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# BLUECHIP BULLETIN

**Toll Free Helpline : 1800-22-6465**

## ICICI LIFE GUARANTEED INDEXED PENSION

### Non-Participating Non-Linked General Annuity Individual Saving Plan

**Key Features**

- Guaranteed income that is fixed for life
- Additional income depending on performance of publicly available index - NIFTY 50 TRI, under Life Annuity with Return of Purchase Price variant
- Flexibility to choose proportion of guaranteed income and index-linked income
- Option to take income on single life or joint life basis
- Flexibility to take future guaranteed income as lump sum
- Flexi Save Wallet to save and grow income instead of taking as payouts
- Health management and wellbeing services for health care and wellness

**Annuitant(s) options**

- Single Life- Primary Annuitant
- Joint Life- Primary Annuitant and Secondary Annuitant

**Benefits in detail**

**Life Annuity with Return of Balance Purchase Price**

Life Annuity with Return of Purchase Price offers the option to you to choose the guaranteed proportion between 60% to 100%, in multiples of 10%.

Annuity can be received either immediately or on deferred basis after the completion of the Deferment Period (Deferred Annuity Plan). The Annuity Payout Frequency can be monthly, quarterly, half-yearly or annual.

Life Annuity with Return of Balance Purchase Price variants are available for Single and Joint Life.

If Joint Life Option is chosen by you at inception, then Annuity is paid for life of the Primary Annuitant. In the event of the death of the Primary Annuitant, Annuity shall be payable to the Secondary Annuitant for life additionally, in the event of death of primary annuitant during the premium payment term, future premiums are waived off. The Secondary Annuitant can be the spouse/child/parent/sibling of the Primary Annuitant.

**Death Benefit:**

During deferment period:

- 105% of Total Premiums Paid up to the date of death, or
- Surrender Value payable as on date of death.

After deferment period/ under Immediate annuity:

In the event of death of the Annuitant under after the Deferment Period for Deferred Annuity option or under Immediate Annuity option, Death Benefit payable by the Company to the Claimant shall be equal to Total Premiums Paid up to the date of death of the Annuitant.

Thereafter the policy shall terminate with all rights and benefits thereunder

**Plan at a glance**

**Life Annuity with Return of Purchase Price**

| | | |
|---|---|---|
| Premium Payment Term | - | 6 to 15 Years |
| Min. /Max. Deferment Period | - | For Deferred: 6 to 20 Yrs |
| Min. /Max. age at entry | - | 30/80 Yrs |
| PPT / Min. Premium | - | Limited Pay: 6 Yrs- Rs. 1,00,000/-, Limited Pay: 7 to 15 Yrs - Rs. 50,000/- |
| Premium Payment Frequency | - | Annual, Half yearly, Monthly |
| Modes of Annuity payment | - | Annual, Half yearly, Quarterly, Monthly |

*Disclaimers: ICICI Life Insurance Limited+. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837. ICICI Life Insurance Limited (formerly known as ICICI Prudential Life Insurance Company Limited). Registered Office: ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Trade Logo displayed above is the property of ICICI Bank Limited and is used by ICICI Life Insurance Limited under licence. ICICI Life Guaranteed Indexed Pension. Form No.: I20/I21,* ***UIN: 105N226V02. Advt. No.:L/II/1336/2026-27.***

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## 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

*Insurance is a Subject Matter of the Solicitation. Disclaimers: Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Advt/2026/Feb/1500 • UIN: 110N209V02*

*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 fultillment 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.*

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

# LIFE INSURANCE & INVESTMENTS

## 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. 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. ARN BR/09/26/38638*

## 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 | 6.80 | 7.00 | 7.75 |
| ICICI Home Finance | CRISIL AAA | 10,000/- | M/Q/A/C | 7.05 | 7.10 | 7.20 |
| Mahindra Finance Limited | CRISIL AAA | 5,000/- | M/Q/H/A/C | 6.85 | 7.05 | 7.80 |
| Sundaram Home Finance | ICRA AAA | 10,000/- | M/Q/A/C | 7.00 | 7.25 | 7.50 |

** 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.

## SELECT MUTUAL FUNDS PERFORMANCE

| Fund Name | Corpus 31/10 (Cr.) | NAV Rs. 11/11 | Growth (%) 3 Yrs | 5 Yrs |
|---|---|---|---|---|
| **HYBRID - AGGRESSIVE HYBRID FUNDS** | | | | |
| Bandhan Aggressive Hybrid | 2,751.12 | 28.91 | 14.60 | 10.72 |
| Bank of India Aggressive Hybrid | 2,241.73 | 42.50 | 13.99 | 12.70 |
| ICICI Pru Aggressive Hybrid | 50,087.17 | 413.33 | 13.34 | 13.17 |
| Kotak Aggressive Hybrid | 8,929.68 | 65.70 | 12.18 | 10.22 |
| Nippon India Aggressive Hybrid | 3,802.50 | 108.21 | 10.59 | 10.06 |
| UTI Aggressive Hybrid | 6,396.01 | 414.42 | 11.02 | 10.01 |
| **EQUITY - FLEXI CAP FUNDS** | | | | |
| Aditya Birla SL Flexi Cap | 28,398.48 | 2,009.58 | 15.92 | 11.11 |
| Franklin India Flexi Cap | 18,228.26 | 1,647.46 | 11.55 | 10.37 |
| HDFC Flexi Cap | 1,10,441.27 | 2,143.58 | 16.74 | 15.64 |
| HSBC Flexi Cap | 5,610.75 | 238.79 | 15.98 | 12.17 |
| ICICI Pru Flexi Cap | 25,381.96 | 21.05 | 15.99 | 13.83 |
| Kotak Flexi Cap | 52,614.58 | 87.05 | 12.42 | 10.00 |
| Motilal Oswal Flexi Cap | 13,228.33 | 65.12 | 17.22 | 12.94 |
| **EQUITY - FOCUSED FUNDS** | | | | |
| Bandhan Focused | 1,994.33 | 92.98 | 15.67 | 10.90 |
| Canara Rob Focused | 2,726.41 | 20.58 | 13.35 | 10.59 |
| DSP Focused | 2,485.07 | 57.34 | 13.35 | 10.23 |
| HDFC Focused | 26,955.90 | 244.73 | 15.99 | 15.64 |
| HSBC Focused | 1,688.47 | 27.63 | 14.09 | 10.69 |
| ICICI Pru Focused | 17,247.77 | 98.39 | 17.74 | 14.10 |
| Invesco India Focused | 6,486.06 | 31.44 | 21.00 | 13.74 |
| Kotak Focused | 4,238.25 | 28.14 | 15.19 | 10.69 |
| Mahindra Manulife Focused | 1,896.14 | 26.93 | 12.90 | 11.49 |
| **EQUITY - LARGE & MID CAP FUNDS** | | | | |
| Axis Large & Mid Cap | 16,290.15 | 35.53 | 14.50 | 10.28 |
| Bandhan Large & Mid Cap | 20,916.46 | 142.61 | 16.71 | 14.80 |
| Baroda BNP Paribas Large & Mid Cap | 1,751.58 | 28.19 | 13.76 | 10.62 |
| DSP Large & Mid Cap | 21,825.25 | 630.14 | 13.56 | 11.17 |
| HDFC Large & Mid Cap | 28,087.70 | 349.61 | 12.37 | 11.97 |
| HSBC Large & Mid Cap | 5,840.63 | 30.28 | 17.20 | 13.02 |
| ICICI Pru Large & Mid Cap | 30,602.76 | 1,018.38 | 14.12 | 12.94 |
| Invesco India Large & Mid Cap | 12,438.50 | 114.59 | 21.91 | 16.24 |
| Kotak Large & Mid Cap | 30,785.40 | 356.93 | 13.35 | 12.38 |
| Mahindra Manulife Large & Mid Cap | 2,732.58 | 28.74 | 11.94 | 10.23 |
| Motilal Oswal Large & Midcap | 19,716.26 | 37.24 | 19.83 | 16.61 |
| Nippon India Vision Large & Mid Cap | 7,337.82 | 1,487.85 | 14.40 | 11.73 |
| SBI Large & Midcap | 39,872.24 | 645.10 | 12.59 | 11.16 |
| UTI Large & Mid Cap | 6,174.89 | 187.41 | 14.76 | 12.56 |
| **EQUITY - MID CAP FUNDS** | | | | |
| Aditya Birla SL Mid Cap | 6,283.42 | 832.02 | 13.70 | 11.15 |
| Axis Mid Cap | 33,309.32 | 122.33 | 15.74 | 11.07 |
| Baroda BNP Paribas Mid Cap | 2,451.60 | 109.91 | 14.55 | 12.60 |
| Edelweiss Mid Cap | 18,724.52 | 107.05 | 18.03 | 15.38 |
| Franklin India Mid Cap | 11,629.02 | 2,751.98 | 13.60 | 11.63 |
| HDFC Mid Cap | 1,00,687.07 | 206.80 | 15.31 | 16.48 |
| HSBC Midcap | 16,771.54 | 461.55 | 20.52 | 16.49 |
| ICICI Pru Mid Cap | 7,695.30 | 333.42 | 19.36 | 14.48 |
| Invesco India Mid Cap | 15,831.37 | 200.33 | 22.16 | 17.11 |
| Kotak Mid Cap | 64,629.47 | 140.60 | 14.86 | 13.84 |
| LIC MF Mid Cap | 352.75 | 30.40 | 13.61 | 10.60 |
| Mahindra Manulife Mid Cap | 4,892.19 | 34.93 | 14.82 | 14.18 |
| Motilal Oswal Mid Cap | 39,628.56 | 104.39 | 17.18 | 17.94 |
| Nippon India Growth Mid Cap | 48,905.07 | 4,454.74 | 16.26 | 15.80 |
| Sundaram Mid Cap | 13,453.00 | 1,462.55 | 16.04 | 14.71 |
| Tata Mid Cap | 5,712.63 | 458.64 | 12.78 | 12.28 |
| Union Mid Cap | 1,872.16 | 51.91 | 15.13 | 12.63 |
| **EQUITY - SMALL CAP FUNDS** | | | | |
| Aditya Birla SL Small Cap | 5,870.09 | 99.22 | 13.81 | 11.90 |
| Axis Small Cap | 29,231.15 | 114.66 | 12.95 | 13.33 |
| Bandhan Small Cap | 35,203.84 | 51.22 | 21.15 | 17.46 |
| DSP Small Cap | 20,252.32 | 222.88 | 15.09 | 14.94 |
| HSBC Small Cap | 17,267.32 | 89.30 | 12.11 | 14.39 |
| Invesco India Small Cap | 16,319.58 | 49.53 | 19.88 | 17.69 |
| Kotak Small Cap | 17,903.06 | 268.35 | 10.42 | 9.63 |
| LIC MF Small Cap | 805.00 | 34.77 | 16.16 | 14.67 |
| Nippon India Small Cap | 76,902.83 | 179.93 | 13.00 | 16.15 |
| SBI Small Cap | 39,202.76 | 180.17 | 10.46 | 10.91 |
| Sundaram Small Cap | 3,862.20 | 284.61 | 13.26 | 13.20 |
| Union Small Cap | 2,642.19 | 58.71 | 14.11 | 14.93 |
| UTI Small Cap | 5,012.14 | 26.70 | 11.20 | 11.62 |

*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

## 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<br>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/-<br>Limited Pay - Rs. 12,501/- |
| Max. Premium/Purchase Price | - | No Limit |

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## AXIS MAX LIFE SMART WEALTH ADVANTAGE GROWTH PAR PLAN

**INSTA INCOME**

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

**Plan Benefits in Detail :**

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

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

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

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

**Eligibility Criteria:**

Min. Entry Age : Min. 91 days

| Max. Entry Age | Policy Continuance Benefit Not Opted | | | |
|---|---|---|---|---|
| | Variant \ Policy Term Options | Fixed Policy Term 25 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 | | | |
| | Insta Income | Yes | Yes | Yes |
| Premium Payment Term | With/ Without Policy Continuance Benefit, the available premium payment terms are 6, 7, 8, 10 and 12 years for all the variants | | | |
| Premium Payment Mode: Annual, Semi-annual, Quarterly, Monthly | | | | |

*Insurance is a Subject Matter of the Solicitation. Disclaimers: Disclaimers: This is a Non-Linked Participating Individual Life Insurance Savings Plan UIN: 104N135V04 Bonuses represent your share in profits of the company's participating fund. Bonuses are, therefore, not guaranteed and are based on performance of the participating fund. Bonus rate is paid as a percentage of the 'Sum Assured on Maturity' and will be declared at the end of financial year. The risk factors of the bonuses projected under the product are not guaranteed. Past performance construes 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. %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 Axis Max Life Smart Wealth Advantage Growth Par Plan* **(UIN: 104N135V04)** *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 (formerly known as Max Life Insurance Company Limited) is a Joint Venture between Max Financial Services Limited and Axis Bank Limited. Registered Office Address: Plot no. 90-C, Sector-18, Urban Estate, Gurugram, Haryana – 122 015, Haryana, India. Tel. No. (0124) 4219109, CIN: U74899HR2000PLC143012. For more details on risk factors, terms and conditions please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your 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. You can call us on our Customer Helpline No. 1860 120 5577 or visit our Website: www.axismaxlife.com for complete details. ARN Number – Axis Max Life/SWAG PAR Insta Income Writeup/ September 2026 IRDAI Regn. No - 104*
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## 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/-,<br>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<br>For Entry Age >= 50 : 5 times of Annualized Premium<br>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[1]
- 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 2,3,5,6,7,8, or 10 years
- Flexibility to start your retirement income as per your convenience
- Option to avail liquidity in case of critical illness/disability[2]

**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:**

**During Deferment Period -** All Annuity Options: No Annuity payment shall be made during the deferment period

**After Deferment Period -** Option 1, 2 & 3: Annuity payment shall be made in arrears as per the chosen payment frequency as long as the annuitant is alive.

Option 4 & 5: Annuity payment shall be made in arrears as per the chosen payment frequency as long as either one of the annuitants are alive.

**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: On death of the annuitant, no death benefit is payable and the policy shall terminate.

Option 2: On death of the annuitant, Total Premiums Paid up to 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 4: No death benefit is payable on death of either of the annuitants. The policy shall terminate on the death of the last surviving annuitant.

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 | : | For 2 Pay, 3 Pay Rs. 1,50,000/-,<br>For others Premium Payment Term<br>Option 2 : Rs. 75,000/-<br>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) |
|---|---|
| 2, 3 & 5 Yrs | 5,6,7,8,9,10,15 Yrs |
| 6 Yrs | 6,7,8,9,10,15 Yrs |
| 7 Yrs | 7,8,9,10,15 Yrs |
| 10 Yrs | 10,15 Yrs |

*Disclaimers: This product brochure gives only the salient features of the plan and it is only indicative of terms, conditions, warranties and exceptions. This brochure should be read in conjunction with the Bene¬fit Illustration and Policy Terms and Conditions. For further details on all the conditions, suicide exclusion related to IndusInd Nippon Life Nishchit Pension, please contact our insurance advisors. The trade logo displayed above belongs to IndusInd International Holdings Limited & Nippon Life Insurance Company and is used by IndusInd Nippon Life Insurance Company Limited under license. Tax benefits may be available as per prevailing tax laws and are subject to changes based on amendments from time to time, consulting a tax expert is advisable. BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS: IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint. IndusInd Nippon Life Insurance Company Limited (Formerly Reliance Nippon Life Insurance Company Limited). (IRDAI Registration No. 121) CIN: U66010MH2001PLC167089. | UIN for IndusInd Nippon Life Nishchit Pension:* **121N158V04** *Mktg/RKL/INL Nishchit Pension_Brochure/V4Oct26*

# 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.

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## MANIPALCIGNA SARVAH

### The complete Health Insurance

**Key Benefits**

- ☑ Gullak benefits guarantees up to 15X bonus over the base Sum Insured, irrespective of claim.
- ☑ Get hospitalization coverage up to Rs.3 cr for Heart, Cancer, Stroke and major organ/bone marrow transplant.
- ☑ No zonal co-pay, First year renewal will get additional discount on renewing before 30 days

**Benefits under the plan:**

**Sarvah Pratham:**

- ☑ Hospitalization coverage up to Rs.3 Cr for major illnesses
- ☑ Sarathi* that reduces your waiting period to 30 days on listed Pre-existing Diseases
- ☑ Gullak* benefit that guarantees up to 15x bonus over the base Sum Insured, irrespective of claims
- ☑ Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for the first claim
- ☑ Protect your family with personal accident cover* up to Rs. 3 cr
- ☑ No Zonal Co-pay worries, ensuring faster recovery in the city of your choice
- ☑ Get up to 7.5% discount on a no-claim year and up to 20% discount just by walking with wellness benefits

*Optional cover on payment of additional premium

**Sarvah Uttam:**

- ☑ Anant* Care with unlimited coverage and no limits on claims, for major illnesses and accidents
- ☑ Sarathi* that reduces your listed PED waiting period to 30 days
- ☑ Gullak* benefit that guarantees 1500% increase in the base Sum Insured, irrespective of claims
- ☑ Unlimited restoration* of your Sum Insured even for related and unrelated illnesses/injury
- ☑ Maternity and New-born* hospitalization expenses covered
- ☑ Protect your family with personal accident cover* up to Rs. 3 cr
- ☑ No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- ☑ Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for the first claim
- ☑ Get up to 7.5% discount on a no-claim year and up to 20% discount just by walking with wellness benefits

*Optional cover on payment of additional premium

**Sarvah Param:**

- ☑ Tatkal benefit that ensures you have absolutely Zero Waiting Period
- ☑ Anant* Care with unlimited coverage and no limits on claims, for major illnesses and accidents
- ☑ Gullak benefit that guarantees up to 1500% increase in the base Sum Insured, irrespective of claims
- ☑ Protect your family with personal accident cover* up to Rs. 3 cr
- ☑ No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- ☑ Surplus* benefit that ensures additional 100% of Sum Insured from day 1 for the first claim
- ☑ Unlimited restoration of your Sum Insured even for related and unrelated illnesses/injury
- ☑ Maternity and Newborn* hospitalization expenses covered
- ☑ Get up to 7.5% discount on a no-claim year and up to 20% discount just by walking with wellness benefits

*Optional cover on payment of additional premium

**Eligibility**

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

*ManipalCigna Sarvah is the product and 'Param', 'Uttam' and 'Pratham' are the names of available plans under the said product. Disclaimer: ManipalCigna Health Insurance Company Limited | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Registered Office: 401/ 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai – 400 063 | For more details on coverage, waiting periods, exclusions, risk factors, terms and conditions, please read the sales brochure/ Prospectus/Policy Wordings 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 | Toll Free: 1800-102-4462 | Website: www.manipalcigna.com | ManipalCigna Sarvah* **UIN: MCIHLIP26038V022526**

## HDFC ERGO OPTIMA SECURE

### SABSE BADA SACH OPTIMA SECURE De Benefit SO MUCH

It's great when you ask for something and get more in return, isn't it?
That's why, HDFC ERGO brings to you a health insurance plan that gives you **SO MUCH** more benefits than you had asked for.
The new HDFC ERGO Optima Secure provides 4X coverage, at no additional Cost, thereby redefining the value you get from health insurance. It doesn't Just secure your present, but safeguards your future as well.

- So Much Coverage
- So Much Choice
- So Much Trust
- So Much More.

**Secure Benefit** 2X coverage from day 1 - The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it
**Plus Benefit** 100% increase in coverage after 2 years - The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made
**Restore Benefit** 100% restore - If a claim is made, 100% of the base sum insured gets restored in the policy automatically
**Protect Benefit** Zero deduction on non-medical expenses - Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation

**Coverage's Offered**

60 and 180 days pre and post hospitalisation covered
Preventive health check-ups - Get health check-ups after completion of each year and irrespective of claims
Get up to 65% discount on Premium - Choose to pay a small amount on claim and get upto 65% discount on premium Year-on-year
Room rent at actual - Expenses on room rent covered without any capping
Daily cash for shared room - Get daily cash of INR 800 per day, up to a maximum of INR 4,800 on hospitalisation, as out-of-pocket expenses
E-opinion on 51 illnesses - Avail e-opinion on 51 critical illnesses through network Providers in India
New Global plans under my: Optima Secure - Plans that cover medical expenses within as well as outside India

- Optima Secure Global Plan
- Optima Secure Global Plus Plan

Overseas Travel Secure (Optional Cover with Global Plans) - Pays for travel expenses of the insured and an accompanying person along with accommodation expenses for that accompanying person
Higher Deductible Options - Choose from deductible options up to INR 5 lakhs
Optima Wellbeing (Add-on) - Avail unlimited cashless access to host of outpatient benefits
NRI Discount - 40% discount on premium for NRIs
Coverage - From INR 5 lakhs to INR 2 crores
Policy options - Individual and Family Floater options
Tenure - Policy tenure from 1 to 3 years
Premium instalment options - Monthly / Quarterly / Half Yearly

**Value buy** A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in,
You can reduce your premium by 25% every year just by choosing to pay the first INR 25,000 (opted deductible) of claim in a policy year
You can enjoy up to 65% discount every year by choosing to pay a little bit more
Easy switch: You also have the super power to waive your opted deductible at renewal post completion of 5 years under this policy

**Add on cover**

(i) My:health Critical Illness - Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 1,00,000 to INR 2,00,00,000 and in multiples of INR 1,00,000/-
(ii) My:health Hospital Cash Benefit Add-on - Get sum insured options of INR 500/1000/1500/2000 /2500/3000/5000 / 7500 / 10000 to cover your out-of-pocket expenses
(iii) Individual Personal Accident Rider - Provides lump sum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement
(iv) Unlimited Restore (Add-on) - Provides Unlimited Restorations in a policy year

*Insurance is a Subject Matter of the Solicitation. Disclaimer : For more details on the risk factors, terms and conditions, please read the sales brochure / prospectus before concluding the sale. Terms & Conditions Apply. *4X coverage means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit. Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%. A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benefit (if applicable) and Secure Benefit. Please refer the list of Non Medical Expenses specified in the policy wording. Daily cash in case of hospitalization for more than 48 hours in a Network Hospital's shared accommodation.E-opinion available through the Network Provider only. For additional covers, additional premium will be charged. 25% premium discount is applicable for Sum Insured up to INR 20 lakhs. Get Guaranteed Secure, Plus, Protect and Restore Benefits. Up to 50% discount available by choosing option of Aggregate deductible of Rs. 1 lakh up to Base Sum Insured of equal to or less than 20 lakhs. UIN: my: Optima Secure -* **HDFHLIP2425041V062425** *HDFC ERGO General Insurance Company Limited. IRDAI Reg. No. 146.. Registered & Corporate Office: 1st Floor, HDFC House, 165-166 Backbay Reclamation, H. T. Parekh Marg, Churchgate, Mumbai – 400 020.*

# 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 -2764 5316 / 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 |
| Nalgonda | 08682- 245 304 / 245 305 |
| Nizamabad | 08462 - 235 316 / 236 316 |
| Nizamabad2 | 08462 - 223 312 / 223 313 |
| Sangareddy | 8500195316 / 8500155316 |
| Siddipet | 08457 - 230 316 / 231 316 |
| Sircilla | 08723 - 244 263 / 299 263 |
| 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 |

### KERALAM

| | |
|---|---|
| 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 |
| Cheruvathur | 0467-226 2202 / 226 2212 |
| 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 |
| Belapur | 022-2747 0564 / 27470565 |
| 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 (East) | 7304369410 /7304368513 |
| Goregaon (West) | 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 |
| Tathawade | 020 - 2999 5418 / 2999 5419 |
| Adgaon | 0253 - 299 7064 / 299 7065 |
| 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 / 299 148 |
| 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 |
| Koregaon | 02163-233 045 / 233 048 |
| Kudal | 02362 - 297 491 / 297 492 |
| Malegaon | 02554- 299 183 / 299 184 |
| Malvan | 02365- 291 101 / 291 102 |
| Manish Nagar | 0712 - 295 9050 / 299 0120 |
| Nagpur | 0712 - 255 0522 / 254 0999 |
| Dharashiv | 02472 - 227 041 / 227 042 |
| Pandharpur | 02186 - 220 031 / 220 038 |
| Peth Vadgaon | 02330 - 247 0095 / 247 0096 |
| 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 |
| Shirwal | 02169- 245 110 / 245 117 |
| 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 / 4145 2085 |
| 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 |
| Vrindavan | 0522 - 407 6173 / 410 4357 |
| Gorakhpur | 0551 - 405 5250 / 405 5251 |
| Jhansi | 0510 - 401 9326 / 401 9328 |
| Prayagraj | 0532 -4033 446 / 404 9097 |
| Renukoot | 05446 - 297 055 / 297 056 |
| 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 |
| Lingiyadih | 07752 - 297 966 / 297 955 |
| 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 |
| Boring Road | 7707011560/ 7707011561 |
| 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 |
| Dhaiya | 0326 - 231 0014 / 231 0015 |
| 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 |
| Baripada | 06792 - 252 198 / 252 199 |
| Bhadrak | 06784 - 230 043 / 250 070 |
| Bhubaneswar | 0674 - 253 1132 / 297 5237 |
| Chandrashekharpur | 0674 - 291 4498 / 291 4497 |

# BLUECHIP OFFICES IN INDIA

| | | | | | |
|---|---|---|---|---|---|
| Jagamara | : | 0674 - 291 | 1124 / | 291 | 1125 |
| Khandagiri | : | 0674 - 291 | 2903 / | 291 | 3903 |
| Kharvela Nagar | : | 0674 -2972 | 903 | | |
| 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 |
| 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/ | 7596025 | 219 |
| 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 | : | 033-2523 | 4603 / | 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 |
| 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 |
| Teynampet | : | 044 -2466 | 0068 / | 2499 | 0705 |
| Thiruvanmiyur | : | 044 - 4853 | 1216 / | 2457 | 1735 |
| Triplicane | : | 044 -2844 | 3245 / | 4353 | 4491 |
| Vadapalani | : | 044 - 2362 | 3200 / | 2362 | 4200 |
| Valasaravakkam | : | 044 - 2486 | 0039 / | 2486 | 4526 |
| Velacheri | : | 044 -4305 | 7057 / | 4204 | 3861 |
| West Mambalam | : | 044 - 2471 | 6145 / | 2471 | 6149 |

### Coimbatore

| | | | | | |
|---|---|---|---|---|---|
| Ganapathy | : | 0422 - 233 | 2421 / | 233 | 3421 |
| 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 |
| Swamimalai | : | 0435 - 245 | 4280 / | 245 | 4281 |

### 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 |
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