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BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

AXIS MAX LIFE SMART WEALTH ANNUITY GUARANTEED PENSION PLAN

A Non-Linked Non-Participating Individual/ Group General Annuity Savings Plan

Features:

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

Benefits in Details:

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

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

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

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

Eligibility Criteria for Deferred Annuity:

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

Disclaimers: Product Name: Axis Max Life Smart Wealth Annuity Guaranteed Pension Plan UIN: 104N137V07
*The guaranteed benefits are applicable only if all due payments are paid. Non-Linked Non-Participating Individual/Group General Annuity Savings Plan | **UIN: 104N137V07.** #As per India Retirement Index Study (IRIS 4.0) 2024 conducted by Axis Max Life Insurance in association with Kantar. Annuities purchased under NPS payable to Non-resident Indians (NRIs)/Overseas Citizens of India (OCIs) are subject to Tax deducted at source (TDS). Further repatriation of the corpus, if any will be subject to applicable laws and regulatory provisions of IRDAI/PFRDA/RBI. $Available in Increasing Immediate Annuity Variant only. Axis Max Life Insurance Limited is a Joint Venture between Max Financial Limited and Axis Bank Limited. Corporate Office: Plot No. 90C, Sector 18, Udyog Vihar, Gurugram (Haryana)-122 015. For more details on the risk factors, Terms and Conditions, please read the sales and rider prospectus carefully concluding a sale. You can call us on our Customer Helpline No. 1860 120 5577 or SMS 'LIFE" to 5616188 or Website: https://www.axismaxlife.com. ARN: AxisMaxLife/SWAG Pension Writeup/October 2025 IRDAI Regn. No. 104. BEWARE OF SPURIOUS / FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums Public receiving such phone calls are requested to lodge a police complaint.*

AXIS MAX LIFE SMART WEALTH ADVANTAGE GROWTH PAR PLAN

Non-Linked Participating Individual Life Insurance Savings Plan

Variants available in this plan : 1. Insta Income

Plan Benefits in Detail :

Survival Benefit: Under all Variants, Survival benefit payable in the form of Cash Bonus (if declared) and Guaranteed Income. The applicable 'Guaranteed Income' rates have been mentioned in the Annexure 1 towards the end of the document. The survival benefits under each of four key Variants are explained below:

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
	Policy Continuance Benefit Opted			
	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				

*Disclaimers: LIFE INSURANCE COVERAGE IS AVAILABLE IN THIS PRODUCT. This is a Non-Linked Participating Individual Life Insurance Savings Plan I **UIN: 104N135V02***
Bonuses represent your share in profits of the company's participating fund. Bonuses are, therefore, not guaranteed and are based on performance of the participating fund. Bonus rate is paid as a percentage of the 'Sum Assured on Maturity' in the and will be declared at the end of financial year. The risk factors of the bonuses projected under the product are not guaranteed. Past performance construe any indication of future bonuses and these are subject to the overall performance of the insurer in terms of investments, management of mortality and lapses, ^ ^ Early Liquidity refers to the applicable Survival Benefits, the survival benefits start from 1st policy year * for Insta Income, Balanced Income and Lifelong Income Variant only. **Applicable if the policyholder has chosen Frequency as Annual for Survival Benefit Payouts. Survival benefits are payable in arrears for all frequencies. %Cash Bonus (if declared) is a % of Annualized Premium and shall depend on the Cash Bonus Payout Frequency, Age of the life insured, Premium Payment Term, PCB Option and Plan variant. @policy Continuance Benefit is available in all plan variants except for 100 minus Age at Entry Variant & Accidental Death Benefit (ADB) is available in all plan variants for ages greater than or equal to 18 years. ADB cover is restricted to 80 years of age. #Fixed Policy Terms are not available in Lifelong Income Variant. ***Guaranteed Income is a % of Annualized Premium and shall depend on the Guaranteed Income Payout Frequency, Age of the life insured, Plan variant, PCB Option and Premium Payment Term. Guaranteed Income shall be applicable provided all due premiums are paid. All applicable Guaranteed Benefits in the product are subject to payment of all due premiums. Axis Max Life Smart Wealth Advantage Growth Par Plan (UIN: 104N135V02) is a non-linked participating Individual Life Insurance Savings plan which provides Cash Bonuses and Terminal Bonus, which are variable in nature and declared by the company from time to time. For further information on the product and its plan variants please refer to the Prospectus. If you wish to refer to the Terms and Conditions of the product please read the Policy Document available on the company website. Axis Max Life Insurance Limited is a joint venture between Max Financial Services Limited and Axis Bank Ltd. Axis Max Life Insurance Ltd., Corporate Office: 11 Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram - 122 (Haryana). Insurance is the subject matter of solicitation. For more details on the risk factors, Terms and Conditions, please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws. Customer Helpline Number: 1860 120 5577. Website: www.maxlifeinsurance.com, SMS 'LIFE' to 5616188. ARN:Axis MaxLife/Marketing/SWAG PAR Writeup V02/ October 2025 IRDAI Regn. No • 104.BEWARE OF SPURIOUS / FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums Public receiving such phone calls are requested to lodge a police complaint.*

ICICI PRU SAVINGS SURAKSHA

A Participating Non-linked Life Individual Savings Product

ICICI Pru Savings Suraksha is Participating life insurance Plan.

Key Benefits of ICICI Pru Savings Suraksha

- **Protection:** Get life cover[1] for entire policy term.
- **Savings with the comfort of guarantee*:** At maturity of the policy, you receive
  - Guaranteed Maturity Benefit[2] (GMB)
  - Accrued Guaranteed Additions[3] (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
  - Vested Reversionary Bonuses[4] and Terminal Bonus[4], if any
  - Terminal bonus[4] (A lump sum benefit which is linked to Bonus, if declared, and is paid out on policy termination), if declared.

Benefits in detail:

Maturity Benefit: On Maturity of the policy the policy holder will get a) Guaranteed Maturity Benefit[2] (GMB), Plus b) Accrued Guaranteed Additions[3], plus c) Vested Reversionary bonuses[4], if declared, plus d) Terminal Bonus[4], if declared

Guaranteed Maturity Benefit[2] (GMB): It is decided in the beginning of the Policy, depending on policy term, premium, premium payment term, Sum Assured on death and gender.

Guaranteed Additions[3] (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy

Reversionary Bonus[4]: Reversionary bonus, If declared, will be declared each year during the term of the policy starting from the first policy year.

Terminal Bonus[4]: A terminal bonus may also be payable at maturity or on earlier death..

Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured on death plus accrued Guaranteed Additions[3] and Bonuses[4] b) GMB[2] plus accrued Guaranteed Additions[3] and Bonuses[4] c) Minimum Death Benefit is equal to 105% of the total premiums paid up to the date of death.

* Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus if declared.

Tax[5] Benefits: Tax benefits may apply to premiums paid and benefits received as per the prevailing tax laws

ICICI Pru Savings Suraksha at a glance :

Premium Payment option	Limited Pay			
Premium Payment Term (Yrs)	5	7	10	12
Policy Term (Yrs)	10 to 30	12 to 30	15 to 30	17 to 30
Minimum annual premium (Rs)	30,000/-			
Min / Max age at entry	0 / 50 years			
Min / Max age at maturity	18 / 70 years			
Sum Assured on death	10 X Annualised Premium			
Premium paying mode	Annual / Half-yearly / Monthly			

DISCLAIMERS :
1) Life Cover is the benefit payable on death of the life assured during the policy term.
#Guaranteed Benefits: Guaranteed benefits is in the form of Guaranteed Maturity Benefit and Guaranteed Additions.
2) GMB: Your GMB will be set at policy inception and will depend on policy term, premium, premium payment term, Sum Assured on death and gender. Your GMB may be lower than your Sum Assured on death.
3) GA: Guaranteed Additions (GAs) totaling 5% of GMB each year will accrue during the first five policy years if all due premiums are paid. GAs accrue on payment of due premium.
*4) Bonus: Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid. Reversionary bonuses will be applied through the compounding bonus method. All reversionary bonuses will be declared as a proportion of the sum of the GMB and the vested reversionary bonuses, if any. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. A terminal bonus may also be payable at maturity or on earlier death **
5) Policies issued on or after April 01, 2023 where aggregate premium(including top-up premiums and rider premiums) payable during the term of the policy/policies in respect of Non-unit linked life insurance policies more than Rs 5 lakh per year per person is not exempt u/s 10(10D). Tax benefits/Tax-free returns under the policy are subject to conditions under Sections 80C, 10(10D), 115BAC and other provisions of the Income Tax Act, 1961. Taxes, if any will be charged extra as per applicable rates. Tax laws are subject to amendments from time to time. Please consult your tax advisor for more details.
*Insurance is a Subject Matter of the Solicitation. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837. As per the Finance Act 2012, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10 (10D) of the Income Tax Act. Further tax benefit u/s 80C for such policy will be limited only up to 10% of Sum Assured. Tax benefits under the policy are subject to conditions under Sec.10 (10D) and Sec. 80C of the Income Tax Act, 1961. Goods & Services Tax and Cess (if any) will be charged extra as per prevailing rates. Tax laws are subject to amendments from time to time. Registered Address: ICICI Prulife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. 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 Limited & Prudential IP Services Limited and used by ICICI Prudential Life Insurance Company Limited under license. ICICI Pru Savings Suraksha Form No. E11, E12. **UIN: 105N135V05.** Advt: L/II/1435/2025-26 . 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.*

BLUECHIP™
EXPERT ADVICE. EASY INVESTING.

BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED
AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016, Valid Till : 18.02.2027 CIN : U65990MH1996PTC096899
Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034
Email: support@bluechipindia.co.in www.bluechipindia.co.in

BLUECHIP INSURANCE BROKING PRIVATE LIMITED
IRDAI Licence No.: 365, Direct Broker (Life & General), Valid Till : 13.12.2025
CIN : U66010MH2006PTC161904 Admn. Office : 12, Vardhaman Complex, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083. Tel.: 2578 7047
Email.: customer.support@bluechipinsurance.co.in

INVESTMENTS

MUTUAL FUND NFO's

KOTAK RURAL OPPORTUNITIES FUND

Type of Scheme : An open-ended equity scheme following Rural and allied theme
Category : Equity - Thematic
Fund Manager : Abhishek Bisen, Arjun Khanna
Investment Opt. : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW
Minimum Amt. : Rs. 1000/- and any amount thereafter
Benchmark : Nifty Rural Index TRI
Exit Load : 0.5% for redeemed / switched out within 90 days.

NFO Closes on : 20th November, 2025

FRANKLIN INDIA MULTI-FACTOR FUND

Type of Scheme : An open-ended equity scheme following a multi-factor based quantitative investment strategy.
Category : Equity - Thematic
Fund Manager : Arihant Jain
Investment Opt. : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW
Minimum Amt. : Rs. 5000/- and in multiples of Re. 1/- thereafter
Benchmark : BSE 200 TRI
Exit Load : 0.5% for redeemed / switched out within 1 Year.

NFO Closes on : 24th November, 2025

BAJAJ FINSERV BANKING AND FIN. SERVICES FUND

Type of Scheme : An open ended equity scheme investing in Banking and Financial Services sector
Category : Equity - Sectoral
Fund Manager : Nimesh Chandan, Siddharth Chaudhary, Sorbh Gupta
Investment Opt. : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW
Minimum Amt. : Rs. 500/- and in multiples of Re.1/- thereafter.
Benchmark : NIFTY Financial Services TRI
Exit Load : 1% for redemption / switched out within 3 months.

NFO Closes on : 24th November, 2025

BANDHAN HEALTHCARE FUND

Type of Scheme : An open ended equity scheme investing in healthcare, pharma and allied services
Category : Equity - Sectoral
Fund Manager : Brijesh Shah, Viraj Kulkarni, Ritika Behera, Gaurav Satra
Investment Opt. : Growth, Income Distribution cum Capital Withdrawal – Payout and Reinvestment of IDCW
Minimum Amt. : Rs. 1000/- and in multiples of Re. 1/- thereafter
Benchmark : BSE Healthcare TRI
Exit Load : 0.5% for redemption / switched out within 1 month.

NFO Closes on : 24th November, 2025

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN.)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%) 12 Mths	24 Mths	36 Mths
Bajaj Finance Limited	CRISIL AAA	15,000/-	M/Q/H/A/C	6.60	6.95	6.95
ICICI Home Finance	CRISIL AAA	10,000/-	M/Q/A/C	6.75	6.85	6.90
Mahindra Finance Limited	CRISIL AAA	5,000/-	M/Q/H/A/C	6.60	7.00	7.00
Sundaram Home Finance	ICRA AAA	10,000/-	M/Q/A/C	6.70	7.00	7.00

* Fixed Deposit Accepted in select cities, please contact our branches for details at the latest Interest rates.
* Fixed Deposit Investments are unsecured in Nature. Investors are advised to go through the financial reports of the company before investing.

IMPORTANT INFORMATION

- *Bluechip does not accept cash for any investments or cheques from clients in favour of Bluechip.*
- *Bluechip does not ask for sensitive data like OTP received from Banks or UIDAI.*
- *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.

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 30/09(Cr.)	NAV Rs. 11/11	Growth (%) 3 Yrs	5 Yrs
EQUITY - FLEXI CAP FUNDS				
Aditya Birla SL Flexi Cap	23,265.55	1,861.07	17.47	18.66
Axis Flexi Cap	12,933.91	27.10	13.91	14.73
Bandhan Flexi Cap	7,383.72	213.35	15.02	17.45
Canara Rob Flexi Cap	13,363.20	349.41	15.24	17.16
DSP Flexi Cap	11,911.24	104.19	17.46	18.32
Franklin India Flexi Cap	18,912.06	1,655.58	18.00	22.02
HDFC Flexi Cap	85,559.59	2,060.08	21.33	26.51
HSBC Flexi Cap	5,267.09	223.09	19.85	19.48
Kotak Flexicap	54,083.13	86.69	16.37	17.63
LIC MF Flexi Cap	1,075.06	103.39	15.80	15.15
Motilal Oswal Flexi Cap	13,553.82	62.09	21.61	17.89
SBI Flexicap	22,503.86	111.36	13.12	16.57
Tata Flexi Cap	3,476.39	24.68	15.89	16.24
UTI Flexi Cap	25,757.27	326.59	10.83	13.53
EQUITY - LARGE & MID CAP FUNDS				
Aditya Birla SL Large & Mid Cap	5,692.15	917.17	14.51	15.72
Axis Large & Mid Cap	14,905.55	33.39	19.21	20.11
Bandhan Large & Mid Cap	10,817.90	139.64	23.41	24.37
Canara Rob Large and Mid Cap	25,483.99	258.43	15.96	18.80
DSP Large & Mid Cap	15,857.08	631.00	19.91	21.25
Franklin India Large & Mid Cap	3,529.23	195.17	17.61	19.84
HDFC Large and Mid Cap	26,949.33	349.18	20.01	24.77
HSBC Large & Mid Cap	4,613.20	27.34	20.04	20.35
ICICI Pru Large & Mid Cap	24,424.21	1,046.07	21.13	25.91
Kotak Large & Midcap	28,380.64	349.90	18.62	21.06
LIC MF Large & Midcap	3,151.53	38.94	16.38	18.61
Mahindra Manulife Large & Mid Cap	2,646.53	27.48	16.22	21.20
Motilal Oswal Large & Midcap	13,777.98	34.54	26.99	26.30
Nippon India Vision Large & Mid Cap	6,395.34	1,503.20	20.90	22.13
SBI Large & Midcap	34,065.48	638.88	16.94	22.54
Sundaram Large and Mid Cap	6,740.02	87.81	16.05	19.58
Tata Large & Mid Cap	8,510.23	526.15	13.56	17.97
UTI Large & Mid Cap	5,291.10	184.30	21.52	24.49
EQUITY - LARGE CAP FUNDS				
Aditya Birla SL Large Cap	30,000.77	540.79	15.43	17.70
Axis Large Cap	32,956.38	61.74	11.34	12.20
Bandhan Large Cap	1,916.18	79.65	16.28	16.87
Canara Rob Large Cap	16,514.67	64.44	14.81	16.20
DSP Large Cap	6,620.66	482.07	17.63	17.05
Franklin India Large Cap	7,668.77	1,047.20	15.03	16.62
HDFC Large Cap	38,251.04	1,159.28	15.20	19.24
HSBC Large Cap	1,893.21	483.27	14.24	15.18
ICICI Pru Large Cap	73,034.52	113.88	17.62	19.79
Kotak Large Cap	10,426.76	589.24	15.08	17.07
LIC MF Large Cap	1,498.50	56.96	11.47	13.60
Mahindra Manulife Large Cap	705.10	23.43	13.26	16.35
Nippon India Large Cap	46,463.11	93.09	18.46	22.65
SBI Large Cap	52,829.93	94.58	13.66	16.85
Sundaram Large Cap	3,279.53	21.55	11.55	15.10
Tata Large Cap	2,683.81	517.25	14.81	17.75
UTI Large Cap	13,241.33	279.99	12.53	15.30
EQUITY - MID CAP FUNDS				
Aditya Birla SL Midcap	6,007.60	796.96	19.59	23.68
Axis Midcap	31,146.94	114.78	18.85	20.79
DSP Midcap	19,162.03	149.53	19.16	18.55
Franklin India Mid Cap	12,212.71	2,793.86	22.06	22.68
HDFC Mid Cap	84,854.73	201.73	25.77	28.66
HSBC Midcap	12,369.79	401.81	24.51	23.39
ICICI Pru Midcap	6,588.81	310.99	22.41	26.17
Kotak Midcap	58,299.59	137.91	21.40	26.04
LIC MF Midcap	347.67	29.43	19.54	20.92
Mahindra Manulife Mid Cap	3,994.38	33.78	23.80	27.01
Motilal Oswal Midcap	34,748.89	103.08	26.15	31.59
Nippon India Growth Mid Cap	39,328.98	4,253.76	25.22	28.18
SBI Midcap	22,208.64	233.88	16.32	24.55
Sundaram Mid Cap	12,585.11	1,435.58	24.21	25.95
Tata Mid Cap	5,042.63	444.78	21.07	23.40
UTI Mid Cap	12,101.13	305.84	16.86	21.55
EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Small Cap	4,881.59	87.21	18.68	22.91
Axis Small Cap	25,975.38	107.18	19.04	25.39
Bandhan Small Cap	15,737.73	47.44	30.95	29.99
Canara Rob Small Cap	12,857.72	38.70	16.33	26.78
DSP Small Cap	16,496.31	196.55	20.57	26.09
Franklin India Small Cap	13,265.80	169.77	21.51	27.38
HDFC Small Cap	36,827.67	142.31	22.14	29.46
HSBC Small Cap	16,547.87	80.25	19.51	28.83
ICICI Pru Smallcap	8,448.99	86.75	16.84	26.53
Kotak Small Cap	17,480.17	255.80	15.75	24.83
LIC MF Small Cap	647.11	29.99	17.23	26.62
Nippon India Small Cap	66,136.11	168.92	22.38	31.57
SBI Small Cap	35,584.85	171.22	14.32	22.89
Sundaram Small Cap	3,340.55	264.10	20.91	26.89
Tata Small Cap	11,637.30	38.41	18.83	28.01

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 INSURANCE DIAMOND SAVINGS PLAN

A Non-Linked, Participating Individual Life Insurance Savings Plan

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

Key Features:

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

Benefits Under the plan:

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

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

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

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

Plan Eligibility:

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

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

HDFC LIFE SANCHAY PAR ADVANTAGE

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

HDFC Life Sanchay Par Advantage is a participating life insurance plan that provides an option to avail cover for whole of life (till the age 100 years). The plan provides a holistic solution for you to generate a regular income and to build a corpus to achieve the planned goals and secure your loved one's future, without any compromises.

Key Features:

- ☑ Live cover with protection upto as high as age 100 years
- ☑ Choose between Immediate Income or Deferred Income options as per your needs
- ☑ Flexibility to accrue the survival benefit payouts

Plan Options:

Immediate Income – An option that provides regular income by way of cash bonuses (if declared), from 1st policy year and provides lump sum at maturity thereby creating a legacy for your loved one.

Deferred Income – An option that provides Guaranteed Income for a guarantee period1, and also provides regular income by way of cash bonuses (if declared) throughout the policy term. It helps create a legacy for your loved ones by providing a lump sum at maturity.

For both the plan options, the Policyholder can also opt to receive the future payouts at a monthly, quarterly or semi-annual instead of yearly frequency (instead of yearly frequency) as per below Timing of Payment of

Survival Benefit:

1. Advance – Survival Benefit shall be paid at the beginning of Survival Benefit Frequency chosen
2. Arrear – Survival Benefit shall be paid at the end of the Survival Benefit Frequency chosen

The Timing of Payment of Survival Benefit can only be chosen at Policy inception and the same cannot be changed during the entire Policy Term.

[1]Guaranteed Income starts after Premium Payment Term + 1 year, provided all due premiums have been paid and the policy is in force. Guaranteed Income and Cash Bonus payouts, if declared, start one year after the end of Premium Payment Term. Guarantee Period is a period which is lower of 25 years, or Policy Term minus (Premium Payment Term + 1) years.

Immediate Income Option:

Survival Benefit: The policyholder would be eligible to receive Cash Bonus (if declared) at the end of each Policy Year and payable from the 1st policy year until death or end of policy term, whichever is earlier. Cash Bonus (if declared) would be expressed as: Cash Bonus payable = Cash Bonus Rate2 x Annualized Premium3

Deferred Income Option:

Survival Benefit: The policyholder will start receiving Guaranteed Income plus discretionary Cash Bonuses (if declared) one year after the end of Premium Payment Term. Cash Bonus is expressed as Cash Bonus Rate 2x Annualized Premium

Maturity Benefit: For a policy where all due premiums have been paid, the maturity benefit payable at the end of the policy term is defined as:

Sum Assured on Maturity plus Accrued Cash Bonuses, if not paid earlier plus *Interim Survival Benefit, if any plus Terminal Bonus, (if declared)

Sum Assured on Maturity is total Annualized Premium payable under the policy during the premium payment term Where, Interim Survival Benefit = Interim Cash Bonus Rate * Annualized Premium * Months elapsed since last Survival Benefit payout date / 12

Death Benefit: On death of the life assured during the policy term, provided all due premiums are paid, death benefit equal to the following shall be payable as lump sum to the nominee:

Sum Assured on Death plus Accrued Cash Bonuses, if not paid earlier plus*Interim Survival Benefit (if any) plus Terminal Bonus (if declared)

[2]Terminal bonus rates and cash bonus rates, if any, will be declared at the end of valuation period (currently end of financial year) and will be paid out to the eligible policyholders during the next year on policy termination date and as per the date chosen by the policyholder during the policy tenure respectively.

[3]Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

**Interim Survival Benefit shall not be applicable where Timing of Payment of Survival Benefit is chosen as "Advance" On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable.*

Eligibility Criteria:

	Minimum	Maximum
Age at Entry (years)	0 years (30 days)^	•Immediate Income- 50 yrs (For PPT 5 years) 65 yrs (For PPT 6, 7, 8, 9, 10, 12 yrs) •Deferred Income - 55 yrs (for PPT 7, 8 yrs) 60 yrs (for PPT 9, 10, 12 Yrs)
Age at Maturity (years)	100 yrs (maximum)	
Premium Payment Term (yrs)	•Immediate Income - 5,6,7,8,9,10,12 years •Deferred Income - 7,8,9,10,12 years	
Policy Term (years)	•100 minus Age at Entry or •A fixed policy term in the range of 20-40 years can be chosen	
Minimum Sum Assured on Maturity	Rs.3,00,000/-	
Maximum Sum Assured on Maturity	No limit, subject to Board Approved Underwriting Policy (BAUP)	

All ages mentioned above are age last birthday

^Risk commences from the first policy anniversary where age at entry is less than 1 year. For all other ages, risk commences from the date of inception of the contract.

Disclaimers:

*i. The risk factors of the bonuses projected under the product are not guaranteed, ii. past performance doesn't construe any indication of future bonuses and iii. these products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. HDFC Life Insurance Company Limited ("HDFC Life"). 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 (Local charges apply). Website: www.hdfclife.com. The name/letters "HDFC" in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under licence from HDFC Bank Limited. HDFC Life Sanchay Par Advantage **(UIN: 101N136V04)** is an Individual Non-Linked, Participating, Savings Life Insurance Plan . Life insurance coverage is available in this product. HDFC Life Income Benefit on Accidental Disability Rider (101B041V01) is a Non-Linked, Participating, Pure risk premium, Individual Life rider. HDFC Life Protect Plus Rider (101B040V01) is a Non-Linked, Participating, Pure risk premium, Individual Life rider. HDFC Life Health Plus Rider (101B031V02) is a Non-Linked, Participating, Pure risk premium, Individual Health rider. HDFC Life Waiver of Premium Rider (101B032V02) is a Non-Linked, Participating, Pure risk premium, Individual Health rider. This version of the product brochure invalidates all previous printed versions for this particular plan. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risk and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. ARN: BR/01/25/20586 .. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums,refund of amounts. Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint.*

BAJAJ LIFE GUARANTEED PENSION GOAL II

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

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

Key Features:

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

Annuity Options Available:

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

Some selected annuity options:

1. Option A: Life Annuity: Annuity will be payable to you throughout life

2. Option B: Life Annuity with Return of Purchase price (ROP[1]) on death: Annuity will be payable to you throughout life and on death X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception.

3. Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase price (ROP[1]) on death of Last Survivor : Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the prevailing Annuity amount throughout his/her life.

On death of the Last Survivor, X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception

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

Some selected annuity options:

1. Option A: Life Annuity: Annuity will be payable to you throughout life.

2. Option B: Life Annuity with Return of Purchase Price (ROP[1]) on death: Annuity will be payable to you throughout life and on death after the Deferment period, an amount equal to X% of Total Premiums Paid shall be paid to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100%, as chosen by the you at inception.

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

[1]The Purchase Price is the single Premium or the sum of all regular/limited Premiums paid (including in a paid-up policy); excluding any GST/any other tax as may be applicable from time to time.

For details on other annuity options, please refer to sales brochure on https://www.bajajallianzlife.com/

For more details on the remaining annuity options under Immediate and deferred annuity, please refer to sales brochure on https://www.bajajallianzlife.com/

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

Eligibility Criteria:

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

[3]If a life assured (Annuitant) or nominee/legal heirs under a deferred pension Policy with BALIC uses the proceeds from that Policy to purchase this Policy, then, the entry ages will not apply. If this product is purchased as QROPS through transfer of UK tax relieved assets, the minimum entry age for payment of annuity will be governed by the rules defined by HMRC from time to time.

[2]Conditions Apply - The Guaranteed benefits are dependent on policy term, premium payment term availed along with other variable factors. For more details please refer to sales brochure.

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LIFE & HEALTH INSURANCE

EDELWEISS LIFE – GUARANTEED FLEXI STAR

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

Features:

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

Benefits in Detail : Two Plan Options available:

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

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

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

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

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

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

Plan at a Glance

Entry Age for Life Insured

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

Premium Payment Term (PPT) (in yrs) : 5 to 12 (For All Plan Options)

Policy Term (PT)(in yrs) Lump Sum : PPT : 5-8 Yrs , Policy Term :10 - 40 Yrs
PPT : 9-12 Yrs, Policy Term :15 - 40 Yrs

Lump Sum with Income : 19 – 43 depending on the premium paying term.

Mode of Premium payment (For All Plan Options) : Annual, Half Yearly, Quarterly & Monthly

Disclaimer: Edelweiss Life – Guaranteed Flexi STAR is an Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. The tax benefits under this Policy may be available as per the prevailing Income Tax laws in India. Flower & Edelweiss are trademarks of Edelweiss Financial Services Limited used by Edelweiss Life Insurance Company Limited under license. IRDAI Reg. No. 147. **UIN: 147N112V01** *Advt No.: BR/4050/Jan/2025 BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint*

CARE HEALTH INSURANCE - CARE SUPREME

Introducing Care Supreme, a comprehensive health insurance plan that safeguards families and individuals. With exhaustive coverage, including hospitalization, AYUSH treatment, day care procedures, domiciliary hospitalization, and organ donor cover, Care Supreme offers maximum protection. Newly launched and value-packed, it aims to help families expand their healthcare safety net at affordable premiums. Additionally, Care Supreme provides up to 7x* coverage of your base Sum Insured with 'Cumulative Bonus' and 'Cumulative Bonus Super'.

Product Highlights

- ☑ Up to 600% Increase in Total Coverage*
- ☑ Unlimited Automatic Recharge for Related & Unrelated Illnesses
- ☑ Earn up to 30% Discount on Renewal#
- ☑ Up to 100% of Sum Insured on Ambulance Cover**
- ☑ Unlimited E-consultation with General Physician^
- ☑ No reduction in Cumulative Bonus even if you claim
- ☑ Up to 60 days pre-hospitalization and 180 days post-hospitalization coverage
- ☑ AYUSH treatment coverage up to 100% of Sum Insured
- ☑ Coverage for treatment expenses at home up to 100% of Sum Insured under - Domiciliary Hospitalization
- ☑ No sub-limits on Modern or Conventional Treatments
- ☑ Pay premium as per the city you reside in
- ☑ Tax Benefits under Section 80D of IT Act 1961##

Product Details

- ☑ Entry Age – Minimum - Adult: 18 Years, Child: 90 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 - 1/2/3 Years
- ☑ ICU Charges - Up to Sum Insured
- ☑ 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:

*X refers to Sum Insured. Additional Sum Insured is available through 100% Cumulative Bonus and up to 500% Cumulative Bonus Super (optional benefit) for 5 consecutive years. #Through healthy days program under Wellness Benefit (Optional Cover). **100% of SI available only for Rs. 15 Lakh and above SI on road ambulance, For SI below Rs. 15 lac – up to Rs. 10,000. ^As per the empanelled list of general physician within the company network. ##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:
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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

Cover Type - Individual/Multi-individual and family floater

Policy Period - 1, 2 and 3 years

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

Relationships covered - Self, Spouse, Live-in partner, Children, Father, Mother, Father-in-law, Mother in-law, Son-in-law, Daughter-in-law, Grand-parents, Grand children, Uncle, Aunt, Nephew, Niece, Brother, Sister, Sister in law, Brother in-law

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

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Eluru	08812 - 240 263 / 250 263
Gajuwaka	0891 - 254 5316 / 254 5319
Guntur	0863 - 663 2526 / 224 0530
Kakinada	0884 - 236 6943 / 236 6944
Madhurawada	0891 - 271 5316 / 272 5316
Nellore	0861 - 234 0260 / 235 0260
Ongole	08592- 282 065 / 282 075
Rajahmundry	0883 - 665 1987 / 246 8601
Tanuku	08819 - 225 377 / 225 388
Tirupathi	0877 - 225 0056 / 225 0057
Vijayawada	0866 - 248 5316 / 249 5316
Patamata	0866 - 248 5217 / 248 5218
Vishakapatnam	0891 - 666 6316 / 275 7755
NAD 'X' Road	0891 - 294 2315 / 294 2316

TELANGANA

Hyderabad

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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
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Mendhipatnam	040 -2351 2034 / 2352 6356
Miyapur	040 -4891 4453 / 4891 5342
Nacharam	040 -4020 1616 / 4020 1717
Nagole	040 -2422 0316 / 4856 4685
Nizampet	040 -2956 1438 / 2956 1497
Pragathi Nagar	040 -4014 0665 / 2389 0785
RTC X Road	040 - 27645316 / 2766 5317
Secunderabad	040 -4534 3190 / 2789 9116
Vanasthalipuram	040 -4952 5657 / 4019 8206
Jagtial	08724 - 221 422 / 221 425
Jangaon	08716 - 293 850 / 293 860
Karimnagar	0878 - 224 9910 / 224 9911
Kazipet	0870 - 243 4545 / 244 4747
Khammam	08742 - 235 316 / 245 316
Nizamabad	08462 - 235 316 / 236 316
Sangareddy	8500195316 / 8500155316
Siddipet	08457 - 230 316 / 231 316
Warangal	0870 - 666 4436 / 254 4058

GUJARAT

Ahmedabad

Ashram Road	079 -2658 5642 / 2658 5643
Bapunagar	079 -2991 6380 / 2991 6381
Chandkheda	079 -2750 7857 / 2750 7855
Gandhi Nagar	079 -2324 2004 / 2324 2005
Mani Nagar	079 -2543 0026 / 2543 0062
New Ranip	079-2960 9033 / 2960 9034
Paldi	079 -2657 7934 / 2657 7935
Satellite	079 - 264 1236 / 264 1235

Baroda

Alkapuri	0265 - 232 3018 / 232 3021
Vasna Road	0265 - 225 4074 / 225 4075
Waghodia Road	0265 - 252 1820 / 252 1821
Ankleshwar	02646 - 299 381 / 299 382
Bharuch	02642 - 249 121 / 249 122
Deesa	02744 - 225 622 / 225 722
Mehsana	02762 - 230 704 / 230 706
Navsari	02637 - 244 406 / 244 407
Palanpur	02742 - 266 640 / 266 641
Patan	02766 - 299 611 / 299 612
Unjha	02767 - 250 094 / 250 095
Rajkot	0281 - 246 5427 / 246 5428
Kalol	02764 - 225 801 / 225 802
Indira Circle	0281 - 257 5767 / 257 5768
Surat	0261 - 273 1402 / 273 1403
Udhna	0261 - 227 4401 / 227 4402
Bhatar Road	0261 - 223 3173 / 223 3174
Vesu	0261 - 221 5063 / 221 5064
Silvassa	0260 - 264 1230 / 264 1231
Gunjan	0260 - 299 3156 / 299 3157
Vapi	0260 - 246 0337 / 246 5337

KARNATAKA

Bengaluru

Banashankari	080 -2669 0288 / 2669 0319
Bannerghatta	080 -2648 2880 / 2648 2881
Basavangudi	080 -2242 3777 / 2660 8777
Basaveshwara Ngr	080 -2322 5533 / 4153 5692
Bommanahalli	080 - 4093 5276 / 4093 5720
BTM Layout	080 -2678 3744 / 2678 3752
Electronic City	080 -2960 0305 / 2960 0306
Indira Nagar	080 -2520 2939 / 2520 3739
Infantry Road	080 -4113 0952 / 2286 0704
Jayanagar	080 -2653 3751 / 2653 3752
JP Nagar	080 -2658 9699 / 2658 9499
Kammanahalli	080 -2580 5627 / 2580 5628
Kanakapura	080 -2256 3003 / 2256 3013
Kengeri	080 -2848 5695 / 2848 5696
Koramangala	080 -2553 3393 / 2553 3394
Krishnarajapuram	080 -2990 4528 / 2990 4571
Kumaraswamy Lyt	080 -2666 8150 / 2666 8152
Hesaraghatta	080 -2839 7339 / 2839 7336
Malleshwaram	080 -2356 1500 / 2356 1501
Marathalli	080 -4372 1083 / 4372 1085
Mathikere	080-2991 1405 / 2991 1425
Nagarabhavi	080-2990 6702 / 2990 6708
RR Nagar	080 -2860 3344 / 2860 3663
Sanjay Nagar	080 -2341 6703 / 2351 6703
Uttarahalli	080 -2639 3136 / 2639 0881
RT Nagar	080 -4115 6008 / 4115 6009
Rajajinagar	080 -2332 4323 / 2332 4585
Vijayanagar	080 -2310 0101 / 2310 0104
Whitefield	080 -2845 7260 / 2845 7261
Yelahanka	080 -2856 5346 / 2856 5347
Bagalkot	08354- 234 547 / 234 648
Ballari	08392- 254 615 / 254 652
Belagavi	0831 - 246 3312 / 246 3313
Bidar	08482- 229 227 / 229 228
Chikkaballapur	08156 - 299 919 / 299 929
Chikkamagalur	08262 - 236 702 / 235 702
Chitradurga	08194 - 222 669 / 222 449
Davangere	08192-270 252 / 270 253
Dharwad	0836 - 244 6091 / 244 6092
Gadag	08372 - 200 368 / 200 052
Gokak	08332 - 225 666 / 200 067
Harihara	08192 - 242 855 / 242 355
Gokul Road	0836 - 233 4080 / 233 4081
Hassan	08172- 232 922 / 232 433
Haveri	08375 - 233 701 / 233 702
Hosapete	08394 - 224 615 / 224 616
Hubballi	0836 - 235 4255 / 235 4266
Kalaburagi	08472 - 226 702 / 246 702
Kusnoor Road	08472- 200 958 / 200 959
Kalidasa Road	0821 - 241 3355 / 241 3555
Karwar	08382- 223 275 / 223 276
Madikeri	08272 - 228 021 / 228 022
Mangaluru	0824 - 244 2214 / 244 0014
Mysuru	0821 - 254 6607 / 254 6608
Navanagar	0836 - 200 6700 / 200 6702
Siddhartha Nagar-MYS	0821-2471454/ 247 1545
Nippani	08338 - 200 565 / 200 566
Puttur	08251 - 236 837 / 237 837
Raichur	08532- 227 229 / 227 888
Ramanagara	80299 13366
Sagara	08183 - 226 072 / 226 073
Sangmeshwar Ngr	0831 - 246 2701 / 246 2702
Shivamogga	08182 - 227 660 / 227 661
Sindhanur	08535 - 200 230 / 220 230
Tumakuru	0816 - 225 1810 / 226 1606
Udupi	0820 - 252 1929 / 252 1797
Vijayapura	08352 - 240 143 / 240 149
Jalanagar	08352 - 200 901 / 200 902
Yadgir	08473 - 250 943 / 250 944

KERALA

Alappuzha	0477 - 226 2226 / 226 2227

Cochin

Angamaly	0484 - 245 3526 / 245 3527
Ernakulam	0484 - 235 0044 / 235 0045
Kalamassery	0484 - 297 6680 / 297 6681
Muvattupuzha	0485 - 281 3996 / 281 3997
Palarivattom	0484 - 234 0160 / 234 0161
Tripunithura	0484 - 277 8933 / 277 9833

Trivandram

Attingal	0470 - 262 7211 / 262 8211
East Fort	0471 - 246 3750 / 246 4750
Pattam	0471 - 244 6311 / 244 6312
Varkala	0470 - 261 1211 / 261 0611
Balussery	0496 - 264 0071 / 264 0072
Calicut	0495 - 272 7724 / 272 7725
Kalpetta	04936 - 207 345 / 208 345
Kanhangad	0467 - 220 6124 / 220 6154
Kannur	0497 - 276 4181 / 276 4182
Karunagappally	0476 - 262 6751 / 262 7750
Kasaragod	04994- 231 431 / 231 432
Kodakara	0480 - 272 5580 / 272 5581
Kodungallur	0480 - 280 2653 / 280 2654
Kollam	0474 - 275 3001 / 275 3002
Kottayam	0481 - 256 9750 / 256 9751
Kozhencherry	0468 - 231 0720 / 231 0721
Kunnamkulam	0488 - 522 3509 / 522 3510
Manjeri	0483 - 276 1124 / 276 1125
Mattannur	0490 - 247 4662 / 247 4663
Mavelikara	0479 - 234 4495 / 234 4496
Ottapalam	0466 - 224 7366 / 224 8227
Olavakkode	0491 - 255 5501 / 255 5502
Pala	0482 - 221 0120 / 221 0180
Palakkad	0491 - 250 4440 / 250 4441
Pathanamthitta	0468 - 232 0613 / 232 0614
Pattambi	0466 - 291 3009 / 291 4009
Taliparamba	0460 - 230 0035 / 230 0036
Payyanur	04985 - 203 490 / 205 390
Perinthalmanna	04933 - 226 380 / 226 390
Ramanattukara	0465 - 244 3003 / 244 3005
Thalaserry	0490 - 232 4177 / 232 3177
Thrissur	0487 - 232 5570 / 232 5571
Thiruvalla	0469 - 263 0123 / 263 0124
Tirur	0494 - 242 0753 / 242 0754
Vadakara	0496 - 251 7721 / 251 7722

MAHARASHTRA

Mumbai

Airoli	022 -2779 5341 / 2779 0174
Ambarnath (E)	0251 - 260 7328 / 260 7155
And-D. N. Nagar	022 -2620 2167 / 2620 2165
Andheri (East)	8655939651/8655939652
And-Sher E Punjab	8655807344 /8655807345
Andheri-IRLA	022 - 2671 1502 / 2623 6502
And- JB Nagar	022 - 2825 7307 / 2825 7308
And- Marol	022 - 2920 8134 / 2925 6912
And-7 Bunglows	022 - 2632 9373 / 2631 5566
And-Takshila	9892095869 /9892627347
Andheri (West)	022 -2678 1742 / 2678 1781
Bandra Mt.Mary	022 -2643 2158 / 2643 2147
Bangur Nagar	022 -2873 4228 / 2873 4229
Bandra - Pali	9004543887/9867607690
Bandra (West)	8655807343 / 8655807341
Bhandup (W)	022 -2166 0064 / 4608 2427
Bhayander (West)	9004431152/9004171796
Borivali (East)	022 -2808 5971 /8433974865
Borivali - Gorai	022 -2868 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	022 - 2202 2330 / 2202 2335
Dadar (East)	022 -2413 7451 / 2416 3350
Dadar (West)	022 - 24386887 / 2432 4897
Dahisar-Anand Ngr	022 -2828 0169 / 2828 0174
Dahisar (East)	022 - 2896 1471 / 2828 3234
Dahisar (West)	022 -2894 4020 / 2892 8617
Dombivali (East)	0251 - 286 1963 / 286 0698
Dom-Gandhi Ngr	0251 - 280 3409 / 280 3410
Dombivali - MIDC	0251 - 244 0074 / 244 0075
Dombivali (West)	0251 - 248 1754 / 248 1764
Fort	022 -2265 9033 / 2265 9034
Fort - 2	022 -2265 3012 / 2265 2969
Ghatkopar (East)	022 -2102 0876 / 2102 0118
Ghatkopar (West)	022 -2502 4859 / 2502 4860
Gh - Patel Chowk	022 -2102 0711 / 2102 0712
Girgaum	022 -2382 1327 / 2384 0027
Gokuldham	022 - 2843 1243 / 2843 1244
Goregaon (W)	022 - 2878 2423 / 2878 2428
Jankalyan Nagar	022 - 4666 5383 / 4666 5381
Kalyan (East)	0251 - 235 1210 / 235 1212
Kal-Khadakpada	0251 - 222 0484 / 222 0485
Kalyan (West)	0251 - 231 1482 / 231 8132
Kamothe	022 -2743 0246 / 2743 0247
Kandivali (West)	022 -2808 1997 / 2801 5033
Kandivali - Charkop	022 -2867 8347 / 2867 8388
Knd-Thakur Complex	022-2870 9820 / 2870 3081
Kharghar	022 -2774 0840 / 2774 0843
Koparkhairane	022 -2755 0649 / 2755 0651
Kurla-Nehru Ngr	022 -2529 0431 / 2529 0432
Lower Parel	022 -2307 6953 / 2307 5731
Mahim	022 - 3515 4226 / 3521 3314
Malad (East)	022 - 2880 4509 / 2880 4510
Malad - Evershine	022 - 2888 3281 / 2888 3710
Malad (West)	022 - 2881 7579 / 2882 3974
Matunga	022 -2412 8399 / 2411 8033
Mira Road	022 - 2812 4947 / 2812 4973
Mul - Vaishali Ngr	022 -2164 5697 / 2164 7795
Mulund (East)	022 -2163 4442 / 2163 6430
Mulund (West)	022 - 2560 5102 / 2569 3938
Nerul (East)	022 -2772 3175 / 2772 3975
Panvel	022 - 2748 2969 / 2748 2896
Prabhadevi	022 -2430 0953 / 2430 0954
Sanpada	022 -2781 1123 / 2781 6218
Santacruz - Kalina	022 -3513 6766 / 3513 6767
Santacruz (West)	022 -2600 0093 / 2605 4020
Seawood	022 -4971 5992 / 4971 5993
Shahaji Raje Rd	022 -2682 0742 / 2682 0743
Siddharth Nagar	022 -4751 0401 / 4751 0402
Sion	022 -2403 3567 / 2403 3568
Tardeo	022 -2381 4365 / 2388 5106
Thane (West)	022 -2537 6719 / 2537 6187
Th - Kalwa	022 -2538 9013 / 2538 9014
Th - Kolbad Road	022 -2547 7305 / 2547 7310
Th - Nitin Company	022 -2530 0016 / 2530 0024
Th -Panchpakhadi	022 -2538 0320 / 2538 0321
Th - Vartak Ngr	022 -4750 9205 / 4751 2776
Th - Vasant Vihar	022 -2173 0446 / 2171 2295
Tilak Nagar	022 -2522 0218 / 2522 0298
Vasai (East)	0250 - 239 2010 / 239 2011
Vasai (West)	0250 - 233 6086 / 233 6087
Vasai (W) Parnaka	0250 - 232 8995 / 232 8996
Vashi	022 -2782 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
Akola	0724 - 241 1051 / 241 1071
Amravati	0721 - 299 0074 / 229 0076
Aurangabad	8956635754 / 8956635753
Baramati	8956602600/8956602601
Bhusawal	02582 - 241 589 / 242 589
Boisar	02525 - 266 901 / 266 902
Chakan	02135 - 249 067 / 299 288
Chandrapur	07172- 299 144 / 299 592
Dhule	0256 - 223 2470 / 229 8020
Gadhinglaj	02327 - 224 417 / 224 418
Ichalkaranji	0230 - 299 1401 / 299 1402
Islampur	02342 - 225 322 / 225 321
Jalgaon	0257 - 223 3589 / 223 3590
Jalna	02482 - 299 251 / 299 252
Jaysingpur	02322- 299 145 / 299 146
Kankavli	02367 - 230 014 / 230 015
Karad	02164 - 226 301 / 226 302
Kolhapur	0231 - 266 7767 / 266 7769
Mangalwar Peth	0231 - 264 3643 / 264 3644
Rajarampuri	0231 - 252 8500 / 252 8600
Kudal	02362 - 297 491 / 297 492
Malegaon	02554- 299 183 / 299 184
Malkapur	07267-295 731 / 295 738
Manish Nagar	0712 - 295 9050 / 299 0120
Nagpur	0712 - 255 0522 / 254 0999
Osmanabad	02472 - 222 411 / 222 412
Pandharpur	02186 - 222 300 / 222 302
Sadar	0712 - 254 3332 / 254 3342
Miraj	0233 - 221 1924 / 221 1925
Phaltan	02166 - 223 400 / 223 401
Nasik	0253 - 231 3881 / 231 3882
Nasik Road	0253 - 246 3300 / 246 8800
Pathardi Phata-Nasik	0253-239 5184 /8956453874
Ratnagiri	02352 - 244 904 / 249 687
Sangli	0233 - 232 5257 / 232 0257
Satara	02162 - 233 062 / 233 063
Sawantwadi	02363 - 271 446 / 271 447
Shirpur	02563 - 299 812 / 299 834
Solapur	0217 - 299 1018 / 299 1019
Wadi	07104 - 299 058 / 299 048
Yavatmal	07232-299 213 / 299 214

NEW DELHI / N.C.R.

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

UTTAR PRADESH

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

MADHYA PRADESH

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

CHHATTISGARH

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

BIHAR

Ara	06182 -243 007 / 243 008
Begusarai	0624 -324 3650 / 335 1022
Bhagalpur	0641 - 350 0113 / 261 1062
Danapur	6115291303 / 6123104731
Darbhanga	06272 - 220 011 / 220 012
Gaya	0631 - 352 5054 / 354 8752
Muzaffarpur	0621 - 295 0454 / 350 0280
Patna	0612 - 221 6211 / 221 6094
Bailey Road	0612 - 229 5212 / 229 5213
Kankarbagh	7672990046 /7707011561
Purnea	06454 - 243 114 / 243 124

JHARKHAND

Adityapur	0657 - 238 6068 / 238 6069
Argora	0651 - 225 1106 / 225 1107
Dhanbad	0326 - 230 0520 / 230 0550
Dumka	06434- 291 285 / 291 286
Giridih	65323 51841 /65323 51016
Hazaribagh	06546 - 226 590
Jamshedpur	0657 - 231 7381 / 231 7382
Jamshedpur-Sakchi	0657 - 350 3231 / 222 2065
Mango	0657 - 351 0012 / 351 0013
Ramgarh	06553- 224 189 /6545351012
Ratu Road	0651 - 228 5582 / 228 3963
Ranchi	0651 - 221 1505 / 221 1478
Saraidhela	0326 - 299 9254 / 299 9295

ODISHA

Angul	06764 - 291 013 / 8093999865
Balangir	6652351147 /6652351498
Balasore	06782 - 265 505 / 261 433
Barbil	80939 99868 / 80939 99869
Bhadrak	06784 - 230 043 / 250 070
Bhubaneswar	0674 - 253 1132 / 297 5237
Chandrashekharpur	0674- 291 4498 / 291 4497
Khandagiri	0674 - 291 2903 / 291 3903
Brahmapur	0680 - 229 1164 / 229 1163
Cuttack	0671 - 299 9676 / 232 3441
CDA - Cuttack	0671 - 250 4404 / 295 6040
Jajpur	06726 - 224 076 / 223 890
Jharsuguda	06645 - 270 002 / 291 505
Paradeep	06722 - 251 879 / 252 168

BLUECHIP OFFICES IN INDIA

Rourkela : 0661 - 250 0390 / 250 0391
Chhend : 0661 - 291 3026 / 248 0808
Sambalpur : 0663 - 253 3555 / 240 4555
Sundargarh :06622 - 273 001 / 273 002

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 : 75960 37629 / 75960 36386
Girish Park : 033 -4008 1563 / 4003 7172
Golpark : 033 -2466 0060 / 2466 0061
Harinavi : 033 -2477 5504 / 2477 5505
H.Mukerjee Road : 033 -2486 4630 / 4063 6235
Howrah : 033 -2676 9011 / 4004 7908
Italgacha Road : 033 -4600 5270 / 4600 5276
James Long Sarani : 033 -2403 0027 / 2403 0028
Jodhpur Park : 033 -4001 6466 / 2429 6812
Kaikhali : 033 -2573 0040 / 2573 0041
Kankurgachi : 033 -2320 0137 / 2320 0138
Kasba : 033 -2442 8881 / 4808 9426
Khardaha : 033-25234603 / 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 -3531 6383 / 2466 0015
Salt Lake : 033 -4004 3775 / 4604 0130
Salt Lake - II : 033 -2334 1806 / 2334 1795
Santoshpur : 033 -2416 7711 / 2416 7788
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Keelkattalai : 044 - 2247 4015 / 2247 0218
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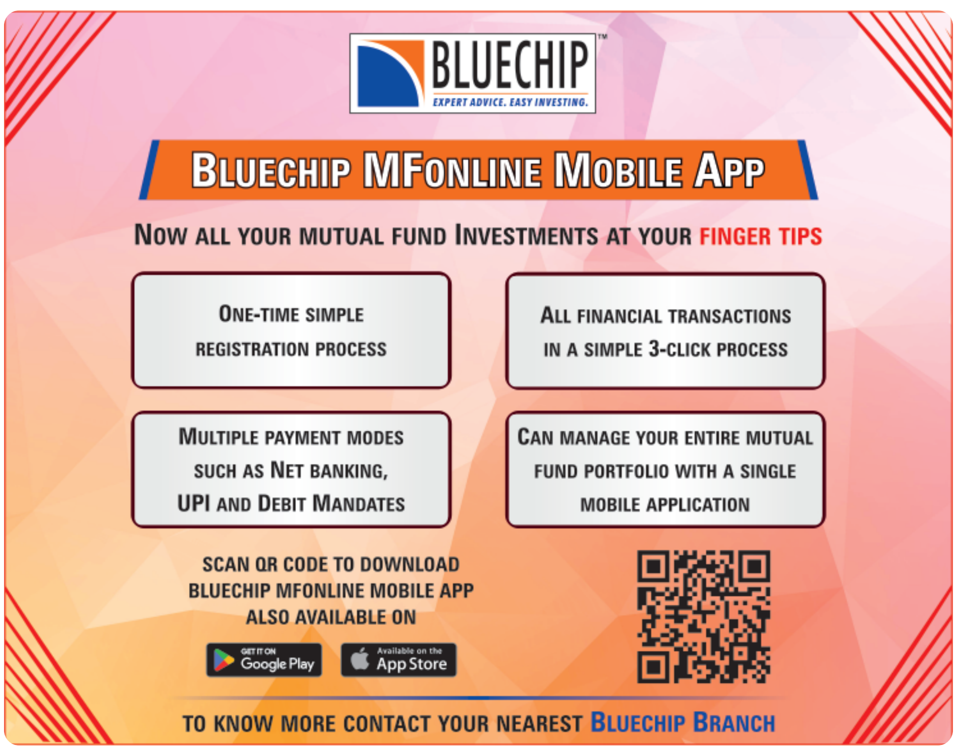

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