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BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

ICICI PRU FUTURE PERFECT

A Participating Non-linked Life Individual Savings Product

In our day to day lives, we strive towards achieving our goals: purchasing a flat, securing our children's future needs, dream vacation in an exotic location and living peacefully after retirement. We bring you an ideal savings and protection oriented plan, **ICICI Pru Future Perfect** to help you fulfill these goals.

Key Benefits of ICICI Pru Future Perfect

- ☑ Savings with the comfort of guarantees - At maturity of the policy, you receive: a. Guaranteed Maturity Benefit (GMB)[1] b.Accrued Guaranteed Additions (GAs)[2] c.Vested reversionary bonuses[3], if d.any Terminal bonus[3] if any
- ☑ **Flexibility** - Choose premium payment term, premium payment frequency, premium and policy term as per your need.
- ☑ **Protection** - Get life cover[4] for the entire policy term
- ☑ **Tax benefits** – Tax benefits apply to premiums paid and benefits received as per the prevailing tax laws[5]

Benefits in detail:

Death benefit : On death of the life assured during the policy term, for a premium paying or fully paid policy, the following will payable

Death Benefit = Higher of (A,B),Where

A = Sum Assured on Death, plus subsisting bonuses[3] already accrued, plus accrued guaranteed additions[2]

B = 105% of all the premiums received till the date of death

Sum Assured on Death is defined as, highest of:

- 10 X Annualised Premium
- Guaranteed Maturity benefit(GMB)[1]

Bonuses consist of accrued reversionary bonuses[3], interim bonus[3] and terminal bonus[3], if any.

All policy benefits cease on payment of the death benefit In the event of death of the Life Assured on the Date of Maturity, only the Maturity Benefit (if applicable) is payable and the Death Benefit shall not be payable.

Maturity benefit: Maturity Benefit = Higher of (D, E)

Where, D = Guaranteed Maturity Benefit (GMB)[1] plus accrued Guaranteed Additions[2] plus subsisting reversionary bonuses[3] already accrued to the policy, If any plus terminal bonus[3], if any E = 100.1% X annualized premium

ICICI Pru Future Perfect at a glance:

Premium payment option	Limited Pay				
Premium payment option (PPT) (Yrs)	5	7	10	15	20
Policy Term (Yrs)	10 to 15	12 to 17	15 to 20	20 to 25	25 to 30
Minimum annual premium (Rs.)	Rs.30,000/-				
Min / Max age at entry (Yrs)	3 / 45	1 / 55	91 days/55	91 days/50	91 days/45
Min / Max age at maturity (Yrs)	18 / 60	18 / 70			
Min. Basic Sum Assured on Death	Rs.3,00,000/-				
Premium paying frequency	Annual / Half-yearly / Monthly				

*Insurance is a Subject Matter of the Solicitation. **Disclaimers:** [1] **GMB**: GMB will be set at policy inception and will depend on age, policy term, premium, premium payment term and gender. Your GMB may be lower than your Sum Assured on death. [2]**GA**: Guaranteed Additions (GAs) is a percentage of annualized premium. For monthly premium frequency, 1/12th times GA will be accrued every month on premium payment. For half yearly premium frequency, 0.5 times GA will be accrued on premium payment. [3] **Bonus**: Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid. Reversionary bonuses will be applied through the compounding bonus method. All reversionary bonuses will be declared as a proportion of the sum of the GMB and the accrued reversionary bonuses, if any. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. A terminal bonus may also be payable at maturity or on earlier death. [4] **Life Cover:** is the benefit payable on death of the life assured during the policy term. [5]**Tex benefits:** may be applicable as per prevailing tax laws.*

ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837

***For More Information:** Customers calling from anywhere in India, please dial 1800 2660, Do not prefix this number with "+" or "91" or "00", Call Centre Timings: 10.00 a.m. to 7.00 p.m., Monday to Saturday, except National Holidays., To know more, please visit www.iciciprulife.com*

*ICICI Prudential Life Insurance Company Limited. Registered Office: ICICI Prudential Life Insurance Company Limited, ICICI PruLife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Trade Logo displayed above belongs to ICICI Bank Ltd & Prudential IP Services Ltd and used by ICICI Prudential Life Insurance Company Ltd under license. ICICI Pru Future Perfect Form No. E21 **UIN. 105N153V03.** Advt. No.: L/II/1291/2024-25.**BEWARE OF SUSPICIOUS PHONE CALLS AND FICTITIOUS/FRAUDULENT OFFERS** IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums Public receiving such phone calls are requested to lodge a police complaint.*

BHARTI AXA LIFE MONTHLY INCOME PLAN +

A Non-Linked Participating Individual Life Insurance Savings Plan

Bharti AXA Life Monthly Income Plan+ is A Non-Linked Participating Individual Life Insurance Savings Plan ensuring a guaranteed monthly income that helps to fulfill your loved ones' desires while protecting them in case of an unfortunate event.

Features:

- ☑ Guaranteed Monthly Income which is Tax Free#
- ☑ Potential Upside through Bonuses
- ☑ Life Insurance Benefit
- ☑ Tax benefits

Benefits at a glance:

Life Insurance Benefit: The Death Benefit payable will be the higher of the following: a) The Sum Assured on Death plus Non-Guaranteed simple reversionary bonuses (if declared) and non-guaranteed terminal bonus (if declared) paid as a lump sum Or b) 105% of total premiums paid (excluding underwriting extra).

Maturity Benefit: Non-Guaranteed Annual Reversionary Bonuses (if declared) plus Non Guaranteed Terminal Bonus (if declared).

Survival Benefit: After the completion of the premium payment term, the guaranteed monthly income is paid for 96 months for a 15 year policy term.

Surrender Benefit: Minimum guaranteed Surrender Value is 30% of all premiums paid till date, less all guaranteed monthly income paid till date and excluding any extra premium paid.

Product at a Glance:

Parameter	Eligibility Criteria
Minimum age at entry	3 Years
Maximum age at entry	65 Years
Maximum Maturity Age	80 Years
Minimum Monthly Income	Rs. 2,000/-
Minimum Sum Assured *(which is: minimum monthly income * the period for which the monthly income is payable)*	Rs.192,000/-
Minimum Premium	Depends on the minimum monthly income
Policy Term	15 Years
Premium Payment Term	7 Years
Premium Payment Modes	Annual, Semi-annual, Quarterly* & Monthly*

Insurance is a Subject Matter of the Solicitation. Disclaimers: Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Monthly Income Plan+ is only the name of the Non-Linked Participating Individual Life Insurance Savings product and does not in any way represent or indicate the quality of the policy, its future prospects or returns • This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy bond • Life Insurance Coverage is available under this policy • Riders are not mandatory and are available at an additional cost. • Bharti AXA Life Term Rider (130B009V03) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects. • Bharti AXA Life Hospi Cash Rider (130B007V05) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects. • Bharti AXA Life Premium Waiver Rider (130B005V05) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects.

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***Bharti AXA Life Monthly Income Plan+ UIN: 130N057V03.** Advt. No.: II-Sep-2024-5458*

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TATA AIA LIFE INSURANCE DIAMOND SAVINGS PLAN

A Non-Linked, Participating Individual Life Insurance Savings Plan

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

Key Features :

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

Benefits Under the plan:

Maturity Benefit:

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

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

Death Benefit:

On death of the life insured during the policy term an amount equal to "Sum Assured on death plus vested Compound Reversionary Bonus, if any, plus Terminal Bonus, if any" will be paid. This total amount will be subject to a minimum of 105% of the total premiums received up to the date of death.

Tax Benefit:

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

Plan Eligibility:

Age at entry (as on last birthday)	: 0 to 60 years
Age at Maturity (as on last birthday)	: 18 to 60 years
Min Premium	: Rs.18,000/- per annum
Premium Modes	: Annual/Half-yearly/Quarterly/ Monthly
Premium Payment Term/ Policy Term (in year)	: 5/15, 5/20, 6/15, 8/18 and 12/25
Life Cover	: Min. 11 Times of Annualised Premium

Insurance is a Subject Matter of the Solicitation. Disclaimers: The complete name of Tata AIA Diamond Savings Plan is Tata AIA Life Insurance Diamond Savings Plan (UIN: 110N133V04) - A Non-Linked, Participating Individual Life Insurance Savings Plan.

**A Guaranteed Income of Assured Benefit shall be paid annually commencing from the end of next policy year after premium payment term till maturity of the Policy or till death of the Life Insured, whichever is earlier*

~Compound Reversionary Bonus and Terminal Bonus will be based on Company's performance and are not guaranteed.

*^ Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. Income Tax Laws are subject to change from time to time. Tata AIA Life Insurance Company Ltd does not assume responsibility on tax implication mentioned anywhere in this document. Please consult your own tax consultant to know the tax benefit available to you.This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed issuance plan and it will be subject to Company's underwriting and acceptance. Insurance cover is available under this product. Riders are not mandatory and are available for a nominal extra cost. For more details on the benefits, premiums and exclusions under the riders please refer to the Rider Brochure or contact our Insurance Advisor or visit our nearest branch office. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Offi-ce: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch offi-ce or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com.• **UIN: 110N133V04***

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BLUECHIP™ EXPERT ADVICE. EASY INVESTING.

Bluechip Corporate Investment Centre Private Limited

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

Bluechip Insurance Broking Private Limited

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

INVESTMENTS

MUTUAL FUND NFO's

AXIS MOMENTUM FUND

Type of Scheme : An open-ended equity scheme following momentum theme

Launch Date : 22nd November, 2024

Fund Manager : Mr. Karthik Kumar & Mr. Mayank Hyanki

Plans & Options : Regular Plan & Direct Plan

Minimum Amount : Rs.100/- and in multiples of Re.1 thereafter

Benchmark : Nifty 500 TRI

Exit Load : If redeemed / switched-out within 12 months -

i) For 10% of investment: Nil

ii) For remaining investment: 1%

If redeemed/switched out after 12 months from the date of allotment: Nil

NFO Closes : 6th December, 2024

KOTAK TRANSPORTATION & LOGISTICS FUND

Type of Scheme : An open-ended equity scheme following Transportation & Logistics theme

Launch Date : 25th November, 2024

Fund Manager : Mr. Nalin Bhatt & Mr. Abhishek Bisen

Plans & Options : Regular Plan & Direct Plan

Minimum Amount : Rs.100/- and any amount thereafter

Benchmark : Nifty Transportation & Logistics TRI

Exit Load : i) For redemption / switch out within 30 days from the date of allotment : 1%

ii) If units are redeemed or switched out on or after 30 days from the date of allotment: Nil

NFO Closes : 9th December, 2024

DSP BUSINESS CYCLE FUND

Type of Scheme : An open ended equity scheme following business cycles based investing theme

Launch Date : 27th November, 2024

Fund Manager : Charanjit Singh

Plans & Options : Regular Plan & Direct Plan

Minimum Amount : Rs. 100/- and any amount thereafter

Benchmark : Nifty 500 TRI

Exit Load : i) If the units redeemed or switched out within 1 month from the date of allotment 0.5%

ii) If units are redeemed or switched out after 1 month from the date of allotment - Nil

NFO Closes : 11th December, 2024

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*	*7.60*	*8.00*	*8.30*
ICICI Home Finance	*CRISIL AAA*	*10,000*	*M/Q/A/C*	*7.25*	*7.65*	*7.75*
Mahindra Fin. Ltd	*CRISIL AAA*	*5,000*	*M/Q/H/A/C*	*7.50*	*7.80*	*8.10*
PNB Housing Fin. Ltd	*CRISIL AA*	*10,000*	*M/Q/H/A/C*	*7.45*	*7.25*	*7.75*
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/Q/H*	*--*	*--*	*8.15*

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

IMPORTANT INFORMATION

Bluechip does not accept 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 Email.: customer.support@bluechipinsurance.co.in

Govt. of India - Floating Rate Savings Bonds, 2020 (Taxable)

* **The interest rate payable on 1st January 2025 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.**

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/10(Cr.)	NAV Rs. 26/11	Growth (%) 3 Yrs	5 Yrs
EQUITY - ELSS				
Aditya Birla SL ELSS Tax Saver	15,895.16	57.90	11.58	12.53
Bandhan ELSS Tax Saver	6,900.19	149.21	16.86	22.17
Canara Rob ELSS Tax Saver	8,790.70	172.86	14.95	20.68
DSP ELSS Tax Saver	16,841.49	136.40	20.02	21.64
Franklin India ELSS Tax Saver	6,832.69	1,464.73	19.76	20.68
HDFC ELSS Tax	15,934.95	1,344.58	22.77	21.04
ICICI Pru ELSS Tax Saver	14,346.87	889.16	15.07	18.19
Kotak ELSS Tax Saver	6,148.14	115.70	17.85	20.21
Mahindra Manulife ELSS Tax Saver	925.33	27.57	14.86	18.53
Nippon India ELSS Tax Saver	15,673.23	125.70	18.68	18.23
SBI Long Term Equity	27,559.31	429.25	24.79	24.44
Sundaram Diversified	1,559.54	213.80	14.08	15.85
UTI ELSS Tax Saver	3,873.25	203.75	12.07	17.74
EQUITY - LARGE CAP & MID CAP FUNDS				
Axis Growth Opp	13,779.99	32.02	14.54	22.15
Bandhan Core Equity	6,916.82	129.07	24.40	23.26
Canara Rob Emerg Equities	24,108.41	251.81	16.43	21.50
DSP Equity Opportunities	13,804.22	605.27	20.37	21.11
Franklin India Equity Advantage	3,517.97	185.14	13.20	18.39
HDFC Large and Mid Cap	23,484.62	328.99	21.24	23.34
HSBC Large & Mid Cap	3,608.53	27.27	20.63	21.53
ICICI Pru Large & Mid Cap	17,120.29	935.45	21.30	23.21
Kotak Equity Opp	25,034.05	334.46	20.97	21.68
Nippon India Vision	5,403.05	1,420.42	20.92	21.50
SBI Large & Midcap	28,660.38	597.49	17.29	21.34
Sundaram Large and Mid Cap	6,870.79	84.89	15.95	18.21
Tata Large & Mid Cap	8,390.40	518.71	17.34	19.11
UTI Large & Mid Cap	3,976.41	175.78	21.72	23.58
EQUITY - LARGE CAP FUNDS				
Aditya Birla SL Frontline Equity	29,394.71	509.42	15.05	17.08
Bandhan Large Cap	1,697.40	74.95	14.72	17.28
Canara Rob Bluechip Equity	14,580.92	61.04	14.43	17.88
DSP Top 100 Equity	4,470.18	457.82	17.45	15.37
Franklin India Bluechip	7,788.86	1,003.67	12.72	16.42
HDFC Top 100	36,467.34	1,116.65	18.49	17.46
HSBC Large Cap	1,928.20	475.74	15.44	16.22
ICICI Pru Bluechip	63,669.82	105.86	18.21	19.25
Kotak Bluechip	9,327.21	555.41	14.79	17.37
Mahindra Manulife Large Cap	576.81	22.46	13.34	15.92
Nippon India Large Cap	34,105.04	87.25	21.20	19.81
SBI BlueChip	50,446.90	89.56	14.26	16.68
Tata Large Cap	2,415.27	489.50	14.48	16.22
UTI Large Cap	12,841.53	265.69	11.07	15.94
EQUITY - MID CAP FUNDS				
Aditya Birla SL Midcap	6,014.70	768.68	18.20	23.21
Axis Midcap	30,008.06	109.91	16.98	22.99
DSP Midcap	19,015.30	145.15	17.77	20.90
Franklin India Prima	12,318.31	2,708.86	21.98	23.29
HDFC Mid-Cap Opportunities	75,037.43	186.48	28.09	28.73
HSBC Midcap	11,767.99	388.16	23.97	24.29
ICICI Pru Midcap	6,330.47	282.76	20.88	24.53
Kotak Emerging Equity	50,627.29	131.65	23.10	27.19
Mahindra Manulife Mid Cap	3,340.74	33.23	25.14	28.07
Nippon India Growth	33,922.40	4,024.02	26.04	29.17
SBI Magnum Midcap	21,406.76	232.27	19.08	26.97
Sundaram Mid Cap	12,350.49	1,348.20	24.64	24.51
Tata Mid Cap Growth	4,443.96	425.73	21.05	25.03
UTI Mid Cap	11,894.38	302.64	17.75	25.35
EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Small Cap	5,181.16	87.56	17.73	23.60
Axis Small Cap	23,952.33	104.67	20.85	27.36
Canara Rob Small Cap	12,323.74	39.91	21.99	33.52
DSP Small Cap	16,147.05	194.69	21.87	30.30
Franklin India Smaller Cos	13,943.92	176.15	25.22	29.06
HDFC Small Cap	33,504.02	137.40	23.87	29.02
HSBC Small Cap	16,919.61	86.06	25.49	30.72
ICICI Pru Smallcap	8,435.41	86.54	19.45	27.99
Kotak Small Cap	17,593.30	271.49	18.19	30.58
Nippon India Small Cap	61,027.03	172.97	28.08	35.22
SBI Small Cap	33,107.25	177.14	19.78	26.95
Sundaram Small Cap	3,450.08	254.87	20.15	27.51
Tata Small Cap	9,463.78	41.79	24.80	31.63

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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LIFE INSURANCE

KOTAK T.U.L.I.P

Term with Unit Linked Insurance Plan

A Non-Participating Unit-Linked Life Insurance Individual Savings Product

Kotak T.U.L.I.P is a protection oriented Unit Linked Insurance Plan that provides higher life insurance coverage (Basic Sum Assured) to cater your protection needs along with your investment objective. It's a long-term financial tool designed to grow your wealth while safeguarding your family's future.

Key Advantages

- ☑ Option to choose a High Sum Assured multiple to offer significant life cover
- ☑ 2X Return of Premium Allocation Charges from end of 10th policy year onwards
- ☑ Up to 3X Return of Mortality Charges on survival starting from 11th policy year onwards
- ☑ Loyalty additions as a reward for staying invested to enhance your maturity value on maturity
- ☑ Flexibility to pay premium for limited duration or throughout the policy term
- ☑ Enhance your protection through Rider options
- ☑ Option to choose from multiple investment strategies

Capitalize on unmatched options of 2 Investment Strategies to build a substantial corpus

- **Self-Managed Strategy**
- **Age Based Strategy**

Benefits under the plan:

Death Benefits:

Highest of:

- Basic Sum Assured less applicable partial withdrawal amount from Main Account (if any), OR
- Fund Value in the Main Account which will include Loyalty Additions, if any, OR
- 105% of the total Premiums paid up to the date of death less applicable partial withdrawal amount from the Main Account, if any

Plus in respect of each Top-Up Premium paid (if any), highest of:

- Top-Up Sum Assured, OR
- Fund Value of Top-Up Account, OR
- 105% of the total Top-Up Premiums paid

Total Premiums Paid means total of all the premiums received, excluding Rider premium and Top-up Premiums if any.

Maturity Benefit:

On survival of Life Insured till the end of the policy term provided all the premiums are paid up to date and the policy is in force, Fund Value (Main Account + Top up Account, if any) inclusive of Loyalty Additions shall be payable

Tax Benefit:

Tax benefits are subject to conditions specified under the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from tax consultant.

Eligibility Condition:

Entry Age[#]	:	Min.: 18 Years, Max.: 60 Years
Maturity Age	:	Min.: 48 Years, Max.: 100 Years
Policy Term	:	30 to 40 years
Premium Payment Term	:	Limited Pay: 6 / 7 / 8 / 9 / 10 / 12 / 15 years Regular Pay: Same as Policy Term
Mode	:	Yearly, Half-yearly, Quarterly and Monthly
Basic Sum Assured	:	Min: 7 times of Annual Premium, Max: No Limit, as per BAUP

[#]Ages above will be as on the last birthday

The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender /withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year from inception.

"IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER"

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INDIAFIRST LIFE TULIP

Term with Unit Linked Insurance Plan

A Non-Par, Unit-Linked, Individual Savings Life Insurance Plan

Key Features:

- Up to 50X[1] Life Cover
- Wealth Creation through Market- Linked Returns
- Boost Fund Value with Return of Charges[2]
- Built-in Riders for Enhanced Protection[3]

Investment Strategies under this Plan:

- Self-Managed Strategy
- Age Based Strategy
- Smart Switch Strategy

Flexibilities under IndiaFirst Life TULIP:

- Choose from 3 unique investment strategies & 10 diverse fund options to maximize your wealth
- Get Enhanced Protection through Accidental Death Benefit Rider (3X of Base Sum Assured) & Total and Permanent Disability Rider[3]
- Get up to 700% of Premium Allocation Charges at Maturity[4]
- Avail unlimited free switches to maximize your fund growth
- Return of 100% Mortality Charges at Maturity[5]
- Enjoy Tax Benefits[6]

Benefits under the plan:

Maturity Benefit: On survival of Life Assured till the maturity date, Total Fund Value as on the date of Maturity, shall be payable

Death Benefit: In case of death of Life Assured during the policy term, the higher of total fund value or Sum Assured shall be payable

Plan Eligibility :

Entry Age	:	Min.: 18 Years, Max.: 65 Years
Maturity Age	:	Min.: 33 Years, Max.: 85 Years
Policy Term	:	15, 20 years
Premium Payment Term	:	6 years
Mode & Minimum Premium	:	Annual - Rs.1,00,000/-
Maximum Premium	:	No Limit, subject to BAUP

SA Multiple - Current				
Age at entry	Death Benefit / Sum Assured Multiple			
	Minimum SA-6/15	Maximum SA-6/15	Minimum SA-6/20	Maximum SA-6/20
18 to 30	20	50	20	50
31 to 40	20	35	20	35
41 to 45	20	25	20	25
46 to 50	20	25	20	20
51 to 55	20	20	-	-
56 to 60	15	15	-	-
61 to 65	10	10	-	-

Insurance is a Subject Matter of the Solicitation. **Disclaimers:**[1] Death benefit multiple varies with the Age, PT, PPT as chosen by the Policyholder. [2] Mortality Charges and Premium Allocation Charges deducted are returned during the policy term and added to your Fund Value. Please refer to the sales brochure for more details. [3]IndiaFirst Life Accidental Death Benefit (UIN-143A020V01) & IndiaFirst Life Total and Permanent Disability Rider (UIN-143A022V01) will be available with the product with ADB rider SA of 3 times the base product's death benefit & TPD rider SA equal to the base product's death benefit. Product may also be purchased without the rider, subject to underwriting guidelines. [4]700% of Return of Premium Allocation charge is applicable to Policy term 20 years & premium payment term of 6 years. Please refer to the sales brochure for more details. [5]Mortality Charges deducted during are the policy term are to your Fund Value at maturity. Please refer to the sales brochure for more details. [6] Tax exemptions are as per applicable tax laws from time to time. The linked insurance products/annuity products with variable annuity pay-out option are different from the traditional insurance products and are subject to the risk factors. The premium paid in linked insurance policies or the annuity offered under the annuity policies with variable annuity pay-out option are subject to investment risks associated with capital markets and publicly available index. The annuity amount/NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital/market/publicly available index and the insurance is responsible for his/her decision. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life Term with Unit Linked Insurance Plan **(UIN: 143L072V02)** 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. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. The various funds offered under this contract are names of the fund and do not in any way indicate the quality of these plans, their prospects and returns. 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. Trade logo displayed above belongs to our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License. ARN No.: IndiaFirst/OP/01365/Jul2024 BEWARE OF SPURIOUS PHONE CALLS AND FICTIOUS/FRADULENT OFFERS • IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

HDFC LIFE SMART PROTECT PLAN

A Unit Linked Non-Participating Individual Life Insurance Savings Plan

Key Features:

- ☑ Choose from 4 Plan Options as per your needs
- ☑ Boost your fund value with Loyalty Additions
- ☑ Get a Minimum Assured Benefit in the form of capital guarantee in spite of market fluctuations
- ☑ Choose from 8 Funds to optimize your investment returns
- ☑ Flexibility to choose the premium payment option- Regular or Limited (5 to 12 years)

Plan Options:

This product offers 4 plan options that you can choose from depending on your Protection and Savings needs:

A. Level Cover - This plan option provides a level cover throughout the policy term.

B. Level Cover with Capital Guarantee - This plan option provides a level cover throughout the policy term. The policyholder also gets a Capital Guarantee, which is in the form of minimum Assured Benefit at maturity.

C. Decreasing Cover - Under this plan option, the cover would decrease with the policy year. This is subject to the 'Level Cover Period', chosen by the policyholder at policy inception.

D. Decreasing Cover with Capital Guarantee - Under this plan option, the cover would decrease with the policy year. This is subject to the 'Level Cover Period', chosen by the policyholder at policy inception. The policyholder also gets a Capital Guarantee, which is in the form of minimum Assured Benefit at maturity.

Eligibility Criteria:

Age at Entry	:	Min.: Life Assured: 0 years (30 days), Proposer: 18 years Max.: Life Assured: 60 years, Proposer: No Limit	
Age at Maturity	:	Min.: 25 Yrs, Max.: 100 Yrs	
Policy Term	:	Min.: 25 Yrs, Max.: 40 Yrs	
Premium Payment Term	:	Plan Option	Premium Payment Term
		Option A: Level Cover	PPT Limited Pay (5 to 12 yrs)
		Option B: Level Cover with Capital Guarantee	Regular Pay (25 to 40 yrs)
		Option C: Decreasing Cover	Limited Pay (5 to 12 yrs)
		Option D: Decreasing Cover with Capital Guarantee	
Mode & Minimum Premium	:	Annual - Limited Pay 5 & 6 Yrs Rs.50,000/-, Others Rs.30,000/- Half Yrly - Limited Pay 5 & 6 Yrs Rs.25,000/-, Others Rs.15,000/- Quarterly - Limited Pay 5 & 6 Yrs Rs.12,500/-, Others Rs.7,500/- Monthly - Limited Pay 5 & 6 Yrs Rs.4,500/-, Others Rs.3,000/- **Top-Up Premium:** Rs. 5,000 per Top-Up*	
Max. Premium	:	As per Board Approved Underwriting Policy (BAUP)	
Min. Sum Assured	:	Basic Sum Assured: Entry Age less than 50 years - 7 times the Annualized Premium Entry Age equal to 50 yrs and above - 5 times the Annualized Premium **For Top-Up Premium:** 1.25 times the Top Up premium	
Max. Sum Assured	:	As per Board Approved Underwriting Policy (BAUP)	

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HDFC Life Insurance Company Limited ("HDFC Life"). *CIN: L65110MH2000PLC128245. IRDAI Registration No. 101.* ***Registered Office:*** *13th Floor, Lodha Excelus, Apollo Mills Compound, N. M. Joshi Marg, Mahalaxmi, Mumbai - 400 011. Email:service@hdfclife.com, Help line: 022-68446530 (STD charges apply) Available Mon-Sat 10 am to 7 pm IST.: www.hdfclife.com. The name /letter 'HDFC' in the name/logo of HDFC Life Insurance Company Limited (HDFC Life) belongs to HDFC Bank Limited and is used by HDFC Life under license from HDFC Bank Limited. ARN: BR/10/24/16445 HDFC Life Smart Protect Plan* ***(UIN: 101L175V04)*** *is a Unit Linked, Non-Participating, Individual Life Insurance Savings Plan. Life insurance coverage is available in this product.*
Disclaimer:- *"The Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender or withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year". Linked insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in linked insurance policies are subject to investment risks associated with capital markets and publicly available index. NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market/publicly available index and the insured is responsible for his/her decisions*
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LIFE INSURANCE

TATA AIA PARAM RAKSHA

A Composite Solution Comprising of Two Base Plans:

- Tata AIA Smart Sampoorna Raksha Supreme (Wealth Solutions) Plus,
- Tata AIA Vitality Protect Advance (Health Solutions)

Param Raksha Series :

- Tata AIA Param Raksha Life Pro +
- Tata AIA Param Raksha Life Growth +
- PR Life Maxima +
- PR Life Pro
- PR Life Advantage +

Benefits of Tata AIA Life Insurance Param Raksha

- Life Insurance Coverage
- Tax Benefits
- Accidental Death
- Comprehensive coverage
- Choice of Funds
- Flexible Premium Payment
- Return of Fund Value
- Accidental Total and Permanent Disability
- Flexible Premiums Payments
- Tata AIA Vitality (Wellness Program)[8]

PARAM RAKSHA SERIES: PROPOSITIONS AT A GLANCE:

Plan Parameters	PR Life Maxima +	PR Life Pro	PR Life Pro +	PR Life Growth +	PR Life Advantage +
Life Cover	SSR Supreme (ULIP)	SSRS (ULIP) + TB with NROP	SSRS (ULIP) + TB with ROP	SSRS (ULIP) + TB with ROP	SSRS (ULIP) + TB with ROP
Return of Health Product Premium	Yes	No	Yes	Yes	Yes
SWP Option	No	No	No	Yes	No
Entry Age	18 Yrs to 65 Yrs	18 Yrs to 65 Yrs	18 Yrs to 65 Yrs	18 Yrs to 65 Yrs	23 Yrs to 65 Yrs
Maximum Age at Maturity (SSR Supreme)	100 Yrs	100 Yrs	100 Yrs	100 Yrs	100 Yrs
Maximum Age at Maturity (VPA)	AD/ATPD – 85 Yrs	AD/ATPD – 85 Yrs TB – 100 Yrs	AD/ATPD – 85 Yrs TB – 100 Yrs	AD/ATPD – 85 Yrs TB – 100 Yrs	TB – 100 Yrs
Premium Payment Term	* Limited Pay – 5 Yrs to *Max. Policy Term less 1 Yrs * Regular Pay – 30 Yrs to *Max. 67 Yrs (*Subject to max age for last premium payment of 85 years)				Limited Pay 5 Yrs to Max.till age 85 Yrs
Policy Term	30 to 82 years (subject to max. maturity age of 100 years)				100 Years less age at entry
Minimum Annual Premium	Limited Pay (5-6 Yrs): Rs. 20,000/- Limited Pay (7-9 Yrs): Rs.18,000/- Other Limited PPTs / Regular Pay: Rs. 15,000/-			Rs. 5 Lakhs	Limited Pay (5-6 Yrs) : Rs. 20,000/-, Limited Pay (7-9 Yrs) : Rs. 18,000/- Other Limited PPTs/ Regular Pay : 15,000/-
Maximum Premium	No limit subject to BAUP				

* SSR Supreme SA for all propositions post age 85 will be either 10 times of SSRS annual premium or SA at inception, whichever is lower

MAX LIFE SMART WEALTH INCOME PLAN (SWIP)

NON-LINKED PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN | UIN: 104N120V03

The Max Life Smart Wealth Income Plan offers you additional income, so that you can continue providing your family with **extra love, comfort and opportunities** to fulfill their dreams.

Key Features:

- Choice of **3 plan variants**
  Choose between Early Income, Early Income with Guaranteed~ Money Back or Deferred Income Plan Options available, that come with inbuilt guarantees & and cash bonuses* *.
- **Option to accrue survival benefits and take them as per need**
  Choose to accrue your survival benefit pay-outs and withdraw as much as you like, when ever you like.
- **Choice of income period including Whole Life Income* Option**
  Flexibility to receive income and avail life cover till 100, 85, 75, * 70, *65 or * 60 years.
- **Enhanced protection through optional riders and Policy Continuance Benefit (PCB)##**

Customize your protection cover by opting for riders by paying a small amount of extra premium. Policy Continuance Benefit if opted ensures your survival and maturity benefits continue to be paid, as and when due in case of death of the Life Insured without any need of premium payment.

**Applicable on choosing maturity age of 100 years | #Applicable on choosing early income variants | **Cash bonus will be payable, if declared*

##Policy Continuance Benefit is available with all the 3 plan options with maturity age of 60, 65, 70, 75 and 85 years. It is not available with maturity age of 100 years

Benefits under the Plan:

Survival Benefit -

1. **Early Income -** a. Cash Bonus (% of Sum Assured on Maturity) from 2nd policy year till end of Policy Term; and b. Guaranteed Income (% of Sum Assured on Maturity) from 2nd policy year and payable for a period of 25 years or till the end of Policy Term, whichever is earlier.
2. **Early Income with Guaranteed Money Back -** a. Cash Bonus (% of Sum Assured on Maturity) from 2nd policy year till end of Policy Term; and b. Guaranteed Money Back (% of Sum Assured on Maturity) at the end of the policy years (Premium Payment Term + 1)st, (Premium Payment Term + 6)th and (Premium Payment Term + 11)th
3. **Deferred Income -** a. Cash Bonus (% of Sum Assured on Maturity) starting policy year Premium Payment Term +2 till end of Policy Term; and b. Guaranteed Income (% of Sum Assured on Maturity) starting policy year Premium Payment Term +2 and payable for a of 25 years or till the end of Policy Term, whichever is earlier

Maturity Benefit - maturity of the Policy, the sum of following benefits will be paid:
i) Sum Assured on Maturity, plus ii) Terminal Bonus (if any) Any accrued survival benefit, if not already paid shall be paid in addition if accrual Option has been chosen

Death Benefit –

1. **Without Policy Continuance Benefit:** i) Sum Assured on Death, plus ii) Terminal Bonus (if any) Any accrued survival benefit, if not already paid shall be paid in addition Please refer section 'Accrual of Survival Benefits' for related details
2. **With Policy Continuance Benefit:** Death Benefit is equal to Sum Assured on Death, where 'Sum Assured on Death' is higher of:

a. 11 times the (Annualised Premium*** plus underwriting extra premium#, if any) or b. 105% of (Total Premiums Paid^ plus Underwriting Extra Premiums paid plus loadings for modal premiums received as on the date of death of Life Insured),

Eligibility Criteria:

Min Age entry	-	With PCB 18 Yrs, Without PCB 91 Days
Premium Payment Term	-	Early Income & Early Income with GMB - 6,8,10 and 12 Yrs. Deferred Income – 8, 10, 12 and 15 Yrs.
Premium Payment Mode	-	Annual, Semi-annual, Quarterly, Monthly
Min. Sum Assured	-	Rs. 5 Lakhs
Max. Sum Assured	-	No limit, subject to board approved underwriting policy

MAX LIFE SMART WEALTH ANNUITY GUARANTEED PENSION PLAN

A NON-LINKED NON-PARTICIPATING INDIVIDUAL/ GROUP GENERAL ANNUITY SAVINGS PLAN | UIN: 104N137V06

Key Features:

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

Benefits in Details:

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

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

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

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

Eligibility Criteria for Deferred Annuity:

Min. Age Entry	:	25 Years
Max. Age Entry	:	85 Yrs
Premium Payment Term	:	5 to 12 Years
Premium Payment Mode	:	Limited premium:Annual, Semi-annual, Quarterly, Monthly

Sub-variant	Annuity/Policy Term
c) Single Life with Death Benefit till Deferment Period - Limited Premium	Till death of the annuitant
d) Joint Life with Death Benefit till Deferment Period - Limited Premium	Till death of last survivor
c) Single Life with Death Benefit for Life - Limited Premium	Till death of the annuitant
d) Joint Life with Death Benefit for Life - Limited Premium	Till death of last survivor

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

MAHARASHTRA
Mumbai
- Airoli : 022 - 2779 5341 / 2779 0174
- Ambarnath (E) : 0251 - 260 7328 / 260 7155
- And-D. N. Nagar : 022 - 2620 2167 / 2620 2165
- Andheri (East) : 8655939651 / 8655939652
- And-Sher E Punjab: 8655807344 / 8655807345
- Andheri-IRLA : 022 - 3513 1696 / 3513 1833
- And- JB Nagar : 022 - 2825 7307 / 2825 7308
- And- Marol : 022 - 2920 8134 / 2925 6912
- And-7 Bunglows : 022 - 2632 9373 / 2631 5566
- And-Takshila : 9892095869 / 9892627347
- Andheri (West) : 022 - 2678 1742 / 2678 1781
- Bandra Mt.Mary : 022 - 2643 2158 / 2643 2147
- Bangur Nagar : 022 - 2873 4228 / 2873 4229
- Bandra - Pali : 9004543887 / 9867607690
- Bandra (West) : 022 - 3500 2814 / 3501 4306
- Bhandup (W) : 022 - 2166 0064 / 4608 2427
- 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. : 7738281748 / 7304508617
- Borivali-Saibaba : 022 - 2862 0403 / 2862 0406
- Borivali (West) : 022 - 2895 1548 / 2895 7025
- Borivali -Yogi Ngr : 022 - 2892 2017 / 2892 2018
- Byculla : 022 - 2370 3247 / 2370 3248
- Chembur : 022 - 2521 2912 / 2521 0676
- Chembur -C.G.Rd : 022 - 2520 3007 / 2520 3008
- Colaba : 022 - 2202 2330 / 2202 2335
- Dadar (East) : 022 - 2413 7451 / 2416 3350
- Dadar (West) : 022 - 2438 6887 / 2432 4897
- Dahisar-Anand Ngr : 022 - 2828 0169 / 2828 0174
- Dahisar (East) : 022 - 2896 1471 / 2828 3234
- Dahisar (West) : 022 - 2894 4020 / 2892 8617
- Dombivali (East) : 0251 - 286 1963 / 286 0698
- Dom-Gandhi Ngr : 0251 - 280 3409 / 280 3410
- Dombivali - MIDC : 0251 - 244 0074 / 244 0075
- Dombivali (West) : 0251 - 248 1754 / 248 1764
- Fort : 022 - 2265 9033 / 2265 9034
- Fort - 2 : 022 - 2265 3012 / 2265 2969
- Ghatkopar (East) : 022 - 2102 0876 / 2102 0118
- Ghatkopar (West): 022 - 2502 4859 / 2502 4860
- Gh - Patel Chowk : 022 - 2102 0711 / 2102 0712
- Girgaum : 022 - 2382 1327 / 2384 0027
- Gokuldham : 022 - 2843 1243 / 2843 1244
- Goregaon (W) : 022 - 2878 2423 / 2878 2428
- Jankalyan Nagar : 022 - 2801 0682 / 2801 0683
- Kalyan (East) : 0251 - 235 1210 / 235 1212
- Kal-Khadakpada : 0251 - 222 0484 / 222 0485
- Kalyan (West) : 0251 - 231 1482 / 231 8132
- Kamothe : 022 - 2743 0246 / 2743 0247
- Kandivali (West) : 022 - 3503 2581 / 3502 5969
- Kandivali-Mahavir Ngr:022 - 4601 0231 / 4601 0232
- Kandivali - Charkop: 022 - 2867 8347 / 2867 8388
- Knd -Thakur Complex: 022 - 2870 9820 / 2870 3081
- Kharghar : 022 - 2774 0840 / 2774 0843
- Koparkhairane : 022 - 2755 0649 / 2755 0651
- Kurla-Nehru Ngr : 022 - 2529 0431 / 2529 0432
- Lower Parel : 022 - 2307 6953 / 2307 5731
- Mahim : 022 - 3515 4226 / 3521 3314
- Malad (East) : 022 - 2880 4509 / 2880 4510
- Malad - Evershine: 022 - 2888 3281 / 2888 3710
- Malad (West) : 022 - 2881 7579 / 2882 3974
- Matunga : 022 - 2412 8399 / 2411 8033
- Mira Road : 022 - 2812 4947 / 2812 4973
- Mul - Vaishali Ngr: 022 - 2164 5697 / 2164 7795
- Mulund (East) : 022 - 2163 4442 / 2163 6430
- Mulund (West) : 022 - 2560 5102 / 2569 3938
- Nerul (East) : 022 - 2772 3175 / 2772 3975
- Panvel : 022 - 2748 2969 / 2748 2896
- Prabhadevi : 022 - 2430 0953 / 2430 0954
- Sanpada : 022 - 2781 1123 / 2781 6218
- Santacruz - Kalina: 022 - 3513 6766 / 3513 6767
- Santacruz (West) : 022 - 2600 0093 / 2605 4020
- Seawood : 022 - 4971 5992 / 4971 5993
- Shahaji Raje Rd : 022 - 2682 0742 / 2682 0743
- Siddharth Nagar : 022 - 4751 0401 / 4751 0402
- Sion : 022 - 2403 3567 / 2403 3568
- Tardeo : 022 - 2381 4365 / 2388 5106
- Thane (West) : 022 - 2537 6719 / 2537 6187
- Th - Kalwa : 022 - 2538 9013 / 2538 9014
- Th - Kolbad Road : 022 - 2547 7305 / 2547 7310
- Th - Nitin Company: 022 - 2530 0016 / 2530 0024
- Th -Panchpakhadi: 022 - 2538 0320 / 2538 0321
- Th - Vartak Ngr : 022 - 4750 9205 / 4751 2776
- Th - Vasant Vihar: 022 - 2173 0446 / 2171 2295
- Tilak Nagar : 022 - 3521 9150 / 3539 1899
- Vasai (East) : 0250 - 239 2010 / 239 2011
- Vasai (West) : 0250 - 233 6086 / 233 6087
- Vasai (W) Parnaka: 0250 - 232 8995 / 232 8996
- Vashi : 022 - 2782 1286 / 2782 0587
- Vashi - 2 : 022 - 2781 0007 / 2781 0008
- Vikhroli (West) : 022 - 2579 5095 / 2579 5096
- Vile Parle (East) : 022 - 2618 6302 / 2663 1590
- Vile Parle (West) : 022 - 2615 3174 / 2615 5572
- Virar : 8452943529 / 8452939748
- Worli : 8655823018 / 8655823019
- Wadala : 022 - 3513 6769 / 3513 6770

Pune
- Aundh : 020 - 2729 7006 / 2729 7007
- Bibvewadi : 020 - 8956683484 / 2441 2227
- Bavdhan : 020 - 6674 4971 / 6674 4972
- Bhosri : 020 - 6310 0581 / 6694 1012
- Chinchwad : 020 - 2745 5108 / 2745 5107
- Hadapsar : 020 - 2689 0116 / 2689 0117
- Kothrud : 020 - 2539 4884 / 2539 5736
- Nigdi : 020 - 2764 0668 / 2765 0667
- Pimple Gurav : 020 - 2725 9522 / 2725 9533
- Rasta Peth : 020 - 2611 3841 / 2611 3842
- Sadashiv Peth : 020 - 2433 3555 / 2432 1361
- Sinhagad Rd : 020 - 2434 5013 / 2434 5313
- Akola : 0724 - 241 1051 / 241 1071
- Amravati : 0721 - 299 0074 / 229 0076
- Aurangabad : 8956635754 / 8956635753
- Baramati : 8956602600 / 8956602601
- Bhusawal : 02582 - 241 589 / 242 589
- Boisar : 02525 - 266 901 / 266 902
- Chakan : 02135 - 249 067 / 249 068
- Dhule : 0256 - 223 2470 / 229 8020
- Ichalkaranji : 0230 - 299 1401 / 299 1402
- Islampur : 02342 - 225 322 / 225 321
- Jalgaon : 0257 - 223 3589 / 223 3590
- Jalna : 9175169085 / 9175169087
- Karad : 02164 - 226 202 / 226 203
- Kolhapur : 0231 - 266 7767 / 266 7769
- Mangalwar Peth : 0231 - 264 3643 / 264 3644
- Rajarampuri : 0231 - 252 8500 / 252 8600
- Kudal : 7387958100 / 7387951300
- Malkapur : 89562 16623 / 89562 16624
- Manish Nagar : 0712 - 295 9050 / 299 0120
- Nagpur : 0712 - 255 0522 / 254 0999
- Osmanabad : 02472 - 222 411 / 222 412
- Pandharpur : 02186 - 222 300 / 222 302
- Sadar : 0712 - 254 3332 / 254 3342
- Miraj : 0233 - 221 1924 / 221 1925
- Phaltan : 02166 - 223 400 / 223 401
- Nasik : 0253 - 231 3881 / 231 3882
- Nasik Road : 0253 - 246 3300 / 246 8800
- Pathardi Phata-Nahik: 0253 - 239 5184 /8956453874
- Ratnagiri : 02352 - 271 701 / 271 702
- Sangli : 0233 - 232 5257 / 232 0257
- Satara : 02162 - 233 062 / 233 063
- Sawantwadi : 02363 - 271 446 / 271 447
- Shirpur : 02563 - 299 812 / 299 834
- Solapur : 0217 - 260 2080 / 260 2081

NEW DELHI / N.C.R.
- Dev Nagar-Karol Bagh: 011 - 4007 2968 / 41321031
- Dilshad Garden : 011 - 4151 0297 / 4151 0298
- Dwarka : 011 - 4506 3550 / 4902 8431
- East of Kailash : 011 - 4909 8011 / 4909 8012
- Janak Puri : 011 - 4157 9598 / 4157 9599
- Kamla Nagar : 011 - 4011 3699 / 4125 4401
- Karkardooma : 011 - 4940 9565 / 4940 9575
- Karol Bagh : 011 - 4145 2085 / 4045 1996
- Laxmi Nagar : 011 - 4244 4279 / 4244 4280
- Mayur Vihar : 011 - 4987 8417 / 4950 6187
- Munirka : 011 - 4178 3482 / 4178 3483
- Naiwala Karol Bagh: 011 - 4998 2980 / 4503 2500
- Nangal Raya Janakpuri : 011 - 4352 2504 / 4172 4185
- Naraina Vihar : 011 - 4308 5345 / 4161 2794
- Paschim Vihar : 011 - 4984 2964 / 4158 0502
- Punjabi Bagh : 011 - 4015 9212 / 4015 9213
- Rohini : 011 - 4904 4671 / 4904 4571
- Vikas Puri : 011 - 4045 1886 / 4248 4290
- W. Patel Nagar : 011 - 4045 1966 / 4561 4162
- Noida : 0120 - 435 9083 / 428 1969
- Faridabad : 0129 - 416 2387 / 418 2387
- Ghaziabad : 0120 - 456 7454 / 413 5067

UTTAR PRADESH
- Aliganj : 0522 - 458 2557 / 458 2029
- Gomti Nagar : 0522 - 351 7599 / 458 0012
- Kanpur : 7518600501 / 7518600505
- Lucknow : 0522 - 423 4164 / 423 4160
- Prayagraj : 0532 - 4033 446 / 404 9097
- Vrindavan : 0522 - 407 6173 / 410 4357
- Varanasi : 0542- 400 1477 / 400 147

MADHYA PRADESH
- Anuppur : 7869403529 / 7880122376
- Bhopal : 0755 - 400 8947 / 494 5574
- Chhindwara : 07162 - 467 415 / 467 403
- Gwalior : 0751 - 234 3813 / 234 8514
- Indore : 0731 - 254 1290 / 254 1293
- Jabalpur : 0761 - 407 8612 / 407 8615
- Satna : 07672 - 400 337 / 400 341
- Singrauli : 07805 - 350 080 / 350 117

CHHATTISGARH
- Ambikapur : 07774 - 350 008/9685999886
- Baloda Bazar : 7727350744 / 7727350649
- Bhilai : 0788 - 490 4664 / 422 2378
- Bilaspur : 07752 - 312 331 / 312 373
- Dhamtari : 07722 - 237 731 / 296 730
- Durg : 0788 - 421 3786 / 406 7500
- Mangla Chowk : 07752 - 310 291 / 310 292
- Jagdalpur : 07782 - 226 066 / 435 251
- Korba : 07759 - 245 775 / 245 776
- Kosabadi : 07759 - 350 051 / 469 780
- Manendragarh : 9752599592 /9752599591
- Raigarh : 07762 - 350 012/9752599593
- Raipur : 0771 - 244 6058 / 351 0355
- Rajnandgaon : 07744 -463 832 / 460 462
- Sunder Nagar : 0771 - 224 1731 / 490 7206

BIHAR
- Begusarai : 06243 - 243 650 / 243 651
- Bhagalpur : 0641 - 350 0113 / 261 1062
- Danapur : 6115291303 / 6123104731
- Darbhanga : 06272 - 220 011 / 220 012
- Muzaffarpur : 0621 - 295 0454 / 350 0280
- Patna : 0612 - 221 6211 / 221 6094
- Bailey Road : 0612 - 310 6100 / 353 5743
- Kankarbagh : 7672990046 /7707011561
- Purnea : 06454 - 243 114 / 243 124

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

ODISHA
- Angul : 06764 - 233921 / 8093999865
- Balasore : 06782 - 261 432 / 261 433
- Barbil : 80939 99868 / 80939 99869
- Bhadrak : 06784 - 230 043 / 250 070
- Bhubaneswar : 0674 - 253 1132 / 297 5237
- Chandrashekharpur: 0674 - 311 5148 / 311 6913
- Khandagiri : 0674 - 310 6138 / 312 8287
- Brahmapur : 68035 10002 / 68035 20233
- Cuttack : 0671 - 350 1289 / 232 3441

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Sundargarh	06622 - 350 398 / 353 667

WEST BENGAL

Kolkata

AJC Road	033 - 4602 5649 / 4603 8977
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Barasat	033 - 4071 0019 / 4071 0020
Barrackpore	033 - 2594 2594 / 2594 2595
Baruipur	033 - 2423 0374 / 2423 0376
Behala	033 - 2349 0031 / 2498 9378
Belghoria	033 - 2564 3024 / 2564 3025
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Chandannagar	033 - 2683 0124 / 2683 0125
Chinar Park	033 - 2570 0399 / 4603 1130
Chuchura	033 - 2686 0278/7596025219
CIT Road	033 - 2289 6787 / 4602 6644
Dalhousie	033 - 4071 0021 / 4071 0022
Dum Dum	75960 37760 / 75960 37761
Dunlop	033 - 2577 2206 / 2577 2207
Garia	75960 37629 / 75960 36386
Girish Park	033 - 4008 1563 / 4003 7172
Harinavi	033 - 2477 5504 / 2477 5505
H.Mukerjee Road	033 - 2486 4630 / 4063 6235
Howrah	033 - 2676 9011 / 4004 7908
Italgacha Road	033 - 4600 5270 / 4600 5276
James Long Sarani	033 - 2403 0027 / 2403 0028
Jodhpur Park	033 - 4001 6466 / 2429 6812
Kaikhali	033 - 2573 0040 / 2573 0041
Kankurgachi	033 - 2320 0137 / 2320 0138
Kasba	033 - 2442 8881 / 2442 8884
Konnagar	07596025213/ 4063 4371
Krishnapur	033 - 4062 0044 / 4062 0045
Lake Town	033 - 4063 5130 / 4001 6130
Madhyamgram	033 - 2538 7654 / 2538 7655
Mandirtala	033 - 2678 2224 / 2678 2225
Manicktala	033- 2352 5490 / 23525491
Nager Bazar	033 - 4802 2033 / 4802 2036
Netaji Nagar	033 - 4604 4210 / 4604 4211
New Alipore	033 - 4044 8656 / 4010 1324
New Town	033 - 4001 9290 / 4003 7773
NSC Bose Rd	033 - 4602 9980 / 4003 4392
Panchanantala Rd	033 - 2641 4008 / 2955 0078
Parnasree	033 - 2407 0045 / 2407 0046
Patuli	033 - 4604 9788 / 4003 7377
Prince Anwar Sha Rd.	033 - 2422 0230 / 2422 0231
Rashbehari	033 - 3531 6383 / 2466 0015
Salt Lake	033 - 4004 3775 / 4604 0130
Salt Lake - II	033 - 4602 9960 / 4602 9964
Santoshpur	033 - 3544 6700 / 3544 0906
Shyam Bazar	033 - 2967 8451 / 2533 6412
Sodepur	033 - 2595 0075 / 2595 0074
Sonarpur	033 - 4813 9805 / 4848 9937
Sovabazar	033 - 2555 0236 / 2555 0237
Thakurpukur	033 - 2497 6027 / 2497 6028
Ultadanga	033 - 4804 5945 / 4804 5947
Uttarpara	033 - 4809 9616 / 4809 9617
Asansol	7596025210 /9147104310
Berhampore	97341 89038 / 97341 89078
Contai	03220 - 259 004 / 259 005
Bardhaman	0342 - 264 7835 / 264 7814
Cooch Behar	09147105247/ 222 217
Darjeeling	0354 - 225 4477 / 225 4478
Durgapur	0343 - 254 5654 / 254 5665
Haldia	03224 - 272 252 / 272 253
Kalyani	033 - 2582 0170 / 2582 0174
Kharagpur	03222 - 225 023 / 225 028
Krishnanagar	7407082821 / 7407082822
Malda	03512 - 265 939 / 265 784
Naihati	033 - 2581 2113 / 2581 2114
Siliguri	0353 - 264 1757 / 264 2190
Raniganj	0341 - 244 2111 / 244 2112
Serampore	033 - 4801 2305 / 4801 2309

ASSAM

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

TAMIL NADU

Chennai

Adambakkam	044 - 4300 9093 / 4853 0857
Adyar	044 - 4526 2864 / 4526 2881
Alandur	044 - 4686 7221 / 4796 0038
Alwarpet	044 - 2499 0705 / 2499 0706
Ambattur	044 - 2657 2782 / 4206 5361
Anna Nagar	044 - 2619 2813 / 2619 2814
Anna Nagar (W)	044 - 2615 2491 / 2615 2490
Arumbakkam	044 - 2363 0064 / 4851 1709
Ashok Nagar	044 - 2471 7011 / 4856 6794
Besant Nagar	044 - 4215 6860 / 4260 6307
Chrompet	044 - 2265 3142 / 4266 8798
Egmore	044 - 4850 5388 / 2841 3489
Greams Road	044 - 2829 0039 / 4503 2132
KK Nagar	044 - 4774 0129 / 4202 8336
Keelkattalai	044 - 4803 7108 / 4315 9100
Kelambakkam	044 - 2747 4041 / 4786 8137
Kilpauk	044 - 2661 1432 / 4350 6662
Kodambakkam	044 - 2372 8200 / 4865 3468
Kolathur	044 - 4384 9092 / 2650 2636
Mandaveli	044 - 2462 0701 / 2462 0702
Muggapair	044 - 2656 1210 / 2656 1757
Mylapore	044 - 2495 0188 / 2495 0189
Nanganallur	044 - 4005 0068 / 4854 0257
Neelangarai	044 - 2449 0062 / 3504 6372
Old Washermanpet	044 - 4552 0033 / 4355 1414
Pallikaranai	044 - 4807 1933 / 2277 0672
Pammal	044 - 2248 1053 / 4850 6345
Parrys	044 - 2526 8382 / 2526 8384
Perambur	044 - 4207 9969 / 2671 1216
Perungalathur	044 - 4215 7144 / 4959 5614
Perungudi	044 - 2496 0800 / 4862 7440
Porur	044 - 4271 5603 / 2482 5341
Poonamallee	044 - 2627 3031 / 2627 3032
Purasaivakkam	044 - 2661 2657 / 3551 0637
Royapettah	044 - 4782 0659 / 4782 0661
Saidapet	044 - 2381 0418 / 4865 0053
Shenoy Nagar	044 - 2664 1073 / 2664 1076
T Nagar	044 - 4769 0002 / 2431 1272
T Nagar II	044 - 4690 9263 / 4358 8304
Tambaram	044 - 2226 1402 / 2226 1412
Thiruvanmiyur	044 - 4853 1216 / 2457 1735
Triplicane	044 - 2844 3245 / 4353 4491
Vadapalani	044 - 2362 3200 / 2362 4200
Valasaravakkam	044 - 4768 9261 / 4283 6551
Velacheri	044 - 4305 7057 / 4204 3861
West Mambalam	044 - 2471 6145 / 2471 6149

Coimbatore

Ganapathy	0422 - 233 2421 / 233 3421
Koundampalayam	0422 - 243 4341 / 243 4331
Peelamedu	0422 - 259 9122 / 259 9130
Ramanathapuram	0422 - 231 4990 / 231 5990
R.S.Puram	0422 - 254 5474 / 254 5475
R S Puram - 2	0422 - 247 0100 / 247 9705
Vadavalli	0422 - 242 3800 / 242 4900

Trichy

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

Madurai

By Pass Rd - Madurai	0452 - 238 0901 / 238 0902
Chinna Chokkikulam	0452 - 253 2450 / 253 2451
Madurai	0452 - 234 8655 / 234 9655
Thirumangalam	04549 - 282 855 / 282 856
Thirunagar	0452 - 248 4005 / 248 4006
Mayiladuthurai	04364 - 227 531 / 227 532
Nagarcoil	04652 - 244 435 / 244 436
Namakkal	04286 - 221 071 / 221 072
Mandarakuppam	04142 - 262 500 / 262 600
Neyveli	04142 - 251 574 / 251 575
Pattukkottai	04373 - 252 270 / 252 271
Pollachi	04259 - 223 124 / 224 124
Puducherry	0413 - 226 4127 / 420 6177
Muthialpet	0413 - 223 3409 / 223 3509
Rajapalayam	04563 - 232 020 / 232 021
Salem	0427 - 233 5405 / 233 5406
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