

Xeam Ventures Private Limited
E 202 Xeam Tower, Industrial Area Phase 8B,
Mohali,
Punjab,
India,
160055



Dear Sir/Madam,

This is your group insurance policy. It is a legal document. Please read it carefully. We have highlighted some important points regarding your policy that you should keep in mind:

1. YOUR POLICY DETAILS

Name of Your Plan	: ICICI Pru Group Term Plus
Policy Number	: 00005668
Nature of Group	: FormalGrp
Email ID	: amitsetia@xeamventures.com
Premium Deposit received (in ₹)	: 5,67,710
Policy Term	:
Policy Start Date	: July 08, 2020
Policy End Date	: July 07, 2021

In case of any discrepancies in the above details please inform us immediately.

About Your Advisor / Broker

Name : Andheri Shift Risk Insurance Brokers Limited
Code/License No. : 01333277
Contact Number. :
Address : ANTOPHILL WAREHOUSING
COMPLEX VIDYALANKAR COLLEGE ROAD WADALA
EAST MUMBAI

You may contact your advisor for any queries you have or any clarifications that you require in relation to the policy terms and conditions or any policy servicing requirements.

Warm regards,

Authorised Signatory

ICICI Prudential Life Insurance Company Ltd.

2. POLICY REVIEW (FREE LOOK) PERIOD

You have an option to review the policy following the receipt of the policy document. If you are not satisfied with the terms and conditions of the policy, please return the policy document to the company, with reasons for cancellation within 15 days. In case of Electronic Policy or if you have purchased it through Distance Marketing mode (telephone calling, SMS, e-mail, newspaper etc.)*, then within 30 days of receipt. On cancellation of the policy during the free look period, you shall be entitled to an amount which shall be equal to premiums paid subject to deduction of proportionate risk premium for the period of cover, stamp duty under the policy and expenses borne on medical examination if any. The policy shall terminate on the payment of this amount and all rights, benefits and interests under the policy shall stand extinguished.

*For complete definition of Distance Marketing, please refer to Part B of the policy document

3. MAKING A CLAIM

In case of any claim or queries or clarifications required, please feel free to contact us at grouplife@iciciprulife.com. We will be happy to assist you.

Write to us at:

Group Service Desk, ICICI Prudential Life Insurance Co. Ltd.
Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg,
Malad (East), Mumbai- 400097.

Visit us at:

www.iciciprulife.com

Email us at:

grouplife@iciciprulife.com

Policy Schedule - ICICI Pru Group Term Plus 105N119V05

(This is a non-linked Group Renewable Term insurance plan)

This Policy is the evidence of a contract between ICICI Prudential Life Insurance Company Limited (Us/ We/ Company) and the Master Policyholder(You) referred to below.

This Policy is issued on the basis of the details provided by Master Policyholder in the Proposal Form submitted along with the required declarations, personal statement, applicable medical reports, the first premium deposit, scheme rules and any other information and documentation which constitute evidence of the insurability of the Life Assured for the issuance of the Policy. The Master Policyholder and the Company have agreed that the documents and the information referred above and the quotation of the Company for the Scheme shall form the basis of this contract. The quotation provided by the Company is based on the Rules of the Scheme of the Master Policy Holder and has been accepted by the Master Policyholder.

We agree to provide the benefits set out in this Policy subject to its terms and conditions.

Policy Number	00005668
Name of the Master Policy Holder	Xeam Ventures Private Limited
Address of the Master Policy Holder	E 202 Xeam Tower, Industrial Area Phase 8B, Mohali, Punjab, India, 160055
Name of the Employer	Xeam Ventures Private Limited
Name of the Trust, if applicable	Xeam Ventures Private Limited
Name of the Scheme, if applicable	ICICI Pru Group Term Plus
Mode Chosen	Yearly
Policy Commencement Date	July 08, 2020
Date of issue	July 29, 2020
Policy Renewal Date	July 08, 2021
Free Cover Limit	10,00,000
Number of Members covered as on date of commencement	609
Premium Received (as on date of commencement)	5,67,710
Total Sum Assured (as on the date of commencement)	60,90,00,000
Minimum Age at entry for a member	15
Maximum Age at entry for a member	79
Maximum risk cover ceasing age for a member (years)	80

Taxes and cesses, as applicable, shall be charged extra as per prevailing rates.

Policy Schedule, terms and conditions of the Policy and the endorsements by Us, if any, shall form an integral part of this contract and shall be binding on Us and You.

The Policy shall stand cancelled by the Company, without any further notice, in the event of dishonour of the first premium deposit.

Signed for and on behalf of the ICICI Prudential Life Insurance Company Limited, at Head Office, Mumbai on July 29, 2020

Authorised Signatory
ICICI Prudential Life Insurance Company Ltd.

Version 1.0

Stamp duty of Rs. 121800 (Rupees One Hundred Twenty-One Thousand Eight Hundred Only) paid by by GRN No. CSD/59/2020/1651 dated 28th July 2020.

This is an output of a digitally signed print file

Please immediately inform Us about any change in address or contact details .

Please examine the policy and approach Us immediately in case of any discrepancies.

MASTER GROUP POLICY PREMIUM RECEIPT

Name of Master Group Policy Holder Xeam Ventures Private Limited

Address of Master Group Policy Holder E 202 Xeam Tower, Industrial Area Phase 8B, Mohali, Punjab, India, 160055

Policy Name - UIN ICICI Pru Group Term Plus-105N119V05

Policy Number	Receipt Number	Date of Receipt
00005668	R770437163	July 29, 2020

Premium Details (₹)		Payment Details	
Total Premium Payable In ₹	5,66,991	Mode of Payment	Fund
Total Amount Received In ₹	5,67,710	Cheque/Bank Transaction No	
		Cheque / Transaction Date	
		Bank Name	

Balance Premium (₹)		Amount indicated as Balance Premium (if any) will be adjusted towards the future premiums.
Available Balance In ₹	718.82	

Please note :

- If the payment has been made other than in cash, this receipt is conditional upon credit in company's account post clearance of the instrument / facility including electronic mode. The commencement of risk shall be effective from the Date of acceptance of risk.
- Goods & Services Tax, which is applicable from July 1, 2017, will be charged extra as per prevailing rates on all issuance and renewal quotes from that date.
- Goods & Services Tax is calculated at member level, not at policy level and is rounded off to the nearest value. Tax laws are subject to amendments from time to time.

*UIN - Unique Identification Number as specified by IRDAI

Consolidated revenue stamp duty paid: Notification No - Mudrank - 0715/0005748187201718/CR-322/M1- 09/02/2018

(This is a computer generated advice and does not require any signature)

ICICI Prudential Life Insurance Co Ltd. Registered Address: 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025, Reg No:105. UIN: 105N119V05. COMP/DOC/Sep/2018/49/1595.

Premium Adjustment Statement

Name and Address of Master Group Policy Holder

Xeam Ventures Private Limited
E 202 Xeam Tower, Industrial Area Phase 8B, Mohali, Punjab, India,
160055

Date

July 29, 2020

Master Policy Name

Xeam Ventures Private Limited

Number of Employees covered by this Policy

609

GSTIN of Policy Holder

03AACCT0803F1Z2

ISD number of Policy Holder

Place of Supply

Punjab

Master Policy Number

00005668

UIN

105N119V05

Policy Type

ICICI Pru Group Term Plus

Invoice Number

GNB200700002464

Transaction Type

Issuance

Premium Details ₹

Premium charged in ₹ (A)

4,80,501

IGST @ 18% in ₹ (B)

86,490.18

Total Premium in ₹ (A) + (B)

5,66,991

Important Information:

- Balance in Deposit as on 30-Jul-2020 is ₹718.82 which will be adjusted towards the future premium.
- Goods & Services Tax, which is applicable from July 1, 2017, will be charged extra as per prevailing rates on all issuance and renewal quotes from that date.
- Goods & Services Tax is calculated at member level, not at policy level and is rounded off to the nearest value. Tax laws are subject to amendments from time to time.
- Category of Service: Life Insurance Service. GST No.27AAACI7351P1Z3. HSN: 997132 Life Insurance Services (excluding reinsurance services).
- IN ULIPS, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER
- "Unit linked insurance products are subject to market risk, which affect the Net Asset Values & the customer shall be responsible for his/her decision. The names of the Company, Product names or fund options do not indicate their quality or future guidance on returns. Funds do not offer guaranteed or assured returns"
- For B2C total GST value will be displayed.

For any queries, please mail us at grouplife@iciciprulife.com

List of employees who need to undergo a medical test for July 2020

Date:	July 29, 2020
Policy Number:	00005668
Name of Master Policy Holder:	Xeam Ventures Private Limited
Address:	E 202 Xeam Tower, Industrial Area Phase 8B, Mohali, Punjab, India, 160055

Annexure 'A Member Details

Name and Address of Master Group Policy Holder	Xeam Ventures Private Limited E 202 Xeam Tower, Industrial Area Phase 8B, Mohali, Punjab, India, 160055
Date	July 30, 2020
Policy Number	00005668
Policy Start Date	July 08, 2020
Policy End Date	July 07, 2021

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
1	33510	MR SHARAT PANDEY .	55	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
2	33523	MR PRIYARANJAN JHA .	53	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
3	33554	MR Sanjay Kumar .	53	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
4	31343	MR George.K .	52	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
5	31417	MR A Raja Solomaon .	52	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
6	21692	MR Itendra Kumar Raghuvanshi .	52	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
7	33508	MR Atul Karkare .	51	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
8	33126	MR Ram Kumar Jha .	50	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
9	21788	MR Anurag Shukla .	50	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
10	33458	MR Yogendra Nath Tiwari .	50	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
11	33021	MR KAN SAKTHI ANAND .	49	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
12	21792	MS Kusum Srivastava .	49	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
13	33502	MR ABDUL KASIM .	49	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
14	33564	MR Shakil Azam .	49	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
15	33469	MR Md Zaki Ahmad .	49	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
16	33568	MS Khumukcham Damberi Devi .	49	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
17	31415	MR S. Jeyaseelan .	48	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
18	31329	MR Asokan S .	48	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
19	21826	MR Ismail Khan .	48	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
20	21852	MR Priyank Dubey .	48	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
21	33516	MR Dhananjay .	48	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
22	33576	MR Jitendra Kumar .	48	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
23	33463	MR Prakash Chandra Verma .	48	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
24	33462	MR Rupesh Kumar Mishra .	48	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
25	21849	MR Ajay Kumar Mahtele .	47	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
26	21812	MR Bahadur Prasad Mahato .	47	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
27	33520	MR Naushad Ali Ansari .	47	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
28	33572	MR Manish Kumar Sinha .	47	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
29	33585	MR Ashok Kumar Singh .	47	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
30	21805	MR Irshad Beg .	46	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
31	21865	MR Naresh Kumar Vishwakarma .	46	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
32	21831	MR Rajesh Kumar Singh .	46	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
33	21791	MR Rajesh Kumar Singh .	46	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
34	24991	MR Abhikal Gupta .	46	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
35	21733	MR Rajkumar Srivastav .	46	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
36	33514	MR Gouri Shankar Pati .	46	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
37	33524	MR Avdhesh Singh .	46	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
38	33499	MR Moirangthem Shilpakumar .	46	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
39	31322	MR NAVRANG B. HANDE .	45	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
40	30609	MR Simon George .	45	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
41	31321	MR D. Rajarajan .	45	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
42	21795	MR Aniruddha Kumar Shukla .	45	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
43	21860	MR Syed Ali Ahmad Naqvi .	45	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
44	29852	MR Rajesh Kumar .	45	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
45	33519	MR RAKESH KUMAR .	45	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
46	27469	MR Revati Mohril .	44	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
47	31345	MR J. Rajendran .	44	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
48	33099	MR S.Francis Xavier .	44	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
49	21884	MR Mayank Pratap .	44	PO OPs	Group Term Plus Benefit	08 July, 2020	1000000	789
50	32461	MS Nighat jan .	44	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
51	21806	MR Ajay Kumar .	44	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
52	21842	MR Hasrat Ali Khan .	44	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
53	21807	MR Shashivind Kumar Shukla .	44	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
54	33518	MR Sumit Prakash .	44	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
55	33506	MR Sanjeev Kumar Pandey .	44	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
56	33496	MR Avinash Kumar .	44	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
57	29158	MS Rituparna Ghosh .	44	Consultant - Partnership	Group Term Plus Benefit	08 July, 2020	1000000	789
58	29816	MR Aditya Kumar Mishra .	44	IT Technical Expert	Group Term Plus Benefit	08 July, 2020	1000000	789
59	27546	MS Arathi K .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
60	31061	MR Kamalakar Bhatu .	43	PO Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
61	30419	MR VIRENDER KUMAR .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
62	33531	MR Debasish Phukan .	43	PO OPs	Group Term Plus Benefit	08 July, 2020	1000000	789
63	21836	MR Manav Sharma .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
64	21686	MR Pankaj Verma .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
65	21666	MR Pradeep Kumar Jauhari .	43	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
66	21851	MR Vinod Kumar Shukla .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
67	28993	MR Sanjay Singh .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
68	31187	MR IMRAN KHAN .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
69	29339	MR Dhananjay Singh .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
70	31972	MR Pankaj bhatt .	43	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
71	32402	MR MITESH CHANDRA NAG .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
72	33528	MR BIJENDRA KUMAR .	43	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
73	33517	MR Manoj Kumar Pandey .	43	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
74	33505	MR Dr. Ashutosh Mishra .	43	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
75	33497	MR MAUSAM JAISWAL .	43	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
76	33562	MS Monika Buragohain .	43	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
77	33555	MR Sandeep Singh .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
78	33581	MR Ashutosh Kumar .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
79	33453	MR Parmanand Kumar .	43	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
80	33262	MR Vivek Kumar .	42	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
81	27134	MS Geeta .	42	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
82	27440	MR Rajeshwar Reddy .	42	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
83	33128	MR Badre Alam .	42	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
84	33609	MR Saumen Roy .	42	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
85	21880	MR Ruchir Shukla .	42	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
86	21818	MR Sanjeev kumar pandey .	42	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
87	21834	MR Satya Prakash Dwivedi .	42	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
88	33498	MS SANCHITA PATNAIK .	42	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
89	33560	MR Rakesh Kumar Thakur .	42	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
90	33474	MR Arvind Kumar Anand .	42	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
91	27274	MR Anwar Pasha .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
92	31156	MR Gokul Sugumaran .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
93	30501	MR JAGMOHAN PARSHAD .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
94	32768	MR Sundarrajan .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
95	32400	MR K.Nanda Kumar .	41	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
96	25237	MR Manish Srivastav .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
97	32717	MR Mansoor Ali .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
98	21821	MR Devanand Srivastava .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
99	21816	MR Hemendra Bharadwaj .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
100	21843	MR Maya Shankar Mishra .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
101	21679	MS Meera Vishwakarma .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
102	21798	MR Mikki Muabid Khan .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
103	21808	MR Neeraj Kumar Nigam .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
104	21801	MR Parvez Talib .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
105	21830	MS Poonam Shukla .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
106	22501	MR Dinesh Singh .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
107	33513	MR Rajiv Ranjan .	41	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
108	33490	MR Kapil Pratap Singh Jadaun .	41	SPO	Group Term Plus Benefit	08 July, 2020	1000000	789
109	33561	MR Somesh Kumar Singh .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
110	33567	MR Vivekanand .	41	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
111	31340	MR Vijayan S .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
112	32434	MS S.Deepa Sugumaran .	40	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
113	33610	MR R.Lalruatkima .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
114	21796	MR Deepak Shukla .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
115	21882	MR Dharmendra Singh Chauhan .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
116	21789	MR Mahesh Kumar Sharma .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
117	21688	MR Om Prakash Lowanshi .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
118	21847	MR Prabhat Mishra .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
119	21691	MR Tushar Ganvir .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
120	21790	MR Vikas Srivastava .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
121	31184	MS Tabassum .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
122	31824	MR Mr. Shashank .	40	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
123	33504	MR Santosh Kumar Pandey .	40	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
124	33627	MR Dr anand kumar choubey .	40	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
125	33515	MR Neeraj Nagar .	40	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
126	33507	MS Ms Nisha Singh Rajput .	40	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
127	33569	MR Gautam Kumar Sorokhaibam .	40	PO-IT	Group Term Plus Benefit	08 July, 2020	1000000	789
128	33573	MR Amit Kumar .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
129	33574	MR Arshi Ali Khan .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
130	33455	MR Sudhir Kumar Mishra .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
131	33575	MR Manoj Kumar Yadav .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
132	33553	MR Ravi Ranjan Kumar .	40	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
133	21769	MR Vijay Saxena .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
134	21762	MR Pradip Pathak .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
135	29157	MR Prabhakar Mishra .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
136	27112	MS Mamatha C .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
137	30421	MR Vikram singh .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
138	32472	MR Waheed Ahmad Ganaie .	39	PO OPs	Group Term Plus Benefit	08 July, 2020	1000000	789
139	33588	MR Supratim Biswas .	39	SPO	Group Term Plus Benefit	08 July, 2020	1000000	789
140	21856	MR Ajay Singh .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
141	21850	MR Ashutosh Dutt Mishra .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
142	21706	MR Digambar Singh .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
143	21845	MR Hafeez Uddin Khan .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
144	21716	MR Rakesh Raikwar .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
145	21802	MR Sandeep Kumar Tiwari .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
146	21813	MS Sarita Devi .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
147	21794	MR Shyam Kumar Mishra .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
148	21864	MR Vijay Kumar Badone .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
149	21677	MR Vikas Sharma .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
150	31420	MR SURJEET KUMAR MISHRA .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
151	32343	MR MUKESH .	39	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
152	33521	MR Imli Longkumer .	39	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
153	33500	MS HIJAM ROMEE DEVI .	39	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
154	33565	MR Niraj Kumar Gupta .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
155	33563	MR Santosh Chandra Mehta .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
156	33471	MR H. Vanlalven Langel .	39	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
157	27426	MR Sandeep Navghane .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
158	31183	MR Gurunath Kawale .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
159	30503	MR MOHAN LAL .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
160	31325	MR SA.Shanthossh Shavadamuthu .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
161	31320	MR N.Shantharaj .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
162	32438	MS K Karthiga .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
163	32437	MR John Peter .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
164	33608	MR Deepak Mili .	38	SPO	Group Term Plus Benefit	08 July, 2020	1000000	789
165	33620	MR Egumsing Nsarangbe .	38	SPO	Group Term Plus Benefit	08 July, 2020	1000000	789
166	21876	MR Arshad Rasool .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
167	21824	MR Kaushalendra Pratap Singh .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
168	21715	MR Munesh Chandra Dubey .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
169	21868	MR Sachin Yadav .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
170	21874	MR Shiv Kumar Tiwari .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
171	21855	MR Shivam Payasi .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
172	31911	MR Tarachand Prajapat .	38	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
173	33522	MR Rajesh Khartu Monsang .	38	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
174	33512	MR PRIYANK SINGH .	38	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
175	33495	MS TANU PRIYA .	38	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
176	33461	MR Sonu Kumar .	38	PO-IT	Group Term Plus Benefit	08 July, 2020	1000000	789
177	33549	MR Thoudam Radhakanta Singh .	38	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
178	29131	MR Harsavardhan Nayak .	38	Consultant technical	Group Term Plus Benefit	08 July, 2020	1000000	789
179	27270	MR Qazi Raeesuddin .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
180	27539	MR B. Santhosh .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
181	30499	MR Vikas sharma .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
182	30500	MR Vinod kumar .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
183	30504	MR HIDAYATULLAH .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
184	31344	MR SATHIYANARAYANA K .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
185	31323	MS SHINI R .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
186	32465	MR Yogendra Singh .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
187	21668	MR Ajay Yadav .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
188	21817	MR Amir Ali .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
189	21694	MR Arvind Kumar Dubey .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
190	21810	MR Arvind Kumar Gupta .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
191	21693	MR Mahesh Kumar Maheshwari .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
192	21820	MR Pravin Kumar Trivedi .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
193	21822	MR Rajeev Kumar .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
194	21809	MR Ravendra Kumar Sharma .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
195	21681	MS Shashi Lata .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
196	21883	MR Shekh Abzad .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
197	22491	MS Archana Sharma .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
198	31192	MR Irfat Bee .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
199	33120	MR MOHD KASIM .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
200	33556	MR Sudhakar Kumar .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
201	33579	MR Laikhuram Hemjit Singh .	37	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
202	29170	MR Arvind Kumar .	37	Consultant F & A Asst	Group Term Plus Benefit	08 July, 2020	1000000	789
203	27894	MR Srinivas Prasanth B R .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
204	27137	MR Vishnu Kumar A .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
205	27544	MR Harish B .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
206	27548	MR Chethan R .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
207	27273	MR Tallapalli Tarun .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
208	27276	MR Gorjana Janardhan .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
209	27279	MR Jogangari Chandrashekar .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
210	27313	MR Akeel Pasha .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
211	27282	MR Punna Ravinder .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
212	27278	MR J Naresh .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
213	27311	MR P. Kamlakar .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
214	27269	MR Kaveti Gautam .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
215	27272	MR G. Uday Raju .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
216	27319	MR Taisin .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
217	30417	MR Ajay Kumar .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
218	31324	MS SUDHA.A .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
219	31318	MR NALSIVAKUMAR P .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
220	32439	MR S Saravanan .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
221	32468	MR Kamalahasan.P .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
222	21774	MR Vinay kumar Gupta .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
223	33482	MR Pardeep Singh .	36	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
224	33547	MR Mathew Padung .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
225	33615	MS Doyir Eshi .	36	PO OPs	Group Term Plus Benefit	08 July, 2020	1000000	789
226	33593	MR R. Lalzamlova .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
227	21800	MR Allaha baksh .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
228	21827	MR Anil Kumar Maurya .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
229	21669	MR Kamlesh Dave .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
230	21859	MR Neelesh Vyas .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
231	21875	MR Pawan Kumar Singh .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
232	21873	MR Pradeep Kumar Tiwari .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
233	21704	MR Ravikant Sahu .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
234	21674	MR Sanjay Nagar .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
235	21803	MR Shaane Haider Zaidi .	36	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
236	21683	MR Vikas Singh Shrinet .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
237	27116	MR Rahul Mangal .	36	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
238	22524	MS Chanchal Devi .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
239	22536	MR Sandeep Sharma .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
240	31191	MS Shabana Khatoon .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
241	31327	MR PRAVESH KUMAR MISHRA .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
242	33509	MS Nirmala Peter .	36	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
243	33577	MR Mantosh Kumar .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
244	33472	MR Anil Kumar .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
245	33570	MR Ashutosh Ranjan .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
246	33465	MR Pankaj Kumar .	36	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
247	33236	MR Mahesh Chandra .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
248	27423	MR Ajay Kumar Singh .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
249	29133	MR Manish Vishwakarma .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
250	28275	MR Raju Kamble .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
251	27542	MS Sharal Benedicta Tellis .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
252	27142	MR Sanjeev S Sidaraddi .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
253	27143	MS Anupama M P .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
254	27271	MR Mohammad Basith Khan .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
255	31828	MR Vemula Thambi Raja Chandra .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
256	27428	MR Gembali Gangaraju .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
257	30423	MR Jagpal Singh .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
258	30497	MR VIKAS KUMAR .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
259	30549	MR H. Rajasekharan .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
260	31328	MR S. Jawahar .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
261	32797	MR Praveen Kumar S .	35	PO IT	Group Term Plus Benefit	08 July, 2020	1000000	789
262	32720	MR Y.Davidson .	35	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
263	33606	MR Lalmawizuala Chhangte .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
264	33604	MR Kishore Lal Das .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
265	21870	MR Dhanesh Das Beliya .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
266	21670	MR Parag Soni .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
267	21667	MR Ravi Kumar Kanojiya .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
268	21711	MR Satish Kumar Sen .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
269	21823	MR Shiv Kumar .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
270	21690	MR Shrikant Tripathi .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
271	31190	MR Sachin kumar .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
272	31188	MR Khan Sarosh Asif .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
273	33494	MR SHUSHIL KUMAR SINGH .	35	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
274	33525	MR MUDIT MATHUR .	35	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
275	33580	MR Kumar Shashank .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
276	33557	MR Md Mumtaz Khalid .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
277	33467	MR Namding Riamei .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
278	33460	MR Somingam Khapai .	35	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
279	29818	MR Waseem Raja .	35	Service Desk Engineer	Group Term Plus Benefit	08 July, 2020	1000000	789
280	27108	MR Gautam Kamble .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
281	27148	MR Jay Kumar Kadwal .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
282	27145	MS Shaila Namdeo Patil .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
283	27122	MS Vidhya Vitthalrao Sable .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
284	27123	MR Lal Singh Sankhwar .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
285	27131	MR Shriwastav Mukesh Shankarlal .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
286	27135	MR Mohd Rashid .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
287	27121	MR Gajanand Sunil Jadhav .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
288	27127	MR Dharam Raj Mishra .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
289	27140	MR Ajay Shankarrao Bombekar .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
290	27138	MR Vipul Chande .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
291	27133	MR Ravil Yadav .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
292	27125	MR Milan Sonewal .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
293	27119	MR Ganesh Dhote .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
294	27118	MR Vijay Govindrao Sultane .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
295	27109	MR Sandeep Chauhan .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
296	29867	MS SHRADDHa Vijay gaikwad .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
297	27141	MR Singh Rakesh .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
298	30514	MS Bandhu .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
299	30506	MR Kamal jain .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
300	30422	MR Pushpender .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
301	30496	MR NAVEEN KUMAR .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
302	31341	MR Dinesh Raja T S .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
303	31416	MR R. BHARANI .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
304	31339	MS Surya P .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
305	32467	MR Javaid iqbal .	34	PO IT	Group Term Plus Benefit	08 July, 2020	1000000	789
306	21676	MR Anil Kumar Chauhan .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
307	21857	MR Ashish Kumar Jain .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
308	21685	MR Dinesh Somvanshi .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
309	30386	MR Fayum Uddin Mansuri .	34	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
310	21833	MR Harendra Kumar Mishra .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
311	21671	MR Jaswant Singh Meena .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
312	21672	MR Pankaj Sharma .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
313	21705	MR Raju Kumar .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
314	21689	MR Ravi Piplotia .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
315	21863	MR Varun Dubey .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
316	27006	MR Gyanendra Mishra .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
317	27267	MR Vikas Sharma .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
318	31909	MR Durgesh Jhode .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
319	22500	MR Hitesh Kumar Moudgil .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
320	22497	MR Dhanveer Singh .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
321	33511	MR ARSHAD BEG .	34	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
322	33503	MR Dr Mandeep Singh Mandloi .	34	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
323	33501	MR Neeladri Bora .	34	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
324	33468	MR Abhishek Kumar Ray .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
325	33587	MR Ashutosh Kumar Jha .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
326	33566	MR Radheshyam Singh Rajkumar .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
327	33454	MS Marshila Longkumer .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
328	33551	MR Mhonthung Kikon .	34	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
329	29066	MR Amrish Sharma .	34	Technical Head	Group Term Plus Benefit	08 July, 2020	1000000	789
330	32345	MS RANJANA MARTOLIA .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
331	30385	MR Sushil Hambirrao Pawar .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
332	29129	MR Dhanjay Mishra .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
333	28519	MR Parmeshwar Deore .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
334	27545	MR Praveen Kumar B S .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
335	27317	MR Anantojula Sriman .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
336	27318	MR Rushyanth Reddy .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
337	31060	MR Bonkuri Anil Kumar .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
338	30420	MR Pankaj Grover .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
339	30607	MR Abhilash R .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
340	30619	MR Nithin V .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
341	32406	MR THOMSON EDWARD .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
342	32401	MR Agish Raj .	33	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
343	33121	MR Mohan Mishra .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
344	33123	MS Neetu Saini .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
345	33124	MR Anshul Shukla .	33	SPO	Group Term Plus Benefit	08 July, 2020	1000000	789
346	33543	MR Merry Bagra .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
347	21678	MR Aditya Chourey .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
348	21714	MR Hitesh Kulhade .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
349	21710	MR Raj kumar Mehra .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
350	21866	MR Sanjay Kumar .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
351	21862	MR Uttam Goswami .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
352	33526	MR VIVEK BHARGAVA .	33	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
353	33235	MR Abhinay kumar Yadav .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
354	33473	MS Pilano Kithan .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
355	33571	MS L Taliwala Jamir .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
356	33586	MR Kuphuto Clement Kitho .	33	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
357	29123	MR Mahesh Bapu Madane .	33	Block Manager	Group Term Plus Benefit	08 July, 2020	1000000	789
358	30494	MR Gurmeet Singh .	33	Service Desk Engineer	Group Term Plus Benefit	08 July, 2020	1000000	789
359	28086	MR Sunil Sangare .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
360	28574	MS Pallavi Vaidya .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
361	27547	MS Mamtha M .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
362	29338	MS Anjana P .	32	SPO	Group Term Plus Benefit	08 July, 2020	1000000	789
363	30492	MR Parveen .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
364	33020	MR Waseem Akram .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
365	30614	MS Resmi Nair .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
366	30616	MR Vishnu Nataraj .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
367	31422	MS K N Sathya .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
368	31412	MR SHEIK YASAR S .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
369	32469	MR M.Murugan .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
370	33019	MR L.Suresh Kumar .	32	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
371	33480	MR Manpreet Singh .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
372	33486	MS Ramandeep Kaur .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
373	33481	MS Luxmi Rani .	32	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
374	33483	MR Vijay Pandey .	32	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
375	33537	MR Nani Novin .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
376	33614	MS Puhasa Pde .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
377	33545	MR Joysing T Ronghi .	32	PO OPs	Group Term Plus Benefit	08 July, 2020	1000000	789
378	33611	MS Moumita Gope .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
379	33613	MR Saikat Das .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
380	33594	MR Badal Goswami .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
381	21699	MR Arvind Kumar Patel .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
382	21858	MR Deepak Soni .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
383	21838	MR Najmul Islam .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
384	21840	MR Parveen Kumar Upadhyay .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
385	21854	MR Sagar Tiwari .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
386	21702	MS Tulsi Sahu .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
387	24986	MR Sumit Kumar .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
388	33558	MR Sungjemkaba .	32	PO-IT	Group Term Plus Benefit	08 July, 2020	1000000	789
389	33470	MR Khalid Irfan .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
390	33457	MS Ashem Ranju .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
391	33578	MS Achila C .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
392	33559	MR Zuvutho .	32	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
393	27564	MR Pankaj Bist .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
394	25131	MR Gaurav Verma .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
395	21735	MR Neeraj Gupta .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
396	29168	MR Vinod Deshmukh .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
397	27437	MR T. santhosh .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
398	27111	MR Aqib Hussain .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
399	27427	MR Daniel.Y .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
400	30418	MR Dheeraj Kumar .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
401	30599	MR Dr Hariharan S .	31	SPO	Group Term Plus Benefit	08 July, 2020	1000000	789
402	31342	MR V Rajeshkannan .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
403	31317	MR T. Anandharaja .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
404	32443	MR Mahesh M .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
405	32474	MS KAVITHA. K .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
406	32477	MS Vasu vaid .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
407	32460	MS Meenu Sharma .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
408	32718	MS REENA SHARMA .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
409	32436	MR Irfan Nazir Dar .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
410	32463	MR Towseef Ahmad Rather .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
411	22499	MR Shiv Kumar .	31	PO OPs	Group Term Plus Benefit	08 July, 2020	1000000	789
412	33210	MS Rashmi PK .	31	SPO	Group Term Plus Benefit	08 July, 2020	1000000	789
413	33477	MR Garvit Sharma .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
414	33532	MR Rinku Chakraborty .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
415	33607	MR Pankaj Das .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
416	36094	MR Sulaiman. KPB .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
417	21841	MR Asif Kalam .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
418	21703	MR Darpan Dubey .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
419	21684	MR Hemant Parmar .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
420	21707	MR Kantmany Sahu .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
421	21869	MR Nagendra kumar pandey .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
422	21881	MR Sushil Kumar Maurya .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
423	27113	MR Anil Tanwar .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
424	32291	MR Yogesh Mali .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
425	21728	MR Yogesh Kumar .	31	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
426	33452	MS Farzana .	31	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
427	33552	MS Sosopem Muinao .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
428	27893	MR Dinesh Bharti .	31	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
429	29059	MS Samidha Soilkar .	31	Block Manager	Group Term Plus Benefit	08 July, 2020	1000000	789
430	29171	MS Shagun Nagpal .	31	Consultant Communicati ons	Group Term Plus Benefit	08 July, 2020	1000000	789
431	21736	MR Irfan Hussain .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
432	28605	MR Mahendra Kurmi .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
433	27308	MR Umesh Nikalje .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
434	27657	MR Sandeep Parashar .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
435	27004	MR Yogendra Singh Dayla .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
436	31908	MR Himanshu vashishtha .	30	PO Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
437	28280	MS Rajeswari B.S .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
438	27105	MR Mahammadgous Angadi .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
439	27597	MR Veeresh N .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
440	27104	MR Chethan Kumar R .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
441	28037	MR B. Rajesh .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
442	27443	MS Medikonda Koteswari .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
443	32440	MR Pitchaiah S .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
444	32444	MR Harikrishnan R .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
445	22489	MR Prince Chauhan .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
446	33125	MR Sandeep Kumar Singh .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
447	32462	MR Shivam Gupta .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
448	32456	MR ARVIND KUMAR CHAUHAN .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
449	36002	MR Bhautik Agotariya .	30	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
450	33612	MR Tage Hailyang .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
451	33548	MR Techii Tapu .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
452	33534	MR Hage Chatung .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
453	33605	MR Dakjum Jilen .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
454	33596	MR Subhit Saikia .	30	PO OPs	Group Term Plus Benefit	08 July, 2020	1000000	789
455	33590	MS Iaidapbiang N Kharpomtiah .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
456	33601	MR Albert Lalzikpuia Ralte .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
457	33540	MS Zohlupuii Sailung .	30	SPO	Group Term Plus Benefit	08 July, 2020	1000000	789
458	21697	MR Ashu Poddar .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
459	21811	MR Kamakhya Maurya .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
460	21680	MR Madhav Dixit .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
461	21861	MR Sourabh Shrivastava .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
462	21708	MR Sunil Kumar Markam .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
463	25180	MR Praveen Ghosh .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
464	31912	MR Susheel Chandrawanshi .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
465	31186	MS ANJANA PATEL .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
466	33550	MR Ningombam Chandrakumar Singh .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
467	33464	MR Samuel Ng .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
468	33582	MS Limunya Rume .	30	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
469	27126	MR Akshat Tripathi .	30	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
470	21770	MR Rajendra Singh .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
471	32721	MR Charudatta Ramesh Suryawanshi .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
472	27436	MR Gaurav Korekar .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
473	27136	MS Jayalakshmi D .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
474	27955	MR Manuju Nath .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
475	32308	MS PUSHPA SADASHIV BUTALE .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
476	31154	MR DHIKONDA SURESH .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
477	31057	MR Venkatesh Mudusu .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
478	27315	MS Divya Vihol .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
479	27422	MR Talakola Naresh .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
480	27420	MR Balajinaikkorra .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
481	31829	MR Yalagada Prudhvi .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
482	31830	MR A Ratna Bhaskar .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
483	27429	MS Satyavathi Kuncha .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
484	27892	MS Pavani Aleti .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
485	30498	MS Mohanambika.D .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
486	30613	MR Vaisakh MG .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
487	31414	MR Nidhin Hershal .	29	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
488	32476	MR M ARUN .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
489	35819	MR Somesh Bhatt .	29	PO IT	Group Term Plus Benefit	08 July, 2020	1000000	789
490	32719	MR VISHAL BABU .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
491	33488	MR Daljit Singh .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
492	33489	MS Manisha Khemani .	29	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
493	33544	MR Ashish Dev .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
494	33541	MS Khamlin Warjri .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
495	33597	MS lateilang Hujon .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
496	33617	MR R Lalngaihawma .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
497	33603	MR Lalhungleiana .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
498	33602	MR Zokungpuia .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
499	33625	MR Lalhmingsanga .	29	PO OPs	Group Term Plus Benefit	08 July, 2020	1000000	789
500	33595	MS Ankita Bhattacharjee .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
501	21700	MS Ekta Bhardwaj .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
502	21696	MR Kajeshwar Singh .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
503	21867	MR Rakesh Yadav .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
504	21815	MR Satendra Singh .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
505	31058	MR Hiteshsinh Vaghela .	29	PO-IT	Group Term Plus Benefit	08 July, 2020	1000000	789
506	22490	MR Abhishek Kaistha .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
507	22498	MR Anil Kumar .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
508	31826	MR MAHENDRA CHOUDHARY .	29	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
509	33456	MR Mohammad Hashim .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
510	33466	MR Thangtinlen Khongsai .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
511	33584	MR Herole. Y .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
512	33583	MR Chapkelilakbo Dailiam .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
513	33459	MR Ajay Kumar .	29	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
514	29058	MR Vasant Gaur .	29	Block Manager	Group Term Plus Benefit	08 July, 2020	1000000	789
515	29060	MR MOHD Nadeem .	29	Block Manager	Group Term Plus Benefit	08 July, 2020	1000000	789
516	29124	MS Chaitali Dada Pawar .	29	Block Manager	Group Term Plus Benefit	08 July, 2020	1000000	789
517	28463	MR Arvind Sharma .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
518	29324	MS Sadiya Ajmal .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
519	27129	MR Anshuman Pandey .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
520	27147	MS Swati Babu Mane .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
521	31155	MR B SRIKANTH .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
522	30502	MR Sushant Gupta .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
523	30513	MR Bhupinder Singh .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
524	30611	MR Jomy Jose .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
525	31418	MR Sakthivel T .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
526	31316	MR Salmomkham S .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
527	32403	MR Guru Viknesh.V .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
528	32405	MR G Marimuthu .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
529	33127	MR Satya Prakash Mishra .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
530	33122	MS Priyanka .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
531	32458	MR Harminder Singh .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
532	32459	MS Mahnoor Kadri .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
533	32457	MS Bisma ashraf zargar .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
534	33212	MR SHEIKH AAMIR BASHIR .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
535	32464	MR Vipul Thakur .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
536	32716	MR Shivam Vishwakarma .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
537	32466	MR Mudasir Ahmad Bhat .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
538	33538	MR Gumpu Jilen .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
539	33546	MR Dora Taja .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
540	22526	MR Vivek Kumar Gupta .	28	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
541	32442	MR Mota Ram .	28	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
542	33527	MS Yileutieie .	28	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
543	28803	MR Imran Sayyad .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
544	32796	MR Rohit Sadashiv Joshi .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
545	28085	MR Veeresh M .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
546	27139	MR Avishek Kumar Singh .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
547	27540	MS Vidhya K C .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
548	30617	MS Neethu Haridas .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
549	30620	MR Vivek Victor .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
550	32475	MR Tajamul Islam .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
551	33484	MR Upkar Singh .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
552	33485	MR Sukhman Preet Singh .	27	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
553	33536	MR Taja Yorchi .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
554	33542	MS Tana Jumi .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
555	33624	MR Galio Langki Suchiang .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
556	33598	MR Enginath Mond .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
557	33623	MR Ariven K Marwein .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
558	33621	MR Khrawbok Kharsyntiew .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
559	33539	MS Emily Malsawmtluangi Changsan .	27	PO OPs	Group Term Plus Benefit	08 July, 2020	1000000	789
560	28518	MR Azeem .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
561	21713	MR Varun Dutt Jha .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
562	31419	MR MOHD ARSHAD .	27	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
563	27316	MR Mohd. Fariyad Ali .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
564	27117	MR Santosh P Kaveri .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
565	27433	MR Kudari Phaneendra Joshi .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
566	30505	MR RAJAN SINGH .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
567	30608	MR Syam Sekhar .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
568	30615	MS Resma Paul .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
569	32435	MR Hari hara suthan P .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
570	21871	MR Himanshu Pandey .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
571	33530	MR Yomjom Raksap .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
572	33616	MR Imar Bagra .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
573	33529	MS Jirnu Lombi .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
574	33591	MS Jubilancy Dkhar .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
575	33619	MR Subhankar Sarkar .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
576	24830	MS Kajal Dixit .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
577	31971	MR Avinash Gahlot .	26	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
578	33475	MR Akashdeep Chowdhury .	26	PO-Ops	Group Term Plus Benefit	08 July, 2020	1000000	789
579	31157	MR P SUDARSHAN .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
580	27266	MR Moddu Sai Kumar .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
581	31970	MR Pathi Shiva Shankar .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
582	31827	MR Mahesh Kanamarlapudi .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
583	30610	MR Basil Joy .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
584	30618	MR Akhil V Remanan .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
585	32473	MS Rehana Tabasum .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
586	33535	MR Daknya Jilen .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
587	33533	MS Nabam Nyakum .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
588	36204	MS Lyna Siga .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
589	33589	MS Elisha Mary Nongsiang .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789

Sr. no.	Member ID	Name of Member	Age	Grade	Benefits	Cover Start Date	Basic Sum Assured	Premium (Exclusive of GST)
590	33599	MR Lalthiamsanga .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
591	33600	MS F.Vanlalmangaihsangi .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
592	21695	MS Rupali Singh .	25	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
593	28604	MS Deeksha Gupta .	25	Block Manager	Group Term Plus Benefit	08 July, 2020	1000000	789
594	30493	MR Farhaan A Khan .	25	Sr. AV Engg.	Group Term Plus Benefit	08 July, 2020	1000000	789
595	32404	MR Vins Vincent .	24	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
596	33628	MS Lukpi Kamum .	24	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
597	36251	MR Pasu Tali .	24	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
598	33592	MR Atunu Debnath .	24	PO IT	Group Term Plus Benefit	08 July, 2020	1000000	789
599	31185	MR Shashank Yadav .	24	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
600	31907	MR Akash Bharat Singh .	23	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
601	31326	MR HARIHARAN S .	23	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
602	32767	MR K RAJADURAI .	23	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
603	32470	MS C. V. Kirithikha Rani .	23	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
604	33487	MR Rajeshwer Chauhan .	23	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
605	33492	MR Gitankshu .	23	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
606	28526	MS Divekar Sneha Ramdas .	23	Block Manager	Group Term Plus Benefit	08 July, 2020	1000000	789
607	33479	MR Khushdeep Sharma .	22	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
608	32723	MR Shashikant .	22	TO	Group Term Plus Benefit	08 July, 2020	1000000	789
609	32795	MR Naveen Kumar .	21	VCCM	Group Term Plus Benefit	08 July, 2020	1000000	789
					Total		609000000	480501

Policy terms & Conditions

PART B

Definitions

1. Beneficiary means the insured Member or the person nominated by the Member as the recipient of the Benefits under the Rules of the Scheme. **2. Certificate of Insurance** means the certificate issued by the Company to Member to confirm the Member's insurance cover under the Master Policy. **3. Date of Commencement of Cover** means the date of commencement of Cover for the individual Members under the Master Policy: (i) at the time of issuance of the Master Policy the date of acceptance of risk subject to receipt of Member data and premium towards these Members. (ii) for new Members joining during the term of the Master Policy, will be the date of acceptance of risk subject to receipt of Member data and premium towards these Members. Member Data means the necessary details of the Members required to provide risk Cover. **4. Distance Marketing** means every activity of solicitation (including lead generation) and sale of insurance products through the following modes: (i) voice mode, which includes telephone-calling (ii) short messaging service (SMS) (iii) electronic mode which includes e-mail, and interactive television (DTH) (iv) physical mode which includes direct postal mail and newspaper and magazine inserts and (v) solicitation through any means of communication other than in person. **5. Earning Spouse or Earning Guardian** means the spouse or the guardian (as the case may be) of a Member, who has reasonable periodic income. **6. Free Cover Limit** means the amount of the Benefit granted to a Member without any medical underwriting. **7. Financial Year** is the period from 1st April of a calendar year to 31st of March of the next calendar year. **8. Group** means a group of Members accepted by the Company as constituting a Group for the purposes of the Master Policy. **9. Member** is someone who is covered under the Scheme as per the Rules of the Scheme and is therefore eligible for the benefits under this Policy. **10. Member Joining Date** means the date on which a Member joins the Scheme and is covered under the Master Policy. **11. Master Policy** shall mean this document, any supplementary contracts or endorsements therein, whenever executed, any amendments thereto agreed to and signed by Us, the application form provided by You, the Schemes Rules, the quotation of the Company for the Scheme and the individual enrolment forms, if any, of the insured Members, which together constitute the entire contract between the parties. **12. Policy Schedule** means the policy schedule and any endorsements attached to and forming part of this Policy. **13. Policy Commencement Date** means the date as specified in the Policy Schedule, on which the insurance coverage under this Policy commences. **14. Policy Renewal Date** is the date as mentioned in Your Policy Schedule when the Master Policyholder has an option to renew as per the terms and conditions of the Policy. **15. Policy Term** is a period starting from the Policy Commencement Date to Policy Renewal Date. **16. Proposal Form** means the form filled in and completed by You for the purpose of obtaining insurance coverage under this Master Policy. **17. Regulator** is the Authority that has Regulatory jurisdiction and powers over the Company. Currently the regulator is Insurance Regulatory and Development Authority of India (IRDAI). **18. Rules or Scheme Rules or Rules of the Scheme** mean the rules governing the grant of benefits to the Members, which are framed by the Master Policyholder and accepted by the Company. **19. Sum Assured** means the amount specified in the Policy Schedule/ Member annexure. **20. Terminal Age** means the age as stipulated by the Master Policyholder under Rules of Scheme, on which the Membership ceases. **21. Terminal Date** means the date when a Member attains the maximum risk cover ceasing age or the date on which he ceases to be a Member of the Scheme whichever is earlier. **22. Total Premiums Paid** means the total of all premiums received, excluding any extra premium, any rider premium and taxes. **23. We or Us or Our or Company** means ICICI Prudential Life Insurance Company Limited. **24. You or Your** means the Master Policyholder named in the Policy Schedule. Following definitions are applicable to only Employer-Employee policies: **1. Employee** means a person in the permanent employment of the Employer, and shall include a person who is on probation for a permanent post but shall not include a trainee/apprentice or a personal or domestic, servant. **2. Employer** means the Company, firm or body corporate which is mentioned on the Policy Schedule or a Company, firm or body corporates which may in future manage or control the named Employer.

Following definitions are applicable to only Employer-Employee policies: 1. Employee means a person in the permanent employment of the Employer, and shall include a person who is on probation for a permanent post but shall not include a trainee/apprentice or a personal or domestic, servant. **2. Employer** means the Company, firm or body corporate which is mentioned on the Policy Schedule or a Company, firm or body corporates which may in future manage or control the named Employer.

PART C

1. Benefits payable under Your policy

A. Death Benefit: In the event of death of a Member during the period of Cover, the Sum Assured with respect to such Member shall be paid to the Nominee / Legal heir as per the terms and conditions of the Master Policy. **B. Optional benefits:** The Master Policyholder can choose the following optional benefits. Master Policyholder can opt for these benefits at the Policy inception or at the time of Policy Renewal. These benefits are available only if specifically opted for. **a) Single Rate facility:** The Master Policy Premium rate determined at Policy inception or renewal, shall be applicable for all new Members joining the

group before the date of next Policy renewal. There is no additional fee / charge for this facility. **b) Sum Assured Reset Benefit:** Provided the life cover for the Member is in force, the Sum Assured for each Member can be increased or decreased by the Master Policyholder during the term of the Master Policy, subject to underwriting. The pro-rated excess premium will be payable by or payable to the Master Policyholder, as the case may be. **c) Earning Spouse or Earning Guardian Cover:** The Company will extend Cover to Member's Earning Spouse, Earning Guardian subject to insurable interest and underwriting. Additional premium for the earning spouse/guardian cover will be payable by the Master Policyholder / Member. Optional benefits available under Employer-Employee Policies only. This section is only applicable for Employer- Employee groups and if chosen by the Master Policyholder at the time of Policy Inception or Policy Renewal. **d) Voluntary Additional Sum Assured Benefit:** Each Member covered under the Master Policy can choose to enhance his or her benefits and increase his or her Sum Assured over and above that provided by the Employer, subject to underwriting. Additional premium for Voluntary additional Sum Assured benefit will be payable by the Master Policyholder / member(s) from the time this benefit is opted for. A Member must choose to increase his or her benefits within two months of being covered under the Master Policy or within two months after each renewal of the Master Policy, provided this is within the policy term. **e) Terminal Illness:** This benefit provides for an acceleration of all of the Sum Assured on diagnosis of Terminal Illness. Additional premium for Terminal Illness benefit will be payable by the Master Policyholder. A Member shall be regarded as Terminally ill only if that Member is diagnosed as suffering from a condition which, in the opinion of two appropriate independent medical practitioners, is highly likely to lead to death within 6 months. The Terminal Illness must be diagnosed and confirmed by medical practitioners registered with the Indian Medical Association and approved by us. We reserve the right for independent assessment. The definition of medical practitioner will be as per Guidelines on Standardization in Health Insurance. "A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his license. The Medical Practitioner should neither be the insured person(s) himself nor related to the insured person(s) by blood or marriage." On claim intimation of a terminal illness that is accepted, no further Member benefits will be payable and life cover shall cease with respect to that member. **f) Group Term Insurance in lieu of Employee Deposit Linked Insurance (EDLI):** This policy can be offered in lieu of EDLI to meet the conditions set out by the Regional Provident Fund Commissioner (RPFC) from time to time.

2. Eligibility for Membership

a) Persons who are of at least the minimum age at entry (last birthday) and not more than the maximum age at entry (last birthday) or the Terminal Age, whichever is lower as on the Policy Commencement Date will be eligible for Membership of the Scheme. **b)** Persons who join the Group after the Policy Commencement date shall be eligible for Membership of the Scheme, subject to them being within the age limits specified above. **c)** The eligibility of a Member to join the scheme as specified in (a) and (b) above is subject to the Company receiving an intimation of eligibility of the Member and premium amount preferably within 45 days of the Member becoming eligible provided this is within the policy term. **d)** A Members' coverage under the Master Policy shall terminate on any of the following: **i)** he/she ceases to satisfy any of the eligibility criteria; **ii)** he/ she ceases to be an Employee/ Member for what so ever reason; **iii)** his/her relationship with the Master Policyholder ceases for any reason whatsoever; **iv)** he /she reaches Terminal Age; **v)** If Master Policy is terminated/discontinued for any reason **vi)** If premium is not paid within the grace period.

3. Cover of Members

a) The Master Policy provides life cover equal to the Sum Assured for Members of the group covered by the Master Policy. **b)** The Sum Assured applicable for each Member would be as notified by the Master Policyholder to the Company. However, it might be possible that Sum Assured varies between Members of the same Master Policy. The Company would cover the Member subject to underwriting. **c)** The Master Policyholder shall hold this Master Policy of Group Term Insurance (referred to in this document as "the Policy" or "the Master Policy"). **d)** All Benefits arising out of the Master Policy shall be solely for the Benefit of the Members. **e)** The Company will pay the Benefit on occurrence of an event upon which the Benefit becomes payable, and only on receipt of documents authenticated by the Master Policyholder, and to the satisfaction of the Company. **f)** The Members' shall nominate a beneficiary to receive the benefits under the Master Policy. The Master Policyholder shall furnish the details of nominees / legal heir to the Company. **g)** A Member shall be entitled to the Benefits of the Master Policy from the Date of Commencement of Cover up to his Terminal Date or Terminal Age whichever is earlier, subject to him/her being a Member. **h)** A Member who joins the Scheme after the Policy Commencement Date will be charged premium for the proportionate period calculated from the date of joining of the Member to the Policy Renewal Date. **i)** The Master Policyholder may renew the Master Policy on every Policy Renewal Date by payment of the premium then payable and complying with the other terms as specified by the Company.

4. Method of effecting and renewing Cover:

For effecting the Cover to the Member or renewal of the Master Policy:

a) The Master Policyholder shall immediately make available to the Company with all such original documents and the premium payable for effecting Cover to the Member or renewal of the Master Policy. b) In the event of the personal statement/ declaration of good health, if any or any other factor relating to the insurability of a life not being to the satisfaction of the Company, it may terminate the Cover for such a person/ Member. The decision of the Company thereon shall be final and binding on the Master Policyholder and the Member. c) This Master Policy has been effected in accordance with the Rules. Any amendment of the Rules by the Master Policyholder shall be operative only, if the amendment is specifically approved by us in writing and not otherwise. d) The Company shall have the right to vary the terms and conditions of the Master Policy including the premium payable or to discontinue/terminate the Master Policy, by giving a written notice of one month.

5. Premium payment

a) The Master Policyholder may choose to pay the premium under Single Pay, monthly, quarterly, half yearly or yearly (annual) premium payment mode based on policy term. Premium under this Master Policy is payable in advance for each Member. The loadings for premium payment modes other than annual and Single Pay are as per the table below.

1. For Policy Term of one year

Loading as a % of premium payable in annual mode	
Premium Paying Mode	
Half-yearly	2%
Quarterly	3%
Monthly	4%

2. For Policy Term of less than one year

There are no loadings for monthly or quarterly premium payment modes.

b) The Master Policyholder may choose to opt for a change of premium paying mode other than Annual and Single Pay during the policy term. The excess/ deficit of premium would be payable to/ payable by the Master Policyholder. c) The premium payable on renewal of the Master Policy may vary and shall be quoted by the Company on application for such renewal. d) Premiums are payable within a grace period starting on the Policy Renewal Date. e) If death of a Member occurs during the grace period, the claim shall be settled subject to renewal of the Master Policy. f) In case the Master Policyholder does not pay the due premium before the end of the grace period of the Master Policy, the Master Policy will be terminated and Cover to the Members shall cease.

6. **Maturity benefit** There is no maturity benefit payable under the product.

7. **Premium discontinuance** No grace period applies for Single Pay and Annual mode. A grace period of 15 days from the premium due date applies for monthly frequency of premium payment, and 30 days applies for quarterly and half-yearly frequencies provided the grace period is within the policy term. If the Master Policyholder does not pay the due Premium before the end of the grace period, the Master Policy will be terminated and Cover to the Members will cease.

PART D

1. Free look Period

You have the option to review the Master Policy following receipt of the Policy document. If the Master Policyholder chooses to exercise the free look and cancel the Master Policy, the Policy document needs to be returned to the Company with reasons for cancellation of the Master Policy within:

a) 15 days from the date of receipt of Policy Document b) 30 days from the date of receipt of Policy Document, in case of electronic policies or if the Master Policy was purchased through voice mode which includes telephone calling, Short Messaging Service (SMS), Physical mode which includes direct postal mail and newspaper and magazine inserts and solicitation through any means of communication other than in person. On cancellation of the Policy during the free look period, the Company will return the premium paid subject to deduction of: a) Stamp duty paid under the Policy, if any b) Expenses borne by the Company on medical examination, if any c) Proportionate risk premium for the period of cover. Thereafter this Master Policy shall terminate and all rights, benefits and interests under this Policy shall be extinguished.

2. Policy Surrenders / Member Withdrawal

You may surrender the Policy during the term of the Policy, by providing a notice of 30 days. In case the Master Policyholder surrenders the Master Policy, the members of the group will be given the option to continue life cover till the end of the policy term. On Policy Surrender, Surrender Value only in respect of those members who do not opt for continuance of cover is payable to the Master Policyholder as below.

Surrender Value =
$$\frac{\text{(Premium paid less actual stamp duty paid less medical costs incurred in issuance of the Policy)}}{\text{Total policy term in days}} \times \text{Outstanding policy term in days}$$

Premium, stamp duty and medical costs mentioned above are in respect of those members who do not continue life cover. On Member Withdrawal the premium paid towards the member, is pro-rated to reflect the life cover not yet provided and this is the Withdrawal Benefit.

Withdrawal Benefit =
$$\frac{\text{Premium paid}}{\text{Total member term in days}} \times \text{Outstanding member term in days}$$

3. Suicide

This clause is applicable only to non employer-employee groups. If a Member whether sane or insane, commits suicide within 12 months from the date of commencement of cover, while the Cover is in force, higher of 80% of the total premiums paid including underwriting extra premiums, if any till the date of death or the surrender value available as on date of death as respect to such a Member shall be refunded.

On the above payment, the member's cover will terminate and all rights, benefits and interests of the member under the Master Policy will stand extinguished.

4. Exclusions

The following exclusion is applicable only to non-employer-employee groups with policy term of one year. If a member dies a natural death within the first 45 days of joining the Policy while the cover is in force, the cover shall be void for the member and premium paid shall be refunded after deducting proportional expenses incurred by Us for the issue of the cover. The above lien period of 45 days will not be applicable in case of death due to accident. The above lien period will not be applicable for members whose benefit is beyond the Free Cover Limit i.e. members who have undergone medicals.

5. Loan

We will not provide any loans under this Policy.

6. Rider

Riders may be added subject to the prior approval of the regulator.

7. Revival / Reinstatements

A lapsed scheme has the option to modify the Policy Renewal Date within 150 days from the expiry of the grace period provided the revival is within the policy term. Revival is not applicable for annual and single mode policies. The modified Policy Renewal Date must be within this 150 day period. Premium will be based on the latest data provided. Risk cover would commence from the modified Policy Renewal Date.

The Master Policyholder has the option to modify the Policy Renewal Date. The applicable premium for the period up to the original Policy Renewal Date will be calculated on a pro-rata basis and will be refunded to the Master Policyholder. Premium applicable from the modified Policy Renewal Date will be calculated based on the latest data provided.

PART F

General Conditions

1. Assignment of Benefit

Assignment will be as per Section 38 of the Insurance Act, 1938 as amended from time to time. Please refer to Annexure I for details on this section.

2. Nomination

Nomination under the Policy will be governed by Section 39 of the Insurance laws (Amendment) Act, 2015. Please refer to Annexure II for details on this section.

3. Incontestability

Incontestability will be as per Section 45 of the Insurance laws (Amendment) Act, 2015. Please refer to Annexure III for details on this section.

4. Non-Disclosure & Fraud

Non-disclosure and Fraud will be as per Section 45 of the Insurance laws (Amendment) Act, 2015. Please refer to Annexure III for details on this section. The Policy is subject to the terms and conditions as mentioned in the Policy document and is governed by the Laws of India.

5. Discharge of liability

A receipt duly signed by the Master Policyholder or any other person authorized by the Master Policyholder will be a valid and sufficient discharge for us. The encashment of the cheque or credit of the proceeds to the bank account of Master Policyholder or person directed by the Master Policyholder will be sufficient discharge for the company.

6. Claim payment

The claim payment will be as per Scheme Rules. The Master Policyholder will raise claims to avail Benefits with the following documents: a) Claim intimation form b) Member Policy Schedule, as applicable c) Death certificate issued by the local authority in case of death claim d) Any other documents or information as may be required by the Company for processing of the claim depending on the cause of the claim e) The Company reserves the right to call for additional information, documents or particulars, in such form and manner as the Company would prescribe, and the Benefits would be paid only after receipt of such additional information, documents or particulars. All claims payments will be made in Indian currency in accordance with the prevailing exchange control regulations and other relevant laws and regulations in India.

7. Recovery

We reserve the right to recover the amount from the Master Policyholder or the Member or any other person, if it is found that the Benefits are erroneously paid due to the fault of the Master Policyholder. In case we are not in a position to recover such amounts from the Member or any other person, the Master Policyholder will be liable to pay the said amount to the Company within 15 days from the date of its demand. However, the Master Policyholder will not be liable or responsible for any wrong payments made by the Company without any fault on the part of the Master Policyholder.

8. Governing Law & Jurisdiction

The policy is subject to the terms and conditions as mentioned in the policy document and is governed by the laws of India. Indian courts shall have exclusive jurisdiction over any and all differences or disputes arising in relation to this Policy.

9. Notices

Any notice, direction or instruction given under this Policy shall be in writing and delivered by hand, post, facsimile or e-mail to-

In case of the Master Policyholder:

As per the details specified by the Master Policyholder in the Proposal Form / Change of Address intimation submitted by them.

In case of the Company: Address: Group Service Desk, ICICI Prudential Life Insurance Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097. Maharashtra. E-mail: grouplife@iciciprulife.com The Company's website must be checked for the updated contact details. It is very important that you immediately inform the company about any change in the address or the beneficiary particulars.

10. Legislative changes

This policy, including the premiums and the benefits under the policy, will be subject to the taxes and other statutory levies as may be applicable from time to time. The Master Policyholder will be required to pay taxes and/or cess as per the prevailing laws, regulations and other financial enactments as may exist from time to time, wherever applicable. All provisions stated in this Policy are subject to the current guidelines issued by the Regulator as on date. All future guidelines that may be issued by the Regulator from time to time may also be applicable to this Policy.

11. Electronic Transactions

All transactions carried out by the Master Policyholder through Internet, electronic data interchange, call centres, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication will be valid and legally binding on the Master Policyholder / Member / Beneficiaries as well as the Company. This will be subject to the relevant guidelines and terms and conditions as may be made applicable by the Company.

PART – G

Grievance Mechanism and List of Ombudsman 1. Customer Service

For any clarification or assistance, the Master Policyholder may contact the Relationship Manager or call Group Service Representative at Group Solutions Service Desk, ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097. Maharashtra. E-mail: grouplife@iciciprulife.com. For updated contact details, We request you to regularly check our website. a) Grievance Redressal Officer: If You do not receive any resolution from Us or if You are not satisfied with Our resolution, You may get in touch with Our designated grievance redressal officer (GRO) at gro@iciciprulife.com or 1860 266 7766. Address: ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025

For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com b) Senior Grievance Redressal Officer: If You do not receive any resolution or if You are not satisfied with the resolution provided by the GRO, You may write to Our senior grievance redressal officer (SGRO) at smgro@iciciprulife.com or 1860 266 7766. Address: ICICI Pru Life Towers, 1089, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. For more details please refer to the "Grievance Redressal" section on www.iciciprulife.com. c) Grievance Redressal Committee: If You do not receive any resolution or if You are not satisfied with the resolution provided by the SGRO, You may escalate the matter to Our internal grievance redressal committee at the address mentioned below: ICICI Prudential Life Insurance Company Limited, Ground Floor & Upper Basement, Unit No. 1A & 2A, Raheja Tipco Plaza, Rani Sati Marg, Malad (East), Mumbai- 400097. Maharashtra. If you are not satisfied with the response or do not receive a response from us within 15 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details: IRDAI Grievance Call Centre (IGCC) TOLL FREE NO: 1800 4254 732. Email ID: complaints@irdai.gov.in You can also register your complaint online at <http://www.igms.irdai.gov.in/> **Communication address to share complaints by post or courier:**

Consumer Affairs Department
Insurance Regulatory and Development Authority of India
Sy. No. 115/1, Financial District, Nanakramguda, Gachibowli
Hyderabad- 500032. Telangana State.

2. Insurance Ombudsman: a) The Central Government has established an office of the Insurance Ombudsman for redressal of grievances with respect to life insurance policies. b) As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made only if: (a) The grievance has been rejected by the Grievance Redressal Machinery of the Insurance Company (b) Within a period of one year from the date of rejection by the Insurance Company (c) If any other Judicial authority has not been approached iii. In case if the Master Policyholder is not satisfied with the decision / resolution of the Company, the Master Policyholder may approach the Insurance Ombudsman at the address given below if the grievance pertains to (a) any partial or total repudiation of claims or (b) the premium paid or payable in terms of the policy (c) any claim related dispute on the legal construction of the policies in so far as such dispute relate to claims or (d) delay in settlement of claims (e) non-issue of policy document to customers after receipt of premiums iv. The complaint to the office of the Insurance Ombudsman should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant. Given below are details of the ombudsman office considering

address of the Master Policyholder mentioned in the application form. v. We request You to regularly check Our website at www.iciciprulife.com or the website of the IRDAI at www.irda.gov.in for updated contact details.

- AHMEDABAD:** Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad -380 001. Tel.: 079 - 25501201/02/05/06. Email: bimalokpal.ahmedabad@ecoi.co.in **Jurisdiction:** Gujarat, Dadra & Nagar Haveli, Daman and Diu.
- BENGALURU:** Office of Insurance Ombudsman, JeevanSoudha Building, PID No. 57-27-N-19, Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru - 560078. Tel No: 080 - 26652048 / 26652049. Email: bimalokpal.bengaluru@ecoi.co.in **Jurisdiction:** Karnataka.
- BHOPAL:** Office of the Insurance Ombudsman, JanakVihar Complex, 2nd Floor 6, Malviya Nagar, Opp Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755-2769201, 2769202. Fax : 0755-2769203. Email: bimalokpal.bhopal@ecoi.co.in **Jurisdiction:** Madhya Pradesh & Chhattisgarh.
- BHUBANESHWAR:** Office of the Insurance Ombudsman, 62, Forest Park, Bhubaneswar -751 009. Tel.: 0674-2596455/2596461. Fax : 0674-2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in **Jurisdiction:** Orissa.
- CHANDIGARH:** Office of the Insurance Ombudsman, S.C.O. No.101, 102 & 103, 2nd Floor, Batra Building, Sector 17-D, Chandigarh - 160 017. Tel.: 0172- 2706468 / 2706196. Fax : 0172-2708274. Email : bimalokpal.chandigarh@ecoi.co.in **Jurisdiction:** Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh.
- CHENNAI:** Office of the Insurance Ombudsman, Fathima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, Chennai -600 018. Tel.: 044-24333668 /24335284. Fax : 044-24333664. Email: bimalokpal.chennai@ecoi.co.in **Jurisdiction:** Tamil Nadu, UT-Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
- DELHI:** Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Bldg., Asaf Ali Road, New Delhi -110 002. Tel.: 011-23237532/23239633 Fax : 011-23230858. Email: bimalokpal.delhi@ecoi.co.in **Jurisdiction:** Delhi.
- ERNAKULAM:** Office of the Insurance Ombudsman, 2nd Floor, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, Ernakulam-682 015. Tel : 0484- 2358759 / 2359338. Fax : 0484-2359336. Email : bimalokpal.ernakulam@ecoi.co.in **Jurisdiction:** Kerala , Lakshadweep, Mahe-a part of Pondicherry.
- GUWAHATI:** Office of the Insurance Ombudsman, JeevanNivesh, 5th Floor, Near PanbazarOverbridge, S.S. Road, Guwahati -781 001. Tel.: 0361- 2132204 / 2132205. Fax : 0361-2732937. Email : bimalokpal.guwahati@ecoi.co.in **Jurisdiction:** Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
- HYDERABAD:** Office of the Insurance Ombudsman, 6-2-46, 1st Floor, Moin Court, Lane opp Salem Function Palace, A.C. Guards, Lakdi-Ka-Pool, Hyderabad -500 004. Tel : 040-65504123/23312122. Fax: 040-23376599. Email: bimalokpal.hyderabad@ecoi.co.in **Jurisdiction:** Andhra Pradesh, Telangana, UT of Yanam& part of the UT of Pondicherry.
- JAIPUR:** Office of Insurance Ombudsman, Jeevan Nidhi - II, Ground floor, Bhawani Singh Road, Ambedkar circle, Jaipur- 302005. Tel : 0141 -2740363. Email: bimalokpal.jaipur@ecoi.co.in **Jurisdiction:** Rajasthan.
- KOLKATA:** Office of the Insurance Ombudsman, 4th Floor, Hindusthan Building Annexe, 4, C.R.Avenue, Kolkatta - 700 072. Tel : 033- 22124339 / 22124340. Fax : 033-22124341. Email : bimalokpal.kolkata@ecoi.co.in **Jurisdiction:** West Bengal, Sikkim and Andaman & Nicobar Islands.
- LUCKNOW:** Office of the Insurance Ombudsman, 6th Floor, JeevanBhawan, Phase II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel: 0522 - 2231331 / 2231330. Fax : 0522-2231310. Email : bimalokpal.lucknow@ecoi.co.in **Jurisdiction:** Districts of Uttar Pradesh: Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gaziपुर, 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, JeevanSevaAnnexe, S.V. Road, Santacruz(W), Mumbai - 400 054. Tel : 022 - 26106960 / 26106552. Fax : 022-26106052. Email : bimalokpal.mumbai@ecoi.co.in **Jurisdiction:** Goa and Mumbai Metropolitan region (excluding Navi Mumbai & Thane)
- NOIDA:** Office of Insurance Ombudsman, BhagwanSahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Noida Distt - Gautam Buddh Nagar, U.P - 201 301. Tel: 0120-2514250 / 2514251 / 2514253. Email: bimalokpal.noida@ecoi.co.in **Jurisdiction:** 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:** 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 **Jurisdiction:** Bihar, Jharkhand.
- PUNE:** Office of Insurance Ombudsman, II Floor, JeevanDarshan, N.C Kelkar Road, C.T.S No 195 to 198, Narayanpeth, Pune-411030. Tel: 020-41312555. Email: bimalokpal.pune@ecoi.co.in **Jurisdiction:** State of Maharashtra, Area of Navi Mumbai & Thane(excluding Mumbai Metropolitan region).

Policy Schedule, terms and conditions of the policy and all the endorsements by the Company, if any, will form an integral part of this contract and will be binding on the parties.

Annexure I – Section 38 – Assignment and Transfer of Insurance Policies

Assignment or transfer of a policy should be in accordance with Section 38 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows:

1. This policy may be transferred/assigned, wholly or in part, with or without consideration. 2. An Assignment may be effected in a policy by an endorsement upon the policy itself or by a separate instrument under notice to the Insurer. 3. The instrument of assignment should indicate the fact of transfer or assignment and the reasons for the assignment or transfer, antecedents of the assignee and terms on which assignment is made. 4. The assignment must be signed by the transferor or assignor or duly authorized agent and attested by at least one witness. 5. The transfer of assignment shall not be operative as against an insurer until a notice in writing of the transfer or assignment and either the said endorsement or instrument itself or copy thereof certified to be correct by both transferor and transferee or their duly authorised agents have been delivered to the insurer. 6. Fee to be paid for assignment or transfer can be specified by the Authority through Regulations. 7. On receipt of notice with fee, the insurer should Grant a written acknowledgement of receipt of notice. Such notice shall be conclusive evidence against the insurer of duly receiving the notice. 8. If the insurer maintains one or more places of business, such notices shall be delivered only at the place where the policy is being serviced. 9. The insurer may accept or decline to act upon any transfer or assignment or endorsement, if it has sufficient reasons to believe that it is a. not bonafide or b. not in the interest of the policyholder or c. not in public interest or d. is for the purpose of trading of the insurance policy. 10. Before refusing to act upon endorsement, the Insurer should record the reasons in writing and communicate the same in writing to Policyholder within 30 days from the date of policyholder giving a notice of transfer or assignment. 11. In case of refusal to act upon the endorsement by the Insurer, any person aggrieved by the refusal may prefer a claim to IRDAI within 30 days of receipt of the refusal letter from the Insurer. 12. The priority of claims of persons interested in an insurance policy would depend on the date on which the notices of assignment or transfer is delivered to the insurer; where there are more than one instruments of transfer or assignment, the priority will depend on dates of delivery of such notices. Any dispute in this regard as to priority should be referred to Authority. 13. Every assignment or transfer shall be deemed to be absolute assignment or transfer and the assignee or transferee shall be deemed to be absolute assignee or transferee, except a. where assignment or transfer is subject to terms and conditions of transfer or assignment OR b. where the transfer or assignment is made upon condition that i. the proceeds under the policy shall become payable to policyholder or nominee(s) in the event of assignee or transferee dying before the insured OR ii. the insured surviving the term of the policy. Such conditional assignee will not be entitled to obtain a loan on policy or surrender the policy. This provision will prevail notwithstanding any law or custom having force of law which is contrary to the above position. 14. In other cases, the insurer shall, subject to terms and conditions of assignment, recognize the transferee or assignee named in the notice as the absolute transferee or assignee and such person a. shall be subject to all liabilities and equities to which the transferor or assignor was subject to at the date of transfer or assignment and b. may institute any proceedings in relation to the policy c. obtain loan under the policy or surrender the policy without obtaining the consent of the transferor or assignor or making him a party to the proceedings 15. Any rights and remedies of an assignee or transferee of a life insurance policy under an assignment or transfer effected before commencement of the Insurance Laws (Amendment) Ordinance, 2014 shall not be affected by this section.

Annexure II – Section 39 – Nomination by policyholder

Nomination of a life insurance Policy is as below in accordance with Section 39 of the Insurance Act, 1938 as amended from time to time. The extant provisions in this regard are as follows:

1. The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death. 2. Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer. 3. Nomination can be made at any time before the maturity of the policy. 4. Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy. 5. Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be. 6. A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer. 7. Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations. 8. On receipt of notice with fee, the insurer should grant a written acknowledgement to the policyholder of having registered a nomination or cancellation or change thereof. 9. A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of

insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan. 10. The right of any creditor to be paid out of the proceeds of any policy of life insurance shall not be affected by the nomination. 11. In case of nomination by policyholder whose life is insured, if the nominees die before the policyholder, the proceeds are payable to policyholder or his heirs or legal representatives or holder of succession certificate. 12. In case nominee(s) survive the person whose life is insured, the amount secured by the policy shall be paid to such survivor(s). 13. Where the policyholder whose life is insured nominates his a. parents or b. spouse or c. children or d. spouse and children e. or any of them the nominees are beneficially entitled to the amount payable by the insurer to the policyholder unless it is proved that policyholder could not have conferred such beneficial title on the nominee having regard to the nature of his title. 14. If nominee(s) die after the policyholder but before his share of the amount secured under the policy is paid, the share of the expired nominee(s) shall be payable to the heirs or legal representative of the nominee or holder of succession certificate of such nominee(s). 15. The provisions of sub-section 7 and 8 (13 and 14 above) shall apply to all life insurance policies maturing for payment after the commencement of Insurance Laws (Amendment) Ordinance, 2014 (i.e 26.12.2014). 16. If policyholder dies after maturity but the proceeds and benefit of the policy has not been paid to him because of his death, his nominee(s) shall be entitled to the proceeds and benefit of the policy. 17. The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Ordinance) 2014, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.

Prohibition of rebates (Section 41) – Rebates are not permitted on policy purchase and premium renewal. The changes to the section primarily pertain to the fine which will be levied in case of rebating.

Annexure III – Section 45 – Policy shall not be called in question on the ground of mis-statement after three years

Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended by Insurance Laws (Amendment) Act, 2015 are as follows: 1. No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 yrs from a) the date of issuance of policy or b) the date of commencement of risk or c) the date of revival of policy or d) the date of rider to the policy whichever is later. 2. On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from a) the date of issuance of policy or b) the date of commencement of risk or c) the date of revival of policy or d) the date of rider to the policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

3. Fraud means any of the following acts committed by insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy: a) The suggestion, as a fact of that which is not true and which the insured does not believe to be true; b) The active concealment of a fact by the insured having knowledge or belief of the fact; c) Any other act fitted to deceive; and d) Any such act or omission as the law specifically declares to be fraudulent. 4. Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak. 5. No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries. 6. Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based. 7. In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation. 8. Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured. 9. The insurer can call 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 of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.