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BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

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:

1. Cash Bonus
2. Accumulating Cash Bonus

Benefits in Detail:

Regular Bonus: Regular Bonus rate[2] 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

[2]An 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 nominies 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 (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/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.*

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 cover[1] for entire policy term.
- **Savings with the comfort of guarantee*:** At maturity of the policy, you receive
  - Guaranteed Maturity Benefit[2] (GMB)
  - Accrued Guaranteed Additions[3] (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy
  - Vested Reversionary Bonuses[4] and Terminal Bonus[4], if any
  - Terminal bonus[4] (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 Benefit[2] (GMB), Plus b) Accrued Guaranteed Additions[3], plus c) Vested Reversionary bonuses[4], if declared, plus d) Terminal Bonus[4], if declared

Guaranteed Maturity Benefit[2] (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 Additions[3] (GAs): During each of the first five policy years, GA equal to 5% of GMB will accrue to the policy

Reversionary Bonus[4]: Reversionary bonus, If declared, will be declared each year during the term of the policy starting from the first policy year.

Terminal Bonus[4]: 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 Additions[3] and Bonuses[4] b) GMB[2] plus accrued Guaranteed Additions[3] and Bonuses[4] 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.*

Tax benefits: apply to premiums paid and benefits received as per the prevailing tax laws.

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			

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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*†&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 (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

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus 31/03(Cr.)	NAV Rs. 11/04	Growth (%) 3 Yrs	Growth (%) 5 Yrs
EQUITY - FLEXI CAP FUNDS				
Aditya Birla SL Flexi Cap	20,079.75	1,601.42	11.42	22.66
Bandhan Flexi Cap	6,594.89	185.81	10.75	19.92
Canara Rob Flexi Cap	11,390.99	301.91	10.37	20.43
DSP Flexi Cap	10,319.57	93.13	12.97	21.91
Franklin India Flexi Cap	16,139.31	1,486.43	14.91	27.17
HDFC Flexi Cap	64,124.15	1,811.46	19.61	30.33
HSBC Flexi Cap	4,182.76	192.31	12.77	23.12
Kotak Flexicap	45,433.37	74.89	12.08	21.37
Tata Flexi Cap	2,733.96	22.06	11.42	19.38
Union Flexi Cap	1,994.95	45.53	10.96	22.38
EQUITY - FOCUSED FUNDS				
Aditya Birla SL Focused	6,940.93	126.45	11.30	20.75
Bandhan Focused Equity	1,595.25	77.33	12.62	20.65
DSP Focus	2,258.59	49.79	14.28	21.56
Franklin India Focused Equity	10,907.40	96.52	13.20	25.23
HDFC Focused 30	15,515.87	209.98	20.23	30.24
ICICI Pru Focused Equity	9,532.60	81.60	18.09	26.97
Kotak Focused Equity	3,135.90	22.22	10.17	21.61
Nippon India Focused Equity	7,480.00	108.41	10.78	25.73
Tata Focused Equity	1,635.33	20.85	10.81	22.65
EQUITY - LARGE CAP & MID CAP FUNDS				
Axis Growth Opp	12,595.75	28.82	11.22	23.66
Bandhan Core Equity	7,233.51	119.11	19.31	28.43
Canara Rob Emerg Equities	21,405.22	229.13	12.31	23.46
DSP Equity Opportunities	12,597.53	561.49	16.76	25.54
Franklin India Equity Advantage	3,121.12	167.24	10.78	24.39
HDFC Large and Mid Cap	21,526.58	300.28	16.01	28.58
HSBC Large & Mid Cap	3,471.91	22.95	13.49	22.53
ICICI Pru Large & Mid Cap	17,818.19	910.07	17.99	29.58
Invesco India Large & Mid Cap	5,930.35	85.23	17.87	24.22
Kotak Equity Opp	22,852.63	300.83	14.11	24.88
Mahindra Manulife Large & Mid Cap	2,243.20	23.90	10.44	24.60
Nippon India Vision	4,969.46	1,310.02	16.10	26.48
SBI Large & Midcap	27,384.68	554.19	13.64	26.05
Sundaram Large and Mid Cap	5,861.32	76.67	11.37	23.39
Tata Large & Mid Cap	7,419.57	481.87	13.99	23.39
Union Large & Midcap	745.29	22.43	10.97	22.40
UTI Large & Mid Cap	3,789.32	160.07	17.35	28.48
EQUITY - LARGE CAP FUNDS				
Aditya Birla SL Frontline Equity	26,286.10	478.37	11.70	22.00
Bandhan Large Cap	1,634.08	69.01	11.45	20.45
Canara Rob Bluechip Equity	13,848.24	57.51	11.81	20.24
DSP Top 100 Equity	4,519.34	438.51	15.58	21.44
HDFC Large Cap	33,913.31	1,047.18	13.57	23.58
HSBC Large Cap	1,685.72	429.47	10.68	19.63
ICICI Pru Bluechip	60,177.20	100.09	14.50	24.11
Kotak Bluechip	8,717.81	516.01	11.29	21.78
Mahindra Manulife Large Cap	560.86	21.26	10.26	20.54
Nippon India Large Cap	34,211.60	80.93	16.01	25.93
SBI BlueChip	46,139.85	83.74	10.91	21.46
Tata Large Cap	2,267.20	459.13	10.97	21.68

Fund Name	Corpus 31/03(Cr.)	NAV Rs. 11/04	Growth (%) 3 Yrs	Growth (%) 5 Yrs
EQUITY - MID CAP FUNDS				
Aditya Birla SL Midcap	5,055.65	686.64	12.59	27.32
Axis Midcap	26,087.92	98.04	12.66	23.01
DSP Midcap	15,879.98	125.19	11.88	21.58
Franklin India Prima	10,594.08	2,446.50	18.27	27.61
HDFC Mid-Cap Opportunities	67,578.59	166.98	20.84	32.47
HSBC Midcap	9,540.93	325.89	15.64	25.48
ICICI Pru Midcap	5,393.79	246.49	14.60	29.24
Kotak Emerging Equity	43,941.48	113.81	15.23	29.75
Mahindra Manulife Mid Cap	3,067.16	29.33	17.53	29.48
Nippon India Growth	30,276.31	3,611.29	20.04	32.35
SBI Magnum Midcap	19,391.73	215.27	14.70	31.21
Sundaram Mid Cap	10,450.74	1,203.83	18.58	28.58
Tata Mid Cap Growth	3,954.92	377.80	15.11	26.89
Union Midcap	1,195.82	40.64	13.68	29.21
UTI Mid Cap	9,899.35	259.50	11.30	26.22
EQUITY - SMALL CAP FUNDS				
Aditya Birla SL Small Cap	4,053.50	74.19	11.28	27.99
Axis Small Cap	20,954.45	93.63	13.97	29.75
Bandhan Small Cap	8,474.84	40.05	22.04	34.40
Canara Rob Small Cap	10,276.74	33.96	10.68	34.04
DSP Small Cap	13,276.88	166.88	12.57	32.15
Franklin India Smaller Cos	11,257.08	150.92	17.69	33.37
HDFC Small Cap	28,119.87	118.01	15.94	34.02
HSBC Small Cap	13,334.31	70.30	14.06	34.22
ICICI Pru Smallcap	6,911.83	76.30	13.41	32.96
Kotak Small Cap	14,407.09	229.87	10.85	33.35
Nippon India Small Cap	50,826.29	148.16	18.30	38.02
SBI Small Cap	28,453.40	155.34	13.18	29.15
Sundaram Small Cap	2,762.92	224.00	14.26	32.23
Tata Small Cap	8,274.12	35.38	18.08	33.89
Union Small Cap	1,312.64	41.13	11.20	29.25
EQUITY - VALUE FUNDS				
Aditya Birla SL Pure Value	5,300.41	110.77	14.17	25.85
Bandhan Sterling Value	8,995.80	133.85	13.22	33.28
HDFC Value	6,400.46	655.42	13.93	25.71
HSBC Value	11,580.20	96.35	17.69	29.41
ICICI Pru Value Discovery	46,114.48	425.54	17.40	29.45
Nippon India Value	7,615.17	202.63	17.11	29.12
Tata Equity P/E	7,468.42	317.27	16.47	24.68
Union Value	268.43	24.94	13.44	24.24
UTI Value	8,944.59	150.55	14.28	24.53
EQUITY - ELSS FUNDS				
Bandhan ELSS Tax Saver	6,232.38	137.16	10.87	27.92
Canara Rob ELSS Tax Saver	7,717.01	156.89	10.97	21.84
DSP ELSS Tax Saver	14,981.09	127.86	15.78	26.53
Franklin India ELSS Tax Saver	5,986.40	1,341.94	15.02	26.14
HDFC ELSS Tax saver	14,671.37	1,279.34	19.06	27.66
HSBC ELSS Tax saver	3,604.41	118.25	13.73	23.05
HSBC Tax Saver Equity	210.48	83.36	13.52	23.01
ICICI Pru ELSS Tax Saver	12,743.59	847.19	12.01	23.28
Kotak ELSS Tax Saver	5,411.91	103.77	11.87	23.43
Mahindra Manulife ELSS Tax Saver	839.23	25.72	10.53	22.67
Nippon India ELSS Tax Saver	13,354.46	115.38	13.46	24.80
SBI Long Term Equity	25,723.50	395.41	20.62	28.58
Union ELSS Tax Saver	800.30	57.13	10.97	22.61

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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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*	*7.40*	*7.55*	*7.85*
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 adviced to go through the financial reports of the company before investing.*

IMPORTANT INFORMATION

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

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

- The interest rate payable on **1st 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.

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 :

- 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*

*Insurance is a Subject Matter of the Solicitation Disclaimers: This advertisement is designed for combination of benefits of following individual and separate products named (1) Tata AIA Smart Sampoorna Raksha Supreme Unit Linked, Non-Participating Individual Life Insurance Plan **(UIN: 110L179V02)** and (2) Tata AIA Vitality Protect Advance A Non-Linked, Non- Participating Individual Health Product (UIN: 110N178V01). These products are also available for sale individually without the combination offered/ suggested. This benefit illustration is the arithmetic combination and chronological listing of combined benefits of individual products. The customer is advised to refer the detailed sales brochure of respective individual products mentioned herein before concluding sale. Accidental Death, Accidental Disability, and Term Booster are available with Tata AIA Vitality Protect Advance (UIN: 110N178V01). 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. 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.*

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 paid[6]
- ☑ Wide range of annuity options available to suit your retirement needs
  - Choice of Joint Life annuity options & Waiver of Premium[2] feature to help secure the happiness of your loved ones
  - Choice of increasing[3] 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 Feature[1]
- ☑ Option to receive annuity amount on a Monthly, Quarterly, Half-yearly or Yearly basis
- ☑ "Save the Date[4]" feature to receive your annuity on any date of your choice
- ☑ Option to "Top-up[5]" 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 laws[7]. #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. [1]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" [2] 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. [3] 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. [4] 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. [5] 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. [6] If the Return of Premium option is chosen, you can get back your total premiums paid in case of death of the annuitant. [7]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: L66010MH2000PLC127837. Reg. Off.: ICICI PruLife 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.: I19, **UIN: 105N187V07.** Advt. No.: L/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.*

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:

1. Deferred Life Annuity (GA-I) and with Return of Purchase Price
2. 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 issuance 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***

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 Option B: Level Cover with Capital Guarantee	PPT Limited Pay (5 to 12 yrs) Regular Pay (25 to 40 yrs)
Option C: Decreasing Cover Option D: Decreasing Cover with Capital Guarantee	Limited Pay (5 to 12 yrs)

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)

*Insurance is a Subject Matter of the Solicitation. **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: 101L175V06)** 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 HDFC Life Insurance Company is only the name of the Life Insurance Company and HDFC Life Smart Protect plan is only the name of the linked insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your insurance agent or intermediary or policy document issued by the insurance company. 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.*

LIFE & HEALTH INSURANCE

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/-

AXIS MAX LIFE SMART WEALTH ADVANTAGE GROWTH PAR PLAN

Non-Linked Participating Individual Life Insurance Savings Plan

Variants available in this plan:

1. **Insta Income**
2. **Balanced Income**
3. **Future Income**
4. **Lifelong Income**

PLAN BENEFITS IN DETAIL:

Survival Benefit: Under all Variants, Survival benefit payable in the form of Cash Bonus (if declared) and Guaranteed Income. The applicable 'Guaranteed Income' rates have been mentioned in the Annexure 1 towards the end of the document. The survival benefits under each of four key Variants are explained below:

Insta Income : a. Cash Bonus (% of Annualized Premium) if declared, payable from 1st Policy Year till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from 1st Policy Year till the end of 25 policy years or till the end of Policy Term, whichever is earlier.

Balanced Income : a. Cash Bonus (% of Annualized Premium) if declared, payable from 1st Policy Year till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from policy year PPT5+1 and payable till the end of Policy Term.

Future Income: a. Cash Bonus (% of Annualized Premium) if declared, payable from policy year PPT + 1 till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from policy year PPT+1 and payable till PPT + 25 policy years or till the end of Policy Term, whichever is earlier

Lifelong Income: a. Cash Bonus (% of Annualized Premium) if declared, payable from 1st Policy Year till end of Policy Term; and b. Guaranteed Income (% of Annualized Premium) payable from policy year PPT+1 and payable till the policy year in which the life insured attains the age of 65 years. c. Enhanced Guaranteed Income is Four times the "Guaranteed Income" payable from the next policy anniversary after the life insured has attained the age of 65 years till the end of policy term.

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

Death Benefit :

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

Eligibility Criteria :

Min. Entry Age	Min. 91 Days			
Max. Entry Age	**Variant \Policy Term Options**	**Fixed Policy Term: 20 to 40 years**	**Up to maturity age 85 less Entry Age**	**Up to maturity age 100 less Entry Age**
	Insta Income	70 less PPT	Not Applicable	65 Yrs
	Balanced Income	70 less PPT	Not Applicable	65 Yrs
	Future Income	For PPT 6,7, and 8 - 60 Yrs less PPT; For PPT 10 and 12 - 70 Yrs less PPT	Not Applicable	For PPT 6,7,and 8 - 55 Yrs ; For PPT 10 and 12 - 60 Yrs
	Lifelong Income	Not Applicable	Not Applicable	50 Yrs
	Policy Continuance Benefit Opted			
	Insta Income	60 Yrs less PPT	55 Yrs	Not Applicable
	Balanced Income	60 Yrs less PPT	55 Yrs	Not Applicable
	Future Income	For PPT 6,7 and 8 - 55 Yrs less PPT; For PPT 10 and 12 - 60 Yrs less PPT	For PPT 6,7 and 8 - 50 Yrs, For PPT 10 and 12 - 55 Yrs	Not Applicable
	Lifelong Income	Not Applicable	50 Yrs	Not Applicable
Policy Term	**Policy Continuance Benefit Not Opted**			
	Insta Income	Yes	No	Yes
	Balanced Income	Yes	No	Yes
	Future Income	Yes	No	Yes
	Lifelong Income	No	No	Yes
	Policy Continuance Benefit Opted			
	Insta Income	Yes	Yes	No
	Balanced Income	Yes	Yes	No
	Future Income	Yes	Yes	No
	Lifelong Income	No	Yes	No
PPT	With/ Without Policy Continuance Benefit, the available premium payment terms are 6, 7, 8, 10 and 12 years for all the variants			
Premium Payment Mode	Annual, Semi-annual, Quarterly, Monthly			

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

BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH

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
Vishakapatnam	0891 - 666 6316 / 275 7755
NAD 'X' Road	0891 - 294 2315 / 294 2316

TELANGANA

Hyderabad	
Ameerpet	040 - 2341 8316 / 2341 8416
Attapur	040 - 2401 8316 / 2401 9316
Boduppal	040 - 2720 5316 / 2720 5317
Champapet	040 - 2407 5316 / 2407 6316
Chandanagar	040 - 2303 8755 / 2303 8756
Dilsukh Nagar	040 - 2405 6548 / 2405 6549
Habsiguda	040 - 4851 0508 / 4016 0522
Hasthinapuram	040 - 4500 5415 / 4500 0377
Himayat Nagar	040 - 2339 5316 / 2322 1308
Kapra	040 - 2713 0938 / 6655 5613
Kukadpalli	040 - 2306 1646 / 4230 0905
Malkajgiri	040 - 4002 5162 / 4512 9452
Manikonda	040 - 2356 8931 / 2356 8941
Marredpally	040 - 2771 0998 / 2771 1410
Mendhipatnam	040 - 2351 2034 / 2352 6356
Miyapur	040 - 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
Harihara	08192 - 242 855 / 242 355
Gokul Road	0836 - 233 4080 / 233 4081
Hassan	08172 - 232 922 / 232 433
Haveri	08375 - 233 701 / 233 702
Hosapete	08394 - 224 615 / 224 616
Hubballi	0836 - 235 4255 / 235 4266
Kalaburagi	08472 - 226 702 / 246 702
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	
Attingal	0470 - 262 7211 / 262 8211
East Fort	0471 - 246 3750 / 246 4750
Pattam	0471 - 244 6311 / 244 6312
Varkala	0470 - 261 1211 / 261 0611
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 / 9867627349
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 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	9004431071 / 8655823019
Wadala	022 - 3513 6769 / 3513 6770
Pune	
Aundh	020 - 2729 7006 / 2729 7007
Bibvewadi	020 - 2441 2237 / 2441 2247
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
Kankavli	02367 - 230 014 / 230 015
Karad	02164 - 226 301 / 226 302
Kolhapur	0231 - 266 7767 / 266 7769
Mangalwar Peth	0231 - 264 3643 / 264 3644
Rajarampuri	0231 - 252 8500 / 252 8600
Kudal	02362 - 297 491 / 297 492
Malkapur	07267 - 295 731 / 295 738
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-Nasik	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 - 299 1018 / 299 1019

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
Gorakhpur	0551 - 405 5250 / 405 5251
Prayagraj	0532 - 4033 446 / 404 9097
Vrindavan	0522 - 407 6173 / 410 4357
Varanasi	0542 - 400 1477 / 400 1478

MADHYA PRADESH

Anuppur	7869403529 / 7880122376
Bhopal	0755 - 400 8947 / 494 5574
Chhindwara	07162 - 467 415 / 467 403
Gwalior	0751 - 234 3813 / 234 8514
Indore	0731 - 254 1290 / 254 1293
Jabalpur	0761 - 407 8612 / 407 8615
Satna	07672 - 400 337 / 400 341
Singrauli	07805 - 310 024 / 310 395

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	0624 -324 3650 / 335 1022
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 - 353 819 / 350 344
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
CDA - Cuttack	0671 - 353 9976 / 295 6040
Jajpur	06726 - 352 901 / 352 699
Jharsuguda	06645 - 270 002 / 291 505
Rourkela	0661 - 250 0390 / 250 0391
Chhend	0661 - 350 6748 / 248 0808
Sambalpur	0663 - 354 8710 / 353 0682
Sundargarh	06622 - 350 720 / 353 043

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Barrackpore	033 - 2594 2594 / 2594 2595
Baruipur	033 - 2423 0374 / 2423 0376
Behala	033 - 2349 0031 / 2498 9378
Belghoria	033 - 2564 3024 / 2564 3025
Beliaghata	033 - 4604 9441 / 4007 7909
Birati	033 - 2514 8015 / 2514 8016
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	07596025123 / 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	03472 - 251 002 / 251 003
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 / 2466 0068
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
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