

BLUECHIP BULLETIN

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TATA AIA FORTUNE GUARANTEE SUPREME

INDIVIDUAL, NON-LINKED, NON-PARTICIPATING, LIFE INSURANCE SAVINGS PLAN
(UIN -110N163V06)

Tata AIA Fortune Guarantee Supreme, a life insurance savings plan that allows you to convert your aspirations into reality by providing guaranteed returns* and life cover throughout policy tenure. Based on the nature and time horizon of your aspirations, you have the freedom to take your benefits either as regular income or as a lump sum.

Key Features

- Flexibility to choose guaranteed* benefits in the form of lump sum and/or income to meet your financial goals
- Grow your income by choosing sub wallet^ feature & withdraw as and when required
- Women Special discount - 2% on First Year's Premium specially for women customers
- "Premium Offset" feature to offset your premium against survival benefit payouts
- Enjoy tax benefits ~ on premiums and benefits, as per applicable Tax Laws *T&C Apply

Plan Options:

1. Immediate Income 2. My Income

Benefits under the plan:

Option 1 - Immediate Income :

Under this plan option, you will receive a Guaranteed Immediate Income (GII) in advance from 2nd year as given in the table below, subject to payment of all due premiums. The frequency of GII will be same as premium payment frequency. Additionally, during the policy term you will also receive a Guaranteed Income (GI) in arrears as per table given below. The frequency of GI can be different from GII and hence can be Annual, Semi-annual, Quarterly or Monthly, as chosen by the you.

PPT	PT	GII as a % Annualized	GII Years of Payment (in advance)	GI Years of Payment (in arrears)
5	10	10%	2nd year till 6th year	6th year till 10th year
6	12	15%	2nd year till 7th year	7th year till 12th year
7	14	20%	2nd year till 8th year	8th year till 14th year
8	16	20%	2nd year till 9th year	9th year till 16th year
9	18	20%	2nd year till 10th year	10th year till 18th year
10	20	25%	2nd year till 11th year	11th year till 20th year
11	22	25%	2nd year till 12th year	12th year till 22nd year
12	24	25%	2nd year till 13th year	13th year till 24th year

The plan offers Death Benefit during the entire policy term. Please read Death Benefit section for complete details

Option 2 - My Income :

Under this plan option, you will receive guaranteed benefits in the form of survival benefits and/ or a lump sum maturity benefit, subject to payment of all due premiums. You need to choose the below details at the policy inception:

- i. Policy Term
- ii. Premium payment term and mode of premium payment
- iii. Survival Benefits details i.e. benefits paid during the policy term#
 - Survival Benefit Payout Year(s) – the policy years in which the survival benefit shall be payable. The survival benefit can be taken annually, half-yearly, quarterly or monthly in arrears.
 - Amount of Survival Benefit payable in each year.
- iv. Maturity Benefit i.e. benefit payable at the end of the policy term
- v. Death Benefit i.e. benefit payable in case of death during policy term
 - For Single Pay policies and Single Life, choose Death Benefit Multiple:
 - 10 times Single Premium (10x) or
 - 1.25 times Single Premium (1.25x)
 - For Single Pay and Joint Life, Death Benefit Multiple will be 1.25x on First death and 10x on Second death. For Limited Pay and Regular Pay, Death Benefit Multiple is 10x.

Tax Benefit~ : Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws.

Eligibility Criteria:

Plan Options	Minimum	Maximum
Age at Entry ¹	30 days	65 years
Age at Entry ¹	18 years	100 years
Premium Payment Term (PPT)	Option 1: 5 years Option 2: Single Pay – 1 yrs Regular/Limited pay – 5 yrs	Option 1: 12 years Option 2: Regular/Limited pay – 30 years
Policy Term (PT)	Option 1: 10 years Option 2: Single Pay – 5 yrs Regular Pay – Equal to PPT Limited Pay – PPT + 1	Option 1: 24 years Option 2: Single Pay – 60 years Regular Pay – Equal to PPT Limited Pay – 60 years
Premium (Rs.)	Single Pay – Rs.5,000/- Limited Pay/Regular Pay - Rs.24,000 p.a.	No Limit, subject to the Board Approved Underwriting Policy (BAUP)
Premium Payment Mode	Annual / Half-yearly / Quarterly / Monthly	

Disclaimers:
*Guaranteed returns in this plan depends on Age at Entry of life assured, Premium payment term, policy term, premium amount and plan option chosen
^ The current loyalty addition rate on the Sub-wallet will be 4.05% compounding annually. This rate will be reviewed every six months (on 1st April & 1st October every year).
~ Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd. does not assume responsibility on tax implications mentioned anywhere on this site. Please consult your own tax consultant to know the tax benefits available to you.
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Tata AIA Fortune Guarantee Supreme Individual, Non-Linked, Non-participating, Life Insurance Savings Plan L&C/Adv1/2023/Feb/0693 • 110N163V06
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ICICI PRU GOLD

THIS IS A NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

ICICI Pru Gold is a protection and savings oriented participating life insurance plan that provides the protection of life cover¹ along with a regular income that can be used to meet your long-term and short-term recurring financial needs through participation in bonus².

Key features:

- Protection through life cover¹ with policy term from 25 year onwards to up to 99 years of age
- Income up to 99 years of age**, with option to start receiving income immediately or after a few years as per your needs. This income will be a combination of Guaranteed⁵ Income and income linked to bonus² declaration
- Option to accumulate/withdraw³ income any time or adjust⁴ future premiums from the income thus accumulated
- Option to get Guaranteed⁵ boosters after every 5 years to boost your savings with Immediate Income with Booster plan variant
- Tax benefits⁵ may be applicable on premiums paid and benefits received as per prevailing tax laws.

Benefits in details:

Plan Variant 1: Immediate Income: Under this option, starting from the first policy year, you will receive a regular income (Survival Benefit) at the end of every policy year/month, as chosen by you, provided the policy is in-force.

This **regular income** will comprise the following:

- Guaranteed⁵ Income (GI) and
 - Income which will be linked to Bonus², if declared; referred to as Cash Bonus (CB)
- You will receive this income till the date of maturity, death, surrender or lapse of the policy, whichever happens first.

For details on Bonuses, please refer Clause 7 under Terms and Conditions mentioned below Further, at the end of the policy term, you will get a lump sum benefit (known as the Maturity Benefit) which will be equal to the sum of

- Sum Assured on Maturity (i.e. equal to sum of all Annualized Premiums payable), plus
- Balance in Savings Wallet³ (if any), plus
- Terminal Bonus² (if declared)

Plan Variant 2: Immediate Income with Booster: Under this variant, while you will enjoy regular income similar to option 1 from the first policy year, you will also receive a benefit (known as Guaranteed⁵ Booster) every 5th policy year, provided the policy is in-force. This Guaranteed Booster will be equal to 100% of the Guaranteed⁵ Income, as applicable for the year of payment.

To sum it up, you will receive the sum of

- Guaranteed⁵ Income (GI)
 - Guaranteed⁵ Booster (GB), and
 - Cash Bonus², if declared (CB)
- Just like the previous plan variant, at the end of the policy term, you will get a lump sum benefit at the end of the policy term equal to the sum of

- Sum Assured on Maturity (i.e. equal to sum of all Annualized Premiums payable), plus
- Balance in Savings Wallet³ (if any), plus
- Terminal Bonus² (if declared)

Plan Variant 3: Deferred Income : Under this option, you will receive regular income in the form of Guaranteed⁵ Income and Cash Bonus², if declared, at the end of every year/month, as chosen by you, provided the policy is in-force. However, here you can choose to start receiving the benefits after a few years (known as the deferment period) instead of starting immediately, as per your income requirements. You can start this income as early as 2nd policy year or as late as Premium Payment Term plus 1 year.

Death Benefit: For all the three plan variants discussed above, If the person whose life is covered by this policy (known as the Life Assured) passes away, during the term of the policy, the Death Benefit (insurance cover amount) will be paid out as a lump sum to the person specified (known as the Claimant) in the policy.

- Sum Assured on Death, plus
- Balance in Savings Wallet³ (if any), plus
- Interim Survival Benefit (if any), plus
- Terminal Bonus² (if declared) Where, the Sum Assured on Death is the highest of:
- 7 times the Annualized Premium
- 105% of the Total Premiums Paid as on the Date of Death
- Death Benefit multiple times Annualized Premium

Eligibility:

Plan Variants	Premium Payment Term (in years)	Min/Max Age at Entry (in years)
Immediate Income	5	0/50
	6	0/55
	7 to 12	0/60
Immediate Income with Booster	6	0/50
	7	0/55
	8 to 12	0/60
Deferred Income	7	0/50
	8	0/55
	9 to 12	0/60

Disclaimers: ¹Life cover is the benefit payable on death of the life assured during the policy term.²Bonuses will be applied through the simple bonus method. Cash Bonuses may be declared annually throughout the policy term for all three variants, and will be expressed as a proportion of the Annualized Premium. For a new policy sold with Date of Commencement of Risk on or after April 1 in any financial year, there may not be any Cash Bonus rate declared for such policies when the Survival Benefit becomes due to be paid. In such circumstances, the Company may pay a fixed cash income benefit in lieu of Cash Bonus. This fixed cash income benefit will be based on a non-participating Cash Income rate (declared by the Company annually in advance) and once declared shall remain guaranteed to be paid as part of Survival Benefit as and when it is due. Such payments in the form of fixed benefit shall continue till a Cash Bonus rate (as applicable for the policy) is declared and the Cash Bonus benefit, if declared, becomes payable at the next benefit due date. A separate Terminal Bonus may be declared under each variant, and will be payable on death, surrender and maturity, respectively, for a premium paying or a fully paid policy. Please refer to the sales brochure for more details.³Savings wallet: You have an option to accumulate the Survival Benefit, instead of taking the same as a periodic payment during the policy term. You need to opt in for this feature through explicit consent vide request submitted to Us, whereby the Survival Benefit when due will be transferred to the Savings Wallet. Upon crediting the Survival Benefit in the Savings Wallet on the due date, the Survival Benefit will be deemed to have been paid and any amount within the Savings Wallet will be non-participating in nature. This option can be opted for and opted out at any time during the Income Term. The money within the wallet will be accumulated daily at an interest rate linked to the Reverse Repo Rate published by Reserve Bank of India (RBI). The interest rate used for accumulation under this feature will be reviewed twice every year on 1st of June and 1st of December, and will be set equal to Reverse Repo Rate published on RBI's website as on the review date. The current Reverse Repo Rate as at December 1, 2023 is 3.35% p.a. In case the balance in the wallet is not withdrawn completely during the income term, such balance will be paid to the claimant in the event of death, surrender or maturity, whichever is earlier along with other benefit payments (if any). On payment of this benefit, the policy will terminate, and all rights, benefits and interests under the policy will stand extinguished. Please refer to the sales brochure for more details.⁴You have the option to utilize the balance in the Savings Wallet to offset any premiums due to be paid during the premium payment term. The same has to be provided to Us as a request prior to the premium due date. Upon receipt of such request and confirmation of the same, We shall automatically deduct the authorized amount on the premium due date from the Savings Wallet. If the amount available for offset is not sufficient to adjust the due premium, the balance due premium shall remain payable by You as on the premium due date. We shall recognize the settlement of due premium only after receipt of the same in full. Please refer to the sales brochure for more details.⁵Tax benefits under the policy are subject to prevailing conditions and provisions of the Income Tax Act, 1961. Goods and Services Tax and Cesses, if any, will be charged extra as per prevailing rates. Tax laws are subject to amendments made thereto from time to time. Please consult your tax advisor for details, before acting on above.
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INVESTMENTS & HEALTH INSURANCE

MUTUAL FUND NFOs

BAJAJ FINSERV LARGE AND MID CAP FUND

Investment Objective: To generate long-term capital appreciation by investing in a diversified portfolio of equity and equity related securities, predominantly in large and mid-cap stocks from various sectors. The fund manager may also seek participation in other equity and equity related securities.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Wealth creation over long term
- Open ended equity scheme investing in both large cap and mid cap stocks

Key Features -

Type of Scheme : Open Ended
Scheme Category : Equity: Large Cap and Mid Cap
Min. Appl. Amt. : Rs.500/-
Entry Load : Not Applicable
Exit Load : 1% for < 6 Months.

NFO Closes : 20th February, 2024

HSBC MULTI ASSET ALLOCATION FUND

Investment Objective: To generate long-term capital growth and generate income by investing in Equity & Equity Related instruments, Debt & Money Market Securities and Gold / Silver ETFs.

Product Suitability -

This scheme is suitable for investors who are seeking:

- Long term wealth creation
- Investment in equity and equity related securities, fixed income instruments and Gold / Silver ETFs

Key Features -

Type of Scheme : Open Ended
Scheme Category : Hybrid: Multi Asset Allocation
Min. Appl. Amt. : Rs.5000/-
Entry Load : Not Applicable
Exit Load : 1% for < 12 Months.

NFO Closes : 22nd February, 2024

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Growth (%)	
	30/11(Cr.)	25/01	3 Yr	5 Yr		30/11(Cr.)	25/01	3 Yr	5 Yr
EQUITY - LARGE CAP FUNDS					EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Frontline Equity	24,289.98	430.41	16.64	15.34	Aditya Birla SL Small Cap	5,019.42	73.47	25.50	17.63
Bandhan Large Cap	1,193.83	62.76	15.19	15.34	Axis Small Cap	17,915.66	86.82	30.17	27.12
Canara Rob Bluechip Equity	10,816.61	51.03	14.53	17.06	DSP Small Cap	13,094.61	160.59	30.94	25.43
DSP Top 100 Equity	3,161.42	370.03	14.18	14.33	Franklin India Smaller Cos	10,776.63	147.98	34.74	23.61
Franklin India Bluechip	7,019.65	833.28	14.47	13.65	HDFC Small Cap	25,408.97	118.00	35.79	23.36
HDFC Top 100	27,687.12	980.51	21.40	16.32	HSBC Small Cap	12,795.35	70.28	37.92	24.33
HSBC Large Cap	1,600.02	398.58	14.23	15.46	ICICI Pru Smallcap	6,607.89	75.68	32.68	27.38
ICICI Pru Bluechip	44,425.37	89.74	20.21	17.81	Kotak Small Cap	13,376.61	219.72	29.05	26.78
Kotak Bluechip	6,870.39	465.51	15.70	16.58	Nippon India Small Cap	41,018.84	140.13	40.52	29.79
Nippon India Large Cap	18,071.87	72.76	23.68	17.42	SBI Small Cap	22,894.86	144.40	26.01	24.39
SBI BlueChip	40,740.72	76.52	15.93	16.13	Sundaram Small Cap	2,877.59	217.52	31.95	23.18
Tata Large Cap	1,698.59	421.63	17.94	15.68	Tata Small Cap	6,345.75	32.25	35.53	26.31
UTI Large Cap	11,673.38	230.49	13.90	15.00	EQUITY - ELSS				
EQUITY - LARGE CAP & MID CAP FUNDS					Bandhan ELSS Tax Saver	5,402.95	130.92	24.40	20.39
Aditya Birla SL Equity Advantage	5,321.75	756.58	14.26	15.00	Canara Rob ELSS Tax Saver	6,533.06	144.67	17.30	18.83
Axis Growth Opp	10,396.45	25.53	20.15	20.27	DSP ELSS Tax Saver	12,615.07	108.73	21.21	19.82
Bandhan Core Equity	3,185.11	103.09	24.70	19.42	Franklin India ELSS Tax Saver	5,564.45	1,207.09	22.42	17.68
Canara Rob Emerg Equities	18,844.76	198.50	17.26	17.87	HDFC ELSS Tax	12,197.21	1,096.02	24.92	17.47
DSP Equity Opportunities	9,645.31	482.98	20.57	18.77	HSBC ELSS Tax saver	3,386.31	103.05	17.60	15.24
Franklin India Equity Advantage	2,939.47	150.20	17.22	14.62	HSBC Tax Saver Equity	205.48	72.07	17.98	16.18
HDFC Large and Mid Cap	13,427.73	277.52	27.52	20.96	ICICI Pru ELSS Tax Saver	11,870.67	750.19	18.25	16.50
ICICI Pru Large & Mid Cap	9,636.74	771.68	26.69	20.49	Kotak ELSS Tax Saver	4,393.15	93.93	19.47	18.08
Kotak Equity Opp	16,502.69	267.71	20.68	19.22	Mahindra Manulife ELSS Tax Saver	702.63	24.20	20.20	17.08
Nippon India Vision	3,756.12	1,139.03	21.68	18.58	Motilal Oswal ELSS Tax Saver	2,760.81	38.23	22.53	19.07
SBI Large & Midcap	17,175.44	499.12	22.30	19.01	Nippon India ELSS Tax Saver	13,073.47	104.46	22.45	14.96
Sundaram Large and Mid Cap	5,738.40	69.33	19.69	16.58	SBI Long Term Equity	17,279.15	341.09	24.77	20.19
Tata Large & Mid Cap	5,712.32	441.42	20.03	18.60	Sundaram Diversified	1,612.93	184.94	17.25	14.45
UTI Large & Mid Cap	2,184.28	138.01	24.08	18.26	UTI ELSS Tax Saver	3,304.35	173.58	15.27	16.28

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes, Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.
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LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)		
				12 Mths	24 Mths	36 Mths
Bajaj Finance Ltd.	CRISIL AAA	15,000	M/Q/H/A/C	7.40	7.55	8.05
ICICI Home Finance	CRISIL AAA	10,000	M/Q/A/C	7.25	7.55	7.65
Mahindra Fin. Ltd	CRISIL AAA	5,000	M/Q/H/A/C	7.60	7.75	8.05
PNB Housing Fin. Ltd	CRISIL AA	10,000	M/Q/H/A/C	7.45	7.00	7.85
Sundaram Home Fin.	ICRA AAA	10,000	M/Q/A/C	7.45	7.75	7.75
Godrej & Boyce Mfg. Co. Ltd	CRISIL AA	40,000	M/H	--	--	7.60

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

IMPORTANT INFORMATION

Bluechip does not accept any Cash or Cheque payment in favour of Bluechip, also we do not ask for any sensitive data like Your OTPs received from Banks or UIDAI etc.

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For any Complaints & Queries contact us on 1800-22-6465 or helpdesk@bluechipindia.co.in

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

- ★ THE INTEREST RATE PAYABLE ON 1ST JULY 2024 FIXED AT 8.05%.
- ★ MIN. AMOUNT OF APPLICATION : Rs.1000/- AND MULTIPLES THEREOF.
- ★ GOI BONDS AVAILABLE FOR A PERIOD OF 7 YEARS.
- ★ CUMULATIVE OPTION IS NOT AVAILABLE.

Shanti Guaranteed



LIC's New JEEVAN SHANTI

A SINGLE PREMIUM GUARANTEED RETURNS ANNUITY PLAN

- CHOICE BETWEEN IMMEDIATE ANNUITY OR DEFERRED ANNUITY.
- CHOICE OF DEFERMENT PERIOD OF 1 Yr to 12 Yrs
- MINIMUM VESTING AGE : 31 Yrs

UIN : 512N338V04 PLAN NO: 858

Insurance is the subject matter of the solicitation

Shanti Guaranteed



LIC's New JEEVAN ANAND PLAN

SALIENT FEATURES :

- MINIMUM BASIC SUM ASSURED : Rs.1,00,000/-
- AGE ELIGIBILITY : 18 TO 50 YEARS
- MAXIMUM MATURITY AGE : 75 YEARS

UIN : 512N279V02
Plan No.915

A PLAN THAT OFFERS COVER FOR WHOLE LIFE EVEN AFTER PAYMENT OF MATURITY AMOUNT

Insurance is the subject matter of the solicitation

HEALTH HAI TOH LIFE HAI
HEALTH INSURANCE ZAROORI HAI

Health Insurance is meant to protect your family's financial future against uncertainty. It is not only gives you a risk cover, but also empowers you to fulfill your various needs like:

- 1. Coverage against medical expenses** - The main purpose of medical insurance is to receive the best medical care without any strain on your finances. You may, therefore, focus on your speedy recovery instead of worrying about such high costs.
- 2. Coverage against critical illnesses** - Insurance providers nowadays offer critical illness insurance, either as a standalone plan or as a rider. This amount may be used to meet your illness-related treatment costs, daily expenses, and any other financial obligations.
- 3. Cashless claim benefit** - Many insurance providers offer cashless claim facility.
- 4. Additional protection over and above your employer cover** - You may be left uninsured in case of loss of job or change in employment. In order to protect yourself against such an event, purchase a health cover individually.
- 5. Tax benefits** - Health care plans provide tax benefits. Premiums paid towards your health care policy are eligible for tax deductions under Section 80D of the Income Tax Act, 1961.

HEALTH INSURANCE SCHEMES OF THE FOLLOWING COMPANIES AVAILABLE

- 1. CARE HEALTH INSURANCE**
- 2. CHOLA MS GENERAL INSURANCE**
- 3. HDFC ERGO GENERAL INSURANCE**
- 4. KOTAK GENERAL INSURANCE**
- 5. MANIPALCIGNA HEALTH INSURANCE**
- 6. NIVA BUPA HEALTH INSURANCE**
- 7. RELIANCE GENERAL INSURANCE**

FOR MORE DETAILS CONTACT YOUR NEAREST BLUECHIP BRANCH

LIFE INSURANCE



HDFC LIFE CLICK 2 ACHIEVE

UIN: 101N186V02

New

New

A Non-Participating, Non-Linked Savings Insurance Plan that offers flexibility to customize the benefits

- Life Insurance Cover for financial security of your family
- Guaranteed* benefits – Rest assured of the returns
- Deferral of Benefit – Feature to accrue the benefit and take it as lumpsum when required

Plan Key Features

- Enjoy a Guaranteed* Immediate Income with the freedom to select the duration of your choice according to specific requirements.
- Tailor your plan with customizable options for lump sum, periodic income, or money-back features.
- Choose the desired Death Benefit Multiple that suits your preferences.
- Decide the amount of income you wish to receive, perfectly tailored to your needs.
- Opt for a Guaranteed* income that remains consistent throughout the income period or escalates.

Check your guaranteed* benefits

Dream Achiever - It offers versatile and comprehensive saving solution, meticulously crafted to effortlessly align with your financial aspirations.

What are the unique features offered under HDFC Life Click 2 Achieve – Dream Achiever?

A. Death Benefit:

In case of death of Life Assured during the policy term, the death benefit shall be payable to the nominee.

Death Benefit is highest of:

- Sum Assured on Death
- 105% of Total Premiums Paid
- Surrender Value on date of death

Where, Sum Assured on Death shall be minimum of 7 times Annualized Premium.

Upon the payment of the death benefit, the policy terminates and no further benefits are payable

B. Survival Benefit: The amount of survival benefit in each year of benefit payment will be as chosen by the policyholder at inception.

C. Maturity Benefit: On Maturity, Sum Assured on Maturity shall be payable, as chosen by the policyholder at policy inception. Additionally, the policyholder can choose to receive an income benefit for the duration of income term, which starts on policy maturity date. The income term and amount of income benefit in each year of benefit payment will be as chosen by the policy holder at inception.

On death of the policyholder during the Income Term, the nominee/beneficiary would continue receiving the income benefit till the end of income term.

D. General definitions of terms used:

- Total Premiums Paid:** Total of all the premiums received, excluding any extra premium, any riders’ premium and taxes.
- Annualized Premium:** The premium amount payable in a year chosen by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.
- Sum Assured on Death:** The absolute amount of benefit which is guaranteed to become payable on death of the life assured in accordance with the terms and conditions of the policy.
- Sum Assured on Maturity:** The amount which is guaranteed to become payable on maturity of the policy, in accordance with the terms and conditions of the policy

Eligibility Criteria	Minimum	Maximum
Age at Entry (Years)	0 ¹ (30 days)	65
Age at Maturity (Years)	18	85
Premium Payment Term (Years)	5	35
Policy Term (Years)	10	40
Minimum Sum Assured on Death	Rs. 50,000/-	
Maximum Sum Assured on Death	No limit, subject to Board Approved Underwriting Policy (BAUP)	
Maximum Instalment Premium	No limit, subject to Board Approved Underwriting Policy (BAUP)	

¹ Risk cover starts from date of commencement of policy for all lives including minors. In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years

All ages mentioned above are age last birthday.

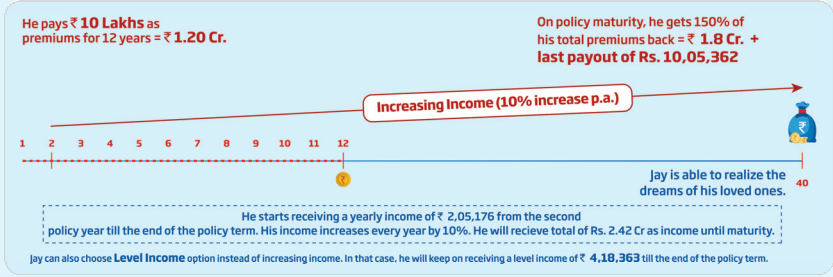
The minimum premium amounts are exclusive of taxes and levies as applicable.

Maximum income term for maturity benefit shall be 40 years less Policy Term.

* Provided all due premiums have been paid and the policy in force HDFC Life Insurance Company Limited. (CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.) Registered Office: HDFC Life Insurance Company Ltd., Lodha Excelus, 13th Floor, Apollo Mills Compound, N.M. Joshi Marg, Mahalaxmi, Mumbai 400 011. Email: service@hdfclife.com, Tel. No: 1860 267 9999 (Mon-Sat 10 am to 7 pm) Local charges apply 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 Click 2 Achieve (UIN: 101N186V02) A Non-Linked, Non-Participating, Individual, Savings Life Insurance Plan Life Insurance Coverage is available in this product. For more details on risk factors, associated terms and conditions and exclusions please read sales brochure carefully before concluding a sale. ARN: BR/01/24/7431

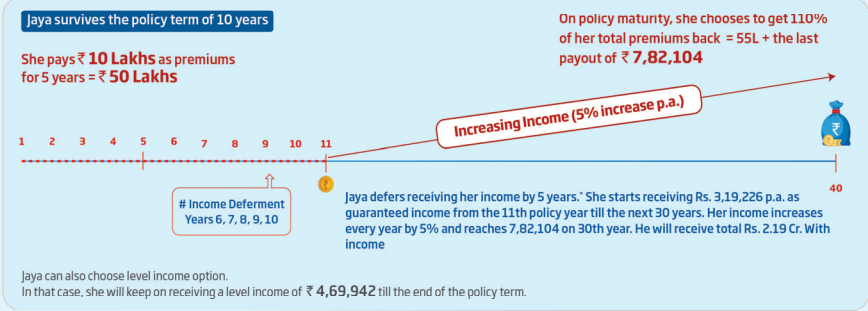
Examples of Plan Working:

Example: 1 (Early Income) Meet Jay, a 45-year-old professional thriving in the private sector. Married and a proud parent, Jay takes immense pride in nurturing his growing children and aspires to offer them the best in life, ensuring a comfortable and fulfilling lifestyle. Recognizing the importance of financial stability in achieving this goal, Jay has identified the need for an additional second source of income. This proactive approach stems from his commitment to providing a secure and prosperous future for his family. Jay’s dedication to balancing career, family, and financial planning underscores his determination to create a foundation for a life of comfort and fulfilment.



Example: 2 (Income)

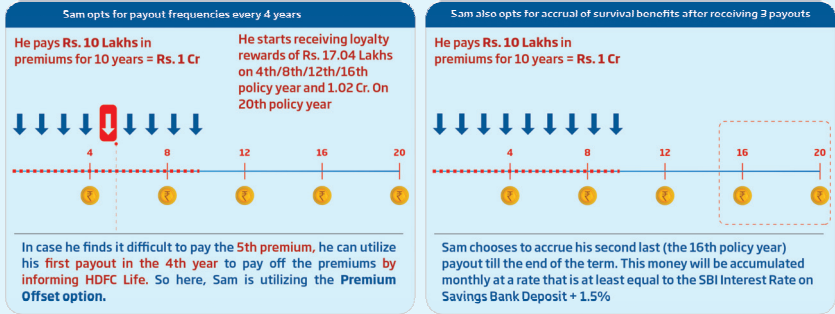
Jaya, a 40-year-old married professional, is actively seeking an additional source of income to supplement her earnings and cover ongoing expenses. This strategic approach reflects her commitment to ensuring a comfortable and sustainable financial future for herself and her family. Jaya’s consideration of a second income stream demonstrates her proactive and prudent approach to financial planning.



* Income Payouts can be deferred up to a maximum of 10 years

Example: 3 (Moneyback)

Meet Sam, a 45-year-old professional with a strategic financial approach. Sam’s primary objective is securing a guaranteed periodic income to meet various life milestones. To achieve this, he opted for a lower life cover, allowing a larger portion of his premium to be directed toward savings rather than mortality charges. He is paying 10 Lakhs for 10 years and choose to have policy term of 20 years with regular option to receive income after every 4 years with 10% of income and on 20th year he will receive 60% of income



BAJAJ ALLIANZ LIFE ACE

A NON LINKED, PARTICIPATING, INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

Protecting and saving for your tomorrow is one of those aspects where you would like your plan to be suitable for you and your family’s needs. How amazing would it be if we could create our own financial plan – where you could design it yourself!

Key Features :

- Early income: Option to receive income as early as from the end of 1st month of your Policy.
- Decide your income amount basis your need
- Decide your policy term from a wide range, i.e. 10 years to 100 years of age
- Life Cover: Get life cover throughout policy term, up to age 100 years
- Tax benefits ^

Plan Options:

1. Early Income 2. Wealth

Benefits under the plan:

Option 1 - Early Income:

Income Benefit: You are eligible to receive an income in the form of Cash bonuses that may be declared by the Company every year. You can opt to take this cash bonus monthly/ yearly which gives you an income starting from the end of 1st month/ 1st year after the Deferment period of your Policy. In addition to the cash bonus, you shall also receive a Guaranteed Income. The income benefit is payable for the entire policy term.

- Guaranteed Income = Guaranteed income factor of 4% X Benefit Sum Assured
- Cash Bonus payable = Declared Cash Bonus rate X Benefit Sum Assured

Deferment period: You will have an option to defer the start of your income by up to 5 years.

Maturity Benefit: On maturity of the Policy, you will receive

- Sum Assured on Maturity, i.e. 105% of Total premiums paid plus
- Accumulated Income benefits, if any earlier, plus
- Terminal bonus (if declared)

Death Benefit: In case of death of the Life Assured during the policy term, the death benefit will be paid as:

- Sum Assured on Death plus
- 105% of Accumulated Income benefits, if any earlier
- plus Terminal Bonus (if declared)

Option 2 – Wealth :

Maturity Benefit: On maturity, you will receive a lumpsum amount equal to:

- Maturity Sum Assured, i.e. Maturity Sum Assured Rate x Annualised Premium, Plus
- Accrued Simple Reversionary Bonus (if declared), plus
- Terminal Bonus (if declared)

Death Benefit: In case of death of the Life Assured during the policy term, the death benefit will be paid as:

- Sum Assured on Death, plus
- Accrued simple reversionary bonus (if declared), plus
- Terminal Bonus (if declared)

Goal Protection Benefit (GPB): By opting for this benefit, you can ensure that your savings goal will remain intact even if you are not around. Thus, providing your family a financial protection net by continuing the benefit payouts to them as you have planned.

Tax Benefit: Tax benefits may be applicable on premiums paid and benefits received as per applicable tax laws.

Eligibility Conditions:

Plan Options	Early Income	Wealth
Premium Paying Term (PPT)	5,6,7,8,9,10,12 Yrs	
Income Period (IP)	IP = PT minus DP	NA
Deferment Period (DP)	0 to 5 years	NA
Policy Term (PT)	Limited Term: 10 to 45 years, Whole Life: Upto Age 85 or 100	
Min./Max. Age at Entry	With *GPB:18 to 55 yrs, Without GPB: 0 to 60 yrs	
Min./Max. Age at Maturity	With GPB:Upto Age 85 yrs, Without GPB:Upto age 100 yrs	
Minimum Premium	Rs.30,000/-	

Disclaimers: Bajaj Allianz Life Insurance Co. Ltd. Regd. Office Address: Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006. Reg. No.: 116 | www.bajajallianzlife.com | CIN U66010PN2001PLC015959 Sales: 1800 209 0144 | Service: 1800 209 7272 | Mail us : customercare@bajajallianz.co.in. Chat: https://goo.gl/PdEyZu | Bajaj Allianz Life ACE | UIN : 116N186V01. For More Information: Kindly consult our “Insurance Consultant” or call us today on the TOLL FREE numbers mentioned above. This brochure should be read in conjunction with the Benefit Illustration and Policy Exclusions. Please ask for the same along with the quotation. This sales literature gives the salient features of the plan only. The Policy document is the conclusive evident of contract and provides in details all the conditions & exclusions related to Bajaj Allianz Life ACE. The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its “Bajaj” Logo and Allianz SE to use its “Allianz” logo. By submitting your contact details or responding to Bajaj Allianz Life Insurance Co. Ltd., with an SMS or Missed Call, you authorize Bajaj Allianz Life Insurance Co. Ltd. and/or its authorized Service Providers to verify the above information and/or contact you to assist you with the purchase and/or servicing.



LIFE INSURANCE

ADITYA BIRLA SUN LIFE INSURANCE ASSURED INCOME PLUS

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

ABSLI Assured Income Plus, a non-linked non-participating individual life insurance savings plan, that provides the benefit of life insurance cover along with a regular income for 20, 25 or 30 years to ensure fulfilment of your family’s long term goals and aspirations.

Key Features:

Long Term Income: Get guaranteed¹ regular income for a period of 20, 25 or 30 years to ensure fulfilment of your recurring needs

Two Benefit Options: Flexibility to choose from Income only Benefit or Income Benefit with Return of Premium (RoP)

Loyalty Additions: Loyalty Additions as an additional boost to your Income Benefit and Return of Premium (RoP) benefit pay-out.

Commutation Option: Flexibility to receive a discounted value of future survival benefits as a lump sum based on your needs.

Customizable Benefits: Option to enhance your insurance cover with appropriate riders at a nominal extra cost.

¹Provided all due premiums are paid

Key Benefits Offered Under The Plan :

Death Benefit - In case of the life insured’s unfortunate demise during the policy term, Sum Assured on Death will be paid to the nominee.

Sum Assured on Death is defined as higher of: a) 10 times of Annualized Premium b) 150% of Total Premiums paid till the date of death c) Sum Assured

The nominee will have an option to receive the amount of Death Benefit in Annual/Monthly installments instead of a lump-sum, over a period of 10 years as per the percentages given below:

Instalments Frequency	Annual	Monthly
Instalment (as % of Death Benefit)	12.12%	1.03%
Total payments (as % of Death Benefit)	121.20%	123.60%

Survival Benefit: On surviving till the end of Policy Term, Income Benefit - is payable to you for 20, 25 or 30 years at the end of the period (monthly, quarterly, half yearly or annually) as per the Benefit Payout Frequency chosen.

Maturity Benefit : At the end of the Policy Term, you will have the flexibility to use the commutation option wherein, at any time on or after end of the Policy Term, if you would like to get a lump sum instead of the Income Benefits (and RoP, if any), the commuted value of the outstanding benefits shall be paid as a lump sum.

This lump sum will be at least equal to the Total Premiums Paid less any Survival Benefit already paid. The lump sum benefit is calculated using factors determined by a discount rate of 8.70%. The Company may revise the factors based on the then prevailing market conditions subject to prior IRDAI approval.

Eligibility:

Min. Entry Age : 1** year (subject to minimum maturity age of 18 years)

***In case the Life Insured is a minor, the Policy will automatically vest once the life insured attains the age of majority. The risk coverage for the minors will start from the Date of Commencement of Risk.*

Maximum Entry Age : 60 Yrs

Premium Payment Term (PPT) & Policy Term

Premium Payment Term	Policy Term (PT) : PPT + 1 year	Benefit Payout Period ³
5 years	5 6 7 8 9 10 years	20, 25, 30 years
6 years	6 7 8 9 10 11 years	20, 25, 30 years
8 years	8 9 10 11 12 13 years	20, 25, 30 years
10 years	10 11 12 13 14 15 years	20, 25, 30 years
12 years	12 13 14 15 16 17 years	20, 25 years

Premium Payment Modes : Annual, Semi Annual, Quarterly, Monthly

Minimum Annualized Premium : Rs. 50,000/-

Maximum Annualized Premium : No Limit (subject to Board Approved Underwriting Policy)

*Aditya Birla Sun Life Insurance Company Limited Registered Office: One World Centre, Tower 1, 16th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013. 1-800-270-7000 www.adityabirlasunlifeinsurance.com IRDAI Reg No.109 CIN: U99999MH2000PLC128110 UIN:109N127V13 ADV/12/21-22/1713 VER5/DEC/2021 **BEWARE OF SPURIOUS / FRAUD PHONE CALLS!** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.*

KOTAK GUARANTEED FORTUNE BUILDER

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

Kotak Guaranteed Fortune Builder is a dynamic savings oriented life insurance plan providing guaranteed benefits to suit your multiple needs of wealth creation, income for short term or long term goals or secure your child’s future with guaranteed® payouts.

Key Features

- Life cover for financial security for your family
- Option to avail Guaranteed® Income for your short term and long term goals
- Guaranteed® lump sum benefit with flexible liquidity option
- In-built Value Added Services for wellbeing of your health

Long Term Income Option: Under this option, you will have choice to receive Guaranteed® Income in arrears for 15, 20 or 25 years commencing at the end of the Policy Term. You will have two options to avail Guaranteed Income:

Option A : Income with 100% Return of Total Premiums paid – Guaranteed® Income will be paid in arrears as per the Income Benefit frequency during the Income Benefit Period.

At the end of Income Benefit Period, 100% of Total Premiums Paid will be paid in lump sum along with the last guaranteed® income payout.

Option B : Income only - Guaranteed® Income will be paid in arrears as per the Income Benefit frequency during the Income Benefit Period, which commences at the end of the Policy Term.

Benefit Under the plan:

Maturity Benefit:

On survival of Life Insured till the end of the Policy Term

Under Long Term Income

- Guaranteed Income payouts shall be payable in arrears as per the Income Benefit and frequency of the payout opted by the Policyholder.
- In case of Long Term Income Option A, 100% return of total premium will be paid along with last Guaranteed® Income payout.

Death Benefit:

- In case of Life Insured’s **death during the Policy Term**, Sum Assured on Death will be paid in lump sum to the nominee
- In case of Life Insured’s **after end of the Policy Term, i.e. during Income Benefit Period**, Guaranteed Income continues to be paid to the Policyholder/Nominee as per schedule. In case of Option A, 100% of Total Premium paid (excluding taxes, rider premium & modal loadings) shall also be payable along with the last Guaranteed Income payout. No Death Benefit is available during Income Benefit Period, hence no Sum Assured on Death is payable during this period.

Policy holder/Nominee will have the option to receive outstanding Guaranteed Income in lump sum which shall be the present value of future income, discounted at 9% p.a.

Tax Benefit: Tax benefits as per the Income Tax Act, 1961 subject to conditions as specified in those sections. Tax benefits are subject to change as per tax laws. You are advised to consult your Tax Advisor for details. Goods and Services Tax and Cess as applicable shall be levied over and above premium amount shown here as per applicable tax laws.

Eligibility (For Long Term Income)

Minimum (Min.)* & Maximum (Max.) Age at Entry: Min. 3 Years & Max. 60 Years Last Birthday

Min. & Max. Age at Maturity : Min. 18 Years & Max. 75 Years Last Birthday

Premium Payment Term : 5 Years | 7 Years | 10 Years

Deferment Period : Min. 1 Year & Max 5 Years

Income Benefit Period : 15 Years | 20 Years | 25 Years

Policy Term : Min. 6 Years | Max. 15 Years

Premium Levels : Minimum Rs. 30,000 p.a.
Maximum: No Limits, subject to underwriting acceptance

Premium Mode : Yearly, Half yearly, Quarterly, Monthly

*Age at maturity should be at least 18 years

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS /FRAUDULENT OFFERS

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Kotak Guaranteed Fortune Builder, UIN: 107N128V05 Form No.: N128, Kotak Term Benefit Rider, UIN: 107B003V03, Form No.: B003; Kotak Accidental Death Benefit Rider, UIN: 107B001V03, Form No.: B001; Kotak Permanent Disability Benefit Rider, UIN: 107B002V03, Form No.: B002; Kotak Life Guardian Benefit, UIN: 107B012V02, Form No.: B012; Kotak Accidental Disability Guardian Benefit, UIN: 107B011V02, Form No.: B011, Kotak Critical Illness Plus Benefit Rider - 107B020V01, Form No.: B020.

An Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan. This is a saving and protection oriented plan. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. For more details on riders please read the Rider Brochure. ®Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force.

Kotak Mahindra Life Insurance Company Ltd. Regn. No.:107, CIN: U66030MH2000PLC128503, Regd. Office: 8th Floor, Plot # C- 12, G-Block, BKC, Bandra (E), Mumbai - 400 051. Website: www.kotaklife.com | WhatsApp: 9321003007 | Toll Free No:1800 209 8800. Ref. No. KLI/23-24/P-NL/1566

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INDIA FIRST LIFE GUARANTEED PENSION PLAN

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

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

Key Features:

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

Annuity Options available under this plan:

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

Eligibility Criteria:

Age Entry : Min. – 45 Yrs. & Max. – 80 Yrs.

Premium : Min. - Rs.50,000/- & Max. – No Limit

Premium Paying Term : Limited Premium: 5/6/7/8/9/10 Years

Policy Term : Whole Life Plan

Mode & Minimum Annuity Amt. : Yearly - Rs.12,000/-, Half Yearly - Rs.6,000/-,
Quarterly - Rs.3,000/-, Monthly - Rs.1,000/-

Disclaimer: IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North Tower, Building 4, Nesco IT Park, Nesco Centre, Western Express Highway, Goregaon (East), Mumbai – 400 063. Toll free No – 18002098700, Email id: customer.first@indiafirstlife.com, Website: www.indiafirstlife.com. Fax No.: +912268570600. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Guaranteed Pension Plan UIN 143N066V03 is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale. Trade logo displayed above belongs to our promoters M/s Bank of Baroda and M/s Union Bank of India and are used by IndiaFirst Life Insurance Co. Ltd under License.

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BLUECHIP OFFICES IN INDIA



OUR RECENTLY OPENED OFFICES ACROSS INDIA

Tiruvannamalai : No. 72, First Floor, Krishnan Street, (Tamil Nadu) Tel.: 04175 - 292 026 / 292 027	Velayuthampalayam: No. 1/5, First Floor, Sugam Complex, Old Karur Bye - Pass Road, (Tamil Nadu) Tel.: 04324 - 299 435 / 299 436
Manicktala : 262, Gr. Floor, Acharya Prafulla Chandra Road, P.O. Beadon Streert, (Kolkata) Tel.: 033 - 2352 5490 / 2352 5491	Hazaribagh : Shop No. 23 & 24, First Floor, Bhawani Plaza, S. P. Rana Enclave, (Jharkhand) Tel.: 06546 - 226 590
Kaikhali : Shop No. 5, Gr. Floor, Golders Green, At Mondalgathi VIP Road, (Kolkata) Tel.: 033 - 2573 0040 / 2573 0041	Chhindwara : H. No. 651/9, First Floor, Kohinoor Tower, Near SBI Main Branch, (Madhya Pradesh) Tel.: 07162 - 466 875 / 466 874
Prince Anwar Shah Road : 188/71, Gr. Flr, Prince Anwar Sha Road, Near Netaji Sweets, (Kolkata) Tel.: 033 - 2422 0230 / 2422 0231	Baloda Bazar : Shop No. G2, Gr. Flr, Morden Complex, In Front of Dist Hospital Road, (Chhattisgarh) Tel.: 77273 50744 / 7727350649
Rashbehari : Gr. Floor, 10/2B, Sree Mohon Lane, Rashbehari, Ward No.88, (Kolkata) Tel.: 033 - 3531 6383 / 2466 0015	By Pass Rd - Madurai : New No. 195, Old No. 75, Gr. Flr, S M G Complex, Chandra Gandhi Ngr, (Madurai) Tel.: 0452 - 238 0901 / 238 0902

BLUECHIP OFFICES IN INDIA



ANDHRA PRADESH															
Gajuwaka	:	0891 - 254 5316 / 254 5319		Marathalli	:	080 - 4372 1083 / 4372 1085		And- Oshiwara	:	022 - 2632 1196 / 2632 1136		Bhosri	:	020 - 6310 0581 / 6694 1012	
Guntur	:	0863 - 663 2526 / 224 0530		RR Nagar	:	080 - 2860 3344 / 2860 3663		And-7 Bunglows	:	022 - 2632 9373 / 2631 5566		Chinchwad	:	020 - 2745 5108 / 2745 5107	
Kakinada	:	0884 - 236 6943 / 236 6944		Sanjay Nagar	:	080 - 2341 6703 / 2351 6703		And-Takshila	:	9892095869 / 9892627347		Hadapsar	:	020 - 2689 0116 / 2689 0117	
Madhurawada	:	0891 - 271 5316 / 272 5316		Uttarahalli	:	080 - 2639 3136 / 2639 0881		Andheri (West)	:	022 - 2678 1742 / 2678 1781		Kothrud	:	020 - 2539 4884 / 2539 5736	
Nellore	:	0861 - 234 0260 / 235 0260		RT Nagar	:	080 - 4115 6008 / 4115 6009		Bandra Mt.Mary	:	022 - 2643 2158 / 2643 2147		Nigdi	:	020 - 2764 0668 / 2765 0667	
Ongole	:	08592 - 282 065 / 282 075		Rajajinagar	:	080 - 2332 4323 / 2332 4585		Bangur Nagar	:	022 - 2873 4228 / 2873 4229		Pimple Gurav	:	020 - 2725 9522 / 2725 9533	
Rajahmundry	:	0883 - 665 1987 / 246 8601		Vijayanagar	:	080 - 2310 0101 / 2310 0104		Bandra (E)-MIG Colony	:	8655807341 / 8655807343		Rasta Peth	:	020 - 2611 3841 / 2611 3842	
Tanuku	:	08819 - 225 377 / 225 388		Whitefield	:	080 - 2845 7260 / 2845 7261		Bandra - Pali	:	9004543887 / 9867607690		Sadashiv Peth	:	020 - 2433 3555 / 2432 1361	
Tirupathi	:	0877 - 225 0056 / 225 0057		Yelahanka	:	080 - 2856 5346 / 2856 5347		Bandra (West)	:	022 - 3500 2814 / 3501 4306		Sinhagad Rd	:	020 - 2434 5013 / 2434 5313	
Vijayawada	:	0866 - 248 5316 / 249 5316		Bagalkot	:	08354 - 234 547 / 234 648		Bhandup (W)	:	022 - 2166 0064 / 4608 2427		Akola	:	0724 - 241 1051 / 241 1071	
Vishakapatnam	:	0891 - 666 6316 / 275 7755		Ballari	:	08392 - 254 615 / 254 652		Bhayander (West)	:	022 - 2804 0061 / 2804 0062		Amravati	:	0721 - 299 0074 / 229 0076	
NAD 'X' Road	:	0891 - 294 2315 / 294 2316		Belagavi	:	0831 - 246 3312 / 246 3313		Borivali (East)	:	022 - 2808 5971 / 2808 5972		Aurangabad	:	8956635754 / 8956635753	
TELANGANA				Bidar	:	08482 - 229 227 / 229 228		Borivali - Gorai	:	022 - 2868 0460 / 2868 0463		Baramati	:	8956602600 / 8956602601	
Hyderabad				Chikkamagalur	:	08262 - 236 702 / 235 702		Borivali -I.C.Col.	:	022 - 2891 8594 / 2895 2352		Bhusawal	:	02582 - 241 589 / 242 589	
Ameerpet	:	040 - 2341 8316 / 2341 8416		Chitradurga	:	08194 - 222 669 / 222 449		Borivali-Saibaba	:	022 - 2862 0403 / 2862 0406		Boisar	:	02525 - 266 901 / 266 902	
Attapur	:	040 - 2401 8316 / 2401 9316		Davangere	:	08192 - 270 252 / 270 253		Borivali (West)	:	022 - 2895 1548 / 2895 7025		Chakan	:	02135 - 249 067 / 249 068	
Boduppal	:	040 - 2720 5316 / 2720 5317		Dharwad	:	0836 - 244 6091 / 244 6092		Borivali -Yogi Ngr	:	022 - 2892 2017 / 2892 2018		Dhule	:	0256 - 223 2470 / 229 8020	
Champapet	:	040 - 2407 5316 / 2407 6316		Gadag	:	08372 - 200 368 / 200 052		Byculla	:	022 - 2370 3247 / 2370 3248		Ichalkaranji	:	0230 - 242 9292 / 242 9293	
Chandanagar	:	040 - 2303 8755 / 2303 8756		Gokak	:	08332 - 225 666 / 200 067		Chembur	:	022 - 2521 2912 / 2521 0676		Islampur	:	02342 - 225 322 / 225 323	
Dilsukh Nagar	:	040 - 2405 6548 / 2405 6549		Harihara	:	08192 - 242 855 / 242 355		Chembur -C.G.Rd	:	022 - 2520 3007 / 2520 3008		Jalgaon	:	0257 - 223 3589 / 223 3590	
Habsiguda	:	040 - 4851 0508 / 4016 0522		Gokul Road	:	0836 - 233 4080 / 233 4081		Chembur Sindh Soc.	:	022 - 4606 3624 / 4606 3625		Jalna	:	9175169085 / 9175169087	
Hasthinapuram	:	040 - 2988 2316 / 2988 3316		Hassan	:	08172 - 232 922 / 232 433		Chira Bazar	:	022 - 2203 7791 / 2203 7792		Karad	:	02164 - 226 202 / 226 203	
Himayat Nagar	:	040 - 2339 5316 / 2322 1308		Haveri	:	08375 - 233 701 / 233 702		Colaba	:	022 - 2202 2330 / 2202 2335		Kolhapur	:	0231 - 266 7767 / 266 7769	
Kapra	:	040 - 2713 0938 / 6655 5613		Hosapete	:	08394 - 224 615 / 224 616		Dadar (East)	:	022 - 2413 7451 / 2416 3350		Mangalwar Peth	:	0231 - 264 3643 / 264 3644	
Kukadpalli	:	040 - 2306 1646 / 4230 0905		Hubballi	:	0836 - 235 4255 / 235 4266		Dadar (West)	:	022 - 2438 6887 / 2432 4897		Rajarampuri	:	0231 - 252 8500 / 252 8600	
Malkajgiri	:	040 - 2724 5316 / 2724 1677		Kalaburagi	:	08472 - 226 702 / 246 702		Dahisar-Anand Ngr	:	022 - 2828 0169 / 2828 0174		Kudal	:	7387958100 / 7387951300	
Manikonda	:	040 - 2356 8931 / 2356 8941		Kalidasa Road	:	0821 - 241 3355 / 241 3555		Dahisar (East)	:	022 - 2896 1471 / 2828 3234		Malkapur	:	89562 16623 / 89562 16624	
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