

Ref. No : Gr. Ops./2122/36082

Date: 28-May-2021

MYSA SHIVA NARAYANA
3-287-1/36,SVS HOMES, JAWAHAR COLONY, WADEPALLI,HANMAKONDA,
WARANGAL,
Telanagana-506370

Dear Sir/Madam,

Ref: Master Policy No : 65030010266 - SBI Life - Swarna Jeevan Scheme.

Sub: Annuity Certificate No. : A650421044560

Greetings of the season and good wishes from SBI Life Insurance Company Limited.

Thank you for choosing SBI Life Insurance Company as your Annuity Service Provider.

It gives us immense pleasure to inform you that we have issued your annuity against captioned Annuity Certificate Number. We are pleased to send herewith the Annuity Certificate, List of SBI Life Branches, Alteration Request form and Certificate of Existence Form.

As per the scheme rules you are required to submit the Certificate of Existence duly signed and attested by Gazette officer/ medical officer/ Bank Authorized Signatory / SBI Life Official one or two months prior to "Existence Certificate Submission Date" i.e. 18th April every year.

We value your association with us and assure you best of our services.

For any policy Servicing related query you may please write to us annuitygroup@sbilife.co.in and for any Annuity payout and COE related query please write to groupannuity@sbilife.co.in

Thanking you.

Yours truly,



Mr Vijay Balaji
Associate Vice President - Group Operations
SBI Life Insurance Company Limited

Enclosures :

- Annuity Certificate
- List of SBI Life Branches
- Alteration Request Form
- Certificate of Existence

Annuity Certificate No.A650421044560

SBI Life óSwarna Jeevan (UIN : 111N049V06) A650421044560

SBI Life 6"Swarna Jeevan (UIN : 111N049V06) A650421044560

ANNUITY CERTIFICATE
SBI Life 6"SWARNA JEEVAN
Non-linked Non-Participating Group General Annuity Plan UIN
111N049V06Annuity Policy details:

Annuity Policy details:

Master Policy No.	65030010266	Annuity Certificate No.	A650421044560
Master Policyholder's Name:		SCCL EXECUTIVE DEFINED CONTRIBUTION PENSION TRUST	
Member ID:	4012	Membership Form Date:	NA
Group Member Details			
Group Member's name:	MYSA SHIVA NARAYANA		
Address:	3-287-1/36 SVS HOMES, JAWAHAR COLONY, WADEPALLI HANMAKONDA WARANGAL Telanagana-506370 Phn.No.9494360001/ 0		
Date of Birth/ Age at Entry	04-JUN-1950 / 70 Years	Gender:	Male
Spouse Details:			
Name	M SHANTHA	Date of Birth	02-JUL-1954 / 66Years
Gender	Female		
Annuity Payable to the:			
Group Member	Rs. 1,198/-	Spouse	Rs. 1,198/- (As Per Option: 7)
Annuity Option	Option 7: Joint Life Annuity (Last Survivor) with Refund of Purchase Price		
Reference ID	NA		
Policy Information			
Purchase Price:	Rs. 2,51,602/-	Applicable Tax *:	ST: Rs. 0/-
			SBC: Rs. 0/-
			KKC : Rs. 0/-
			GST : Rs. 4529/-
Total Purchase Price:	Rs. 2,56,131/-	Annuity Frequency:	Monthly
Date of First Annuity Installment:	19/04/2021	Date of Last Annuity installment :	Not Applicable
Second Annuity Installment	1198	Existence Certificate Submission Date	18-Apr Every Year
Type of Scheme:	Compulsory	Refund of Purchase price on death of last surviving annuitant	

* Applicable taxes and/or any other statutory levy/duty/surcharge on purchase price, at the rate notified by the State Government or Central Government of India from time to time, is payable as per the applicable tax laws.

SBI Life 6"Swarna Jeevan (UIN : 111N049V06) A650421044560

Date of Issue of Annuity Certificate: 26/03/2021

SBI Life Insurance Company Limited (the Company) is pleased to acknowledge that the Group Member designated above has joined :SBI Life 6" Swarna Jeevan."a Non-linked Non-Participating Group General Annuity Plan, under which the eligible members are provided an annuity as per the annuity option chosen, subject to the terms and conditions contained in the Master Policy.

A summary of the key features of the product is given below. Please note that this is merely a summary of the key features of the product and that the conclusive document evidencing the insurance arrangement is the Master Policy Document herein above referred to. The terms and conditions of the Master Policy are binding on the annuitants and their legal representatives.



Authorised Signatory
Department: Group Operations

Key Features of Your Policy**1. Policy Benefits:****1.1. Survival Benefit:****Option 7: Joint Life Annuity (Last Survivor) with Refund of Purchase Price**

We will pay annuity installment to the group member till he/she is alive. The annuity installment will remain at the same level. On death of the group member, if the spouse is not alive all future annuity payments will cease immediately from the date of death of the group member. On the death of the group member, if the spouse is alive we will continue to pay annuity installment, either at the rate of 50% or at the rate of 100% of the last annuity payment, as opted and offered at outset, throughout the life of the spouse. On the death of the spouse, all future annuity payments will cease immediately from the date of death of the spouse.

1.2. Death Benefit:**Option 7: Joint Life Annuity (Last Survivor) with Refund of Purchase Price**

On death of the group member, if the spouse is not alive, we will refund the purchase price to the beneficiary. All future annuity payments will cease immediately from the date of death of the group member. On death of the spouse, if the group member is not alive, we will refund the purchase price to the beneficiary. All future annuity payments will cease immediately from the date of death of the spouse.

1.3. Termination:**Option 7: Joint Life Annuity (Last Survivor) with Refund of Purchase Price**

The member policy will terminate immediately on the death of the last surviving annuitant.

Beneficiary/ Nominee Detail

Nominee details as mentioned in the annuity claim form.

Name	Address	Date Of Birth	Gender	Relationship with Group Member	% Age Share
MYSA VEERARAM	Same As Annuitant Address	16/06/1978	Male	SON	100

2. Claim Process**2.1. Annuity Benefit Payout**

- We shall pay the annuity installment, as per the Annuity Option and Annuity Payout Frequency. The annuity option and annuity payout frequency once exercised is final and irrevocable subject to the free look provisions. The annuitant has to submit an Existence Certificate as per the frequency mentioned in the schedule above within 90 days before the specified policy anniversary date as per the annuity option chosen, in the format provided by us. Failing this, the annuity payment shall cease. However, the annuity payment shall resume on the receipt of the Existence Certificate and all the arrears (without any interest accumulation) will be paid. We may review the frequency of submission of the Existence Certificate from time to time and any change in the same will be informed to the annuitant.
- In case of Joint Life (Last Survivor) options, the Existence Certificate of the primary annuitant will be required. After the death of the primary annuitant, the Existence certificate of the spouse will be required.

2.2. Death Benefit Payout

- We shall pay the death claim, if any, to the beneficiary directly or may be paid through the Master Policyholder for administrative convenience. Annuity installment/s that have fallen due and have been paid after the date of death shall be recovered. In case of family pension (or any other provision as per scheme rules) the death benefit proceeds may be utilised to purchase annuities for the surviving family members in the order as specified by the Group Master Policyholder .
- All claims must be intimated to the company by the Master Policyholder within 90 days of the claim event at the address mentioned below:
SBI Life Insurance Company Limited, 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No. R-1, Sector 40, Seawoods, Nerul Node, Navi Mumbai - 400 706, Dist. Thane, Maharashtra, Telephone: +91 Facsimile: +91
E-mail: claims@sbilife.co.in

- However, without prejudice, in case of delay in intimation or submission of claim documents beyond the stipulated period in the policy document or in the Statutes, We, may condone such delay and examine the admissibility or otherwise of the claim, if such delay is proved to be for reasons beyond the control of the nominee/claimant. We would recover annuity installment(s) that have fallen due and paid after the date of death for the options where the annuity payment would cease on the death of the annuitant(s).
- We will require the following documents to process the claim:
 - Original Annuity Certificate
 - Original death certificate from municipal / local authorities
 - Claimant's statement and claim forms in prescribed formats
 - Any other document as applicable and called for by SBI Life
 - ID proof, address proof and account details of nominee (if applicable)
- We however, reserve the right to ask for additional proofs and documents in support of the claim.

2.3 Paid-up Value

- i. No Paid-up value is available under your policy.

2.4 Surrender Value

- i. No Surrender Value is available under your policy.

2.5 Grace Period

- i. No grace period is applicable under your policy.

2.6 Maturity Benefit

- i. No Maturity Benefit is available under your policy.

3. Assignment

Assignment will be as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time

4. Nomination

- i. You may, when purchasing this annuity, or at any time nominate a person to whom the purchase price shall be paid in the event of death of the annuitant(s) (in case you have opted for an annuity with provision of refund of purchase price).
- ii. If the nominee is a minor, you may appoint a person, competent to contract as an appointee in the manner laid down by us, to receive the purchase price in the event of death of the annuitant(s) during the minority of the nominee.
- iii. You may cancel or change the existing nomination at any time.
- iv. Your nomination should be registered in our records so as to make it binding on us.
- v. For complete details about nomination, please refer to Section 39 of the Insurance Act, 1938, as amended from time to time.

5. Free look provisions

- i. On receipt of member policy you (only in case of voluntary schemes) have the option to cancel the policy within 15 days of receipt of the member policy/ annuity certificate after reviewing the terms and conditions, in case of any dissatisfaction. This option is not available for compulsory schemes.
- ii. You can do so by returning your member policy to the company along with a letter requesting for cancellation, and any such request should come through the Master Policyholder.
- iii. We will refund the total premiums paid net of applicable taxes less stamp duty cost incurred & less any annuities paid directly to you or the master policy holder or a scheme/ plan chosen by you, provided that such a scheme/ plan is authorized to receive such amounts and is approved under the prevalent regulations and as per the scheme rules.
- iv. In case you are part of a compulsory scheme, you cannot cancel the member policy even during Free Look Period, but you can change your annuity option during the free look cancellation period and continue your policy. Once the free look period is over, you cannot change your chosen annuity option.

6. Taxation

- The annuitant will be liable to pay all forms of applicable taxes, and levies of whatsoever nature, as levied by the Government and other statutory authorities on the premiums, annuity payouts or any other policy benefits.
- Please consult your tax advisor for details.
- In case we are required to deduct or withhold any tax at source from the annuity payments under any Statutes, we will effect such deductions or withhold such payments.

7. Non disclosure

- We have issued your policy based on the statements in the annuity form, scheme rules and other documents that are submitted to us but not limited to the membership form submitted by the annuitant(s) and other Declarations at the end of the Proposal forms/Membership Forms
- If we find that any of this information is inaccurate or false or you have withheld any material information or in case of fraud, we will have a right to repudiate all the claims under your policy and / or cancel your policy as applicable subject to the provisions of section 45 of the Insurance, 1938 as amended from time to time and no benefit under the policy is payable.
- If we repudiate the claim under your policy / and or cancel your policy on the grounds of fraud, we would forfeit the premiums received under your policy and we shall not entertain any claim under your policy.
- If we repudiate death claim / and or cancel your policy on any grounds other than fraud, we may pay such amounts as are payable under the policy subject to the provisions of Section 45 of the Insurance Act 1938, as amended from time to time.

8. Grievance Redressal Procedure :

- In case you have any query or complaint/grievance, you may approach the Company's servicing Branch or the nearest SBI Life Office.
- You can also call us on our toll-free number: 1800 267 9090 (9a.m. to 9p.m.) and write us on info@sbilife.co.in.
- In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution:
Head Client Relationship, SBI Life Insurance Company Limited, 7th Level (D Wing) & 8th Level, Seawoods Grand Central, Tower 2, Plot No. R-1, Sector 40, Seawoods, Nerul Node, Navi Mumbai - 400 706, Dist. Thane, Maharashtra, Telephone No: 022-6645 6785 Email Id: hcr@sbilife.co.in
- In case you are not satisfied with our decision and the issue pertains to Rule 13 of Insurance Ombudsman Rules, 2017, you may approach the Insurance Ombudsman. You can make the complaint to the Ombudsman as per provision 14 of the said rules. The relevant provisions have been mentioned in the section Relevant Statutes
- The addresses of the Insurance Ombudsman and the Insurance Ombudsman Rules, 2017, are available on the website of IRDAI, <http://www.irdai.gov.in> and in our website <http://www.sbilife.co.in>. The address of the ombudsman at Mumbai is:
Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S.V. Road, Santa Cruz (W), Mumbai Tel.: 022 - 26106552 / 26106960. Fax: 022 - 26106052. Email: bimalokpal.mumbai@ecoi.co.in
- We have also enclosed a list of addresses of insurance ombudsmen.
- In case the complaint is not fully attended by us within 15 days of lodging the complaint through our Grievance Redressal Mechanism; you may escalate the complaint to IRDAI through the Integrated Grievance Management System (IGMS) website: <http://www.igms.irda.gov.in> or contact IRDAI Grievance Call Centre on toll-free number : 155255 / 1800 4254 732 or alternatively you may send an email on complaints@irda.gov.in.
- The postal address of IRDAI for communication for complaints by paper is as follows: Consumer Affairs Department, Insurance Regulatory and Development Authority of India, SY No 115/1, Financial district, Nanakramguda, Gachibowli, Hyderabad

9. Miscellaneous

- The Annuitant shall at the request of the Company produce this annuity certificate whenever required for the purpose of stamping, reference or inspection.
- All amounts due under this policy are payable in Indian Currency at the office of the Company situated at Mumbai, but the Company at its absolute discretion may fix an alternative place of payout for the claim at any time before or after the claim arises.
- A discharge or receipt by the Annuitant / Beneficiary shall be a good, valid and sufficient discharge to the Company in respect of any payout to be made by the Company hereunder.
- This group policy is subject to prevailing Indian Laws. Any dispute that may arise in connection with this policy shall be subject to the jurisdiction of the Courts of Mumbai.
- The annuity features shall always be deemed to be modified to the extent they are in conflict with the IRDAI Regulation that is issued/amended or modified from time to time. The IRDAI Regulation shall always prevail over the annuity features.

10. Relevant Statutes

- **Governing laws and jurisdiction**
This is subject to prevailing Indian Laws. Any dispute that may arise in connection with this shall be subject to the jurisdiction of the competent Courts of Mumbai.
- **Section 41 of the Insurance Act 1938, as amended from time to time.**

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the

SBI Life óSwarna Jeevan (UIN : 111N049V06) A650421044560

policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer

(2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

- Section 45 of the Insurance Act 1938, as amended from time to time.

No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy. A policy of life insurance may be called in question at any time within three years from the date of the policy, on the ground of fraud or on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued. The insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured, the grounds and materials on which such decision is based.

No insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the mis-statement or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such mis-statement or suppression are within the knowledge of the insurer. In case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

In case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the grounds of fraud, the premiums collected on the policy till the date of repudiation shall be paid.

Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal. For complete details of the section and the definition of date of policy please refer Section 45 of the Insurance Act, 1938.

- Rule 13 of Ombudsman Rules, 2017

1. The Ombudsman may receive and consider complaints or disputes relating to:

- a) delay in settlement of claims, beyond the time specified in the regulations, framed under the Insurance Regulatory and Development Authority of India Act, 1999;
- b) any partial or total repudiation of claims by the life insurer, General insurer or the health insurer;
- c) disputes over premium paid or payable in terms of insurance policy;
- d) misrepresentation of policy terms and conditions at any time in the policy document or policy contract;
- e) legal construction of insurance policies in so far as the dispute relates to claim;
- f) policy servicing related grievances against insurers and their agents and intermediaries;
- g) issuance of life insurance policy, general insurance policy including health insurance policy which is not in conformity with the proposal form submitted by the proposer;
- h) non-issuance of insurance policy after receipt of premium in life insurance and general insurance including health insurance; and
- i) any other matter resulting from the violation of provisions of the Insurance Act, 1938 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 at clauses (a) to (f)

2. The Ombudsman shall act as counsellor and mediator relating to matters specified in sub-rule (1) provided there is written consent of the parties to the dispute.

3. The Ombudsman shall be precluded from handling any matter if he is an interested party or having conflict of interest.

4. The Central Government or as the case may be, the IRDAI may, at any time refer any complaint or dispute relating to insurance matters specified in sub-rule (1), to the Insurance Ombudsman and such complaint or dispute shall be entertained by the Insurance Ombudsman and be dealt with as if it is a complaint made under Rule 14.

-Rule 14 of Ombudsman Rules, 2017

(1) Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.

(2) The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.

(3) No complaint to the Ombudsman shall lie unless

(a) The complainant makes a written representation to the insurer named in the complaint and

(a) Either the insurer had rejected the complaint; or

(b) the complainant had not received any reply within a period of one month after the insurer received his representation; or

(c) the complainant is not satisfied with the reply given to him by the insurer

(b) the complaint is made within one year

(a) after the order of the insurer rejecting the representation is received; or

(b) after receipt of decision of the insurer which is not to the satisfaction of the complainant;

(c) after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant

(4) 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.

(5) 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.

Protection of Policyholders' Interest

The IRDAI (Protection of Policyholders' Interests) Regulations, 2017 is complimentary to any other regulations made by IRDAI, which, inter alia, provide for protection of the interest of the policyholders. The provisions of this regulation will be applicable and subject to the prevailing law, as amended from time to time.

ADDRESSES OF OMBUDSMAN CENTRES

Office of the Ombudsman	Contact Details	Jurisdiction of Office Union Territory, District)
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AHMEDABAD	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad 6"380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	Office of the Insurance Ombudsman, Jeevan Soudha Building,PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru 6"560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka.
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal 6"462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR	Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar 6"751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
CHANDIGARH	Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17"6"D, Chandigarh 6"160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI 6"600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
DELHI	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi 6"110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in	Delhi
GUWAHATI	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati 6"781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
HYDERABAD	Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.

JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi 6"II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: bimalokpal.jaipur@ecoi.co.in	Rajasthan
ERNAKULAM	Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in	West Bengal, Sikkim, Andaman & Nicobar Islands.
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanoor, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.
PATNA	Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in	Bihar, Jharkhand.

SBI Life 6"Swarna Jeevan (UIN : 111N049V06) A650421044560

PUNE	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune 6"411 030. Tel.: 020-41312555	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.
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