



BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

A Non-Linked, Non-Participating Annuity Plan

Tata AIA Life Insurance Fortune Guarantee Pension that helps you gain financial freedom during your second innings. The plan offers you regular guaranteed income for life to help you manage your expenses post retirement.

Key Features:

- Multiple annuity options to suit your needs
- High purchase price benefit to encourage you to save more

The Annuity Options available:

1. Deferred Life Annuity (GA-I) and with Return of Purchase Price

2. Deferred Life Annuity (GA-II) and with Return of Purchase Price

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

Deferred Life Annuity with Return of Purchase Price:

Annuity is paid till the annuitant(s) is/are alive and annuity payments commence post the end of the Deferment Period as per the frequency chosen.

Death benefit payable within Deferment Period:

- Death Benefit is higher of –
- Total Premiums Paid (excluding loading for modal premiums) up to date of death + Accrued Guaranteed Additions
- 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

Death benefit payable Post Deferment Period:

Death Benefit is Total Premiums Paid (excluding loading for modal premiums) up to date of death + Max (Accrued Guaranteed Additions – Total Annuity payouts till date of death, 0)

Eligibility Criteria:

		Minimum'	Maximum'
Entry Age		Other than POS Option 1 - 45 years Option 2,3 & 4 - 35 years	Option 1 & 2: 84 yrs* *annuity to start max at age 85 years
Premium Payment Term	Regular/ Limited Pay	For Option 1-5 years For Option 2-2 years	12 years
Deferment Period	Regular Pay	Equal to Premium Payment Term	
	Limited Pay	Premium Payment Term + 1 year	Premium Payment Term + 5 years

Disclaimers: Tata AIA Life Insurance Company Limited (IRDAI Regn. No. 110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customerservice@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Adv/2025/Nov/4015 • UIN: 110N161V13. Fortune Guarantee Pension is also available with other options, kindly refer to brochure for more details. 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.

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 in-force, 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: 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 constrains 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: 11th Floor, DLF Square Building, Jairam 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](http://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:

- Single Life with Death Benefit till Deferment Period - Limited Premium
- Joint Life with Death Benefit till Deferment Period - Limited Premium
- Single Life with Death Benefit for Life - Limited Premium
- 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
a. Single Life with Death Benefit till Deferment Period - Limited Premium	25 yrs	85 yrs	Till Death of The Annuitant	5 to 12 yrs
b. 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 I UIN: 104N137V13 The guaranteed benefits are applicable only if all due payments are paid. Non-Linked Non-Participating Individual/ Group General Annuity Savings Plan | UIN: 104N137V13. CIN: 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](http://www.axismaxlife.com), CIN number (U74899PB2000PLC045626), ARN: AxisMaxLife/SWAG Pension Writeup/February 2025 IRDAI Regn. No. 104. BEWARE OF SPURIOUS / FRAUD PHONE CALLS! IRDAI or its officials are not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016,

Valid Till : 18.02.2027 CIN : U65990MH1996PTC096899

Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razak Alana 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 : 13.12.2028

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

MUTUAL FUND NFO's

LIC MF TECHNOLOGY FUND

Type of Scheme : An open-ended equity scheme investing in technology & technology-related companies
Category : Thematic Fund
Fund Manager : Karan Doshi, Mr. Jaiprakash Toshniwal
Investment Opt. : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW
Minimum Amt. : Rs. 1,000/- and in multiples of Rs.1/- thereafter
Benchmark : BSE TECK TRI.
Exit Load : 1% for redeemed / switched out within 90 days.

NFO Opens on : 20th February, 2026

TRUSTMF MID CAP FUND

Type of Scheme : An open-ended equity scheme predominantly Investing in mid cap stocks.
Category : Equity - Mid Cap Fund
Fund Manager : Mihir Vora, Aakash Manghani
Investment Opt. : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW
Minimum Amt. : Rs. 1,000/- and in multiples of any amount thereafter
Benchmark : NIFTY Midcap 150 TRI
Exit Load : 1% for redeemed / switched out within 180 days.

NFO Opens on : 27th February, 2026

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.

Presenting LIC's



UIN : 512N390V01, Plan No.: 911

LIC'S NAV JEEVAN SHREE - PLAN NO. 911

SINGLE PREMIUM PAY OPTION

Key Features -

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

A NON-PAR, NON LINKED, LIFE, INDIVIDUAL, SAVINGS PLAN Insurance is the subject matter of the solicitation

IMPORTANT INFORMATION

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

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

- The interest rate payable on **1st July 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.

LIC'S NAV JEEVAN UTSAV - PLAN NO. 771

(A NON-PAR, NON-LINKED, INDIVIDUAL, SAVINGS, WHOLE LIFE INSURANCE PLAN)

Key Features -

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

A NON-PAR, NON LINKED, INDIVIDUAL, SAVINGS, WHOLE LIFE INSURANCE PLAN Insurance is the subject matter of the solicitation

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/01(Cr.)	NAV Rs. 11/02	Growth (%)		Fund Name	Corpus 31/01(Cr.)	NAV Rs. 11/02	Growth (%)	
			3 Yrs	5 Yrs				3 Yrs	5 Yrs
EQUITY - ELSS FUNDS									
Bandhan ELSS Tax Saver	7,059.87	158.41	16.21	16.44	Aditya Birla SL Large Cap	30,392.05	544.16	16.02	13.47
Canara Rob ELSS Tax Saver	8,721.21	180.69	15.93	13.23	Bandhan Large Cap	1,979.87	80.42	17.89	13.14
DSP ELSS Tax Saver	17,223.17	146.19	20.75	17.45	Canara Rob Large Cap	17,092.20	64.59	15.54	12.23
Franklin India ELSS Tax Saver	6,440.15	1,493.23	18.72	16.18	DSP Large Cap	7,162.86	482.74	17.96	13.19
HDFC ELSS Tax saver	16,749.21	1,460.64	21.61	19.52	Franklin India Large Cap	7,703.55	1,063.81	15.49	11.76
HSBC ELSS Tax saver	3,961.50	137.59	19.93	15.66	HDFC Large Cap	39,620.90	1,184.81	16.36	14.73
ICICI Pru ELSS Tax Saver	14,244.89	963.45	17.14	14.57	HSBC Large Cap	1,885.26	501.51	16.37	12.01
Kotak ELSS Tax Saver	6,301.13	118.58	16.25	15.07	ICICI Pru Large Cap	76,645.56	114.61	18.40	15.77
LIC MF ELSS Tax Saver	1,053.61	153.66	16.01	12.95	Kotak Large Cap	10,864.16	596.75	15.91	13.30
Mahindra Manulife ELSS Tax Saver	938.26	29.12	14.86	14.27	Mahindra Manulife Large Cap	739.65	23.89	15.17	12.28
Motilal Oswal ELSS Tax Saver	4,188.13	50.31	22.79	17.94	Nippon India Large Cap	50,106.61	94.17	19.45	17.80
Nippon India ELSS Tax Saver	14,881.42	132.68	18.32	16.55	SBI Large Cap Fund-Reg(G)	54,821.33	96.69	14.97	12.60
EQUITY - FLEXI CAP FUNDS									
Aditya Birla SL Flexi Cap	24,700.43	1,897.17	18.98	14.78	Sundaram Large Cap	3,267.54	21.83	13.00	11.56
Axis Flexi Cap	12,639.37	26.82	15.35	10.97	Tata Large Cap	2,760.21	525.37	15.77	13.33
Bandhan Flexi Cap	7,477.59	215.52	16.59	13.82	UTI Large Cap	12,838.56	280.60	13.32	11.15
Canara Rob Flexi Cap	13,327.37	348.76	15.80	13.23	EQUITY - MID CAP FUNDS				
DSP Flexi Cap	11,989.48	105.37	17.54	13.76	Aditya Birla SL Midcap	6,040.73	801.66	20.88	18.62
Franklin India Flexi Cap	19,528.04	1,668.97	19.01	16.21	Axis Midcap	30,895.30	114.36	19.54	16.46
HDFC Flexi Cap	97,451.56	2,097.10	22.48	20.78	DSP Midcap	19,047.03	151.78	20.45	14.92
HSBC Flexi Cap	5,317.76	222.62	19.79	15.23	Franklin India Mid Cap	12,223.43	2,780.06	22.25	17.41
Kotak Flexicap	56,478.65	89.36	17.87	14.25	HDFC Mid Cap	92,186.87	205.54	25.97	23.57
LIC MF Flexi Cap	1,010.08	100.41	15.03	11.60	HSBC Midcap	12,175.46	408.48	25.25	19.52
Motilal Oswal Flexi Cap	13,180.03	59.43	22.82	13.44	ICICI Pru Midcap	6,969.01	326.08	25.21	21.15
SBI Flexicap	23,147.51	111.87	13.94	11.82	Kotak Midcap	59,041.13	138.45	21.95	20.05
Tata Flexi Cap	3,629.90	24.74	17.52	12.58	LIC MF Midcap	330.68	29.10	20.63	15.45
EQUITY - LARGE & MID CAP FUNDS									
Aditya Birla SL Large & Mid Cap	5,653.83	933.01	16.34	11.23	Mahindra Manulife Mid Cap	4,267.43	34.17	24.85	21.79
Axis Large & Mid Cap	15,286.98	33.54	19.93	16.41	Motilal Oswal Midcap	34,432.18	95.12	23.09	24.52
Bandhan Large & Mid Cap	13,967.60	139.41	23.54	19.58	Nippon India Growth Mid Cap	41,727.36	4,369.74	26.20	23.14
Canara Rob Large and Mid Cap	24,643.67	253.38	16.35	14.19	SBI Midcap	22,424.17	237.12	17.61	17.89
DSP Large & Mid Cap	17,433.65	647.72	20.98	16.98	Sundaram Mid Cap	12,917.24	1,453.24	25.30	20.46
Franklin India Large & Mid Cap	3,518.13	193.15	17.15	14.23	Tata Mid Cap	5,356.22	448.72	22.01	18.47
HDFC Large and Mid Cap	28,239.50	349.33	20.60	19.06	UTI Mid Cap	11,492.83	302.66	17.32	16.13
HSBC Large & Mid Cap	4,602.66	27.80	20.85	16.19	EQUITY - SMALL CAP FUNDS				
ICICI Pru Large & Mid Cap	27,444.64	1,055.19	21.75	20.96	Aditya Birla SL Small Cap	4,778.13	86.56	18.58	16.49
Kotak Large & Midcap									

BAJAJ LIFE GUARANTEED PENSION GOAL II

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

Bajaj Life Guaranteed Pension Goal II assures your Lifestyle goals by giving guaranteed² income throughout life as per your choice and need.

Key Features:

- Guaranteed² income throughout life: Your annuity amount is guaranteed² 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:

- Option A: Life Annuity:** Annuity will be payable to you throughout life
- Option B: Life Annuity with Return of Purchase price (ROP¹) 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.
- Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase price (ROP¹) 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:

- Option A: Life Annuity:** Annuity will be payable to you throughout life.
- Option B: Life Annuity with Return of Purchase Price (ROP¹) 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 you at inception.

- Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase Price (ROP¹) 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 you at inception.

¹The 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)	: 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

²If 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.

³Conditions 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 Limited and Bajaj 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.bajajlifeinsurance.com/) carefully before concluding a sale. Regd. Office Address: Bajaj Insurance House, Airport Road, Yerawada, Pune - 411006, IRDAI Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customerservice@bajajlife.com. Bajaj Life Guaranteed Pension Goal II (UIN: 116N187V08). The Logo of Bajaj Life Insurance Limited is provided on the basis of license given by Bajaj Finserv Ltd. to use its "Bajaj" 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.

ICICI PRU GUARANTEED PENSION PLAN FLEXI

A Non-Participating Non-Linked Individual Savings Deferred Annuity Plan

ICICI Pru Guaranteed Pension Plan Flexi, a plan which ensures peace of mind in your golden years by taking care of perhaps the single most important requirement of life after retirement – a guaranteed⁴ Annuity that will keep coming to you for your entire lifetime.

Key Features:

- Guaranteed⁴ annuity for your entire life with an option of return of premiums paid⁶
- Wide range of annuity options available to suit your retirement needs
 - Choice of Joint Life annuity options & Waiver of Premium² feature to help secure the happiness of your loved ones
 - Choice of increasing³ annuity options that will give you inflation hedged retirement income in your golden years
- Wide range of options to give you choice of how long you want to pay premiums and choice of when to start your annuity as per your specific requirements
- Access to funds in times of need with Special Withdrawal Feature¹
- Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- "Save the Date"⁴ feature to receive your annuity on any date of your choice
- Option to "Top-up"⁵ your plan as and when you have additional funds to invest

Annuity options available to suit your retirement needs:

- Single Life & Joint Life - without Return of Premium/ with Return of Premium
- Single Life with Return of Premium (ROP) on Critical Illness (CI) or Permanent Disability due to Accident (PD) or Death
- Increasing Annuity for Single Life/ Joint Life with Return of Premium
- Waiver of premium on joint life

Tax Benefit: Tax benefits may be available as per the prevailing Tax laws⁷. *T&C apply*

Eligibility Criteria:

Age at Entry	: Minimum : 40 yrs (Primary Annuitant), 30 yrs (Secondary Annuitant)
	: Maximum: 70 years
Premium Payment Term	: 2 to 15 Years
Deferment Period	: Premium Payment Term chosen to 15 years (in multiples of 1 year)
Minimum Annuity Amount	: Rs.12,000/- per annum
Premium Payment Frequency	: Annual, Half yearly, Monthly
Annuity Payout Mode	: Annual, Half yearly, Quarterly, Monthly

Insurance is a Subject Matter of the Solicitation. Disclaimer: *The annuity amount is informed to you at the time of availing the plan and is guaranteed and unchanged for life. Guaranteed Benefits will be payable subject to all due premiums being paid. Guaranteed Annuity will start based on the income start year chosen by you. The maximum withdrawal permitted at any time shall not exceed 60% of Total Premiums Paid as on date of request, less the amount previously withdrawn (if any) as Special withdrawals. The minimum amount of lumpsum withdrawal will be Rs 5,000 at the time of each exercise. The withdrawal amount will be paid as a lump sum in return for a reduction in future annuity payments and other benefits payable under the policy. The number of times you will be permitted to make part withdrawals over the policy term is limited to 3. For more details on the terms and conditions applicable under this feature, refer to clause 12 of "Terms and conditions" You can opt for waiver of premium benefit with Joint Life options - Joint Life with Return of Premium & Joint Life without Return of Premium. On death of the Primary Annuitant during the premium payment term, the future premiums will be waived off and the annuity will continue to be paid to the Secondary Annuitant. On selection of waiver of premium benefit with Joint Life options - Joint Life with Return of Premium & Joint Life without Return of Premium. On death of the Primary Annuitant during the premium payment term, the future premiums will be waived off and the annuity will continue to be paid to the Secondary Annuitant. On selection of waiver of premium benefit, separate annuity rates for Joint Life options will be applicable.³ Under increasing annuity options the annuity amount increases every year at a rate of 5% p.a. of the annuity amount payable in the first year after completion of deferment period.⁴ At the time of buying the policy, you can choose to receive the annuity on any one date, to coincide with any special date. This option needs to be selected at policy inception or before the first annuity payment. The date chosen should be succeeding the due date of the first annuity payment.⁵ You can increase your annuity at any time by paying an additional premium (top-up premium). There's no restriction on the premium amount you need to pay to avail a top-up. The additional annuity payable will be calculated as per the then prevailing annuity rates and age of the Annuitant at the time of payment of additional premium. This option can be chosen anytime during the deferment period only and while the policy is in-force, and all due premiums have been paid.⁶ If the Return of Premium option is chosen, you can get back your total premiums paid in case of death of the annuitant. Tax benefits may be available as per the prevailing tax laws. We recommend that you seek professional advice for applicability of tax benefit on premium paid and benefits received.

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ABSLI GUARANTEED ANNUITY PLUS

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

Key Benefits Of Absli Guaranteed Annuity Plus

- Guaranteed⁴ lifelong income: Annuity once purchased is guaranteed for life.
- Option to receive annuity payments as long as you or your partners are alive: You have the option to choose a single life or a joint life annuity.
- Retirement planning made easier: You can opt to invest today to build a guaranteed lifetime income stream for tomorrow. With the deferred annuity option, you have the choice to plan early for Your retirement and lock annuity rates at present for a guaranteed life-long payment
- Wide range of annuity options: Choose from various annuity options to suit your financial needs.
- Wide range of accumulation periods: Choose the accumulation period ranging from 5 years to 15 years, depending upon your needs and requirements under Limited Pay Option.
- Option to increase your annuity: You can increase your annuity through Top-up option.
- Choice of annuity pay-out frequency: You may choose to receive annuity pay-outs monthly, quarterly, half-yearly or yearly as per your need and requirement.

Benefits under the Plan:

Deferred Life Annuity With Return Of Premium Option

Death Benefit -

Single Life - For Limited Pay - Under this option, in the event of death of the Annuitant during the Deferment period, the higher of the below shall be payable to the Nominee/legal heir in a lump-sum: 1. 105% of Total Premiums Paid or 2. [Total Premiums Paid Plus Accrued Guaranteed Additions Less sum of Annuity amount already paid] Death Benefit shall be subject to a minimum of Surrender Value applicable at the time of death.

Joint Life - For Limited Pay: Under this option, in the event of death of the last surviving Annuitant, during the Deferment period, the higher of the below shall be payable to the Nominee/legal heir in a lump-sum: 1. 105% of Total Premiums Paid 2. [Total Premium Paid Plus Accrued Guaranteed Additions Less sum of Annuity amount already paid] Under this option, in the event of death of the last surviving Annuitant, after the end of Deferment period, the higher of the below shall be payable to the Nominee/legal heir in a lump-sum: 1. 100% of Total Premiums Paid 2. [Total Premium Paid Plus Accrued Guaranteed Additions Less sum of Annuity amount already paid]

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

Boundary Conditions:

Plan Option - Deferred Annuity with Return of Premium

PPT - Limited Pay (5 Pay, 6 Pay, 7 Pay)

Minimum Premium/Purchase Price - Depends on minimum Annuity amount for Limited Pay
Maximum Vesting age has been internally restricted to 75 Years for Deferment Period > PPT and 77 years for Deferment Period = PPT

Minimum Annuity Amount - Rs. 1,000 per month, Rs. 3,000 per quarter, Rs. 6,000 per half year and Rs. 12,000 per year.

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LIFE & HEALTH 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 / 11x 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 Entry¹ (Yrs) : Without PCB 0 (30 days)² : With PCB 18² (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

¹Risk cover starts from date of commencement of policy and the policy will vest on the Life Assured on attainment of age 18 years. ²For 'Additional Life Option', minimum entry age is 18 years for both the lives. In case of 'Additional Life', the above limit will be applicable for both the lives. 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.

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MANIPALCIGNA SARVAH

THE COMPLETE HEALTH INSURANCE

Key Benefits

- Gullak benefits guarantees up to 15X bonus over the base Sum Insured, irrespective of claim.
- Get hospitalization coverage up to Rs.3 cr 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 major illnesses
- Sarathi* that reduces your waiting period to 30 days on listed Pre-existing Diseases
- Gullak* benefit that guarantees up to 15x bonus over the base Sum Insured, irrespective of claims
- Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for the first claim
- 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
- Get up to 7.5% discount on a no-claim year and up to 20% discount just by walking with wellness benefits

*Optional cover on payment of additional premium

Sarvah Uttam:

- Anant* Care with unlimited coverage and no limits on claims, for major illnesses and accidents
- Sarathi* that reduces your listed PED waiting period to 30 days
- Gullak* benefit that guarantees 1500% increase in the base Sum Insured, irrespective of claims
- Unlimited restoration* of your Sum Insured even for related and unrelated illnesses/injury
- Maternity and New-born* hospitalization expenses covered
- 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 the first claim
- Get up to 7.5% discount on a no-claim year and up to 20% discount just by walking with wellness benefits

*Optional cover on payment of additional premium

Sarvah Param:

- Tatkal benefit that ensures you have absolutely Zero Waiting Period
- Anant* Care with unlimited coverage and no limits on claims, for major illnesses and accidents
- Gullak benefit that guarantees up to 1500% increase in the base Sum Insured, irrespective of claims
- 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 the first claim
- Unlimited restoration of your Sum Insured even for related and unrelated illnesses/injury
- Maternity and Newborn* hospitalization expenses covered
- Get up to 7.5% discount on a no-claim year and up to 20% discount just by walking with wellness benefits

*Optional cover on payment of additional premium

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, Grandchildren, Uncle, Aunt, Nephew, Niece, Brother, Sister, Sister in law, Brother in-law

CARE HEALTH INSURANCE – ULTIMATE CARE

In today's world, many people hesitate buying health insurance as they often feel that their hard-earned money is not utilized wisely when they don't claim on their health insurance. That's why Care Health Insurance presents – the ultimate evolution in health insurance. It not only secures you financially from treatment costs of medical exigencies but also pays back your first year's base premium if you don't make a claim for 5 consecutive years. Moreover, it offers loyalty rewards for staying healthy in the long term.

Product Highlights

- Premium Payback* - Refund of first year's base premium after every 5 claim-free years
- Infinity Bonus ^ ^ - Enjoy unlimited 100% cumulative bonus of your sum insured every year, even if you claim
- Loyalty Boost* - Additional sum insured equivalent to first policy year's sum insured after 7 claim free years
- Tenure Multiplier## - Combine annual sum insured of multi-year policy for a single claim
- Wellness Discount** - Get up to 30% discount on renewal premium
- MediVouchers - Save more with 2 pharmacy vouchers worth Rs. 250 each on 1st renewal
- Welcome Discount ^ - Up to 30% discount on premium for new policy buyers

Product Benefits

- All day care treatments covered
- Coverage for in-patient care up to sum insured
- No sub-limits on modern or conventional treatments
- AYUSH treatment covered up to sum insured
- Coverage for treatment expenses at home up to 100% of sum insured under domiciliary hospitalization
- Organ donor covered up to sum insured
- Up to 60 days pre-hospitalization and 90 days post-hospitalization coverage
- Same wait period for new born ^ ^ ^
- Any mode of transport is covered up to sum insured under ambulance cover
- Tax benefits under section 80D of IT act 1961##

Eligibility Criteria

- Entry age - Minimum - Adult: 18 years, Child: 91 days
- Entry age - Maximum - Adult: Lifelong, Child: 24 years
- Exit age - Adult: Lifelong, Child: 25 years
- Lifelong renewability
- Cover type - Individual: max up to 6 persons | Floater: max up to 2A2C
- Tenure options - Up to 5 years
- Waiting period
 - ♦ Initial waiting period - 30 days for any illness (except accidental injury)
 - ♦ Named ailment waiting period - 24 months of continued coverage
 - ♦ Pre-existing disease waiting period – 36 months of continued coverage

Footnote:

*This is an Optional Benefit that is pre-added in the sales proposition. Available on payment of additional premium. In case no hospitalisation related claim is made for the preceding 5 consecutive Policy Years, then 1st Policy Year premium of base plan shall be refunded in every block of 5 years subject to subsequent renewal of Policy. Base premium is the premium excluding optional benefits.

^ ^ This is an optional benefit available on payment of additional premium. *Provided no hospitalisation related claim has been made in 7 preceding Policy Years. Waiting Period shall be waived off for this additional Sum Insured. If there is an increase in Sum Insured, the original Sum Insured at the Policy's inception will be considered and in case of decrease in sum insured, the reduced sum insured will be considered. **This is an optional benefit (wellness benefit) that is pre-added in the sales proposition. Available on payment of additional premium. ##This is an optional benefit that is pre-added in the sales proposition. Available on payment of additional premium with multi tenure policies and only one claim is payable in the entire policy term under this benefit. ^ ^ ^ If added in the policy within 90 days of birth. ***As per section 80D of Income Tax Act, an Adult (aged between 18 & 60 years) can save tax on a premium paid by him/her up to Rs. 25,000 for his & his family's policy & up to Rs. 50,000 for his/her senior citizen parents (aged 60 years & above). Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

Disclaimers: Care Health Insurance Limited Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019 Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana) Website: www.careinsurance.com Submit Your Queries/Requests: https://www.careinsurance.com/contact-us.html Toll free (WhatsApp number): 8860402452.

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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
Hasithinapuram	: 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 - 4089	2885 /	4089	2886
Nacharam	: 040 - 4020	1616 /	4020	1717
Nagole	: 040 - 2422	0316 /	4856	4685
Nizampet	: 040 - 2956	1438 /	2956	1497
Pragathi Nagar	: 040 - 4014	0665 /	2389	0785
RTC X Road	: 040 -	27645316 /	2766	5317
Secunderabad	: 040 - 4534	3190 /	2789	9116
Vanasthalipuram	: 040 - 4952	5657 /	4019	8206
Jagtial	: 08724 - 221	422 /	221	425
Jangaon	: 08716 - 293	850 /	293	860
Karimnagar	: 0878 - 224	9910 /	224	9911
Kazipet	: 0870 - 243	4545 /	244	4747
Khammam	: 08742 - 235	316 /	245	316
Nizamabad	: 08462 - 235	316 /	236	316
Sangareddy	: 8500195316 /	8500155316		
Siddipet	: 08457 - 230	316 /	231	316
Warangal	: 0870 - 666	4436 /	254	4058

GUJARAT

Ahmedabad

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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
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