

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

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 guaranteed¹&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 years)	: 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 (IRDAl Regn. No. 110) CIN: U66010MH2000PLC128403. Registered & Corporate Office-: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life’s nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. • UIN: 110N133V04
BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFER IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

ICICI PRU SAVINGS SURAKSHA

A PARTICIPATING NON-LINKED LIFE INDIVIDUAL SAVINGS PRODUCT

ICICI Pru Savings Suraksha is Participating life insurance Plan.

Key Benefits of ICICI Pru Savings Suraksha

- **Protection:** Get life cover¹ for entire policy term.
- **Savings with the comfort of guarantee*:** At maturity of the policy, you receive
 - Guaranteed Maturity Benefit² (GMB)
 - Accrued Guaranteed Additions³ (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
 - Vested Reversionary Bonuses⁴ and Terminal Bonus⁴, if any
 - Terminal bonus⁴ (A lump sum benefit which is linked to Bonus, if declared, and is paid out on policy termination), if declared.

Benefits in detail:

Maturity Benefit: On Maturity of the policy the policy holder will get a) Guaranteed Maturity Benefit² (GMB), Plus b) Accrued Guaranteed Additions³, plus c) Vested Reversionary bonuses⁴, if declared, plus d) Terminal Bonus⁴, if declared

Guaranteed Maturity Benefit² (GMB): It is decided in the beginning of the Policy, depending on policy term, premium, premium payment term, Sum Assured on death and gender.

Guaranteed Additions³ (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy

Reversionary Bonus⁴: Reversionary bonus, If declared, will be declared each year during the term of the policy starting from the first policy year.

Terminal Bonus⁴: A terminal bonus may also be payable at maturity or on earlier death..

Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured on death plus accrued Guaranteed Additions³ and Bonuses⁴ b) GMB² plus accrued Guaranteed Additions³ and Bonuses⁴, c) Minimum Death Benefit is equal to 105% of the total premiums paid up to the date of death.
* Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus if declared.

ICICI Pru Savings Suraksha at a glance

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

Insurance is a Subject Matter of the Solicitation. ICICI Prudential Life Insurance Company Limited. IRDAI Regn. No. 105. CIN: L66010MH2000PLC127837. As per the Finance Act 2012, all policies issued from April 1, 2012, with premium to sum assured ratio of less than 1:10 and where death benefit at any time is less than 10 times premium, will not be eligible for tax benefit under section 10 (10D) of the Income Tax Act. Further tax benefit u/s 80C for such policy will be limited only up to 10% of Sum Assured. Tax benefits under the policy are subject to conditions under Sec. 10 (10D) and Sec. 80C of the Income Tax Act, 1961. Goods & Services Tax and Cess (if any) will be charged extra as per prevailing rates. Tax laws are subject to amendments from time to time. Registered Address: ICICI Pru Towers, 1089, Apasaheb Marathe Marg, Prabhadevi, Mumbai 400025. This product brochure is indicative of the terms, conditions, warranties, and exceptions contained in the insurance policy. For further details, please refer to the policy document. In the event of conflict, if any, between the contents of this brochure and those contained in the policy document, the terms and conditions contained in the policy document shall prevail. Trade Logo displayed above belongs to ICICI Bank Limited & Prudential IP Services Limited and used by ICICI Prudential Life Insurance Company Limited under license. ICICI Pru Savings Suraksha Form No. E11, E12. UIN: 105N133V04. Advt.: L/II/1391/2024-25. BEWARE OF SPURIOUS/FRAUD PHONE CALLS! IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint. **DISCLAIMERS** : ¹ Life Cover is the benefit payable on death of the life assured during the policy term. ***GMB:** Your GMB will be set at policy inception and will depend on policy term, premium, premium payment term, Sum Assured on death and gender. Your GMB may be lower than your Sum Assured on death. ***GA:** Guaranteed Additions (GAs) totaling 5% of GMB each year will accrue during the first five policy years if all due premiums are paid. GAs accrue on payment of due premium. ***Bonuses:** Reversionary bonuses may be declared every financial year and will accrue to the policy if it is premium paying or fully paid. Reversionary bonuses will be applied through the compounding bonus method. All reversionary bonuses will be declared as a proportion of the sum of the GMB and the vested reversionary bonuses, if any. Reversionary bonus once declared is guaranteed and will be paid out at maturity or on earlier death. A terminal bonus may also be payable at maturity or on earlier death. ***Guaranteed Benefits:** Guaranteed benefits is in the form of Guaranteed Maturity Benefit and Guaranteed Additions.

TATA AIA LIFE INSURANCE SMART VALUE INCOME PLAN

INDIVIDUAL, NON-LINKED, PARTICIPATING LIFE INSURANCE SAVINGS PLAN

Tata AIA Life Insurance Smart Value Income Plan, individual, non-linked, participating life insurance savings plan that gives you life cover and the option of choosing and receiving cash bonus (if declared) till you reach 100 years of age.

Plan Options:

- Cash Bonus
- Accumulating Cash Bonus

Benefits in Detail:

Regular Bonus: Regular Bonus rate² annually in advance starting from the first policy year, expressed as a % of Annualized/Single Premium. • Under plan option 1, the Regular Bonuses will be paid out at the end of the chosen Payout frequency • Under plan option 2, Regular Bonuses will vest at the end of the Policy year

²An interim rate of this bonus will be declared at the time of launch of this product and that rate will be applicable till the First declaration of the Regular Bonus rate of this product.

Option 1 - Cash Bonus The policyholder can choose to treat the regular bonus (if declared) as ‘Cash Bonus’ and utilise them. The policyholder needs to make this choice at the time of purchase and then alter it during the policy term with effect from immediate next policy anniversary by writing to us. Paid-in Cash: The policyholder will receive the cash bonus, as per the chosen payout frequency (as described later), into: a. his/her designated bank account (as available in Company’s records). b. his ‘Sub-wallet’. The Sub-wallet will earn a loyalty addition that will accrue daily.

Option 2 - Accumulating Cash Bonus Under this option the regular bonuses (if declared) are not paid out as cash bonus, but instead vest at the next policy anniversary. This Accumulating Cash Bonus (ACB), once vested, will accumulate daily at a benchmark-linked rate. The accumulation of interest shall continue under an in-force as well as a reduced paid-up policy. The annual benchmark-linked rate declared shall be the 10 years G-sec less 1% as on 31st March of the year of declaration of cash bonus, and would remain constant for a given tranche of vested bonus for a block of 20 years. This benchmark-linked rate will reset every of 20 year period for all the tranches of cash bonus respectively.

Death Benefits: On death of the Life Insured for an in-force policy (all due premiums have been paid) during the policy term, the Death Benefit will be: Sum Assured on Death plus • Balance in Sub-wallet (in case of Option 1) or Accumulated Cash Bonus (in case of Option 2) plus Interim Bonus (if any) plus Terminal Bonus on Death (if declared).

Further, the Death Benefit shall be minimum 105% of Total Premiums paid (excluding modal loadings). The policy shall terminate on payment of the Death Benefit and no further benefits will be payable.

Survival Benefit: Option 1: provided the policy is in force and all due premiums have been paid, the policyholder would be eligible to receive Cash Bonus until death or end of policy term, whichever is earlier.

Option 2: No survival benefit is payable The survival benefit shall be payable as on Survival of the life insured per payout frequency and the “special date” chosen, if any.

Maturity Benefit: At the end of the Policy Term, the Maturity Benefit will be: Sum Assured on Maturity plus • Balance in Sub-wallet (in case of Option 1) or Accumulated Cash Bonus (in case of Option 2) plus Terminal Bonus on Maturity (if declared). The policy shall terminate on payment of the Maturity Benefits and no further benefits will be payable.

Tax Benefits: Income Tax benefits may be available as per the prevailing Income Tax Laws, subject to fulfillment of conditions stipulated therein.

Eligibility Criteria:

Age at Entry (years) #	- Min. 30 days, Max.: 65 Yrs.
Policy Term (PT) (years)	- Limited Pay: Whole Life: 100 minus Entry Age, Other than Whole Life: Min.: 20, Max.:50 Regular Pay: Whole Life: NA, Other than Whole Life: Min.:10 Max.:30 Policy terms available in integers only
Premium Payment Term (PPT) (yrs)	- Limited Pay: Min.: 5, Max.:12 Regular Pay: Same as Policy Term Premium Payment Term available in integers only
Premium Payment Mode	- Annual/ Half-yearly/ Quarterly/ Monthly
Cash Bonus Payout Frequency	- Annual / Half-yearly / Quarterly / Monthly

Insurance is a Subject Matter of the Solicitation. Disclaimer: # Any reference to age is as on last birthday This product is underwritten by Tata AIA Life Insurance Company Ltd.
This plan is also available for sale through online mode. Insurance cover is available under this product. This plan is not a guaranteed issuance plan and it will be subject to Company’s underwriting and acceptance. This product brochure should be read along with Benefits Illustration. The risk factors of the bonuses projected under the product are not guaranteed. Past performance doesn’t construe any indication of future bonuses, and These products are subject to the overall performance of the insurer in terms of investments, management of expenses, mortality and lapses. Risk cover commences along with policy commencement for all lives, including minor lives. The proposer will also act as a policyholder during the age of minority of the insured. In the event of the life insured dying during the age of minority, the policy nominees will be payable to the policyholder/proposer. The policy shall vest in the life of the minor insured once he/she attains majority i.e.18 years. Buying a Life Insurance Policy is a long-term commitment. An early termination of the Policy usually involves high costs and the Surrender Value payable may be less than the all the Premiums Paid. In case of non-standard lives and on submission of non-standard age proof, extra premiums will be charged as per our underwriting guidelines. All Premiums and interest payable under the policy are exclusive of applicable taxes, duties, surcharge, cesses or levies which will be entirely borne/ paid by the Policyholder, in addition to the payment of such Premium or interest. Tata AIA Life shall have the right to claim, deduct, adjust and recover the amount of any applicable tax or imposition, levied by any statutory or administrative body, from the benefits payable under the Policy. Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your insurer carrying on life insurance business. If your policy offers guaranteed benefits then these will be clearly marked “guaranteed” in the illustration table on the pages 7, 8, 9 and 10. If your policy offer variable benefits then the illustrations on the pages 7, 8, 9 and 10 will show two different rates of assumed future investment returns. These assumed rate of return are not guaranteed and these are not the upper or lower limits of what you might get back, as the value of your policy is dependent on a number of factors including actual future investment performance. Tata AIA Life Insurance Company Limited (IRDAl Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life’s nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Adv1/2024/Sep/2804 • UIN: 110N162V03 .BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS/ FRAUDULENT OFFERS IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.



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

IRDAl 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

KOTAK ENERGY OPPORTUNITIES FUND

Type of Scheme	: To generate long-term capital appreciation from a portfolio that is invested predominantly in equity and equity related securities of companies engaged in Energy and Energy related activities.
Launch Date	: 03rd April, 2025
Fund Manager	: Harsha Upadhyaya, Abhishek Bisen, Mandar Pawar
Plans & Options	: Regular Plan & Direct Plan
Minimum Amount	: Rs.100/- and any amount thereafter
Benchmark	: NIFTY Energy TRI
Exit Load	: 1% will be charged for redemption within 1 year;
NFO Closes : 17th April, 2025	

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN.)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)		
				12 Mths	24 Mths	36 Mths
Bajaj Finance 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
Sundaram Home Fin.	ICRA AAA	10,000	M/Q/A/C	7.45	7.75	7.75

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

IMPORTANT INFORMATION

- ❖ Bluechip does not accept cash for any investments or cheques from clients in favour of Bluechip.
- ❖ Bluechip does not ask for sensitive data like OTP received from Banks or UIDAI.
- ❖ Please contact Bluechip Branches at the branch addresses and telephone numbers published in the Bluechip Bulletin or Bluechip Website www.bluechipindia.co.in
- ❖ For any complaints & queries contact us on 1800-22-6465 or send mail to support@bluechipindia.co.in

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

- ❖ The interest rate payable on **1st July 2025 fixed at 8.05%.**
- ❖ The minimum amount of application is **Rs.1000/-** and multiples thereof.
- ❖ The tenure of GOI Bonds is **7 Years.**
- ❖ Cumulative option is not available.

LIC'S JEEVAN UMANG

A PAR, NON-LINKED, INDIVIDUAL, SAVINGS, WHOLE LIFE INSURANCE PLAN

GET **GUARANTEED** SURVIVAL BENEFIT EQUAL TO **8% OF BASIC SUM ASSURED** EACH YEAR AFTER THE FINAL PREMIUM, **TILL AGE 99 AND LUMP SUM MATURITY BENEFIT ON SURVIVAL TO AGE 100.**

ELIGIBILITY : MINIMUM BASIC SUM ASSURED : Rs.2,00,000/-
MIN. AGE : 30 DAYS (COMPLETED)
PREMIUM PAYING TERM : 15, 20, 25 & 30 Yrs



UIN : 512N312V03, Plan No.: 745

LIC'S JEEVAN LAKSHYA

A PAR, NON-LINKED, LIFE, INDIVIDUAL, SAVINGS PLAN

PLAN FOR AN ASSURED FUTURE FOR YOUR FAMILY

ELIGIBILITY : MIN. AGE ENTRY : 18 YRS (LAST BIRTHDAY)
MAX. AGE ENTRY : 50 YRS (NEARER BIRTHDAY)
MIN. POLICY TERM : 13 YRS
MAX. POLICY TERM : 25 YRS
MIN. BASIC SUM ASSURED : Rs. 2,00,000/-



UIN : 512N297V03 Plan No.: 733

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Growth (%)	
	28/02(Cr.)		26/03	3 Yrs		5 Yrs		28/02(Cr.)	26/03
HYBRID - AGGRESSIVE FUNDS					HDFC Large and Mid Cap				
Bandhan Aggressive Hybrid	751.52	23.80	12.73	21.67		21,526.58	308.85	19.29	31.12
Canara Robeco Equity Hybrid	9,841.01	333.73	11.64	18.51	HSBC Large & Mid Cap	3,471.91	23.58	15.21	24.96
DSP Aggressive Hybrid	9,794.68	339.33	14.79	20.33	ICICI Pru Large & Mid Cap	17,818.19	924.13	20.94	31.77
Franklin India Equity Hybrid	1,945.03	254.66	14.46	21.46	Kotak Equity Opp	22,852.63	309.42	17.23	26.70
HSBC Aggressive Hybrid	4,744.31	49.17	10.41	18.18	Mahindra Manulife Large & Mid Cap	2,243.20	24.33	13.14	26.33
ICICI Prudential Equity & Debt	38,507.07	367.77	17.89	28.62	Nippon India Vision	4,969.46	1,342.71	18.56	28.22
Kotak Equity Hybrid	6,324.10	56.90	13.27	23.07	SBI Large & Midcap	27,384.68	571.31	16.88	29.26
Mahindra Manulife Aggressive	1,463.39	25.28	14.79	22.81	Sundaram Large and Mid Cap	5,861.32	78.37	13.62	24.57
Nippon India Equity	3,531.27	97.27	14.16	22.49	Tata Large & Mid Cap	7,419.57	489.79	16.03	26.18
SBI Equity Hybrid	68,440.31	279.72	11.56	18.83	UTI Large & Mid Cap	3,789.32	163.95	20.37	32.33
Sundaram Aggressive	5,236.37	152.14	11.78	19.53	EQUITY - LARGE CAP FUNDS				
Tata Hybrid Equity	3,733.13	412.52	11.84	19.23	Aditya Birla SL Frontline Equity	26,286.10	487.61	13.77	24.21
UTI Aggressive	5,633.37	379.99	16.10	24.71	Bandhan Large Cap	1,634.08	70.82	13.56	22.26
HYBRID - DYNAMIC ASSET ALLOCATION					Canara Rob Bluechip Equity	13,848.24	58.87	13.82	22.23
Aditya Birla Sun Life Balanced Advantage	99.82	6,988.25	11.59	16.96	DSP Top 100 Equity	4,519.34	447.27	17.87	23.22
Axis Balanced Advantage	20.06	2,625.19	12.82	14.45	Franklin India Bluechip	6,937.44	949.67	12.33	23.37
Bandhan Balanced Advantage	22.96	2,141.18	9.04	14.32	HDFC Large Cap	33,913.31	1,076.50	16.28	26.15
DSP Dynamic Asset Allocation	26.39	3,105.84	10.79	13.09	HSBC Large Cap	1,685.72	440.55	12.86	21.56
HDFC Balanced Advantage	488.76	90,374.53	19.86	27.33	ICICI Pru Bluechip	60,177.20	102.69	16.78	26.47
HSBC Balanced Advantage	41.11	1,432.46	10.45	12.97	Kotak Bluechip	8,717.81	529.18	13.62	23.51
ICICI Prudential Balanced Advantage	69.25	58,716.56	12.11	17.86	Mahindra Manulife Large Cap	560.86	21.60	12.44	22.24
Kotak Balanced Advantage	19.36	15,812.67	10.76	16.01	Nippon India Large Cap	34,211.60	83.28	18.78	28.07
Nippon India Balanced Advantage	167.36	8,431.05	11.88	16.34	SBI BlueChip	46,139.85	86.33	13.48	23.67
Sundaram Balanced Advantage	33.41	1,434.84	10.16	12.01	Tata Large Cap	2,267.20	470.90	13.61	24.43
Tata Balanced Advantage	19.53	9,754.44	10.39	15.87	UTI Large Cap	11,720.45	255.70	10.79	22.54
EQUITY - FLEXI CAP FUNDS					EQUITY - MID CAP FUNDS				
Aditya Birla SL Flexi Cap	20,079.75	1,642.95	13.65	24.57	Aditya Birla SL Mid Cap	5,055.65	707.71	15.69	29.47
Axis Flexi Cap	11,115.75	24.36	10.43	19.38	Axis Mid Cap	26,087.92	101.06	15.34	26.29
Bandhan Flexi Cap	6,594.89	189.60	12.52	21.62	DSP Mid Cap	15,879.98	130.06	15.11	23.93
Canara Rob Flexi Cap	11,390.99	309.28	12.40	22.39	Franklin India Prima	10,594.08	2,500.33	21.21	29.23
DSP Flexi Cap	10,319.57	95.68	15.73	23.71	HDFC Mid-Cap Opportunities	67,578.59	172.81	24.32	34.73
Franklin India Flexi Cap	16,139.31	1,516.98	17.67	29.48	HSBC Mid Cap	9,540.93	335.29	18.96	27.93
HDFC Flexi Cap	64,124.15	1,842.62	22.63	32.78	ICICI Pru Mid Cap	5,393.79	257.68	18.31	31.80
HSBC Flexi Cap	4,182.76	196.09	15.21	25.24	Kotak Emerging Equity	43,941.48	117.37	18.82	31.63
Kotak Flexi Cap	45,433.37	76.78	14.68	23.37	Mahindra Manulife Mid Cap	3,067.16	30.22	21.14	31.33
SBI Flexi Cap	20,029.64	101.21	10.76	23.49	Nippon India Growth	30,276.31	3,675.19	22.68	34.02
Tata Flexi Cap	2,733.96	22.10	13.20	22.00	SBI Magnum Mid Cap	19,391.73	220.50	18.16	33.25
EQUITY - FOCUSED FUNDS					Sundaram Mid Cap	10,450.74	1,231.36	21.50	30.02
Aditya Birla SL Focused	6,940.93	131.38	13.94	23.34	Tata Mid Cap Growth	3,954.92	389.00	18.11	30.27
Bandhan Focused Equity	1,595.25	79.10	14.73	22.09	UTI Mid Cap	9,899.35	267.88	14.94	29.65
DSP Focus	2,258.59	51.12	16.60	23.35	EQUITY - SMALL CAP FUNDS				
Franklin India Focused Equity	10,907.40	98.82	15.92	27.99	Aditya Birla SL Small Cap	4,053.50	74.89	13.69	29.95
HDFC Focused 30	15,515.87	213.72	23.50	33.02	Axis Small Cap	20,954.45	95.19	16.98	32.60
ICICI Pru Focused Equity	9,532.60	83.22	20.18	30.23	Bandhan Small Cap	8,474.84	40.47	24.83	36.00
Kotak Focused Equity	3,135.90	22.81	12.80	23.28	Canara Rob Small Cap	10,276.74	34.36	13.17	35.96
Nippon India Focused Equity	7,480.00	109.58	13.02	27.86	DSP Small Cap	13,276.88	168.74	15.68	34.43
SBI Focused Equity	32,929.18	326.27	12.70	23.17	Franklin India Smaller Cos	11,257.08	151.21	20.10	35.18
Sundaram Focused	1,007.19	149.68	11.88	22.11	HDFC Small Cap	28,119.87	119.71	18.90	36.06
Tata Focused Equity	1,635.33	21.48	13.50	25.73	HSBC Small Cap	13,334.31	72.20	17.48	37.27
EQUITY - LARGE CAP & MID CAP FUNDS					ICICI Pru Smallcap	6,911.83	76.85	15.91	34.25
Axis Growth Opp	12,595.75	29.93	13.80	26.90	Kotak Small Cap	14,407.09	234.13	13.74	35.00
Bandhan Core Equity	7,233.51	121.14	21.74	30.58	Nippon India Small Cap	50,826.29	149.46	21.45	41.02
Canara Rob Emerg Equities	21,405.22	235.33	14.88	25.64	SBI Small Cap	28,453.40	156.72	15.76	31.18
DSP Equity Opportunities	12,597.53	578.50	19.79	27.90	Sundaram Small Cap	2,762.92	222.59	15.94	33.25
Franklin India Equity Advantage	3,121.12	172.98	13.90	26.81	Tata Small Cap	8,274.12	36.14	22.05	37.75

Disclaimer: All Mutual Fund Investments are subject to market risks. The above given information is past performance under growth option of various mutual fund schemes. Past performance may or may not be sustained in the future. The prospective investors are advised to read the scheme information document and the statement of additional information of the respective mutual fund scheme before investing.
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LIFE INSURANCE



BAJAJ ALLIANZ LIFE GUARANTEED PENSION GOAL II

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

Bajaj Allianz Life Guaranteed Pension Goal II assures your Lifestyle goals by giving guaranteed² income throughout life as per your choice and need.

Key Features:

- ✔ **Guaranteed² income throughout life:** Your annuity amount is guaranteed² at policy inception and is paid regularly as per your choice and need (Yearly/Half-yrly/Quarterly/Monthly)
- ✔ **Wide range of Annuity Options:** Choose from a wide range of Annuity options to meet your Lifestyle goals
- ✔ **Choose when your second innings starts:** Annuity starts immediately or after a few years as per your choice and need
- ✔ **Ensure your family’s lifestyle goals are met even when you are not around:** Option for Joint life annuity with 50% or 100% annuity payable to your spouse after your death
- ✔ **Return of cost (Purchase price):** Option to receive Return of Purchase Price (ROP) on death or as Survival Benefit
- ✔ **Flexibility to choose Return of Purchase Price %:** Option to choose 50% to 100% Return of Purchase Price on death

Annuity Options Available:

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

Some selected annuity options:

- Option A: Life Annuity:** Annuity will be payable to you throughout life
- Option B: Life Annuity with Return of Purchase price (ROP¹) on death:** Annuity will be payable to you throughout life and on death X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception.
- Option F: Joint Life Last Survivor with 100% of Annuity to spouse & with Return of Purchase price (ROP¹) on death of Last Survivor :** Annuity will be payable to you throughout life and on death, your spouse will receive 100% of the prevailing Annuity amount throughout his/her life. On death of the Last Survivor, X% of the Purchase price will be returned to your nominee. The proportion (X%) of the Purchase Price given as ROP can range from 50% to 100% (both inclusive), as chosen by you at inception

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

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** Bajaj Allianz Life Insurance Company Limited and Bajaj Allianz Life Guaranteed Pension Goal II are the names of the company and the product respectively and do not in any way indicate the quality of the product and its future prospects or returns. For more details on risk factors, terms and conditions please read sales brochure & policy document (available on www.bajajallianzlife.com) carefully before concluding a sale. Regd. Office Address: Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, IRDAI Reg. No.: 116, CIN : U66010PN2001PLC015959, Call us on toll free No.: 1800 209 7272, Mail us : customercare@bajajallianz.co.in. Bajaj Allianz Life Guaranteed Pension Goal II (UIN: **116N187V04**). The Logo of Bajaj Allianz Life Insurance Co. Ltd. is provided on the basis of license given by Bajaj Finserv Ltd. to use its “Bajaj” Logo and Allianz SE to use its “Allianz” logo. All charges/ taxes, as applicable, will be borne by the Policyholder. The risk factors of the bonuses projected under the product are not guaranteed | Past performance of the Company doesn’t construe any indication of future bonuses | The product is subject to the overall performance of the Company in terms of investments, management of expenses, mortality and lapses. **BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS** - IRDAI is not involved in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

TATA AIA LIFE INSURANCE FORTUNE GUARANTEE PENSION

A Non-Linked, Non-Participating Annuity Plan

Tata AIA Life Insurance Fortune Guarantee Pension that helps you gain financial freedom during your second innings. The 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 benefit 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:

- Deferred Life Annuity (GA-I) and with Return of Purchase Price
- Deferred Life Annuity (GA-II) and with Return of Purchase Price

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

Option 1 & 2: Annuity is paid till the annuitant(s) is/are alive and annuity payments commence post the end of the Deferment Period as per the frequency chosen.

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

Eligibility Criteria:

		Minimum’	Maximum’
Entry Age		Other than POS	Option 1 & 2: 84 yrs*
		30 years	*annuity to start max at age 85 years
PPT	Regular/ Limited Pay	5 years	12 years
Deferment Period	Regular Pay	Equal to Premium Payment Term	
	Limited Pay	PPT + 1	PPT + 5 years

Insurance is a Subject Matter of the Solicitation. **DISCLAIMER:** a) The brochure is not a contract of annuity. The precise terms and conditions of this plan are specified in the policy contract available on Tata AIA Life website. b) This product brochure should be read along with Benefit Illustration. c) This product is underwritten by Tata AIA Life Insurance Company Ltd. This plan is not a guaranteed insurance plan and it will be subject to Company's underwriting and acceptance. d) 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 benefits available to you. Tata AIA Life Insurance Company Limited (IRDAI Regn. No.110) CIN: U66010MH2000PLC128403. Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. Trade logo displayed above belongs to Tata Sons Ltd and AIA Group Ltd. and is used by Tata AIA Life Insurance Company Ltd under a license. For any information including cancellation, claims and complaints, please contact our Insurance Advisor / Intermediary or visit Tata AIA Life's nearest branch office or call 1-860-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. Unique Reference Number: L&C/Advt/2024/Sep/2814 • **UIN: 110N161V10**

ICICI PRU GUARANTEED PENSION PLAN FLEXI

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

ICICI Pru Guaranteed Pension Plan Flexi, a plan which ensures peace of mind in your golden years by taking care of perhaps the single most important requirement of life after retirement – a guaranteed[#] Annuity that will keep coming to you for your entire lifetime.

Key Features:

- ✔ Guaranteed[#] annuity for your entire life with an option of return of premiums paid⁴
- ✔ Wide range of annuity options available to suit your retirement needs
 - Choice of Joint Life annuity options & Waiver of Premium² feature to help secure the happiness of your loved ones
 - Choice of increasing³ annuity options that will give you inflation hedged retirement income in your golden years
- ✔ Wide range of options to give you choice of how long you want to pay premiums and choice of when to start your annuity as per your specific requirements
- ✔ Access to funds in times of need with Special Withdrawal Feature¹
- ✔ Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- ✔ “Save the Date⁴” feature to receive your annuity on any date of your choice
- ✔ Option to “Top-up⁵” your plan as and when you have additional funds to invest

Annuity options available to suit your retirement needs:

- Single Life & Joint Life - without Return of Premium/ with Return of Premium
- Single Life with Return of Premium (ROP) on Critical Illness (CI) or Permanent Disability due to Accident (PD) or Death
- Increasing Annuity for Single Life/ Joint Life with Return of Premium

Tax Benefit: Tax benefits may be available as per the prevailing Tax laws⁷. *T&C apply*

Eligibility Criteria:

Age at Entry	: Minimum: 40 years (Primary Annuitant), 30 years (Secondary Annuitant), Maximum: 70 years
Premium Payment Term	: 5 to 15 Years
Deferment Period	: Premium Payment Term chosen to 15 years (in multiples of 1 yr)
Minimum Annuity Amount	: Rs.12,000/- per annum
Premium Payment Frequency	: Annual, Half yearly, Monthly
Annuity Payout Mode	: Annual, Half yearly, Quarterly, Monthly

Insurance is a Subject Matter of the Solicitation. **Disclaimer:** “The annuity amount is informed to you at the time of availing the plan and is guaranteed and unchanged for life. Guaranteed Benefits will be payable subject to all due premiums being paid. Guaranteed Annuity will start based on the income start year chosen by you. “The maximum withdrawal permitted at any time shall not exceed 60% of Total Premiums Paid as on date of request, less the amount previously withdrawn (if any) as Special withdrawals. The minimum amount of lumpsum withdrawal will be Rs. 5,000 at the time of each exercise. The withdrawal amount will be paid as a lump sum in return for a reduction in future annuity payments and other benefits payable under the policy. The number of times you will be permitted to make part withdrawals over the policy term is limited to 3. For more details on the terms and conditions applicable under this feature, refer to clause of 12 of “Terms and conditions” * You can opt for waiver of premium benefit with Joint Life options – Joint Life with Return of Premium & Joint Life without Return of Premium. On death of the Primary Annuitant during the premium payment term, the future premiums will be waived off and the applicable benefits will continue to be paid to the Secondary Annuitant. On selection of waiver of premium benefit, separate annuity rates for Joint Life options will be applicable. “Under increasing annuity options the annuity amount increases every year at a rate of 5% p.a. of the annuity amount payable in the first year after completion of deferment period. “At the time of buying the policy, you can choose to receive the annuity on any one date, to coincide with any special date. This option needs to be selected at policy inception or before the first annuity payment. The date chosen should be succeeding the due date of the first annuity payment. “You can increase your annuity at any time by paying an additional premium (top-up premium). There’s no restriction on the premium amount you need to pay to avail a top-up. The additional annuity payable will be calculated as per the then prevailing annuity rates and age of the Annuitant at the time of payment of additional premium. This option can be chosen anytime during the deferment period only and while the policy is in-force, and all due premiums have been paid. “If the Return of Premium option is chosen, you can get back your total premiums paid in case of death of the annuitant. “Tax benefits are subject to conditions under Sections 80C, 115BAC and other 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 more details. © ICICI Prudential Life Insurance Co. Ltd. All rights reserved. Registered with Insurance Regulatory & Development Authority of India (IRDAI) as Life Insurance Company. Regn. No. 105. CIN: L66010AH2000PLC127837. Reg. Off.: ICICI Pru Life Towers, 1089 Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Tel.: 40391600. Customer helpline number: - 1860 266 7766. Timings: – 10.00 A.M. to 7.00 P.M., Monday to Saturday (except national holidays). Member of the Life Insurance Council. 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 Guaranteed Pension Plan Flexi Form No.: 119. **UIN: 105N187V07**. Advt. No.: 1/II/2120/2024-25 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.

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 on Death or Critical Illness 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/-

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LIFE & HEALTH 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 :

- Param Raksha Life Maxima +
- Tata AIA Param Raksha Life Pro +
- Param Raksha Life Advantage +
- Param Raksha Life Pro Advance

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 Advantage +	PRO Advance
Life Cover	SSR Supreme (ULIP)	SSRS (ULIP) + TB with ROP	SSRS (ULIP) + TB with ROP	SSR Supreme + TB - Rs. 50 L
Return of Health Product Premium	Yes	Yes	Yes	No
SWP Option	No	No	No	No
Entry Age	18 Yrs to 65 Yrs	18 Yrs to 65 Yrs	23 Yrs to 65 Yrs	18 Yrs to 65 Yrs
Maximum Age at Maturity (SSR Supreme)	100 Yrs	100 Yrs	100 Yrs	100 Yrs
Maximum Age at Maturity (VPA)	AD/ATPD – 85 Yrs	AD/ATPD – 85 Yrs TB – 100 Yrs	TB – 100 Yrs	AD/ATPD - 85 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 Yrs)		Limited Pay 5 Yrs to Max.till age 85 Yrs	
Policy Term	30 to 82 years (subject to max. maturity age of 100 Yrs)		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/-			
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

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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	Regular Pay (25 to 40 yrs)

	Capital Guarantee
	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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MANIPALCIGNA SARVAH

THE COMPLETE HEALTH INSURANCE

Key Benefits

- ☑ Gullak benefits guarantees up to 10X bonus over the base Sum Insured, irrespective of claim.
- ☑ Get hospitalization coverage up to Rs 3cr for Heart, Cancer, Stroke and major organ/bone marrow transplant.
- ☑ No zonal co-pay, First year renewal will get additional discount on renewing before 30 days

Benefits under the plan:

Sarvah Pratham :

- ☑ Hospitalization coverage up to Rs.3 Cr for 4 major illnesses
- ☑ Sarathi* that reduces your waiting period to 30 days
- ☑ Optional Accidental rider available (3 Cr) with TTD option
- ☑ Gullak* benefit that guarantees up to 10x bonus over the base Sum Insured, irrespective of claims
- ☑ Refill your policy by restoring the Sum Insured even for related and unrelated illnesses
- ☑ Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for the first claim
- ☑ No Zonal Co-pay worries, ensuring faster recovery in the city of your choice
- ☑ Get up to 7.5% discount when you renew your policy and up to 20% discount just by walking

Sarvah Uttam:

- ☑ Anant* Care with unlimited hospitalization coverage for 4 major illnesses
- ☑ Sarathi* that reduces your waiting period to 30 days
- ☑ Flexibility to choose your benefits
- ☑ Gullak* benefit that guarantees 100% increase in the base Sum Insured, irrespective of claims
- ☑ Unlimited restoration of your Sum Insured* even for related and unrelated illnesses
- ☑ Maternity and New-born hospitalization expenses* covered
- ☑ No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- ☑ Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for the first claim
- ☑ Get up to 7.5% discount when you renew your policy and up to 20% discount by walking

Sarvah Param:

- ☑ Tatkal benefit that ensures you have absolutely Zero Waiting Period
- ☑ No waiting for 30 days, NO waiting for 2 years, No waiting for PED
- ☑ Gullak benefit that guarantees 100% increase in the base Sum Insured, irrespective of claims
- ☑ Unlimited Restoration of Sum Insured even for related and unrelated illnesses
- ☑ Protect your family with personal accident cover* up to Rs.3 Cr
- ☑ No Zonal Co-pay worries ensuring faster recovery in the city of your choice
- ☑ Surplus benefit* that ensures additional 100% of Sum Insured from day 1 for first claim
- ☑ Get up to 2.5% discount on renewal of policy and up to 20% discount by walking

Eligibility

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

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

TELANGANA				
Hyderabad				
Ameerpet	:	040 - 2341 8316 / 2341 8416		
Attapur	:	040 - 2401 8316 / 2401 9316		
Boduppal	:	040 - 2720 5316 / 2720 5317		
Champapet	:	040 - 2407 5316 / 2407 6316		
Chandanagar	:	040 - 2303 8755 / 2303 8756		
Dilsukh Nagar	:	040 - 2405 6548 / 2405 6549		
Habsiguda	:	040 - 4851 0508 / 4016 0522		
Hashtinapuram	:	040 - 4500 5415 / 4500 0377		
Himayat Nagar	:	040 - 2339 5316 / 2322 1308		
Kapra	:	040 - 2713 0938 / 6655 5613		
Kukadpalli	:	040 - 2306 1646 / 4230 0905		
Malkajgiri	:	040 - 4002 5162 / 4512 9452		
Manikonda	:	040 - 2356 8931 / 2356 8941		
Marredpally	:	040 - 2771 0998 / 2771 1410		
Mendhipatnam	:	040 - 2351 2034 / 2352 6356		
Miyapur	:	040 - 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		

GUJARAT				
Ahmedabad				
Ashram Road	:	079 - 2658 5642 / 2658 5643		
Bapunagar	:	079 - 2991 6380 / 2991 6381		
Chandkheda	:	079 - 2750 7857 / 2750 7855		
Gandhi Nagar	:	079 - 2324 2004 / 2324 2005		
Mani Nagar	:	079 - 2543 0026 / 2543 0062		
Paldi	:	079 - 2657 7934 / 2657 7935		
Satellite	:	079 - 2676 9024 / 2676 9025		
Baroda				
Alkapuri	:	0265 - 232 3018 / 232 3021		
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		
Unjha	:	02767 - 250 094 / 250 095		
Rajkot	:	0281 - 246 5427 / 246 5428		
Kalol	:	02764 - 225 801 / 225 802		
Indira Circle	:	0281 - 257 5767 / 257 5768		
Surat	:	0261 - 273 1402 / 273 1403		
Udhna	:	0261 - 227 4401 / 227 4402		
Bhatar Road	:	0261 - 223 3173 / 223 3174		
Vesu	:	0261 - 221 5063 / 221 5064		
Silvassa	:	0260 - 264 1230 / 264 1231		
Gunjan	:	0260 - 299 3156 / 299 3157		
Vapi	:	0260 - 246 0337 / 246 5337		

KARNATAKA				
Bengaluru				
Banashankari	:	080 - 2669 0288 / 2669 0319		
Bannerghatta	:	080 - 2648 2880 / 2648 2881		
Basavangudi	:	080 - 2242 3777 / 2660 8777		
Basaveshwara Ngr	:	080 - 2322 5533 / 4153 5692		
Bommanahalli	:	080 - 4093 5276 / 4093 5720		
BTM Layout	:	080 - 2678 3744 / 2678 3752		
Electronic City	:	080 - 2960 0305 / 2960 0306		
Indira Nagar	:	080 - 2520 2939 / 2520 3739		
Infantry Road	:	080 - 4113 0952 / 2286 0704		
Jayanagar	:	080 - 2653 3751 / 2653 3752		
JP Nagar	:	080 - 2658 9699 / 2658 9499		
Kammanahalli	:	080 - 2580 5627 / 2580 5628		
Kanakapura	:	080 - 2256 3003 / 2256 3013		
Kengeri	:	080 - 2848 5695 / 2848 5696		
Koramangala	:	080 - 2553 3393 / 2553 3394		
Krishnarajapuram	:	080 - 2990 4528 / 2990 4571		
Kumaraswamy Lyt	:	080 - 2666 8150 / 2666 8152		
Hesaraghatta	:	080 - 2839 7339 / 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		
Garihara	:	08192 - 242 855 / 242 355		
Hokul Road	:	0836 - 233 4080 / 233 4081		
Hassan	:	08172 - 232 922 / 232 433		
Haveri	:	08375 - 233 701 / 233 702		
Hosapete	:	08394 - 224 615 / 224 616		
Hubballi	:	0836 - 235 4255 / 235 4266		
Kalaburagi	:	08472 - 226 702 / 246 702		
Kalidasa Road	:	0821 - 241 3355 / 241 3555		
Karwar	:	08382 - 223 275 / 223 276		
Madikeri	:	08272 - 228 021 / 228 022		
Mangaluru	:	0824 - 244 2214 / 244 0014		
Mysuru	:	0821 - 254 6607 / 254 6608		
Siddhartha Nagar-MYS	:	0821 - 247 1454 / 247 1545		
Puttur	:	08251 - 236 837 / 237 837		
Raichur	:	08532 - 227 229 / 227 888		
Ramanagara	:	80299 13366		
Sangmeshwar Ngr	:	0831 - 246 2701 / 246 2702		
Shivamogga	:	08182 - 227 660 / 227 661		
Sindhanur	:	08535 - 200 230 / 220 230		
Tumakuru	:	0816 - 225 1810 / 226 1606		
Udupi	:	0820 - 252 1929 / 252 1797		
Vijayapura	:	08352 - 240 143 / 240 149		
Jalanagar	:	08352 - 200 901 / 200 902		
Yadgir	:	08473 - 250 943 / 250 944		

KERALA				
Alappuzha	:	0477 - 226 2226 / 226 2227		
Cochin				
Angamaly	:	0484 - 245 3526 / 245 3527		
Ernakulam	:	0484 - 235 0044 / 235 0045		
Muvattupuzha	:	0485 - 281 3996 / 281 3997		
Palarivattom	:	0484 - 234 0160 / 234 0161		
Tripunithura	:	0484 - 277 8933 / 277 9833		
Trivandram				
Attungal	:	0470 - 262 7211 / 262 8211		
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 / 8433974865		
Borivali - Gorai	:	022 - 2868 0460 / 2868 0463		
Borivali -I.C.Col.	:	7738281748 / 7304508617		
Borivali-Saibaba	:	022 - 2862 0403 / 2862 0406		
Borivali (West)	:	022 - 2895 1548 / 2895 7025		
Borivali -Yogi Ngr	:	022 - 2892 2017 / 2892 2018		
Byculla	:	022 - 2370 3247 / 2370 3248		
Chembur	:	022 - 2521 2912 / 2521 0676		
Chembur -C.G.Rd	:	022 - 2520 3007 / 2520 3008		
Colaba	:	022 - 2202 2330 / 2202 2335		

Dadar (East)	:	022 - 2413 7451 / 2416 3350
Dadar (West)	:	022 - 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 0111
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	:	9004431071 / 8655823019
Wadala	:	022 - 3513 6769 / 3513 6770

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BLUECHIP OFFICES IN INDIA

WEST BENGAL											
Kolkata			Sodepur	:	033 - 2595 0075 / 2595 0074	Egmore	:	044 - 4850 5388 / 2841 3489	Thiruverumbur	:	0431 - 253 2005 / 253 2064
AJC Road	:	033 - 4602 5649 / 4603 8977	Sonarpur	:	033 - 4813 9805 / 4848 9937	Greams Road	:	044 - 2829 0039 / 4503 2132	Ariyalur	:	04329 - 220 401 / 220 402
Bagha Jatin	:	033 - 2956 6659 / 2425 0021	Sovabazar	:	033 - 2555 0236 / 2555 0237	KK Nagar	:	044 - 4774 0129 / 4202 8336	Attur	:	04282 - 241 005 / 241 007
Barasat	:	033 - 4071 0019 / 4071 0020	Thakurpukur	:	033 - 2497 6027 / 2497 6028	Keelkattalai	:	044 - 4803 7108 / 4315 9100	Cuddalore	:	04142 - 223 153 / 224 153
Barrackpore	:	033 - 2594 2594 / 2594 2595	Ultadanga	:	033 - 4804 5945 / 4804 5947	Kelambakkam	:	044 - 2747 4041 / 4786 8137	Dharapuram	:	04258 - 220 007 / 220 008
Baruipur	:	033 - 2423 0374 / 2423 0376	Uttarpara	:	033 - 4809 9616 / 4809 9617	Kilpauk	:	044 - 2661 1432 / 4350 6662	Dharmapuri	:	04342 - 267 655 / 268 655
Behala	:	033 - 2349 0031 / 2498 9378	Asansol	:	7596025210 /9147104310	Kodambakkam	:	044 - 2372 8200 / 4865 3468	Dindigul	:	0451 - 242 4820 / 242 4821
Belghoria	:	033 - 2564 3024 / 2564 3025	Berhampore	:	97341 89038 / 97341 89078	Kolathur	:	044 - 4384 9092 / 2650 2636	Erode	:	0424 - 226 9984 / 226 9985
Beliaghata	:	033 - 4604 9441 / 4007 7909	Contai	:	03220 - 259 004 / 259 005	Mandaveli	:	044 - 2462 0701 / 2462 0702	Gobichettipalayam	:	04285 - 223 261 / 223 262
Birati	:	033 - 2514 8015 / 2514 8016	Bardhaman	:	0342 - 264 7835 / 264 7814	Muggapair	:	044 - 2656 1210 / 2656 1757	Hosur	:	04344 - 222 990 / 225 990
Chandannagar	:	033 - 2683 0124 / 2683 0125	Cooch Behar	:	09147105247/ 222 217	Mylapore	:	044 - 2495 0188 / 2495 0189	Karaikal	:	04368 - 221 270 / 221 271
Chinar Park	:	033 - 2570 0399 / 4603 1130	Darjeeling	:	0354 - 225 4477 / 225 4478	Nanganallur	:	044 - 4005 0068 / 4854 0257	Karaikudi	:	04565 - 238 777 / 238 778
Chuchura	:	033 - 2686 0278/7596025219	Durgapur	:	0343 - 254 5654 / 254 5665	Neelengarai	:	044 - 2449 0062 / 3504 6372	Karur	:	04324 - 241 881 / 241 882
CIT Road	:	033 - 2289 6787 / 4602 6644	Haldia	:	03224 - 272 252 / 272 253	Old Washermanpet	:	044 - 4552 0033 / 4355 1414	Kovilpatti	:	04632 - 221 501 / 221 502
Dalhousie	:	033 - 4071 0021 / 4071 0022	Kalyani	:	033 - 2582 0170 / 2582 0174	Pallikaranai	:	044 - 4807 1933 / 2277 0672	Krishnagiri	:	04343 - 233 101 / 233 102
Dum Dum	:	75960 37760 / 75960 37761	Kharagpur	:	03222 - 225 023 / 225 028	Pammal	:	044 - 2248 1053 / 4850 6345	Kanchipuram	:	044 - 2723 2376 / 4551 3266
Dunlop	:	033 - 2577 2206 / 2577 2207	Krishnanagar	:	03472 - 251 002 / 251 003	Parrys	:	044 - 2526 8382 / 2526 8384	Kumbakonam	:	0435 - 242 3631 / 242 3632
Garia	:	75960 37629 / 75960 36386	Malda	:	03512 - 265 939 / 265 784	Perambur	:	044 - 4207 9969 / 2671 1216	Madurai		
Girish Park	:	033 - 4008 1563 / 4003 7172	Naihati	:	033 - 2581 2113 / 2581 2114	Perunglathur	:	044 - 4215 7144 / 4959 5614	By Pass Rd - Madurai : 0452 - 238 0901 / 238 0902		
Harinavi	:	033 - 2477 5504 / 2477 5505	Siliguri	:	0353 - 264 1757 / 264 2190	Perungudi	:	044 - 2496 0800 / 4862 7440	Chinna Chokkikulam :0452 - 253 2450 / 253 2451		
H.Mukerjee Road	:	033 - 2486 4630 / 4063 6235	Raniganj	:	0341 - 244 2111 / 244 2112	Porur	:	044 - 4271 5603 / 2482 5341	Madurai : 0452 - 234 8655 / 234 9655		
Howrah	:	033 - 2676 9011 / 4004 7908	Serampore	:	033 - 4801 2305 / 4801 2309	Poonamallee	:	044 - 2627 3031 / 2627 3032	Thirumangalam : 04549 - 282 855 / 282 856		
Italgacha Road	:	033 - 4600 5270 / 4600 5276	ASSAM			Purasaivakkam	:	044 - 2661 2657 / 3551 0637	Thirunagar : 0452 - 248 4005 / 248 4006		
James Long Sarani	:	033 - 2403 0027 / 2403 0028	Dibrugarh	:	0373 - 232 1164 / 232 5654	Royapettah	:	044 - 4782 0659 / 4782 0661	Mayiladuthurai : 04364 - 227 531 / 227 532		
Jodhpur Park	:	033 - 4001 6466 / 2429 6812	Duliajan	:	0374 - 291 266 /7099030344	Saidapet	:	044 - 2381 0418 / 4865 0053	Nagarcoil : 04652 - 244 435 / 244 436		
Kaikhali	:	033 - 2573 0040 / 2573 0041	Beltola	:	70990 65080/70990 65081	Shenoy Nagar	:	044 - 2664 1073 / 2664 1076	Namakkal : 04286 - 221 071 / 221 072		
Kankurgachi	:	033 - 2320 0137 / 2320 0138	Guwahati	:	69012 58965 / 69012 58973	T Nagar	:	044 - 4769 0002 / 2431 1272	Mandarakuppam : 04142 - 262 500 / 262 600		
Kasba	:	033 - 2442 8881 / 2442 8884	Jorhat	:	81349 67701 / 81349 49901	T Nagar II	:	044 - 4690 9263 / 4358 8304	Neyveli : 04142 - 251 574 / 251 575		
Konnagar	:	07596025213/ 4063 4371	Maligaon	:	69012 25023 / 69012 23165	Tambaram	:	044 - 2226 1402 / 2226 1412	Pattukkottai : 04373 - 252 270 / 252 271		
Krishnapur	:	033 - 4062 0044 / 4062 0045	Nagaon	:	03672 - 232 159 / 232 163	Thiruvannmiyur	:	044 - 4853 1216 / 2457 1735	Pollachi : 04259 - 223 124 / 224 124		
Lake Town	:	033 - 4063 5130 / 4001 6130	North Lakhimpur	:	70990 65754/70990 65748	Triplicane	:	044 - 2844 3245 / 4353 4491	Puducherry : 0413 - 226 4127 / 420 6177		
Madhyamgram	:	033 - 2538 7654 / 2538 7655	Sivasagar	:	7099013874 /7099013870	Vadapalani	:	044 - 2362 3200 / 2362 4200	Muthialpet : 0413 - 223 3409 / 223 3509		
Mandirtala	:	033 - 2678 2224 / 2678 2225	Tinsukia	:	7099013876 /7099065980	Valasaravakkam	:	044 - 2486 0039 / 2486 4526	Rajapalayam : 04563 - 232 020 / 232 021		
Manicktala	:	033- 2352 5490 / 23525491	Tezpur	:	03712 - 225 561 / 225 563	Velacheri	:	044 - 4305 7057 / 4204 3861	Salem : 0427 - 233 5405 / 233 5406		
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