

# BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

## MANIPALCIGNA PROHEALTH PRIME PROTECT

### Better Coverage

1) **Zero Deductions towards non-medical expenses** - To cover all your hospitalization expenses whether medical or non-medical because why should you pay if you are truly covered.

### Better Control

1) **Unlimited Restoration** - Your coverage restores to 100% of Sum Insured, every time you use it, any number of times whether for related or unrelated illnesses, because a coverage should mean full coverage always.

2) **1 Year Premium Waiver** - At the time of renewal in case of Accidental Death or when diagnosed with listed Critical Illnesses.

3) **Any Room** - Freedom to choose 'Any room' category, suite or above as you deem fit.

4) **Switch Off** - Your health insurance for up to 30 days while travelling abroad and get discount on your renewal premium.

### Better Care

1) **Annual health check-up** - From 1st year onwards for all the adults insured to take the utmost care of your health, not just in illness but in wellness too.

2) **Wellness program** - Earn attractive rewards up to 20% of your base premium based on number of steps clocked per day. Use these reward points towards a discount on your renewal premium.

### Base Covers

- > **In-Patient Hospitalization** - Up to Sum Insured
- > **Room Accommodation** - Any Room category including Suite and Higher ; ICU: Up to Sum Insured
- > **Modern and Advanced Treatments** - For Sum Insured < 5 Lacs: 50% of Sum Insured; For Sum Insured > = 5 Lacs: Up to Sum Insured
- > **Mental Illness, HIV/AIDS and STD cover** - Up to Sum Insured
- > **Pre - Hospitalization** - 60 Days; Up to Sum Insured
- > **Post - Hospitalization** - 180 Days; Up to Sum Insured
- > **Day Care Treatment** - Up to Sum Insured
- > **Domiciliary Hospitalization** - Up to 10% of Sum Insured
- > **Road Ambulance** - Up to Sum Insured
- > **Donor Expenses** - Up to Sum Insured
- > **Air Ambulance Cover** - Up to Sum Insured; subject to a maximum of 10 Lacs; over above the base Sum Insured
- > **Daily Cash for Shared Accommodation** - For Sum Insured up to 10 Lacs: 800 per day up to maximum of 5,600 For Sum Insured > 10 Lacs: 1,000 per day up to maximum of 7,000
- > **Bariatric Surgery Cover** - Up to Sum Insured; subject to a maximum of 5 Lacs

### Value Added Covers

- > **Health Check-Up** - Annually from 1st year onwards as per your choice. Limits / Tests basis opted Sum Insured
- > **Domestic Second Opinion** - Once during a Policy Year for each of the 36 listed Critical Illnesses
- > **Tele- Consultation** - Unlimited Tele-consultation in a Policy Year
- > **Cumulative Bonus** - Guaranteed Bonus of 25% of base Sum Insured per policy year maximum up to 200% of base Sum Insured
- > **Supreme Bonus** - 100% of SI pa upto 800% of SI Guaranteed
- > **Switch Off Benefit** - Switch off the cover after 1 year for a maximum period of 30 days while travelling abroad
- > **Wellness Program** - Earn rewards up to 20% of base premium through completing Healthy Life Management Program
- > **Discounts from Network Providers** - Discount on pharmacy, diagnostics and health supplements offered by the network providers of ManipalCigna Health Insurance Company Limited
- > **Premium Waiver benefit** - Waives off next one year renewal Policy Premium upon occurrence of Accidental Death or diagnosis of any of the listed Critical Illnesses

### Optional Covers -

- i) Non Medical Items
- ii) Personal Accident Cover
- iii) Cumulative Bonus Booster
- iv) Deductible\*\*
- v) Infertility Treatment
- vi) Surplus Bonus
- vii) Women Care

### Eligibility

Min/Max Entry Age : Adults: 18 years to No Limit; Children: 91 days to 25 years  
 Sum Insured option (in Rs.) : 3/4/5/7.5/10/12.5/15/20/25/30/40/50/100 Lacs  
 Policy Type : Individual/ Multi-Individual and Family Floater options  
 Policy Term : 1/2/3 years  
 Renewability : Lifetime

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. Office: 401 / 402, 4th Floor, Raheja Titanium, Off Western Express Highway, Goregaon East, Mumbai - 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure / sales document available on our website (Download section) before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | ManipalCigna ProHealth Prime **UIN: MCIHLIP22224V012122** | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/0662/Mar/2021-22

## 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 500/1,000/1,500/2,000/2,500/3,000/5,000/ 7,500/10,000 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 - HDFLIP24092V032324** 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 CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

**CIN:** U65990MH1996PLC096899 **Regd. Off.:** 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. **Tel.:** 2265 9033 / 2265 9034  
**Email:** support@bluechipindia.co.in www.bluechipindia.co.in

### BLUECHIP INSURANCE BROKING PRIVATE LIMITED

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

## INVESTMENTS

## MUTUAL FUND NFOs

## BANDHAN INNOVATION FUND

**Investment Objective:** To generate long-term capital appreciation by investing predominantly in equity and equity-related instruments of companies following innovation theme.

**Product Suitability -**

This scheme is suitable for investors who are seeking:

- To create wealth over a long term.
- Investment predominantly in equity and equity - related instruments of companies following innovation theme.

**Key Features -**

Type of Scheme : Open Ended  
Scheme Category : Equity: Thematic  
Min. Appl. Amt. : Rs. 1000/-  
Entry Load : Nil  
Exit Load : 0.5% for redemption Within 30 days

**NFO Closes : 24th April, 2024**

## HDFC MANUFACTURING FUND

**Investment Objective:** To provide long-term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the manufacturing activity.

**Product Suitability -**

This scheme is suitable for investors who are seeking:

- To generate long-term capital appreciation
- Investment predominantly in equity & equity related securities of companies engaged in the manufacturing theme.

**Key Features -**

Type of Scheme : Open Ended  
Scheme Category : Equity: Thematic  
Min. Appl. Amt. : Rs. 100/-  
Entry Load : Nil  
Exit Load : 1% for redemption Within 30 days

**NFO Closes : 10th May, 2024**

## SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/03(Cr.)	NAV Rs. 10/04	Growth (%)		Fund Name	Corpus 31/03(Cr.)	NAV Rs. 10/04	Growth (%)	
			3 Yr	5 Yr				3 Yr	5 Yr
<b>EQUITY - FLEXI CAP FUNDS</b>					<b>EQUITY - MID CAP FUNDS</b>				
Aditya Birla SL Flexi Cap	19,767.00	1,546.92	17.38	16.20	Aditya Birla SL Midcap	4,981.57	676.37	23.28	18.68
Axis Flexi Cap	11,670.37	23.04	13.68	15.28	Axis Midcap	25,536.68	93.52	18.92	20.87
Bandhan Flexi Cap	6,807.21	183.15	17.29	14.56	Baroda BNP Paribas Mid Cap	1,790.25	87.86	22.42	22.99
Canara Rob Flexi Cap	12,071.77	296.89	16.88	17.32	DSP Midcap	15,968.56	121.89	15.89	17.51
DSP Flexi Cap	9,977.36	87.32	16.23	17.53	Franklin India Prima	10,108.06	2,268.19	21.15	18.59
Franklin India Flexi Cap	14,623.45	1,440.04	22.99	19.10	HDFC Mid-Cap Opportunities	60,417.99	162.92	29.43	23.90
HDFC Flexi Cap	50,839.90	1,645.13	27.01	19.52	HSBC Midcap	9,740.79	328.35	22.54	19.53
HSBC Flexi Cap	4,245.42	188.64	20.41	16.37	ICICI Pru Midcap	5,517.29	249.01	24.16	20.91
Kotak Flexicap	45,911.90	74.00	17.41	16.03	Kotak Emerging Equity	39,684.91	107.37	22.08	22.71
SBI Flexicap	20,283.05	99.44	16.18	15.51	Mahindra Manulife Mid Cap	2,201.78	28.85	27.84	25.16
Tata Flexi Cap	2,641.58	20.91	15.71	15.13	Nippon India Growth	24,796.00	3,401.04	28.65	24.97
Union Flexi Cap	1,986.67	46.21	19.40	18.92	SBI Magnum Midcap	16,856.01	210.18	23.98	23.00
<b>EQUITY - LARGE CAP &amp; MID CAP FUNDS</b>					<b>EQUITY - SMALL CAP FUNDS</b>				
Aditya Birla SL Equity Advantage	5,525.84	804.86	13.05	15.01	Aditya Birla SL Small Cap	5,381.88	76.11	19.62	16.78
Axis Growth Opp	11,738.74	28.38	19.92	21.54	Axis Small Cap	19,029.59	89.70	25.26	26.44
Bandhan Core Equity	4,022.92	113.27	25.25	20.4	Canara Rob Small Cap	9,402.62	34.42	29.22	26.77
Canara Rob Emerg Equities	20,816.29	217.97	18.48	18.42	DSP Small Cap	13,038.55	166.33	26.53	24.45
DSP Equity Opportunities	10,812.48	523.49	20.46	18.86	Franklin India Smaller Cos	11,539.64	155.32	31.28	23.29
Franklin India Equity Advantage	3,138.44	163.12	17.88	15.29	HDFC Small Cap	27,574.12	123.94	30.78	22.81
HDFC Large and Mid Cap	17,313.86	298.12	26.21	21.19	HSBC Small Cap	13,401.24	73.03	32.34	24.28
HSBC Large & Mid Cap	2,768.75	22.97	20.63	18.20	ICICI Pru Smallcap	7,172.70	78.21	27.87	25.60
ICICI Pru Large & Mid Cap	12,307.23	856.10	27.02	21.37	Kotak Small Cap	13,881.69	227.13	22.73	26.00
Kotak Equity Opp	19,861.46	299.61	21.57	20.23	Nippon India Small Cap	45,749.06	147.93	34.02	29.67
Nippon India Vision	4,335.22	1,245.93	22.59	18.43	SBI Small Cap	25,434.98	156.36	23.92	24.64
SBI Large & Midcap	21,270.03	530.93	22.21	19.16	Sundaram Small Cap	2,958.23	227.89	27.18	22.32
Sundaram Large and Mid Cap	6,194.70	75.11	19.37	16.87	Tata Small Cap	6,236.38	34.23	29.92	26.51
Tata Large & Mid Cap	6,821.91	477.52	19.47	19.00	Union Small Cap	1,294.63	42.30	24.22	24.95
UTI Large & Mid Cap	2,758.79	151.03	23.37	19.22	<b>EQUITY - ELSS FUNDS</b>				
<b>EQUITY - LARGE CAP FUNDS</b>					<b>EQUITY - ELSS FUNDS</b>				
Aditya Birla SL Frontline Equity	26,479.89	462.97	17.66	15.52	Aditya Birla SL ELSS Tax Saver	15,006.22	52.60	11.05	10.62
Axis Bluechip	33,523.02	55.74	12.45	14.49	Axis ELSS Tax Saver	35,473.88	87.24	12.04	14.65
Bandhan Large Cap	1,380.13	67.59	17.29	15.94	Bandhan ELSS Tax Saver	6,252.84	141.01	22.00	20.21
Canara Rob Bluechip Equity	12,577.55	55.22	15.80	17.67	Canara Rob ELSS Tax Saver	7,509.52	154.04	17.30	18.85
DSP Top 100 Equity	3,550.89	402.08	16.07	14.31	DSP ELSS Tax Saver	14,075.56	117.15	20.73	19.53
Franklin India Bluechip	7,691.11	903.89	14.72	13.99	Franklin India ELSS Tax Saver	6,179.88	1,304.69	22.95	18.03
HDFC Top 100	32,355.19	1,048.77	22.06	16.08	HDFC ELSS Tax saver	13,990.29	1,189.70	26.37	17.78
HSBC Large Cap	1,759.39	433.55	16.57	15.81	HSBC ELSS Tax saver	3,673.94	113.46	18.24	16.26
ICICI Pru Bluechip	53,505.33	97.47	21.78	18.24	HSBC Tax Saver Equity	220.35	78.15	19.31	16.06
Kotak Bluechip	7,901.40	502.74	16.59	16.67	ICICI Pru ELSS Tax Saver	13,084.46	814.38	18.72	16.49
Mahindra Manulife Large Cap	421.60	20.85	16.48	15.49	Kotak ELSS Tax Saver	5,294.79	105.28	20.51	19.26
Nippon India Large Cap	24,378.39	80.36	25.33	17.84	Mahindra Manulife ELSS Tax Saver	817.72	25.73	19.32	17.34
SBI BlueChip	44,819.48	81.53	16.05	15.91	Nippon India ELSS Tax Saver	14,322.15	113.45	21.30	14.99
Tata Large Cap	2,019.22	458.26	18.48	16.12	SBI Long Term Equity	21,976.26	385.37	27.82	21.72
Union Largecap	318.76	22.23	17.36	15.71	Sundaram Diversified	1,595.49	198.58	17.48	14.41
UTI Large Cap Fund-Reg(G)	12,329.61	246.45	14.62	15.01	Union ELSS Tax Saver	846.64	58.30	20.15	19.28
					UTI ELSS Tax Saver	3,484.10	182.44	15.14	15.86

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.

Bluechip Corporate Investment Centre Private Limited. (Bluechip). ARN-0016 is only a Mutual Fund Distributor, not advisors. We are not charging any fees from the customers and have opted out for transaction fees. We do not advice clients on Mutual Fund schemes. We do execution services, display all sales materials such as forms, fact sheets, Brochure etc. as provided by Mutual Funds in all its offices. We also provide door to door services free of cost.

## LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN &amp; 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	8.10
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.

All Customers are advised to contact Bluechip Branches only through the branch addresses and telephone No. published only in Bluechip Bulletin or Bluechip Website [www.bluechipindia.co.in](http://www.bluechipindia.co.in)

For any Complaints & Queries contact us on **1800-22-6465** or [helpdesk@bluechipindia.co.in](mailto:helpdesk@bluechipindia.co.in) Email.: [customer.support@bluechipinsurance.co.in](mailto:customer.support@bluechipinsurance.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 : 512N338V05 PLAN NO: 858

Insurance is the subject matter of the solicitation



**Shanti Guaranteed**



**LIC's New JEEVAN ANAND**

UIN : 512N279V02 Plan No.915

**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

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

Insurance is the subject matter of the solicitation

## LIFE INSURANCE

## 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 cover<sup>1</sup> along with a regular income that can be used to meet your long-term and short-term recurring financial needs through participation in bonus<sup>2</sup>.

**Key features:**

- ☑ Protection through life cover<sup>1</sup> 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 Guaranteed<sup>5</sup> Income and income linked to bonus<sup>2</sup> declaration
- ☑ Option to accumulate/withdraw<sup>3</sup> income any time or adjust<sup>4</sup> future premiums from the income thus accumulated
- ☑ Option to get Guaranteed<sup>5</sup> boosters after every 5 years to boost your savings with Immediate Income with Booster plan variant
- ☑ Tax benefits<sup>5</sup> 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:

- ◆ Guaranteed<sup>5</sup> Income (GI) and
- ◆ Income which will be linked to Bonus<sup>2</sup>, 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 Wallet<sup>3</sup> (if any), plus ◆ Terminal Bonus<sup>2</sup> (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 Guaranteed<sup>5</sup> Booster) every 5th policy year, provided the policy is in-force. This Guaranteed Booster will be equal to 100% of the Guaranteed<sup>5</sup> Income, as applicable for the year of payment.

To sum it up, you will receive the sum of

- ◆ Guaranteed<sup>5</sup> Income (GI) ◆ Guaranteed<sup>5</sup> Booster (GB), and ◆ Cash Bonus<sup>2</sup>, 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 Wallet<sup>3</sup> (if any), plus ◆ Terminal Bonus<sup>2</sup> (if declared)

**Plan Variant 3: Deferred Income :** Under this option, you will receive regular income in the form of Guaranteed<sup>5</sup> Income and Cash Bonus<sup>2</sup>, 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 Wallet<sup>3</sup> (if any), plus
- ◆ Interim Survival Benefit (if any), plus
- ◆ Terminal Bonus<sup>2</sup> (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

Insurance is a Subject Matter of the Solicitation. **Disclaimers:** <sup>1</sup>Life cover is the benefit payable on death of the life assured during the policy term. <sup>2</sup>Bonuses 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. <sup>3</sup>Savings 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. <sup>4</sup>You 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. <sup>5</sup>Tax 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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## HDFC LIFE SANCHAY PAR ADVANTAGE

## A NON-LINKED, PARTICIPATING, LIFE INSURANCE PLAN

## IMMEDIATE INCOME OPTION

**Key Features:**

- ☑ Live cover with protection up to as high as age 100 years
- ☑ Flexibility to accrue the survival benefit payouts

**Plan Option:**

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

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

$$\text{Cash Bonus payable} = \text{Cash Bonus Rate}^1 \times \text{Annualized Premium}^2$$

<sup>1</sup>Terminal bonus rates and cash bonus rates, if any, will be declared at the end of valuation period (currently end of financial year) and will be paid out to the eligible policyholders during the next year on policy termination date and as per the date chosen by the policyholder during the policy tenure respectively.

<sup>2</sup>Annualized Premium is the premium amount payable in a year chosen by the policyholder, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any.

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

1. Sum Assured on Maturity plus
2. Accrued Cash Bonuses, if not paid earlier plus
3. Interim Survival Benefit, if any plus
4. Terminal Bonus, (if declared)

Sum Assured on Maturity is total Annualized Premium payable under the policy during the premium payment term.

**Eligibility:**

This plan can be taken only on a single life basis. The age limits for this plan are as follows:

**Eligibility Criteria:**

Age at Entry (years)	: Minimum: 0 years (30 days) ^, Maximum: 50 years (For PPT 5 years) and 65 years (For PPT 6, 7, 8, 9, 10, 12 years)
Age at Maturity (years)	: 100 years (maximum)
Premium Payment Term (Years)	: 5, 6, 7, 8, 9, 10, 12 years
Policy Term (years)	: 100 minus Age at Entry or A fixed Policy Term in the range of 20-40 years can be chosen
Min. Sum Assured on Maturity (₹)	: Rs.3,00,000/-
Max. Sum Assured on Maturity	: No limit, subject to Board Approved Underwriting Policy (BAUP)

Note: All ages mentioned above are age last birthday.

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

Where, Interim Survival Benefit = Interim Cash Bonus Rate x Annualized Premium x Months elapsed since last Survival Benefit payout date / 12

On payment of the Maturity Benefit, the policy will terminate and no more benefits will be payable.

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

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

The minimum Death Benefit shall be 105% of Total Premiums Paid<sup>3</sup> as on date of death.

Where, the Sum Assured on Death is the absolute amount of benefit which is guaranteed to become payable on death of the life assured. It shall be the highest of:

- ◆ 10 times the Annualized Premium
- ◆ Sum Assured on Maturity
- ◆ Death Multiplex Annualized Premium

Where, Interim Survival Benefit = Interim Cash Bonus Rate x Annualized Premium x Months elapsed since last Survival Benefit payout date / 12

The applicable Death Multiples are specified below.

On payment of Death Benefit during the policy term, the policy will terminate and no future payouts will be payable.

For minor lives where risk commences from the first policy anniversary and death of the Life Insured takes place prior to the risk commencement date, only the basic premiums paid to date (excluding taxes and levies, if any) shall be payable as the Death Benefit.

<sup>3</sup>Total Premiums Paid is the total of all the premiums received, excluding any extra premium, any rider premium and taxes.



## LIFE INSURANCE

### TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

#### A NON-LINKED, NON-PARTICIPATING ANNUITY PLAN

Tata AIA Life Insurance Fortune Guarantee Pension that plan offers you regular guaranteed income for life to help you manage your expenses post retirement.

#### Key Features

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

#### The Annuity Options available :

1. Immediate Life Annuity
2. Immediate Life Annuity with Return of Purchase Price
3. Deferred Life Annuity (GA-I) and with Return of Purchase Price
4. Deferred Life Annuity (GA-II) and with Return of Purchase Price

**Plan Options 1 and 2 are available under Single Pay & Single Life and Joint Life basis**  
**Plan Options 3 and 4 are available under Single, Limited and Regular Pay & Single Life and Joint Life basis**

#### Guaranteed Additions:

##### 1. GA-I

GA = 1/12th of the Yearly Annuity amount

##### 2. GA-II

GA = 1/12th of 6% of Total Premiums Paid (excluding loading for modal premium)

#### Death Benefit:

The Death Benefit will be paid:

- ◆ **Single Life** – On death of the annuitant
- ◆ **Joint Life** – On later of the death of the two annuitants

#### The below details sets out the Death Benefits for different annuity options:

Option 1 - No death benefit payable

Option 2 - Total Premiums Paid till date

Option 3 and 4 –

#### Death benefit payable within Deferment Period: -Death Benefit is higher of –

- ◆ Total Premiums Paid (excluding loading for modal premiums) up to date of death + Accrued Guaranteed Additions
- ◆ 105% of Total Premiums Paid (excluding loading for modal premiums) up to date of death

#### Post Deferment Period

Death Benefit is Total Premiums Paid (excluding loading for modal premiums) up to date of death + Max (Accrued Guaranteed Additions " Total Annuity payouts till date of death, 0)

#### Eligibility Criteria:

- Min & Max Age<sup>1</sup> at Entry : Min – 30 Years  
 Option 1 & 2 : Max - 85 Years  
 Option 3 & 4 : Max - 84 Years\*

\*annuity to start max at age 85 years

#### Premium Payment Term :

Single Pay - 1 Year

Regular / Limited Pay Option: Min: 5 Years, Max: 12 Years

#### Deferment Period:

- Single Pay - Min: 1 Year, Max: 10 Years  
 Regular Pay - Equal to Premium Payment Term  
 Limited Pay - Min: Premium Payment Term + 1 Year  
 Max: Premium Payment Term + 5 Years

**Annuity Amount :** Yearly in arrears - Rs.12,000/-, Yearly in advance - Rs.12,000/-  
 Half Yearly in arrears - Rs.6,000/-, Quarterly in arrears - Rs.3,000/-  
 Monthly Yearly in arrears - Rs. 1,000/-

**Payment Modes :** Single / Annual / Half-Yearly / Quarterly / Monthly

Insurance is a Subject Matter of the Solicitation. **Disclaimers:-** Tata AIA Life Insurance Fortune Guarantee Pension UIN: 110N161V08  
 1 Any reference to Age is as on last birthday. • Insurance cover is available under the product. • The products are underwritten by Tata AIA Life Insurance Company Ltd. • The plans are not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. • For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Bluechip Insurance Broking Pvt.Ltd. (IRDAI Registration No: 365) is the Broker of Tata AIA Life Insurance Company Limited and does not underwrite the risk or act as an insurer. 101, 1st Floor, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai 400001. Participation by the Bluechip's clients in the Insurance products is purely on a voluntary basis. The contract of Insurance is between Tata AIA Life and the Insured and not between Bluechip and the Insured.

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The Purchase Price referred in the table above means total of all the premiums payable, excluding extra premium, any rider premium, taxes and other statutory levies, if applicable.

Total of all the premiums received, excluding any extra premium, any rider premium and taxes

**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**

### BAJAJ ALLIANZ LIFE ASSURED WEALTH GOAL PLATINUM

(UIN: 116N188V02)

#### A NON-LINKED, NON-PARTICIPATING, INDIVIDUAL LIFE INSURANCE, SAVINGS PLAN

Bajaj Allianz Life Assured Wealth Goal Platinum, a non-linked, non-participating, individual life insurance, savings plan which protects you with a life cover, while offering you an assured income to meet your immediate as well as future needs. It's value-packed features empowers individuals to tailor their financial needs to achieve a diverse range of life goals early, whether retirement income, child's education expenses or going on a yearly vacation etc.

#### Key features of Bajaj Allianz Life Assured Wealth Goal Platinum – Smart Income

- Early guaranteed income starting as early as beginning of 2nd year
- Option to decide your Income start year and Income period
- Option to use the early income to pay the renewal premiums or accumulate and take as a lumpsum
- Income to continue to the nominee even if the life assured dies during the Income Period
- Choice of 5 riders- Bajaj Allianz Accidental Death Benefit Rider, Bajaj Allianz Accidental Permanent Total/Partial Disability Benefit Rider, Bajaj Allianz Critical Illness Benefit Rider, Bajaj Allianz Family Income Benefit Rider, Bajaj Allianz Waiver of Premium Benefit Rider for comprehensive protection
- Avail tax benefits as per prevailing tax laws

#### Maturity Benefit:

On maturity, the Regular Guaranteed Payouts expressed as a percentage of Annualized Premium will be paid over the chosen Income Period. Additionally, get Enhanced ROP the end of the Income Period. At any time, the policyholder will have an option to take these Regular Guaranteed Payouts and the Enhanced ROP as a lumpsum at a discounted rate.

The Regular Guaranteed Payouts will continue to the nominee even if the life assured dies during the Income Period.

The nominee will also have an option to receive the remaining Regular Guaranteed Payouts plus the Enhanced ROP as a lumpsum. The lumpsum amount shall be the present value of all outstanding future payouts at a discounted rate.

#### Death Benefit:

There will be life cover during the Policy term. On Death the Sum Assured on Death plus accumulated Early Guaranteed Payout (AGP), if any shall be payable to the nominee as a lumpsum. At no time, the death benefit minus AGP, if any will be less than 105% of Total Premiums paid as on date of death, or the prevailing surrender value.

- Sum assured on death will be higher of 10 times of Annualised Premium or Sum Assured
- The Sum assured will be SA multiple based on Age X Annualised Premium based
- Annualized Premium shall be the premium amount payable in a year by the policyholder excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums, if any
- Total Premiums (the sum of all premiums under the policy) is total of all the premiums received, excluding any extra premium, any rider premium and taxes

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

#### Eligibility Criteria:

Plan Option	Smart Income	
Premium Payment Term (PPT) (in years)	5/6/7/8/10/12	
Policy Term (PT) (in years)	Equal to PPT	
Income Period (in years)	20/ 25 / 30	
Enhanced ROP	Yes	
	Minimum	Maximum
Age at Entry (years)	6	60
Age at Maturity (years)	18	72
Min. Annualized Premium (Rs.)	Rs.30,000/-	
Max. Annualized Premium (Rs.)	No limit, subject to Board Approved Underwriting Policy	

Insurance is a Subject Matter of the Solicitation. **Contact Details:** Bajaj Allianz Life Insurance Company Limited, Bajaj Allianz House, Airport Road, Yerawada, Pune - 411 006 IRDAI Reg No.: 116/ Tel: (020) 6602 6777

**Bajaj Allianz Life Assured Wealth Goal Platinum.**

**Sales: 1800 209 4040/ Service: 1800 209 7272/ UIN: 116N188V02**

(E-mail: customercare@bajajallianz.co.in / Visit us at: www.bajajallianzlife.com to purchase online)

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 Documents. Please ask for the same along with the quotation.

**Disclaimer:** This sales literature gives the salient features of the plan only. The Policy document is the conclusive evidence of contract and provides in details all the conditions & exclusions related to Bajaj Allianz Life Assured Wealth Goal Platinum.

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BJAZ-BR-EC-05410/24

### 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/-

Insurance is a Subject Matter of the Solicitation. **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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Guntur	: 0863 - 663 2526 / 224 0530
Kakinada	: 0884 - 236 6943 / 236 6944
Madhurawada	: 0891 - 271 5316 / 272 5316
Nellore	: 0861 - 234 0260 / 235 0260
Ongole	: 08592 - 282 065 / 282 075
Rajahmundry	: 0883 - 665 1987 / 246 8601
Tanuku	: 08819 - 225 377 / 225 388
Tirupathi	: 0877 - 225 0056 / 225 0057
Vijayawada	: 0866 - 248 5316 / 249 5316
Vishakapatnam	: 0891 - 666 6316 / 275 7755
NAD 'X' Road	: 0891 - 294 2315 / 294 2316

## TELANGANA

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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 - 2405 6548 / 2405 6549
Habsiguda	: 040 - 4851 0508 / 4016 0522
Hasthinapuram	: 040 - 2988 2316 / 2988 3316
Himayat Nagar	: 040 - 2339 5316 / 2322 1308
Kapra	: 040 - 2713 0938 / 6655 5613
Kukadpalli	: 040 - 2306 1646 / 4230 0905
Malkajgiri	: 040 - 2724 5316 / 2724 1677
Manikonda	: 040 - 2356 8931 / 2356 8941
Marredpally	: 040 - 2771 0998 / 2771 1410
Mendhipatnam	: 040 - 2351 2034 / 2352 6356
Miyapur	: 040 - 4891 4453 / 4891 5342
Nacharam	: 040 - 4020 1616 / 4020 1717
Nagole	: 040 - 2422 0316 / 48564685
Nizampet	: 040 - 2956 1438 / 2956 1497
Pragathi Nagar	: 040 - 4014 0665 / 23890785
RTC X Road	: 040 - 2764 5316 / 2766 5317
Secunderabad	: 040 - 6602 0300 / 2789 9116
Vanasthalipuram	: 040 - 4952 5657 / 4019 8206
Jagtial	: 08724 - 221 422 / 221 425
Karimnagar	: 0878 - 224 9910 / 224 9911
Kazipet	: 0870 - 243 4545 / 244 4747
Khammam	: 08742 - 235 316 / 245 316
Nizamabad	: 08462 - 235 316 / 236 316
Sangareddy	: 8500195316 / 8500155316
Siddipet	: 08457 - 230 316 / 231 316
Warangal	: 0870 - 666 4436 / 254 4058

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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
Paldi	: 079 - 2657 7934 / 2657 7935
Satellite	: 079 - 2676 9024 / 2676 9025
<b>Baroda</b>	
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Vasna Road	: 0265 - 225 4074 / 225 4075
Waghodia Road	: 0265 - 252 1820 / 252 1821
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
Rajkot	: 0281 - 246 5427 / 246 5428
Kalol	: 02764 - 225 801 / 225 802
Indira Circle	: 0281 - 257 5767 / 257 5768
Surat	: 0261 - 273 1402 / 273 1403
Udhna	: 0261 - 227 4401 / 227 4402
Bhatar Road	: 0261 - 223 3173 / 223 3174
Vesu	: 0261 - 221 5063 / 221 5064
Silvassa	: 0260 - 264 1230 / 264 1231
Gunjan	: 0260 - 299 3156 / 299 3157
Vapi	: 0260 - 246 0337 / 246 5337

## KARNATAKA

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Bannerghatta	: 080 - 2648 2880 / 2648 2881
Basavangudi	: 080 - 2242 3777 / 2660 8777
Basaveshwara Ngr	: 080 - 2322 5533 / 4153 5692
Bommanahalli	: 080 - 4093 5276 / 4093 5720
BTM Layout	: 080 - 2678 3744 / 2678 3752
Electronic City	: 080 - 2960 0305 / 2960 0306
Indira Nagar	: 080 - 2520 2939 / 2520 3739
Infantry Road	: 080 - 4113 0952 / 2286 0704
Jayanagar	: 080 - 2653 3751 / 2653 3752
JP Nagar	: 080 - 2658 9699 / 2658 9499
Kammanahalli	: 080 - 2580 5627 / 2580 5628
Kanakapura	: 080 - 2256 3003 / 2256 3013
Kengeri	: 080 - 2848 5695 / 2848 5696
Koramangala	: 080 - 2553 3393 / 2553 3394
Krishnarajapuram	: 080 - 2990 4528 / 2990 4571
Kumaraswamy Lyt	: 080 - 2666 8150 / 2666 8152
Hesaraghatta	: 080 - 2839 7339 / 28397336
Malleshwaram	: 080 - 2356 1500 / 2356 1501
Marathalli	: 080 - 4372 1083 / 4372 1085
RR Nagar	: 080 - 2860 3344 / 2860 3663
Sanjay Nagar	: 080 - 2341 6703 / 2351 6703
Uttarahalli	: 080 - 2639 3136 / 2639 0881
RT Nagar	: 080 - 4115 6008 / 4115 6009
Rajajinagar	: 080 - 2332 4323 / 2332 4585
Vijayanagar	: 080 - 2310 0101 / 2310 0104
Whitefield	: 080 - 2845 7260 / 2845 7261
Yelahanka	: 080 - 2856 5346 / 2856 5347

Bagalkot	: 08354 - 234 547 / 234 648
Ballari	: 08392 - 254 615 / 254 652
Belagavi	: 0831 - 246 3312 / 246 3313
Bidar	: 08482 - 229 227 / 229 228
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
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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
Kalidasa Road	: 0821 - 241 3355 / 241 3555
Karwar	: 08382 - 223 275 / 223 276
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Ramanagara	: 80299 13366
Sangmeshwar Ngr	: 0831 - 246 2701 / 246 2702
Shivamogga	: 08182 - 227 660 / 227 661
Sindhanur	: 08535 - 200 230 / 220 230
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Pattam	: 0471 - 244 6311 / 244 6312
Varkala	: 0470 - 261 1211 / 261 0611
Calicut	: 0495 - 272 7724 / 272 7725
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Kasaragod	: 04994 - 231 431 / 231 432
Kodakara	: 0480 - 272 5580 / 272 5581
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Kollam	: 0474 - 275 3001 / 275 3002
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Kozhencherry	: 0468 - 231 0720 / 231 0721
Kunnamkulam	: 0488 - 522 3509 / 522 3510
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And- JB Nagar	: 022 - 2825 7307 / 2825 7308
And- Lokhandwala	: 022 - 2634 5957 / 2637 5483
And- Marol	: 022 - 2920 8134 / 2925 6912
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And-Takshila	: 9892095869 / 9892627347
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Bandra Mt.Mary	: 022 - 2643 2158 / 2643 2147
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Bandra (E)-MIG Colony	: 8655807341 / 8655807343
Bandra - Pali	: 9004543887 / 9867607690
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Bhayander (West)	: 022 - 2804 0061 / 2804 0062
Borivali (East)	: 022 - 2808 5971 / 2808 5972
Borivali - Gorai	: 022 - 2868 0460 / 2868 0463
Borivali -I.C.Col.	: 022 - 2891 8594 / 2895 2352
Borivali-Saibaba	: 022 - 2862 0403 / 2862 0406
Borivali (West)	: 022 - 2895 1548 / 2895 7025
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Byculla	: 022 - 2370 3247 / 2370 3248
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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
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Siddharth Nagar	: 022 - 2846 0131 / 2846 0134
Sion	: 022 - 2403 3567 / 2403 3568
Tardeo	: 022 - 2381 4365 / 2388 5106
Thane (West)	: 022 - 2537 6719 / 2537 6187
Th - Ghodbunder Rd	: 022 - 2597 4537 / 2597 4538
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
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 Chinar Park : 033 - 2570 0399 / 4603 1130  
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 Girish Park : 033 - 4008 1563 / 4003 7172  
 Harinavi : 033 - 2477 5504 / 2477 5505  
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 Kaikhali : 033 - 2573 0040 / 2573 0041  
 Kasba : 033 - 2442 8881 / 2442 8884  
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 Krishnapur : 033 - 4062 0044 / 4062 0045  
 Lake Town : 033 - 4063 5130 / 4001 6130  
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 Nager Bazar : 033 - 4802 2033 / 4802 2036  
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 New Alipore : 033 - 4044 8656 / 4010 1324  
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