

Shield your life with an essential cover

A simple term plan for you

Key Benefits

A simple and easy to understand term insurance plan

Suitable solution for all, including first time buyers

Provides financial security to your family by providing lumpsum pay out in your absence

Flexibility to select policy term and premium payment term as per your need

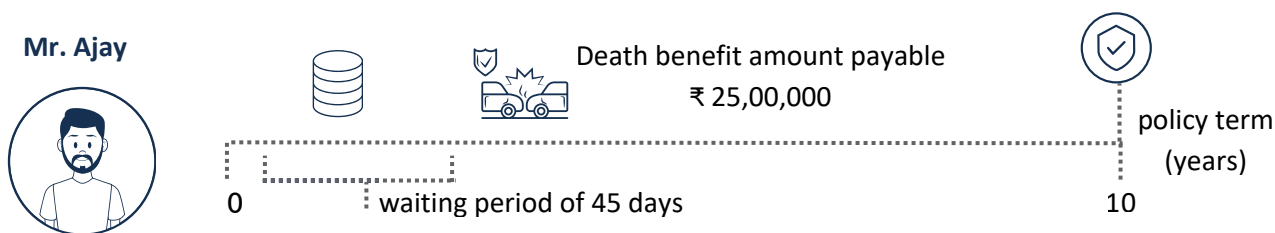
Option to get additional benefit in case of death due to accident with Bandhan Life AD Rider

Let's understand this plan with an example

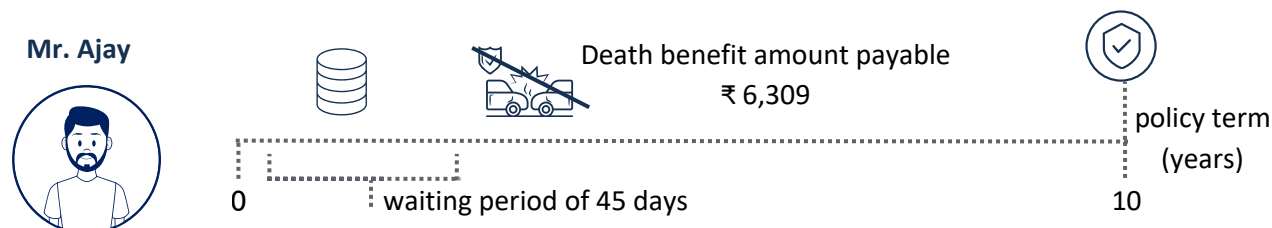
Mr. Ajay is a 30 year old male who opts for Bandhan Life Saral Jeevan Bima Insurance Plan and following are the details about his policy.

Sum Assured: ₹25,00,000 | Policy Term: 10 years | Premium Payment Term: Regular Pay | Yearly premium: ₹6,309

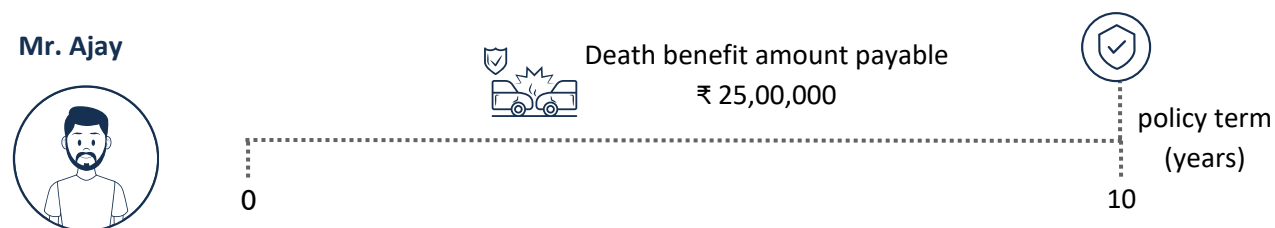
In case of an accidental death During waiting period of 45 days



In case of death due to any other reason During waiting period of 45 days



In case of death due to any reason After expiry of waiting period but before the date of maturity, provided the policy is in force



On death of life assured, Death benefit* payable = ₹ 25,00,000

[*] Waiting period of 45 days from the date of commencement of risk would be applicable under this policy. During this period, only death due to accident is covered. In case of death due to other than accident, death Benefit equal to 100% of all Premiums (excluding taxes) paid shall be payable.

Eligibility Conditions

Age at Entry[®]	Minimum: 18 years Maximum: 65 years
Maximum Maturity Age[®]	70 years
Policy Term	Minimum: 5 years Maximum: 40 years
Sum Assured	Minimum: ₹ 5,00,000 Maximum: ₹ 25,00,000 Sum Assured would be offered in multiple of ₹ 50,000 only
Premium Payment Option	Single Pay: Pay only once Regular Pay: Equal to policy term Limited Pay: 5 Pay and 10 Pay

Premium Payment Frequency#	Yearly, Half-yearly, Monthly * <i>[*] ECS/NACH or any other direct debit instrument will be mandatory under monthly mode policies.</i>
Minimum Instalment Premium (exclusive of taxes) for Sum Assured of ₹ 5,00,000/-	Single Pay: ₹ 7,631/- Yearly: ₹ 1,874/- Half-yearly: ₹ 959/- Monthly: ₹ 163/- (Above Instalment premiums are for age 18 years, female life)

[@] All ages above (are in years) applicable as on last birthday

[#] The modal loadings for Premium Payment mode other than Yearly mode will be:

Half-yearly Premium = Annual Premium * 0.512

Monthly Premium = Annual Premium * 0.08

[*] T&C Apply

Beware of Spurious Phone Calls and Fictitious/Fraudulent Offers!

IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.

For more details on risk factors terms and conditions, please read the sales brochure carefully before concluding a sale. Bandhan Life Saral Jeevan Bima, a Non-Linked Non-Participating Individual Pure Risk Premium Life Insurance Plan UIN 138N077V01. Bandhan Life AD Rider (UIN: 138B006V05), for more details on riders, terms and conditions, please read rider brochure. Bandhan Life Insurance Limited, IRDAI Reg. No. 138. Corporate Identity No: U66010MH2007PLC169110. Registered Office: Bandhan Life Insurance Limited. A – 201, 2nd Floor, Leela Business Park, Andheri-Kurla Road, Andheri (E), Mumbai – 400059. Tel: +91 226118 0100, Fax: +912261180200/300, Toll Free No.:1800 209 90 90 (9am to 7 pm, Mon to Sat), Email:customer.care@bandhanlife.com. Website: www.bandhanlife.com. ADVT No. II/Mar 2026/0823.