

PNB MetLife India Insurance Company Limited (formerly known as MetLife India Insurance Company Limited).
(Insurance Regulatory and Development Authority Life Insurance Registration No. 117)
Registered Office: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001, Karnataka.,
www.pnbmetlife.com, Fax: +91-80-4120 4051
Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai - 400062.
Phone: +91-22-41790000, Fax: +91-22-41790203

Redgirraffe Ecommerce (India) Private Limited
Delhi

Date: October 26, 2019

Mr. Chandradeep Mishra
Vishwakarma Mandir, 100
A Block Batra Road 110062
Delhi

Mobile Number : 918700063196
Email ID : parasmishra454574@gmail.com

Policy Number : 000041130000200

Dear Mr. Chandradeep Mishra,

Certificate of Insurance (Non Employer-Employee Segment)

Welcome to PNB MetLife Family.

We are pleased to confirm that you have been included for insurance coverage under the Group Life Insurance Policy "PNB MetLife Complete Care Plus" (non-linked, non-participating one year renewable Group Term Assurance Plan) bearing Policy_ No. 00004113 (herein after referred to as the Group Policy).

The Group Policy has been issued by PNB MetLife India Insurance Co. Ltd. (herein after referred to as PNB MetLife), to Redgirraffe Ecommerce (India) Private Limited(herein after referred to as the Group Policy Holder).

Your coverage shall be subject to the salient terms, conditions and exceptions as outlined in this Certificate of Insurance, and detailed under the PNB MetLife Complete Care Plus Policy.

The insurance coverage can be extended for further periods of one year each subject to payment of applicable premiums, subject to terms and conditions printed overleaf.

Free Look Provision: If you have any objections to the terms and conditions of this Group Policy, you may cancel the Group Policy by giving a signed written notice to us within 15 days from the date of receiving the Group Policy, stating the reasons for your objection and you will be entitled to a refund of the premium paid, subject to a deduction of proportionate risk premium for the period of cover, stamp duty and/or the expenses incurred on medical examination (if any).

The details of your coverage are provided below:

Certificate Number	: 000041130000200
Member ID	: 00002
Member Name	: Mr. Chandradeep Mishra
Gender	: Male
Date of Birth	: 15-08-1997
Age in Completed Years	: 22
Amount of Cover	: 400000
Insured event	: Upon death during the coverage period subject to the terms and conditions of this Group Policy
Amount of Premium Paid	: Rs. 23.99
Premium Paying Mode	: Monthly
Date of Commencement of Cover	: 11-10-2019
Annual Renewal Date	: 11-10-2020
Name of Nominee	: Mr. Nitin Khandelwal
Relationship with the insured Member	: Brother
Name of Appointee	: -
Saving Account No /Application No.	: RG-8000019877

This is a computer generated certificate and does not require a physical signature and should be read together with the terms and conditions printed along with this certificate.

PNB MetLife Complete Care Plus (117N093V04)
Service Toll free: 1800-425-6969, OR visit our Website: www.pnbmetlife.com
Write to us at indiaservice@pnbmetlife.co.in

Important Note

1. This certificate is issued based on the contract of insurance between PNB MetLife India Insurance Company Limited and Redgirraffe Ecommerce (India) Private Limited and no contract of insurance is entered into between Redgirraffe Ecommerce (India) Private Limited and the Insured Member.
2. Participation by Redgirraffe Ecommerce (India) Private Limited, Chandradeep Mishra customer are purely on a voluntary basis.
3. The salient features of the Group Policy are set out hereunder for ease of reference. Members of Redgirraffe Ecommerce (India) Private Limited insured under the Group Policy (hereinafter referred to as 'Insured Member/s') desirous of perusing the complete Terms and Conditions of the Group Policy document may do so at the office of Redgirraffe Ecommerce (India) Private Limited.
4. In an event of any conflict between the Terms mentioned herein and those mentioned under the Group Policy document issued to Redgirraffe Ecommerce (India) Private Limited, Terms and Conditions as appearing in the Group Policy document shall prevail.

Salient Features of PNB MetLife Complete Care Plus Policy**1. Eligibility Criteria**

1.1 Any individual aged between 18 and 55 years (age on last birthday), who is a member with Redgirraffe Ecommerce (India) Private Limited., as identified and mutually agreed upon by PNB MetLife and Redgirraffe Ecommerce (India) Private Limited for offering coverage under PNB MetLife Complete Care Plus and agreeing to a Declaration of Good Health (hereinafter referred to as 'DOGH')

1.2 In the event of it being found by the Company [that any declaration made by you to be false], the Company, subject to the provisions of the Section 45 of the Insurance Act, 1938, as amended from time to time, reserves the right at its sole discretion to take such action as may be deemed appropriate including termination of the cover by treating such coverage as void ab-initio and forfeiture of Premium(s) received.

2. Extent of Coverage/Limitation of Liability

2.1 At any point of time the coverage provided to an Insured Member shall not exceed the pre-determined coverage amount as decided mutually between PNB MetLife and Redgirraffe Ecommerce (India) Private Limited,

2.2 At any point of time the coverage provided to an Insured Member shall not exceed Rs. 40,00,000.00- in the event of death, subject to exclusions given here under. In case an Insured Member has been issued with multiple Certificates of Insurance, whereby the sum total of the various covers provided to the Insured Member is in excess of Rs.40,00,000.00, the Company's liability shall be restricted to Rs. 40,00,000.00. For this purpose, only the earliest in-force certificate(s) of Insurance shall be admitted. PNB MetLife's liability shall be restricted to refund of the premium received towards the additional certificate(s) of Insurance held by such Insured Member.

3. Enrollment and Commencement of cover for new Members

3.1 The eligibility of a Redgirraffe Ecommerce (India) Private Limited customer(s) for receiving coverage for the face amount shall be determined based on the declarations/disclosures made by the member in the Application Form. It is also required that the member is found insurable as per the internal guidelines of the Company and further that all other eligibility conditions are met by the member on such date and PNB MetLife has received the necessary premium.

3.2 The Certificate of Insurance shall be valid from the Date of Commencement mentioned in the Group Policy issued to Chandradeep Mishra, till the Annual Renewal Date, both of which are mentioned on the Certificate of Insurance.

3.3 The rights of the Insured Person under the Certificate of Insurance are non-assignable under any conditions. There shall be no cancellation or refund of premium during the course of the validity of this Certificate of Insurance.

4. Payment of Premium

You shall pay the Premium in full by the Premium Due Date and in any event before the expiry of the grace period (a period of 15 days if the Premium is payable monthly and a period of 30 days if the Premium is payable in quarterly and half-yearly mode). If the Premium is not received in full at the expiry of the grace period the Group Policy shall lapse and insurance cover under this Group Policy for all Insured Members shall forthwith terminate. Upon the Insured Member's death during the grace period, the benefits under this Group Policy shall be payable in full. For any new Insured Member covered by this Group Policy, a proportionate Premium shall be charged from the day he becomes an Insured Member, up to the next Annual Renewal Date or the next Premium Due Date whichever occurs first. Insurance cover for such Insured Members shall not commence unless such proportionate Premium is paid to Us.

We shall be responsible to an Eligible Member or their Nominees, as applicable, for the Sum Assured in case of Your failure to remit the premiums received/collected from any such Eligible Member provided the Eligible Member or his/her Nominee is able to prove to Us that he/she had paid the necessary premium to You and had secured a proper receipt leading him/her to believe that the Eligible Member was covered under the Group Policy. In any such event, You shall be solely and absolutely liable to re-pay the amount paid by Us to any such Eligible Member or his/her Nominee with interest at the rate specified by Us within 15 days of Us raising a demand with You in this regard.

5. Grace period

Grace period of 30 (thirty) days for half-yearly and quarterly and 15 (fifteen) days for monthly premium modes is provided. Beyond the grace period risk cover will cease.

6. Termination of Cover

6.1 Coverage under this Policy for all Insured Member shall terminate on the occurrence of the earliest of the following:

6.1.1 Expiration as a result of non-payment of applicable renewal premium within the Annual Renewal Date.

6.1.2 Termination of the Group Policy by the Group Policyholder. The Group Policyholder may terminate this Group Policy by giving a minimum of 30 days written notice to the Company.

6.1.3 Provided however that in the event of the Group Policy being terminated by the Group Policyholder, the Insured Member will be insured till the renewal date mentioned in the certificate of Insurance.

6.2 Coverage of an Insured Member shall terminate automatically on the occurrence of earliest of the following:

6.2.1 Death of the Insured Member; or

6.2.2 The date the Insured Member attains the lesser of age 56 (age last birthday) or the date specified in the Group Policy Schedule whichever is earlier.

6.2.3 The date the Insured Member ceases to be an Eligible Member or voluntarily withdraws from the membership.

Any termination of coverage in accordance with this section shall be without prejudice to any claim originating prior to the effective date of such termination. In case the Insured Member exits the Group Policy by way ceasing to be an Eligible Member of the Group Policyholder or voluntarily withdraws from the membership, 100% of the unexpired premium shall be refunded to the Insured Member/ or his Nominee.

7. General Policy Exclusions

7.1 Suicide Clause: In the event the Insured Member commits suicide, whether sane or insane at that time, within one year from the effective date of insurance cover or the date of the Scheme whichever is later, the insurance cover shall be void and the Company shall refund 80% of the premium(s) received without interest.

Suicide clause will be applicable only on Member joining the group scheme for the first time.

7.2 Waiting Period Clause: Insurance cover of all the members would commence after expiry of 30 days from the date of their enrolment (Waiting Period"). No claim other than accidental death occurring during such Waiting Period shall be inadmissible, the Company shall in such case would only be liable to refund premium paid by the member after deducting stamp duty charges paid by the Company.

7.3 The waiting period shall not be applicable for Insured Members who are renewing their cover without any break.

7.4 If it is proved that there is a misstatement, misrepresentation or concealment on age, gender or any of the health related declarations, the Company reserves the right to repudiate a claim for any benefit payable under the Certificate of Insurance and to terminate the coverage after forfeiting the premium received.

8. Claims

8.1 Notification of Claim: The nominee/legal heirs of the Insured Member should intimate / notify Redgiraffe Ecommerce (India) Private Limited. Intimation can happen through the bank via Met Smart, PNB MetLife Branches or through the PNB MetLife Call Center within 90 days of occurrence of the insured event. In the event of delay in intimation of a claim to Us, due to reasons beyond Your/claimant's control, We may condone such delay on merits.

8.2 Filing of Claim: At the time of receipt of claims from the Nominee of an Insured Member, the Nominee of the Insured Member would be required to submit the following documents to enable PNB MetLife to process the claim:

8.2.1 Claimant application as prescribed by PMLI.

8.2.2 Attested Copy of DOGH + Consent letter by Redgiraffe Ecommerce (India) Private Limited employee (mandatory).

8.2.3 Certificate of Insurance (COI) or GPH certifying that the insured member was a member of the group, with details/ copy of bank pass book/ latest account statement.

8.2.4 Certified copy of the official Death Certificate issued by a competent authority.

8.2.5 Last Attending Physician's Statement (APS) in the format provided by the company, in case of natural death(If any)

8.2.6 Police inquest report and the post mortem report (only if the death is due to accident/murder/suicide or any unnatural cause)

8.2.7 Nominee Bank account number, id and address proof attested by the GPH (eg.. latest bank account statement with photo and address)

8.2.8 Age proof of PI (documents admissible for proof of DOB- Birth certificate, Pan Card, School Leaving Certificate, Parivar Card, Ration Card, Voter Id, Driving License)

8.3 Processing of the Claim Claims arising out of natural causes or unnatural deaths would be investigated and if the investigation does not reveal any negative information then the claim would be processed basis above information. Cases which reveal suppression of material information would require additional documents as decided by PNB MetLife. PNB MetLife reserves the right to investigate a claim to establish the veracity of the claim.

Payment to Nominee(s) & Conditions Applicable to Lender-Borrower Groups.

For Other than Regulated Entities:

Upon the intimation of claim to Us by You in the manner prescribed under Clause 7 in Part D of this Policy Document and after Our scrutiny of the documents and satisfaction of the bonafides of the claim, We shall pay the Sum Assured shall be payable under the Group Policy to the Nominee(s) and/or the Appointee, as the case may be and may be facilitated through the Master Policyholder for administrative convenience , and shall stand discharged of Our obligation under the Group Policy, upon such payment.

For Regulated entities:

(i) The Insured Member shall give Us a written authorization in the form specified by Us to make payment of the Insured Member's Outstanding Loan Balance Amount to the Group Policyholder / Lender on his death from the Death Benefit payable under this Group Policy. This written authorization may be given to Us at the stage of addition to the Group Policy as an Insured Member or at any time thereafter when the Insured Member's cover under the Group Policy is in force;(ii) If We have received a written authorization from the Insured Member to make payment of the Insured Member's Outstanding Loan Balance Amount to the Group Policyholder / Lender, then on the death of the Insured Member when the Group Policy is in force, We will pay the Outstanding Loan Balance Amount to the Group Policyholder / Lender (to the extent of the Sum Assured) and the remainder of the Sum Assured amount, if any, shall be payable to the Nominee/legal heirs of the Insured Member, in the Nominee's/legal heirs' names. We shall, under no circumstance, pay any amount more than the Outstanding Loan Balance as provided in the Credit Account Statement, to the Group Policyholder / Lender.

9. Renewal

9.1The renewal of the coverage shall be affected on the Annual Renewal Date as mentioned on the Certificate of Insurance, provided that the Group Policy is still in force and subject to payment of renewal premium as per prevailing premium rates, & terms and conditions mutually agreed upon between Redgiraffe Ecommerce (India) Private Limited and PNB MetLife.

9.1.1 For Insured Members who have attained the age of 56 years (age last birthday) during the course of the policy year, such Insured Member (s) shall cease to be covered under the Group Policy effective the renewal date.

9.1.2 If premium for an Insured Member is not received on or before the Annual Renewal date, then any subsequent request for renewal from the Insured Member shall be viewed as a fresh issuance of coverage (i.e. the original cover shall be deemed to have lapsed). Fresh Application Form needs to be completed by such a person. All the exclusions as applicable to a new member shall be applicable in such cases. No request for revival shall be allowed for any member under the Group Policy.

The Company shall be responsible to the group members insured, in respect of the group policy in case of failure of the group policyholder to account for the business to the Company, if the group member insured can prove that he had paid the premium and had secured a proper receipt leading him to believe that he was duly insured.

9.1.4 In any event the customer does not want to renew the coverage; customer has to intimate Redgiraffe Ecommerce (India) Private Limited fifteen (15) days in advance in writing.

9.1.5 The Certificate of Insurance shall remain valid until the renewal date mentioned in the certificate of Insurance. On successfully meeting the eligibility criteria and subject to receipt of renewal premium as per the rates, terms and conditions prevailing at the time of such renewal, a fresh COI shall be issued.

10. Grievance Redressal Mechanism

In case you have any query or complaint or grievance, you may approach our office at the following address:

Level 1

For any complaint/grievance, approach any of our following touch points:

- Call 1800-425-69-69 (Toll free) or 080-26502244
- Email at india_grievancecell@pnbmetlife.co.in
- Write to

Customer Service Department,

1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.

Phone: +91-22-41790000, Fax: +91-22-41790203

- Online through our website www.pnbmetlife.com
- Our nearest PNB MetLife branch across the country

Level 2:

In case you are not satisfied with the resolution provided by the above touch points, or have not received any response within 2 weeks, you may

- Write to our Grievance Redressal Officer at gro@pnbmetlife.co.in or
- Send a letter to

Grievance Redressal Officer

PNB MetLife India Insurance Co. Ltd,

Platinum Towers, 4th Floor, Sohna Road,

Sector - 47, Gurgaon – 122002

Please address your queries or complaints to our customer services department, on the address referred above, who are authorized to review your queries or complaints and address the same. Please note that only an officer duly authorized by PNB MetLife has the authority to resolve your queries or complaints. We shall in no way be responsible, or liable, or bound by, any replies or communications or undertakings, given by or received from, any financial advisor or any employee who was involved in selling you this Policy.

Level 3:

In case you are not satisfied with the decision from above offices or do not receive a response from us within 15 (fifteen) days, you may contact the Insurance Regulatory and Development Authority of India. Grievance Cell Centre (IGCC) on the following contact details:

- Online : You can register your complaint online at <http://www.igms.irda.gov.in>
- By Post : You can write or fax your complaints to

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

Sy No. 115/1, Financial District,

Nanakramguda, Gachibowli, Hyderabad – 500032, Telangana

- By E-mail : E-mail ID: complaints@irda.gov.in
- By Phone : 1800 4254 732

In case You are not satisfied with the decision/resolution, You may approach the Insurance Ombudsman at the address in the list of Ombudsman below, if Your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy;

PNB MetLife Complete Care Plus (117N093V04)

Service Toll free: 1800-425-6969, OR visit our Website: www.pnbmetlife.com

Write to us at indiaservice@pnbmetlife.co.in

- Delay in settlement of claim;
- Dispute with regard to premium; or
- Misrepresentation of terms and conditions of the Policy;
- Policy servicing related grievances against Us or Our agent/intermediary;
- Issuance of Policy in non-conformity with the proposal form;
- Non-issuance of Insurance policy after receipt of Premium or
- Any other matter resulting from x`the violation of provisions of the Insurance Act, 1938 as amended from time to time or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned above.

- 1) The complaint should be made in writing duly signed by You, Nominee, Assignee or by Your legal heirs with full name, address and contact information of the complainant, the details of Our branch or office against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman. As per Rule 14(3) of the Insurance Ombudsman Rules, 2017, the complaint to the insurance ombudsman can be made if the complainant makes a written representation to Us/Insurer and files the complaint, within one year
 - after the order of the insurer rejecting the representation is received; or
 - after receipt of decision of the insurer which is not to the satisfaction of the complainant;
 - after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer fails to furnish reply to the complainant .
- 2) The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.
- 3) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

List of Insurance Ombudsman

CONTACT LOCATION	CONTACT DETAILS	JURISDICTION
AHMEDABAD	2nd floor, Ambica House, Near C.U. Shah College, Ashram Road, Ahmedabad – 380 014 Tel.: - 079-27546840 , 27545441. Fax:- 079-27546142 Email:- bimalokpal.ahmedabad@gbic.co.in	State of Gujarat, Union Territories of Dadra & Nagar Haveli and Daman and Diu.
BENGALURU	19/19, Jeevan Soudha Building, Ground Floor 24th Main, J.P. Nagar First Phase, Bengaluru- 560 025 Tel.: 080 – 26652049/26652048 Email: bimalokpal.bengaluru@gbic.co.in	State of Karnataka.
BHOPAL	Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, Bhopal – 462 003. Tel.: - 0755-2769201/202. Fax:- 0755-2769203 Email:- bimalokpal.bhopal@gbic.co.in	States of Madhya Pradesh and Chhattisgarh.
BHUBANESHWAR	62, Forest park, Bhubneshwar – 751 009. Tel.: - 0674-2596003/2596455. Fax:- 0674-2596429 Email:- bimalokpal.bhubaneswar@gbic.co.in	State of Orissa.
CHANDIGARH	S.C.O. No. 101-103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: - 0172-2706468, 2773101. Fax:- 0172-2708274 Email:- bimalokpal.chandigarh@gbic.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union Territory of Chandigarh.
CHENNAI	Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, Chennai – 600 018. Tel.: - 044-24333668/24335284. Fax:- 044-24333664 Email:- bimalokpal.chennai@gbic.co.in	State of Tamil Nadu and Union Territory Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
DELHI	2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: - 011-23234057/23232037. Fax:- 011-23230858 Email:- bimalokpal.delhi@gbic.co.in	State of Delhi.

ERNAKULAM	2nd Floor, CC-27/2603, Pulinat Building, M.G. Road, Ernakulam, Kochi-682 015. Tel:-0484-2358759, 2359338. Fax:- 0484-2359336 Email:- bimalokpal.ernakulam@gbic.co.in	State of Kerala and Union Territory of (a) Lakshadweep (a) Mahe – a part of Union Territory of Pondicherry
GUWAHATI	Jeevan Nivesh' Bldg., 5th Floor, Near. Pan bazar over bridge, S.S. Road, Guwahati – 781001. Tel:- 0361-2132204/2132205. Fax:- 0361-2732937 Email:- bimalokpal.guwahati@gbic.co.in	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel:- 040-65504123/23312122. Fax:- 040-23376599 Email:- bimalokpal.hyderabad@gbic.co.in	State of Andhra Pradesh, Telangana, Union Territory of Yanam which is a part of Territory of Pondicherry.
JAIPUR	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Road, Jaipur - 302 005. Tel.: 0141 -2740363 Email:- bimalokpal.jaipur@gbic.co.in	State of Rajasthan.
KOLKATA	Hindustan Bldg. Annexe, 4, C.R. Avenue, 4th Floor, KOLKATA - 700 072. TEL : 033-22124339/22124346. Fax : 033-22124341 Email:- bimalokpal.kolkata@gbic.co.in	States of West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands.
LUCKNOW	6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel:- 0522-2231330/1 Fax:- 0522-2231310 Email:- bimalokpal.lucknow@gbic.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel:- 022-26106552/6960. Fax:- 022-26106052 Email:- bimalokpal.mumbai@gbic.co.in	States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, G.B. Nagar, NOIDA-201301 Tel:- 0120-2514250/51/53 Email:- bimalokpal.noida@gbic.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Kalpna Arcade Building, 1st Floor, Bazar Samiti Road, Bahadurpur, Patna- 800 006 Tel.: 0612- 2680952 Email:- bimalokpal.patna@gbic.co.in	States of Bihar and Jharkand
PUNE	3rd Floor, Jeevan Darshan Bldg., N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 -32341320 Email:- bimalokpal.pune@gbic.co.in	State of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.

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Phone: +91-22-41790000, Fax: +91-22-41790203

Redgirraffe Ecommerce (India) Private Limited
Delhi

Date: October 26, 2019

Mr. Ankit Khandelwal
DLF 4, 920 A
Galleria Tower Galleria Market 122002
Haryana

Mobile Number : 919811559993
Email ID : kumar.vinay01000@gmail.com

Policy Number : 000041130000300

Dear Mr. Ankit Khandelwal,

Certificate of Insurance (Non Employer-Employee Segment)

Welcome to PNB MetLife Family.

We are pleased to confirm that you have been included for insurance coverage under the Group Life Insurance Policy "PNB MetLife Complete Care Plus" (non-linked, non-participating one year renewable Group Term Assurance Plan) bearing Policy_ No. 00004113 (herein after referred to as the Group Policy).

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The details of your coverage are provided below:

Certificate Number	: 000041130000300
Member ID	: 00003
Member Name	: Mr. Ankit Khandelwal
Gender	: Male
Date of Birth	: 01-04-1995
Age in Completed Years	: 24
Amount of Cover	: 520000
Insured event	: Upon death during the coverage period subject to the terms and conditions of this Group Policy
Amount of Premium Paid	: Rs. 31.71
Premium Paying Mode	: Monthly
Date of Commencement of Cover	: 11-10-2019
Annual Renewal Date	: 11-10-2020
Name of Nominee	: Mr. Vinay Kumar
Relationship with the insured Member	: Brother
Name of Appointee	: -
Saving Account No /Application No.	: RG-7000019879

This is a computer generated certificate and does not require a physical signature and should be read together with the terms and conditions printed along with this certificate.

PNB MetLife Complete Care Plus (117N093V04)
Service Toll free: 1800-425-6969, OR visit our Website: www.pnbmetlife.com
Write to us at indiaservice@pnbmetlife.co.in

Important Note

1. This certificate is issued based on the contract of insurance between PNB MetLife India Insurance Company Limited and Redgirraffe Ecommerce (India) Private Limited and no contract of insurance is entered into between Redgirraffe Ecommerce (India) Private Limited and the Insured Member.
2. Participation by Redgirraffe Ecommerce (India) Private Limited, Ankit Khandelwal customer are purely on a voluntary basis.
3. The salient features of the Group Policy are set out hereunder for ease of reference. Members of Redgirraffe Ecommerce (India) Private Limited insured under the Group Policy (hereinafter referred to as 'Insured Member/s') desirous of perusing the complete Terms and Conditions of the Group Policy document may do so at the office of Redgirraffe Ecommerce (India) Private Limited.
4. In an event of any conflict between the Terms mentioned herein and those mentioned under the Group Policy document issued to Redgirraffe Ecommerce (India) Private Limited, Terms and Conditions as appearing in the Group Policy document shall prevail.

Salient Features of PNB MetLife Complete Care Plus Policy**1. Eligibility Criteria**

1.1 Any individual aged between 18 and 55 years (age on last birthday), who is a member with Redgirraffe Ecommerce (India) Private Limited., as identified and mutually agreed upon by PNB MetLife and Redgirraffe Ecommerce (India) Private Limited for offering coverage under PNB MetLife Complete Care Plus and agreeing to a Declaration of Good Health (hereinafter referred to as 'DOGH')

1.2 In the event of it being found by the Company [that any declaration made by you to be false], the Company, subject to the provisions of the Section 45 of the Insurance Act, 1938, as amended from time to time, reserves the right at its sole discretion to take such action as may be deemed appropriate including termination of the cover by treating such coverage as void ab-initio and forfeiture of Premium(s) received.

2. Extent of Coverage/Limitation of Liability

2.1 At any point of time the coverage provided to an Insured Member shall not exceed the pre-determined coverage amount as decided mutually between PNB MetLife and Redgirraffe Ecommerce (India) Private Limited,

2.2 At any point of time the coverage provided to an Insured Member shall not exceed Rs. 40,00,000.00- in the event of death, subject to exclusions given here under. In case an Insured Member has been issued with multiple Certificates of Insurance, whereby the sum total of the various covers provided to the Insured Member is in excess of Rs.40,00,000.00, the Company's liability shall be restricted to Rs. 40,00,000.00. For this purpose, only the earliest in-force certificate(s) of Insurance shall be admitted. PNB MetLife's liability shall be restricted to refund of the premium received towards the additional certificate(s) of Insurance held by such Insured Member.

3. Enrollment and Commencement of cover for new Members

3.1 The eligibility of a Redgirraffe Ecommerce (India) Private Limited customer(s) for receiving coverage for the face amount shall be determined based on the declarations/disclosures made by the member in the Application Form. It is also required that the member is found insurable as per the internal guidelines of the Company and further that all other eligibility conditions are met by the member on such date and PNB MetLife has received the necessary premium.

3.2 The Certificate of Insurance shall be valid from the Date of Commencement mentioned in the Group Policy issued to Ankit Khandelwal, till the Annual Renewal Date, both of which are mentioned on the Certificate of Insurance.

3.3 The rights of the Insured Person under the Certificate of Insurance are non-assignable under any conditions. There shall be no cancellation or refund of premium during the course of the validity of this Certificate of Insurance.

4. Payment of Premium

You shall pay the Premium in full by the Premium Due Date and in any event before the expiry of the grace period (a period of 15 days if the Premium is payable monthly and a period of 30 days if the Premium is payable in quarterly and half-yearly mode). If the Premium is not received in full at the expiry of the grace period the Group Policy shall lapse and insurance cover under this Group Policy for all Insured Members shall forthwith terminate. Upon the Insured Member's death during the grace period, the benefits under this Group Policy shall be payable in full. For any new Insured Member covered by this Group Policy, a proportionate Premium shall be charged from the day he becomes an Insured Member, up to the next Annual Renewal Date or the next Premium Due Date whichever occurs first. Insurance cover for such Insured Members shall not commence unless such proportionate Premium is paid to Us.

We shall be responsible to an Eligible Member or their Nominees, as applicable, for the Sum Assured in case of Your failure to remit the premiums received/collected from any such Eligible Member provided the Eligible Member or his/her Nominee is able to prove to Us that he/she had paid the necessary premium to You and had secured a proper receipt leading him/her to believe that the Eligible Member was covered under the Group Policy. In any such event, You shall be solely and absolutely liable to re-pay the amount paid by Us to any such Eligible Member or his/her Nominee with interest at the rate specified by Us within 15 days of Us raising a demand with You in this regard.

5. Grace period

Grace period of 30 (thirty) days for half-yearly and quarterly and 15 (fifteen) days for monthly premium modes is provided. Beyond the grace period risk cover will cease.

6. Termination of Cover

6.1 Coverage under this Policy for all Insured Member shall terminate on the occurrence of the earliest of the following:

6.1.1 Expiration as a result of non-payment of applicable renewal premium within the Annual Renewal Date.

6.1.2 Termination of the Group Policy by the Group Policyholder. The Group Policyholder may terminate this Group Policy by giving a minimum of 30 days written notice to the Company.

6.1.3 Provided however that in the event of the Group Policy being terminated by the Group Policyholder, the Insured Member will be insured till the renewal date mentioned in the certificate of Insurance.

6.2 Coverage of an Insured Member shall terminate automatically on the occurrence of earliest of the following:

6.2.1 Death of the Insured Member; or

6.2.2 The date the Insured Member attains the lesser of age 56 (age last birthday) or the date specified in the Group Policy Schedule whichever is earlier.

6.2.3 The date the Insured Member ceases to be an Eligible Member or voluntarily withdraws from the membership.

Any termination of coverage in accordance with this section shall be without prejudice to any claim originating prior to the effective date of such termination. In case the Insured Member exits the Group Policy by way ceasing to be an Eligible Member of the Group Policyholder or voluntarily withdraws from the membership, 100% of the unexpired premium shall be refunded to the Insured Member/ or his Nominee.

7. General Policy Exclusions

7.1 Suicide Clause: In the event the Insured Member commits suicide, whether sane or insane at that time, within one year from the effective date of insurance cover or the date of the Scheme whichever is later, the insurance cover shall be void and the Company shall refund 80% of the premium(s) received without interest.

Suicide clause will be applicable only on Member joining the group scheme for the first time.

7.2 Waiting Period Clause: Insurance cover of all the members would commence after expiry of 30 days from the date of their enrolment (Waiting Period"). No claim other than accidental death occurring during such Waiting Period shall be inadmissible, the Company shall in such case would only be liable to refund premium paid by the member after deducting stamp duty charges paid by the Company.

7.3 The waiting period shall not be applicable for Insured Members who are renewing their cover without any break.

7.4 If it is proved that there is a misstatement, misrepresentation or concealment on age, gender or any of the health related declarations, the Company reserves the right to repudiate a claim for any benefit payable under the Certificate of Insurance and to terminate the coverage after forfeiting the premium received.

8. Claims

8.1 Notification of Claim: The nominee/legal heirs of the Insured Member should intimate / notify Redgiraffe Ecommerce (India) Private Limited. Intimation can happen through the bank via Met Smart, PNB MetLife Branches or through the PNB MetLife Call Center within 90 days of occurrence of the insured event. In the event of delay in intimation of a claim to Us, due to reasons beyond Your/claimant's control, We may condone such delay on merits.

8.2 Filing of Claim: At the time of receipt of claims from the Nominee of an Insured Member, the Nominee of the Insured Member would be required to submit the following documents to enable PNB MetLife to process the claim:

8.2.1 Claimant application as prescribed by PMLI.

8.2.2 Attested Copy of DOGH + Consent letter by Redgiraffe Ecommerce (India) Private Limited employee (mandatory).

8.2.3 Certificate of Insurance (COI) or GPH certifying that the insured member was a member of the group, with details/ copy of bank pass book/ latest account statement.

8.2.4 Certified copy of the official Death Certificate issued by a competent authority.

8.2.5 Last Attending Physician's Statement (APS) in the format provided by the company, in case of natural death(If any)

8.2.6 Police inquest report and the post mortem report (only if the death is due to accident/murder/suicide or any unnatural cause)

8.2.7 Nominee Bank account number, id and address proof attested by the GPH (eg.. latest bank account statement with photo and address)

8.2.8 Age proof of PI (documents admissible for proof of DOB- Birth certificate, Pan Card, School Leaving Certificate, Parivar Card, Ration Card, Voter Id, Driving License)

8.3 Processing of the Claim Claims arising out of natural causes or unnatural deaths would be investigated and if the investigation does not reveal any negative information then the claim would be processed basis above information. Cases which reveal suppression of material information would require additional documents as decided by PNB MetLife. PNB MetLife reserves the right to investigate a claim to establish the veracity of the claim.

Payment to Nominee(s) & Conditions Applicable to Lender-Borrower Groups.

For Other than Regulated Entities:

Upon the intimation of claim to Us by You in the manner prescribed under Clause 7 in Part D of this Policy Document and after Our scrutiny of the documents and satisfaction of the bonafides of the claim, We shall pay the Sum Assured shall be payable under the Group Policy to the Nominee(s) and/or the Appointee, as the case may be and may be facilitated through the Master Policyholder for administrative convenience , and shall stand discharged of Our obligation under the Group Policy, upon such payment.

For Regulated entities:

(i) The Insured Member shall give Us a written authorization in the form specified by Us to make payment of the Insured Member's Outstanding Loan Balance Amount to the Group Policyholder / Lender on his death from the Death Benefit payable under this Group Policy. This written authorization may be given to Us at the stage of addition to the Group Policy as an Insured Member or at any time thereafter when the Insured Member's cover under the Group Policy is in force;(ii) If We have received a written authorization from the Insured Member to make payment of the Insured Member's Outstanding Loan Balance Amount to the Group Policyholder / Lender, then on the death of the Insured Member when the Group Policy is in force, We will pay the Outstanding Loan Balance Amount to the Group Policyholder / Lender (to the extent of the Sum Assured) and the remainder of the Sum Assured amount, if any, shall be payable to the Nominee/legal heirs of the Insured Member, in the Nominee's/legal heirs' names. We shall, under no circumstance, pay any amount more than the Outstanding Loan Balance as provided in the Credit Account Statement, to the Group Policyholder / Lender.

9. Renewal

9.1The renewal of the coverage shall be affected on the Annual Renewal Date as mentioned on the Certificate of Insurance, provided that the Group Policy is still in force and subject to payment of renewal premium as per prevailing premium rates, & terms and conditions mutually agreed upon between Redgiraffe Ecommerce (India) Private Limited and PNB MetLife.

9.1.1 For Insured Members who have attained the age of 56 years (age last birthday) during the course of the policy year, such Insured Member (s) shall cease to be covered under the Group Policy effective the renewal date.

9.1.2 If premium for an Insured Member is not received on or before the Annual Renewal date, then any subsequent request for renewal from the Insured Member shall be viewed as a fresh issuance of coverage (i.e. the original cover shall be deemed to have lapsed). Fresh Application Form needs to be completed by such a person. All the exclusions as applicable to a new member shall be applicable in such cases. No request for revival shall be allowed for any member under the Group Policy.

The Company shall be responsible to the group members insured, in respect of the group policy in case of failure of the group policyholder to account for the business to the Company, if the group member insured can prove that he had paid the premium and had secured a proper receipt leading him to believe that he was duly insured.

9.1.4 In any event the customer does not want to renew the coverage; customer has to intimate Redgiraffe Ecommerce (India) Private Limited fifteen (15) days in advance in writing.

9.1.5 The Certificate of Insurance shall remain valid until the renewal date mentioned in the certificate of Insurance. On successfully meeting the eligibility criteria and subject to receipt of renewal premium as per the rates, terms and conditions prevailing at the time of such renewal, a fresh COI shall be issued.

10. Grievance Redressal Mechanism

In case you have any query or complaint or grievance, you may approach our office at the following address:

Level 1

For any complaint/grievance, approach any of our following touch points:

- Call 1800-425-69-69 (Toll free) or 080-26502244
- Email at india_grievancecell@pnbmetlife.co.in
- Write to

Customer Service Department,

1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062.

Phone: +91-22-41790000, Fax: +91-22-41790203

- Online through our website www.pnbmetlife.com
- Our nearest PNB MetLife branch across the country

Level 2:

In case you are not satisfied with the resolution provided by the above touch points, or have not received any response within 2 weeks, you may

- Write to our Grievance Redressal Officer at gro@pnbmetlife.co.in or
- Send a letter to

Grievance Redressal Officer

PNB MetLife India Insurance Co. Ltd,

Platinum Towers, 4th Floor, Sohna Road,

Sector - 47, Gurgaon – 122002

Please address your queries or complaints to our customer services department, on the address referred above, who are authorized to review your queries or complaints and address the same. Please note that only an officer duly authorized by PNB MetLife has the authority to resolve your queries or complaints. We shall in no way be responsible, or liable, or bound by, any replies or communications or undertakings, given by or received from, any financial advisor or any employee who was involved in selling you this Policy.

Level 3:

In case you are not satisfied with the decision from above offices or do not receive a response from us within 15 (fifteen) days, you may contact the Insurance Regulatory and Development Authority of India. Grievance Cell Centre (IGCC) on the following contact details:

- Online : You can register your complaint online at <http://www.igms.irda.gov.in>
- By Post : You can write or fax your complaints to

Consumer Affairs Department

Insurance Regulatory and Development Authority of India

Sy No. 115/1, Financial District,

Nanakramguda, Gachibowli, Hyderabad – 500032, Telangana

- By E-mail : E-mail ID: complaints@irda.gov.in
- By Phone : 1800 4254 732

In case You are not satisfied with the decision/resolution, You may approach the Insurance Ombudsman at the address in the list of Ombudsman below, if Your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the Policy;

PNB MetLife Complete Care Plus (117N093V04)

Service Toll free: 1800-425-6969, OR visit our Website: www.pnbmetlife.com

Write to us at indiaservice@pnbmetlife.co.in

- Delay in settlement of claim;
- Dispute with regard to premium; or
- Misrepresentation of terms and conditions of the Policy;
- Policy servicing related grievances against Us or Our agent/intermediary;
- Issuance of Policy in non-conformity with the proposal form;
- Non-issuance of Insurance policy after receipt of Premium or
- Any other matter resulting from x`the violation of provisions of the Insurance Act, 1938 as amended from time to time or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned above.

- 1) The complaint should be made in writing duly signed by You, Nominee, Assignee or by Your legal heirs with full name, address and contact information of the complainant, the details of Our branch or office against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman. As per Rule 14(3) of the Insurance Ombudsman Rules, 2017, the complaint to the insurance ombudsman can be made if the complainant makes a written representation to Us/Insurer and files the complaint, within one year
 - after the order of the insurer rejecting the representation is received; or
 - after receipt of decision of the insurer which is not to the satisfaction of the complainant;
 - after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer fails to furnish reply to the complainant .
- 2) The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.
- 3) No complaint before the Insurance Ombudsman shall be maintainable on the same subject matter on which proceedings are pending before or disposed of by any court or consumer forum or arbitrator.

List of Insurance Ombudsman

CONTACT LOCATION	CONTACT DETAILS	JURISDICTION
AHMEDABAD	2nd floor, Ambica House, Near C.U. Shah College, Ashram Road, Ahmedabad – 380 014 Tel.: - 079-27546840 , 27545441. Fax:- 079-27546142 Email:- bimalokpal.ahmedabad@gbic.co.in	State of Gujarat, Union Territories of Dadra & Nagar Haveli and Daman and Diu.
BENGALURU	19/19, Jeevan Soudha Building, Ground Floor 24th Main, J.P. Nagar First Phase, Bengaluru- 560 025 Tel.: 080 – 26652049/26652048 Email: bimalokpal.bengaluru@gbic.co.in	State of Karnataka.
BHOPAL	Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market, Bhopal – 462 003. Tel.: - 0755-2769201/202. Fax:- 0755-2769203 Email:- bimalokpal.bhopal@gbic.co.in	States of Madhya Pradesh and Chhattisgarh.
BHUBANESHWAR	62, Forest park, Bhubneshwar – 751 009. Tel.: - 0674-2596003/2596455. Fax:- 0674-2596429 Email:- bimalokpal.bhubaneswar@gbic.co.in	State of Orissa.
CHANDIGARH	S.C.O. No. 101-103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: - 0172-2706468, 2773101. Fax:- 0172-2708274 Email:- bimalokpal.chandigarh@gbic.co.in	States of Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir and Union Territory of Chandigarh.
CHENNAI	Fatima Akhtar Court, 4th Floor, 453 (old 312), Anna Salai, Teynampet, Chennai – 600 018. Tel.: - 044-24333668/24335284. Fax:- 044-24333664 Email:- bimalokpal.chennai@gbic.co.in	State of Tamil Nadu and Union Territory Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).
DELHI	2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: - 011-23234057/23232037. Fax:- 011-23230858 Email:- bimalokpal.delhi@gbic.co.in	State of Delhi.

ERNAKULAM	2nd Floor, CC-27/2603, Pulinat Building, M.G. Road, Ernakulam, Kochi-682 015. Tel:-0484-2358759, 2359338. Fax:- 0484-2359336 Email:- bimalokpal.ernakulam@gbic.co.in	State of Kerala and Union Territory of (a) Lakshadweep (b) Mahe – a part of Union Territory of Pondicherry
GUWAHATI	Jeevan Nivesh' Bldg., 5th Floor, Near. Pan bazar over bridge, S.S. Road, Guwahati – 781001. Tel:- 0361-2132204/2132205. Fax:- 0361-2732937 Email:- bimalokpal.guwahati@gbic.co.in	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel:- 040-65504123/23312122. Fax:- 040-23376599 Email:- bimalokpal.hyderabad@gbic.co.in	State of Andhra Pradesh, Telangana, Union Territory of Yanam which is a part of Territory of Pondicherry.
JAIPUR	Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Road, Jaipur - 302 005. Tel.: 0141 -2740363 Email:- bimalokpal.jaipur@gbic.co.in	State of Rajasthan.
KOLKATA	Hindustan Bldg. Annexe, 4, C.R. Avenue, 4th Floor, KOLKATA - 700 072. TEL : 033-22124339/22124346. Fax : 033-22124341 Email:- bimalokpal.kolkata@gbic.co.in	States of West Bengal, Sikkim and Union Territories of Andaman and Nicobar Islands.
LUCKNOW	6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow-226 001. Tel:- 0522-2231330/1 Fax:- 0522-2231310 Email:- bimalokpal.lucknow@gbic.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel:- 022-26106552/6960. Fax:- 022-26106052 Email:- bimalokpal.mumbai@gbic.co.in	States of Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane
NOIDA	Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector-15, G.B. Nagar, NOIDA-201301 Tel:- 0120-2514250/51/53 Email: bimalokpal.noida@gbic.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahr, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Kalpna Arcade Building, 1st Floor, Bazar Samiti Road, Bahadurpur, Patna- 800 006 Tel.: 0612- 2680952 Email: bimalokpal.patna@gbic.co.in	States of Bihar and Jharkand
PUNE	3rd Floor, Jeevan Darshan Bldg., N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020 -32341320 Email: bimalokpal.pune@gbic.co.in	State of Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.