



Bandhan Life
Shubh Samriddhi

A Non-Linked Participating Life Insurance Individual Savings Plan
UIN: 138N097V01

Bharat Ki Udaan, Bandhan Se.

Customer Information Sheet / Know Your Policy

This document provides key information about your policy. You are also advised to go through your policy document.

SI. NO.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Bandhan Life Shubh Samridhhi UIN: 138N097V01	
2	Policy Number	<< >>	
3	Type of Insurance Policy	Non-Linked other than pure risk and pension	
4	Basic Policy Details	1. Instalment Premium: << ₹ XX >> 2. Mode of premium payment: <<Monthly, Quarterly, Half Yearly or Yearly >> 3. Sum Assured on death (at policy inception): << ₹ XX >> 4. Sum Assured on Maturity: << ₹ XX>> 5. Premium payment Term: << XX years >> 6. Policy Term: << XX years >>	Policy Particulars
5	Policy Coverage/ benefits payable	<p>1. Benefits payable on maturity: Sum of:</p> <ul style="list-style-type: none"> a. Sum Assured on Maturity; b. Terminal Bonus, if any <p>Sum Assured on Maturity is equal to the sum of Annualized Premiums payable under the Policy. Accumulated Cash Bonus (if any), if not paid earlier will also be paid along with above mentioned Maturity Benefit.</p> <p>2. Benefits payable on death: Amount equal to:</p> <ul style="list-style-type: none"> a. Sum Assured on Death; plus b. Interim Cash Bonus; plus c. Terminal bonus, if any <p>Where Sum Assured on death is the highest of:</p> <ul style="list-style-type: none"> a. 11 times the Annualized Premium b. Sum Assured on Maturity c. Death benefit multiple times Annualized Premium 	C.1 C.2 C.3 D.5 D.7 D.9

The Death Benefit at no time shall be less than 105% of Total Premiums Paid until death or the prevailing surrender value.

Accumulated cash bonus (if any), if not paid earlier will also be paid along with the Death Benefit mentioned above.

3.Survival Benefits excluding the amount payable on maturity:

Cash Bonus (if any) from the 1st Policy Year until death of the Life Assured or end of Policy term, whichever is earlier.

Cash Bonus = Cash Bonus Rate X Annualized Premium

4.Surrender benefits:

^Surrender value shall become payable after completion of first policy year provided one full years' premium has been received. On surrender, higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV) will be paid as the Surrender Value (SV).

Any accumulated Cash Bonus, if not paid earlier shall be payable in case accrual of Cash Bonus is opted for by the Policyholder. The interim Cash Bonus (if any) shall also be paid in addition.

5.Options to policyholders for availing benefits, if any, covered under the policy:

- a. Cash Bonus can be received either as regular payout (monthly/ quarterly/ half-yearly/ yearly) or accumulated with us. The accumulated Cash Bonuses pool can be withdrawn partly/ fully at any time during the policy term.
- b. Policyholder can switch between regular payout and accumulation of Cash Bonus during the policy term.
- c. Policyholder will have the option to change Cash Bonus frequency during the policy term.
- d. If policyholder has opted for annual cash bonus frequency at inception, then a special date other than policy anniversary can be chosen to get cash bonus on that date.

6.Other benefits/options payable, specific to the policy, if any:

Option to alter the premium payment frequency during the premium payment term.

6	Riders opted, if any	Not Applicable	
7	Exclusions (events where insurance coverage is not payable), if any.	If death occurs due to suicide within 12 months from the Date of Commencement of Risk under the Policy or from the Date of Revival of the Policy, as applicable the nominee or beneficiary of the Policyholder shall be entitled to 100% of the Total Premiums Paid till the date of death or the surrender value as available on date of death, whichever is higher, provided the Policy is In-force.	F.4
8	Waiting /lien Period, if any	None	
9	Grace period	15 days for monthly premium paying policies 30 days for all other frequencies	C.5
10	Free Look Period	30 days from the date of receipt of policy document	D.1
11	Lapse, paid-up and revival of the Policy	<p>Lapse: On non-payment of policy premium within Grace Period, before payment of first policy year's premium in full, the Policy shall lapse and all the benefits including life insurance cover will terminate. Cash Bonuses will not be paid when the policy is in lapse status.</p> <p>Reduced Paid-up: On non-payment of policy premium any time after payment of first policy year's policy premiums in full, the policy will not lapse but will continue as a reduced paid-up policy till termination due to death, surrender or Maturity, whichever is earlier. In this case, the benefits shall also be scaled down as follows:</p> <ol style="list-style-type: none"> 1. Survival Benefit: Cash Bonus payouts (if any) shall be stopped immediately until the end of the Premium Payment Term. Cash Bonus (if any) applicable for reduced paid-up policies may start again after the end of Premium Payment Term. 2. Maturity Benefit: Equal to the sum of: <ol style="list-style-type: none"> a. Paid-up Sum Assured on Maturity; b. Terminal Bonus, if any Paid-up Sum Assured on Maturity = Base Sum Assured X (Total Number of Premiums Paid / Total Number of Premiums Payable over the Policy Term). Accumulated Cash Bonus (if any), if not paid earlier will also be paid along with the Maturity Benefit mentioned above. 	D.2 D.3 D.4

		<p>3. Death Benefit: A lumpsum amount equal to:</p> <ul style="list-style-type: none"> a. Paid-up Sum Assured on Death; plus b. Interim Cash Bonus (if any); plus c. Terminal bonus, if any <p>Paid-up Sum Assured on Death shall be defined as Sum Assured on Death multiplied by (Total Number of Premiums Paid/ Total Number of Premiums Payable over the Policy Term).</p> <p>Accumulated Cash Bonus (if any), if not paid earlier will also be paid along with the Death Benefit mentioned above.</p> <p>The Death Benefit for reduced paid-up policies at no time shall be less than 105% of Total Premiums Paid until death or the prevailing surrender value.</p> <p>4. Revival:</p> <p>You will have five consecutive complete years from the due date of first unpaid premium and before the expiry of Policy Term, to revive the lapsed or reduced paid-Up Policy.</p> <p>Upon revival, you will be eligible for all due benefits (as applicable). In case no revival request is received from the Policyholder during the Revival Period, and the Policy has not acquired reduced paid-up status, the Policy will terminate.</p>	
12	Policy Loan, if applicable	<p>Available if the policy has acquired a surrender value.</p> <p>The maximum amount of loan cannot exceed 80% of the Surrender Value as on the date of loan. The outstanding loan amount and accumulated interest will be recovered from any benefits payable and rest of the benefit amount, if any, will be paid.</p> <p>For more details, please refer the policy document.</p>	D.8
13	Claims/ Claims Procedure	<p>1. Turn Around Time (TAT) for claims settlement and brief procedure:</p> <ul style="list-style-type: none"> a. Apply for claim: <ul style="list-style-type: none"> i. Customer can write to us at claims@bandhanlife.com. ii. Visit our nearest service center. iii. Submit claim online www.bandhanlife.com/claims/ iv. Send claim documents to our registered office at Claims Department: Bandhan Life Insurance Limited, A - 201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai - 400059. 	F.5 F.6

		<p>b. Submit your documents</p> <p>c. Claim decision is made Claim decision will be made within 30 days from date of receipt of last document. In case investigation is required, the investigation will be completed within 90 days from date of intimation and the claim shall be decided within 30 days thereafter.</p> <p>2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST).</p> <p>3. Contact details of the Insurer: Email: claims@bandhanlife.com Address: Bandhan Life Insurance Limited, A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059.</p> <p>4. Link for downloading claim form and list of documents required including bank account details: www.bandhanlife.com/customer-service/claims-process</p>	
14	Policy Servicing	<p>1. Turn Around Time (TAT): Please refer www.bandhanlife.com/find-service for time taken to service different customer needs.</p> <p>2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat 9am-7pm IST).</p> <p>3. Contact details of the insurer: Email: customer.care@bandhanlife.com. Address: Bandhan Life Insurance Limited, A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059</p> <p>4. Link for downloading applicable forms and list of documents required including bank account details: www.bandhanlife.com/customer-support-service</p>	
15	Grievances /Complaints	<p>1. Contact details of Grievance Redressal Officer of the insurer: Email: gro@bandhanlife.com</p> <p>2. Link for registering the grievance with the insurer's Portal: www.bandhanlife.com/register-complaint</p> <p>3. Contact details of Ombudsman: <<Ombudsman details as per address of Policyholder>></p>	G.1 G.2 G.4
16	Weblink for product including customer information sheet	<< >>	

[^] For more details, please refer to the policy document.

Declaration by the Policyholder

I have read the above and confirm having noted the details.

In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.

Place:

Date:

(Signature of the Policyholder)