

BLUECHIP BULLETIN

Toll Free Helpline : 1800-22-6465

NEW

BHARTI AXA LIFE UNNATI

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

NEW

Highlights:

☒

Life Insurance Cover

during the entire policy term

☒

Protect your family with Waiver of Premium

☒

Meet your financial goals with multiple plan options:

◆ Immediate Income Option:

Get income from the end of the 2nd policy year as non-guaranteed Cash Bonus, if declared

☒

Enhance your protection through riders

☒

Tax benefits may be applicable as per applicable tax laws

Benefits under the plan:

Death Benefit:

a. Sum Assured on Death; plus Simple reversionary bonus accrued till the date of death plus Terminal Bonus, if declared, will be payable. b.105% of the Total Premiums paid ^ as on the date of death

Maturity Benefit:

Immediate Income Option & Whole Life Income Option: Maturity Benefit = Sum Assured on Maturity + Terminal Bonus, if declared

Simple Reversionary Bonus: For Endowment Option (All Variants except Waiver of Premium Variant) and Money Back Options Policies, this bonus, if declared, shall accrue at the end of each Policy Year commencing from the first Policy Year until Maturity or death, whichever is earlier. The accrued Simple Reversionary Bonuses shall be payable at maturity or death, whichever is earlier.

Cash Bonus: For Immediate Income and Whole Life Income Options, Cash Bonus, if declared, shall be payable at the end of each Policy Year starting from the end of the Policy Years as per the table until Maturity Date: (Read brochures carefully)

Product at glance:

Plan Options & PT-PPT

Immediate Income Option : PT/PPT: 15-7 (Years)

Minimum Annualized Premium : Immediate Income Option: Rs. 25,000/-

Maximum Annualized Premium : No limit, subject to board approved underwriting policy

Premium Payment Modes : Annual, Semi-Annual, Quarterly* & Monthly*Premium Payment

All ages mentioned above are age as on last birthday

^Through auto pay only

^ In case of a minor life, the policy will vest on the Life Assured on attainment of age 18 years.

Premium rate will vary depending upon the Plan Option chosen.

Disclaimers Life Insurance Coverage is available • Bharti AXA Life Insurance is the name of the Company and Bharti AXA Life Unnati is only the name of the non-linked, participating, individual, savings, life insurance plan and does not in any way represent or indicate the quality of the policy or its future prospects. • This product brochure is indicative of the terms, conditions, warranties and exceptions contained in the insurance policy bond. • Riders are not mandatory and are available for an additional cost • Bharti AXA Life Term Rider (1308009V02) is the name of the traditional, non-linked, non-participating individual life insurance rider and does not in any way represent or indicate the quality of the Rider or its future prospects. • Bharti AXA Life Hosp. Cash Rider (1308007V04) is the name of the traditional non-linked, non-participating individual health insurance rider and does not in any way represent or indicate the quality of the Rider or its future prospects. • Bharti AXA Life Premium Waiver Rider (1308005V04) is the name of the traditional non-linked, non-participating individual life insurance rider and does not in any way represent or indicate the quality of the Rider or its future prospects. • Bharti AXA Life Non Linked Complete Shield Rider (1308011V02) is the name of the traditional non-participating rider and does not in any way represent or indicate the quality of the Rider or its future prospects. • Tax benefits are as per the Income Tax Act, 1961, and are subject to any amendments made thereto from time to time Bharti AXA Life Insurance Company Limited, IRDAI Registration No.: 130 dated 14/07/2004 (Life Insurance Business) Registered Office: Unit No. 1902, 19th Floor, Parinees Crescendo, 'G' Block, Bandra Kurla Complex, BKC Road, Behind MCA Ground, Bandra East, Mumbai - 400051, Maharashtra **UIN: 130N166V02** CIN - U66010MH2005PLC157108 Advt No.: II-Sep-2024-5467.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 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 amended 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 installment payable on maturity;

◆ Vested Compound Reversionary Bonus, if any, expressed as a percentage of the Assured 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. The interim bonus, if any, shall be payable in case of termination of policies due to death before the next policy anniversary Where, The ‘Sum Assured on Death’ shall be the highest of the following: a) 11 times Annualised Premium; b) Sum Assured on Maturity; c) Absolute amount assured to be paid on 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 85 years

Min Premium : Rs.18,000/- per annum

Premium Modes : Annual/Half-yearly/Quarterly/ Monthly

Premium Payment Term/ Policy Term (in yrs) : PPT 5 to 12, Policy Term 14 to 25

Life Cover : Min. 11 Times of Annualised Premium

Disclaimer - 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: 110N133V05- A Non-Linked, Participating Individual Life Insurance Savings Plan. ^A Guaranteed Income as a % of 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 insurance 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 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 1-800-266-9966 (local charges apply) or write to us at customercare@tataaia.com. Visit us at: www.tataaia.com. • **UIN: 110N133V05** 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.

BLUECHIP

EXPERT ADVICE. EASY INVESTING.

BLUECHIP CORPORATE INVESTMENT CENTRE PRIVATE LIMITED

AMFI Registered Mutual Fund Distributor, Registration No.: ARN - 0016, Valid Till : 18.02.2027 CIN : U65990MH1996PTC096899

Regd. Off.: 101, 1st Flr, Majithia Chambers, Abdul Razzak Allana Marg, Fort, Mumbai - 400 001. Tel.: 2265 9033 / 2265 9034

Email: support@bluechipindia.co.in www.bluechipindia.co.in

BLUECHIP INSURANCE BROKING PRIVATE LIMITED

IRDAI Licence No.: 365, Direct Broker (Life & General), Valid Till : 13.12.2025

CIN : U66010MH2006PTC161904 Admn. Office : 12, Vardhaman Complex, L.B.S. Marg, Vikhroli (W), Mumbai - 400 083. Tel.: 2578 7047

Email.: customer.support@bluechipinsurance.co.in



INVESTMENTS

MUTUAL FUND NFO's

ICICI PRUDENTIAL QUALITY FUND

Type of Scheme : An open ended equity scheme following Quality Factor as theme

Launch Date : 6th May, 2025

Fund Manager : Ihab Dalwai,Masoomi Jhurmarvala

Plans & Options : Regular Plan

Minimum Amt. : Rs. 5,000 (plus in multiples of Re.1)

Benchmark : Nifty 200 Quality 30 TRI

Exit Load : 1% for redemption within 12 Months.

NFO Closes on : 20th May, 2025

CANARA ROB. MULTI ASSET ALLOCATION FUND

Type of Scheme : in Equity & Equity related instruments, debt & money market instruments, Gold ETFs, and Silver ETFs.

Launch Date : 9th May, 2025

Fund Manager : Kunal Jain,Ennette Fernandes,Amit Kadam

Plans & Options : Regular Plan

Minimum Amt. : Rs. 5,000 (plus in multiples of Re.1)

Benchmark : BSE 200 TRI

Exit Load : 1% - if redeemed/switched out above 12% of allotted units within 365 days from the date of allotment..

NFO Closes on : 23rd May, 2025

SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Corpus	NAV Rs.	Growth (%)		Fund Name	Corpus	NAV Rs.	Growth (%)	
	31/03(Cr.)	09/05	3 Yrs	5 Yrs		31/03(Cr.)	09/05	3 Yrs	5 Yrs
EQUITY - FLEXI CAP FUNDS					EQUITY - LARGE CAP FUNDS				
Aditya Birla SL Flexi Cap	20,079.75	1,683.79	17.33	23.50	Aditya Birla SL Frontline Equity	26,286.10	500.25	16.67	22.97
Axis Flexi Cap	11,115.75	24.70	13.95	18.28	Axis Bluechip	30,517.08	57.90	12.51	16.66
Bandhan Flexi Cap	6,594.89	195.36	16.59	21.24	Bandhan Large Cap	1,634.08	72.00	16.93	21.17
Canara Rob Flexi Cap	11,390.99	315.50	15.50	21.33	Canara Rob Bluechip Equity	13,848.24	60.08	16.68	21.16
DSP Flexi Cap	10,319.57	96.49	18.50	22.99	DSP Large Cap Fund	4,519.34	456.71	20.28	22.34
Franklin India Flexi Cap	16,139.31	1,558.65	20.50	28.46	Franklin India Bluechip	6,937.44	970.29	15.04	21.93
HDFC Flexi Cap	64,124.15	1,882.94	24.20	31.36	HDFC Large Cap	33,913.31	1,093.29	18.05	24.65
HSBC Flexi Cap	4,182.76	200.42	18.62	24.29	HSBC Large Cap	1,685.72	446.98	16.06	20.44
Kotak Flexicap	45,433.37	79.12	17.69	22.36	ICICI Pru Bluechip	60,177.20	104.90	19.33	25.11
SBI Flexicap	20,029.64	104.09	13.11	21.67	Kotak Bluechip	8,717.81	542.61	16.46	22.50
Tata Flexi Cap	2,733.96	22.88	16.03	19.81	Mahindra Manulife Large Cap	560.86	22.39	14.98	21.32
Union Flexi Cap	1,994.95	47.72	15.82	23.03	Nippon India Large Cap	34,211.60	84.72	21.11	27.56
UTI Flexi Cap	23,403.53	306.21	11.10	19.98	SBI BlueChip	46,139.85	87.86	15.80	22.41
EQUITY - FOCUSED FUNDS					Tata Large Cap	2,267.20	476.58	15.51	22.34
Aditya Birla SL Focused	6,940.93	134.28	16.74	22.13	UTI Large Cap	11,720.45	261.56	13.61	20.62
Axis Focused	11,556.73	51.75	10.04	16.09	EQUITY - MID CAP FUNDS				
Bandhan Focused Equity	1,595.25	80.62	18.10	21.14	Aditya Birla SL Midcap	5,055.65	720.70	18.64	28.65
DSP Focused Fund-Reg(G)	2,258.59	51.36	18.79	22.08	Axis Midcap	26,087.92	102.81	18.38	24.14
Franklin India Focused Equity	10,907.40	101.54	18.65	26.84	DSP Midcap	15,879.98	133.23	17.58	22.46
HDFC Focused 30	15,515.87	217.54	24.55	31.11	Franklin India Prima	10,594.08	2,550.21	24.25	28.37
ICICI Pru Focused Equity	9,532.60	85.58	23.08	27.90	HDFC Mid-Cap Opportunities	67,578.59	175.96	26.66	33.32
Kotak Focused Equity	3,135.90	23.23	15.37	22.08	HSBC Midcap	9,540.93	345.60	22.17	26.27
Nippon India Focused Equity	7,480.00	112.48	15.40	25.72	ICICI Pru Midcap	5,393.79	263.94	21.22	30.92
SBI Focused Equity	32,929.18	332.55	14.94	21.91	Kotak Emerging Equity	43,941.48	120.28	20.55	30.63
Sundaram Focused	1,007.19	150.03	14.57	20.85	Mahindra Manulife Mid Cap	3,067.16	30.78	23.13	30.21
Tata Focused Equity	1,635.33	21.71	15.65	23.06	Nippon India Growth	30,276.31	3,764.75	25.21	33.44
Union Focused	363.49	23.52	12.74	20.42	SBI Magnum Midcap	19,391.73	222.21	18.54	31.51
EQUITY - LARGE & MID CAP FUNDS					Sundaram Mid Cap	10,450.74	1,253.03	24.22	29.45
Aditya Birla SL Equity Advantage	5,006.78	836.96	13.19	20.71	Tata Mid Cap Growth	3,954.92	393.67	20.67	27.62
Axis Growth Opp	12,595.75	30.19	16.91	24.42	UTI Mid Cap	9,899.35	272.85	17.11	26.96
Bandhan Core Equity	7,233.51	122.92	24.22	29.14	EQUITY - SMALL CAP FUNDS				
Canara Rob Emerg Equities	21,405.22	236.64	17.18	24.25	Aditya Birla SL Small Cap	4,053.50	76.84	16.66	28.77
DSP Large & Mid Cap	12,597.53	587.39	21.76	26.45	Axis Small Cap	20,954.45	96.02	18.48	30.07
Franklin India Equity Advantage	3,121.12	176.63	16.42	25.79	Bandhan Small Cap	8,474.84	40.81	27.30	35.32
HDFC Large and Mid Cap	21,526.58	313.75	21.06	29.47	Canara Rob Small Cap	10,276.74	34.90	15.54	33.88
HSBC Large & Mid Cap	3,471.91	24.11	18.85	24.20	DSP Small Cap	13,276.88	170.20	16.72	32.46
ICICI Pru Large & Mid Cap	17,818.19	946.80	22.66	30.53	Franklin India Smaller Cos	11,257.08	157.95	23.39	34.75
Kotak Equity Opp	22,852.63	313.93	19.18	25.07	HDFC Small Cap	28,119.87	121.41	21.45	34.29
Mahindra Manulife Large & Mid Cap	2,243.20	25.07	15.33	25.18	HSBC Small Cap	13,334.31	72.92	19.82	35.31
Nippon India Vision	4,969.46	1,365.97	21.43	27.82	ICICI Pru Smallcap	6,911.83	78.01	17.51	33.85
SBI Large & Midcap	27,384.68	577.53	17.67	27.02	Kotak Small Cap	14,407.09	235.29	14.81	33.44
Sundaram Large and Mid Cap	5,861.32	79.25	16.45	23.93	Nippon India Small Cap	50,826.29	151.83	23.50	38.28
Tata Large & Mid Cap	7,419.57	494.04	17.30	23.14	SBI Small Cap	28,453.40	157.82	16.36	29.48
Union Large & Midcap	745.29	23.38	15.44	22.93	Sundaram Small Cap	2,762.92	231.82	19.80	33.20
UTI Large & Mid Cap	3,789.32	166.48	22.06	29.36	Tata Small Cap	8,274.12	35.63	20.22	34.18
					Union Small Cap	1,312.64	42.58	16.07	29.91

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 Limited	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 Finance Limited	CRISIL AAA	5,000	M/Q/H/A/C	7.50	7.80	8.10
Sundaram Home Finance	ICRA AAA	10,000	M/Q/A/C	7.20	7.50	7.50

* 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 NON-LINKED, PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS 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
Insurance is the subject matter of the solicitation



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/-
Insurance is the subject matter of the solicitation



UIN : 512N297V03 Plan No.: 733

LIFE INSURANCE

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 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 insurance 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 rates 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 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. 1The 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 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. 7Tax 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: L66010MH2000PLC12837. 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.: 119, **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 + 1PPT + 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 Benefits 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: 110N161V11**

HDFC LIFE SMART PROTECT PLAN

A UNIT LINKED NON-PARTICIPATING INDIVIDUAL LIFE INSURANCE SAVINGS PLAN

- Key Features:**
- ☒

Choose from 4 Plan Options as per your needs
- ☒

Boost your fund value with Loyalty Additions
- ☒

Get a Minimum Assured Benefit in the form of capital guarantee in spite of market fluctuations
- ☒

Choose from 8 Funds to optimize your investment returns
- ☒

Flexibility to choose the premium payment option- Regular or Limited (5 to 12 years)

Plan Options:
This product offers 4 plan options that you can choose from depending on your Protection and Savings needs:
A. Level Cover - This plan option provides a level cover throughout the policy term.
B. Level Cover with Capital Guarantee - This plan option provides a level cover throughout the policy term. The policyholder also gets a Capital Guarantee, which is in the form of minimum Assured Benefit at maturity.
C. Decreasing Cover - Under this plan option, the cover would decrease with the policy year. This is subject to the ‘Level Cover Period’, chosen by the policyholder at policy inception.
D. Decreasing Cover with Capital Guarantee - Under this plan option, the cover would decrease with the policy year. This is subject to the ‘Level Cover Period’, chosen by the policyholder at policy inception. The policyholder also gets a Capital Guarantee, which is in the form of minimum Assured Benefit at maturity.

Eligibility Criteria:	
Age at Entry	: Min.: Life Assured: 0 years (30 days), Proposer: 18 years Max.: Life Assured: 60 years, Proposer: No Limit

Age at Maturity	: Min.: 25 Yrs, Max.: 100 Yrs	
Policy Term	: Min.: 25 Yrs, Max.: 40 Yrs	
Premium Payment Term	: Plan Option	Premium Payment Term
	Option A: Level Cover	PPT Limited Pay (5 to 12 yrs)
	Option B: Level Cover with Capital Guarantee	Regular Pay (25 to 40 yrs)
	Option C: Decreasing Cover	Limited Pay (5 to 12 yrs)
	Option D: Decreasing Cover with Capital Guarantee	
Mode & Minimum Premium	: Annual - Limited Pay 5 & 6 Yrs Rs.50,000/-, Others Rs.30,000/- Half Yrly - Limited Pay 5 & 6 Yrs Rs.25,000/-, Others Rs.15,000/- Quarterly - Limited Pay 5 & 6 Yrs Rs.12,500/-, Others Rs.7,500/- Monthly - Limited Pay 5 & 6 Yrs Rs.4,500/-, Others Rs.3,000/- Top-Up Premium: Rs. 5,000 per Top-Up*	
Max. Premium	: As per Board Approved Underwriting Policy (BAUP)	
Min. Sum Assured	: Basic Sum Assured: Entry Age less than 50 years - 7 times the Annualized Premium Entry Age equal to 50 yrs and above - 5 times the Annualized Premium For Top-Up Premium: 1.25 times the Top Up premium	
Max. Sum Assured	: As per Board Approved Underwriting Policy (BAUP)	

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LIFE & HEALTH INSURANCE



AXIS MAX LIFE SMART VIBE



Non-Linked Non-Participating Individual Life Insurance Savings Plan - UIN: 104N159V01

Features:

- Guaranteed Returns with a choice of 3 variants
- Choice of Death Benefit Multiples
- Enhanced protection through optional riders and optional PCB (Policy Continuance Benefit)
- Flexi Income Benefits
- Enhanced Maturity Boosters
- Enhanced liquidity
- Inbuilt Benefits
- Choose how you like to take payouts with “Accumulation” of income option
- Tax benefits -You may be eligible for tax benefits as per prevailing tax laws

Benefits in detail:

Maturity Benefit: This variant is designed for individuals seeking a long-term steady income flow which begins immediately. Maturity benefit can be taken at lump sum at the end of policy term. The Future Milestone Benefit ensures a lump sum payment, creating a substantial financial cushion for a milestone or unexpected needs in the future. The survival/maturity benefits available are:

- Flexi Income is payable in year 1
- Insta Income is payable from year 2 until the end of the policy term.
- As chosen by the policyholder, the Maturity Benefit is payable as per the details below:

Future Income Benefit: Payable during the selected Future Income Period (FIP) following the completion of the policy term.

Future Milestone Benefit: A lump sum payment made at the end of the FIP.

Death Benefit:

- Sum assured on death
- 105% of (Total premiums paid plus underwriting extra premiums plus loadings for modal premiums) as on the date of death of life insured
- Surrender value applicable as on date of death

Any accumulated survival benefits, if not already paid shall be paid in addition to death benefit

Eligibility Criteria:

Variant No.	Premium payment Term PPT (Yrs)	Available policy Terms (Yrs)	Future Income Period (FIP) (Yrs)	Future Milestone Benefit (Levels)	Flexi Income Benefit
Insta Wealth	8	10	10, 15, 20, 25, 30 years	100%	0%, 25% 50%, Level Income
	10	15			
	12	15			
	15	20			
Insta Wealth Boost	8	20,30,35	Not Applicable	Not Applicable	50%, Level Income
	10	20,30,35			
	12	25,30,35			
	15	25,30,35			

Disclaimers: Axis Max Life Insurance Limited (earlier known as Max Life Insurance Company Limited) is a Joint Venture between Max Financial Services Limited and Axis Bank Limited. Corporate Office: 11th Floor, DLF Square Building, Jacaranda Marg, DLF City Phase II, Gurugram (Haryana) - 122 002. For more details on risk factors, Terms and Conditions please read the prospectus carefully before concluding a sale. You may be entitled to certain applicable tax benefits on your premiums and policy benefits. Please note all the tax benefits are subject to tax laws prevailing at the time of payment of premium or receipt of benefits by you. Tax benefits are subject to changes in tax laws. You can call us on our Customer Helpline No. 1860 120 5577. Website: www.axismaxlife.com.IRDAl - Registration No 104, ARN: Axis Max Life/Brand/SMARTVIBE/Prospectus/May2025. 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. UIN: 104N159V01 ARN:Axis Max Life/CABR/SMARTVIBE

MANIPALCIGNA SARVAH

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

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

Insurance is a Subject Matter of the Solicitation. Disclaimer: *Optional Cover (As per Plan) on payment of additional premium. ManipalCigna Health Insurance Company Limited (Formerly known as CignaTTK Health Insurance Company Limited) | CIN: U66000MH2012PLC227948 | IRDAI Reg. No.: 151 | Regd. office: 401/ 402, 4th Floor, Raheja Titanium, O- Western Express Highway, Goregaon East, Mumbai – 400 063 | For more details on risk factors, terms and conditions, please read the sales brochure/ sales document available on our website (Download section) before concluding a sale | Trade Name / Trade Logo belongs to MEMG International India Private Limited and Cigna Intellectual Property Inc. and is being used by ManipalCigna Health Insurance Company Limited under license | ManipalCigna Sarvah UIN : MCILHLP25035V012425 | Toll free: 1800-102-4462 | Website: www.manipalcigna.com | ARN: ADV/1492/Aug/2024-25.

HDFC ERGO OPTIMA SECURE

SABSE BADA SACH OPTIMA SECURE De BENEFIT SO MUCH

It’s great when you ask for something and get more in return, isn’t it? That’s why, HDFC ERGO brings to you a health insurance plan that gives you SO MUCH more benefits than you had asked for.

The new HDFC ERGO Optima Secure provides 4X coverage, at no additional Cost, thereby redefining the value you get from health insurance. It doesn’t Just secure your present, but safeguards your future as well.

- So Much Coverage
- So Much Trust
- So Much Choice
- So Much More.

Secure Benefit 2X coverage from day 1 - The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it

Plus Benefit 100% increase in coverage after 2 years - The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made

Restore Benefit 100% restore - If a claim is made, 100% of the base sum insured gets restored in the policy automatically

Protect Benefit Zero deduction on non-medical expenses - Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation

Coverage’s Offered 60 and 180 days pre and post hospitalisation covered

Preventive health check-ups - Get health check-ups after completion of each year and irrespective of claims

Get up to 65% discount on Premium - Choose to pay a small amount on claim and get upto 65% discount on premium Year-on-year

Room rent at actual - Expenses on room rent covered without any capping

Daily cash for shared room - Get daily cash of INR 800 per day, up to a maximum of INR 4,800 on hospitalisation, as out-of-pocket expenses

E-opinion on 51 illnesses - Avail e-opinion on 51 critical illnesses through network Providers in India **New Global plans under my: Optima Secure** - Plans that cover medical expenses within as well as outside India

Optima Secure Global Plan Optima Secure Global Plus Plan **Overseas Travel Secure (Optional Cover with Global Plans)** - Pays for travel expenses of the insured and an accompanying person along with accommodation expenses for that accompanying person

Higher Deductible Options - Choose from deductible options up to INR 5 lakhs

Optima Wellbeing (Add-on) - Avail unlimited cashless access to host of outpatient benefits

NRI Discount - 40% discount on premium for NRIs

Coverage - From INR 5 lakhs to INR 2 crores

Policy options - Individual and Family Floater options

Tenure - Policy tenure from 1 to 3 years

Premium instalment options - Monthly/Quarterly/Half Yearly

Value buy A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in,

You can reduce your premium by 25% every year just by choosing to pay the first INR 25,000 (opted deductible) of claim in a policy year

You can enjoy up to 65% discount every year by choosing to pay a little bit more

Easy switch: You also have the super power to waive your opted deductible at renewal post completion of 5 years under this policy

Add on cover

(i) **My:health Critical Illness** - Get comprehensive coverage for 51 critical illnesses with sum insured options of INR 1,00,000 to INR 2,00,00,000 and in multiples of INR 1,00,000/-

(ii) **My:health Hospital Cash Benefit Add-on** - Get sum insured options of INR 500/1,000/1,500/2,000/2,500/3,000/5,000/ 7,500/10,000 to cover your out-of-pocket expenses

(iii) **Individual Personal Accident Rider** - Provides lump sum pay out in case of Accidental Death, Permanent Total Disablement and Permanent Partial Disablement

(iv) **Unlimited Restore (Add-on)** - Provides Unlimited Restorations in a policy year

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INDIA FIRST LIFE GUARANTEED PENSION PLAN

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

It is a Non-Linked, Non-Participating, Individual, Savings Deferred Annuity Plan which provides a shorter pay commitment (5,6,7,8,9 or 10 years), but also gives you the benefit of a lifetime of assured annuity income. You get to choose from 5 different annuity options as you safeguard your retirement years with yearly, half yearly, quarterly or monthly annuity. The return of purchase price 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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ANDHRA PRADESH

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

TELANGANA

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
Hashthinapuram	: 040-4500 5415/ 4500 0377
Himayat Nagar	: 040-2339 5316/ 2322 1308
Kapra	: 040-2713 0938/ 6655 5613
Kukadpalli	: 040-2306 1646/ 4230 0905
Malkajigiri	: 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/ 4856 4685
Nizampet	: 040-2956 1438/ 2956 1497
Pragathi Nagar	: 040-4014 0665/ 2389 0785
RTC X Road	: 040 - 27645316/ 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/ 2839 7336
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	:0821-2471454/ 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 /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 - 24386887 / 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 - 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 -2995

6

BLUECHIP OFFICES IN INDIA

WEST BENGAL		Sonarpur : 033 -4813 9805 / 4848 9937	Greams Road : 044 - 2829 0039 / 4503 2132	Ariyalur :04329 - 220 401 / 220 402
Kolkata	AJC Road : 033 -4602 5649 / 4603 8977	Sovabazar : 033 -2555 0236 / 2555 0237	KK Nagar : 044 - 4774 0129 / 4202 8336	Attur :04282 - 241 005 / 241 007
	Bagha Jatin : 033 -2956 6659 / 2425 0021	Thakurpukur : 033- 2497 6027 / 2497 6028	Keelkattalai : 044 - 4803 7108 / 4315 9100	Cuddalore :04142 - 223 153 / 224 153
	Barasat : 033 - 4071 0019 / 4071 0020	Ultadanga : 033 -4804 5945 / 4804 5947	Kelambakkam : 044 -2747 4041 / 4786 8137	Dharapuram :04258 - 220 007 / 220 008
	Barrackpore : 033 -2594 2594 / 2594 2595	Uttarpara : 033 -4809 9616 / 4809 9617	Kilpauk : 044 -2661 1432 / 4350 6662	Dharmapuri :04342 - 267 655 / 268 655
	Baruipur : 033 -2423 0374 / 2423 0376	Asansol : 7596025210 /9147104310	Kodambakkam : 044 -2372 8200 / 4865 3468	Dindigul : 0451 - 242 4820 / 242 4821
	Behala : 033 -2349 0031 / 2498 9378	Berhampore : 97341 89038 / 97341 89078	Kolathur : 044 -4384 9092 / 2650 2636	Erode : 0424 - 226 9984 / 226 9985
	Belghoria : 033 -2564 3024 / 2564 3025	Contai : 03220-259 004 / 259 005	Mandaveli : 044 -2462 0701 / 2462 0702	Gobichettipalayam :04285-223 261 / 232 262
	Beliaghata : 033 -4604 9441 / 4007 7909	Bardhaman : 0342 - 264 7835 / 264 7814	Muggapair : 044 -2656 1210 / 2656 1757	Hosur :04344 - 222 990 / 225 990
	Birati : 033 -2514 8015 / 2514 8016	Cooch Behar : 09147105247 / 222 217	Mylapore : 044 -2495 0188 / 2495 0189	Karaikal :04368 - 221 270 / 221 271
	Chandannagar : 033 -2683 0124 / 2683 0125	Darjeeling : 0354 - 225 4477 / 225 4478	Nanganallur : 044 -4005 0068 / 4854 0257	Karaikudi :04565 - 238 777 / 238 778
	Chinar Park : 033 -2570 0399 / 4603 1130	Durgapur : 0343 - 254 5654 / 254 5665	Neelangarai : 044 -2449 0062 / 3504 6372	Karur :04324 - 241 881 / 241 882
	Chuchura : 033 -2686 0278 /7596025219	Haldia :03224 - 272 252 / 272 253	Old Washermanpet :044 -4552 0033 / 4355 1414	Kovilpatti :04632 - 221 501 / 221 502
	CIT Road : 033 -2289 6787 / 4602 6644	Kalyani : 033 -2582 0170 / 2582 0174	Pallikaranai : 044 -4807 1933 / 2277 0672	Krishnagiri :04343 - 233 101 / 233 102
	Dalhousie : 033 -4071 0021 / 4071 0022	Kharagpur :03222 - 225 023 / 225 028	Pammal : 044 -2248 1053 / 4850 6345	Kanchipuram : 044 - 2723 2376 / 4551 3266
	Dum Dum : 75960 37760 / 75960 37761	Krishnanagar :03472 - 251 002 / 251 003	Parrys : 044 -2526 8382 / 2526 8384	Kumbakonam : 0435 - 242 3631 / 242 3632
	Dunlop : 033 -2577 2206 / 2577 2207	Malda :03512 - 265 939 / 265 784	Perambur : 044 - 4207 9969 / 2671 1216	Madurai
	Garia : 75960 37629 / 75960 36386	Naihati : 033 -2581 2113 / 2581 2114	Perungalathur : 044 -4215 7144 / 4959 5614	By Pass Rd - Madurai : 0452 - 238 0901 / 238 0902
	Girish Park : 033 -4008 1563 / 4003 7172	Siliguri : 0353 - 264 1757 / 264 2190	Perungudi : 044 - 2496 0800 / 4862 7440	Chinna Chokkikulam :0452 - 2532450/ 253 2451
	Harinavi : 033 -2477 5504 / 2477 5505	Raniganj : 0341 - 244 2111 / 244 2112	Porur : 044 -4271 5603 / 2482 5341	Madurai : 0452 - 234 8655 / 234 9655
	H.Mukerjee Road: 033 -2486 4630 / 4063 6235	Serampore : 033 -4801 2305 / 4801 2309	Poonamallee : 044 -2627 3031 / 2627 3032	Thirumangalam :04549 - 282 855 / 282 856
	Howrah : 033 -2676 9011 / 4004 7908	ASSAM	Purasavakkam : 044 - 2661 2657 / 3551 0637	Thirunagar : 0452 - 248 4005 / 248 4006
	Italgacha Road : 033 -4600 5270 / 4600 5276	Dibrugarh : 0373 - 232 1164 / 232 5654	Royapettah : 044 -4782 0659 / 4782 0661	Mayiladuthurai :04364 - 227 531 / 227 532
	James Long Sarani: 033 -2403 0027 / 2403 0028	Duliajan : 0374 - 291 266 /7099030344	Saidapet : 044 - 2381 0418 / 4865 0053	Nagarcoil :04652 - 244 435 / 244 436
	Jodhpur Park : 033 -4001 6466 / 2429 6812	Beltoia : 70990 65080 /70990 65081	Shenoy Nagar : 044 -2664 1073 / 2664 1076	Namakkal :04286 - 221 071 / 221 072
	Kaikhalai : 033 -2573 0040 / 2573 0041	Guwahati : 69012 58965 / 69012 58973	T Nagar : 044 -4769 0002 / 2431 1272	Mandarakuppam :04142 - 262 500 / 262 600
	Kankurgachi : 033 -2320 0137 / 2320 0138	Jorhat : 81349 67701 / 81349 49901	T Nagar II : 044 -4690 9263 / 4358 8304	Neyveli : 04142-251 574 / 251 575
	Kasba : 033 -2442 8881 / 2442 8884	Maligaon : 69012 25023 / 69012 23165	Tambaram : 044 - 2226 1402 / 2226 1412	Pattukkottai :04373 - 252 270 / 252 271
	Konnagar : 07596025213 / 4063 4371	Nagaon :03672 - 232 159 / 232 163	Thiruvannmiyur : 044 - 4853 1216 / 2457 1735	Pollachi : 04259- 223 124 / 224 124
	Krishnapur : 033 -4062 0044 / 4062 0045	North Lakhimpur : 70990 65754 /70990 65748	Triplicane : 044 -2844 3245 / 4353 4491	Puducherry : 0413 - 226 4127 / 420 6177
	Lake Town : 033 - 4063 5130 / 4001 6130	Sivasagar : 7099013874 / 7099013870	Vadapalani : 044 - 2362 3200 / 2362 4200	Muthialpet : 0413 - 223 3409 / 223 3509
	Madhyamgram : 033 -2538 7654 / 2538 7655	Tinsukia : 7099013876 /7099065980	Valasaravakkam : 044 - 2486 0039 / 2486 4526	Rajapalayam :04563 - 232 020 / 232 021
	Mandirtala : 033 -2678 2224 / 2678 2225	Tezpur :03712 - 225 561 / 225 563	Velacheri : 044 -4305 7057 / 4204 3861	Salem : 0427 - 233 5405 / 233 5406
	Manicktala : 033 - 2352 5490 / 23525491	Sixmile : 0361 - 233 0141 / 233 0139	West Mambalam : 044 - 2471 6145 / 2471 6149	Agraharam : 0427 - 226 6405 / 226 5405
	Nager Bazar : 033 -4802 2033 / 4802 2036	TAMIL NADU	Coimbatore	Tenkasi :04633 - 226 658 / 226 659
	Netaji Nagar : 033 -4604 4210 / 4604 4211	Chennai	Ganapathy : 0422 - 233 2421 / 233 3421	Thanjavur :04362 - 278 571 / 278 572
	New Alipore : 033 - 40448656 / 4010 1324	Adambakkam : 044 - 4300 9093 / 4853 0857	Koundampalayam: 0422 - 243 4341 / 243 4331	Thiruvavur : 04366- 223 571 / 223 572
	New Town : 033 -4001 9290 / 4003 7773	Adyar : 044 - 4526 2864 / 4526 2881	Peelamedu : 0422 - 259 9122 / 259 9130	Thachanallur : 0462 - 233 5194 / 290 5194
	NSC Bose Rd : 033 -4602 9980 / 4003 4392	Alandur : 044 -4686 7221 / 4796 0038	Ramanathapuram: 0422 - 231 4990 / 231 5990	Tirunelveli : 0462 - 257 6194 / 257 6195
	Panchanantala Rd: 033 -2641 4008 / 2955 0078	Alwarpet : 044 - 2499 0705 / 2466 0068	R.S.Puram : 0422 - 254 5474 / 254 5475	Tirupur : 0421 - 243 1101 / 243 1102
	Parnasree : 033 -2407 0045 / 2407 0046	Ambattur : 044 - 2657 2782 / 4206 5361	R S Puram - 2 : 0422 - 247 0100 / 247 9705	Tiruvannamalai :04175 - 292 026 / 292 027
	Patuli : 033 -4604 9788 / 4003 7377	Anna Nagar : 044 - 26192813 / 2619 2814	Vadavalli : 0422 - 242 3800 / 242 4900	Tuticorin : 0461 - 234 5090 / 234 5091
	Prince Anwar Sha Rd:033-2422 0230 / 2422 0231	Anna Nagar (W) : 044 - 2615 2491 / 2615 2490	Trichy	Velayuthampalayam:04324 -299 435 / 299 436
	Rashbehari : 033 -3531 6383 / 2466 0015	Arumbakkam : 044 -2363 0064 / 4851 1709	Karumandapam : 0431 - 248 1677 / 248 1699	Vellore : 0416 - 221 6772 / 420 7127
	Salt Lake : 033 -4004 3775 / 4604 0130	Ashok Nagar : 044 -2471 7011 / 4856 6794	KK Nagar : 0431 - 245 9153 / 245 9154	Villupuram :04146 - 252 113 / 252 114
	Salt Lake - II : 033 -4602 9960 / 4602 9964	Besant Nagar : 044 -4215 6860 / 4260 6307	Srirangam : 0431 - 243 3268 / 243 3278	Virudhunagar :04562 - 243 533 / 243 534
	Santoshpur : 033 -3544 6700 / 3544 0906	Chrompet : 044 -2265 3142 / 4266 8798	Thennur : 0431 - 274 2153 / 274 2154	
	Shyam Bazar : 033 -2967 8451 / 2533 6412	Egmore : 044 -4850 5388 / 2841 3489	Thiruverumbur : 0431 - 253 2005 / 253 2064	
	Sodepur : 033 -2595 0075 / 2595 0074			

OUR RECENTLY OPENED OFFICES ACROSS INDIA

Balusseryy (Kerala)

: Room No. 6/328/N, First Floor, Kuniyil Complex, Near Police Station, Tel.: 0496 - 264 0071 / 264 0072

Gaya (Bihar)

: Shop No. 1, Holding No. 293, 1st Flr, Ward No. 14, Laxmi Market, Tel.: 0631 - 352 5054 / 354 8752

Ratlam (Madhya Pradesh)

: Satyam Plaza, 142, 2nd Flr, New Road Ratlam, Near Gujarati School, Tel.: 07412 - 421 365 / 421 366

Bareilly (Uttar Pradesh)

: No. E/32, Ekta Nagar, Model Town, Near ICICI Bank, Tel.: 0581 - 405 3828 / 405 3829



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