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BLUECHIP BULLETIN

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AXIS MAX LIFE SMART WEALTH ADVANTAGE GROWTH PAR PLAN

INSTA INCOME

NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Plan Benefits in Detail :

Survival Benefit: Survival benefit payable in the form of Cash Bonus (if declared) and Guaranteed Income (if applicable as per the opted plan variant). The following is the description of the benefit under different variants:

Insta Income: Cash Bonus (% of Annualized Premium) if declared, payable from 1st Policy Year till end of Policy Term.

Maturity Benefit : Maturity Benefit for all the Variants: Sum of following shall be payable on completion of policy term (provided all due premiums were paid and the policy is in-force): a) Sum Assured on Maturity, b) Accrued Cash Bonus (if any) c) Accrued Guaranteed Income (if not paid earlier) d) Additional Benefit on Maturity (in case of female life) e) Terminal Bonus (if declared) b) and c) shall be applicable if in case 'Accrual of Survival Benefits' option is chosen.

Death Benefit : Without Policy Continuance Benefit/ With Policy Continuance Benefit: In case of an unfortunate demise of the Life Insured during the policy term, while the policy is inforce, the Death Benefit shall be higher of: i) Sum Assured on Death, plus Terminal Bonus (if declared) or ii) 105% of (Total Premiums paid plus underwriting extra premiums plus loadings for modal premiums) as on the date of death of life insured.

Eligibility Criteria:

Min. Entry Age : Min. 91 days				
Max. Entry Age	Variant \ Policy Term Options	Fixed Policy Term 20 to 40 years	Up to maturity age 85 less Entry Age	Up to maturity age 100 Less Entry Age
	Insta Income	70 less PPT	Not Applicable	65
	Policy Continuance Benefit Opted			
	Insta Income	60 less PPT	55	N/A
	Policy Continuance Benefit Not Opted			
Policy Term	Insta Income	Yes	No	Yes
Premium Payment Term	With/ Without Policy Continuance Benefit, the available premium payment terms are 6, 7, 8, 10 and 12 years for all the variants			
Premium Payment Mode	Annual, Semi-annual, Quarterly, Monthly			

Insurance is a Subject Matter of the Solicitation. Disclaimers: Disclaimers:This is a Non-Linked Participating Individual Life Insurance Savings Plan I **UIN: 104N135V03** *Bonuses represent your share in profits of the company's participating fund. Bonuses are, therefore, not guaranteed and are based on performance of the participating fund. Bonus rate is paid as a percentage of the 'Sum Assured on Maturity' and will be declared at the end of financial year. The risk factors of the bonuses projected under the product are not guaranteed. Past performance construe any indication of future bonuses and these are subject to the overall performance of the insurer in terms of investments, management of mortality and lapses, ^ ^ Early Income (Advance Income) refers to the applicable Survival Benefits, the survival benefits start from 1st policy year* * for Insta Income Variant only. **Applicable if the policyholder has chosen Frequency as Annual for Survival Benefit Payouts. Survival benefits are payable in arrears for all frequencies. %Cash Bonus (if declared) is a % of Annualized Premium and shall depend on the Cash Bonus Payout Frequency, Age of the life insured, Premium Payment Term, PCB Option and Plan variant. @Policy Continuance Benefit is available in all plan variants except for 100 minus Age at Entry Variant & Accidental Death Benefit (ADB) is available in all plan variants for ages greater than or equal to 18 years. ADB cover is restricted to 80 years of age. Axis Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V03) is a non-linked participating Individual Life Insurance Savings plan which provides Cash Bonuses and Terminal Bonus, which are variable in nature and declared by the company from time to time. For further information on the product and its plan variants please refer to the Prospectus. If you wish to refer to the Terms and Conditions of the product please read the Policy Document available on the company website. Axis Max Life Insurance Limited is a joint venture between Max Financial Services Limited and Axis Bank Ltd. Axis Max Life Insurance Ltd., Corporate Office: 11 Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram - 122 (Haryana). Insurance is the subject matter of solicitation. For more details on the risk factors, Terms and Conditions, please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws. Customer Helpline Number: 1860 120 5577. Website: https://www.axismaxlife.com, SMS 'LIFE' to 5616188. ARN: AxisMaxLife/SWAG PAR Insta Income Writeup/ November 2025 IRDAI Regn. No • 104.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.*

AXIS MAX LIFE SMART WEALTH ANNUITY GUARANTEED PENSION PLAN

A NON-LINKED NON-PARTICIPATING INDIVIDUAL/ GROUP GENERAL ANNUITY SAVINGS PLAN

Features:

- ☑ Design your policy from wide range of Deferred annuity options.
- ☑ Opt for flexible premium payments; decide income timings with ease.
- ☑ Stay ahead of inflation and boost your annual income with increasing annuity variants.
- ☑ Choose when and how much return of premium you require to meet your financial goals.
- ☑ Get guaranteed+ lifelong annuity for you and your loved ones.
- ☑ With advance annuity option, you can take your next 5 year annuities in advance as a lumpsum.

Benefits in Details:

Deferred Annuity Option: Sub- Variants are available under this option:

a. Single Life with Death Benefit till Deferment Period - Limited Premium
b. Joint Life with Death Benefit till Deferment Period - Limited Premium
c. Single Life with Death Benefit for Life - Limited Premium
d. Joint Life with Death Benefit for Life - Limited Premium

For variants a, b, c & d (i.e. variant with limited premium):

A fixed annuity amount, guaranteed at policy inception shall be payable in arrears after the expiry of the deferment period till death of the annuitant/(s), provided all premiums have been paid during the premium payment term. For limited premium variants, Fixed Annuity Amount = Base Annuity + Loyalty Annuity. Loyalty Annuity is 20% of the Base Annuity and shall accrue on completion of deferment period. Loyalty Annuity shall be payable in arrears along with the Base Annuity payout as per chosen Annuity payment mode

Eligibility Criteria for Deferred Annuity:

Sub-variant	Min Age Entry	Max. Age Entry	Annuity/Policy Term	Premium payment Term
c.Single Life with Death Benefit till Deferment Period - Limited Premium	25 yrs	85 yrs	Till Death of The Annuitant	5 to 12 yrs
d. Joint Life with Death Benefit till Deferment Period - Limited Premium	25 yrs	85 yrs	Till Death of Last Survivor	5 to 12 yrs
c. Single Life with Death Benefit for Life - Limited Premium	25 yrs	85 yrs	Till Death of The Annuitant	5 to 12 yrs
d. Joint Life with Death Benefit for Life - Limited Premium	25 yrs	85 yrs	Till Death of Last Survivor	5 to 12 yrs
Premium Payment Mode	Limited premium: Annual, Semi-annual, Quarterly, Monthly			

Insurance is a Subject Matter of the Solicitation. Disclaimers: Product Name: Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan **UIN: 104N137V07** *The guaranteed benefits are applicable only if all due payments are paid. Non-Linked Non-Participating Individual/Group General Annuity Savings Plan | UIN: 104N137V07. #As per India Retirement Index Study (IRIS 4.0) 2024 conducted by Axis Max Life Insurance in association with Kantar. Annuities purchased under NPS payable to Non-resident Indians (NRIs)/Overseas Citizens of India (OCIs) are subject to Tax deducted at source (TDS). Further repatriation of the corpus, if any will be subject to applicable laws and regulatory provisions of IRDAI/PFRDA/RBI. $Available in Increasing Immediate Annuity Variant only. Axis Max Life Insurance Limited is a Joint Venture between Max Financial Limited and Axis Bank Limited. Corporate Office: Plot No. 90C, Sector 18, Udyog Vihar, Gurugram (Haryana)-122 015. For more details on the risk factors, Terms and Conditions, please read the sales and rider prospectus carefully concluding a sale. You can call us on our Customer Helpline No. 1860 120 5577 or SMS 'LIFE" to 5616188 or Website: https://www.axismaxlife.com. ARN: AxisMaxLife/SWAG Pension Writeup/October 2025 IRDAI Regn. No. 104. 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.*

ICICI PRU FUTURE PERFECT

A PARTICIPATING NON-LINKED LIFE INDIVIDUAL SAVINGS PRODUCT

In our day to day lives, we strive towards achieving our goals: purchasing a flat, securing our children's future needs, dream vacation in an exotic location and living peacefully after retirement. We bring you an ideal savings and protection oriented plan, **ICICI Pru Future Perfect** to help you fulfill these goals.

Key Benefits of ICICI Pru Future Perfect

- ☑ Savings with the comfort of guarantees - At maturity of the policy, you receive: a.Guaranteed Maturity Benefit (GMB)[1] b.Accrued Guaranteed Additions (GAs)[2] c.Vested reversionary bonuses[3], if d.any Terminal bonus[3] if any
- ☑ **Flexibility -** Choose premium payment term, premium payment frequency, premium and policy term as per your need.
- ☑ **Protection -** Get life cover[4] for the entire policy term
- ☑ **Tax* Benefits – Tax*** benefits may apply to premiums paid and benefits received as per the prevailing tax laws[5]

Benefits in detail:

Death benefit : On death of the life assured during the policy term, for a premium paying or fully paid policy, the following will payable

Death Benefit = Higher of (A,B),Where

A = Sum Assured on Death, plus subsisting bonuses[3] already accrued, plus accrued guaranteed additions[2]

B = 105% of all the premiums received till the date of death

Sum Assured on Death is defined as, highest of:

- 10 X Annualised Premium
- Guaranteed Maturity benefit(GMB)[1]

Bonuses consist of accrued reversionary bonuses[3], interim bonus[3] and terminal bonus[3], if any.

All policy benefits cease on payment of the death benefit In the event of death of the Life Assured on the Date of Maturity, only the Maturity Benefit (if applicable) is payable and the Death Benefit shall not be payable.

Maturity benefit: Maturity Benefit = Higher of (D, E)

Where, D = Guaranteed Maturity Benefit (GMB)[1] plus accrued Guaranteed Additions[2] plus subsisting reversionary bonuses[3] already accrued to the policy, If any plus terminal bonus[3], if any E = 100.1% X annualized premium

ICICI Pru Future Perfect at a glance:

Premium payment option	Limited Pay				
Premium payment option (PPT) (Yrs)	5	7	10	15	20
Policy Term (Yrs)	10 to 15	12 to 17	15 to 20	20 to 25	25 to 30
Minimum annual premium (Rs.)	Rs.30,000/-				
Min / Max age at entry (Yrs)	3 / 45	1 / 55	91 days/55	91 days/50	91 days/45
Min / Max age at maturity (Yrs)	18 / 60	18 / 70			
Min. Basic Sum Assured on Death	Rs.3,00,000/-				
Premium paying frequency	Annual / Half-yearly / Monthly				

Insurance is a Subject Matter of the Solicitation. Disclaimers: [1] GMB: GMB will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender. Your GMB may be lower than your Sum Assured on death. [2] GA: Guaranteed Additions (GAs) is a percentage of annualized premium. For monthly premium frequency, 1/12th times GA will be accrued every month on premium payment. For half yearly premium frequency, 0.5 times GA will be accrued on premium payment. [3] Bonus: Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid. Reversionary bonuses will be applied through the compounding bonus method. All reversionary bonuses will be declared as a proportion of the sum of the GMB and the accrued reversionary bonuses, if any. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. A terminal bonus may also be payable at maturity or on earlier death. [4] Life Cover is the benefit payable on death of the life assured during the policy term. [5] Policies issued on or after April 01, 2023 where aggregate premium(including top-up premiums and rider premiums) payable during the term of the policy/policies in respect of Non-unit linked life insurance policies more than Rs 5 lakh per year per person is not exempt u/s 10(10D). Tax benefits/Tax-free returns under the policy are subject to conditions under Sections 80C, 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Taxes, if any will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time. Please consult your tax advisor for more details.

ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837 For More Information: Customers calling from anywhere in India, please dial 1800 2660 Do not prefix this number with "+" or "91" or "00" Call Centre Timings: 10.00 a.m. to 7.00 p.m.

Monday to Saturday, except National Holidays. To know more, please visit www.iciciprulife.com ICICI Prudential Life Insurance Company Limited. Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. 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 Future Perfect Form No. E21 **UIN. 105N153V04.** *Advt. No.: L/II/1514/2025-26 BEWARE OF SUSPICIOUS 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.*

BLUECHIP™
EXPERT ADVICE. EASY INVESTING.

BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED
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.:** 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 :** 13.12.2025
CIN : U66010MH2006PTC161904 **Admn. Office :** 12, Vardhaman Complex, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083. **Tel.:** 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	6.95	6.95
ICICI Home Finance	CRISIL AAA	10,000/-	M/Q/A/C	6.75	6.85	6.90
Mahindra Finance Limited	CRISIL AAA	5,000/-	M/Q/H/A/C	6.60	7.00	7.00
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.*
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Govt. of India - Floating Rate Savings Bonds, 2020 (Taxable)

- ☑ The interest rate payable on **1st January 2026 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.

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/10(Cr.)	NAV Rs. 26/11	Growth (%) 3 Yrs	5 Yrs
EQUITY - FLEXI CAP FUNDS				
Aditya Birla SL Flexi Cap	24,443.27	1,867.85	16.84	18.04
Axis Flexi Cap	13,319.21	27.17	14.22	14.11
Bandhan Flexi Cap	7,645.00	216.41	15.32	17.13
Canara Rob Flexi Cap	13,798.78	348.43	14.80	16.73
DSP Flexi Cap	12,197.68	104.25	16.89	17.38
Franklin India Flexi Cap	19,796.16	1,664.92	17.27	21.29
HDFC Flexi Cap	91,041.00	2,067.28	20.84	26.06
HSBC Flexi Cap	5,267.09	224.16	19.49	18.92
Kotak Flexicap	56,039.86	87.86	16.64	17.36
LIC MF Flexi Cap	1,075.06	104.01	15.65	14.76
Motilal Oswal Flexi Cap	14,319.21	62.53	22.04	17.25
SBI Flexicap	23,168.43	111.60	12.87	15.90
Tata Flexi Cap	3,617.70	24.99	16.24	15.89
Union Flexi Cap	2,414.49	52.29	14.89	17.73
UTI Flexi Cap	25,757.27	328.58	10.97	12.53
EQUITY - FOCUSED FUNDS				
Aditya Birla SL Focused	8,061.98	147.63	15.86	17.29
Axis Focused	12,580.86	55.85	11.21	10.23
Bandhan Focused	2,086.32	89.59	18.47	16.35
DSP Focused	2,637.79	55.80	18.11	16.49
Franklin India Focused Equity	12,668.75	111.96	15.67	21.12
HDFC Focused	25,140.43	238.65	20.61	26.57
HSBC Focused	1,708.01	25.75	15.91	17.38
ICICI Pru Focused Equity	13,470.73	97.43	22.38	23.94
Kotak Focused	3,868.55	27.01	16.56	18.45
LIC MF Focused	175.82	21.47	10.63	13.79
Mahindra Manulife Focused	2,207.79	27.48	18.26	22.30
Nippon India Focused	8,712.11	125.20	14.21	19.85
SBI Focused	40,823.77	376.18	17.12	18.04
Sundaram Focused	1,096.58	163.89	13.05	16.41
Tata Focused	1,866.26	23.98	14.38	17.92
EQUITY - LARGE & MID CAP FUNDS				
Aditya Birla SL Large & Mid Cap	5,867.42	908.37	13.68	14.69
Axis Large & Mid Cap	15,453.36	33.30	18.94	19.17
Bandhan Large & Mid Cap	11,799.16	141.00	23.45	23.78
Canara Rob Large and Mid Cap	26,268.78	256.05	15.56	18.03
DSP Large & Mid Cap	16,530.07	632.55	19.49	20.62
Franklin India Large & Mid Cap	3,687.53	196.13	16.84	18.97
HDFC Large and Mid Cap	28,486.64	347.98	19.58	23.90
HSBC Large & Mid Cap	4,613.20	27.74	20.21	19.86
ICICI Pru Large & Mid Cap	25,752.59	1,053.99	21.14	25.18
Kotak Large & Midcap	29,515.91	354.50	18.94	20.29
LIC MF Large & Midcap	3,151.53	39.21	16.64	17.99
Mahindra Manulife Large & Mid Cap	2,783.80	27.56	15.89	20.39
Motilal Oswal Large & Midcap	14,870.27	34.48	25.90	25.48
Nippon India Vision Large & Mid Cap	6,690.47	1,515.78	20.92	21.57
SBI Large & Midcap	35,514.42	643.05	16.78	21.72
Sundaram Large and Mid Cap	6,997.72	88.85	16.37	19.21
Tata Large & Mid Cap	8,828.82	526.20	13.06	17.21
UTI Large & Mid Cap	5,291.10	187.10	21.69	23.77
EQUITY - LARGE CAP FUNDS				
Aditya Birla SL Large Cap	31,015.85	542.51	14.76	17.29
Axis Large Cap	33,827.15	62.52	11.85	12.02
Bandhan Large Cap	2,016.94	80.72	16.64	16.89
Canara Rob Large Cap	17,233.68	64.54	14.65	16.03
DSP Large Cap	6,933.59	482.74	17.15	16.54
Franklin India Large Cap	7,925.01	1,057.23	14.12	16.34
HDFC Large Cap	39,779.26	1,167.67	15.04	19.12
HSBC Large Cap	1,893.21	491.65	14.27	15.27
ICICI Pru Large Cap	75,863.08	116.25	18.01	19.97
Invesco India Largecap	1,686.04	71.92	16.84	17.66
Kotak Large Cap	10,899.85	597.53	15.32	16.90
LIC MF Large Cap	1,498.50	57.72	11.78	13.36
Mahindra Manulife Large Cap	737.93	23.84	13.54	16.31
Nippon India Large Cap	48,870.60	94.36	18.77	22.40
SBI Large Cap	54,687.99	94.89	13.58	16.36

Fund Name	Corpus 31/10(Cr.)	NAV Rs. 26/11	Growth (%) 3 Yrs	5 Yrs
Sundaram Large Cap	3,358.25	21.88	11.61	15.05
Tata Large Cap	2,789.88	525.24	14.52	17.74
Union Largecap	475.89	24.36	12.60	14.97
UTI Large Cap	13,241.33	283.88	12.26	14.98
EQUITY - MID CAP FUNDS				
Aditya Birla SL Midcap	6,271.07	795.37	19.72	22.38
Axis Midcap	32,069.13	115.41	19.23	19.78
DSP Midcap	19,609.01	149.43	19.46	17.45
Franklin India Mid Cap	12,770.14	2,823.28	22.20	21.71
HDFC Mid Cap	89,383.23	203.08	25.60	27.41
HSBC Midcap	12,369.79	408.04	24.84	22.47
ICICI Pru Midcap	6,963.67	312.12	22.62	24.68
Kotak Midcap	60,385.03	137.94	21.58	24.51
LIC MF Midcap	347.67	29.58	19.79	19.64
Mahindra Manulife Mid Cap	4,192.44	34.09	24.09	25.99
Motilal Oswal Midcap	37,500.86	103.52	26.38	30.31
Nippon India Growth Mid Cap	41,267.69	4,271.01	25.10	27.02
SBI Midcap	23,036.04	234.77	16.66	23.10
Sundaram Mid Cap	13,235.84	1,446.05	24.42	24.87
Tata Mid Cap	5,282.94	451.43	21.65	22.55
UTI Mid Cap	12,101.13	307.48	17.09	20.27
EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Small Cap	5,127.12	86.07	18.04	20.84
Axis Small Cap	27,065.84	107.13	18.69	23.93
Bandhan Small Cap	17,380.29	47.28	30.35	28.49
Canara Rob Small Cap	13,285.48	38.29	15.27	25.30
DSP Small Cap	16,867.93	195.44	19.89	24.50
Franklin India Small Cap	13,789.53	169.71	21.07	25.94
HDFC Small Cap	38,412.10	140.18	20.86	27.45
HSBC Small Cap	16,547.87	79.80	18.85	26.93
ICICI Pru Smallcap	8,621.53	86.55	16.60	24.52
Kotak Small Cap	18,023.96	253.71	15.69	23.03
LIC MF Small Cap	647.11	29.83	16.77	24.90
Nippon India Small Cap	68,969.15	169.37	21.62	30.03
SBI Small Cap	36,945.09	169.21	13.65	20.98
Sundaram Small Cap	3,495.63	265.20	20.59	25.15
Tata Small Cap	11,792.26	37.61	16.24	25.39
EQUITY - VALUE FUNDS				
Aditya Birla SL Value	6,303.57	127.28	19.42	20.95
Bandhan Value	10,302.01	152.80	17.76	24.76
HDFC Value	7,608.84	768.11	18.37	20.92
HSBC Value	14,342.41	114.34	23.22	24.18
ICICI Pru Value	57,934.73	492.67	20.79	25.13
LIC MF Value	210.92	24.80	13.90	17.47
Nippon India Value	9,173.47	234.67	21.57	23.73
Sundaram Value	1,480.99	227.57	12.99	16.81
Tata Value	8,881.65	363.53	19.38	20.01
UTI Value	10,057.81	174.07	18.06	19.48
EQUITY - ELSS FUNDS				
Aditya Birla SL ELSS Tax Saver	15,681.73	62.98	14.17	12.89
Axis ELSS Tax Saver	35,171.95	98.77	14.18	12.44
Bandhan ELSS Tax Saver	7,214.53	158.68	15.46	21.40
Canara Rob ELSS Tax Saver	9,072.61	178.85	14.17	17.71
DSP ELSS Tax Saver	17,241.31	142.88	18.85	21.22
Franklin India ELSS Tax Saver	6,787.62	1,517.19	17.67	20.59
HDFC ELSS Tax saver	17,194.16	1,454.09	20.25	23.71
HSBC ELSS Tax saver	4,214.73	138.67	19.60	18.64
HSBC Tax Saver Equity	246.30	96.42	18.36	19.29
ICICI Pru ELSS Tax Saver	14,844.09	973.14	16.21	18.88
Kotak ELSS Tax Saver	6,449.48	118.50	15.37	18.62
LIC MF ELSS Tax Saver	1,113.63	154.41	15.27	15.97
Mahindra Manulife ELSS Tax Saver	970.35	29.41	14.42	18.75
Motilal Oswal ELSS Tax Saver	4,514.53	52.34	23.64	22.73
Nippon India ELSS Tax Saver	15,512.93	132.38	17.07	20.92
SBI ELSS Tax Saver	31,782.82	447.08	22.79	23.52
UTI ELSS Tax Saver	3,778.10	210.97	13.19	15.57

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

HDFC LIFE CLICK 2 ACHIEVE PAR ADVANTAGE

An Individual Non Linked, Participating, Savings Life Insurance Plan

Features:
- ☑ Life Insurance Cover for financial security of your family
- ☑ Additional Life Coverage – Flexibility to choose additional life option for your spouse
- ☑ Policy Continuance Benefit (PCB) – Get Waiver of future premium on death of Life Assured + Get Death Benefit as lumpsum immediately + Future benefits continue to nominee or survivor
- ☑ Option to choose from 7x / 11 x annualized premium as life cover for age < 50 and 5x/11x annualized premium as life cover for age >= 50
- ☑ Premium Offset - Feature to offset your premium against cash bonus and/or guaranteed payouts as applicable
- ☑ Paid Up Additions – Feature to convert part or full cash bonus payable into Paid-Up Additions
- ☑ Deferral of Survival/Income Benefit – Feature to accrue the cash bonus and/or guaranteed pay-out and take it as lumpsum when required
- ☑ Optional Riders – Enhance your protection coverage with rider options on payment of additional premium
- ☑ Online Sales - This Product is also available for online sale
- ☑ Tax benefits - You may be eligible for tax benefits as per prevailing tax laws

Plan Options available:

1. Lumpsum - This plan option offers a guaranteed lumpsum payable at maturity along with additional non guaranteed benefit in the form of regular reversionary bonus (if any) and terminal bonus (if any)
2. Balanced Income - This plan option offers a guaranteed lumpsum payable at maturity along with additional non guaranteed benefit in the form of regular cash bonus (if any) and terminal bonus (if any). The plan option aims to enable higher accumulation by providing more weightage to the lumpsum payable on maturity. The regular cash bonus (if any) shall be payable during the pay-out period.
3. Early Income - This plan option offers a regular cash bonus (if any) during the pay-out period. In addition, there will be a guaranteed lumpsum payable at maturity along with terminal bonus (if any).
4. Enhanced Income - This plan option offers a regular cash bonus (if any) during the pay-out period, with cash bonus linked to increasing multiple of Sum Assured on Maturity. In addition, there will be a guaranteed lumpsum payable at maturity along with terminal bonus (if any).
5. Guaranteed Income - This plan option offers a guaranteed pay-out of 10% of Basic Sum Assured payable every year during the pay-out period. In addition, it offers non-guaranteed benefits in the form of regular cash bonus (if any) during the pay-out period and terminal bonus (if any).

Benefits in details:

Death Benefits - On death of the Life Assured during the Policy Term and provided that all Premiums which have fallen due have been paid, the Death Benefit payable shall be highest of the following

Lumpsum: a) Sum Assured on Death plus accrued Reversionary Bonus (if any) plus Interim Reversionary Bonus (if any) plus Terminal Bonus (if any)* b) 105% of Total Premiums Paid as on the date of death

Balanced Income, Early Income, Enhanced Income: In addition to Accrued cash bonus, as applicable (if not paid earlier) the following shall be payable on death a) Sum Assured on Death plus accrued Reversionary Bonus (if any) plus Interim Reversionary Bonus (if any) plus Terminal Bonus (if any)*
b) 105% of Total Premiums Paid as on the date of death

Guaranteed Income: In addition to Accrued cash bonus and/or guaranteed pay-out, as applicable (if not paid earlier) the following shall be payable on death a) Sum Assured on Death plus accrued Reversionary Bonus (if any) plus Interim Reversionary Bonus (if any) plus Terminal Bonus (if any)*
b) 105% of Total Premiums Paid as on the date of death

* Terminal Bonus is only applicable for option where PCB is not opted

Where, Sum Assured on Death shall be equal to Death Benefit Multiple (DBM) x Annualized Premium (for Limited & Regular Pay)

Survival Benefit: I. Lumpsum: Survival Benefit is not applicable under this option II. Balanced Income: Survival Benefit shall be equal to: Sum Assured on Maturity X Cash Bonus Rate (if any)
III. Early Income: Survival Benefit shall be equal to: Sum Assured on Maturity X Cash Bonus Rate (if any) IV. Enhanced Income – For each Policy year after the end of deferment period, the survival benefit shall be equal to: Sum Assured on Maturity X (1+Increase Factor X Cash Bonus Rate (if any) Where, Increase Factor = (Policy Year – Deferment Period – 1) X 10% V. Guaranteed Income: For each Policy Year, the survival benefit shall be equal to: Basic Sum Assured X Cash Bonus rate plus Guaranteed Payout where, Guaranteed Payout = Basic Sum Assured X 10%

Maturity Benefit: On survival of Life Assured till the end of Policy Term following shall be payable as Maturity Benefit for below plan option provided that all Premiums which have fallen due have been paid

Lumpsum : a) Sum Assured on Maturity plus b) Accrued Reversionary Bonus* (if any) plus Interim c) Reversionary Bonus (if any) plus d) Terminal Bonus (if any)

* Where PCB is opted and death benefit is paid out before maturity, the accrued Reversionary Bonus shall only include the bonus added after the date of death

Balanced Income, Early Income, Enhanced Income: In addition to Accrued cash bonus, as applicable, the following shall be payable a) Sum Assured on Maturity plus b) Interim Cash Bonus (if any) plus c) Terminal Bonus (if any)

Guaranteed Income: In addition to Accrued cash bonus and/or guaranteed pay-out, as applicable, the following shall be payable a) Sum Assured on Maturity plus b) Interim Cash Bonus (if any) plus c) Terminal Bonus (if any)

Tax Benefits: Tax Benefits may be available as per prevailing tax laws. You are requested to consult your tax advisor.

Eligibility

Minimum Age at Entry[1] (Yrs)	:	Without PCB 0 (30 days)[2] : With PCB 18[2] (In case "Additional Life" option is selected, minimum entry age shall be 18 yrs for both the lives)
Premium Payment Term (Yrs)	:	5, 6, 8, 10, 12
Deferment Period (Yrs)[4]	:	0 to 12
Premium Payment Mode	:	Yearly, Half-yearly, Quarterly, Monthly
Policy Term (Years)	:	20 to 40 years

[1]Risk cover starts from date of commencement of policy and the policy will vest on the Life Assured on attainment of age 18 years [2]For 'Additional Life Option', minimum entry age is 18 years for both the lives [3]In case of Additional Life, the above limit will be applicable for both the lives. [4]This is applicable for the plan options - 2, 3, 4 and 5, wherein any cash bonus and/or guaranteed pay-out, as applicable, are payable. A policy with deferment period shall participate in profits from inception. Any surplus during the deferment period shall continue to accumulate in the fund and the bonus declaration shall commence after completion of deferment period. All ages mentioned above are age as on last birthday.

*Disclaimers: HDFC Life Insurance Company Limited. (CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.) Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel. No: 022-6844-6530 (Call charges apply). 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 Click 2 Achieve Par Advantage **(UIN:101N207V01)** is an Individual Non Linked, Participating, Savings Life Insurance Plan. Life Insurance coverage is available in this product. HDFC Life Income Benefit on Accidental Disability Rider (101B041V01) is a Non-Linked, Participating, Pure risk premium, Individual Life rider. HDFC Life Protect Plus Rider (101B040V01) is a Non Linked, Participating, Pure risk premium, Individual Life/Health rider. HDFC Life Health Plus Rider (101B031V02) is a Non-Linked, Participating, Pure risk premium, Individual Health rider. HDFC Life Waiver of Premium Rider (101B032V02) is a Non-Linked, Participating, Pure risk premium, Individual Life/ Health rider. i. The risk factors of the bonuses projected under the product are not guaranteed ii. Past performance doesn't construe any indication of future bonuses iii.These products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. Please know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. ARN: BR/11/25/28461. 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.*

TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A Non-Linked, Participating Individual Life Insurance Savings Plan

Tata AIA Life Insurance Diamond Savings Plan, a limited pay insurance plan that meets tomorrow's requirements along with protecting your loved ones. Investing in this plan will help you fulfill your medium and long term goals, such as child's education / second income and retirement planning.

Key Features:
- Receive guaranteed*t&c apply income after premium payment term;
- Get vested Compound Reversionary Bonus~ (if declared) and Terminal Bonus, if any; on maturity or on death
- Flexible policy term & premium paying term.
- Get life cover for the entire policy term;
- Enhance your protection with optional Riders; and
- Eligible for tax benefits^ under Section 80C and 10(10D) of the Income Tax Act, 1961, as amended from time to time.

Benefits Under the plan:

Maturity Benefit: Provided the Policy is in force and all due premiums have been paid the following benefits shall be paid on survival till maturity
- Sum Assured on Maturity which is equal to last Guaranteed Income installment payable on maturity;
- Vested Compound Reversionary Bonus, if any, expressed as a percentage of the Assured Benefit and
- Terminal Bonus, if any, expressed as a percentage of the Assured Benefit.

Death Benefit: On death of the life insured during the policy term an amount equal to "Sum Assured on death plus vested Compound Reversionary Bonus, if any, plus Terminal Bonus, if any" will be paid. This total amount will be subject to a minimum of 105% of the total premiums received up to the date of death. The interim bonus, if any, shall be payable in case of termination of policies due to death before the next policy anniversary Where, The 'Sum Assured on Death' shall be the highest of the following: a) 11 times Annualised Premium; b) Sum Assured on Maturity; c) Absolute amount assured to be paid on death;

Tax Benefit: Premiums paid under this plan may be eligible for tax benefits under Section 80C of the Income Tax Act, 1961 and are subject to modifications made thereto from time to time. Moreover, life insurance proceeds enjoy tax benefits as per Section 10(10D) of the said Act.

Plan Eligibility:

Age at entry (as on last birthday)	:	0 to 60 years
Age at Maturity (as on last birthday)	:	18 to 85 years
Min Premium	:	Rs.18,000/- per annum
Premium Modes	:	Annual/Half-yearly/Quarterly/ Monthly
Premium Payment Term/ Policy Term (in yrs)	:	PPT 5 to 12, Policy Term 14 to 25
Life Cover	:	Min. 11 Times of Annualised Premium

*Disclaimer - Insurance is a Subject Matter of the Solicitation. Disclaimers: The complete name of Tata AIA Diamond Savings Plan is Tata AIA Life Insurance Diamond Savings Plan (UIN: 110N133V05- A Non-Linked, Participating Individual Life Insurance Savings Plan. *A Guaranteed Income As a % of of Assured Benefit shall be paid annually commencing from the end of next policy year after premium payment term till maturity of the Policy or till death of the Life Insured, whichever is earlier ~Compound Reversionary Bonus and Terminal Bonus will be based on Company's performance and are not guaranteed. ^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 implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Insurance cover is available under this product. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com.• **UIN: 110N133V05** BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFER 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.*

BAJAJ LIFE GUARANTEED PENSION GOAL II

A Non-Linked, Non- Participating, Immediate & Deferred Annuity Plan

Bajaj Allianz Life Guaranteed Pension Goal II assures your Lifestyle goals by giving guaranteed[2] income throughout life as per your choice and need.

Key Features:
- Guaranteed[2] income throughout life: Your annuity amount is guaranteed[2] at policy inception and is paid regularly as per your choice and need (Yearly/Half-yearly/Quarterly/Monthly)
- Wide range of Annuity Options: Choose from a wide range of Annuity options to meet your Lifestyle goals
- Choose when your second innings starts: Annuity starts immediately or after a few years as per your choice and need
- Ensure your family's lifestyle goals are met even when you are not around: Option for Joint life annuity with 50% or 100% annuity payable to your spouse after your death
- Return of cost (Purchase price): Option to receive Return of Purchase Price (ROP) on death or as Survival Benefit
- Flexibility to choose Return of Purchase Price %: Option to choose 50% to 100% Return of Purchase Price on death

Annuity Options Available:

Immediate Annuity: Pay a lump sum and the Annuity pay-out will start immediately, as early as next month, depending up on the Annuity frequency option chosen by you at inception.

Some selected annuity options:

1. Option A: **Life Annuity:** Annuity will be payable to you throughout life
2. Option B: **Life Annuity with Return of Purchase price (ROP[1]) on death:** Annuity will be payable to you throughout life and on death X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception.
3. Option F: **Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase price (ROP[1]) on death of Last Survivor :** Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the prevailing Annuity amount throughout his/her life.
On death of the Last Survivor, X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception

Deferred Annuity: Pay a lump sum or regular/limited Premium and Annuity pay-out will start after the deferment period, chosen by you at inception. In case of death during Deferment Period, an amount equal to Death benefit factor * Total Premiums Paid, subject to a minimum of 105% of Total Premiums Paid, shall be payable to the nominee

Some selected annuity options:

1. Option A: **Life Annuity:** Annuity will be payable to you throughout life.
2. Option B: **Life Annuity with Return of Purchase Price (ROP[1]) on death:** Annuity will be payable to you throughout life and on death after the Deferment period, an amount equal to X% of Total Premiums Paid shall be paid to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100%, as chosen by the you at inception.
3. Option F: **Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase Price (ROP[1]) on death of Last Survivor:** Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the prevailing Annuity throughout his/her life. On death of surviving life after the Deferment period, an amount equal to X% of Total Premiums Paid shall be paid to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100%, as chosen by the you at inception.

[1]The Purchase Price is the single Premium or the sum of all regular/limited Premiums paid (including in a paid-up policy); excluding any GST/any other tax as may be applicable from time to time.
For details on other annuity options, please refer to sales brochure on https://www.bajajallianzlife.com/
For more details on the remaining annuity options under Immediate and deferred annuity, please refer to sales brochure on https://www.bajajallianzlife.com/

Tax Benefits: As per applicable tax laws as amended from time to time.

Eligibility Criteria:

Min. & Max Age Entry (For Single & Joint Lives)3	:	Immediate - Min. 30 Yrs, Max. 85 Yrs Deferred – Min. 35 Yrs, Max. 84 Yrs (Subject to Annuity starting at a maximum age of 85 years)
Annuity Amount (Minimum)	:	Yrly - Rs. 12,000/-, Half Yrly – Rs.6,000/-, Qtrly - Rs. 3,000/-, Mthly- Rs. 1000/-
Min & Max Premium	:	As per minimum/maximum Annuity instalment As per prevailing Board Approved Underwriting Policy
Premium Payment Term	:	Regular/Limited Premium (Deferred Annuity) Minimum – 2Yrs, Maximum -12 years Single Premium (Immediate/Deferred Annuity) – Single Pay

[3]If a life assured (Annuitant) or nominee/legal heirs under a deferred pension Policy with BALIC uses the proceeds from that Policy to purchase this Policy, then, the entry ages will not apply. If this product is purchased as QROPS through transfer of UK tax relieved assets, the minimum entry age for payment of annuity will be governed by the rules defined by HMRC from time to time.
[2]Conditions Apply - The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

*Insurance is a Subject Matter of the Solicitation. Disclaimer: Bajaj Life Insurance Company Limited and Bajaj Allianz Life Guaranteed Pension Goal II are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on www.bajajallianzlife.com) carefully before concluding a sale. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, IRDAI Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customercare@bajajallianz.co.in. Bajaj Allianz Life Guaranteed Pension Goal II **(UIN: 116N187V07).** The Logo of Bajaj Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Life Ltd. to use its "Bajaj" Logo and Allianz SE to use its "Allianz" logo. All charges/ taxes, as applicable, will be borne by the Policyholder. The risk factors of the bonuses projected under the product are not guaranteed | Past performance of the Company doesn't construe 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 - 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.*

EDELWEISS LIFE – GUARANTEED FLEXI STAR

AN INDIVIDUAL, NON-LINKED, NON-PARTICIPATING, SAVINGS, LIFE INSURANCE PRODUCT

Features:

- ☑ Secures your family's financial future through life insurance cover
- ☑ Secures your future goals with a plan which offers stable assured returns in the form of Lumpsum or Lumpsum plus Income.
- ☑ Flexibility to customise your plan with different Plan Options, Policy Terms, Premium Payment Terms, Level of Income, Income Duration, year when you wish to start your income.
- ☑ Option to add riders to enhance your protection at an additional premium.

Benefits in Detail : Two Plan Options available:

Lump Sum Option : If you choose this option, on survival till the end of the policy term, you will receive a Maturity Benefit in lumpsum equal to Sum Assured on Maturity plus accrued Guaranteed Additions provided the policy is in-force$

Lump Sum Plus Income Option: If you choose this option, you will receive an Income Benefit Pay-out as survival benefit for the Income Duration chosen by you. This Income Benefit Pay-out will start from the end of 2nd policy year falling after the completion of the Premium Payment Term (PPT), payable in arrears till maturity or death of the Life Assured, whichever is earlier provided the policy is inforce.

Death Benefit: The Death Benefit under this plan option is Sum Assured on Death.

If Sum assured on death multiple 10 is chosen, the Sum Assured on Death at any point of time, provided the policy is in-force is highest of: a.10 times the Annualized Premium b.Any Absolute amount assured to be paid on death c. 10 times the Annual Premium

Maturity Benefit : In addition to the last income pay-out, Maturity Benefit equal to Sum Assured on Maturity will be payable as a lumpsum on the maturity if the Life Assured survives till the end of the Policy Term, provided the policy is in-force. The Sum Assured on Maturity is maximum of (10 or PPT) times the Annualized Premium.

Tax Benefits : You may be eligible for tax benefits as per applicable tax laws. Tax benefits are subject to change in the tax laws.

Plan at a Glance

Entry Age for Life Insured

Plan Option	PPT (In Yrs)	Minimum Age	Maximum Age	SAD Multiple
Lumpsum	5 to 7 Yrs	0 Yrs	55 Yrs	10
			60 Yrs	7 / 5
	8 to 12 Yrs	0 Yrs	65 Yrs	10
			70 Yrs	7 / 5
Lump Sum Plus Income	5 to 7 Yrs	0 Yrs	50 Yrs	10
			55 Yrs	7 / 5
	8 to 12 Yrs	0 Yrs	65 Yrs	10
			70 Yrs	7 / 5

Premium Payment Term (PPT) (in yrs)	:	5 to 12 (For All Plan Options)
Policy Term (PT)(in yrs) Lump Sum	:	PPT : 5-8 Yrs , Policy Term :10 - 40 Yrs PPT : 9-12 Yrs, Policy Term :15 - 40 Yrs
Lump Sum with Income	:	19 – 43 depending on the premium paying term.
Mode of Premium payment (For All Plan Options)	:	Annual, Half Yearly, Quarterly & Monthly

Disclaimer: Edelweiss Life – Guaranteed Flexi STAR is an Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. The tax benefits under this Policy may be available as per the prevailing Income Tax laws in India. Flower & Edelweiss are trademarks of Edelweiss Financial Services Limited used by Edelweiss Life Insurance Company Limited under license. IRDAI Reg. No. 147. ***UIN: 147N112V01*** *Advt No.: BR/4050/Jan/2025 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*

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.*

MANIPALCIGNA SARVAH

A NON-LINKED, NON-PARTICIPATING, INDIVIDUAL, SAVINGS DEFERRED ANNUITY PLAN

Key Benefits

- ☑ Gullak benefits guarantees up to 10X bonus over the base Sum Insured, irrespective of claim.
- ☑ Get hospitalization coverage up to Rs 3cr for Heart, Cancer, Stroke and major organ/bone marrow transplant.
- ☑ No zonal co-pay, First year renewal will get additional discount on renewing before 30 days

Benefits under the plan:

Sarvah Pratham :

- ☑ Hospitalization coverage up to Rs.3 Cr for 4 major illnesses
- ☑ Sarathi* that reduces your waiting period to 30 days
- ☑ Optional Accidental rider available (3 Cr) with TTD option
- ☑ Gullak* benefit that guarantees up to 10x bonus over the base Sum Insured, irrespective of claims
- ☑ Refill your policy by restoring the Sum Insured even for related and unrelated illnesses
- ☑ Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for the first claim
- ☑ No Zonal Co-pay worries, ensuring faster recovery in the city of your choice
- ☑ Get up to 7.5% discount when you renew your policy and up to 20% discount just by walking

Sarvah Uttam:

- ☑ Anant* Care with unlimited hospitalization coverage for 4 major illnesses
- ☑ Sarathi* that reduces your waiting period to 30 days
- ☑ Flexibility to choose your benefits
- ☑ Gullak* benefit that guarantees 100% increase in the base Sum Insured, irrespective of claims
- ☑ Unlimited restoration of your Sum Insured* even for related and unrelated illnesses
- ☑ Maternity and New-born hospitalization expenses* covered
- ☑ No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- ☑ Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for the first claim
- ☑ Get up to 7.5% discount when you renew your policy and up to 20% discount by walking

Sarvah Param:

- ☑ Tatkal benefit that ensures you have absolutely Zero Waiting Period
- ☑ No waiting for 30 days, NO waiting for 2 years, No waiting for PED
- ☑ Gullak benefit that guarantees 100% increase in the base Sum Insured, irrespective of claims
- ☑ Unlimited Restoration of Sum Insured even for related and unrelated illnesses
- ☑ Protect your family with personal accident cover* up to Rs.3 Cr
- ☑ No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- ☑ Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for first claim
- ☑ Get up to 2.5% discount on renewal of policy and up to 20% discount by walking

Eligibility

Age at Entry	-	Min. Entry Age - Child - 91 days, Adult - 18 years, Max. Entry Age - No Limit
Cover Type	-	Individual/Multi-individual and family floater
Policy Period	-	1, 2 and 3 years
Premium Payment Mode	-	Single, Half yearly, Quarterly, Monthly.
Relationships covered	-	Self, Spouse, Live-in partner, Children, Father, Mother, Father-in-law, Mother in-law, Son-in-law, Daughter-in-law, Grand-parents, Grand children, Uncle, Aunt, Nephew, Niece, Brother, Sister, Sister in law, Brother in-law

*Insurance is a Subject Matter of the Solicitation. Disclaimer: *Optional Cover (As per Plan) on payment of additional premium. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. office: 401/ 402, 4th Floor, Raheja Titanium, O- Western Express Highway, Goregaon East, Mumbai – 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | ManipalCigna Sarvah* ***UIN : MCIHLIP25035V012425*** *| Toll free:1800-102-4462 | Website: www. manipalcigna.com | ARN: ADV/1492/Aug/2024-25.*

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
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
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 -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
Malkajgiri : 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 -4891 4453 / 4891 5342
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
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
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
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
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
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
RT 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
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
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
Navanagar : 0836 - 200 6700 / 200 6702
Siddhartha Nagar-MYS :0821-2471454/ 247 1545
Nippani :08338 - 200 565 / 200 566
Puttur :08251 - 236 837 / 237 837
Raichur : 08532- 227 229 / 227 888
Ramanagara : 80299 13366
Sagara :08183 - 226 072 / 226 073
Sangmeshwar 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
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
Kalpetta :04936 - 207 345 / 208 345
Kanhangad : 0467 - 220 6124 / 220 6154
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
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 - 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 / 4608 2427
Bhayander (West): 9004431152/9004171796
Borivali (East) : 022 -2808 5971 /8433974865
Borivali - Gorai : 022 -2868 0450 / 2868 0463
Borivali -I.C.Col. : 7738281748 /7304508617
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
Colaba : 022 - 2202 2330 / 2202 2335
Dadar (East) : 022 -2413 7451 / 2416 3350
Dadar (West) : 022 - 24386887 / 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 - 4666 5383 / 4666 5381
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 - 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 - 3515 4226 / 3521 3314
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
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 -3513 6766 / 3513 6767
Santacruz (West) : 022 -2600 0093 / 2605 4020
Seawood : 022 -4971 5992 / 4971 5993
Shahaji Raje Rd : 022 -2682 0742 / 2682 0743
Siddharth Nagar : 022 -4751 0401 / 4751 0402
Sion : 022 -2403 3567 / 2403 3568
Tardeo : 022 -2381 4365 / 2388 5106
Thane (West) : 022 -2537 6719 / 2537 6187
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 -4750 9205 / 4751 2776
Th - Vasant Vihar: 022 -2173 0446 / 2171 2295
Tilak Nagar : 022 -2522 0218 / 2522 0298
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 1786 / 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 : 8452943529/8452939748
Worli : 9004431071 /8655823019
Wadala : 022 -2409 1105 / 2409 1109
Pune
Aundh : 020 -2729 7006 / 2729 7007
Bibvewadi : 020 -2441 2237 / 2441 2247
Bavdhan : 020 -2995 2191 / 2995 2125
Bhosri : 020 -6310 0581 / 6828 0611
Chinchwad : 020 - 2745 5108 / 2745 5107
Hadapsar : 020 - 2689 0116 / 2689 0117
Kothrud : 020 -2539 4884 / 2539 5736
Nigdi : 020 -2764 0668 / 2998 2164
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 - 299 0074 / 229 0076
Chha. Sambhajinagar : 8956635754/8956635753
Baramati : 8956602600/8956602601
Bhusawal :02582 - 241 589 / 242 589
Boisar :02525 - 266 901 / 266 902
Chakan :02135 - 249 067 / 299 288
Chandrapur : 07172- 299 144 / 299 592
Dhule : 0256 - 223 2470 / 229 8020
Gadhinglaj :02327 - 224 417 / 224 418
Ichalkaranji : 0230 - 299 1401 / 299 1402
Ishwarpur :02342 - 225 322 / 225 321
Jalgaon : 0257 - 223 3589 / 223 3590
Jalna :02482 - 299 251 / 299 252
Jaysingpur : 02322- 299 145 / 299 146
Kankavli :02367 - 230 014 / 230 015
Karad :02164 - 226 301 / 226 302
Kolhapur : 0231 - 266 7767 / 266 7769
Mangalwar Peth : 0231 - 264 3643 / 264 3644
Rajarampuri : 0231 - 252 8500 / 252 8600
Kudal :02362 - 297 491 / 297 492
Malegaon :02554- 299 183 / 299 184
Malkapur : 07267-295 731 / 295 738
Manish Nagar : 0712 - 295 9050 / 299 0120
Nagpur : 0712 - 255 0522 / 254 0999
Dharashiv :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
Nasik Road : 0253 - 246 3300 / 246 8800
Pathardi Phata-Nasik:0253-239 5184 /8956453874
Ratnagiri :02352 - 244 904 / 249 687
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 - 299 1018 / 299 1019
Wadi :07104 - 299 058 / 299 048
Yavatmal :07232-299 213 / 299 214

NEW DELHI / N.C.R.

Dev Ngar-Karol Bagh: 011 - 4007 2968 /41321031
Dilshad Garden : 011 - 4151 0297 / 4151 0298
Dwarka : 011 -4506 3550 / 4902 8431
East of Kailash : 011 -4909 8011 / 4909 8012
Janak Puri : 011 - 4157 9598 / 4157 9599
Kamla Nagar : 011 -4011 3699 / 4125 4401
Karkardooma : 011 -4940 9565 / 4940 9575
Laxmi Nagar : 011 - 4244 4279 / 4244 4280
Mayur Vihar : 011 -4987 8417 / 4950 6187
Munirka : 011 - 4178 3482 / 4178 3483
Naiwala Karol Bagh:011 - 4998 2980 / 4503 2500
Nangal Raya Janakpuri : 011 - 4352 2504 / 4172 4185
Naraina Vihar : 011 -4308 5345 / 4161 2794
Paschim Vihar : 011 -4984 2964 / 4158 0502
Preet Vihar : 011-4045 1996
Punjabi Bagh : 011 -4015 9212 / 4015 9213
Rohini : 011 -4904 4671 / 4904 4571
Vikas Puri : 011 - 4045 1886 / 4248 4290
W. Patel Nagar : 011 -4045 1966 / 4561 4162
Noida : 0120 - 435 9083 / 428 1969
Noida - 2 : 0120 - 496 9362 / 496 9363
Faridabad : 0129 - 416 2387 / 418 2387
Ghaziabad : 0120 - 456 7454 / 413 5067
Indirapuram : 0120 - 462 2741 / 462 2742
RDC Ghaziabad : 0120-496 9507 / 496 9493

UTTAR PRADESH

Aliganj : 0522 - 458 2557 / 458 2029
Bareilly : 0581-405 3828 / 405 3829
Gomti Nagar : 0522 - 351 7599 / 458 0012
Kanpur : 7518600501 / 7518600505
Lucknow : 0522 - 423 4164 / 298 4983
Gorakhpur : 0551 - 405 5250 / 405 5251
Prayagraj : 0532 -4033 446 / 404 9097
Vrindavan : 0522 - 407 6173 / 410 4357
Sonbhadra :05444 - 451 231 / 451 232
Varanasi : 0542- 298 6500 / 400 1478

MADHYA PRADESH

Anuppur : 7869403529/ 7880122376
Bhopal : 0755 - 400 8947 / 494 5574
Chhindwara : 07162- 467 415 / 467 403
Gwalior : 0751 - 234 3813 / 234 8514
Indore : 0731 - 254 1290 / 254 1293
Jabalpur : 0761 - 407 8612 / 407 8615
Ratlam :07412 - 421 365 / 421 366
Sagar : 07582- 456 131 / 456 130
Satna :07672 - 400 337 / 400 341
Singrauli :07805 - 244 199 / 244 198
Ujjain : 0734 - 299 1124 / 299 1125

CHHATTISGARH

Ambikapur :07774 - 233 200/ 233 201
Baloda Bazar : 0774 - 297 029 / 297 028
Bhilai : 0788 - 490 4664 / 422 2378
Bilaspur :07752 - 312 331 / 312 373
Champa :07819 - 299 295 / 299 294
Dhamtari :07722 - 237 731 / 296 730
Durg : 0788 - 406 7500 / 406 7507
Mangla Chowk :07752-454 057
Jagdalpur :07782 - 226 066 / 435 251
Kabirdham : 07741-299 823 / 299 813
Kanker :07868 - 222 011 / 223 115
Korba :07759 - 245 775 / 245 776
Kosabadi :07759 - 469 780 / 228 600
Manendragarh : 9752599592/ 9752599591
Raigarh :07762 - 460 601 /9752599593
Bhanpuri : 0771 - 299 1890 / 299 1891
Raipur : 0771 - 244 6058 / 244 6035
Rajnandgaon :07744 -463 832 / 460 462
Sunder Nagar : 0771 - 224 1731 / 490 7206

BIHAR

Ara : 06182 -243 007 / 243 008
Begusarai : 0624 -324 3650 / 335 1022
Bhagalpur : 0641 - 350 0113 / 261 1062
Danapur : 6115291303 / 6123014731
Darbhanga :06272 - 220 011 / 220 012
Gaya : 0631 - 352 5054 / 354 8752
Muzaffarpur : 0621 - 295 0454 / 350 0280
Patna : 0612 - 221 6211 / 221 6094
Bailey Road : 0612 - 229 5212 / 229 5213
Kankarbagh : 7672990046 /7707011561
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
Dumka :06434- 291 285 / 291 286
Giridih : 65323 51841 /65323 51016
Hazaribagh :06546- 226 590
Jamshedpur : 0657 - 231 7381 / 231 7382
Jamshedpur-Sakchi: 0657 - 350 3231 / 222 2065
Mango : 0657 - 351 0012 / 351 0013
Ramgarh :06553- 224 189 /6545351012
Ratu Road : 0651 - 228 5582 / 228 3963
Ranchi : 0651 - 221 1505 / 221 1478
Saraidhela : 0326 - 299 9254 / 299 9295

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Barbil : 80939 99868 / 80939 99869
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Barrackpore	: 033 -2594 2594 / 2594 2595
Baruipur	: 033 -2423 0374 / 2423 0376
Behala	: 033 -2349 0031 / 2498 9378
Belghoria	: 033 -2564 3024 / 2564 3025
Beliaghata	: 033 -4604 9441 / 4007 7909
Birati	: 033 -2514 8015 / 2514 8016
Central	: 033 -2235 0120 / 2435 0120
Chandannagar	: 033 -2683 0124 / 2683 0125
Chinar Park	: 033 -2570 0399 / 4603 1130
Chiriamore	: 033-2557 0071 / 2557 0072
Chuchura	: 033 -2686 0278/7596025219
CIT Road	: 033 -2289 6787 / 4602 6644
Dalhousie	: 033 -4071 0021 / 4071 0022
Dum Dum	: 033-2513 5856 / 2548 5657
Dunlop	: 033 -2577 2206 / 2577 2207
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Garia	: 75960 37629 / 75960 36386
Girish Park	: 033 -4008 1563 / 4003 7172
Golpark	: 033-2466 0060 / 2466 0061
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
James Long Sarani	: 033 -2403 0027 / 2403 0028
Jodhpur Park	: 033 -4001 6466 / 2429 6812
Kaikhali	: 033 -2573 0040 / 2573 0041
Kankurgachi	: 033 -2320 0137 / 2320 0138
Kasba	: 033 -2442 8881 / 4808 9426
Khardaha	: 033-2523 4603 / 2523 4604
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Krishnapur	: 033 -4062 0044 / 4062 0045
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Salt Lake	: 033 -4004 3775 / 4604 0130
Salt Lake - II	: 033 -2334 1806 / 2334 1795
Santoshpur	: 033 -2416 7711 / 2416 7788
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