Volume - 28

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# (16th to 31st July'2025)

# BLUECHIP BULLETII

Toll Free Helpline : 1800-22-6465



# INDIAFIRST LIFE TULIP PRO PLAN



A Non-par, Unit Linked, Individual Savings Life Insurance Plan - UIN: 143L077V01

#### **Key Features**

- ☑ Safeguard your family's future with a Life Cover of up to 20X!¹
- Additional coverage through inbuilt TERM Rider
- ☑ Comprehensive cover against Accidental Death & Total and Permanent Disabilities<sup>1,2</sup>
- ☑ Grow your wealth with 10 Diverse funds options
- ✓ Multiple investment strategies to get the best of Market linked returns
- Return of Mortality & Allocation Charges to boost your Fund Value<sup>3</sup>

#### Reasons to choose Tulip Pro:

Combines insurance and investment - Optimize your benefits as you get a life cover as well as an investment opportunity

Offers significant life cover - Ensures substantial financial protection for your family

Market-linked returns - Potential for higher returns through Market-linked investments for long-term growth

Multiple Fund Options & Investment Strategies - Choice of Investment Funds & Investment Strategies based on your risk profile & financial goals

Return of Mortality & Premium Allocation Charge -

Get up to 600% of Premium Allocation charge returned at Maturity<sup>3,4</sup>

Get back 100% of Mortality charge at Maturity<sup>3</sup>

# **Benefits Under the plan:**

Maturity Benefit: Get Fund Value at Maturity

Death Benefit - On death, higher of Fund Value or Sum Assured is paid. Where Sum Assured is SA Multiple x Annualised Premium

#### **Rider Benefits -**

Term Benefits - Additional Benefit through term protection

Accidental Death Benefit<sup>2</sup> - Get additional benefit up to 3x Base SA on death due to accident.

Total and Permanent Disability<sup>2</sup> - Stay covered for additional SA equal to base SA in case of TPD

# **Eligibility Condition:**

Entry Age : Min.: 18 Years, Max.: 60 Years Maturity Age : Min.: 43 Years, Max.: 85 Years

Premium Payment Term : 6 / 7 / 8 years Policy Term : 25 Years

Min. Premium : Min: Rs. 1,00,000/- Annual, Rs.60,000/- Half Yearly, Rs.30,000/-

Quarterly Rs.15,000/-

Mode : Yearly, Half-yearly, Quarterly and Monthly

Disclaimers: Insurance is a Subject Matter of the Solicitation. 'Death benefit multiple varies with the Age, PT, PPT as chosen by the Policyholder.2IndioFirst Life Accidental Death Benefit (UIN-143A020V01) & IndiaFirst Life Total & Permanent Disability Rider (UIN-143A022V01) will be available with the product with ADB rider SA of 3 firmes the base product's death benefit & TPD rider SA equal to the base product's death benefit. Product may also be purchased without the rider, subject underwriting guidelines. Please connect with our sales team for more details. 3Premium Allocation Charges deducted are returned during the policy term and added to your Fund Value. Mortality Charges deducted are returned at policy maturity. Please refer to the sales brochure for more details. 400% of Return of Premium Allocation charge is applicable to Policy term 25 years. "The Unit Linked Insurance Products do not after any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Unit Linked Insurance Products completely or partially fill the end of the fifth year". Linked Insurance Products are different from the traditional insurance products and a resubject to risk factors. The Premium paid in unit-linked life insurance products are subject to investment risk sessociated with contrible materials and NAVs. of the units may on un or down based on the performance of the angle and placets in different form the traditional insurance products and a resubject to risk factors. The Permium paid in unit-linked life insurance products are subject to risk factors. The Permium paid in unit-linked life insurance products are subject to risk factors. The Permium paid in unit-linked life insurance products are subject to risk factors. The Permium paid in unit-linked life insurance products are subject to risk factors. associated with capital markets and NAVs of the units may go up or down, based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. IndiaFirst Life Insurance Company Limited is only name of the Insurance Company and IndiaFirst Life TULIP Pro Plan (UIN 143L077V01) is only the name of the Linked Life Insurance contract and does not in any way indicate the quality of the contract, its future prospects, or returns. Please know the associated only the hattle of the Linked Life Insurance Contract and aces from In any way inacticare the quality of the contract, its nurve prospects, or Feturis, riesdes know the associated risks and the opplicable charges from your Insurance Agent or the Intermediary or policy document issued by the Insurance Company. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their furture prospects and returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Indicifiers Life Insurance Company Limited, IRDAI Regn No. 143, CIN. U66010MH-2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IP park, Nesco Center, Western Express Highway, Goregoan (East), Mumbai - 400 063. Toll free No. - 1800 209 8700, E-mail - customer Inst@indictifitefic.com, Webstie - www. indictifistific rom, + 91922 6857 0600. The trade logo mentioned herein above belongs to IndiaFirst Life Insurance Co Ltd under License. BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS / FRAUDULANT OFFERSIRDAI or its officials do not in-

#### **BHARTI AXA LIFE DREAM SHIELD PLUS**

#### UIN: 130L125V01

In this policy, the investment risk in investment portfolio is borne by the policyholder.

Bharti AXA Life has launched a new product Bharti AXA Life Dream Shield Plus - a term-oriented Unit Linked Insurance Plan, that offers a comprehensive financial solution, providing life cover up to 100 times of premium and also builds wealth over long term.

The plan provides unique features like return of up to 300% of mortality charges, milestone benefits at regular intervals to boost fund value and loyalty booster at maturity to further augment the maturity

In addition, this product includes partial withdrawal benefit, systematic withdrawal benefit, option to switch funds, premium redirection facilities, multiple investment funds and investment strategies to

# Key highlights of Bharti AXA Life Dream Shield Plus:

- 1. Up to 3X Return of Mortality Charges: 100% to 300% of mortality charges (depending upon the policy term) deducted during the policy term shall be added back to the fund value from end of 11th policy year
- 2. Milestone Benefit: A percentage of fund value is added to the fund at the end of every five years, starting from the 10th year onwards until 5 years preceding the maturity as milestone benefit.
- 3. Loyalty Booster: Loyalty Booster shall be added to the policy as percentage of the average fund value of the three years preceding the date of maturity, depending upon the policy term.
- 4. Multiple Premium Payment and Policy Term Options to Choose From
- 5. Multiple Investment Strategies to Suit Your Financial Needs: The plan lets you choose from 2 investment strategies - Dynamic Fund Allocation and Systematic Transfer Plan along with multiple fund options basis financial goals and risk-return potential.
- 6.Tax Benefits: You may avail tax benefits on the premiums paid, and benefits received, subject to the prevailing tax laws. The tax benefits are subject to change as per changes in tax laws from time to time

# The key parameters under this plan are

Parameter	Eligibility
Age at entry	Minimum Age: 18 years
(Age as of Last Birthday)	Maximum Age: 60 years
Minimum Premium	Rs.100,000/- p.a. (Annual); Rs.1,20,000/- p.a. (Other Modes),
	(Semi-Annual, Quarterly and Monthly Modes);
Minimum Sum Assured	Rs. 8,00,000/-
Policy Term & Premium Payment Term	The following Policy Terms (PT) and corresponding Premium
	Payment Terms (PPTs) are available under the product:
	For PPT 6,7,10 & 12 Yrs PT 15,20,25,30,35 & 40 Yrs.

Disclaimers: Insurance is a Subject Matter of the Solicitation. Bharti AXA Life Insurance Company Ltd. is only the name of the insurance company and Bharti AXA Life Dream Shield Plus (130L125V01) is only the name of the unit linked, non-participating individual life insurance plan and does not in any way indicate the quality of the contract, its future prospects or returns. For detailed Terms and conditions please visit the website: https://www.bhartiaxa.com/

# 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 medium and long term goals, such as child's education / second income and retirement planning.

- Receive guaranteed\*t&c apply income after premium payment term;
- Get vested Compound Reversionary Bonus~ (if declared) and Terminal Bonus, if any; on maturity
- 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 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 requirements along with protecting your loved ones. Investing in this plan will help you fulfill your 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 : Min. 11 Times of Annualised Premium Life Cover

Disclaimer - Insurance is a Subject Matter of the Solicitation, Disclaimers: The complete name of Tata AIA Diamond Savings Plan is Tata AlA Life Insurance Diamond Savings Plan (UIN: 110N 133V05- 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 fime. 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: U66010MH-2000PLC128403. 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@tatacia.com. Visit us at: www.tatacia.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 invest 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 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**

# **QUANT EQUITY SAVINGS FUND**

Type of Scheme: An open ended scheme investing in equity, arbitrage and debt

Category : Hybrid - Equity Savings

Fund Manager : Sanjeev Sharma, Ankit Pande, Varun Pattani, Ayusha Kumbhat, Harshvardhan Bharatia

Investment Opt.: Growth, Income Distribution cum Capital Withdrawal – Payout and

Reinvestment of IDCW

Minimum Amt. : Rs. 5,000/- plus in multiple of Re.1 thereafter

Benchmark : NIFTY Equity Savings TRI

**Exit Load** : 1% is payable if Units are redeemed/switched-out within 15 Days.

NFO Closes on: 21st July, 2025

# **ICICI PRUDENTIAL ACTIVE MOMENTUM FUND**

Type of Scheme: An open ended equity scheme following momentum theme

Category : Equity - Thematic / Sectoral Fund Manager : Sharmila D mello, Manasvi Shah

Investment Opt.: Growth, Income Distribution cum Capital Withdrawal – Payout and

Reinvestment of IDCW

Minimum Amt. : Rs. 5,000/- plus in multiple of Re.1

: Nifty 500 TRI **Benchmark** 

: 1% is payable if Units are redeemed/ switched-out within 12 months. **Exit Load** 

NFO Closes on: 22nd July, 2025

# **BANDHAN MULTI-FACTOR FUND**

Type of Scheme: An open ended equity scheme investing based on an adaptive and evolving

multi-factor quantitative model theme

Category : Equity - Thematic Fund Manager : Brijesh Shah, Rishi Sharma

Investment Opt.: Growth, Income Distribution cum Capital Withdrawal – Payout and

Reinvestment of IDCW

Minimum Amt. : Rs. 1000/- and in multiples of Re. 1/- thereafter

: BSE 200 TRI

: 0.50% is payable if Units are redeemed/switched-out on or within 30 Days. **Exit Load** 

NFO Closes on: 24th July, 2025

# FRANKLIN INDIA MULTI ASSET ALLOCATION FUND

Type of Scheme: An open-ended fund investing in equity, debt and commodities

: Hybrid: Multi Asset Allocation

Fund Manager : Pallab Roy, R Janakiraman, Rohan Maru, Rajasa Kakulavarapu, Sandeep Manam

Investment Opt.: Growth, Income Distribution cum Capital Withdrawal – Payout and

Reinvestment of IDCW

Minimum Amt. : Rs. 5,000/- plus in multiple of Re.1 thereafter : NIFTY 500 TRI (65), NIFTY Short Duration Index (20), Benchmark : 0.5% will be charged for redemption within 1 year **Exit Load** 

NFO Closes on: 25th July, 2025

## LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN.)

Company Name	Ratings	Min.	Int	Interest Rate (%)		te (%)
		Amt.	P'ble	12	24	36
		(Rs.)		Mths	Mths	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	6.85	7.10	7.15
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

<sup>\*</sup> Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.

Fixed Deposit Investments are unsecured in Nature. Investors are adviced to go through the financial reports of the company before investing,

# IMPORTANT INFORMATION

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

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

- ☑ The interest rate payable on 1st January 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 JEEVAN UMANG

A Non-Linked, Participating Individual Life Insurance Savings Plan

GET GUARANTEED SURVIVAL BENEFIT EQUAL TO 8% OF BASIC SUM ASSURED EACH YEAR AFTER THE FINAL PREMIUM, TILL AGE 99 AND LUMP SUM MATURITY BENEFIT ON SURVIVAL TO AGE 100.

**ELIGIBILITY:** MINIMUM BASIC SUM ASSURED: Rs.2.00.000/-MIN. AGE: 30 DAYS (COMPLETED)

> PREMIUM PAYING TERM: 15, 20, 25 & 30 YRS Insurance is the subject matter of the solicitation



UIN: 512N297V03 Plan No.: 733

# LIC'S JEEVAN LAKSHYA

A PAR, NON-LINKED, LIFE, INDIVIDUAL, SAVINGS PLAN

PLAN FOR AN ASSURED FUTURE FOR YOUR FAMILY

Eligibility : Min. Age Entry : 18 yrs (Last birthday) : 50 yrs (Nearer birthday) Max. Age Entry

: 13 Yrs Min. Policy Term Max. Policy Term : 25 Yrs Min. Basic Sum Assured: Rs. 2.00.000/-Insurance is the subject matter of the solicitation

UIN: 512N312V03, Plan No.: 745

# **SELECT MUTUAL FUNDS PERFORMANCE**

Fund Name	Corpus	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Gro	wth (%)
	30/05(Cr.)	10/07	3 Yrs	5 Yrs		30/05(Cr.)	10/07	3 Yrs	5 Yrs
EQUITY - FLEXI CAP FUNDS					HDFC Large Cap	37,715.69	1,146.00	19.65	22.38
Aditya Birla SL Flexi Cap	22,825.69	1,805.15	20.40	22.11	HSBC Large Cap	1,826.09	474.27	17.49	18.52
Axis Flexi Cap	12,823.77	26.96	17.49	18.08	ICICI Pru Large Cap	69,762.55	111.23	21.31	23.04
Bandhan Flexi Cap	7,356.66	209.97	18.61	20.66	Kotak Large Cap	10,138.03	578.33	18.38	20.48
Canara Rob Flexi Cap	13,056.55	343.17	18.53	20.54	Mahindra Manulife Large Cap	674.78	23.44	17.16	19.84
DSP Flexi Cap	11,836.70	104.00	21.04	21.54	Nippon India Large Cap	41,750.19	91.27	23.11	25.82
Franklin India Flexi Cap	18,679.30	1,657.23	22.58	25.95	SBI Large Cap	52,251.14	93.75	17.62	20.61
HDFC Flexi Cap	75,784.48	1,989.10	26.09	29.26	Tata Large Cap	2,610.97	506.90	17.95	20.69
HSBC Flexi Cap	4,940.27	221.67	23.42	23.17	UTI Large Cap	13,074.26	276.50	15.46	18.81
Kotak Flexicap	52,532.92	86.37	21.08	20.98	EQUITY - MID CAP FUNDS				
Motilal Oswal Flexi Cap	13,023.40	62.85	26.83	20.95	Aditya Birla SL Midcap	5,922.32	794.18	22.50	27.24
SBI Flexicap	21,747.17	109.84	15.96	19.66	Axis Midcap	30,501.51	113.58	22.00	24.17
Tata Flexi Cap	3,262.92	24.80	18.99	19.35	DSP Midcap	18,712.25	148.31	22.23	22.12
Union Flexi Cap	2,313.02	51.85	19.02	21.84	Franklin India Prima	12,285.44	2,806.47	27.40	27.05
UTI Flexi Cap	26,324.59	328.10	13.94	18.16	HDFC Mid Cap	79,717.67	196.73	31.11	32.19
<b>EQUITY - LARGE &amp; MID CAP FUNDS</b>					HSBC Midcap	11,469.74	390.87	26.58	26.42
Aditya Birla SL Large & Mid Cap	5,737.10	912.47	17.82	19.38	ICICI Pru Midcap	6,420.71	301.28	25.40	29.56
Axis Large & Mid Cap	14,349.24	32.88	21.18	23.17	Kotak Midcap	53,463.94	136.25	25.91	30.12
Bandhan Large & Mid Cap	9,106.59	133.72	27.23	27.84	Mahindra Manulife Mid Cap	3,775.59	33.56	28.09	29.75
Canara Rob Large and Mid Cap	25,092.46	258.66	20.04	23.16	Nippon India Growth Mid Cap	36,836.07	4,165.14	29.11	32.28
DSP Large & Mid Cap	15,012.64	624.44	23.74	24.22	SBI Midcap	22,406.12	239.70	21.22	28.67
Franklin India Equity Advantage	3,491.04	194.18	18.91	24.02	Sundaram Mid Cap	12,344.49	1,385.37	28.13	28.51
HDFC Large and Mid Cap	25,412.03	344.39	24.44	28.06	Tata Mid Cap	4,701.47	434.93	24.16	26.97
HSBC Large & Mid Cap	4,173.38	26.65	22.72	23.63	Union Midcap	1,440.27	47.76	22.81	28.87
ICICI Pru Large & Mid Cap	21,656.65	1,006.63	24.55	28.47	UTI Mid Cap	12,224.27	305.30	20.96	26.10
Kotak Large & Midcap	27,046.44	344.50	22.94	23.98	<b>EQUITY - SMALL CAP FUNDS</b>				
Mahindra Manulife Large & Mid Cap	2,629.05	27.49	20.49	24.59	Aditya Birla SL Small Cap	4,913.87	87.69	22.42	28.02
Mirae Asset Large & Midcap	39,459.25	151.32	18.90	22.96	Axis Small Cap	25,062.36	108.47	23.81	30.24
Motilal Oswal Large & Midcap	10,840.40	34.19	32.12	29.64	Bandhan Small Cap	11,743.70	47.40	33.82	35.87
Nippon India Vision Large & Mid Cap	5,896.53	1,474.27	24.51	25.84	Canara Rob Small Cap	12,367.88	39.77	21.21	33.00
SBI Large & Midcap	31,295.56	630.98	22.14	25.44	DSP Small Cap	16,304.77	202.82	24.83	32.05
Sundaram Large and Mid Cap	6,671.01	85.64	19.48	22.35	Franklin India Smaller Cos	13,544.68	176.96	28.78	34.29
Tata Large & Mid Cap	8,546.14	532.96	19.34	21.79	HDFC Small Cap	34,032.09	142.38	28.01	33.85
UTI Large & Mid Cap	4,866.11	181.66	24.92	27.47	HSBC Small Cap	16,061.21	84.09	25.67	34.81
EQUITY - LARGE CAP FUNDS					ICICI Pru Small cap	8,254.04	88.94	21.19	31.96
Aditya Birla SL Large Cap	29,858.67	533.72	18.83	21.19	Kotak Small Cap	17,329.27	267.89	20.89	32.28
Axis Large Cap	33,412.83	61.00	14.50	15.53	Nippon India Small Cap	63,006.73	173.53	28.91	37.32
Bandhan Large Cap	1,862.19	77.15	19.10	19.77	SBI Small Cap	34,028.06	176.20	21.00	28.39
Canara Rob Large Cap	16,026.59	63.68	18.53	19.62	Sundaram Small Cap	3,310.65	263.53	25.49	31.77
DSP Large Cap	6,036.43	478.06	21.08	20.14	Tata Small Cap	10,529.36	41.04	26.40	33.68
Franklin India Bluechip	7,692.35	1,031.25	16.37	19.96	Union Small Cap	1,577.40	49.61	21.88	30.74

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 SMART PROTECT PLAN**

#### A Unit Linked Non-Participating Individual Life Insurance Savings Plan

#### **Key Features:**

Choose from 4 Plan Options as per your needs

Boost your fund value with Loyalty Additions

Get a Minimum Assured Benefit in the form of capital guarantee in spite of market fluctuations

Choose from 8 Funds to optimize your investment returns

✓ Flexibility to choose the premium payment option- Regular or Limited (5 to 12 years)

#### **Plan Options:**

This product offers 4 plan options that you can choose from depending on your Protection and Savings needs:

A. Level Cover - This plan option provides a level cover throughout the policy term.

B. Level Cover with Capital Guarantee - This plan option provides a level cover throughout the policy term. The policyholder also gets a Capital Guarantee, which is in the form of minimum Assured Benefit at maturity.

C. Decreasing Cover - Under this plan option, the cover would decrease with the policy year. This is subject to the 'Level Cover Period', chosen by the policyholder at policy inception.

D. Decreasing Cover with Capital Guarantee - Under this plan option, the cover would decrease with the policy year. This is subject to the 'Level Cover Period', chosen by the policyholder at policy inception. The policyholder also gets a Capital Guarantee, which is in the form of minimum Assured Benefit at maturity.

#### **Eligibility Criteria:**

Age at Entry

: Min.: Life Assured: 0 years (30 days), Proposer: 18 years Max.: Life Assured: 60 years, Proposer: No Limit

Age at Maturity : Min.: 25 Yrs, Max.: 100 Yrs Policy Term Min.: 25 Yrs, Max.: 40 Yrs

Plan Option Premium Payment Term

Premium Payment Term Option A: Level Cover PPT Limited Pay (5 to 12 yrs) Option B: Level Cover with Regular Pay (25 to 40 yrs)

Capital Guarantee Option C: Decreasing Cover Limited Pay (5 to 12 yrs)

Option D: Decreasing Cover with

Capital Guarantee Annual - Limited Pay 5 & 6 Yrs Rs.50,000/-, Others Rs.30,000/-Mode & Minimum Premium:

Half Yrly - Limited Pay 5 & 6 Yrs Rs.25,000/-, Others Rs.15,000/-Quarterly - Limited Pay 5 & 6 Yrs Rs.12,500/-, Others Rs.7,500/-Monthly - Limited Pay 5 & 6 Yrs Rs.4,500/-, Others Rs.3,000/-

Top-Up Premium: Rs. 5,000 per Top-Up\*

As per Board Approved Underwriting Policy (BAUP) Max. Premium Min. Sum Assured Basic Sum Assured: Entry Age less than 50 years - 7 times

the Annualized Premium Entry Age equal to 50 yrs and above - 5 times the Annualized

Premium

For Top-Up Premium: 1.25 times the Top Up premium

Max. Sum Assured : As per Board Approved Underwriting Policy (BAUP)

Insurance is a Subject Matter of the Solicitation, HDPC Life Insurance Company Limited ("HDPC Life"), CIN- £65110MH2000PLC128245. 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, Help line: 022-68446530 (STD charges apply) Available Mon-Set 10 am to 7 pm IST.; www. hdfcliffe.com. The name Alexander of the Solicitation of

#### 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 guaranteed# Annuity that will keep coming to you for your entire lifetime.

- Guaranteed# 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 Premium<sup>2</sup> feature to help secure the happiness of your loved ones
    - Choice of increasing<sup>3</sup> 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 Feature<sup>1</sup>
- Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- "Save the Date<sup>4</sup>" feature to receive your annuity on any date of your choice
- Option to "Top-up5" 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

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

Eligibility Criteria: Age at Entry

: Minimum: 40 years (Primary Annuitant), 30 years (Secondary Annuitant), Maximum: 70 years

Premium Payment Term : 5 to 15 Years : Premium Payment Term chosen to 15 years (in multiples of 1 yr) Deferment Period

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 Annuity will start based on the income start year chosen by you. The maximum withdrawal permitted at any time shall not exceed 60% of lotal 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 Ris 5,000 at the time of each secreic. The withdrawal control will be paid as a fund to the secreic start in the paid as a fund to the secreic start in the paid as a fund to the secreic start in the paid of the secreic start is 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 of 12 of "ferms and conditions" <sup>3</sup> You can out for valvier of premium benefit with lability liberations. Joint Life withdrawals and the secreic start in the se

# 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.

#### **Kev Features:**

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

#### The Annuity Options available:

- 1. 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, Limited and Regular Pay & Single Life and Joint Life basis Option 1 & 2: 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
- 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

# **Eligibility Criteria:**

		Minimum'	Maximum'
Entry Age		Other than POS	Option 1 & 2: 84 yrs*
		30 years	*annuity to start max at
			age 85 years
PPT	Regular/ Limited Pay	5 years	12 years
Deferment Period	Regular Pay	Equal to Premium Payment Term	
		Limited Pay	PPT + 1PPT + 5 years

nce is a Subject Matter of the Solicitation, DISCLAIMER: a) The brochure is not a contract of annuity. The precise terms and conditions of this plan are specified in the policy contract available Insurance is a Subject Matter of the Solicitation. DISCLAMMEr. a) The brochure is not a contract of annuity. The pracise terms and conditions of this plan are specified in the policy contract available on Tota AU Life insurance Company Life. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. a) Income Tax benefits would be a vailable as per the prevailing income tax lows, subject to fulfillment of conditions issuance plan and it will be subject to Company's underwriting and acceptance. a) Income Tax benefits would be available as per the prevailing income tax lows, subject to fulfillment of conditions is subjected themself, income Tax baxes are subject to forwine. Total AU Life insurance Company Lift does not assure possibility not tax implication mentioned anywhere in this document.

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# BAJAJ ALLIANZ 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<sup>2</sup> income throughout life as per your choice and need.

# **Key Features:**

- Guaranteed<sup>2</sup> income throughout life: Your annuity amount is guaranteed<sup>2</sup> 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
- 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 (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.
- 3. 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:

- 1. Option A: Life Annuity: Annuity will be payable to you throughout life.
- 2. 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 the you at inception.

3. 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 the you at inception.

<sup>1</sup>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. **Eliaibility 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) Yearly - Rs.12,000/-, Half Yearly - Rs.6,000/-, Qtrly - Rs. 3,000/-, Annuity Amount (Min.)

Mthly- Rs. 1000/-

Min & Max Premium As per minimum/maximum Annuity instalment As per prevailing Board Approved Underwriting Policy

Regular/Limited Premium (Deferred Annuity) Premium Payment Term : Minimum - 5Yrs, Maximum -12 years

Single Premium (Immediate/Deferred Annuity) – Single Pay

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 GNCPS through transfer of UK Tax relieved assets, the minimum entry age for payment of annuity will be governed by the uses defined by HMKC from time to time. Carolination supply—1 The Guarantees benefits are despendent on policy term, premium poyment term availed along with other varied features, feed redistip seese refer to sales brochure.

Testing the special process of the special pr

16th to 31st July'2025 Bluechip Bulletin



# **LIFE & HEALTH INSURANCE**

#### **AXIS MAX LIFE SMART VIBE**

#### Non-Linked Non-Participating Individual Life Insurance Savings Plan - UIN: 104N159V01

#### Features:

- Guaranteed Returns with a choice of 3 variants
- Choice of Death Benefit Multiples
- Enhanced protection through optional riders and optional PCB (Policy Continuance Benefit)
- Flexi Income Benefits
- Enhanced Maturity Boosters
- Enhanced liquidity
- oxdot Choose how you like to take payouts with "Accumulation" of income option
- ✓ Tax Benefits You may be eligible for tax benefits as per prevailing tax laws

Maturity Benefit: This variant is designed for individuals seeking a long-term steady income flow which begins immediately. Maturity benefit can be taken at lump sum at the end of policy term. The Future Milestone Benefit ensures a lump sum payment, creating a substantial financial cushion for a milestone or unexpected needs in the future. The survival/maturity benefits available are: (a) Flexi Income is payable in year 1 (b) Insta Income is payable from year 2 until the end of the policy term. (c) As chosen by the policyholder, the Maturity Benefit is payable as per the details below:

Future Income Benefit: Payable during the selected Future Income Period (FIP) following the completion of the policy

Future Milestone Benefit: A lump sum payment made at the end of the FIP.

#### **Death Benefit:**

• Sum assured on death • 105% of (Total premiums paid plus underwriting extra premiums plus loadings for modal premiums) as on the date of death of life insured • Surrender value applicable as on date of death

Any accumulated survival benefits, if not already paid shall be paid in addition to death benefit

#### **Eligibility Criteria:**

Liigibiiii	y Criteria.		
Variant	Premium	Available policy	Future Income
No.	payment	Terms (Yrs)	Period (FIP)
	Term PPT (Yrs)		(Yrs)
Insta	5	10	
Wealth	7	10	5, 10, 15,
	8	10	20, 25, 30
	10	15	years
	12	15	
	15	20	
Insta	8	20,30,35	Not
Wealth	10	20,30,35	Applicable
Boost	12	25,30,35	7.66
	15	25,30,35	

Axis Max Life Insurance Limited (earlier known as Max Life Insurance Company Limited) is a Joint Venture between Max Financial Services Limited and Axis Bank Limited. Corporate Office 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram (Haryana) - 122 002. For more details on 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 prer 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 ber its are subject to changes in tax laws. You can call us on our Customer Helpline No. 1860 120 5577. Website:www.axismaxlife.com IRDAI-RegistrationNo 104. ARN - Axis Max Life/Brand/SmartVibe/BluechipBulletin/July 2025. 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. UIN: 104N159V01.

#### INDIA FIRST LIFE GUARANTEED PENSION PLAN

# A Non-Linked, Non-Participating, Individual, Savings Deferred

**ANNUITY PLAN** 

It is a Non-Linked, Non-Participating, Individual, Savings Deferred Annuity Plan which provides a shorter pay commitment (5,6,7,8,9 or 10 years), but also gives you the benefit of a lifetime of assured annuity income. You get to choose from 5 different annuity options as you safeguard your retirement years with yearly, half yearly, quarterly or monthly annuity. The return of purchase price on Death or Critical Illness options ensure that you and your loved ones are taken care of in case of death or even in diagnosis of critical illnesses. You can choose to buy the annuity just for your retirement years under the single life or even choose to protect your loved ones with the joint life option in the policy.

- ☑ Limited Payments Lifetime Annuity Income
- ✓ 5 Annuity Options available
- oxdot Extend Plan benefits to your partner with Joint Life option
- ✓ Flexible Pay-outs

#### **Annuity Options available under this plan:**

- ✓ Life Annuity
- ✓ Life Increasing Annuity
- ☑ Life Annuity with Return of Purchase Price on Death
- ☑ Life Annuity with Return of Purchase Price on Death or on Critical Illness (CI)
- ☑ Life Annuity with Return of Purchase Price on Death or in instalment on survival

# **Eligibility Criteria:**

: Min. - 45 Yrs. & Max. - 80 Yrs. Age Entry : Min. - Rs.50,000/- & Max. - No Limit Premium Premium Paying Term : Limited Premium: 5/6/7/8/9/10 Years

: Whole Life Plan Policy Term

Mode & Min. Annuity Amt.: Yrly - Rs.12,000/-, Half Yrly - Rs.6,000/-, Qtrly - Rs.3,000/-, Monthly - Rs.1,000/-

Insurance is a Subject Matter of the Solicitation. Disclaimer: India First Life Insurance Company Limited, IRDAI Regn No. 143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregoon (East), Mumbai — 400 063. Toll free No — 18002098700, Email id: customer Inst@indiartific.com, Website: www.indiaftristlife.om. Fax No.: +912268570800, Indiaffrist Life Insurance Company paid Indiaffrist Life Guaranteed Pension Plan UJN 143N066V04 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to our promoters M/s Bank of Baroda and M/s Union Bank of India and are used by Indiafirist Life Insurance Co. Ltd under License. BEVIARE O'S PEURIOUS / FRAUD PHONE CALLS \* IRDAI is not involved in activities like selling of insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

# **KOTAK T-ULIP NXT**

#### TERM WITH UNIT LINKED INSURANCE PLAN

# A Non-Participating Unit-Linked Life Insurance Individual Savings Product

Introducing Kotak T-ULIP Nxt – a unique blend of life insurance protection and potential of wealth creation, a plan built around your aspirations.

# **Key Benefits**

- Option to choose a High Sum Assured multiple to offer significant life cover
- 1X Return of Premium Allocation Charges from end of 15th policy year onwards
- 1X to 2X Return of Mortality Charges on survival starting from 11th policy year onwards
- ✓ Loyalty additions as a reward for staying invested to enhance your fund value oxdot Flexibility to pay premium for limited duration or throughout the policy term
- ☑ Enhance your protection through Rider options
- Option to choose from multiple investment strategies

# Capitalize on unmatched options of 2 Investment Strategies to build a substantial corpus

- Self-Managed Strategy
- Age Based Strategy

# Benefits under the plan:

Highest of: a) Basic Sum Assured less applicable partial withdrawal amount from Main Account (if any),OR b) Fund Value in the Main Account which will include Loyalty Additions, if any, OR c) 105% of the total Premiums paid up to the date of death less applicable partial withdrawal amount from the Main Account, if any

Plus in respect of each Top-Up Premium paid (if any), highest of: a) Top-Up Sum Assured, OR b) Fund Value of Top-Up Account, OR c) 105% of the total Top-Up Premiums paid Total Premiums Paid means total of all the premiums received, excluding Rider premium and Top-up

Maturity Benefit: On survival of Life Insured till the end of the policy term provided all the premiums are paid up to date and the policy is in force, Fund Value (Main Account + Top up Account, if any) inclusive of Loyalty Additions shall be payable.

Tax Benefit: Tax benefits are subject to conditions specified under the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. You are advised to take an independent view from your tax consultant.

# **Eligibility Condition:**

Mode

Entry Age# : Minimum: 18 Years, Maximum: 60 Years : Minimum: 48 Years, Maximum: 100 Years Maturity Age#

Policy Term : 30 to 40 years Premium Payment Term : Limited Pay: 6 / 10 / 12 / 15 years

Regular Pay: Same as Policy Term : Min.: Rs. 1,50,000 p.a. (Annual Mode); Premium Level Rs.1,80,000/-p.a.(other modes)

: Yearly, Half-yearly, Quarterly and Monthly : Minimum: 7 times of Annual Premium **Basic Sum Assured** Maximum: As per Company's Underwriting Policy

#Ages above will be as on the last birthday

IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER.

THE LINKED INSURANCE PRODUCTS DO NOT OFFER ANY LIQUIDITY DURING THE FIRST FIVE YEARS OF THE CONTRACT. THE POLICYHOLDER WILL NOT BE ABLE TO SURRENDER OR WITHDRAW THE MONIES INVESTED IN LINKED INSURANCE PRODUCTS COMPLETELY OR PARTIALLY TILL THE END OF THE FIFTH YEAR.

Disclaimers: BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

us or investment of premiums. Public receiving such phone calls are requested to lodge a police comptaint.
Kotak T-ULIP Nxt **UIN No.:107L138V01**, Kotak Accidental Death Protection Rider (Linked) UIN No.: 107A021V02, Kotak Critical Illness Benefit Rider (Linked) UIN No.: 107A022V02

This is a non-participating unit linked life insurance individual savings product. This product is available for sale through online mode. For more details on riders ad the Rider Brochure Eusked Insurance products are different from the traditional insurance products and are subject to the risk factor

- Linked Insurance products are different from the traditional insurance products and are subject to the risk factors.
   The premium paid in Linked Insurance policies are subject to investment risks associated with capital markets. The NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.
   Kotak Mahindra Life Insurance Company Ltd. is only the name of the Life Insurance Company and Kotak T-ULIP Nxt is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.
   The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and
- \*\*Please know the associated risks and the applicable charges from your insurance agent or intermediary or policy document issued by the insurance company.

  Kotak Mahindra Life Insurance Company Ltd. Regn. No.:107, ClN: U66030MH2000PLC128503, Regd. Office: 8th Floor, Plot # C. 12, G-Block, BKC, Bandra (E),

  Mumbai 400 051. Website: www.kotaklife.com I WhatsApp: 9321003007 | Toll Free No.:1802 009 901 Ref No.: RLI/25-26/P.NLI/284.

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# **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 - Individual/Multi-individual and family floater

Cover Type Policy Period - 1, 2 and 3 years

Premium Payment Mode - Single, Half yearly, Quarterly, Monthly.

Brother in-law

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,

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 | RDAI Reg. No.: 151 | Regd. office: 401/402, 4th Floor, Roheja 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 Bulletin 16th to 31st July'2025

# **BLUECHIP OFFICES IN INDIA**

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ANDHRA PRADESH
                                                Bagalkot
                                                                : 08354- 234
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               : 0861 - 234 0260 / 235 0260
                                                                : 08192-270
                                                                                   270
                                                                                                  Dombivali - MIDC: 0251 - 244 0074 / 244 0075
                                                                                                                                                                 :02563 - 299
                                                                                                                                                                               812/ 299
Nellore
                                                Davangere
                                                                              252 /
                                                                                         253
                                                                                                                                                 Shirpur
                                                                                                                                                                                          834
               : 08592- 282
                                                                                                 Dombivali (West): 0251 - 248 1754 / 248 1764
                            065 / 282
                                         075
                                                                : 0836 - 244 6091/
                                                                                    244 6092
                                                                                                                                                                 : 0217 - 299 1018 / 299 1019
Ongole
                                                Dharwad
                                                                                                                                                 Solapur
                0883 - 665
                            1987/
                                                                :08372 - 200
                                                                              368/
                                                                                    200
                                                                                                                   022 - 2265 9033 / 2265 9034
                                                                                                                                                                 :07104 - 299
                                                                                                                                                                                     299
Rajahmundry
                                   246
                                        8601
                                                Gadag
                                                                                          052
                                                                                                                                                 Wadi
                                                                                                                                                                               058/
                                                                                                                                                                                          048
               :08819 - 225
                            377 / 225
                                        388
                                                Gokak
                                                                :08332 - 225
                                                                              666/
                                                                                    200
                                                                                         067
                                                                                                 Fort - 2
                                                                                                                   022 - 2265 3012 / 2265 2969
Tanuku
                                                                                                                                                                  NEW DELHI / N.C.R.
               : 0877 - 225 0056 /
                                   225 0057
                                                                :08192 - 242
                                                                              855/
                                                                                    242
                                                                                                  Ghatkopar (East):
                                                                                                                   022 - 2102 0876 / 2102 0118
Tirupathi
                                                Harihara
                                                                                         355
                                                                                                                                                  Dev Ngar-Karol Bagh: 011 - 4007 2968 /41321031
                                                                : 0836 - 233
                                                                             4080/
                                                                                    233 4081
               : 0866 - 248 5316/
                                   249 5316
                                                                                                  Ghatkopar (West):
                                                                                                                   022 - 2502 4859 / 2502 4860
                                                Gokul Road
Vijayawada
                                                                                                                                                  Dilshad Garden:
                                                                                                                                                                   011 - 4151 0297 / 4151 0298
                                                                                                 Gh - Patel Chowk:
              : 0891 - 666 6316 / 275 7755
                                                Hassan
                                                                : 08172- 232
                                                                              922 /
                                                                                   232
                                                                                         433
                                                                                                                   022 - 2102 0711 / 2102 0712
Vishakapatnam
                                                                                                                                                  Dwarka
                                                                                                                                                                   011 -4506 3550 / 4902 8431
                                                                                                                   022 - 2382 1327 / 2384 0027
NAD 'X' Road
               : 0891 - 294 2315 / 294 2316
                                                                :08375 - 233
                                                                              701/
                                                                                   233
                                                                                         702
                                                Haveri
                                                                                                 Girgaum
                                                                                                                                                  East of Kailash
                                                                                                                                                                   011-4909 8011 / 4909 8012
                                                                                                  Gokuldham
                                                                                                                   022 - 2843 1243 / 2843 1244
                                                Hosapete
                                                                :08394 - 224
                                                                              615/
                                                                                   224
                                                                                         616
                 TELANGANA
                                                                                                                                                  Janak Puri
                                                                                                                                                                   011 - 4157 9598 / 4157 9599
                                                                : 0836 - 235
                                                                             4255/
                                                                                    235 4266
                                                                                                  Goregaon (W)
                                                                                                                   022 - 2878 2423 / 2878 2428
                                                Hubballi
Hyderabad
                                                                                                                                                                   011-4011 3699 / 4125 4401
                                                                                                                                                  Kamla Nagar
                                                Kalaburagi
                                                                :08472 - 226
                                                                              702 /
                                                                                   246
                                                                                         702
                                                                                                  Jankalyan Nagar:
                                                                                                                   022 - 2801 0682 / 2801 0683
Ameerpet
                  040 - 2341 8316 / 2341 8416
                                                                                                                                                  Karkardooma
                                                                                                                                                                   011 - 4940 9565 / 4940 9575
                                                Kalidasa Road
                                                               : 0821 - 241
                                                                            3355/
                                                                                   241 3555
                                                                                                  Kalyan (East)
                                                                                                               :
                                                                                                                  0251 - 235 1210 / 235 1212
Attapui
                  040 - 2401 8316 / 2401 9316
                                                                                                                                                                   011 - 4145 2085 / 4045 1996
                                                Karwar
                                                                +08382 - 223
                                                                             275 /
                                                                                    223
                                                                                         276
                                                                                                  Kal-Khadakpada: 0251 - 222 0484 / 222 0485
                  040 - 2720 5316 / 2720 5317
                                                                                                                                                                   011 - 4244 4279 / 4244 4280
Boduppal
                                                                                                                                                  Laxmi Nagar
                                                                :08272 - 228
                                                                              021/
                                                                                    228
                                                                                         022
                                                                                                  Kalyan (West)
                                                                                                                  0251 - 231
                                                                                                                             1482 / 231 8132
                                                Madikeri
                                                                                                                                                                   011-4987 8417/4950 6187
                  040 - 2407 5316 / 2407 6316
                                                                                                                                                  Mayur Vihar
                                                                : 0824 - 244 2214/
                                                                                   244 0014
                                                                                                                : 022 -2743 0246 / 2743 0247
                                                Mangaluru
                                                                                                 Kamothe
                  040 - 2303 8755 / 2303 8756
                                                                                                                                                  Munirka
                                                                                                                                                                   011 - 4178 3482 / 4178 3483
Chandanagar
                                                                                                  Kandivali (West): 022 - 3503 2581 / 3502 5969
                                                Mysuru
                                                                : 0821 - 254 6607 / 254 6608
                  040 - 2405 6548 / 2405 6549
                                                                                                                                                  Naiwala Karol Bagh:011 - 4998 2980 / 4503 2500
Dilsukh Nagar
                                                Siddhartha Nagar-MYS:0821-2471454/ 247 1545
                                                                                                 Kandivali - Charkop: 022 - 2867 8347 / 2867 8388
                  040 - 4851 0508 / 4016 0522
                                                                                                                                                  Nangal Raya Janakpuri: 011 - 4352 2504 / 4172 4185
Habsiguda
                                                                             837 / 237
                                                                :08251 - 236
                                                                                         837
                                                                                                  Knd-Thakur Complex:022-2870 9820 / 2870 3081
                  040 - 4500 5415 / 4500 0377
                                                                                                                                                                   011 -4308 5345 / 4161 2794
Hasthinapuram
                                                                                                                                                  Naraina Vihar
                                                                : 08532- 227
                                                                              229/
                                                                                   227
                                                                                         888
                                                                                                                   022 - 2774 0840 / 2774 0843
                                                Raichur
                                                                                                 Kharghar
                  040 - 2339 5316 / 2322 1308
                                                                                                                                                  Paschim Vihar
                                                                                                                                                                   011 - 4984 2964 / 4158 0502
Himayat Nagar :
                                                                : 80299 13366
                                                                                                                   022 - 2755 0649 / 2755 0651
                                                 Ramanagara
                                                                                                  Koparkhairane
Kapra
                  040 - 2713 0938 / 6655 5613
                                                                                                                                                  Punjabi Bagh
                                                                                                                                                                   011-4015 9212 / 4015 9213
                                                Sangmeshwar Ngr: 0831 - 246 2701 /
                                                                                   246 2702
                                                                                                                   022 - 2529 0431 / 2529 0432
                                                                                                 Kurla-Nehru Ngr:
Kukadpalli
                  040 - 2306 1646 / 4230 0905
                                                                                                                                                                   011 - 4904 4671 / 4904 4571
                                                                                                                                                  Rohini
                                                                                         661
                                                Shivamogga
                                                                :08182 - 227
                                                                              660/
                                                                                   227
                                                                                                 Lower Parel
                                                                                                                   022 - 2307 6953 / 2307 5731
Malkajgiri
                  040 - 4002 5162 / 4512 9452
                                                                                                                                                  Vikas Puri
                                                                                                                                                                   011 - 4045 1886 / 4248 4290
                                                Sindhanur
                                                                :08535 - 200
                                                                              230 / 220
                                                                                                                   022 - 3515 4226 / 3521 3314
                                                                                         230
                                                                                                 Mahim
                  040 - 2356 8931 / 2356 8941
                                                                                                                                                  W. Patel Nagar
                                                                                                                                                                   011-4045 1966 / 4561 4162
Manikonda
                                                                                                                   022 - 2880 4509 / 2880 4510
                                                Tumakuru
                                                                : 0816 - 225
                                                                            1810/ 226 1606
                                                                                                  Malad (East)
Marredpally
                  040 - 2771 0998 / 2771 1410
                                                                                                                                                  Noida
                                                                                                                                                                : 0120 - 435 9083 / 428 1969
                                                                : 0820 - 252
                                                                             1929 /
                                                                                    252 1797
                                                                                                                   022 - 2888 3281/2888 3710
                                                                                                 Malad - Evershine:
                                                Udupi
\\Mendhipatnam
                                                                                                                                                  Noida - 2
                  040 - 2351 2034 / 2352 6356
                                                                                                                                                                : 0120 - 496
                                                                                                                                                                             9362 / 496 9363
                                                                :08352 - 240
                                                                              143 /
                                                                                   240
                                                                                         149
                                                                                                 Malad (West)
                                                                                                                   022 - 2881 7579 / 2882 3974
                                                Vijayapura
                                                                                                                                                                : 0129 - 416 2387 / 418 2387
                  040 - 4891 4453 / 4891 5342
                                                                                                                                                  Faridabad
Miyapur
                                                                :08352 - 200
                                                                              901/
                                                                                   200
                                                                                         902
                                                                                                                   022 - 2412 8399 / 2411 8033
                                                Jalanagar
                                                                                                  Matunga
Nacharam
                  040 - 4020 1616 / 4020 1717
                                                                                                                                                                 : 0120 - 456 7454 / 413 5067
                                                Yadgir
                                                                :08473 - 250
                                                                              943/
                                                                                   250
                                                                                         944
                                                                                                 Mira Road
                                                                                                                   022 - 2812 4947 / 2812 4973
                  040 - 2422 0316 / 4856 4685
Nagole
                                                                                                  Mul - Vaishali Ngr:
                                                                                                                   022 - 2164 5697 / 2164 7795
                                                                                                                                                                UTTAR PRADESH
Nizampet
                  040 - 2956 1438 / 2956 1497
                                                                   KERALA
                                                                                                                   022 - 2163 4442 / 2163 6430
                                                                                                                                                                 : 0522 - 458 2557/ 458 2029
                                                                                                  Mulund (East)
                                                                                                                                                 Aliganj
                  040 - 4014 0665 / 2389 0785
Pragathi Nagar
                                                Alappuzha
                                                                : 0477 - 226 2226 / 226 2227
                                                                                                  Mulund (West)
                                                                                                                   022 - 2560 5102 / 2569 3938
                                                                                                                                                                 : 0581-405
                                                                                                                                                                             3828 / 405 3829
                                                                                                                                                 Bareilly
                  040 - 27645316/ 2766 5317
RTC X Road
                                                Cochin
                                                                                                                                                 Gomti Nagar
                                                                                                                   022 - 2772 3175 / 2772 3975
                                                                                                 Nerul (East)
                                                                                                                                                                 : 0522 - 351 7599 / 458 0012
                  040 -6602 0300 / 2789 9116
Secunderabad
                                                                : 0484 - 245 3526 / 245 3527
                                                 Angamaly
                                                                                                                   022 - 2748 2969 / 2748 2896
                                                                                                                                                                     7518600501 / 7518600505
                                                                                                                                                 Kanpur
                  040 - 4952 5657 / 4019 8206
                                                 Ernakulam
                                                                : 0484 - 235 0044 / 235 0045
                                                                                                  Prabhadevi
                                                                                                                   022 - 2430 0953 / 2430 0954
                                                                                                                                                                 . 0522 - 423 4164 / 423 4160
                                                                                                                                                 Lucknow
                                                               : 0485 - 281 3996 / 281 3997
               :08724 - 221 422 / 221 425
                                                 Muvattupuzha
Jagtial
                                                                                                  Sanpada
                                                                                                                   022 - 2781 1123 / 2781 6218
                                                                                                                                                                : 0551 - 405 5250 / 405 5251
                                                                                                                                                 Gorakhpur
                                                               : 0484 - 234 0160 / 234 0161
Karimnagai
               : 0878 - 224 9910 / 224 9911
                                                 Palarivattom
                                                                                                 Santacruz - Kalina:
                                                                                                                   022 - 3513 6766 / 3513 6767
                                                                                                                                                 Prayagraj
                                                                                                                                                                 : 0532 -4033
                                                                                                                                                                              446 /
                                                                                                                                                                                     404 9097
               : 0870 - 243 4545 / 244 4747
                                                               : 0484 - 277 8933 / 277 9833
                                                 Tripunithura
Kazipet
                                                                                                                   022 - 2600 0093 / 2605 4020
                                                                                                                                                  Vrindavan
                                                                                                                                                                 : 0522 - 407 6173 /
                                                                                                  Santacruz (West):
                                                                                                                                                                                     410 4357
Khammam
                :08742 - 235
                            316 / 245 316
                                                Trivandram
                                                                                                                   022 - 4971 5992 / 4971 5993
                                                                                                  Seawood
                                                                                                                                                 Varanasi
                                                                                                                                                                : 0542-298 6500/ 400 1478
               :08462 - 235
                            316/ 236
                                                                : 0470 - 262 7211 / 262 8211
Nizamabad
                                                 Attingal
                                                                                                  Shahaji Raje Rd :
                                                                                                                  022 - 2682 0742 / 2682 0743
Sangareddy
                    8500195316 / 8500155316
                                                 East Fort
                                                                : 0471 - 246 3750 / 246 4750
                                                                                                                                                                   MADHYA PRADESH
                                                                                                  Siddharth Nagar:
                                                                                                                   022 -4751 0401 / 4751 0402
                                                                : 0471 - 244 6311/
               :08457 - 230
                            316 / 231 316
                                                                                    244 6312
                                                                                                                                                                      7869403529 / 7880122376
Siddipet
                                                 Pattam
                                                                                                                                                 Anuppur
                                                                                                                   022 - 2403 3567 / 2403 3568
                                                                                                 Sion
                                                               : 0470 - 261 1211 / 261 0611
Warangal
               : 0870 - 666 4436 / 254 4058
                                                 Varkala
                                                                                                                                                                 : 0755 - 400 8947 / 494 5574
                                                                                                                                                 Bhopal
                                                                                                                   022 - 2381 4365 / 2388 5106
                                                                                                  Tardeo
                                                Balussery
                                                                : 0496 - 264 0071/
                                                                                   264 0072
                                                                                                                                                                 : 07162- 467
                                                                                                                                                                             415 / 467
                                                                                                                                                 Chhindwara
                                                                                                                                                                                          403
                      GUJARAT
                                                                                                  Thane (West)
                                                                                                                   022 - 2537 6719 / 2537 6187
                                                                : 0495 - 272 7724/
                                                                                   272 7725
                                                Calicut
                                                                                                                                                 Gwalior
                                                                                                                                                                 : 0751 - 234 3813/
                                                                                                                                                                                     234 8514
                                                                                                  Th - Kalwa
                                                                                                                   022 - 2538
                                                                                                                             9013 / 2538
Ahmedabad
                                                                                   208
                                                Kalpetta
                                                                :04936 - 207
                                                                              345/
                                                                                         345
                                                                                                                                                                 : 0731 - 254
                                                                                                                                                                                     254
                                                                                                                                                 Indore
                                                                                                                                                                             1290/
                                                                                                                                                                                          1293
                                                                                                                  022 - 2547 7305 / 2547 7310
Ashram Road
                  079 - 2658 5642 / 2658 5643
                                                                                                 Th - Kolbad Road:
                                                               : 0467 - 220 6124/
                                                                                   220 6154
                                                Kanhangad
                                                                                                                                                 Jabalpur
                                                                                                                                                                 : 0761 - 407
                                                                                                                                                                             8612/
                                                                                                                                                                                     407
                                                                                                                                                                                          8615
                                                                                                  Th - Nitin Company: 022 -2530 0016 / 2530 0024
                  079 - 2991 6380 / 2991 6381
Bapunagar
                                                                : 0497 - 276 4181/
                                                                                    276 4182
                                                Kannur
                                                                                                                                                                 :07412 - 421
                                                                                                                                                                                     421
                                                                                                                                                 Ratlam
                                                                                                                                                                               365/
                                                                                                                                                                                          366
                                                                                                  Th -Panchpakhadi: 022 -2538 0320 / 2538 0321
Chandkheda
                  079 - 2750 7857 / 2750 7855
                                                               : 0476 - 262 6751/
                                                                                    262 7750
                                                Karunagappally
                                                                                                                                                                 : 07582-456
                                                                                                                                                                               131/
                                                                                                                                                                                     456
                                                                                                                                                                                           130
                                                                                                                                                 Sagar
                  079 -2324 2004 / 2324 2005
                                                                                                  Th - Vartak Ngr
                                                                                                                   022 - 4750 9205 / 4751 2776
Gandhi Nagar
                                                                : 04994-231
                                                                              431/
                                                                                   231
                                                Kasaragod
                                                                                        432
                                                                                                                                                                 :07672 - 400
                                                                                                                                                                               337/
                                                                                                                                                                                     400
                                                                                                                                                                                           341
                                                                                                                                                 Satna
Mani Nagar
                                                                                                                   022 - 2173 0446 / 2171 2295
                  079 - 2543 0026 / 2543 0062
                                                                                                 Th - Vasant Vihar:
                                                Kodakara
                                                                : 0480 - 272 5580 / 272 5581
                                                                                                                                                 Singrauli
                                                                                                                                                                 :07805 - 244
                                                                                                                                                                               199/ 244
                                                                                                                                                                                          198
                                                                                                                   022 -3521
                                                                                                                             9150 / 3539 1899
Paldi
                  079 - 2657 7934 / 2657 7935
                                                                                                  Tilak Nagar
                                                Kodungallur
                                                                : 0480 - 280 2653 / 280 2654
                                                                                                                : 0250 - 239
                                                                                                                             2010/ 239 2011
                                                                                                  Vasai (East)
Satellite
                  079 - 2676 9024 / 2676 9025
                                                                                                                                                                 CHHATTISGARH
                                                                : 0474 - 275
                                                                            3001/
                                                                                    275 3002
                                                Kollam
                                                                                                                  0250 - 233
                                                                                                                             6086 / 233 6087
Baroda
                                                                                                  Vasai (West)
                                                                                                                                                                                     450
                                                                                                                                                                                          289
                                                                                                                                                 Ambikapur
                                                                                                                                                                 :07774 - 450 287/
                                                                : 0481 - 256 9750 / 256 9751
                                                Kottayam
                                                                                                  Vasai (W) Parnaka: 0250 - 232 8995 / 232 8996
                                                                                                                                                                                  / 7727350649
Alkapuri
               : 0265 - 232 3018 / 232 3021
                                                                                                                                                 Baloda Bazar
                                                                                                                                                                 : 7727350744
                                                Kozhencherry
                                                               : 0468 - 231
                                                                            0720/
                                                                                   231 0721
                                                                                                  Vashi
                                                                                                                   022 - 2782 1286 / 2782 0587
Vasna Road
                 0265 - 225 4074 / 225 4075
                                                                                                                                                 Bhilai
                                                                                                                                                                 : 0788 - 490 4664 / 422 2378
                                                Kunnamkulam
                                                               : 0488 - 522
                                                                            3509 /
                                                                                    522 3510
                                                                                                                   022 - 2781 0007 / 2781 0008
Waghodia Road : 0265 - 252 1820 / 252 1821
                                                                                                  Vashi - 2
                                                                                                                                                 Bilaspur
                                                                                                                                                                 :07752 - 312
                                                                                                                                                                               331/
                                                                                                                                                                                     312
                                                                                                                                                                                           373
                                                Manjeri
                                                                 0483 - 276
                                                                             1124/
                                                                                    276 1125
               :02642 - 249
                                   249
                                                                                                  Vikhroli (West)
                                                                                                                   022 - 2579 5095 / 2579 5096
Bharuch
                             121/
                                         122
                                                                                                                                                                 :07819 - 299
                                                                                                                                                                               295/
                                                                                                                                                                                     299
                                                                                                                                                                                           294
                                                                                                                                                 Champa
                                                Mattannui
                                                                : 0490 - 247 4662 /
                                                                                   247 4663
                             622 / 225
                                                                                                  Vile Parle (East)
                                                                                                                   022 - 2618 6302 / 2663 1590
               :02744 - 225
                                         722
Deesa
                                                                                                                                                 Dhamtari
                                                                                                                                                                 :07722 - 237
                                                                                                                                                                               731/ 296
                                                                                                                                                                                          730
                                                Mavelikara
                                                                : 0479 - 234 4495 / 234 4496
                             704/
Mehsano
                :02762 - 230
                                   230
                                         706
                                                                                                  Vile Parle (West)
                                                                                                                   022 - 2615 3174 / 2615 5572
                                                                                                                                                                 : 0788 - 421 3786 /
                                                                                                                                                                                          7500
                                                                                                                                                                                     406
                                                                                                                                                 Durg
                                                Ottapalam
                                                                : 0466 - 224 7366/
                                                                                   224 8227
                                                                                                  Virar
                                                                                                                       8452943529/8452939748
               :02637 - 244
                             406/
                                   244
                                         407
Navsari
                                                                                                                                                 Mangla Chowk
                                                                                                                                                                 :07752-454
                                                                                                                                                                               057
                                                Olavakkode
                                                                : 0491 - 255
                                                                             5501/
                                                                                    255 5502
               :02742 - 266
                             640/
                                   266
                                                                                                 Worli
                                                                                                                       9004431071 /8655823019
Palanpui
                                         641
                                                                                                                                                                 :07782 - 226
                                                                                                                                                                               066 /
                                                                                                                                                                                     435
                                                                                                                                                                                           251
                                                                                                                                                 Jagdalpui
                                                Pala
                                                                : 0482 - 221
                                                                            0120 / 221 0180
                                                                                                  Wadala
                                                                                                                   022 - 2409 1105 / 2409 1109
               :02766 - 299
                             611/ 299
                                         612
Patan
                                                                                                                                                 Korba
                                                                                                                                                                 :07759 - 245
                                                                                                                                                                               775 / 245
                                                                                                                                                                                          776
                                                                : 0491 - 250 4440 /
                                                Palakkad
                                                                                   250 4441
Unjha
               :02767 - 250
                             094/ 250
                                         095
                                                                                                                                                                 :07759 - 469
                                                                                                                                                                               780 / 228
                                                                                                                                                 Kosabadi
                                                Pathanamthitta
                                                               : 0468 - 232
                                                                            0613/
                                                                                    232 0614
                                                                                                 Pune
               : 0281 - 246 5427/
                                   246 5428
Rajkot
                                                                                                                                                 Manendragarh
                                                                                                                                                                       9752599592/9752599591
                                                                                                                   020 - 2729 7006 / 2729 7007
                                                Pattambi
                                                                 0466 - 291
                                                                             3009 /
                                                                                    291
                                                                                        4009
                                                                                                 Aundh
Kalol
               :02764 - 225
                             801 / 225
                                        802
                                                                                                                                                                 :07762 - 350
                                                                                                                                                 Raigarh
                                                                                                                                                                               012/9752599593
                                                                                                                   020 - 2441 2237 / 2441 2247
                                                                : 0460 - 230 0035 /
                                                                                                 Bibvewadi
                                                Taliparamba
                                                                                   230 0036
               : 0281 - 257 5767 / 257 5768
Indira Circle
                                                                                                                                                 Bhanpuri
                                                                                                                                                                : 0771 - 299
                                                                                                                                                                             1890 / 299 1891
                                                                                                 Bavdhan
                                                                                                                   020 - 2995 2191 / 2995 2125
                                                Payyanur
                                                                :04985 - 203
                                                                              490/
                                                                                    205
                                                                                         390
Surat
               : 0261 - 273 1402 / 273 1403
                                                                                                                                                 Raipur
                                                                                                                                                                 : 0771 - 244 6058 / 351 0355
                                                                                                 Bhosri
                                                                                                                   020 - 6310 0581 / 6828 0611
                                                Perinthalmanna
                                                                :04933 - 226
                                                                              380/
                                                                                   226
                                                                                         390
               : 0261 - 227 4401/
Udhno
                                   227 4402
                                                                                                                                                 Rainandaaon
                                                                                                                                                                 :07744 -463
                                                                                                                                                                              832 / 460
                                                                                                                                                                                          462
                                                                                                                   020 - 2745 5108 / 2745 5107
                                                                                                  Chinchwad
                                                Ramanattukara
                                                                 0465 - 244 3003 /
                                                                                    244 3005
               : 0261 - 223 3173 / 223 3174
Bhatar Road
                                                                                                                                                 Sunder Nagar
                                                                                                                                                                 : 0771 - 224
                                                                                                                                                                             1731 / 490 7206
                                                Thalaserry
                                                                                                  Hadapsar
                                                                                                                   020 - 2689 0116 / 2689 0117
                                                                : 0490 - 232
                                                                            4177 /
                                                                                   232 3177
Vesu
               : 0261 - 221 5063 / 221 5064
                                                               : 0487 - 232 5570 / 232 5571
                                                                                                  Kothrud
                                                                                                                   020 - 2539 4884 / 2539 5736
                                                                                                                                                                     BIHAR
                                                Thrissur
               · 0260 - 264 1230 / 264 1231
Silvassa
                                                                                                  Nigdi
                                                                                                                   020 - 2764 0668 / 2998 2164
                                                                                                                                                 Begusarai
                                                Thiruvalla
                                                                : 0469 - 263 0123 / 263 0124
                                                                                                                                                                 . 0624 - 324 3650 /
                                                                                                                                                                                     335 1022
Gunjan
               : 0260 - 299 3156 / 299 3157
                                                                 0494 - 242 0753 /
                                                                                                 Pimple Gurav
                                                                                                                   020 - 2725 9522 / 2725 9533
                                                                                    242 0754
                                                                                                                                                                  0641 - 350 0113/
                                                                                                                                                                                     261 1062
                                                Tirur
                                                                                                                                                 Bhagalpur
                0260 - 246 0337 /
                                   246
                                        5337
                                                                : 0496 - 251 7721 / 251 7722
                                                                                                                   020 - 2611 3841 / 2611 3842
                                                Vadakara
                                                                                                                                                                     6115291303 / 6123104731
                                                                                                                                                 Danapur
                                                                                                                : 020 - 2433 3555 / 2432 1361
                     KARNATAKA
                                                                                                 Sadashiv Peth
                                                                                                                                                 Darbhanga
                                                                                                                                                                 :06272 - 220 011 / 220 012
                                                                MAHARASHTRA
                                                                                                                   020 - 2434 5013 / 2434 5313
                                                                                                  Sinhagad Rd
Bengaluru
                                                                                                                                                 Gaya
                                                                                                                                                                : 0631 - 352 5054/ 354 8752
                                                Mumbai
                                                                                                                : 0724 - 241 1051 / 241 1071
Banashankari : 080 - 2669 0288 / 2669 0319
                                                                                                 Akola
                                                                                                                                                 Muzaffarpur
                                                                                                                                                                : 0621 - 295 0454 / 350 0280
                                                               : 022-2779 5341/2779 0174
                                                 Airoli
Bannerghatta : 080 - 2648 2880 / 2648 2881
                                                                                                                : 0721 - 299 0074 / 229 0076
                                                                                                 Amravati
                                                                                                                                                                : 0612 - 221 6211 / 221 6094
                                                                                                                                                 Patna
                                                 Ambarnath (E) : 0251 - 260 7328 / 260 7155
Basavangudi : 080 -2242 3777 / 2660 8777
                                                                                                 Aurangabad
                                                                                                                : 8956635754 / 8956635753
                                                                                                                                                                : 0612 - 229 5212 / 229 5213
                                                                                                                                                 Bailey Road
                                                 And-D. N. Nagar: 022 -2620 2167 / 2620 2165
                                                                                                                      8956602600/8956602601
                                                                                                 Baramati
Basaveshwara Ngr: 080 -2322 5533 / 4153 5692
                                                                                                                                                                      7672990046 /7707011561
                                                                                                                                                 Kankarbagh
                                                                      8655939651/8655939652
                                                 Andheri (East) :
                                                                                                                :02582 - 241 589 / 242 589
Bommanahalli : 080 - 4093 5276 / 4093 5720
                                                                                                 Bhusawal
                                                                                                                                                                 :06454 - 243 114/ 243 124
                                                                      8655807344 /8655807345
                                                 And-Sher E Punjab:
                                                                                                                :02525 - 266 901 / 266 902
             : 080 - 2678 3744 / 2678 3752
                                                                                                 Boisar
BTM Layout
                                                 Andheri-IRLA : 022 - 2671 1502 / 2623 6502
                                                                                                                                                                 JHARKHAND
                                                                                                 Chakan
                                                                                                                :02135 - 249 067 / 299 288
Electronic City : 080 - 2960 0305 / 2960 0306
                                                 And- JB Nagar : 022 - 2825 7307 / 2825 7308
                                                                                                                                                 Adityapur
                                                                                                                                                                : 0657 - 238 6068 / 238 6069
                                                                                                                : 0256 - 223 2470 / 229 8020
              : 080 - 2520 2939 / 2520 3739
                                                                                                 Dhule
                                                                                                                                                                : 0651 - 225 1106 / 225 1107
                                                             : 022 - 2920 8134 / 2925 6912
                                                 And- Marol
                                                                                                                                                 Argora
                                                                                                 Ichalkaranji
                                                                                                                : 0230 - 299 1401 / 299 1402
Infantry Road : 080 -4113 0952 / 2286 0704
                                                 And-7 Bunglows: 022 - 2632 9373 / 2631 5566
                                                                                                                                                 Dhanbad
                                                                                                                                                                : 0326 - 230 0520 / 230 0550
                                                                                                                :02342 - 225 322 / 225 321
              : 080 - 2653 3751 / 2653 3752
                                                                                                 Islampur
Jayanagar
                                                                                                                                                                 : 65323 51841 /65323 51016
                                                                                                                                                 Giridih
                                                                     9892095869 /9892627347
                                                 And-Takshila :
              : 080 - 2658 9699 / 2658 9499
                                                                                                 Jalgaon
                                                                                                                : 0257 - 223 3589 / 223 3590
JP Nagar
                                                 Andheri (West) : 022 - 2678 1742 / 2678 1781
                                                                                                                                                                 :06546 - 226 590
                                                                                                                                                 Hazaribagh
                                                                                                                :02482 - 299 251 / 299 252
Kammanahalli : 080 - 2580 5627 / 2580 5628
                                                                                                 Jalna
                                                 Bandra Mt.Mary : 022 - 2643 2158 / 2643 2147
                                                                                                                                                 Jamshedpur
                                                                                                                                                                : 0657 - 231 7381 / 231 7382
                                                                                                                : 02322- 299 145 / 299 146
                                                                                                 Jaysingpur
Kanakapura : 080 - 2256 3003 / 2256 3013
                                                                                                                                                 Jamshedpur-Sakchi: 0657 - 350 3231 / 222 2065
                                                 Bangur Nagar : 022 -2873 4228 / 2873 4229
                                                                                                                :02367 - 230 014 / 230 015
               : 080-2848 5695/2848 5696
                                                                                                 Kankavli
                                                                                                                                                                : 0657 - 351 0012 / 351 0013
                                                                                                                                                 Mango
                                                 Bandra - Pali :
                                                                     9004543887/9867607690
                                                                                                                :02164 - 226 301 / 226
Koramangala : 080 - 2553 3393 / 2553 3394
                                                                                                                                         302
                                                                                                                                                 Ramgarh
                                                                                                                                                                : 06553- 224 189/6545351012
                                                 Bandra (West) : 022 -3500 2814 / 3501 4306
                                                                                                                . 0231 - 266 7767 / 266 7769
Krishnarajapuram: 080-2990 4528/2990 4571
                                                                                                 Kolhapur
                                                                                                                                                 Ratu Road
                                                                                                                                                                : 0651 - 228 5582 / 228 3963
                                                 Bhandup (W) : 022 -2166 0064 / 4608 2427
                                                                                                 Mangalwar Peth : 0231 - 264 3643 / 264 3644
Kumaraswamy Lyt: 080-2666 8150 / 2666 8152
                                                                                                                                                 Ranchi
                                                                                                                                                                : 0651 - 221 1505 / 221 1478
                                                                      9004431152/9004171796
                                                 Bhayander (West):
Hesaraghatta : 080 -2839 7339 / 2839 7336
                                                                                                                : 0231 - 252 8500 / 252 8600
                                                                                                 Rajarampuri
                                                                                                                                                                : 0326 - 299 9254 / 299 9295
                                                                                                                                                 Saraidhela
                                                 Borivali (East) : 022 -2808 5971 /8433974865
                                                                                                                :02362 - 297
                                                                                                                             491 / 297 492
Malleshwaram : 080 - 2356 1500 / 2356 1501
                                                                                                 Kudal
                                                 Borivali - Gorai : 022 -2868 0460 / 2868 0463
                                                                                                                :02554- 299 183 / 299
                                                                                                 Malegaon
                                                                                                                                         184
Marathalli
              : 080 -4372 1083 / 4372 1085
                                                                                                                                                                    ODISHA
                                                 Borivali -I.C.Col. :
                                                                   7738281748 /7304508617
Mathikere
              : 080-2991 1405 / 2991 1425
                                                                                                 Malkapur
                                                                                                                : 07267-295 731/ 295 738
                                                                                                                                                                :06764 - 291 013 / 8093999865
                                                                                                                                                 Angul
                                                 Borivali-Saibaba: 022 -2862 0403 / 2862 0406
                                                                                                                : 0712 - 295 9050 / 299 0120
                                                                                                 Manish Nagar
RR Nagar
               : 080 - 2860 3344 / 2860 3663
                                                                                                                                                 Balangir
                                                                                                                                                                 : 6652351147
                                                                                                                                                                                 /6652351498
                                                 Borivali (West) : 022 -2895 1548 / 2895 7025
                                                                                                                : 0712 - 255 0522 / 254 0999
                                                                                                                                                 Balasore
Sanjay Nagar :
                  080 - 2341 6703 / 2351 6703
                                                                                                 Nagpur
                                                                                                                                                                 :06782 - 353 819 / 350 344
                                                 Borivali -Yogi Ngr: 022 -2892 2017 / 2892 2018
                                                                                                 Osmanabad
                                                                                                                :02472 - 222 411 / 222 412
               : 080 - 2639 3136 / 2639 0881
Uttarahalli
                                                                                                                                                 Barbil
                                                                                                                                                                 : 80939 99868 / 80939 99869
                                                               : 022 -2370 3247 / 2370 3248
                                                 Byculla
                                                                                                 Pandharpur
                                                                                                                :02186 - 222 300 / 222 302
RT Nagar
               : 080 -4115 6008 / 4115 6009
                                                                                                                                                 Bhadrak
                                                                                                                                                                 :06784 - 230 043 / 250 070
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Chembur

Colaba

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Whitefield

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Miraj

Phaltan

Nasik

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Chhend	: 0661 - 291	3026 /	248	8080	
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Ashok Nagar	:	044 -2471	7011 / 4856	6794
Besant Nagar	:	044 -4215	6860 / 4260	6307
Chrompet	:	044 -2265	3142 / 4266	8798
Egmore	:	044 -4850	5388 / 2841	3489
<b>Greams Road</b>	:	044 - 2829	0039 / 4503	2132
KK Nagar	:	044 - 4774	0129 / 4202	8336
Keelkattalai	:	044 - 4803	7108 / 4315	9100
Kelambakkam	:	044 -2747	4041 / 4786	8137
Kilpauk	:	044 - 2661	1432 / 4350	6662
Kodambakkam	:	044 -2372	8200 / 4865	3468
Kolathur	:	044 -4384	9092 / 2650	2636
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Nanganallur	:	044 -4005	0068 / 4854	0257
Neelangarai	:	044 -2449	0062 / 3504	6372
Old Washerman	oet:	044 -4552	0033 / 4355	1414
Pallikaranai	:	044 -4807	1933 / 2277	0672
Pammal	:	044 -2248	1053 / 4850	6345
Parrys	:	044 -2526	8382 / 2526	8384
Perambur	:	044 - 4207	9969 / 2671	1216
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Saidapet	:	044 - 2381	0418 / 4865	0053
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Velacheri	:	044 -4305	7057 / 4204	3861
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	Chinna Chokkiku				2451
	Madurai	: 0452 - 234		234	
	Thirumangalam		855/	282	856
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	Mayiladuthurai	:04364 - 227	531/	227	532
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	Neyveli	: 04142 - 251	574/	251	575
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	Perundurai	:04373 - 232	001/	225	002
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	Salem			233	
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