

BLUECHIP BULLETIN

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SELECT MUTUAL FUNDS PERFORMANCE

Fund Name	Fund Type	Corpus 31/03(Cr.)	NAV 12/06	Performance (%)		
				3 Yr	5 Yr	7 Yr
Axis Long Term Equity Fund	ELSS	11335.91	37.02	17.98%	24.47%	18.96%
Axis Focused 25 Fund	Diversified	1035.48	23.15	16.62%	—	—
Axis Midcap Fund	Midcap	1166.78	29.34	14.19%	23.35%	—
Axis Equity Fund	Diversified	1935.79	22.47	9.59%	17.17%	11.60%
Birla SL Mid Cap Fund	Midcap	1883.00	293.21	21.96%	24.64%	15.86%
Birla SL Tax Relief 96	ELSS	2735.46	152.94	19.25%	22.79%	13.83%
Birla SL Equity Fund	Diversified	4043.55	654.19	16.83%	23.63%	14.75%
Birla SL Balanced '95 Fund	Balanced	6336.77	707.05	15.45%	18.82%	14.09%
DSP BR Small and Mid Cap	Midcap	2926.17	52.02	23.06%	26.17%	18.33%
DSP BR Tax Saver Fund	ELSS	1855.73	42.75	17.48%	22.49%	15.02%
DSP BR Balanced Fund	Balanced	3031.41	137.59	16.48%	16.79%	12.44%
DSP BR Focus 25 Fund	Diversified	2082.26	21.10	15.48%	18.69%	—
DSP BR Equity Fund	Diversified	2311.79	58.55	13.56%	17.84%	12.71%
Franklin (I) High Growth Co	Diversified	5595.28	36.32	19.79%	25.44%	17.59%
Franklin (I) Prima Fund	Diversified	10183.62	537.94	17.32%	20.64%	15.40%
Franklin (I) Taxshield Fund	ELSS	2604.77	511.97	16.89%	20.12%	15.60%
Franklin (I) Balanced	Balanced	1802.65	108.46	15.47%	17.71%	13.26%
HDFC Small Cap Fund	Midcap	950.52	36.59	20.31%	22.88%	15.06%
HDFC Balanced Fund	Balanced	9284.17	138.01	15.63%	19.24%	15.86%
HDFC Prudence Fund	Balanced	17394.64	476.78	12.22%	17.73%	13.96%
HDFC Tax saver Fund	ELSS	5702.41	490.39	11.25%	18.34%	12.83%
HDFC Equity Fund	Diversified	17017.75	573.66	10.70%	17.99%	12.95%
ICICI Pru. Balanced Fund	Balanced	6922.78	117.89	15.33%	19.72%	16.08%
ICICI Pru. Multicap Fund	Diversified	2155.15	253.45	14.97%	20.07%	13.88%
ICICI Pru. Value Discovery	Diversified	16137.67	133.98	14.70%	22.94%	17.02%
ICICI Pru. Long Term Equity	ELSS	3906.68	322.25	11.67%	19.62%	14.18%
ICICI Pru. Top 100 Fund	Large Cap	1780.59	298.51	11.30%	17.60%	13.69%
Kotak Select Focus Fund	Diversified	8246.44	30.57	19.09%	22.85%	16.09%
Kotak Tax Saver	ELSS	540.62	39.28	18.17%	18.38%	12.56%
Kotak 50	Large Cap	1257.21	207.14	13.60%	17.29%	11.73%
Kotak Balance	Balanced	860.71	17.04	12.32%	14.78%	11.42%
L&T Midcap Fund	Midcap	608.22	128.36	26.55%	29.16%	19.58%
L&T India Value Fund	Diversified	2800.65	34.28	22.47%	27.55%	18.53%
L&T Tax Advantage Fund	ELSS	1930.28	50.19	17.01%	19.82%	14.20%
L&T India Prudence Fund	Balanced	3435.65	24.65	16.60%	20.19%	—
Reliance Mid & Small Cap	Midcap	2569.82	44.01	21.07%	25.32%	17.20%
Reliance Tax Saver (ELSS) Fund	ELSS	6707.25	57.57	16.32%	22.72%	17.01%
Reliance Growth Fund	Diversified	5802.46	1020.56	16.04%	20.02%	12.50%
Reliance RSF - Balanced	Balanced	4567.77	50.08	15.21%	17.98%	13.49%
Reliance Equity Opportunities	Diversified	9731.99	83.55	11.53%	18.12%	14.78%
Tata Midcap Growth Fund	Midcap	560.37	127.21	20.85%	25.64%	17.14%
Tata Equity PE Fund	Diversified	819.19	124.27	19.91%	23.69%	15.93%
Tata India Tax Savings Fund	ELSS	512.90	69.36	19.50%	21.79%	15.66%
Tata Large Cap Fund	Large Cap	823.61	193.61	11.23%	15.72%	11.32%

Disclaimer : All Mutual Fund Investments are subject to market risks, the above given information is of the past performance of growth option of various mutual fund schemes. Past performance may or may not be sustained in the future, prospective investors are advised to read the Scheme Information Document and Statement of Additional Information of the respective mutual fund scheme before investing.

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We provide in-house Sales & Marketing Training.

- Positions open** : Field Sales Officers / Branch Assistants
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Languages : Good communication skill in your mother tongue. English / Hindi would be an added advantage.
Compensation : Fixed salary plus attractive incentives every month

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ONCE A BLUECHIP STAFF – ALWAYS A BLUECHIP STAFF.

Kind Attention, Fixed Deposit Holders.,
Get Regular Taxfree Dividend Income, Invest in Balanced Funds

SELECT BALANCED FUND DIVIDEND PERFORMANCE

Fund Name	Div Mode	FY 16-17		NAV (12/06)	FY. 17 - 18	
		Total Div.	Div. Yield		Apr-17	May -17
Canara Robeco Balance	Mthly	72.00%	8.51%	84.5900	6.20%	6.30%
DSP BlackRock Balanced	Mthly	26.98%	10.60%	25.4640	2.09%	2.14%
HDFC Prudence Fund	Mthly	36.00%	11.32%	31.7920	3.00%	3.00%
ICICI Prudential Balanced	Mthly	20.90%	8.45%	24.7400	2.40%	2.40%
Kotak Balance	Mthly	10.80%	6.34%	17.0440	1.10%	1.10%
L&T India Prudence	Mthly	11.40%	5.67%	20.1210	1.20%	1.30%
Tata Balanced Fund	Mthly	53.40%	7.81%	68.3652	4.60%	4.60%
Birla SL Balanced '95	Qtrly	141.10%	9.32%	151.3400	—	—
HDFC Balanced Fund	Qtrly	20.00%	6.48%	30.8700	—	—
Reliance RSF - Balanced	Qtrly	14.50%	8.17%	17.7425	—	—
SBI Magnum Balanced	Qtrly	25.00%	8.82%	28.3323	—	—
UTI Balanced Fund	Qtrly	24.50%	7.95%	30.8070	—	—

MUTUAL FUND LATEST DIVIDENDS

Scheme Name	Dividend Date	Dividend %	Scheme Name	Dividend Date	Dividend %
Principal Div Yield	16/06/17	58.20%	L&T (I) Special Situations	11/05/17	20.00%
Principal Growth Fund	16/06/17	108.30%	Birla SL (I) Oppor.	28/04/17	22.40%
Principal Large Cap	16/06/17	59.80%	SBI Emerging Busi	28/04/17	22.00%
L&T India Value Fund	15/06/17	17.50%	ICICI Pru Top 100 Fund	21/04/17	18.00%
IDBI Top 100 Equity	31/05/17	10.00%	Invesco India Mid Cap	19/04/17	29.00%
Birla SL India GenNext	30/05/17	22.50%	Invesco India Contra	11/04/17	26.00%
Kotak Opportunities	30/05/17	8.50%	Invesco India PSU Equity	30/03/17	16.70%
SBI Magnum Equity	30/05/17	20.00%	Kotak Tax Saver	30/03/17	7.50%
Kotak Emerging Equity	26/05/17	15.90%	UTI Top 100 Fund	27/03/17	25.00%
UTI Opportunities Fund	15/05/17	13.00%	UTI Infrastructure Fund	27/03/17	10.00%

LIST OF COMPANIES ACCEPTING DEPOSITS FROM PUBLIC (FIN & MFG)

Company Name	Ratings	Min. Amt. (Rs.)	Int P'ble	Interest Rate (%)			Value of 1000 in 3Yrs
				12M Mths	24M Mths	36M Mths	
Bajaj Finance Ltd.	CRISIL FAAA	25000	M/Q/C	7.80	8.00	8.05	1261
Dewan Housing Ltd.	CARE AAA	2000	A/C	7.75	7.80	7.85	1254
HDFC Ltd.	CRISIL FAAA	20000	M/Q/A/C	7.40	7.40	7.40	1239
LIC Housing Finance	CRISIL FAAA	10000	H/C	7.30	7.50	7.50	1242
Mahindra Finance	CRISIL FAAA	10000	Q/H/C	7.50	7.50	7.55	1244
PNB Housing Finance	CRISIL FAAA	20000	H/C	7.25	7.40	7.40	1239
Sundaram Home Fin.	ICRA MAA+	10000	M/Q/C	6.75	7.25	7.25	1233
Godrej & Boyce Ltd. (R)	CRISIL FAA+	25000	H	—	—	8.50	—

* 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.

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INSURANCE - ULIP PLANS

Get Triple Benefits from Life Insurance Products

1. Tax Savings u/s 80C, 2. Taxfree Returns u/s 10(10D), 3. Life Insurance Cover

TATA AIA LIFE INSURANCE FORTUNE PRO

A NON-PARTICIPATING UNIT LINKED ENDOWMENT INSURANCE PLAN

Tata AIA Life Insurance Fortune Pro, is non-participating Unit Linked Endowment Insurance plan that makes your money grow steadily over time and also provide protection to your loved ones. The plan offers flexibility of policy duration which allows you to mould it in to your difference financial needs and adjusts itself to your desired level of growth

Salient Features :

- Regular Loyalty Additions to boost investments.
- Flexibility to choosed from 6 Fund options for enhanced investment opportunities.
- Option to customise your plan with three additional unit deducting riders.
- Choice of Enhanced Systematic Money Allocation & Regular Transfer Investment Portfolio Strategy.

BENEFITS UNDER THE PLAN :

Maturity Benefit : At the end of the Policy Term your risk cover ceases and you can redeem your accrued units at the then prevailing unit price and take the sum of Regular / Single Premium Fund Value and Top-Up Premium Fund Value valued at applicable NAV on the date of Maturity.

Loyalty Addition : 0.35% of units in each of the funds under Single Premium Account & 0.20% of the units in each of the funds under the Regular Premium Account will be credited (post deduction of applicable charges) to respective funds every Policy Anniversary starting from sixth (6th) Policy Anniversary and eleventh (11th) Policy Anniversary till the end of Policy term for Single Pay and Regular Pay respectively. Loyalty additions will be paid only if the Policy is in force and all due premiums till date have been paid. The above Loyalty Additions are not applicable for Top up Premium Account.

Death Benefit : In case of unfortunate demise of the Life Assured, the nominee will get the greater of a) Basic Sum Assured net of all "Deductible Partial Withdrawals", b) Regular/ Single Premium Fund Value c) 105% of the total Regular/ Single premiums paid or d) 10 times Annualised Premium (in case of both Limited premium payment term/Regular premium payment term.

In addition highest of a) approved Top-Up Sum Assured(s) b) Top-Up Premium Fund Value of this Policy or c) 105 % of total Top-up premium paid, is also payable provided the Policyholder has a Top-Up Premium Fund Value. Deductible Partial Withdrawals are not applicable in case of Top-Up Sum Assured. For purpose of determining the Death Benefit, the Deductible Partial Withdrawals mentioned above shall mean the Partial withdrawals made, (i) during the last two years immediately preceding the date of death of the Insured, if the age of the Insured at death is less than 60 years of Age; or (ii) after Insured attaining the age of 58 years, if the age of the Insured at death is greater than or equal to 60 years, as the case may be

Tax Benefit : Tax benefit under the policy are subject to prevailing tax laws (Section 80C and Section 10(10D) of the Income Tax Act, 1961) and subject to fulfillment of conditions stipulated therein. 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.

CHARGES UNDER THE PLAN

The Following Charges will be applicable on the policy, For details refer the policy Brochure

- ❖ Premium Allocation Charges
- ❖ Policy Administration Charges
- ❖ Fund Management Charges
- ❖ Mortality Charges
- ❖ Top-Up Premium Allocation Charges
- ❖ Discontinuance Charges
- ❖ Fund Switching Charges
- ❖ Partial Withdrawal Charges

BASIC POLICY CONDITIONS :

Entry age	: Min. 0 Yrs, Max : 59 Years
Policy Term	: 15 Yrs to 40 Years
Premium	: Single Limited -
Paying Term	: 5 / 7 and 10 Years
Term	: Regular- 15 and 20 Years
Min. Annulised :	: Single Pay - Rs.1,00,000/-
Premium	: Limited / Regular - Rs.50,000/-
Max. Annulised :	: Single / Limited /
Premium	: Regular Pay - Rs.5,00,000/-

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Insurance cover is available under this product. This product is underwritten by Tata AIA Life Insurance Company Ltd. All taxes, duties, surcharge, cesses or levies, (including but not limited to Service Tax and TDS), as may be imposed by Government or any statutory authority from time to time, on the premiums payable and benefits secured under Policy, shall be borne and paid by the Policyholder. Kindly refer to the sales illustration for exact premium. Unit Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. 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 is only the name of the Insurance Company & Tata AIA Life Insurance Fortune Pro is only the name of the Unit Linked Life Insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The premium paid in Unit Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Please know the associated risks and the applicable charges, from your Insurance Agent or the Intermediary or Policy document issued by the insurance company. Linked insurance products do not offer any liquidity during the first five years of the contract. The Policyholder will not be able to surrender/ withdraw the monies invested in linked insurance products completely or partially till the end of the fifth year. Riders are not mandatory and are available for a nominal extra cost. 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 total premium paid. This is not a contract of Insurance. The precise terms and condition of this plan are specified in the policy contract. For more details on benefits, premiums and exclusions under the Rider(s), please refer to the product brochure or contact Tata AIA Life's Insurance Advisor/ Branch. Tata AIA Life Insurance Waiver of Premium (Linked) Rider (UIN: 110A026V01); Tata AIA Life Insurance Waiver of Premium Plus (Linked) Rider (UIN: 110A025V01); Tata AIA Life Insurance Accidental Death and Dismemberment (Long Scale) (ADDL) Linked Rider (UIN: 110A027V01) • UIN: 110L112V01. Tata AIA Life Insurance Company Limited (IRDAI Registration No. 110. CIN: U66010MH2000PLC128403). Registered & Corporate Office: 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For any information including cancellation, claims and complaints, please contact our Insurance Advisor 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 or SMS "LIFE" to 58888, Approval ID: L&C/Adv1/2016/Dec/620.

HDFC SL PROGROWTH FLEXI

A UNIT LINKED INSURANCE PRODUCT WITH LIFE INSURANCE COVERAGE

HDFC SL ProGrowth Flexi, is a smart savings-cum-insurance plan that will enable you to simply provide the finest for your loved ones. In this plan you also enjoy life insurance terms coverage so that your loved ones financial future is secured even in your absence.

PLAN OPTIONS AVAILABLE :

You can opt for any one of the following 2 Plan Options:

Plan Option	Cover
Life Option	Death Benefit
Extra Life Option	Death Benefit + Accidental Death Benefit

BENEFITS UNDER THE PLAN :

Maturity Benefit : At the End of the Policy Term your risk cover ceases and you can redeem your accrued units at the then prevailing unit price and take the fund value.

Death Benefit : in case of unfortunate demise of the life assured the nominee will get the greater of a) Sum Assured, b) The Fund Value or c) Min. death benefit of 105% of the premiums paid.

Accidental Death Benefit : in addition to the Death Benefit, the nominee will get an additional Sum Assured.

Tax Benefit : Tax benefit under the policy are subject to prevailing tax laws (Section 80C and Section 10(10D) of the Income Tax Act, 1961.)

CHARGES UNDER THE PLAN

Premium Allocation Charges :

Policy Year	Yr1&Yr2	Yr3toYr5	Yr6+
Charge	7.50%	5.00%	0.00%

Policy Administration Charge : No policy administration charges will be charged in the initial 5 policy yrs. A Policy Administration Charge of 0.46% per month of the original annualised premium will be deducted monthly from 5th Policy anniversary, subject to maximum charge of Rs.500 Per month

Discontinuance Charge : There is no charge after 5th Policy Yr.

BASIC POLICY CONDITIONS :

Sum Assured	Minimum	Max.
Less than 45 Yrs	Higher of 10X AP or 0.5 X PT X AP	40XAP
45 Yrs & above	Higher of 7X AP or 0.25 X PT X AP	40XAP
Entry Age	Min.	Max.
Life Option	14 Yrs	65 Yrs
Extra Life Option	18 Yrs	55 Yrs
		Max.Maturity
		75 Yrs
		70 Yrs

Insurance is the subject matter of the solicitation. HDFC SL ProGrowth Flexi (Form No: P501 UIN: 101L072V02) is a unit linked plan with life insurance coverage. This product brochure is indicative of the terms, warranties, conditions and exclusions contained in the insurance policy. Please know the associated risks and applicable charges from your insurance agent or the intermediary or the policy document of the insurer. HDFC Standard Life Insurance Company Limited. IRDAI Registration No. 101. ARN: PP/08/2015/6758. CIN: U99999MH2000PLC128245

KOTAK ACE INVESTMENT

A UNIT LINKED LIFE INSURANCE PLAN

Kotak Ace Investment, is an investment oriented unit linked life insurance plan. This plan offers you Investment Strategies along with convenient payment options to ensure efficient wealth Creation.

Key Advantages :

- Option to choose from multiple investment strategies
- Convenient premium payment options
- Life Insurance cover as per your need
- Choice of Riders to enhance protection
- Flexibility through partial withdrawal

BENEFITS UNDER THE PLAN :

Maturity Benefit : At the End of the Policy Term your risk cover ceases and fund value as on the date of maturity will be paid.

Death Benefit : in case of unfortunate demise of the life assured the nominee will get the greater of a) Basic Sum Assured, b) The Fund Value or c) Min. death benefit of 105% of the premiums paid.

Tax Benefit : Tax benefits are subject to conditions specified under section 10(10D) and section 80C of the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Service Tax and Cess, as applicable, shall be deducted from the Fund as per applicable tax laws

BASIC POLICY CONDITIONS :

Entry age	: Min. 0 Yrs, Max : 65 Years (60 Yrs for Limited Pay)
Policy Term	: 10 / 15 / 20 / 25 / 30 Yrs
Premium Payment Term	: Regular-Equal to policy Term Limited - 5 Yrs for 10 Yrs policy Term, 10 Yrs for other Terms
Mode	: Annual, Half-yearly, Quarterly and Monthly
Annual Premium	: Regular Pay : Min: Annual: Rs.30,000/-, Half-Yearly: Rs.18,000/-, Quarterly: Rs.9,000/- & Monthly: Rs.3,000/- . Max: No limit Limited Pay: Min: Annual: Rs.50,000/-, Half-Yearly: Rs.30,000/-, Quarterly: Rs.15,000/- & Monthly: Rs.5,000/- . Max: No limit

Basic Sum Assured :

Age	Regular Pay	Limited pay
Less than 45 Yrs	Min: Higher of 10 times AP or 0.5* PT *AP; Max: 25 times AP	Min: Higher of 10 times AP or 0.5* PT *AP; Max: 15 times AP
45 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 25 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP
46 Yrs - 54 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 15 times AP except for 5 PPT which is 7 times AP
55 Yrs - 60 Yrs	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 10 times AP	Min: Higher of 7 times AP or 0.25* PT * AP; Max: 10 times AP except for 5 PPT which is 7 times AP
61 Yrs and above	7 times AP	NA

AP - AP refers to Annualised Premium, PT - PT refers to Policy Term
Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year. Kotak Ace Investment (Form No: L064 UIN: 107L064V03) is a unit linked non-participating endowment plan. In this policy, the investment risk in the investment portfolio is borne by the policyholder. Linked Life Insurance products are different from the traditional insurance products and are subject to the risk factors. The premium paid in Linked Life Insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions. Kotak Mahindra Old Mutual Life Insurance Ltd is only the name of the Insurance Company and Kotak Ace Investment is only the name of the linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Please know the associated risks and the applicable charges (along with the possibility of increase in charges), from your Insurance agent or the Intermediary or policy document of the insurer. "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/withdraw the monies invested in Linked Insurance Products completely or partially till the end of the fifth year". Tax benefits are subject to conditions specified under section 10(10D) and section 80C of the Income-tax Act, 1961. Tax laws are subject to amendments from time to time. Customer is advised to take an independent view from tax consultant. For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. For more details on riders please read the Rider Brochure Ref No: KLI/16-17/P-MG/355. Kotak Mahindra Old Mutual Life Insurance Ltd. IRDAI Registration No. 107. CIN: U66030MH2000PLC128503

SELECT ULIP FUNDS PERFORMANCE

ULIP SCHEME / FUND NAME	Fund Type	Corpus(Cr.) (31.05.17)	NAV (12.06.17)	Returns for the last	
				3 Years	5 Years
HDFC LIFE PROGROWTH FLEXI					
Bluechip Fund	Large Cap	3,711.57	19.5567	11.71%	16.08%
Opportunities Fund	Mid Cap	7,635.70	26.9313	19.26%	21.40%
Balanced Fund	Balanced	5,010.66	18.6474	11.17%	13.35%
TATA AIA LIFE FORTUNE PRO					
Large Cap Equity Fund	Large Cap	765.42	21.3515	9.73%	15.87%
Whole Life MidCap Equity	Mid Cap	2,437.26	43.9825	25.88%	27.78%
Whole Life Aggressive Growth	Balanced	365.06	30.1809	13.36%	15.92%
KOTAK ACE INVESTMENT					
Classic Opportunities Fund	Large Cap	2,453.61	25.7516	15.85%	19.06%
Frontline Equity Fund	Mid Cap	536.44	23.1397	13.98%	18.04%
Balanced Fund	Balanced	80.71	21.3382	12.23%	14.23%

INSURANCE - TRADITIONAL PLANS

ICICI PRU LIFE FUTURE PERFECT

A LIMITED PAY NON LINKED INSURANCE PLAN

ICICI Pru Future Perfect is a Participating savings and protection oriented Plan.

Key Benefits of ICICI Pru Future Perfect

- ☑ Protection: Get life cover for entire policy term
- ☑ Savings with the comfort of guarantees:
 - At maturity of the policy, you receive
 - * Guaranteed Maturity Benefits (GMB)
 - * Accrued Guaranteed Additions (GAs)
 - * Vested Reversionary Bonuses and Terminal Bonus, if any
- ☑ Tax benefits^{T&C1}: Applicable to premiums paid and benefits received as per the prevailing tax laws.

Benefits in detail:

Maturity Benefit: On Maturity of the policy the policy holder will get higher of A, B. A = Guaranteed Maturity Benefit, + Accrued Guaranteed Additions, + Vested Reversionary bonuses, if any, + Terminal Bonus, if any B = 100.1% x (annualized premiums plus loadings for modal premiums if any)

Guaranteed Maturity Benefit (GMB): The Guaranteed Maturity Benefit is decided at the beginning of the Policy, depending on the age, policy term, PPT, gender and premium.

Guaranteed Additions (GAs): as a percentage of annualised premium is set out as below

Policy Year	PPT 5 / 7 Yrs	PPT 10 / 15 / 20 Yrs
Yr 1 - Yr 5	8.00%	10.00%
Yr 6 - Yr 10	10.00%	12.00%
Yr 11 - Yr 15	12.00%	15.00%
Yr 16 Onwards	15.00%	18.00%

Reversionary Bonus: if any, will be declared each year during the term of the policy starting from the first policy year. Bonuses will be applied through the compounding reversionary bonus method.

Terminal Bonus: if any, will be declared and paid on Maturity or in case of death whichever is earlier.

Death Benefit: On death of the life assured during the policy term, the nominee will get higher of a) Sum Assured plus accrued Guaranteed Additions and subsisting Bonuses* already accrued or b) 105% of all premiums paid as on date of death

Sum Assured on Death: Higher of

- 10 X (Annualized Premium + underwriting extra premium, if any + loadings for modal premiums, if any)
 - Minimum guaranteed sum assured on maturity^{T&C3}
 - Absolute amount assured to be paid on death^{T&C4}
- * Bonuses consist of vested reversionary bonuses, interim bonus and terminal bonus, if any.

Basic Eligibility Conditions :

Min. Maturity :	18 Yrs	PPT 5 Yrs :	Rs.40,000
Max. Maturity :	70 Yrs	PPT 7 Yrs :	Rs.18,000
Modes :	A / H / M	PPT 10 Yrs :	Rs.12,000
		PPT 15 Yrs :	Rs.9,600
		PPT 20 Yrs :	Rs.8,400

PPT & Policy Term:

PPT 5 Yrs :	10 to 15 Yrs	Min. & Max. Entry Age	
PPT 7 Yrs :	12 to 17 Yrs	PPT 5 Yrs :	3 Yr & 45Yrs
PPT 10 Yrs :	15 to 20 Yrs	PPT 7 Yrs :	1 Yr & 58Yrs
PPT 15 Yrs :	20 to 25 Yrs	PPT 10 Yrs :	91days & 55Yrs
PPT 20 Yrs :	25 to 30 Yrs	PPT 15 Yrs :	91days & 50Yrs
		PPT 20 Yrs :	91days & 45Yrs

Terms and conditions : 1. Tax benefits: Tax benefits under the policy will be as per the prevailing Income Tax laws. We recommend that you seek professional advice for applicability of tax benefit on premiums paid and benefits received. Service tax and cess will be charged extra, as per applicable rates. The tax laws are subject to amendments from time to time. 2. Guaranteed benefits are available only if all premiums are paid as per the premium payment term and the policy is in force till the completion of entire policy term. 3. Minimum guaranteed sum assured on maturity is the Guaranteed Maturity Benefit (GMB) 4. Absolute amount assured to be paid on death is 10 times the Annualized Premium.

ICICI Prudential Life Insurance Company Limited IRDA Regn No. 105 . CIN:U66010MH2000PLC127837. Call us on 1-860-266-7766 (10am-7pm, Monday to Saturday, except national holidays and valid only for calls made from India). © 2016, ICICI Prudential Life Insurance Co. Ltd. Registered Address:- ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025. For more details on the risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Tax benefits under the policy are subject to conditions under section 80C and 10(10D) of the Income Tax Act, 1961. Tax laws are subject to amendments from time to time. UIN 105N153V01 Advt no. E/11/0474/2016-17

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI clarifies to public that

- * IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums.
- * IRDAI does not announce any bonus. Public receiving such phone calls are requested to lodge a police complaint along with details of phone call, number.

TATA AIA LIFE INSURANCE MONEY BACK PLUS

A NON LINKED PARTICIPATING ENDOWMENT ASSURANCE PLAN

Tata AIA Life Insurance Money Back Plus is a participating non linked Money Back Insurance Plan, which caters to your need for guaranteed Cash inflow at regular intervals along with the protection of a life cover from uncertainties of life. The plan offers the advantage of paying for only half of the policy term along with enhancement of your savings through accumulation of Compound Reversionary Bonuses (if any) throughout the Term.

Benefits under the Plan

Survival Benefit: The plan provides you with regular payouts as a percentage of the Basic Sum Assured (BSA) as per the table below

End of Policy Year	% or Basic Sum Assured
Year 4	20%
Year 8	20%
Year 12	20%
Year 16	50%

Maturity Benefit : On Maturity (at the end of policy term), Guaranteed Sum Assured on maturity along with vested Compound Reversionary Bonus and Terminal Bonus, if any,

is payable, where Guaranteed Sum Assured on maturity is 50% of Basic Sum Assured.

Death Benefit: In case of unfortunate event of the death of the insured; Sum Assured on death plus vested Compound Reversionary Bonus and Terminal Bonus, if any, is payable. This total amount will be subject to a minimum of 105% of Total Premiums Paid, as on the date of death. Where 'Sum Assured on death' shall be higher of a) 10 times Annualised premium or b) Basic Sum Assured. The above benefit will be paid irrespective of the regular payouts already paid. **Inbuilt Accidental Death Benefit:** We will pay an additional amount equal to the Basic Sum Assured in case of unfortunate death due to accident. This benefit is applicable only for entry age of 18 yrs or more

Boundary Conditions

Age at Entry :	Min - 2 Yrs, Max - 51 Yrs
Age at Maturity :	Min - 18 Yrs, Max - 75 Yrs
Policy Term & PPT :	Term - 16 Yrs, PPT - 8 Yrs
Min. Sum Assured :	Rs.2,00,000/-
Premium Mode :	M / H / A

Tata AIA Life Insurance Company Ltd. (IRDA of India Regn. No. 110) (CIN: U66010MH2000PLC128403). 14th Floor, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai - 400013. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. Service tax, Swachh Bharat Cess and TDS are applicable as per governing laws. Tata AIA Life Insurance Company Limited reserves the right to recover/ deduct from the policyholder, any levies and duties (including Service Tax, Swachh Bharat Cess and TDS), as imposed by the government from time to time. Income Tax benefits would be available as per the prevailing income tax laws, subject to fulfillment of conditions stipulated therein. 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. Insurance cover is available under this product. This product is underwritten by Tata AIA Life. The plan is not a guaranteed insurance plan and will be subject to Company's underwriting and acceptance Approval Number: L&C/Advt/2016/Mar/239 UIN: 110N119V01

BHARTI AXA LIFE MONTHLY INCOME PLAN +

A PLAN THAT GIVES YOU THE FLEXIBILITY TO CHOOSE YOUR MONTHLY INCOME

How does the Plan Work ?

It is a 7 Year Premium Paying Plan with the policy term of 15 Years* You start receiving Guaranteed* Taxfree Monthly Income for 8 Years after the completion of the Premium Payment Term. On Maturity you will get the Accrued non-guaranteed Bonuses.

Non Guaranteed Bonuses under the Plan

Reversionary Bonuses : Simple Annual Reversionary Bonuses get accrued to the policy from the end of 1st Policy Year.

Terminal Bonus : On Maturity / Death You may get Terminal Bonus.

Benefits Under the Plan

Regular Income : You will Receive Guaranteed Regular Monthly Income From 8th Yr. till Maturity.

Maturity Benefit : On Maturity you will get Accrued Reversionary Bonus & Terminal Bonus.

Tax Benefits : a) Premiums paid eligible for Tax rebate u/s 80C, b) All benefit payouts are Taxfree u/s 10(10D).

Death Benefit : The Accrued Bonuses, if any are paid immediately plus an increased percentage of Monthly Income is payable to the nominee from the next policy month onwards and continues for the next 8 Years.

This writeup is indicative of terms & conditions, warranties & exceptions contained in the insurance policy. For more details on risk factors, terms and conditions please read the sales brochure carefully before concluding a sale. All the tax benefits under the Policy are subject to the tax laws and other financial enactments as they exist from time to time. The tax benefits are subject to change with change in tax laws. Please consult your own tax consultant to know the tax benefit available to you. Bharti AXA Life Monthly Income Plan +, UIN: 130N057V01 * Provided all due premiums are paid. In case of paid up policies, the monthly income benefit will be reduced as per the policy provision. # - also available for 20/30 year term. @ Subject to the policy being in force, the guaranteed monthly income will be payable after the premium payment term. Bharti AXA Life Insurance Company Limited, Registration No.: 130 Registered Office: Unit 601 & 602, 6th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (E), Mumbai-400 063. Insurance is the subject matter of the solicitation.

**LIC New Jeevan Anand Plan****Salient features :**

- Minimum Basic Sum Assured : Rs.1,00,000/-
- Age Eligibility : 18 to 50 years
- Maximum Maturity age : 75 years
- Accidental Death and Disability Benefit Rider available
- Loan Facility Available

Insurance is the subject matter for the solicitation

A Plan that offers cover for whole life even after payment of maturity amount

KOTAK PREMIER ENDOWMENT PLAN - A LIFE INSURANCE PLAN

GUARANTEE* A GREAT START TO FULFILL YOUR DREAMS

Kotak Premier Endowment Plan is a long-term savings cum protection plan that provides financial security to cope with unfortunate contingencies along with the ability to save for your future financial needs. This plan provides guaranteed* additions in the first five policy years and bonus start accruing from 6th Year onwards, all this put together builds up a corpus for your secure Future.

Key Advantages

- ☑ Guaranteed* Additions : At 5% per annum of Basic Sum Assured in the first 5 policy years.
- ☑ Earn bonus for 6th policy year onwards.
- ☑ Convenience to select from multiple options of PPT.
- ☑ Tax Benefit #

How does the plan work

Kotak Premier Endowment Plan provides long term savings as well as protection to ensure financial independence under all circumstances.

- ♦ You select the Basic Sum Assured that will be payable on Maturity or on death, Policy Term and Premium Payment Term based on which the Premium amount will get calculated.
- ♦ Guaranteed* Additions : in the first 5 policy years your policy will be eligible for Guaranteed* Additions at 5% p.a. (simple) of Basic Sum Assured. These guaranteed* additions will be payable either on maturity or on death whichever is earlier.

Basic Sum Assured : The Basic Sum Assured is selected by the Policyholder and the Premium is based on Basic Sum Assured, Term, Premium Paying Term and the Age of the Life Insured. This is the minimum amount guaranteed* on Maturity where all the due premiums have been paid in full, This is also used to determine the Minimum Death Benefit.

Maturity Benefit : This plan provides for wealth creation during the policy tenure. On survival till the end of the policy term the following benefit will be payable. Basic Sum Assured + Accrued Guaranteed* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any

Death Benefit : In the unfortunate event of death during the policy term, the nominee will receive: Minimum Death Benefit + Accrued Guaranteed* Additions + Accrued Reversionary Bonuses and Terminal Bonus, if any.

Minimum Death Benefit is as follows : Entry age of Life Insured < 45Years : Higher of 11 times of Annual Premium or Basic Sum Assured. Entry age of Life Insured >=45 years : Higher of 7 times of Annual Premium or Basic Sum Assured.

Note : Death Benefit at any point in time has to be at least 105% of the premiums paid till the date of death (excluding any extra premium and modal factor if any). Kotak Premier Endowment Plan: UIN-107N079V01, Form No:N079, Ref. No.: KLU/14-15/P/MG/165, Kotak Mahindra Old Mutual Life Insurance Ltd; CIN: U66030MH2000PLC128503; Regn. No.:107, Regd. Office: 4th Floor, Vinay Bhayya Complex, 159 A, C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400098. Website: <http://insurance.kotak.com> | Email: clientservicesdesk@kotak.com | Toll Free No:1800-209-8800. This is a Savings cum Protection oriented plan. This is a participating endowment plan. *Guaranteed benefits due under this plan are available provided premiums are paid regularly for the entire premium payment term and the policy is in force. Insurance is the subject matter of solicitation. For more details on risk factors, terms # and conditions please read sales brochure carefully before concluding a sale. Tax benefits are subject to change in tax laws. You are advised to consult your tax advisor for details.

OUR NEW OFFICES ACROSS INDIA

Agraharam : No. 34, T.C.K. Complex, First Floor, 2nd Agraharam, Anatha Stop Salem, (Tamil Nadu) Tel: 0427 - 226 6405 / 226 5405.

Bhatar Road : Shop No. 305, Arjun Complex, Opp. Ashirvad Complex, Bhatar Road, (Surat) Tel. No.: 0261 - 223 3173 / 223 3174.

Girish Park : 4, Brojo Dulal Street, Girish Park, Near Rama Mandir, Ganesh Talkies, (Kolkatta) Tel: 033 - 2259 0644 / 2259 0645.

Lucknow : Shop No. 3, 1st Flr., Priti Bhawan, 1 Nawal Kishore Rd., Adjoining Leela Cinema, (Uttar Pradesh) Hazratganj, Tel.: 0522 - 423 4164 / 423 4160.

Manikonda : Ho. No. 8-1-284/OU/192, OU Colony, First Floor, Manikonda Road, Shaikpet, (Andhra /Telangana) Tel: 040 - 2356 8913 / 2356 8914

Model Town : Shop No. 16, Ground Floor, Block F-14, Model Town, (New Delhi) Tel: 011 - 4506 3550 / 4506 3551

Santoshpur : Ground Floor, A/163 Survey Park, Jora Bridge, Beside Bank of India, (Kolkatta) Tel: 033 - 2416 7711 / 2416 7688.

Tezpur : H/No. 2651, Ward No. 09, Ground Floor, Amla Patty, C.K. Das Road, Nr ICICI Bank, (Assam) Tel: 03712 - 232 561 / 232 562.

Vasundhara Enclave : Shop No. 130, 1st Flr., Plot No. 1, Vasundhara Enclave, Nr. Abhayant Apt., (New Delhi) Tel: 011 - 4984 7952 / 4984 7953.

Vadavalli : No. 144, First Floor, V.R.K. Complex, Maruthamalai Road, Vadavalli, (Coimbatore) Tel: 0422 - 242 3800 / 242 4900

Vasanth Kunj : Shop No. 12, First Floor, Sector - B, Pocket - 7, LSC, Vasant Kunj, (New Delhi) Tel: 011 - 4984 9578 / 4984 8678.

Wadala : No. 5, Gr. Flr., Bansidhar Bldg., Plot No. 211, R. A. Kidwai Rd., Nr. Wadala Railway Station, (Mumbai) Tel: 022 - 2414 8033 / 2415 8033.

OUR OFFICES CHANGED TO NEW LOCATIONS

Dhanbad : Office No. 331, Third Floor, Shree Ram Plaza, Bank More, (Jharkhand) Tel: 0326 - 230 0520 / 230 0550

Kharghar : Shop No. 96, Vignahar Complex, Plot No. F72, Sector No. 12, Nr Indian Overseas Bank, (Mumbai) Tel: 022 - 2774 0840 / 2774 0843.

Mayur Vihar : Shop No. 101-A, Patparganj, Mayur Vihar, Delhi (New Delhi) Tel: 011 - 2275 8123 / 2275 8124

Thane (West) : No. 112, 1st Flr., Bal Ganesh Tower, Behind Ganesh Tower, Nr. Thane Railway Station, (Mumbai) Tel: 022 - 2537 6187 / 2537 6719

Vile Parle (West) : Shop No. 11, Hemu Plaza, Near McDonald's, D. J. Road, (Mumbai) Tel: 022 - 2615 3174 / 2615 5572

Vizianagaram : Shop No. 04, Karthikeya Heights, Beside SP Bungalow, Near PF Office, (Andhra Pradesh) Tel: 08922 - 229 177 / 229 277



BLUECHIP OFFICES IN INDIA

ANDHRA PRADESH / TELANGANA			
Amalapuram	: 08856 - 233 316 / 235 316		
Gajuwaka	: 0891 - 254 5316 / 254 5319		
Guntur	: 0863 - 663 2526 / 224 0530		
Kakinada	: 0884 - 236 6943 / 236 6944		
Kurnool	: 08518 - 235 316 / 245 316		
Nellore	: 0861 - 234 0260 / 235 0260		
Ongole	: 08592 - 282 065 / 282 075		
Rajahmundry	: 0883 - 665 1987 / 246 8601		
Sangareddy	: 8500195316 / 8500155316		
Tanuku	: 08819 - 225 377 / 225 388		
Tirupathi	: 0877 - 225 0056 / 225 0057		
Vijayawada	: 0866 - 662 2355 / 248 2423		
Vishakapatnam	: 0891 - 645 6512 / 275 7755		
Hyderabad			
Ameerpet	: 040 - 6675 5912 / 2341 8416		
Attapur	: 040 - 2401 8316 / 2401 9316		
Boduppal	: 040 - 2720 5316 / 2720 5317		
Champapet	: 040 - 2407 5316 / 6999 0200		
Chandanagar	: 040 - 2303 8755 / 2303 8756		
Dilsukh Nagar	: 040 - 2405 6548 / 2405 6549		
Habsiguda	: 040 - 2715 0811 / 2715 0812		
Hashtinapuram	: 040 - 2409 3316 / 2409 4316		
Himayat Nagar	: 040 - 2339 5316 / 2322 1308		
Kapra	: 040 - 6462 7297 / 2713 0938		
Kukatpalli	: 040 - 2306 1646 / 4230 0905		
Malkajgiri	: 040 - 6452 7751 / 2724 1677		
Marredpally	: 040 - 2771 0998 / 2771 0996		
Mehdhipatnam	: 040 - 2351 2034 / 2352 6356		
Motinagar	: 040 - 2383 1471 / 2383 1472		
Nacharam	: 040 - 4020 1616 / 4020 1717		
Nizampet	: 040 - 2389 2649 / 2389 2648		
Secunderabad	: 040 - 2789 3198 / 2789 3199		
Vanasthalipuram	: 040 - 2411 0341 / 6458 3978		
Karimnagar	: 0878 - 224 9910 / 224 9911		
Khammam	: 08742 - 235 316 / 245 316		
Nizamabad	: 08462 - 235 316 / 236 316		
Warangal	: 0870 - 666 4436 / 254 4058		
GUJARAT			
Mani Nagar	: 079 - 2543 0026 / 2543 0062		
Paldi	: 079 - 2658 5642 / 2658 5643		
Bopal	: 079 - 2979 5590 / 2979 5591		
Chandkheda	: 079 - 2329 6856 / 2329 6857		
Gandhi Nagar	: 079 - 2324 2004 / 2324 2005		
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		
Junagadh	: 0285 - 265 5470 / 265 5480		
Mehsana	: 02762 - 230 704 / 230 706		
Navsari	: 02637 - 244 406 / 244 407		
Palanpur	: 02742 - 266 640 / 266 641		
Rajkot	: 0281 - 246 5427 / 246 5428		
Surat	: 0261 - 273 1402 / 273 1403		
Vapi	: 0260 - 246 5337 / 645 3337		
Valsad	: 02632 - 244 411 / 244 412		
KARNATAKA			
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		
Indira Nagar	: 080 - 2520 2939 / 2520 3739		
Infantry Road	: 080 - 4113 0952 / 2286 0704		
Jayanagar	: 080 - 2653 3751 / 2653 3752		
J.P. Nagar	: 080 - 6567 0183 / 6567 0184		
Kammanahalli	: 080 - 2580 5627 / 2580 5628		
Kanakapura	: 080 - 2686 0518 / 2686 0318		
Koramangala	: 080 - 6568 0635 / 6568 0636		
Kumaraswamy Lyt	: 080 - 2666 8150 / 2666 8152		
Hesaraghatta	: 080 - 2839 7339 / 2839 7336		
Malleswaram	: 080 - 2356 1500 / 2356 1501		
Marathalli	: 080 - 6452 1732 / 6452 1866		
R.R. Nagar	: 080 - 2860 3344 / 2860 3663		
R.T. Nagar	: 080 - 4115 6008 / 4115 6009		
Vijayanagar	: 080 - 2310 0101 / 2310 0104		
Whitefield	: 080 - 6452 0005 / 6452 0010		
Yelahanka	: 080 - 2856 5346 / 2856 5347		
Bagalgot	: 08354 - 234 547 / 234 648		
Ballari	: 08392 - 254 615 / 254 652		
Belagavi	: 0831 - 645 2201 / 645 2202		
Bidar	: 08482 - 229 227 / 229 228		
Davangere	: 08192 - 270 252 / 270 253		
Dharwad	: 0836 - 244 6091 / 244 6092		
Gadag	: 08372 - 237 997 / 221 916		
Hassan	: 08172 - 232 922 / 232 433		
Haveri	: 08375 - 233 701 / 233 702		
Hosapete	: 08394 - 224 615 / 224 616		
Hubballi	: 0836 - 235 4255 / 235 4266		
Kalaburgi	: 08472 - 226 702 / 246 702		
Karwar	: 08382 - 223 275 / 223 276		
Mangaluru	: 0824 - 244 2214 / 244 0014		
Mysuru	: 0821 - 254 6607 / 254 6608		
Puthur	: 08251 - 236 837 / 237 837		
Raichur	: 08532 - 227 229 / 227 888		
Shivamogga	: 08182 - 227 660 / 227 661		
Tumakuru	: 0816 - 225 1810 / 226 1606		
Udupi	: 0820 - 252 1929 / 252 1797		
Vijayapura	: 08352 - 240 143 / 240 149		
KERALA			
Adoor	: 04734 - 220 436 / 227 436		
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		
Trivandram			
Atingal	: 0470 - 262 7211 / 262 8211		
Pattam	: 0471 - 244 6311 / 244 6312		
Sasthamangalam	: 0471 - 272 8700 / 272 9700		
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		

Karunagapally	: 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
Kunnankulam	: 0488 - 522 3509 / 522 3510
Manjeri	: 0483 - 276 1124 / 276 1125
Mavelikara	: 0479 - 234 4495 / 234 4496
Ottapalam	: 0466 - 224 7366 / 224 8227
Olavakkode	: 0491 - 255 5501 / 255 5502
Pala	: 0482 - 210 120 / 210 180
Pallakkad	: 0491 - 250 4440 / 250 4441
Pathanamthitta	: 0468 - 232 0613 / 232 0614
Taliparamba	: 0460 - 230 0035 / 230 0036
Payyanur	: 04985 - 203 490 / 205 390
Ramanattukara	: 0465 - 244 3003 / 244 3005
Thalaserry	: 0490 - 232 4177 / 232 3177
Thiruvalla	: 0469 - 263 0123 / 263 0124
Thrissur	: 0487 - 232 5570 / 232 5571
Tirur	: 0494 - 242 0753 / 242 0754
Vadakara	: 0496 - 251 7721 / 251 7722

MUMBAI			
Airoli	: 022 - 2779 5341 / 2779 0174		
Badlapur	: 0251 - 291 0594 / 267 6005		
Ambarnath (E)	: 0251 - 260 7328 / 260 7155		
Andheri (W)	: 022 - 2678 1742 / 2678 1781		
Andheri-IRLA	: 022 - 2671 1502 / 2623 6502		
And-7 Bungalows	: 022 - 2632 9373 / 2631 5566		
And-Lokhandwala	: 022 - 2634 5957 / 2637 5483		
And-Oshiwara	: 022 - 2632 1196 / 2632 1136		
And-Takshila	: 022 - 2821 4787 / 2821 4814		
Andheri (E)	: 022 - 2683 5952 / 2684 1552		
And-Marol	: 022 - 2920 8134 / 2925 6912		
And-JB Nagar	: 022 - 2825 7307 / 2825 7308		
Bandra (East)	: 022 - 2641 0763 / 2641 0764		
Bandra (West)	: 022 - 2640 5564 / 2641 2422		
Bandra - Pali	: 022 - 2655 8399 / 2640 0982		
Bandra Mt.Mary	: 022 - 2643 2158 / 2643 2147		
Bangur Nagar	: 022 - 2873 4228 / 2873 4229		
Bhandup (W)	: 022 - 2566 2064 / 2566 7156		
Borivali (E)	: 022 - 2808 5971 / 2808 5972		
Borivali (W)	: 022 - 2895 1548 / 2895 7025		
Borivali -Gorai	: 022 - 2868 0460 / 2868 0463		
Borivali -Saiibaba	: 022 - 2862 0403 / 2862 0406		
Borivali -I.C.Col.	: 022 - 2891 8594 / 2895 2352		
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 (E)	: 022 - 2413 7451 / 2416 3350		
Dadar (W)	: 022 - 2438 6887 / 2432 4897		
Dahisar (E)	: 022 - 2896 1471 / 2828 3234		
Dahisar (W)	: 022 - 2892 8617 / 2894 4020		
Dombivali (E)	: 0251 - 286 1963 / 286 0698		
Dombivali (W)	: 0251 - 248 1754 / 248 1764		
Dom-Gandhi Ngr	: 0251 - 280 3409 / 280 3410		
Fort	: 022 - 2265 9033 / 2265 9034		
Ghatkopar (E)	: 022 - 2102 0876 / 2102 0118		
Ghatkopar (W)	: 022 - 2502 4859 / 2502 4860		
Girgaum	: 022 - 2384 0027 / 2382 1327		
Gokuldham	: 022 - 2843 1243 / 2843 1244		
Goregaon (W)	: 022 - 2878 2423 / 2878 2428		
Kalyan (E)	: 0251 - 235 1210 / 235 1212		
Kalyan (W)	: 0251 - 231 1482 / 231 8132		
Kal-Khadakpada	: 0251 - 223 4661 / 223 4708		
Kandivali (E)	: 022 - 2870 9820 / 2870 3081		
Kandivali (W)	: 022 - 2808 1997 / 2801 5033		
Kandivali -Charkop	: 022 - 2867 8347 / 2867 8388		
Kannamwar Ngr-1	: 022 - 2577 3830 / 2577 3831		
Khar (W)	: 022 - 2604 3052 / 2604 3054		
Koparkhairane	: 022 - 2575 0649 / 2755 0651		
Kurla-Nehru Ngr	: 022 - 2529 0431 / 2529 0432		
Lower Parel	: 022 - 2307 6953 / 2307 5731		
Mahim	: 022 - 2444 6963 / 2444 3393		
Malad - Evershine	: 022 - 2888 3281 / 2888 3710		
Malad (E)	: 022 - 2880 4509 / 2880 4510		
Malad (W)	: 022 - 2881 7579 / 2882 3974		
Matunga	: 022 - 2412 8399 / 2411 8033		
Mira Road	: 022 - 2812 4947 / 2812 4973		
Mulund (E)	: 022 - 2163 4442 / 2163 6430		
Mulund (W)	: 022 - 2560 5102 / 2569 3938		
Mul - Vaishali Ngr	: 022 - 2164 5697 / 2164 7795		
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 (E)	: 022 - 2616 4063 / 2616 4066		
Santacruz (W)	: 022 - 2600 0093 / 2605 4020		
Santacruz - Kalina	: 022 - 2666 3597 / 2666 3670		
Sion	: 022 - 2403 3567 / 2403 3568		
Tardeo	: 022 - 2388 5106 / 2381 4365		
Th - Ghodbunder	: 022 - 2597 4537 / 2597 4538		
Th - Kalwa	: 022 - 2538 9013 / 2538 9014		
Th - Kolbad Road	: 022 - 2547 7305 / 2547 7310		
Th - Panchpakhadi	: 022 - 2538 0320 / 2538 0321		
Th - Vartak Nagar	: 022 - 2588 1451 / 2588 1452		
Th - Vasant Vihar	: 022 - 2173 0446 / 2171 2295		
Vasai (E)	: 0250 - 690 6663 / 690 6664		
Vasai (W)	: 0250 - 233 6086 / 233 6087		
Vashi	: 022 - 2782 1286 / 2782 0587		
Vikhroli (W)	: 022 - 2579 5095 / 2579 5096		
Vile Parle (E)	: 022 - 2618 6302 / 2663 1590		
Virar	: 0250 - 250 4566 / 250 4567		
PUNE			
Aundh	: 020 - 2729 7006 / 6523 4651		
Bibvewadi	: 020 - 2441 0067 / 2441 2227		
Bhosari	: 020 - 6933 0026 / 6933 0057		
Chinchwad	: 020 - 2745 5108 / 2745 5107		
Chandan Nagar	: 020 - 6570 2122 / 6570 2123		
Hadapsar	: 020 - 2689 0116 / 2689 0117		
Kothrud	: 020 - 6529 6404 / 2539 4884		
Nigdi	: 020 - 2764 0668 / 2765 0667		
Pimple Gurav	: 020 - 2730 5357 / 2730 5358		
Rasta Peth	: 020 - 2606 2304 / 6400 0199		
Sadashiv Peth	: 020 - 6520 9775 / 2432 1361		

Sinhagad Rd	: 020 - 2434 5013 / 2434 5313
Vishrantwadi	: 020 - 4122 3737 / 4122 3838
Ahmednagar	: 0241 - 242 2901 / 242 2902
Amravati	: 0721 - 266 0286 / 266 0287
Aurangabad	: 0240 - 232 8616 / 232 8617
Baramati	: 02112 - 224 373 / 224 374
Chakan	: 02135 - 249 067 / 6410 4343
Ichalkaranji	: 0230 - 242 9292 / 242 9293
Indapur	: 02111 - 223 044 / 223 047
Jalgaon	: 0257 - 223 3589 / 223 3590
Karad	: 02164 - 226 202 / 226 203
Kolhapur	: 0231 - 266 7767 / 266 7769
Mangalwar Peth	: 0231 - 264 3643 / 264 3644
Manish Nagar	: 0712 - 278 6441 / 278 6442
Nagpur	: 0712 - 663 1983 / 663 1984
Nashik	: 0253 - 250 5181 / 250 5182
Nashik Road	: 0253 - 246 3300 / 246 8800
Ratnagiri	: 02352 - 271 701 / 271 702
Sangli	: 0233 - 232 5257 / 661 5257
Sawantwadi	: 02363 - 271 466 / 271 447
Shrirampur	: 0242 - 222 3960 / 222 3961
Solapur	: 0217 - 260 2080 / 260 2081

NEW DELHI / N.C.R.			
Dilshad Garden	: 011 - 4151 0297 / 4151 0298		
Dwarka	: 011 - 4902 8431 / 6517 1710		
Ghaziabad	: 0120 - 435 0250 / 456 7454		
Gurgaon	: 0124 - 405 2400 / 405 4600		
Janak Puri	: 011 - 4157 9598 / 4157 9599		
Kalkaji	: 011 - 4909 8011 / 4909 8012		
Kamla Nagar	: 011 - 2384 6865 / 2384 6866		
Karol Bagh	: 011 - 4145 2085 / 4503 2500		
Laxmi Nagar	: 011 - 4244 4279 / 4244 4280		
Munirka	: 011 - 4178 3482 / 4178 3483		
Noida	: 0120 - 435 9083 / 428 1969		
Noida 2	: 0120 - 254 4051 / 654 4050		
Paschim Vihar	: 011 - 4501 9438 / 4501 9835		
Rohini	: 011 - 4904 4671 / 4904 4571		
Vikasपुरी	: 011 - 4226 3435 / 4248 4290		
Pitam Pura	: 011 - 4903 6521 / 4903 6721		
W. Patel Nagar	: 011 - 4561 4161 / 4561 4162		
TAMIL NADU			
Chennai	: 044 - 2260 0881 / 2260 0884		
Adyar	: 044 - 2445 5984 / 2445 5985		