



LIFE INSURANCE CORPORATION OF INDIA

P&GS UNIT L.I.C. Building (11nd Floor)
New Connaught Place, Dehradun - 248 001

Ref.: P&GS/G-204

The Principal
Govt Polytechnic
Arawala, Dehradun

Date: 20/4/2022

Dear Customer

Re: Your Proposal No. 11297 dt. 18/4/2022

This is further to your proposal received by our office on to which the above proposal number has been allotted.

We have to inform you that

Your proposal could no be finalised for want of the following requirements :-

You are requested to submit the above requirements at the earliest to enable us to consider your proposal and finalise the same.

Your proposal has been accepted and is in the process of being finalised. The Master Policy No. 80448366 Allotted to the scheme is GIMP Please find enclosed here with the Master Policy Bond.

Thanking you.

End. As above

- List of students:
1. G.P. Arawala Polytechnic
2. Govt Girls Polytechnic
3. G.P. Kumbhkhori
4. G.P. Garishyampur
5. G.P. Arawala, Moharata
6. G.P. Sahlyra
7. G.P. Vikaranga

Your faithfully
p. Manager (with stamp)

Dear Policy holder

Re: Policy No. 20448366

We have pleasure to forward here with the above policy document which find in courier.

As per IRDA (Protection of Policyholder's Interest) Regulations, 2002 we would request you to go through the terms and condition of the policy and in case your disagree to any of the terms and conditions. You may return the policy with in a period of 15 days stating the reasons of your objections. On receipt of the policy, the Master Policy shall be cancelled towards Risk Premium shall be refunded.

We would also like to draw your kind attention to the information (including special provisions, if any) mentioned in the Schedules and General Conditions of the Policy given including the options available, if any, stated therein.

It is important that the conditions mentioned in the policy are noted carefully as it will be helpful to you.

(with stamp)
p. Manager

LIFE INSURANCE CORPORATION OF INDIA

PENSION AND GROUP SCHEMES DEPARTMENT

DIVISIONAL OFFICE, DEHRADUN

LIC's NEW ONE YEAR RENEWABLE GROUP TERM ASSURANCE PLAN-I

(UIN:512N275V01)

Master Policy No. OYRGTA-II 20448366

GRANTED TO



Principal, Govt Polytechnic, Aamwala, Dehradun

WHEREAS

- (i) THE LIFE INSURANCE CORPORATION OF INDIA (hereinafter called "the Corporation") having received a Proposal and Declaration and the first premium from Principal G.P. whose office is situated at Aamwala, Dehradun (hereinafter called "the Grantees"), being the policyholder for this group insurance policy for providing benefits as described in the Rules of the aforesaid group insurance scheme (certified copy of which Rules has been furnished to the Corporation by the Grantees) which Rules together with the aforesaid proposal are hereby declared to be the basis of this policy
- (ii) The Grantees have also furnished to the Corporation statements as asked for by the Corporation completed and signed by the Grantees and by the persons for whose benefit the Assurance hereunder are being effected
- (iii) The Grantees have further agreed to pay the premiums as required in accordance with the provisions hereof and to furnish such statements and information as is material to the contract as may be required by the Corporation which statements and information together with the application, Rules and all statements referred to in (i) and (ii) above and any other statements or information already furnished and to be furnished by the Grantees as provided hereunder giving all the variations in the particulars of the Employees in so far as such variations have any bearing on the Assurances effected hereunder from time to time. The Grantees have agreed, shall be and are hereby declared to be the basis of this Policy AND WHEREAS the Corporation has received an amount of Rs. 65800/- being the premium due on the date of commencement of this Policy (hereinafter called the "Effective Date") in respect of the Assurances effected hereunder, on the lives of 658 persons, being the total eligible members of the group, for the total Sum Assured of Rs. 6589000

NOW THIS POLICY WITNESSES AND IT IS HEREBY AGREED AND DECLARED AS FOLLOWS:

- In this Policy where the context so admits, the masculine shall include the feminine and the following expressions shall unless repugnant to the context have the following meaning:
 - In case of employer-employee group, the Company' shall mean GINP
 - The non employer-employee group shall mean GINP
 - The 'Employer' shall mean the Company and any other company, firm or corporation which may in future be managed or controlled by or become associated with the Company and which may agree to become bound by these Rules
 - The 'Scheme' shall mean GINP New One year Renewable Group Term Insurance Scheme described in the Rules hereinafter defined.
 - The 'Rules' shall mean the Rules of the Scheme for the time being in force and as amended from time to time
 - 'Eligible Employee' shall mean an Employee who is or shall become eligible to the benefits of the Policy as more particularly set forth in Part I of The Schedule here to.
 - 'Member' shall mean a person who as an eligible employee of an employer-employee group/eligible member of non employer-employee group becomes entitled to the benefits of this Policy and on whose life an Assurance has been effected according to the provisions of The Schedule hereof and shall include any such person so long but only so long as he continues to be entitled to the benefits hereunder
 - 'Effective Date' shall mean the 20 day of 04 2022 the date from which this policy takes effect
 - 'Annual Renewal Date' shall mean in relation to the Scheme the 20 day of 04 in the year 2022 and the 20 day of 04 in each subsequent year.
 - 'Entry Date' shall mean (a) in relation to original Members the Effective Date and (b) in relation to new Members admitted to the Scheme after the Effective Date, the first of the month or Annual Renewal Date which is coincident with or immediately next follows the date on which they become eligible
 - 'Terminal Date' shall mean in respect of each Member the Annual Renewal Date which is coincident with or next following the date on which the Member completes the age of 30 years or the date from which he ceases to be an Eligible Employee of an employer-employee group/member of non employer-employee group.
 - 'Salary' shall mean basic monthly salary of the Member excluding dearness allowance, bonus, commission or any other emoluments of a contingent or variable nature or as defined in Scheme Rules.
 - 'Assurance' shall mean the particular Assurance or Assurances effected or to be effected hereunder on the life of the Member or the moneys representing the same.
 - 'Beneficiary' shall mean the person or persons appointed by the Member to receive the benefits hereunder in the event of his death.
 - The 'Register' shall mean the Register of Members kept by the Corporation which Register shall be deemed to be incorporated in and to form part of this policy.
 - The terms 'herein', 'hereinafter', 'hereof', 'hereto', and 'hereunder' used whenever in the Policy refer to the Policy in its entirety.
- The Grantees shall hold the Policy and all benefits payable hereunder UPON TRUST for the benefit of the persons to whom the said benefits are payable in accordance with the Rules and the Schedule hereto and the Grantees shall have no beneficial interest hereunder
- So soon as a member of this scheme becomes entitled to the benefits of this Policy and is intimated of by the Policy holder where upon an Assurance has been effected on his life in accordance with the provisions hereof, the Corporation will enter his name in the register
- On proof of the happening of the contingency stated herein, the Corporation will pay through the Grantees for the benefit of the person or persons concerned, the appropriate benefits in accordance with the terms and provisions of The Schedule and General Conditions hereof subject to the payment of the appropriate premiums specified herein.
- The benefits assured hereunder in respect of the Member are strictly personal and cannot be assigned, changed or alienated in any way whatsoever by the Member.
- All moneys payable to or by the Corporation hereunder shall be paid at the Divisional Office of the Corporation in Dehradun, in Indian Rupees and the Assurances effected hereunder shall be expressed in Indian Rupees
A discharge or receipt of the Grantees or on their behalf of any person or persons duly authorised in writing by the Grantees shall be a good, valid and sufficient discharge to the Corporation in respect of any payment made by the Corporation hereunder.
- Service tax, if any shall be as per the Service Tax laws and the rate of service tax as applicable from time to time. Service tax shall not be included in the contractual premium, and it will be collected from the policyholder separately as over and above such premium.
- In any case where the Corporation is liable to account to the Revenue Authorities for income-tax, or any other taxes or duties or any payments made under this policy, the Corporation shall deduct such sums from the respective payments and the Corporation shall not be liable to the Member or the Grantees for the sums so deducted.
- It is hereby expressly agreed between the Grantees and the Corporation that this policy is effected in accordance with the provisions of the Rules of the Scheme and in the event of the Rules being amended, such amendments, if they have any bearing on or affect in any way the terms and conditions of this policy or any of the Assurances effected hereunder, shall become effective only if the said amendments are approved by the Corporation. Any alteration or amendment that may become necessary in the terms and conditions of this Policy on account of amendment or alteration, approved by the Corporation in the provisions of the Rules shall be given effect to by appropriate endorsements to the Policy signed by the authorised Officer of the Corporation. Any alteration or amendment in the terms and conditions of this Policy will be done with prospective effect with the prior approval of IRDA.
- It is hereby further expressly agreed between the Grantees and the Corporation that all disputes of any kind whatsoever which may arise under or in connection with this Policy shall be submitted to the appropriate Court or Courts having jurisdiction over the city of Dehradun.
- The provisions hereinafter contained i.e. the 'General Conditions', 'The Schedule' and 'Table of Premium rates' attached herewith and every endorsement placed on the Policy by the Corporation shall be deemed part of this Policy as full as if recited over the signature affixed hereto.

Dated at this DDun day of 30/04 2022

GENERAL CONDITIONS

Every member of this scheme shall become entitled to the benefits under the Policy as from the Entry Date on which he first becomes an Eligible Employee of an employer/employee group/Eligible member of the non employer-employee group after completion of waiting period as mentioned in paragraph 14 of Schedule Part II or (subject to the consent of the Grantees and the Corporation and to production at his own cost, if so required by the Corporation, of evidence of health in the form and manner prescribed by the Corporation) as from any subsequent Entry Date

Every Member shall produce evidence of insurability in the form and manner prescribed by the Corporation before the Assurance on his life under this Policy or before an increase thereof shall become effective.

Evidence of age of the Member satisfactory to the Corporation will be required before any benefits in respect of him are paid under the Policy

Subject to the provisions of these General Conditions, the Assurance shall be renewable yearly at the option of the Grantees on each Annual Renewal Date.

If the Grantees do not pay the premiums within the grace period, the policy shall be treated as lapsed. Lapsed policy may be revived within a period of 3 months from the date of first unpaid premium or the next Annual Renewal Date whichever is earlier, on payment of arrears of premium together with interest (compounding half-yearly) at such rate as may be prevailing at the time of payment. The Corporation reserves the right to accept at the original terms, accept with modified terms or decline the revival of discontinued policy

It shall be a condition of employment for all future employees of the Grantees or in case of non employer-employee group it shall be a condition of membership of the Grantees that they must become Members of the scheme and the Grantees shall take effective steps to ensure that relevant information is furnished to the Corporation immediately but not later than one month and that appropriate Assurances are effected hereunder. In the event of breach of this condition, the Corporation shall be entitled to give written notice to the Grantees of termination of this Policy. Schedules of costs and benefits in respect of the Members who become entitled to the benefits under this policy shall be issued to the Grantees from time to time which Schedules shall be deemed to form part of the Policy

Variations in the total benefits assured hereunder as on the Annual Renewal Dates shall be given effect to by endorsements over the signature of a duly authorised Officer of the Corporation

The Corporation reserves the right to vary from time to time the rates, terms and provisions of this Policy including the General Conditions and The Schedule upon giving to the Grantees 30 days' previous notice in writing expiring on the Annual Renewal Date following the date of the notice, of its intention to do so and any such variations will apply only to Assurance hereunder effected or to be effected on or after the date of expiry of such notice

The Grantees shall furnish to the Corporation all such data information and evidence as the Corporation may reasonably require upon or with regard to any matter affecting the Assurances effected or to be effected hereunder and the Corporation shall not be liable for any action taken in good faith upon any data, information, or evidence so furnished which shall be or shall prove to have been erroneous or inaccurate. Such of the Employer's/non employer-employee group's records in original (or certified photostat copies thereof) as in the opinion of the Corporation have bearing on the benefits to be provided or the premiums payable hereunder shall be open for inspection by the Corporation at all times

The Grantees shall at the request of the Corporation produce the Policy whenever necessary for the purpose of stamping, reference or inspection

For claiming the amount of sum assured as laid down under Part II of the Schedule the Grantees will have to submit to the Corporation, the death certificate, in original, of the member along with the claim form

Premium under this Policy being normally payable annually, in case the Grantees choose to pay premiums under any other mode viz. monthly, quarterly or half-yearly, the Grantees will not be entitled to discontinue the payment of premium on any date other than the Annual Renewal Date for continuity of the risk cover

No loan shall be available under this plan.

A grace period of 30 days from due date of premium will be allowed for payment of premiums for half-yearly and quarterly mode of premium payment. For monthly mode of premium payment, the grace period shall be 15 days. Upon non-payment of premium within the grace period the Policy shall be treated as lapsed and nothing shall be payable in the event of death. If any death occurs during the grace period, the Sum Assured shall be payable after deduction of due but unpaid premium.

If Grantees do not renew this Policy on any Annual Renewal Date by paying the premiums then falling due on or before due date or within such extended time as the Corporation may allow, the Grantees shall (unless the Corporation otherwise agree) be deemed to have discontinued payment of premiums hereunder and shall not be entitled to resume payment except with the consent of the Corporation

In case the premiums stipulated hereunder shall not be duly paid or in case any conditions herein mentioned or any endorsements made hereto shall be contravened or in case it shall hereafter appear that an untrue, or incorrect averment is contained in the proposal, declaration, lists or statements already furnished or to be furnished to the Corporation by the Member or the Grantees in accordance with the provisions hereof or otherwise in respect of the Assurance effected or to be effected hereunder or that any of the matters set forth or referred to in such proposal, declaration, lists or statements have not been truly and fairly stated or that any material information has been suppressed or withheld, then and in every such case but subject to the provisions of Section 45 of the Insurance Act 1938, wherever applicable, the benefits under this Policy, in so far as the same relate to the Member or Members in respect of whom such contravention of conditions or suppression or withholding of material information takes place or such untrue or incorrect averment has been made either by the Member himself or by the Grantees, shall be void and the relative Assurances shall cease and be determined and all claims to any benefits in respect of the Assurances shall be null and void and all the Moneys paid in respect of such Assurances shall belong to the Corporation, excepting always in so far as relief is provided in terms of the provision hereof and without prejudice to the rights of the Corporation to condone any such contravention of condition or untrue or incorrect averment or suppression or withholding of material information in so far as Law permits such condonement or to reinstate the Assurance or parts thereof the original values subject to fulfillment of such conditions as the Corporation may prescribe for such reinstatement or to grant any other relief to the Grantees or to the Member or Members concerned at the sole discretion of the Corporation.

The Corporation reserves the right to terminate the scheme without assigning any reason whatsoever by giving to the Grantees 30 days notice in writing expiring on the Annual Renewal Date following the notice.

This is a non participating plan.

Cooling Off period: The Grantees may review the terms and conditions of the Master Policy and choose to return the Master Policy to the Corporation within a period of 15 days in case of any objection with a written communication stating the reasons of their objection. The period of 15 days shall be reckoned from the date of receipt of Master Policy by the Grantees.

On receipt of such a communication, the Master Policy shall be cancelled and the amounts received shall be refunded to the Grantees after deduction in respect of the following:

- a. Recovery of proportionate charges towards risk premium,
- b. Stamp duty

PART-1 ELIGIBILITY

THE SCHEDULE

ELIGIBILITY FOR MEMBERSHIP	<p>The employees of an employer-employee group/members of non employer-employee group who on the Effective Date are within the following category/categories shall be eligible to become members and be entitled to the benefits of this Policy as from the Effective Date.</p> <p>All permanent employees of the Employer or all members of the employer-employee groups who are aged not less than <u>16</u> years and not more than <u>30</u> years.</p> <p>Future employees of an employer-employee group/members of non employer-employee group shall become eligible for membership here under on the first of the month or Annual Renewal Date which is coincident with or which next follows the date of their entry into the above category</p> <p>The benefits under this policy shall only be available till the date of employment/membership.</p>
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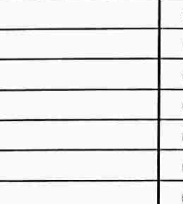
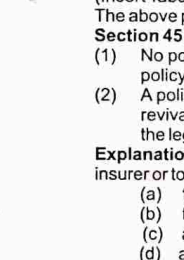
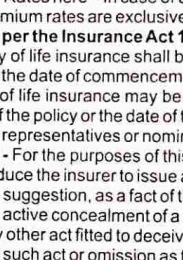
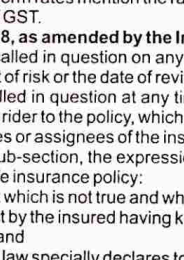
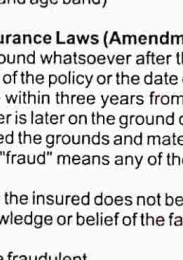
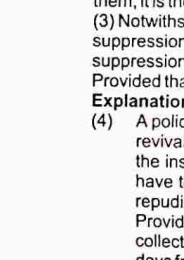
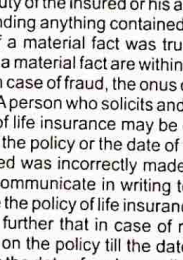
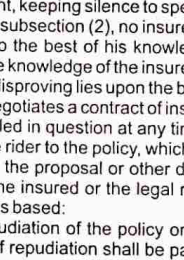
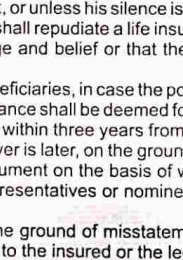
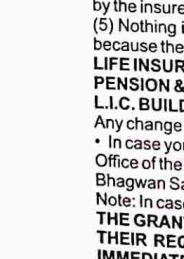
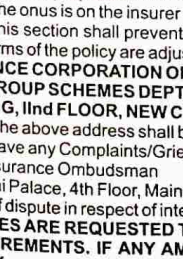
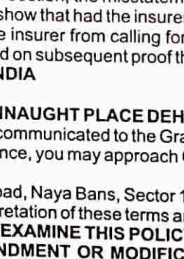
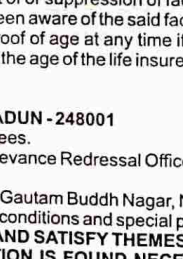






Master Policy No. OYRGTA-I/ GINP- 20448366
PART - II BENEFITS AND PREMIUMS

1. PLAN OF ASSURANCE	Subject to the provisions of paragraph 4 below, the Assurance is effected under LIC's New One Year Renewable Term Insurance Plan-I. The Assurance in respect of the Member shall commence from the Entry Date and shall be renewable yearly on the subsequent Annual Renewal Dates.
2. AMOUNT OF SUM ASSURED	An Assurance shall be effected on the life of each Member for a Sum Assured equal to an amount calculated as per the Rules. The Assurance shall be held by the Employer UPON TRUST for the benefit of the persons entitled to in accordance with these Rules.
3. TERM	Annually Renewable
4. RENEWAL OF ASSURANCE IN RESPECT OF A MEMBER	The Assurance shall be renewable annually on the subsequent Annual Renewable Dates until the Terminal Date for appropriate Sum Assured determined in the manner described in paragraph 2 above. PROVIDED THAT if the Sum Assured on the subsequent Annual Renewal Date is for a sum higher than the Sum Assured under the Assurance as on the last preceding Annual Renewal Date, such increase in Sum Assured (the excess over the Sum assured as on the last preceding Annual Renewal Date) shall be effected subject to the provisions of paragraph 5 below.
5. CORPORATION'S RIGHT TO RESTRICT ASSURANCE	Evidence of insurability satisfactory to the Corporation in the form and manner prescribed by the Corporation shall be furnished in respect of the Member before the Assurance or increase in Sum Assured under the Assurance is effected. If the evidence submitted in respect of the Member is not satisfactory or the Assurance on his life involves special risk or hazard of a medical or other nature, the Corporation shall modify the terms of acceptance of the Assurance. If such satisfactory evidence is not furnished or if the Member is found uninsurable on the Entry Date or the relevant Annual Renewal Date, the Assurance or increase in Assurance shall not be effected in respect of him.
6. PREMIUMS	The premiums payable for the Assurance in respect of the Member on the Entry Date and subsequent Annual Renewable Dates shall depend on the size and risk characteristics of the Scheme. The premium rates applicable on the Effective Date shall be ascertained from the Table of Rates given in Part III of The Schedule according to the amount of Sum Assured, the age nearer birthday of the Member. However, on each Annual Renewable Date the premium rates applicable at that time may vary depending upon the mortality experience of the scheme and size of the group. The Corporation shall furnish separately, the applicable premium rates to the Grantees on each Annual Renewal Date. The premiums paid shall carry the life assurance benefit for the Member for the period in respect of which it is paid and no further.
7. PROPORTIONATE PREMIUM FOR NEW ENTRANTS	In respect of Members admitted to the benefits of this Policy on any dates other than the Effective Date or an Annual Renewal Date, a proportionate Premium shall be payable immediately, determined on the basis of the yearly premium calculated as in (6) above per Member for the period from the Date of Entry to the next Annual Renewal Date reckoned in the months, the fraction of a month being treated as one month subject to a minimum of 6 months premium being charged.
8. REFUND OF OVERPAID PREMIUM	In the event of a Member leaving the service of the Grantees on a date other than the Terminal Date and if the mode of Premium payment is yearly, the Corporation shall refund to the Grantees an amount equal to the proportion of premium paid in respect of the Member, the proportion being determined having regard to the complete number of months from the date of leaving service to the next following Annual Renewal Date. For other mode of premium payment, nothing shall be refunded.
9. WHEN THE SUM ASSURED BECOMES PAYABLE.	The Sum Assured under the Assurance shall become payable only in the event of death of the Member whilst in Service/during membership, provided the Assurance is in force at that time.
10. TO WHOM PAYABLE	The Sum Assured shall be payable through the Grantees for the benefit of the Beneficiary of the Member.
11. HOW PAYABLE	The Sum Assured in respect of the deceased members shall be paid up in lump sum.
12. WHEN THE ASSURANCE TERMINATES IN RESPECT OF A MEMBER	The Assurance on the life of the Member shall terminate on the happening of any of the following events: (a) discontinuance of payment of premium, (b) the Member ceasing to be in the Service of the Employer/membership of non employer-employee group.
13. SURRENDER AND PAID-UP VALUES	The assurance effected hereunder carries no Surrender or paid-up values.
14. WAITING PERIOD	In case of non employer-employee group no claim is admissible for deaths during the first 45 days from the Effective Date. For employer employee group there will be no waiting period.
15. SUICIDE CLAUSE	In case of death of a member due to suicide, within 12 months from the date of inception of the policy or date of entry of the member into the scheme whichever is later, claim payable shall be 80% of the premium paid in respect of that member, provided the policy is in force. However, in case of employer-employee groups where the participation is compulsory, this clause shall not be applicable.



Master Policy No. OYRGT-1/GINP- 20448366
PART III **TABLE OF PREMIUM RATES**

The Age nearer birthday of the Member on the Entry Date/Annual Renewal Date (Yrs)	Amount of Premium required to secure Sum Assured of Rs.1,000 for One year	The Age nearer birthday of the Member on the Entry Date/ Annual Renewal Date (Yrs)	Amount of Premium required to secure Sum Assured of Rs.1,000 for One year
			
			
			
			
			
			
			
			58
			59
			60
			61
			62
			63
			64
			65

(Insert Tabular Rates here – In case of uniform rates mention the rate and age band)

The above premium rates are exclusive of GST.

Section 45 as per the Insurance Act 1938, as amended by the Insurance Laws (Amendment) Act, 2015

- No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.
- A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

Explanation 1- For the purposes of this sub-section, the expression "fraud" means any of the following acts committed by the insured or by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:

- the suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- the active concealment of a fact by the insured having knowledge or belief of the fact;
- any other act fitted to deceive; and
- any such act or omission as the law specially declares to be fraudulent.

Explanation II- Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

(3) Notwithstanding anything contained in subsection (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the misstatement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such misstatement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

Explanation - A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer.

(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

Explanation - For the purposes of this sub-section, the misstatement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

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

LIFE INSURANCE CORPORATION OF INDIA
PENSION & GROUP SCHEMES DEPTT.
L.I.C. BUILDING, 11nd FLOOR, NEW CONNAUGHT PLACE DEHRADUN - 248001

Any change in the above address shall be communicated to the Grantees.
 • In case you have any Complaints/Grievance, you may approach Grievance Redressal Officer/Ombudsman, the address of Ombudsman:
 Office of the Insurance Ombudsman
 Bhagwan Sahai Palace, 4th Floor, Main Road, Naya Bans, Sector 15, Gautam Buddha Nagar, Noida. U.P.-201301

Note: In case of dispute in respect of interpretation of these terms and conditions and special provisions/conditions the English version shall stand valid.
THE GRANTEEES ARE REQUESTED TO EXAMINE THIS POLICY AND SATISFY THEMSELVES THAT THE VARIOUS PROVISIONS CONTAINED THEREIN CONFORM TO THEIR REQUIREMENTS. IF ANY AMENDMENT OR MODIFICATION IS FOUND NECESSARY, THE CORPORATION MAY PLEASE BE ADDRESSED IN THE MATTER IMMEDIATELY.



S.No	lic_id	Student No	Student_name	date_of_birth	Sum Assured
1	507	600001	Anita	08-05-2002	10000
2	508	600002	Ayush Kumar	27-03-2003	10000
3	509	600003	Gaurav	02-05-2003	10000
4	510	600004	Kusum	06-08-2003	10000
5	511	600005	Manjeet Singh Chauhan	12-05-2002	10000
6	512	600006	Neetu	15-08-2004	10000
7	513	600007	Pankesh Rawat	13-02-2006	10000
8	514	600008	Poonam Arya	06-08-2003	10000
9	515	600009	Rahul Guleria	24-06-2004	10000
10	516	600010	Sandeep chauhan	15-03-2005	10000
11	517	600011	Yashpal Verma	22-02-2004	10000
12	518	600012	Aryan Singh Chauhan	27-01-2005	10000
13	519	600013	Akash Pathania	24-03-2004	10000
14	520	600014	Akriti Chauhan	08-05-2005	10000
15	521	600015	Ankit Chauhan	25-03-2001	10000
16	522	600016	Arvina	07-07-2004	10000
17	523	600017	Bishmbar	03-05-2001	10000
18	524	600018	Durgeshwar	20-02-2004	10000
19	525	600019	Joni	02-12-2002	10000
20	526	600020	Kashish Rana	03-02-2003	10000
21	527	600021	Khajan Das	10-02-1997	10000
22	528	600022	Manveer Singh Rawat	30-03-2002	10000
23	529	600023	Mohit Chauhan	20-07-2000	10000
24	530	600024	Niki Rawat	02-08-2003	10000
25	531	600025	Nikita	20-03-2000	10000
26	532	600026	Puresh	13-07-2005	10000
27	533	600027	Rishabh	17-05-2005	10000
28	534	600028	Ritik Khanna	30-12-2003	10000
29	535	600029	Rohit Khanna	04-04-2003	10000
30	536	600030	Shivam	08-08-2003	10000
31	537	600031	Tushar Shah	09-01-2001	10000
32	538	600032	Ankit Kumar	25-12-2000	10000
33	539	600033	Anshul Joshi	20-02-2004	10000
34	540	600034	Aryan Chauhan	06-10-2002	10000
35	541	600035	Dharmendar Bijalwan	04-04-2000	10000
36	542	600036	Harshit	10-02-2001	10000
37	543	600037	Jitender Singh Chauhan	15-03-2001	10000
38	544	600038	Kirat Kumar	05-02-2002	10000
39	545	600039	Manjeet Dhinganiya	15-04-2002	10000
40	546	600040	Manoj Chauhan	20-04-1998	10000
41	547	600041	Narendra	07-07-2000	10000
42	548	600042	Rishabh Chauhan	28-12-2001	10000
43	549	600043	Ritesh Bijlwan	30-03-2002	10000
44	550	600044	Suraj Tomar	14-04-2004	10000
45	551	600045	Pushpal	03-06-2000	10000
46	552	600046	Vijay	25-04-2001	10000