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BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

HDFC LIFE SMART PROTECT PLUS

A Unit Linked Non-Participating Individual Life Insurance Savings Plan

In this policy, the investment risk in the 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 policyholders will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of fifth year.

Key Features:

- Option to choose a cover which fits your needs and maximises your benefits with 4 plan options
- Option to reduce your death benefit after a chosen period under Decreasing Cover and Decreasing Cover with Capital Guarantee plan options
- Get Guaranteed Maturity Benefit under Level Cover with Capital Guarantee and Decreasing Cover with Capital Guarantee plan options
- Choice of 12$ fund options with unlimited free switching*
- Return of 2X to 3X Mortality Charge from 11th policy year
- Return of Premium Allocation Charge from policy year 10 to 17 years
- Return of Fund Management Charge (FMC) on Maturity or age 85 whichever earlier
- Return of 2X of Guarantee Charge on Maturity^
- Maturity Booster upto 2x of Annualized Premium
- Systematic Transfer Plan strategy for advantage of Rupee Cost Averaging
- Premium payment options of Limited pay and Regular Pay

*available under Level Cover and Decreasing Cover plan options

^available under Level Cover with Capital Guarantee and Decreasing Cover with Capital Guarantee plan options

$10 Funds available under Level Cover and Decreasing Cover plan options, 2 Funds available under Level Cover with Capital Guarantee and Decreasing Cover with Capital Guarantee plan options

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 Guaranteed Maturity Benefit.

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 Guaranteed Maturity Benefit.

Benefits Under the Plan: Death Benefit:

a. Sum Assured, less partial withdrawals$, if any; or

b. Fund value, or

c.105% of Total Premiums (excluding Top-up premium) Paid up to the date of death

The partial withdrawals to be deducted from the Sum Assured shall be all partial withdrawals (except from the top-up fund value) made during the two-year period immediately preceding the date of death.

Maturity Benefit:

On survival of the Life Assured till the Maturity Date, subject to Policy being in-force on the Maturity Date, the risk cover shall cease and Fund Value at Maturity plus Loyalty Additions payable at Maturity, shall be payable to the policyholder as the maturity benefit.

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.: 99 Yrs	
Policy Term	:	Min.: 25 Yrs, Max.: 99 – Age at Entry	
Premium Payment Term	:	Plan Option	Premium Payment Term
		Option A: Level Cover	PPT Limited Pay (5 to 20 yrs)
		Option B: Level Cover with Capital Guarantee	Regular Pay (25 to 99 – Age at Entry)
		Option C: Decreasing Cover	Limited Pay (5 to 20 yrs)
		Option D: Decreasing Cover with Capital Guarantee	
Mode & Minimum Premium	:	Annual - Limited Pay Rs.50,000/-,	
		Half Yearly - Limited Pay Rs.25,000/-,	
		Quarterly - Limited Pay Rs.12,500/-,	
		Monthly - Limited Pay Rs.4,500/-	
		Top-Up Premium: Rs. 5,000 per Top-Up	
Sum Assured	:	Minimum Basic Sum Assured shall be	
		Entry Age of Life Assured	Minimum Sum Assured
		Below 18 Yrs	10 x AP
		18 years to 49 years	7 x AP
		50 years and above	5 x AP
		Minimum Sum Assured on Topup Premium shall be:	
		Entry Age of Life Assured	Minimum Sum Assured
		Below 50 years	1.25 x Top Up premium
		50 years and above	1.10 x Top Up premium
Max. Premium	:	As per Board Approved Underwriting Policy (BAUP)	
Premium Payment Frequency	:	Annual, Half-Yearly, Quarterly, Monthly	

Note: All ages are expressed as on last birthday.

Minor life Disclaimer: *For Minor Life Assured: If Age of the Life Assured is less than or equal to 17 years, the life insurance cover under the Policy will commence: a) Either immediately from Policy Commencement Date or b) Upto 2 years after the Policy Commencement Date or on Policy Anniversary after attainment of maturity, whichever is earlier. Under option 'b', there shall be no mortality charge levied till the Risk Commencement Date. Please refer the policy schedule for the Risk Commencement Date. In case of death prior to Risk Commencement Date, the insurance cover shall be restricted to the payment of fund value. In case of death on or after Risk Commencement Date, death benefit will be as per applicable plan option. In all cases, the relationship between the proposer and life assured shall be granted to the extent of insurable interest only.*

Disclaimers: Disclaimers: HDFC Life Insurance Company Limited. (CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.) Registered Office: 13th Floor, Lodha Excelus, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel. No: 022-6844-6530 (Call charges apply). Website: www.hdfclife.com.The name/letter 'HDFC' in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under licence from HDFC Bank Limited. **HDFC Life Smart Protect Plus (UIN: 101L187V03)** *is the name of a Unit Linked Non-Participating Individual Life Insurance Savings Plan. HDFC Life Income Benefit on Accidental Disability Rider – Linked (UIN: 101A038V01) is a Linked, Non-Participating Pure Risk Premium, Individual Life Rider. HDFC Life Protect Plus Rider - Linked (UIN: 101A037V01) is a Linked, Non-Participating Pure Risk Premium, Individual Life/Health Rider. HDFC Life Health Plus Rider - Linked (UIN: 101A034V01) is a Linked, Non-Participating, Savings/Pure risk premium, Individual Health Rider. HDFC Life LiveWell Rider – Linked (101A036V02) A Linked, Non- Participating, Individual Pure Risk Premium, Life/Health rider. HDFC Life Waiver of Premium Rider – Linked (101A035V01) is a linked, Non-Participating, Individual Pure Risk Premium, Life/Health rider. Riders / Add Ons can be availed upon payment of additional premium.*

Unit Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and 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. HDFC Life Insurance Company Limited is only the name of the Insurance Company, HDFC Life is only the name of the brand and HDFC Life Smart Protect Plus (UIN: 101L187V03) is only the name of the unit linked life insurance contract. The name of the company, name of the brand and name of the contract does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your insurance agent or the Intermediary or policy document of the insurer. 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 returns. Insurance is the subject matter of solicitation.

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ABSLI INDEX GUARANTEED ANNUITY PLUS

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

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

Key Benefits:

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

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

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

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

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

Eligibility:

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

Insurance is a Subject Matter of the Solicitation. Disclaimers: "The Trade Logo "Aditya Birla Capital" Displayed Above Is Owned By ADITYA BIRLA MANAGEMENT CORPORATION PRIVATE LIMITED (Trademark Owner) And Used By ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED (ABSLI) under the License." Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 Website: https://lifeinsurance.adityabirlacapital.com IRDAI Reg No.109 CIN: U99999MH2000PLC128110 **UIN: 109N182V01** *ADV/2/25-26/1724. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.*

BLUECHIP™ EXPERT ADVICE. EASY INVESTING.

Bluechip Corporate Investment Centre Private Limited

AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016, **Valid Till :** 18.02.2027 **CIN :** U65990MH1996PTC096899

Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. **Tel.:** 022 - 2265 9033 / 2265 9034

Email: support@bluechipindia.co.in www.bluechipindia.co.in

Bluechip Insurance Broking Private Limited

IRDAI Licence No.: 365, Direct Broker (Life & General), **Valid Till :** 13.12.2028 **CIN :** U66010MH2006PTC161904

Admn. Office : 12, Vardhaman Complex, L.B.S. Marg, Vikhroli (West), Mumbai - 400 083. **Tel.:** 022 - 2578 7047

Email.: customer.support@bluechipinsurance.co.in

INVESTMENTS

List of Companies Accepting Deposits from Public (Fin.)

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

** Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.*
** Fixed Deposit Investments are unsecured in Nature. Investors are 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 2027 fixed at 8.05%.**
- ☑ The minimum amount of application is **Rs.1000/-** and multiples thereof.
- ☑ The tenure of GOI Bonds is **7 Years.**
- ☑ Cumulative option is not available.

LIC'S NAV JEEVAN SHREE - PLAN NO. 911

Single Premium Pay Option

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

UIN : 512N390V01, Plan No.: 911

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

LIC'S NAV JEEVAN UTSAV - PLAN NO. 771

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

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

UIN : 512N363V02, Plan No.: 771

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

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/08 (Cr.)	NAV Rs. 11/09	Growth (%) 3 Yrs	5 Yrs
HYBRID - AGGRESSIVE HYBRID FUNDS				
Bandhan Aggressive Hybrid	2,610.49	27.81	12.50	10.31
Edelweiss Aggressive Hybrid	3,997.70	64.74	11.18	11.57
HSBC Aggressive Hybrid	5,869.76	60.06	12.00	10.12
ICICI Pru Aggressive Hybrid	52,454.21	399.66	12.24	14.36
Kotak Aggressive Hybrid	9,334.58	64.97	11.37	11.03
HYBRID - BALANCED ADVANTAGE FUNDS				
HDFC Balanced Advantage	1,07,295.79	516.00	10.45	14.02
ICICI Pru Balanced Advantage	75,399.17	77.96	10.36	10.16
EQUITY - FLEXI CAP FUNDS				
Aditya Birla SL Flexi Cap	29,044.24	1,933.21	13.90	10.98
Edelweiss Flexi Cap	3,721.74	38.50	12.28	11.19
HDFC Flexi Cap	1,13,606.47	2,035.23	14.69	16.79
HSBC Flexi Cap	5,999.67	234.24	14.55	12.45
ICICI Pru Flexi Cap	25,894.53	20.28	14.49	13.94
Motilal Oswal Flexi Cap	14,159.98	64.31	16.68	12.19
EQUITY - FOCUSED FUNDS				
Bandhan Focused	2,093.70	91.85	14.31	11.58
Canara Rob Focused	2,919.63	19.60	10.79	10.33
HDFC Focused	28,200.67	229.66	13.91	16.97
HSBC Focused	1,843.06	27.28	13.24	11.34
ICICI Pru Focused	17,948.79	93.22	14.81	14.21
Invesco India Focused	6,453.55	29.33	19.41	13.89
Kotak Focused	4,548.87	26.88	12.84	10.76
Mahindra Manulife Focused	2,108.86	26.10	10.98	11.72
SBI Focused	51,247.73	399.43	14.84	11.25
EQUITY - LARGE & MID CAP FUNDS				
Axis Large & Mid Cap	17,319.58	34.88	13.84	11.29
Bandhan Large & Mid Cap	21,020.50	139.95	15.95	15.54
Baroda BNP Paribas Large & Mid Cap	1,876.82	27.35	11.59	11.20
DSP Large & Mid Cap	18,410.89	604.04	11.43	10.69
Edelweiss Large & Mid Cap	4,942.41	89.94	12.24	11.74
HDFC Large & Mid Cap	30,294.02	343.32	11.69	13.96
HSBC Large & Mid Cap	5,931.25	30.09	16.11	13.59
ICICI Pru Large & Mid Cap	33,591.78	1,024.69	13.94	15.44
Invesco India Large & Mid Cap	12,387.43	110.04	20.96	16.07
Kotak Large & Mid Cap	32,325.48	346.61	11.87	12.16
LIC MF Large & Midcap	3,198.49	38.94	11.80	10.28
Mahindra Manulife Large & Mid Cap	2,929.22	28.10	10.35	11.63
Motilal Oswal Large & Midcap	20,159.10	37.95	21.16	17.70
Nippon India Vision Large & Mid Cap	7,903.50	1,475.36	13.38	12.54
SBI Large & Midcap	42,335.63	632.02	11.07	12.59
Sundaram Large and Mid Cap	7,543.73	93.46	13.21	11.42
Union Large & Midcap	1,017.77	27.11	10.88	10.60
UTI Large & Mid Cap	6,514.49	182.19	13.63	13.25
EQUITY - MID CAP FUNDS				
Aditya Birla SL Midcap	6,966.29	841.94	13.96	13.40
Axis Midcap	35,425.07	122.01	14.91	12.25
Baroda BNP Paribas Mid Cap	2,657.78	111.26	14.81	13.96
DSP Midcap	21,018.54	153.39	12.16	10.69
Edelweiss Mid Cap	19,891.00	108.53	18.73	17.15
Franklin India Mid Cap	13,052.40	2,796.87	13.83	12.90
HDFC Mid Cap	1,08,324.55	207.95	16.17	18.39
HSBC Midcap	17,188.24	476.20	22.53	18.07
ICICI Pru Mid Cap	8,403.30	340.24	19.54	16.74
Invesco India Midcap	15,905.31	198.08	21.44	18.53

Fund Name	Corpus 31/08 (Cr.)	NAV Rs. 11/09	Growth (%) 3 Yrs	5 Yrs
Kotak Mid Cap	71,256.26	144.99	16.01	15.61
LIC MF Midcap	392.12	31.12	14.73	12.25
Mahindra Manulife Mid Cap	5,406.37	36.05	15.52	16.42
Mirae Asset Midcap	20,891.69	40.15	14.13	14.42
Motilal Oswal Midcap	42,851.59	104.74	17.09	20.75
Nippon India Growth Mid Cap	52,270.55	4,472.57	16.79	17.37
Sundaram Mid Cap	14,863.43	1,484.18	16.38	15.97
Tata Mid Cap	6,240.29	460.18	13.17	13.85
Union Midcap	2,005.31	52.56	14.60	14.02
UTI Mid Cap	12,795.44	314.49	10.73	11.28
EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Small Cap	6,226.47	101.62	14.48	13.55
Axis Small Cap	31,448.32	117.66	14.34	15.19
Bandhan Small Cap	34,176.02	52.10	22.75	18.43
Canara Rob Small Cap	14,661.14	41.00	10.84	13.67
DSP Small Cap	21,658.64	231.94	15.96	17.79
Edelweiss Small Cap	7,252.91	47.74	13.30	15.64
Franklin India Small Cap	14,746.08	180.05	11.55	15.38
HSBC Small Cap	19,076.35	92.08	12.98	16.90
Invesco India Smallcap	15,744.40	48.42	20.72	18.80
Kotak Small Cap	19,678.75	274.20	10.49	11.83
LIC MF Small Cap	831.55	35.89	17.07	17.46
Nippon India Small Cap	82,580.31	185.38	13.85	18.26
SBI Small Cap	42,630.89	186.71	10.66	13.70
Sundaram Small Cap	4,155.35	300.46	15.58	16.23
Tata Small Cap	13,093.88	39.66	10.48	14.17
Union Small Cap	2,667.47	60.96	15.91	16.64
UTI Small Cap	5,447.65	27.67	12.63	14.12
EQUITY - MULTI CAP FUNDS				
Aditya Birla SL Multi-Cap	7,531.29	21.45	13.33	12.09
Baroda BNP Paribas Multi Cap	3,492.89	293.98	13.00	12.14
ICICI Pru Multi Cap	19,537.64	851.07	14.32	14.15
Invesco India Multicap	4,529.00	132.78	12.06	10.98
Mahindra Manulife Multi Cap	7,662.34	39.80	15.23	14.85
Nippon India Multi Cap	56,297.62	297.70	11.73	16.09
Sundaram Multi Cap	3,069.63	393.76	11.54	11.48
EQUITY - VALUE FUNDS				
Aditya Birla SL Value	6,924.62	137.51	13.66	13.86
Bandhan Value	9,981.11	144.70	8.30	11.72
Canara Rob Value	1,298.65	17.69	8.91	12.09
DSP Value	2,220.35	23.21	14.78	11.68
HDFC Value	8,265.95	784.48	14.64	13.19
HSBC Value	15,372.81	113.13	13.97	14.97
ICICI Pru Value	60,074.56	446.53	10.59	13.89
Nippon India Value	9,042.97	219.56	12.66	12.99
Tata Value	8,655.69	348.68	11.56	12.55
Union Value	398.93	28.33	10.38	11.57
UTI Value	9,572.60	162.38	11.03	10.34
EQUITY - ELSS FUNDS				
Baroda BNP Paribas ELSS Tax Saver	929.74	99.12	13.42	10.67
DSP ELSS Tax Saver	16,666.45	135.40	11.23	10.74
Edelweiss ELSS Tax saver	462.33	114.61	11.37	10.33
HDFC ELSS-Tax Saver	15,991.78	1,344.23	11.89	13.42
HSBC ELSS Tax saver	4,228.75	141.70	14.60	12.09
Motilal Oswal ELSS Tax Saver	5,134.23	58.47	20.83	16.31
Nippon India ELSS Tax Saver	14,718.43	128.41	10.93	11.08
SBI ELSS Tax Saver	31,734.62	422.76	12.62	14.10

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

TATA AIA LIFE SHUBH FLEXI PENSION PLAN

A Non-Linked, Non-Participating Annuity Plan

Key Features

- A plan with life long income that is a combination of guaranteed and variable annuity
- Choose your desired level of guaranteed annuity (details below)
- Variable annuity is powered by Nifty 50 index performance
- Option to start annuity defer it up to PPT+20 years*
- Flexible Premium paying options (Single, Limited and Regular Pay)
- Choice of Annuity payout frequency: monthly, quarterly, half-yearly, yearly, in advance/arrears
- Tax Benefits as per applicable tax laws.

* Subject to annuity start age limit • 85 years if entry age is greater than 60 years • 70 years if entry age is less than or equal to 60 years

Benefits under the plan:

Below Annuity option available:

Deferred Life Variable Annuity with Return of Purchase Price:

A flexible option that provides you a mix of guaranteed and variable annuity, with annuity starting after the deferment period and full return of Premium on death.

Death Benefit : Within Deferment Period:

Death benefit is higher of : a) Total Premiums paid up to date of death + Accrued Guaranteed Additions b) 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

Post Deferment Period : Death benefit is Total Premiums paid.

Guaranteed Annuity (GA): The GA is calculated by multiplying the Initial Annuity Amount (IAA) with the guaranteed proportion (gtd%) selected by the policyholder. The available guaranteed proportions are 60%, 70%, 80%, and 90%. Once selected at the inception of the policy, this proportion cannot be changed later. Such Guaranteed Annuity shall remain fixed throughout the currency of the policy & will not change basis index movement.

Variable Annuity (VA) : Based on the initial annuity amount and nifty fifty performance (*please read Sales brochure for details)

Final Annuity = Guaranteed Annuity + Variable Annuity

Eligibility Criteria:

Entry Age: Min: 35 Yrs, Max: 84 Yrs. PPT: Min: 2 Yrs., Max: 12 Yrs

Min annuity:

Yearly in arrears / advance: Rs. 12,000/-, Half-Yearly in arrears / advance: Rs. 6,000/-

Quarterly in arrears / advance: Rs. 3,000/-, Monthly in arrears / advance: Rs. 1,000/-

The minimum annuity instalment provided above shall be complied basis initial annuity amount.

Deferment Period: Min: Payment Term + 1, Max: Payment Term + 20 years*

Premium Mode: Annual, Half-Yearly, Quarterly, Monthly

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*The complete name of Tata AIA Shubh Flexi Pension Plan is Tata AIA Life Insurance Shubh Flexi Pension Plan **(UIN:110N209V02)** - A Non-Linked, Non-Participating Annuity Plan (Individual/Group). Some benefits are guaranteed, and some are non-guaranteed under this plan. The Annuity or Purchase Price will be calculated based on the Annuity Rates applicable as on the date of purchase of annuity. Tata AIA Life Insurance Company Limited is only the name of the Life Insurance Company & Tata AIA Shubh Flexi Pension Plan is only the name of the 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 returns. Past performance is not indicative of future performance. The premium paid in the annuity offered under the annuity policies with variable annuity pay-out options are subject to investment risks associated with capital markets and publicly available index. Guaranteed annuity payable for whole of life is based on the guaranteed proportion selected under the chosen variable annuity option. Annuity Products with Variable Annuity Pay-out are different from traditional insurance products and are subject to risk factors. The variable portion of annuity amount may go up or down based on the performance of fund/index and factors influencing the capital market/ publicly available index and the insured is responsible for his/her decisions. Please know the associated risks and the applicable charges, from your insurance agent or the Intermediary or policy document issued by the insurance company. The applicable taxes, cesses, and levies, levied by the government from time to time, if any, shall be collected separately over and above the policy premiums. Return of Purchase price means return of all premiums paid excluding any extra premium, any rider premium, taxes and other statutory levies, if applicable. No Goods and Service Tax shall be applicable on Individual life insurance products as per prevailing laws. Tax laws are subject to amendments from time to time. If any imposition (tax or otherwise) is levied by any statutory or administrative body under the Policy, Tata AIA Life Insurance Company Limited reserves the right to claim the same from the Policyholder. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. *Guaranteed returns in this plan depends on Age at Entry of life assured, Premium payment term, policy term, premium amount and plan option chosen. Annuity payouts are based on Guaranteed annuity percent, and the variable annuity may fluctuate with market index results (If Variable Annuity Option opted). Guaranteed Annuity Percentage must be selected at the time of purchase and once selected it cannot be changes later. In case of variable annuity pay-out option, investment risk is partially borne by the policyholder or annuitant. This product is underwritten by Tata AIA Life Insurance Company Ltd. The 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. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfilment of conditions stipulated therein. 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 benefits available to you. Income Tax laws are subject to change from time to time. Life insurance cover is available under the solution. For details on products, associated risk factors, terms and conditions please read Sales Brochure carefully before concluding a sale.*

TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A Non-Linked, Participating Individual Life Insurance Savings Plan

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

Key Features:

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

Benefits Under the plan:

Maturity Benefit: Provided the Policy is in force and all due premiums have been paid the following benefits shall be paid on survival till maturity

- Sum Assured on Maturity which is equal to last Guaranteed Income installment payable on maturity;
- Vested Compound Reversionary Bonus, if any, expressed as a percentage of the Assured Benefit and
- Terminal Bonus, if any, expressed as a percentage of the Assured Benefit.

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

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

Plan Eligibility:

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

*Disclaimer - Insurance is a Subject Matter of the Solicitation. The complete name of Tata AIA Diamond Savings Plan is Tata AIA Life Insurance Diamond Savings Plan (**UIN: 110N133V06)** A Non-Linked, Participating Individual Life Insurance Savings Plan. *A Guaranteed Income As a % of Assured Benefit shall be paid annually commencing from the end of next policy year after premium payment term till maturity of the Policy or till death of the Life Insured, whichever is earlier ~Compound Reversionary Bonus and Terminal Bonus will be based on Company's performance and are not guaranteed.*

*^Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax Laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you. This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Insurance cover is available under this product. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com.• **UIN: 110N133V06** BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFER IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.*

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.

Key Features:

- Guaranteed# annuity for your entire life with an option of return of premiums paid[6]
- Wide range of annuity options available to suit your retirement needs
  - Choice of Joint Life annuity options & Waiver of Premium[2] feature to help secure the happiness of your loved ones
  - Choice of increasing[3] 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[1]
- Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- "Save the Date[4]" feature to receive your annuity on any date of your choice
- Option to "Top-up[5]" your plan as and when you have additional funds to invest

Annuity options available to suit your retirement needs:

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

Tax Benefit: Tax benefits may be available as per the prevailing Tax laws[7]. #T&C apply*

Eligibility Criteria:

Age at Entry	:	Minimum : 40 yrs (Primary Annuitant), 30 yrs (Secondary Annuitant)
	:	Maximum: 80 years
Premium Payment Term	:	2 to 15 Years
Deferment Period	:	Premium Payment Term chosen to 15 years (in multiples of 1 year)
Minimum Annuity Amount	:	Rs.12,000/- per annum
Premium Payment Frequency	:	Annual, Half yearly, Monthly
Annuity Payout Mode	:	Annual, Half yearly, Quarterly, Monthly

*Insurance is a Subject Matter of the Solicitation. Disclaimer: #The annuity amount is informed to you at the time of availing the plan and is guaranteed and unchanged for life. Guaranteed Benefits will be payable subject to all due premiums being paid. Guaranteed Annuity will start based on the income start year chosen by you. [1]The maximum withdrawal permitted at any time shall not exceed 60% of Total Premiums Paid as on date of request, less the amount previously withdrawn (if any) as Special withdrawals. The minimum amount of lumpsum withdrawal will be ₹ 5,000 at the time of each exercise. The withdrawal amount will be paid as a lump sum in return for a reduction in future annuity payments and other benefits payable under the policy. The number of times you will be permitted to make part withdrawals over the policy term is limited to 3. For more details on the terms and conditions applicable under this feature, refer to clause of 12 of "Terms and conditions" [2] You can opt for waiver of premium benefit with Joint Life options – Joint Life with Return of Premium & Joint Life without Return of Premium. On death of the Primary Annuitant during the premium payment term, the future premiums will be waived off and the applicable benefits will continue to be paid to the Secondary Annuitant. On selection of waiver of premium benefit, separate annuity rates for Joint Life options will be applicable. [3] Under increasing annuity options the annuity amount increases every year at a rate of 5% p.a. of the annuity amount payable in the first year after completion of deferment period. [4] At the time of buying the policy, you can choose to receive the annuity on any one date, to coincide with any special date. This option needs to be selected at policy inception or before the first annuity payment. The date chosen should be succeeding the due date of the first annuity payment. [5] You can increase your annuity at any time by paying an additional premium (top-up premium). There's no restriction on the premium amount you need to pay to avail a top-up. The additional annuity payable will be calculated as per the then prevailing annuity rates and age of the Annuitant at the time of payment of additional premium. This option can be chosen anytime during the deferment period only and while the policy is in-force, and all due premiums have been paid. [6] If the Return of Premium option is chosen, you can get back your total premiums paid in case of death of the annuitant. [7]Tax benefits may be available as per the prevailing Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premium paid and benefits received. © ICICI Prudential Life Insurance Co. Ltd. All rights reserved. Registered with Insurance Regulatory & Development Authority of India (IRDAI) as Life Insurance Company. Regn. No. 105. CIN: L66010MH2000PLC127837. Reg. Off.: ICICI PruLife Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Tel.: 40391600. Customer helpline number - 1800 2660 (Help us to serve you better by calling us from your registered mobile number). Timings – 10:00 A.M to 7:00 P.M., Monday to Saturday (except national holidays). Member of the Life Insurance Council. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. ICICI Pru Guaranteed Pension Plan Flexi Form No.: I19, **UIN: 105N187V11.** Advt. No.: L/II/0741/2026-27 BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.*

AXIS MAX LIFE SMART WEALTH ADVANTAGE GROWTH PAR PLAN

INSTA INCOME

Non-Linked Participating Individual Life Insurance Savings Plan

Plan Benefits in Detail :

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

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

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

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

Eligibility Criteria:

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

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LIFE INSURANCE

BAJAJ LIFE FLEXI INCOME GOAL PLUS

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

Key Advantages:

- Higher Equity exposure up to 40% to enhance return potential
- Guaranteed Income ensuring long-term financial security
- Choices of riders offering enhanced protection[4]
- Life Cover with Tax benefits[2]

Benefits under the plan

Survival Benefit:

1) Guaranteed Lump Sum-1 (GLS-1): At the end of your Premium Payment Term, you'll receive a Guaranteed Lump Sum-I which is equal to one Annual Guaranteed Monthly Income

2) Guaranteed Monthly Income (GMI): If the life assured is alive at the end of the Premium Paying Period and the policy is in force, Guaranteed Monthly Income will be paid every month. The first GMI payment will be due at the end of the PPT and will be paid for the Income Period, as chosen. If the life assured dies during the Income Period, GMI payments will stop immediately

3) Option to accumulate Survival benefits: If you choose to accumulate Guaranteed Monthly Income (GMI) or/and Guaranteed Lump Sum-1 (GLS-1) instead of receiving them as payouts, you will build a Cash Value (CV).

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

The Policy will terminate on the Maturity Date.

Death Benefit:

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

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

Eligibility :

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

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INDUSIND NIPPON LIFE NISHCHIT PENSION

A Non-Linked Non-Participating Individual Deferred Annuity Plan

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

Key Benefits

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

Annuity Options Available under this plan.

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

Survival Benefit:

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

Death Benefit:

During Deferment Period:

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

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

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

After Deferment Period:

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

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

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

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

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

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

Eligibility Criteria:

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

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

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CIN: U66010MH2001PLC167089 | UIN for IndusInd Nippon Life Nishchit Pension: **121N158V03**

HEALTH INSURANCE

CARE HEALTH INSURANCE – ULTIMATE CARE

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

Product Highlights

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

Product Benefits

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

Eligibility Criteria

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

Footnote:

*This is an Optional Benefit that is pre-added in the sales proposition. Available on payment of additional premium. In case no hospitalisation related claim is made for the preceding 5 consecutive Policy Years, then 1st Policy Year premium of base plan shall be refunded in every block of 5 years subject to subsequent renewal of Policy. Base premium is the premium excluding optional benefits. ^ ^This is an optional benefit available on payment of additional premium. #Provided no hospitalisation related claim has been made in 7 preceding Policy Years. Waiting Period shall be waived off for this additional Sum Insured. If there is an increase in Sum Insured, the original Sum Insured at the Policy's inception will be considered and in case of decrease in sum insured, the reduced sum insured will be considered. **This is an optional benefit (wellness benefit) that is pre-added in the sales proposition. Available on payment of additional premium. ##This is an optional benefit that is pre-added in the sales proposition. Available on payment of additional premium with multi tenure policies and only one claim is payable in the entire policy term under this benefit. ^Discounts on premium are available only for the first 3 years - 30% discount in first year, 20% discount in second year and 10% discount in 3rd year. ^ ^ ^If added in the policy within 90 days of birth. ###As per section 80D of Income Tax Act, an Adult (aged between 18 & 60 years) can save tax on a premium paid by him/her up to Rs. 25,000 for his & his family's policy & up to Rs. 50,000 for his/her senior citizen parents (aged 60 years & above). Tax Benefits under the policy will be as per the prevailing Income Tax laws and are subject to amendments from time to time. For tax related queries, contact your independent tax advisor.

Disclaimers: Care Health Insurance Limited Registered Office: 5th Floor, 19 Chawla House, Nehru Place, New Delhi-110019 Correspondence Office: Vipul Tech Square, Tower C, 3rd Floor, Golf Course Road, Sector-43, Gurugram-122009 (Haryana) Website: www.careinsurance.com Submit Your Queries/Requests: https://www.careinsurance.com/contact-us.html Toll free (WhatsApp number): 8860402452. This is only summary of selective features of product . For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please seek the advice of your insurance advisor if you require any further information or clarification. Insurance is a subject matter of solicitation. CIN: U66000DL2007PLC161503 UAN: 26017077 ***UIN: CHIHLIP25044V012425*** *IRDAI Registration Number – 148*

BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH
Bapatla :08643 - 220 375 / 220 376
Bhimavaram :08816- 293 744 / 293 755
Eluru :08812 - 240 263 / 250 263
Gajuwaka : 0891 - 254 5316 / 254 5319
Guntur : 0863 - 663 2526 / 224 0530
Kakinada : 0884 - 236 6943 / 236 6944
Madhurawada : 0891 - 271 5316 / 272 5316
Nellore : 0861 - 234 0260 / 235 0260
Ongole :08592- 282 065 / 282 075
Rajahmundry : 0883 - 665 1987 / 246 8601
Postal Colony : 0883 - 245 8699 / 245 9699
Tanuku :08819 - 225 377 / 225 388
Tirupathi : 0877 - 225 0056 / 225 0057
Vijayawada : 0866 - 248 5316 / 249 5316
Patamata : 0866 - 248 5217 / 248 5218
Vishakapatnam : 0891 - 666 6316 / 275 7755
NAD 'X' Road : 0891 - 294 2315 / 294 2316

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

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

KARNATAKA
Bengaluru
Amar Jyothi Nagar: 080- 2310 0101 / 2310 0014
Banashankari : 080 -2669 0288 / 2669 0319
Bannerghatta : 080 -2648 2880 / 2648 2881
Basavangudi : 080 -2242 3777 / 2660 8777
Basaveshwara Ngr: 080 -2322 5533 / 4153 5692
Bommanahalli : 080 - 4093 5276 / 4093 5720
BTM Layout : 080 -2678 3744 / 2678 3752
Electronic City : 9141258073/9141258074
Indira Nagar : 080 -2520 2939 / 2520 3739
Infantry Road : 080 -4113 0952 / 2286 0704
Jayanagar : 080 -2653 3751 / 2653 3752
JP Nagar : 080 -2658 9699 / 2658 9499
Kammanahalli : 080 -2580 5627 / 2580 5628
Kanakapura : 080 -2256 3003 / 2256 3013
Kengeri : 080 -2848 5695 / 2848 5696
Koramangala : 080 -2553 3393 / 2553 3394
Krishnarajapuram : 080 -2990 4528 / 2990 4571
Kumaraswamy Lyt: 080 -2666 8150 / 2666 8152
Hesaraghatta : 080 -2839 7339 / 2839 7336
Hulimavu : 8277819671 / 8277819672
Malleshwaram : 080 -2356 1500 / 2356 1501
Marathalli : 080 -4372 1083 / 4372 1085
Mathikere : 080-2991 1405 / 2991 1425
Nagarabhavi : 080 -2990 6702 / 2990 6708
RR Nagar : 080 -2860 3344 / 2860 3663
Sanjay Nagar : 080 -2341 6703 / 2351 6703
Uttarahalli : 080 -2639 3136 / 2639 0881
Vidyaranyapura : 080- 2991 1954 / 2991 1847
RT Nagar : 080 -4115 6008 / 4115 6009
Rajajinagar : 080 -2332 4323 / 2332 4585
Whitefield : 080 -2845 7260 / 2845 7261
Yelahanka : 080 -2856 5346 / 2856 5347
Aralepete :08152 - 226 704 / 227 704
Bagalkot : 08354- 234 547 / 234 648
Ballari : 08392- 254 615 / 254 652
Belagavi : 0831 - 246 3312 / 246 3313
Sangmeshwar Ngr: 0831 - 246 2701 / 246 2702
Anjaneya Nagar : 0831 - 200 1356 / 200 1357
Bidar : 08482- 229 227 / 229 228
Chikkaballapur :08156 - 299 919 / 299 929
Chikkamagalur :08262 - 236 702 / 235 702
Chitradurga :08194 - 222 669 / 222 449
Davangere : 08192-270 252 / 270 253
Dharwad : 0836 - 244 6091 / 244 6092
Gadag :08372 - 200 368 / 200 052
Gokak :08332 - 225 666 / 200 067
Harihara :08192 - 242 855 / 242 355
Gokul Road : 0836 - 233 4080 / 233 4081
Hassan : 08172- 232 922 / 232 433
Haveri :08375 - 233 701 / 233 702
Hosapete :08394 - 224 615 / 224 616
Hubballi : 0836 - 235 4255 / 235 4266
Kalaburagi :08472 - 226 702 / 246 702
Kusnoor Road :08472- 200 958 / 200 959
Karkala :08258 - 230 031 / 230 032
Karwar : 08382- 223 275 / 223 276
Madikeri :08272 - 228 021 / 228 022
Mangaluru : 0824 - 244 2214 / 244 0014
Bantwal :08255 - 200 549 / 200 649
Mysuru : 0821 - 254 6607 / 254 6608
Siddhartha Nagar-MYS :0821-2471454/ 247 1545
Vijayanagara 1St Stage 0821 - 241 3444 / 241 3555
Navanagar : 0836 - 200 6700 / 200 6702
Nippani :08338 - 200 565 / 200 566
Puttur :08251 - 236 837 / 237 837
Raichur : 08532- 227 229 / 227 888
Ramanagara : 80299 13366
Ranebennur :08373 - 266 522 / 266 523
Sagara :08183 - 226 072 / 226 073
Shivamogga :08182 - 227 660 / 227 661
Sindagi :08488 - 200 701 / 200 702
Sindhanur :08535 - 200 230 / 220 230
Tumakuru : 0816 - 225 1810 / 226 1606
Udupi : 0820 - 252 1929 / 252 1797
Vijayapura :08352 - 240 143 / 240 149
Jalanagar :08352 - 200 901 / 200 902
Yadgir :08473 - 250 943 / 250 944

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

MAHARASHTRA
Mumbai
Airoli : 022 -2779 5341 / 2779 0174
Ambarnath (E) : 0251 - 260 7328 / 260 7155
And-D. N. Nagar : 022 -2620 2167 / 2620 2165
Andheri (East) : 8655939651/8655939652
And-Sher E Punjab: 8655807344 /8655807345
Andheri-IRLA : 022 - 2671 1502 / 2623 6502
And- JB Nagar : 022 - 2825 7307 / 2825 7308
And- Marol : 022 - 2920 8134 / 2925 6912
And-7 Bunglows : 022 - 2632 9373 / 2631 5566
And-Takshila : 9892095869 /9892627347
Andheri (West) : 022 -2678 1742 / 2678 1781
Bandra Mt.Mary : 022 -2643 2158 / 2643 2147
Bangur Nagar : 022 -2873 4228 / 2873 4229
Bandra - Pali : 9004543887/9867607690
Bandra (West) : 8655807343 / 8655807341
Bhandup (W) : 022 -2166 0064 / 4608 2427
Bhayander (West): 9004431152/9004171796
Borivali (East) : 022 -2808 5971 /8433974865
Borivali - Gorai : 022 -2868 0460 / 2868 0463
Borivali -I.C.Col. : 7738281748 /7304508617
Borivali-Saibaba : 022 -2862 0403 / 2862 0406
Borivali (West) : 022 -2895 1548 / 2895 7025
Borivali -Yogi Ngr: 022 -2892 2017 / 2892 2018
Byculla : 022 -2370 3247 / 2370 3248
Chembur : 022 - 2521 2912 / 2521 0676
Chembur -C.G.Rd: 022 - 2520 3007 / 2520 3008
Colaba : 7304179281/7304288741
Dadar (East) : 022 -2413 7451 / 2416 3350
Dadar (West) : 022 - 24386887 / 2432 4897
Dahisar-Anand Ngr 022 -2828 0169 / 2828 0174
Dahisar (East) : 022 - 2896 1471 / 2828 3234
Dahisar (West) : 022 -2894 4020 / 2892 8617
Dombivali (East) : 0251 - 286 1963 / 286 0698
Dom-Gandhi Ngr: 0251 - 280 3409 / 280 3410
Dombivali - MIDC: 0251 - 244 0074 / 244 0075
Dombivali (West) : 0251 - 248 1754 / 248 1764
Fort : 022 -2265 9033 / 2265 9034
Fort - 2 : 022 -2265 3012 / 2265 2969
Ghatkopar (East) : 022 -2102 0876 / 2102 0118
Ghatkopar (West): 022 -2502 4859 / 2502 4860
Gh - Patel Chowk: 022 -2102 0711 / 2102 0712
Girgaum : 022 -2382 1327 / 2384 0027
Gokuldham : 022 - 2843 1243 / 2843 1244
Goregaon (W) : 022 - 2878 2423 / 2878 2428
Jankalyan Nagar : 022 - 4666 5383 / 4666 5381
Kalyan (East) : 0251 - 235 1210 / 235 1212
Kal-Khadakpada : 0251 - 222 0484 / 222 0485
Kalyan (West) : 0251 - 231 1482 / 231 8132
Kamothe : 022 -2743 0246 / 2743 0247
Kandivali (West) : 022 -2808 1997 / 2801 5033
Kandivali - Charkop: 022 -2867 8347 / 2867 8388
Knd-Thakur Complex: 022-2870 9820 / 2870 3081
Kharghar : 022 -2774 0840 / 2774 0843
Koparkhairane : 7304288590/7208921679
Kurla-Nehru Ngr : 022 -2529 0431 / 2529 0432
Lower Parel : 022 -2307 6953 / 2307 5731
Mahim : 7208921684/ 7208921242
Malad (East) : 022 - 2880 4509 / 2880 4510
Malad - Evershine: 022 - 2888 3281/ 2888 3710
Malad (West) : 022 - 2881 7579 / 2882 3974
Matunga : 022 -2412 8399 / 2411 8033
Mira Road : 022 - 2812 4947 / 2812 4973
Mul - Vaishali Ngr: 022 -2164 5697 / 2164 7795
Mulund (East) : 022 -2163 4442 / 2163 6430
Mulund (West) : 022 - 2560 5102 / 2569 3938
Nerul (East) : 022 -2772 3175 / 2772 3975
Panvel : 022 - 2748 2969 / 2748 2896
Prabhadevi : 022 -2430 0953 / 2430 0954
Sanpada : 022 -2781 1123 / 2781 6218
Santacruz - Kalina: 022 -3513 6766 / 3513 6767
Santacruz (West) : 022 -2600 0093 / 2605 4020
Seawood : 022 -4971 5992 / 4971 5993
Shahaji Raje Rd : 022 -2682 0742 / 2682 0743
Siddharth Nagar : 022 -4751 0401 / 4751 0402
Sion : 022 -2403 3567 / 2403 3568
Tardeo : 022 -2381 4365 / 2388 5106
Thane (West) : 022 -2537 6719 / 2537 6187
Th - Kalwa : 022 -2538 9013 / 2538 9014
Th - Kolbad Road: 022 -2547 7305 / 2547 7310
Th - Nitin Company: 022 -2530 0016 / 2530 0024
Th -Panchpakhadi: 022 -2538 0320 / 2538 0321
Th - Vartak Ngr : 022 -4750 9205 / 4751 2776
Th - Vasant Vihar: 022 -2173 0446 / 2171 2295
Tilak Nagar : 022 -2522 0218 / 2522 0298
Vasai (East) : 0250 - 239 2010 / 239 2011
Vasai (West) : 0250 - 233 6086 / 233 6087
Vasai (W) Parnaka: 0250 - 232 8995 / 232 8996
Vashi : 022 -2782 1286 / 2782 0587
Vashi - 2 : 022 -2781 0007 / 2781 0008
Vikhroli (West) : 022 -2579 5095 / 2579 5096
Vile Parle (East) : 022 -2618 6302 / 2663 1590
Vile Parle (West) : 022 -2615 3174 / 2615 5572
Virar : 8452943529/8452939748
Worli : 9004431071 /8655823019
Wadala : 022 -2409 1105 / 2409 1109
Pune
Aundh : 020 - 2729 7006 / 2729 7007
Bibvewadi : 020 - 2441 2237 / 2441 2247
Bavdhan : 020 - 2995 2191 / 2995 2125
Bhosri : 020 - 6310 0581 / 6828 0611
Chinchwad : 020- 2745 5108 / 2745 5107
Hadapsar : 020- 2689 0116 / 2689 0117
Kothrud : 020 - 2539 4884 / 2539 5736
Nigdi : 020 - 2764 0668 / 2998 2164
Pimple Gurav : 020 - 2725 9522 / 2725 9533
Rasta Peth : 020 - 2611 3841 / 2611 3842
Sadashiv Peth : 020 - 2433 3555 / 2432 1361
Sinhagad Rd : 020 - 2434 5013 / 2434 5313
Adgaon : 0253 - 2997064 /2997065
Akola : 0724 - 241 1051 / 241 1071
Amravati : 0721 - 299 0074 / 229 0076
Chha. Sambhajinagar : 8956635754 /8956635753
Garkheda : 0240 - 2451 270 / 245 1271
Baramati : 8956602600/8956602601
Bhusawal :02582 - 241 589 / 221 529
Boisar :02525 - 266 901 / 266 902
Buldhana :07262 - 244 014 / 244 015
Chakan :02135 - 249 067 / 299 288
Chandrapur : 07172- 299 144 / 299 592
Dhule : 0256 - 229 8020 / 229 8022
Gadhinglaj :02327 - 224 417 / 224 418
Ichalkaranji : 0230 - 299 1401 / 299 1402
Ishwarpur :02342 - 225 322 / 225 321
Jalgaon : 0257 - 299 1017 / 299 1018
Jalna :02482 - 299 251 / 299 252
Jamsande : 0236 - 422 7177 / 4227 178
Jaysingpur : 02322- 299 145 / 299 146
Kankavli :02367 - 230 014 / 230 015
Karad :02164 - 226 301 / 226 302
Kolhapur : 0231 - 266 7767 / 266 7769
Mangalwar Peth : 0231 - 299 1935 / 299 1936
Rajarampuri : 0231 - 252 8530 / 252 8600
Kudal :02362 - 297 491 / 297 492
Malegaon :02554- 299 183 / 299 184
Manish Nagar : 0712 - 295 9050 / 299 0120
Nagpur : 0712 - 255 0522 / 254 0999
Dharashiv :02472 - 227 041 / 227 042
Pandharpur :02186 - 222 300 / 222 302
Sadar : 0712 - 254 3332 / 254 3342
Miraj : 0233 - 221 1924 / 221 1925
Nanded :02462 - 240 094 / 240 095
Phaltan :02166 - 223 400 / 223 401
Nasik : 0253 - 231 3881 / 231 3882
Nasik Road : 0253 - 246 3300 / 246 8800
Pathardi Phata-Nasik: 0253-299 6139 / 299 6149
Ratnagiri :02352 - 244 904 / 249 687
Sangli : 0233 - 232 5257 / 232 0257
Satara :02162 - 229 9506 / 229 9507
Sawantwadi :02363 - 271 446 / 271 447
Shirpur :02563 - 299 812 / 299 834
Sinnar :02551- 299 592 / 299 593
Solapur : 0217 - 299 1018 / 299 1019
Vita :02347 - 299 165 / 299 166
Wadi :07104 - 299 058 / 299 048
Yavatmal :07232-299 213 / 299 214

NEW DELHI / N.C.R.
Dev Ngar-Karol Bagh: 011 - 4007 2968 /41321031
Dilshad Garden : 011 - 4151 0297 / 4151 0298
Dwarka : 011 -4506 3550 / 4902 8431
East of Kailash : 011 -4909 8011 / 4909 8012
Janak Puri : 011 - 4157 9598 / 4157 9599
Kamla Nagar : 011 -4011 3699 / 4125 4401
Karkardooma : 011 -4940 9565 / 4940 9575
Laxmi Nagar : 011 - 4244 4279 / 4244 4280
Mayur Vihar : 011 -4987 8417 / 4950 6187
Munirka : 011 - 4178 3482 / 4178 3483
Naiwala Karol Bagh: 011 - 4998 2980 / 4503 2500
Nangal Raya Janakpuri : 011 - 4352 2504 / 4172 4185
Naraina Vihar : 011 -4308 5345 / 4161 2794
Paschim Vihar : 011 -4984 2964 / 4158 0502
Pitampura : 011 -4235 1132 / 4151 9238
Preet Vihar : 011-4045 1996/9773621425
Punjabi Bagh : 011 -4015 9212 / 4015 9213
Rohini : 011 -4904 4671 / 4904 4571
Tagore Garden : 011 -4657 6594 / 4657 0787
Vikas Puri : 011 - 4045 1886 / 4248 4290
W. Patel Nagar : 011 -4045 1966 / 4561 4162
Noida : 0120 - 435 9083 / 428 1969
Noida - 2 : 0120 - 496 9362 / 496 9363
Faridabad : 0129 - 416 2387 / 418 2387
Ghaziabad : 0120 - 456 7454 / 413 5067
Indirapuram : 0120 - 462 2741 / 462 2742
RDC Ghaziabad : 0120-496 9507 / 496 9493

UTTAR PRADESH
Aliganj : 0522 - 458 2557 / 458 2029
Bareilly : 0581-405 3828 / 405 3829
Gomti Nagar : 0522 - 351 7599 / 458 0012
Kanpur : 7518600501 / 7518600505
Mirzapur :05442 - 298 201/ 298 301
Lucknow : 0522 - 423 4164 / 433 2581
Gorakhpur : 0551 - 405 5250 / 405 5251
Jhansi : 0510 - 401 9326 / 401 9328
Prayagraj : 0532 -4033 446 / 404 9097
Vrindavan : 0522 - 407 6173 / 410 4357
Sonbhadra :05444 - 451 231 / 451 232
Varanasi : 0542- 454 9043 / 400 1478

MADHYA PRADESH
Anuppur : 7869403529/ 7880122376
Bhopal : 0755 - 400 8947 / 494 5574
Chhindwara : 07162- 467 415 / 467 403
Gwalior : 0751 - 234 3813 / 234 8514
Lashkar Gwalior : 0751 - 454 6433 / 454 6434
Indore : 0731 - 254 1290 / 254 1293
Sudama Nagar : 0731 - 439 7518 / 439 7523
Jabalpur : 0761 - 407 8612 / 407 8615
Ratlam :07412 - 421 365 / 221 366
Sagar : 07582- 456 131 / 456 130
Satna :07672 - 400 345 / 400 341
Singrauli :07805 - 244 199 / 244 198
Ujjain : 0734 - 299 1124 / 299 1125

CHHATTISGARH
Ambikapur :07774 - 233 200/ 233 201
Baloda Bazar : 0774 - 297 029 / 297 028
Bhilai : 0788 - 490 4664 / 422 2378
Risali : 0788 -4108 985 / 410 9190
Bilaspur :07752 - 312 331 / 312 373
Champa :07819 - 299 295 / 299 294
Dhamtari :07722 - 237 731 / 296 730
Durg : 0788 - 406 7500 / 406 7507
Mangla Chowk :07752-454 057
Jagdalpur :07782 - 226 066 / 435 251
Kabirdham : 07741-299 823 / 299 813
Kanker :07868 - 222 011 / 223 115
Korba :07759 - 245 775 / 245 776
Kosabadi :07759 - 469 780 / 228 600
Manendragarh : 9752599592/ 9752599591
Raigarh :07762 - 460 601 /9752599593
Bhanpuri : 0771 - 299 1890 / 299 1891
Lalpur : 0771 - 299 6113 / 299 7113
Raipur : 0771 - 244 6058 / 244 6035
Rajnandgaon :07744 -463 832 / 460 462
Surajpur :07775 - 264 992 / 264 037
Sunder Nagar : 0771 - 224 1731 / 490 7206

BIHAR
Ara : 06182 -243 007 / 243 008
Begusarai : 0624 -324 3650 / 335 1022
Bhagalpur : 0641 - 350 0113 / 261 1062
Danapur : 6115291303 / 6123104731
Darbhanga :06272 - 220 011 / 220 012
Gaya : 0631 - 352 5054 / 354 8752
Katihar :06452 - 240 121 / 240 122
Muzaffarpur : 0621 - 295 0454 / 350 0280
Patna : 0612 - 221 6211 / 221 6094
Bailey Road : 0612 - 229 5212 / 229 5213
Purnea :06454 - 243 114 / 243 124
Samastipur :06274 - 222 823 / 222 824

JHARKHAND
Adityapur : 0657 - 238 6068 / 238 6069
Argora : 0651 - 225 1106 / 225 1107
Dhanbad : 0326 - 230 0520 / 230 0550
Dumka :06434- 291 285 / 291 286
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Hazaribagh :06546- 226 590
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Jamshedpur-Sakchi: 0657 - 350 3231 / 222 2065
Mango : 0657 - 351 0012 / 351 0013
Ramgarh : 06553- 224 189/6545351012
Ratu Road : 0651 - 228 5582 / 228 3963
Ranchi : 0651 - 221 1505 / 221 1478
Saraidhela : 0326 - 299 9254 / 299 9295

ODISHA
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Balangir : 6652351147 /6652351498
Balasore :06782 - 265 505 / 261 433
Barbil : 80939 99868 / 80939 99869
Baripada :06792 - 252 198 / 252 199
Bhadrak :06784 - 230 043 / 250 070
Bhubaneswar : 0674 - 253 1132 / 297 5237
Chandrashekharpur: 0674 - 291 4498 / 291 4497
Jagamara : 0674 - 291 1124 / 291 1125
Khandagiri : 0674 - 291 2903 / 291 3903
Brahmapur : 0680 - 229 1164 / 229 1163
Cuttack : 0671 - 299 9676 / 232 3441

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Paradeep	:06722 - 251 879 / 252 168
Rourkela	: 0661 - 250 0390 / 250 0391
Civil Town	: 0661 - 240 1442 / 240 1443
Chhend	: 0661 - 291 3026 / 248 0808
Sambalpur	: 0663 - 253 3555 / 240 4555
Sundargarh	:06622 - 273 001 / 273 002
Talcher	:06760 - 242 954 / 242 952

WEST BENGAL

Kolkata

AJC Road	: 033 -4602 5649 / 4603 8977
Bagha Jatin	: 033 -2956 6659 / 2425 0021
Barasat	: 033 - 4071 0019 / 4071 0020
Barrackpore	: 033 -2594 2594 / 2594 2595
Baruipur	: 033 -2423 0374 / 2423 0376
Behala	: 033 -2349 0031 / 2498 9378
Belghoria	: 033 -2564 3024 / 2564 3025
Beliaghata	: 033 -4604 9441 / 4007 7909
Birati	: 033 -2514 8015 / 2514 8016
Central	: 033 -2235 0120 / 2435 0120
Chandannagar	: 033 -2683 0124 / 2683 0125
Chinar Park	: 033 -2570 0399 / 4603 1130
Chiriamore	: 033-2557 0071 / 2557 0072
Chuchura	: 033 -2686 0278/7596025219
CIT Road	: 033 -2289 6787 / 4602 6644
Dalhousie	: 033 -4071 0021 / 4071 0022
Dum Dum	: 033-2513 5856 / 2548 5657
Dunlop	: 033 -2577 2206 / 2577 2207
Garfa Main Road	: 033 -2418 9601 / 2418 9604
Garia	: 033 -2428 5382 / 4532 7316
Girish Park	: 033 -2241 9895 / 2241 9896
Golpark	: 033-2466 0060 / 2466 0061
Harinavi	: 033 -2477 5504 / 2477 5505
H.Mukerjee Road	: 033 -2486 4630 / 4063 6235
Howrah	: 033 -2676 9011 / 4004 7908
Italgacha Road	: 033 -4600 5270 / 4600 5276
James Long Sarani	: 033 -2403 0027 / 2403 0028
Jodhpur Park	: 033 -4001 6466 / 2429 6812
Kaikhali	: 033 -2573 0040 / 2573 0041
Kankurgachi	: 033 -2320 0137 / 2320 0138
Kasba	: 033 -2442 8881 / 4808 9426
Khardaha	: 033-25234603 / 2523 4604
Konnagar	: 07596025213 / 4063 4371
Krishnapur	: 033 -4062 0044 / 4062 0045
Lake Town	: 033 - 4063 5130 / 4001 6130
Madhyamgram	: 033 -2538 7654 / 2538 7655
Mandirtala	: 033 -2678 2224 / 2678 2225
Manicktala	: 033 - 2352 5490 / 23525491
Nager Bazar	: 033 -4802 2033 / 4802 2036
Netaji Nagar	: 033 -4604 4210 / 4604 4211
New Alipore	: 033 - 40448656 / 4010 1324
New Town	: 033 -4001 9290 / 4003 7773
NSC Bose Road	: 033-2499 6491 / 4003 4392
Panchanantala Rd	: 033 -2641 4008 / 2955 0078
Parnasree	: 033 -2407 0045 / 2407 0046
Patuli	: 033 -4604 9788 / 4003 7377
Prince Anwar Sha Rd.	033-2422 0230 / 2422 0231
Rajarhat	: 033-4519 1484 / 4519 1485
Rashbehari	: 033 - 2466 0015 / 2466 0016
Salt Lake	: 033 -4004 3775 / 4604 0130
Salt Lake - II	: 033 -2334 1806 / 2334 1795
Santoshpur	: 033 -2416 7711 / 4539 4832
Shyam Bazar	: 033 -2967 8451 / 2533 6412
Sodepur	: 033 -2595 0075 / 2595 0074
Sonarpur	: 033 -4813 9805 / 4848 9937
Sovabazar	: 033 -2555 0236 / 2555 0237
Sreebhumi	: 033-2521 0051 /2521 0052
Thakurpukur	: 033- 2497 6027 / 2497 6028
Ultadanga	: 033 -4804 5945 / 4804 5947
Uttarpara	: 033 -4809 9616 / 4809 9617
Asansol	: 7596025210 /9147104310
Barakar	: 0341 - 252 0018 / 252 0019
Berhampore	: 0348 - 225 5254 / 225 5154
Contai	: 03220- 259 004 / 259 005
Bardhaman	: 0342 - 264 7835 / 264 7814
Cooch Behar	:03582 - 467 579 / 467 578
Darjeeling	: 0354 - 225 4477 / 225 4478
Durgapur	: 0343 - 254 5654 / 254 5665
Haldia	:03224 - 272 252 / 272 253
Kalimpong	: 03552 - 255 285 / 255 286
Kalyani	: 033 -2582 0170 / 2582 0174
Kharagpur	:03222 - 225 023 / 225 028
Krishnanagar	:03472 - 251 002 / 251 003
Malda	:03512 - 265 939 / 265 784
Mangalbari	:03512-260 085 / 260 086
Naihati	: 033 -2581 2113 / 2581 2114
Raniganj	: 0341 - 244 2111 / 244 2112
Serampore	: 033 -4801 2305 / 4801 2309
Siliguri	: 0353 - 405 4041 / 405 4042
Tamluk	:03228 - 263 264 / 263 265

ASSAM

Barpeta	:03665 - 253 004 / 253 005
Dibrugarh	: 0373 - 232 1164 / 232 5654
Duliajan	: 0374 - 291 266 /7099030344
Beltola	: 70990 65080 /70990 65081
Guwahati	: 69012 58965 / 69012 58973
Jorhat	: 81349 67701 / 81349 49901
Maligaon	: 69012 25023 / 69012 23165
Nagaon	:03672 - 232 159 / 232 163
North Lakhimpur	: 70990 65754 /70990 65748
Sivasagar	: 7099013874 / 7099013870
Tinsukia	: 7099013876 /7099065980
Tezpur	:03712 - 225 561 / 225 563
Sixmile	: 0361 - 233 0141 / 233 0139

TAMIL NADU

Chennai

Adambakkam	: 044 - 4300 9093 / 4853 0857
Adyar	: 044 - 4526 2864 / 4526 2881
Alandur	: 044 -4686 7221 / 2231 3221
Ambattur	: 044 - 2657 2782 / 4206 5361
Anna Nagar	: 044 - 26192813 / 2619 2814
Anna Nagar (W)	: 044 - 2615 2491 / 2615 2490
Arumbakkam	: 044 -2363 0064 / 4851 1709
Ashok Nagar	: 044 -2471 7011 / 4856 6794
Avadi	: 044-2655 9710 / 2655 9711
Besant Nagar	: 044 -4215 6860 / 4260 6307
Chrompet	: 044 -2265 3142 / 4266 8798
Egmore	: 044 -4850 5388 / 2841 3489
Greams Road	: 044 - 2829 0039 / 4503 2132
KK Nagar	: 044 - 4774 0129 / 4202 8336
Keelkattalai	: 044 - 2247 4015 / 2247 0218
Kelambakkam	: 044 -2747 4041 / 4786 8137
Kilpauk	: 044 -2661 1432 / 4350 6662
Kodambakkam	: 044 -2372 8200 / 4865 3468
Kolathur	: 044 -4384 9092 / 2650 2636
Madhavaram	: 044-2558 1272 / 2558 2272
Mandaveli	: 044 -2462 0701 / 2462 0702
Muggapair	: 044 -2656 1210 / 2656 1757
Mylapore	: 044 -2495 0188 / 2495 0189
Nanganallur	: 044 -2224 0095 / 4854 0257
Neelangarai	: 044 -2449 0062 / 2449 0116
Old Washermanpet	: 044 -4552 0033 / 4355 1414
Pallikaranai	: 044 -4807 1933 / 2277 0672
Pammal	: 044 -2248 1053 / 2248 0191
Parrys	: 044 -2526 8382 / 2526 8384
Perambur	: 044 - 4207 9969 / 2671 1216
Perungalathur	: 044 -4215 7144 / 4959 5614
Perungudi	: 044 - 2496 0800 / 4862 7440
Porur	: 044 -4271 5603 / 2482 5341
Poonamallee	: 044 -2627 3031 / 2627 3032
Purasaivakkam	: 044 - 2661 2657 / 2752 2895
Royapettah	: 044 -2499 0172 / 4782 9986
Saidapet	: 044 - 2381 0418 / 4865 0053
Shenoy Nagar	: 044 -2664 1073 / 2664 1076
T Nagar	: 044 -4769 0002 / 2431 1272
T Nagar II	: 044 -4690 9263 / 4358 8304
Tambaram	: 044 - 2226 1402 / 2226 1412
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Valasaravakkam	: 044 - 2486 0039 / 2486 4526
Velacheri	: 044 -4305 7057 / 4204 3861
West Mambalam	: 044 - 2471 6145 / 2471 6149

Coimbatore

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

Trichy

Karumandapam	: 0431 - 248 1677 / 248 1699
KK Nagar	: 0431 - 245 9153 / 245 9154
Srirangam	: 0431 - 243 3268 / 243 3278
Thennur	: 0431 - 274 2153 / 274 2154
Thiruverumbur	: 0431 - 253 2005 / 253 2064
Ariyalur	:04329 - 220 401 / 220 402
Attur	:04282 - 241 005 / 241 007
Cuddalore	:04142 - 223 153 / 224 153
Dharapuram	:04258 - 220 007 / 220 008
Dharmapuri	:04342 - 267 655 / 268 655
Dindigul	: 0451 - 242 4820 / 242 4821
Erode	: 0424 - 226 9984 / 226 9985
Gobichettipalayam	:04285-223 261 / 223 262
Hosur	:04344 - 222 990 / 225 990
Karaikal	:04368 - 221 270 / 221 271
Karaikudi	:04565 - 238 777 / 238 778
Karur	:04324 - 241 881 / 241 882
Kovilpatti	:04632 - 221 501 / 221 502
Krishnagiri	:04343 - 233 101 / 233 102
Kalpakkam	: 044 -27487035 / 2748 7036
Kanchipuram	: 044 - 2723 2376 / 4551 3266
Kumbakonam	: 0435 - 242 3631 / 242 3632

Madurai

By Pass Rd - Madurai	: 0452 - 238 0901 / 238 0902
Chinna Chokkikulam	:0452 - 2532450/ 253 2451
Madurai	: 0452 - 234 8655 / 234 9655
Thirumangalam	:04549 - 282 855 / 282 856
Thiruppalai	: 0452 - 252 5224 / 252 5324
Thirunagar	: 0452 - 248 4005 / 248 4006
Villapuram	: 0452-267 9324 / 267 9325
Mannargudi	: 04367- 255 331 / 255 332
Mayiladuthurai	:04364 - 227 531 / 227 532
Nagarcoil	:04652 - 244 435 / 244 436
Namakkal	:04286 - 221 071 / 221 072
Mandarakuppam	:04142 - 262 500 / 262 600
Neyveli	: 04142- 251 574 / 251 575
Palladam	:04255 - 250 274 / 250 275
Pattukkottai	:04373 - 252 270 / 252 271
Perundurai	:04294 - 225 001 / 225 002
Pollachi	: 04259-223 124 / 224 124
Pudukkottai	:04322 - 299 604 / 299 605
Puducherry	: 0413 - 220 1272 / 226 4127
Muthialpet	: 0413 - 223 3409 / 223 3509
Rajapalayam	:04563 - 232 020 / 232 021
Ranipet	:04172 - 226 447 / 226 448
Salem	: 0427 - 233 5405 / 233 5406
Seelanaickenpatti	: 0427 - 228 0321 / 228 0322
Agra'haram	: 0427 - 226 6405 / 226 5405
Tenkasi	:04633 - 226 658 / 226 659
Thanjavur	:04362 - 278 571 / 278 572
Thiruvarur	: 04366- 223 571 / 223 572
Tiruchendur	:04639 -223 020 / 223 021
Thachanallur	: 0462 - 233 5194 / 290 5194
Tirunelveli	: 0462 - 257 6194 / 257 6195
K T C Nagar	: 0462-252 0103 / 252 0104
Tirupur	: 0421 - 243 1101 / 243 1102
Tiruvannamalai	:04175 - 292 026 / 292 027
Tuticorin	: 0461 - 234 5090 / 234 5091
Velayuthampalayam	:04324 -299 435 / 299 436
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Sircilla (Tamil Nadu)	: H No. 7-5-26, Subash Nagar, Nr Gandhi Chowk, Cess Office Road **Tel.: 08723 - 244 263 / 299 263**
Swamimalai (Tamil Nadu)	: No 97/6 & No 97/8, 1st Flr, Swami Nagar, Nr City Union Bank, **Tel.: 0435-2454280/ 0435 - 2454281**
Renukoot (Uttar Pradesh)	: Second Floor, Radhika Bhavan, Near Padmini Hotel, Renukoot **Tel.: 05446 - 297 055 / 297 056**

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To

16th to 30th Sep' 2026

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