - 299 812 / 299 834 |
| Solapur | : | 0217 - 260 2080 / 260 2081 |

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

| | | |
|---|---|---|
| Dilshad Garden | : | 011 - 4151 0297 / 4151 0298 |
| Dwarka | : | 011 - 4506 3550 / 4902 8431 |
| Janak Puri | : | 011 - 4157 9598 / 4157 9599 |
| Kamla Nagar | : | 011 - 4011 3699 / 4125 4401 |
| Karkardooma | : | 011 - 4940 9565 / 4940 9575 |
| Karol Bagh | : | 011 - 4145 2085 / 4503 2500 |
| Laxmi Nagar | : | 011 - 4244 4279 / 4244 4280 |
| Mayur Vihar | : | 011 - 4987 8417 / 4950 6187 |
| Munirka | : | 011 - 4178 3482 / 4178 3483 |
| Nangal Raya Janakpuri | : | 011 - 4352 2504 / 4172 4185 |
| Naraina Vihar | : | 011 - 4308 5345 / 4161 2794 |
| 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 - 4045 1966 / 4561 4162 |
| Noida | : | 0120 - 435 9083 / 428 1969 |
| Faridabad | : | 0129 - 416 2387 / 418 2387 |
| Ghaziabad | : | 0120 - 456 7454 / 413 5067 |

### UTTAR PRADESH

| | | |
|---|---|---|
| Aliganj | : | 0522 - 458 1436 / 458 2029 |
| Gomti Nagar | : | 0522 - 458 0012 / 458 0013 |
| Kanpur | : | 7518600501 / 7518600505 |
| Lucknow | : | 0522 - 423 4164 / 423 4160 |
| Prayagraj | : | 0532 - 4033 446/07518600515 |
| Vrindavan | : | 0522 - 407 6173 / 410 4357 |

### MADHYA PRADESH

| | | |
|---|---|---|
| Anuppur | : | 07659 - 292 261 /7880122376 |
| Bhopal | : | 0755 - 400 8947 / 245 9791 |
| Gurunanakpura | : | 0755 - 494 5560 / 494 5574 |
| 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 - 350 080 / 350 117 |

### CHHATTISGARH

| | | |
|---|---|---|
| Ambikapur | : | 07774 - 350 008/9685999886 |
| Bhilai | : | 0788 - 235 0911 / 490 4664 |
| Bilaspur | : | 07752 - 220 786 / 291 931 |
| Dhamtari | : | 07722 - 237 731 / 296 730 |
| Durg | : | 0788 - 421 3786 / 421 2901 |
| Mangla Chowk | : | 07752 - 271 045 / 310 291 |
| Jagdalpur | : | 07782 - 296 288 / 226 066 |
| Janjgir | : | 07817 - 223 525 / 296 316 |
| Korba | : | 07759 - 245 775 / 245 776 |
| Kosabadi | : | 07759 - 350 051 / 228 600 |

# BLUECHIP OFFICES IN INDIA

| | |
|---|---|
| Manendragarh | : 9109539088 / 9109110476 |
| Raigarh | : 07762 - 350 012/9109114037 |
| Raipur | : 0771 - 244 6058 / 351 0355 |
| Rajnandgaon | : 07744-350034/ 9685040478 |
| Sunder Nagar | : 0771 - 224 1731 / 490 7206 |

## BIHAR

| | |
|---|---|
| Begusarai | : 06243 - 243 650 / 243 651 |
| Bhagalpur | : 0641 - 261 1061 / 261 1062 |
| Danapur | : 06115 - 222 424 / 222 425 |
| Darbhanga | : 06272 - 220 011 / 220 012 |
| Muzaffarpur | : 0621 - 227 3120 / 227 3121 |
| Patna | : 0612 - 221 6203 / 221 6094 |
| Bailey Road | : 0612 - 229 5211 / 229 5212 |
| Kankarbagh | : 7672990046 / 7672990045 |
| Purnea | : 06454 - 243 114 / 243 124 |

## JHARKHAND

| | |
|---|---|
| Adityapur | : 0657 - 238 6068 / 238 6069 |
| Argora | : 0651 - 225 1106 / 225 1107 |
| Dhanbad | : 0326 - 230 0520 / 230 0550 |
| Jamshedpur | : 0657 - 231 7381 / 231 7382 |
| Jamshedpur -Sakchi | : 0657 - 222 2064 / 222 2065 |
| Mango | : 0657 - 351 0012 / 351 0013 |
| Ramgarh | : 06553 - 224 189/6545351012 |
| Ratu Road | : 0651 - 228 3687 / 228 3963 |
| Ranchi | : 0651 - 221 1505 / 221 1478 |
| Saraidhela | : 0326 - 299 9254 / 299 9295 |

## ODISHA

| | |
|---|---|
| Angul | : 06764 - 233921 / 8093999865 |
| Balasore | : 06782 - 261 432 / 261 433 |
| Barbil | : 80939 99868 / 80939 99869 |
| Bhadrak | : 06784 - 250 690 / 250 070 |
| Bhubaneswar | : 0674 - 253 1132 / 297 5237 |
| Chandrashekharpur | : 0674 - 274 7215/ 351 2131 |
| Khandagiri | : 0674 - 253 0227 / 253 0225 |
| Brahmapur | : 68035 10002 / 68035 10003 |
| Cuttack | : 0671 - 232 3440 / 232 3441 |
| CDA - Cuttack | : 0671 - 250 6440 / 295 6040 |
| Jajpur | : 80939 99866 / 809399 9867 |
| Jharsuguda | : 06645 - 270 003 / 270 004 |
| Rourkela | : 0661 - 250 0390 / 250 0391 |
| Chhend | : 0661 - 248 0808 / 351 0501 |
| Sambalpur | : 0663 - 254 0664 / 295 0179 |
| Sundargarh | : 6622351012 / 6622351001 |

## WEST BENGAL

### Kolkata

| | |
|---|---|
| AJC Road | : 033 - 4602 5649 / 4603 8977 |
| Bagha Jatin | : 033 - 2956 6659 / 2425 0021 |
| Barasat | : 033 - 4071 0019 / 4071 0020 |
| 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 77684 / 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 37760 / 75960 37761 |
| Dunlop | : 033 - 2577 2206 / 2577 2207 |
| Garia | : 75960 37629 / 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 6466 / 2429 6812 |
| Kasba | : 033 - 2442 8881 / 2442 8884 |
| Konnagar | : 07596025213/ 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 2033 / 4802 2036 |
| Netaji Nagar | : 033 - 4604 4210 / 4604 4211 |
| New Alipore | : 033 - 4044 8656 / 4010 1324 |
| New Town | : 033 - 4001 9290 / 4003 7773 |
| N.S.C. Bose Rd | : 033 - 4602 9980 / 4003 4392 |
| 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 9960 / 4602 9964 |
| Santoshpur | : 033 - 3544 6700 / 3544 0906 |
| Shyam Bazar | : 76050 77680 / 76050 77681 |
| Sodepur | : 033 - 2595 0075 / 2595 0074 |
| Sonarpur | : 76050 87572 / 76050 87573 |
| Thakurpukur | : 033 - 2497 6027 / 2497 6028 |
| Ultadanga | : 033 - 4804 5945 / 4804 5946 |

| | |
|---|---|
| Asansol | : 7596025210 / 9147104310 |
| Berhampore | : 97341 89038 / 97341 89078 |
| Bardhaman | : 0342 - 264 7835 / 264 7814 |
| Cooch Behar | : 09147105247/ 222 217 |
| Darjeeling | : 0354 - 225 4477 / 225 4478 |
| Durgapur | : 0343 - 254 5654 / 254 5665 |
| Haldia | : 03224 - 272 252 / 272 253 |
| Kalyani | : 033 - 2582 0170 / 2582 0174 |
| Kharagpur | : 03222 - 225 023 / 225 028 |
| Krishnanagar | : 7407082821 / 7407082822 |
| Malda | : 03512 - 265 939 / 265 784 |
| Siliguri | : 0353 - 264 1757 / 264 2190 |
| Raniganj | : 0341 - 244 2111 / 244 2112 |
| Serampore | : 033 - 4801 2305 / 4801 2309 |

## ASSAM

| | |
|---|---|
| Dibrugarh | : 0373 - 232 1164 / 232 5654 |
| Duliajan | : 0374 - 291 266 /7099030344 |
| Beltola | : 70990 65080/70990 65081 |
| Guwahati | : 69012 58965 / 69012 58973 |
| Lalganesh | : 0361 - 296 4350/7099030343 |
| Jorhat | : 81349 67701 / 81349 49901 |
| Maligaon | : 69012 25023 / 69012 23165 |
| Nagaon | : 03672 - 232 159 / 232 163 |
| North Lakhimpur | : 70990 65754/70990 65748 |
| Sivasagar | : 7099013874 / 7099013870 |
| Tinsukia | : 7099013876/7099065980 |
| Tezpur | : 03712 - 225 561 / 225 563 |
| Sixmile | : 0361 - 233 0141 / 233 0139 |

## TAMIL NADU

### Chennai

| | |
|---|---|
| Adambakkam | : 044 - 4300 9093 / 4853 0857 |
| Adyar | : 044 - 4526 2864 / 4526 2881 |
| Alandur | : 044 - 4355 4873 / 4556 2197 |
| Alwarpet | : 044 - 2499 0705 / 2499 0706 |
| Ambattur | : 044 - 2657 2782 / 4206 5361 |
| Anna Nagar | : 044 - 2619 2813 / 2619 2814 |
| Anna Nagar (W) | : 044 - 4853 9144 / 2615 2490 |
| Arumbakkam | : 044 - 2363 0064 / 4851 1709 |
| Ashok Nagar | : 044 - 2471 7011 / 4856 6794 |
| Besant Nagar | : 044 - 4215 6860 / 4260 6307 |
| Chrompet | : 044 - 2265 3142 / 4266 8798 |
| Egmore | : 044 - 4850 5388 / 2841 3489 |
| Greams Road | : 044 - 2829 0039 / 4503 2132 |
| K.K. Nagar | : 044 - 4774 0129 / 4202 8336 |
| Keelkattalai | : 044 - 4803 7108 / 4315 9100 |
| Kelambakkam | : 044 - 4212 9477 / 4357 4139 |
| Kilpauk | : 044 - 2661 1432 / 4350 6662 |
| Kodambakkam | : 044 - 2372 8200 / 4865 3468 |
| Kolathur | : 044 - 2650 2637 / 4384 9235 |
| Mandaveli | : 044 - 2462 0701 / 2462 0702 |
| Mugappair | : 044 - 2656 1210 / 2656 1757 |
| Mylapore | : 044 - 4865 9124 / 4865 9129 |
| Nanganallur | : 044 - 4005 0068 / 4854 0257 |
| Neelangarai | : 044 - 2449 0062 / 4510 8025 |
| Old Washermanpet | : 044 - 4552 0033 / 4355 1414 |
| Pallikaranai | : 044 - 4807 1933 / 4807 1941 |
| Pammal | : 044 - 2248 1053 / 4850 6345 |
| Parrys | : 044 - 2526 8382 / 2526 8384 |
| Perambur | : 044 - 4207 9969 / 2671 1216 |
| Perungalathur | : 044 - 4215 7144 / 4959 5614 |
| Perungudi | : 044 - 4507 0044 / 4862 7440 |
| Porur | : 044 - 4271 5603 / 2482 5341 |
| Poonamallee | : 044 - 2627 3031 / 2627 3032 |
| Purasaivakkam | : 044 - 2661 2657 / 4850 2772 |
| Royapettah | : 044 - 4782 0659 / 4782 0661 |
| Saidapet | : 044 - 2381 0418 / 4865 0053 |
| Shenoy Nagar | : 044 - 2664 1073 / 4356 3415 |
| T. Nagar | : 044 - 4769 0002 / 4768 7388 |
| T. Nagar II | : 044 - 4690 9263 / 4358 8304 |
| Tambaram | : 044 - 2226 1402 / 2226 1412 |
| Thiruvanmiyur | : 044 - 4853 1216 / 2457 1735 |
| Triplicane | : 044 - 2844 3245 / 4353 4491 |
| Vadapalani | : 044 - 2362 3200 / 2362 4200 |
| Valasaravakkam | : 044 - 4768 9261 / 4283 6551 |
| Velachery | : 044 - 4305 7057 / 4204 3861 |
| West Mambalam | : 044 - 2471 6145 / 2471 6149 |

### Coimbatore

| | |
|---|---|
| Ganapathy | : 0422 - 233 2421 / 233 3421 |
| Koundampalayam | : 0422 - 243 4341 / 243 4331 |
| Peelamedu | : 0422 - 259 9122 / 259 9130 |
| Ramanathapuram | : 0422 - 231 4990 / 231 5990 |
| R.S.Puram | : 0422 - 254 5474 / 254 5475 |
| R S Puram - 2 | : 0422 - 247 0100 / 247 9705 |
| Vadavalli | : 0422 - 242 3800 / 242 4900 |

### Trichy

| | |
|---|---|
| Karumandapam | : 0431 - 248 1677 / 248 1699 |
| K. K. Nagar | : 0431 - 245 9153 / 245 9154 |
| Srirangam | : 0431 - 243 3268 / 243 3278 |
| Thennur | : 0431 - 274 2153 / 274 2154 |
| Thiruverumbur | : 0431 - 253 2005 / 253 2064 |
| Ariyalur | : 04329 - 220 401 / 220 402 |
| Attur | : 04282 - 241 005 / 241 007 |
| Chengalpattu | : 044 - 2742 0006 / 2743 0005 |
| Cuddalore | : 04142 - 223 153 / 224 153 |
| Dharapuram | : 04258 - 220 007 / 220 008 |
| Dharmapuri | : 04342 - 267 655 / 268 655 |
| Dindigul | : 0451 - 242 4820 / 242 4821 |
| Erode | : 0424 - 226 9984 / 226 9985 |
| Gobichettipalayam | : 04285 - 223 261 / 223 262 |
| Hosur | : 04344 - 222 990 / 225 990 |
| Karaikal | : 04368 - 221 270 / 221 271 |
| Karaikudi | : 04565 - 238 777 / 238 778 |
| Karur | : 04324 - 241 881 / 241 882 |
| Kovilpatti | : 04632 - 221 501 / 221 502 |
| Krishnagiri | : 04343 - 233 101 / 233 102 |
| Kanchipuram | : 044 - 2723 2376 / 4551 3266 |
| Kumbakonam | : 0435 - 242 3631 / 242 3632 |

### Madurai

| | |
|---|---|
| Chinna Chokkikulam | :0452 - 253 2450 / 253 2451 |
| Madurai | : 0452 - 234 8655 / 234 9655 |
| Thirumangalam | : 04549 - 282 855 / 282 856 |
| Thirunagar | : 0452 - 248 4005 / 248 4006 |
| Mayiladuthurai | : 04364 - 227 531 / 227 532 |
| Nagercoil | : 04652 - 244 435 / 244 436 |
| Namakkal | : 04286 - 221 071 / 221 072 |
| Mandarakuppam | : 04142 - 262 500 / 262 600 |
| Neyveli | : 04142 - 251 574 / 251 575 |
| Pattukkottai | : 04373 - 252 270 / 252 271 |
| Pollachi | : 04259 - 223 124 / 224 124 |
| Puducherry | : 0413 - 226 4127 / 420 6177 |
| Muthialpet | : 0413 - 223 3409 / 223 3509 |
| Rajapalayam | : 04563 - 232 020 / 232 021 |
| Salem | : 0427 - 233 5405 / 233 5406 |
| Agraharam | : 0427 - 226 6405 / 226 5405 |
| Tenkasi | : 04633 - 226 658 / 226 659 |
| Thanjavur | : 04362 - 278 571 / 278 572 |
| Thiruvarur | : 04366 - 223 571 / 223 572 |
| Thachanallur | : 0462 - 233 5194 / 290 5194 |
| Tirunelveli | : 0462 - 257 6194 / 257 6195 |
| Tirupur | : 0421 - 243 1101 / 243 1102 |
| Tuticorin | : 0461 - 234 5090 / 234 5091 |
| Vellore | : 0416 - 221 6772 / 420 7127 |
| Villupuram | : 04146 - 252 113 / 252 114 |
| Virudhunagar | : 04562 - 243 533 / 243 534 |

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