

Shriram Life Insurance Company Limited
Plan Name XXXXXX & UIN : 128N---V0-

A Non-Linked Non-Participating group variable Insurance Plan

PART A:

Date: ____/____/____

Agency Details

Agency Category :

Agent Name :

Agent (cy) Code :

Agent Contact No :

Group Policy No. _____

Mr/Mrs/Ms. _____

Address:

Landmark:

Mobile No.:

Dear _____

Greetings from Shriram Life!!

We are pleased to inform you that your proposal has been accepted and we thank you for preferring us as your life insurance partner. We also thank you for joining us on this journey to create prosperity.

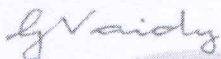
If you require clarification on any point, please feel free to contact Shriram Life Insurance Company Limited. Plot no 31-32, Ramky Selenium, Financial district, Gachibowli, Hyderabad - 500031. Phone: 040-23009400. Kindly quote your Policy No. _____ in all correspondences.

Free Look period

We are enclosing herewith the first premium receipt, a copy of your proposal form and your Policy Bond. If you disagree with any of the terms and conditions, you are at liberty to return the policy stating the reasons for your objections within 15 days (30 days in case the business is sourced through distance marketing) of its receipt and we shall cancel the policy under the provisions of free-look cancellation as per the regulator's mandate.

We assure you the best of our services and look forward to the pleasure of partnering with you for many years to come.

Kind Regards,



(G. Vaidyanathan)

Vice president - Corporate Services

Shriram Life Insurance Company Limited

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WHEREAS

1. The Shriram Life Insurance Co. Ltd (here in after called 'SLIC ') has received a proposal from the Group Policyholder , as hereinafter defined , requesting to grant the benefits as hereinafter described and to effect the necessary Assurance thereof;
2. SLIC has received from the Group Policyholder, statements and particulars of the members as hereinafter defined;
3. The Group Policyholder have agreed to furnish such statements and particulars of the members as may in future be required by SLIC from time to time for effecting the assurances;
4. The Group Policyholder have also declared and agreed that the said proposal and the statements and particulars shall be the basis of the policy; and
5. The Group Policyholder have paid the premium of Rs.«Risk_premium»/- in respect of «No_of_lives»members for a total Sum Assured Rs.«Total_Cover» /-
6. "Consolidated Stamp Duty (Rs. «Stamp_duty» Policy Insurance Stamps) has been paid to The Commissioner & Inspector General of Registration and Stamps, A.P., Hyderabad. Permission obtained Procs No «process_No»dated «date»

NOW THIS POLICY WITNESSETH AS FOLLOWS:

1. Subject to the payment of appropriate premiums specified herein and on submission of proof of the happening of the contingencies stated in respect of the members SLIC shall pay the benefits to the beneficiary- the Group Policyholder in accordance with the terms, provisions and conditions hereof.
2. All monies payable to or by SLIC hereunder shall be paid at the Head Office of SLIC at Hyderabad and the assurances effected hereunder shall be expressed in the Indian rupees. A Discharge or receipt of the Group Policyholder or on their behalf of any person duly Authorized in writing by the Group Policyholder shall be a good, valid and sufficient discharge to SLIC and in receipt of any payment to be made by SLIC hereunder.
3. Any amendment in the terms and conditions of this policy shall be given effect to the policy signed by an Authorized Officer of SLIC.
4. The provisions hereinafter contained shall form part of this policy as fully as if recited over the signature affixed hereto.

Dated at Hyderabad this «Dt_adj»

Examined:



For and on behalf of

SHRIRAM LIFE INSURANCE COMPANY LTD.

Shriram Life Insurance Company Limited

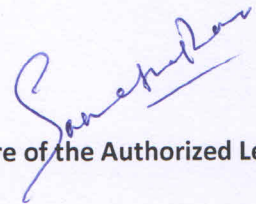
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POLICY SCHEDULE

- Name and Address of the Group Policyholder:
- Employer/Trustees Name:
- Date of Proposal:
- Effective date of Policy/ Date of commencement of policy
- Date of Commencement of Risk:
- Annual Renewal Date:
- Mode of premium payment:
- Policy term
- Initial Contribution received
- Contributions/Premiums are payable on: _____ day of _____ month of every year.
- Total initial Contributions/Premiums payable
- Service tax (as applicable)
- Life insurance cover (SA) per member : Rs. 1000 (fixed)
- Total Sum Assured:
- Total no. of members at inception
- Name /license no. of intermediary



Signature of the Appointed Actuary
Date:



Signature of the Authorized Legal officer

Counter Signature of CEO

Company Seal:

Shriram Life Insurance Company Limited

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PART B: Definitions

- B.1. Age:** Age of Life assured/Member as on last birthday (in completed years).
- B.2. Beneficiary:** The lending institution is the Beneficiary who will receive the benefits in case of claim.
- B.3. Business Day:** It refers to the day on which the offices of Shriram Life Insurance Company remain open and the transactions are carried out.
- B.4. Discontinuance:** The state of the Policy that could arise on the account of the surrender of the Policy or non-payment of contractual premiums / contributions due before the expiry of the notice period.
- B.5. Grace period:** The time granted by the Company for payment of premium from the due date without any penalty/late fee.
- B.6. I, You, or Your:** The Master Policyholder as mentioned in the Policy Schedule. Policyholder may or may not be life Assured.
- B.7. Master Policyholder:** Person who has proposed to purchase the policy and pays the premium under the policy.
- B.8. Member / Scheme Member:** A member who has joined the Group and has been admitted to the benefits of this Policy.
- B.9. Partial Withdrawals:** Any part of the fund that is en-cashed / withdrawn by the policyholder during the period of the contract is referred to as a partial withdrawal.
- B.10. Proposal:** It is a form to be filled in by the proposer for insurance.
- B.11. Policy Schedule:** Document featuring the main details and benefits of the policy.
- B.12. Revival:** Restoration of policy which was discontinued due to non-payment of premiums
- B.13. Rider benefits:** An amount of benefit payable on a specified event offered under the rider and is allowed as an add on benefit.
- B.14. Surrender:** Option exercised by the policy holder for complete withdrawal/termination of the entire policy.
- B.15. Sum Assured on death:** Absolute amount which is guaranteed to become payable on death of the life assured in accordance with the terms & conditions of the policy
- B.16. Sum Assured on maturity:** Absolute amount which is guaranteed to become payable on maturity of the policy in accordance with the terms & conditions of the policy.
- B.17. We, Us, Our, Insurer, SLIC or The Company:** Shriram Life Insurance Co. Ltd.
- B.18. Contribution:** is the amount paid by the Group policyholder into the policy
- B.19. Date of commencement of risk:** The date from which the insurance cover under the policy starts.
- B.20. Date of commencement of the policy:** : Date on which the policy commences
- B.21. Date of inception:** date of issuance of the policy or date of effecting the policy.
- B.23. Nominee:** is a person who is entitled to receive the death benefit in case of the death of the group member.

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PART C: Product description & its benefits

1. This is a non participating non linked variable insurance plan.

2. **Members' eligibility criteria:**

Criteria	Age in yrs (age last birthday)
Minimum Age at entry	14
Maximum age at entry	75
Maximum exit age	76

The minimum age is allowed subject to the applicable laws.

3. **Contributions:**

- a) Initial and Regular contributions will be paid by the group policyholder as determined by the actuary's certificate submitted by the group policyholder in accordance with AS 15(Revised) for gratuity liability and as per actuarial valuations for leave encashment liabilities.
- b) "Nil Contributions" will be allowed when the funding status of the scheme is in surplus and the same is supported by an actuary's certificate in accordance with AS-15 (Revised) for Gratuity liability and as per actuarial valuations for leave encashment liability.

4. **Maintenance of Fund & Interest**

Crediting:

- a) This is an annually renewable group non-linked non-participating variable insurance plan.
- b) A Policy Account will be maintained under the scheme for all benefits

covered by the scheme rules and all the claims will be settled from this account.

- c) The liability of the company is limited to the value of the policy account value of the group policyholder. The Company does not guarantee any adequacy of the value of the policy account and shall not bear any shortfall that might arise between the value of policy account and the actual benefits payable as per the scheme rules.
- d) A life insurance cover of Rs.1,000/- over and above the fund will be provided on the death of the scheme member.
- e) The policy account will be credited with the following interest rates/additions from time to time-
 - I. A guaranteed non-zero positive interest rate i.e. a **minimum floor rate of 1% per annum** shall be credited on the balance of the policy account on quarterly basis where the balance of the policy account will be at the beginning of each such financial quarter. This minimum floor rate will remain guaranteed throughout the term of the policy.
 - II. **An additional non - zero positive interest** rate shall be declared at the beginning of every financial quarter. The beginning of the financial quarter would mean the first business working day for that quarter. The non-zero positive additional interest rate shall be set using the formula given below. The rate to be credited for

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the quarter will be effective quarterly return.

II. A life insurance cover of Rs. 1,000/-

Additional interest rate = 80% * (actual return earned by the assets (during that quarter which are separately earmarked for this product less minimum floor rate). The actual return earned will be calculated using money weighted rate of return.

The company shall ensure that the minimum guaranteed interest rate and the additional non - zero positive interest shall be credited as per regulations 10(b) and 10(c) of IRDA (Non linked Insurance Products) Regulations 2013.

- III. **Non-zero positive residual additions** if any shall be credited to the policy account at the end of each year starting from year 1 to ensure maximum reduction in yield is not more than 0.75% per annum. Such non-negative residual additions will be determined as prescribed in IRDA (Linked Insurance Products) Regulations, 2013

5. BENEFITS

i. Benefits payable on death:

Upon death of the scheme member the following benefits shall be paid to the group policyholder:

- I. Any amount requested by the group policyholder to be able to pay employee benefits as per the scheme rules. This amount will be debited from the policy account subject to maximum available in the policy account.

ii. Benefits payable on maturity:

There is no maturity benefit under this Policy.

iii. Benefits payable on exits other than death:

Upon exit of the scheme member from the group due to reason other than death, amount requested by the group policyholder will be paid to the group policyholder to be able to pay employee benefits as per the scheme rules. This amount will be debited from the policy account subject to maximum available in the policy account.

- iv. Benefits payable on complete surrender of the Policy: Surrender value equal to the policy Account value less the surrender charge & Market Value Adjustment, if any, will be paid to the group policyholder if the group policyholder chooses to surrender the policy.

6. New Members

- a) New members are allowed to join on the 1st of the month following the month in which the member will become eligible or as specified by the scheme rules.
- b) The mortality charges will be levied on pro-rata basis from the policy account and the insurance cover will commence from the date of joining the group or as specified in the scheme rules.

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- c) A Scheme member does not have the option to terminate the coverage of this Policy so long as he/she is a member of the group under this Policy.

PART D: Non-forfeiture Benefits & Policy Servicing

1. **Alterations** are not allowed in this Policy.
2. **Partial withdrawals** are not allowed in this Policy.
3. **Top-up premiums** will only be allowed as required as per the actuary's certificate in accordance with AS-15.
4. **Loans: The group policyholder or scheme member is not entitled to any loan under this policy.**
5. **Grace Period: Not Applicable.**
6. **Suicide Exclusion: Not Applicable.**
7. **Termination of the benefits:**
 - a) The coverage for any member will be terminated either on
 - i. Death or
 - ii. Exit from the scheme or
 - iii. Complete surrender of the policy by the group policyholder or
 - iv. If a member ceases to be an eligible member of the scheme i.e. does not satisfy the eligibility criteria as specified in the policy schedule.
 - b) The policy will be deemed as terminated and the coverage for all members will be terminated on occurrence of any of the following events:
 - i. Upon mutual agreement by both the company and the group policyholder, or

- ii. Surrender of the policy, or
- iii. The policy account value becomes insufficient to pay for the scheme benefits

8. Market Value Adjustment (MVA):

MVA is applicable in the case of bulk exists and complete surrender. Bulk exit is defined as the transaction which involves the amount to be paid on total exits in any event that exceeds 25% of the total policy account value of the scheme at the beginning of the Policy year where exit shall be as per the scheme rules and exit shall mean exit of the member from the Group.

MVA Amount = MVA factor * policy account value which is over and above the amount representing bulk exit, net of surrender charges if any

MVA factor= Maximum (0, 1- (Market Value^{##} / policy account value))

^{##} Where market value is derived from the revaluation of assets earmarked separately for the product at the time of Market Value Adjustment is carried out.

MVA Amount, if any, will be deducted from policy account value.

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**Service tax and any other tax as applicable shall be levied as per the tax laws in force from time to time.*

PART E: Charges under the Plan

i. Mortality charges:

Re. 1 per Rs.1000 Life Insurance Cover per member per annum will be deducted from the Policy Account Value.

ii. Fund Management Charge – A fund management charge based on the size of the policy account value of the scheme shall be charged to the policy account value at the end of each quarter/at the time of exit. The charge structure is as follows:

Policy Account Value - Band	Fund Management Charge(p.a.)
1 lakh to 50 Lakhs	0.75%
Above 50 lakhs to 1 Crore	0.70%
Above 1 Crore to 10 Crores	0.65%
Above 10 Crores to 50 Crores	0.45%
Above 50 Crores to 100 Crores	0.35%
Above 100 Crores	0.30%

*This charge shall be levied slab-wise.
For Example: Initial Contribution is 45 lakhs the applicable charge will be 0.75%.
Once the policy account value grows beyond 50 lakhs but below 1 crore, then 0.75% will be charged for amount up to 50 lakhs and 0.70% will be charged on the rest.*

iii. Surrender charges:

If the policy is surrendered within three years from the date of commencement of the policy, surrender charge of 0.05% of the policy account value subject to a maximum of Rs.500, 000/- is applicable. No surrender charges are levied if the policy is surrendered after three full years.

iv. Other charges like administration charges, premium redirection charges will not be levied.

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PART F: Terms & Conditions

F1. Nomination and Assignment :

The member may at any time during the membership of the scheme may appoint or change a nominee. The group policy holder will keep and update the records with the details of all such nominations. If the nominee is a minor, the member appoints an Appointee to receive and hold the balance death benefits until the nominee becomes a major.

The SLIC is not responsible in registering nominations made under this policy.

F2. Delay in claim intimation:

Please communicate to us about the claim without any delay. However if there is any delay in claim intimation due to reasons that are beyond the control of claimant then the claim would be considered.

F3. Fraud or misrepresentation:

In case of fraud or misrepresentation by the Group Policyholder in respect of any information or declaration, the policy shall be cancelled by Shriram Life Insurance Company immediately by paying the surrender value, if any, subject to the fraud or misrepresentation being established by Shriram Life Insurance Company Ltd in accordance with the section 45 of the Insurance Act 1938.

F4. Suicide Exclusion:

Not Applicable

F5. Currency:

All monies payable under the Policy to or by the Insurer shall be payable in Indian Rupees only.

F6. Variation of Terms and Conditions:

We reserve the right to change any of these Policy Provisions / terms and conditions in accordance with changes in applicable regulations or laws or if it becomes impossible or impractical to enact the provision / terms and conditions.

F7. General Conditions:

- (a). A member shall be admitted to the benefits of this policy with effect from this date of admission as a member of the Group or the effective date of policy whichever is later and the Group Policyholder shall advise the SLIC to this effect and furnish the relevant particulars of the member.
- (b). SLIC shall not be liable for any action taken in good faith upon any statements and particulars furnished by the Group Policyholder which shall be or shall be provided to have been erroneous. Such of the Group Policyholder's records in original as in the opinion of SLIC have a bearing on the benefits provided or the premiums payable hereunder shall be open for inspection by SLIC whenever required. The Group Policyholder shall at the request of SLIC produce the policy whenever required for the purpose of stamping, reference or inspection.
- (c). In any case where SLIC is liable to account to the revenue authorized for income tax or any other duties on the payment to be made under the policy, SLIC shall deduct appropriate amounts for the purpose from the respective payments and shall not be liable to the Group Policyholder for the sums so deducted.
- (d). All disputes which may arise in connection with this policy shall be submitted to the appropriate court or courts having jurisdiction over the city of Hyderabad.
- (e). For claiming the Benefits laid down under part 3 of the schedule the Group Policyholder will have to submit the death certificate in original of the member along with the claim form.
- (f). Service tax and any other tax as applicable shall be levied as per the tax laws in force from time to time.
- (g). Free look cancellation: If you are not satisfied with the 'Terms and Conditions' of the policy, the policy can be returned to the company for cancellation with reasons thereof within 15 days from the date of receipt of the bond. The

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company will refund the contribution after deducting proportionate mortality charge for the period the company has provided life insurance cover after deduction of stamp duty.

Important Sections of Insurance Act

F8. Extract from Section 41 of the Insurance Act, 1938:

No person shall allow, or offer to allow, either directly or indirectly as an inducement to any person to take out or renew or continue an insurance, in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses, or tables of the insurer.

Provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

Any person making default in complying with the provisions of this section shall be punishable with fine, which may be extending to five hundred rupees.



Signature of the Appointed Actuary

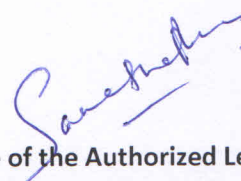
Date:

Counter Signature of CEO

F9. Extract from section 45 of the Insurance Act, 1938:

Under Section 45 of the Insurance Act, 1938, no policy of life insurance effected before the commencement of this Act shall, after the expiry of two years from the date of commencement of this Act, and no policy of life insurance effected after the coming into force of this Act shall, after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed fact which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the Policy are adjusted on subsequent proof that the age of the person insured was incorrectly stated in the proposal



Signature of the Authorized Legal officer

Company Seal:

PART G: Complaints and Grievances

In case you have any Query, Complaint or Grievances

First Step:

You can also contact our Customer care on our Toll free no: 1800 3000 6116 & through email id:

Shriram Life Group Traditional Employee Benefit Plan-Policy Bond

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customercare@shriramlife.in

You may also approach our office at the following address:

Officer in charge

Group Insurance dept,

SHRIRAM LIFE INSURANCE CO LTD.

Plot no. 31-32, Ramky Selenium,
Financial District, Gachi Bowli ,
Hyderabad,
Andhra Pradesh-500032

Second Step

In case you are not satisfied with the decision of the above office, or have not received any response within 10 days, you may contact the following official for resolution:

Grievance Redressal Officer,
Shriram Life Insurance Company Limited,
Regd Office: Plot no 31-32, Ramky Selenium
Financial district, Gachibowli
Hyderabad,
Andhra Pradesh - 500032
Contact No: 040-23009400
Email Id: grievance.redressal@shriramlife.in

If you are not satisfied with the response or do not receive a response from us within 14 days, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority (IRDA). The contact details are as follows

IRDA Grievance Call Centre (IGCC) TOLL FREE NO:155255

Email ID: complaints@irda.gov.in

*You can also register your complaint online at <http://www.igms.irda.gov.in/>
Address for communication for complaints by fax/paper:*

*Consumer Affairs Department
Insurance Regulatory and Development Authority
9th floor, United India Towers, Basheerbagh
Hyderabad – 500 029, Andhra Pradesh
Fax No: 91- 40 – 6678 9768*

Third Step

In case you are not satisfied with the decision or

resolution of the company, you may approach the Insurance Ombudsman at the address given overleaf, if your grievance pertains to:

- Insurance claim that has been rejected / dispute of a claim on legal construction of the Policy
- Delay in settlement of claim
- Dispute with regard to premium
- Non Receipt of your Insurance Document

The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and contact information of the complainant. As per provision 13 (3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made:

- Only if the grievance has been rejected by the Grievance Redressal Mechanism of the Insurer
- Within a period of one year from the date of rejection by the Insurer.
- If it is not simultaneously under any litigation.

All communication in relation to this policy shall be addressed to:

SHRIRAM LIFE INSURANCE CO LTD.

Plot no. 31-32, Ramky Selenium,
Financial District
Gachibowli, Hyderabad,
Andhra Pradesh-500032

In case of any grievance under the policy, the address of the Insurance Ombudsman is as under:-

Office of the Insurance Ombudsman

6-2-46, 1st Floor, Main Court Lane
Opp. Saleem Function Palace, AC Guards
Lakdi-ka-pool, HYDERABAD -500 004 .

Addresses and contact details of the Insurance Ombudsman along with its area of jurisdiction is mentioned in enclosed **Annexure**. The Policy Holder may approach the concerned Insurance Ombudsman.

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Annexure I

List of Ombudsman

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD	Insurance Ombudsman Office of the Insurance Ombudsman 2 nd floor, Ambica House Nr. C.U.Shah College 5, Navyug Colony, Ashram Road, AHMEDABAD - 380 014 Tel.079- 27546150 Fax:079-27546142 E-mail: insombahd@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL	Insurance Ombudsman Office of the Insurance Ombudsman Janak Vihar Complex, 2 nd floor Malviya Nagar, BHOPAL Tel. 0755-2769201/02 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
BHUBANESHWAR	Insurance Ombudsman Office of the Insurance Ombudsman 62,Forest Park BHUBANESHWAR - 751 009 Tel.0674-2596461(Direct) Secretary No.:0674-2596455 Tele Fax - 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
CHANDIGARH	Insurance Ombudsman Office of the Insurance Ombudsman S.C.O. No.101, 102 & 103 2 nd floor, Batra Building Sector 17-D ,CHANDIGARH - 160 017 Tel.: 0172-2706196 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
CHENNAI	Insurance Ombudsman Office of the Insurance Ombudsman Fatima Akhtar Court , 4 th floor, 453 (old 312) Anna Salai, Teynampet, CHENNAI - 600 018 Tel. 044-24333678 Fax: 044-24333664 E-mail: insombud@md4.vsnl.net.in	Tamil Nadu, UT- Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
NEW DELHI	Insurance Ombudsman Office of the Insurance Ombudsman 2/2 A, Universal Insurance Bldg. Asaf Ali Road	Delhi & Rajasthan

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	NEW DELHI - 110 002 Tel. 011-23239611 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	
GUWAHATI	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Nivesh, 5 th floor Nr. Panbazar Overbridge , S.S. Road GUWAHATI - 781 001 Tel. : 0361-2131307 Fax:0361-2732937 E-mail: omb_ghy@sify.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	Insurance Ombudsman Office of the Insurance Ombudsman 6-2-46 , 1 st floor, Moin Court Lane Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool HYDERABAD - 500 004 Tel. 040-23325325 Fax: 040-23376599 E-mail: hyd2_insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam - a part of the UT of Pondicherry
KOCHI	Insurance Ombudsman Office of the Insurance Ombudsman 2 ND Floor, CC 27/2603, Pulinat Building , Opp. Cochin Shipyard, M.G. Road , ERNAKULAM - 682 015 Tel: 0484-2358734 Fax:0484-2359336 E-mail: iokochi@asianetglobal.com	Kerala , UT of (a) Lakshadweep , (b) Mahe - a part of UT of Pondicherry
KOLKATA	Insurance Ombudsman Office of the Insurance Ombudsman North British Bldg. 29, N.S. Road , 3 rd floor, KOLKATA - 700 001 Tel.:033-22134869 Fax: 033-22134868 E-mail : iombkol@vsnl.net	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
LUCKNOW	Insurance Ombudsman Office of the Insurance Ombudsman Jeevan Bhawan, Phase 2, 6 th floor, Nawal Kishore Rd. Hazratganj, LUCKNOW - 226 001 Tel.:0522-2201188 Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal

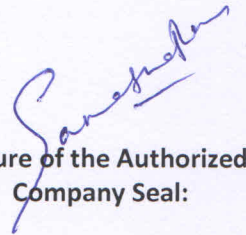
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MUMBAI	Insurance Ombudsman Office of the Insurance Ombudsman, Jeevan Seva Annexe, 3 rd floor, S.V.Road, Santacruz(W), MUMBAI - 400 054 PBX: 022-26106928 Fax: 022-26106052 E-mail: ombudsman@vsnl.net	Maharashtra , Goa
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Signature of the Appointed Actuary
Date:



Signature of the Authorized Legal officer
Company Seal:

Counter Signature of CEO