IN THIS POLICY, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

Bandhan Life

Dream Fearlessly, While We Secure Your Future.

Bandhan Life

iInvest Advantage

A Unit-Linked Non-Participating Individual Life Insurance Savings Plan
UIN: 138L090V01

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. We request you to kindly review the CIS and acknowledge the same through a link shared to you on your registered mobile number/Email ID/WhatsApp.

Sl. NO.	Title	Description in Simple Words	Policy Clause Number
1	Name of the Insurance Product and Unique Identification Number (UIN)	Bandhan Life iInvest Advantage UIN: 138L090V01	NA
2	Policy Number		NA
3	Type of Insurance Policy	Linked	NA
4	Basic Policy Details	1. Instalment Premium: << ₹ xx >> 2. Frequency of premium payment: <<Monthly, Quarterly, Half Yearly or Yearly >> 3. Sum Assured on death (at policy inception): << ₹ xx >> 4. Premium payment Term: << xx years >> 5. Policy Term: << xx years >>	Policy Schedule
5	Policy Coverage/ benefits payable^	1. Benefits payable on maturity: At the end of policy term, you will receive Total Fund Value (= Base Fund Value + Top-Up Fund Value (if any)) Total fund value includes return of mortality charges loyalty additions, if applicable. 2. Benefits payable on death: In case of death during policy term, we will pay the claimant the sum of base death benefit and top-up death benefit, if any. 3. The base death benefit is the highest of: a. Base Fund Value* or #Base sum assured on death ; where #Base sum assured on death is the highest of Base Sum Assured and 105% of the Premiums paid up to the date of death.	C.1 C.2 D.3

		4.Top-up death benefit is the highest of Top-Up Sum Assured and Top-Up Fund Value. #Base sum assured shall be reduced only to the extent of Partial Withdrawals with respect to the Base Fund Value during the two-year period immediately preceding the death of the Life Assured. *Base Fund Value shall include Loyalty Additions (as applicable) only, if any. 5.Surrender benefits If the policy is surrendered during the lock in period, surrender benefit will be payable at the end of lock-in period Surrender Value = Proceeds of the Discontinuance Policy Fund If the Policy is surrendered after the completion of the Lock-in Period, surrender value will be payable immediately Surrender Value = Total Fund Value as on the date of Surrender. 6. Lock-in period for Linked insurance product. Lock-in period is a period of 5 years from the policy start date for base premium and 5 years from the date of payment for every top-up premium paid.	
6	Options available (in case of Linked Insurance Products)^	1. Partial Withdrawal: After payment of five (5) full years' premium a. Minimum amount is ₹5,000/- and b. Maximum amount of partial withdrawal allowed is 20% of the Total Fund Value at the beginning of that policy year. 2. Top–up Premium: Except in last five (5) policy years you can pay additional amount as Top-up premium. a. Minimum Top-up premium is ₹ 5,000/- 3. Switches: You can use this facility in the Self-Managed Portfolio Strategy to transfer your existing investment from one unit linked fund to another. 4. Switching between Portfolio Strategies: Switching from "Lifestyle Portfolio Strategy" to "Self-Managed Portfolio Strategy" is allowed once every policy year, anytime during the policy term and switching from "Self-Managed Portfolio Strategy" to "Lifestyle Portfolio Strategy" is allowed once every policy Year, except during the last 12 policy years. The maximum number of such switches shall be limited to 1 per policy year and the same shall be free of charge.	D.5 To D.11

		5.Premium Redirection: This feature allows you to change the premium allocation % for future premiums invested in various segregated Funds in self-managed portfolio strategy. 6.Settlement option: You will have the option to receive the maturity benefit in periodical instalments over a period you choose (not exceeding 5 years from maturity date). The first instalment will be paid on the date of Maturity. 7.You have the option to alter the premium payment frequency, change premium payment term for a limited pay policy and reduce premium (up to 50% of original premium) during the premium payment term.	
7	Riders opted, if any	<< *rider name* >>	
8	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 life assured shall be entitled to the fund value including the top-up fund value, as available on the date of intimation of death.	
9	Waiting /lien Period, if any	Not applicable	
10	Grace period	15 days for monthly mode of premium payment 30 days in all other cases.	Part B
11	Free Look Period	30 days from the date of receipt of policy document	D.1
12	Lapse, paid-up and revival of the Policy^	1. **During the lock-in period:** a. If you stop paying premiums and it remains unpaid at the expiry of the grace period, risk cover and rider cover, if any will cease and the fund value will be credited to the discontinued policy fund after deducting the applicable discontinuance charges. In case of death during this period, death benefit is the value of the Discontinued Policy Fund as on date of intimation of death. b. Policy Revival: You will be provided a period of three years from date of first unpaid premium to revive the policy. If you do not revive the policy, then the proceeds of the discontinuance fund shall be paid to you, and the policy shall terminate at the end of the lock-in period.	D.2 D.4

		2. **After the Lock-in period:** a. If you stop paying premiums and it remains unpaid at the expiry of the grace period, the policy will be converted into a reduced paid-up policy with paid-up sum assured = original sum assured multiplied by a (ratio of total period for which premiums have already been paid to maximum period for which premiums were originally payable). b. The death benefit under a Paid Up policy will be as follows: i. Higher of: (^ Paid-up sum assured on death) or (Base Fund Value as on date of intimation of death); where ^paid-up sum assured on death is higher of paid-up sum assured or 105% of the Premiums paid (excluding Top-Up Premiums) up to the date of death. ii. Plus top-up death benefit (if any) c. ^Paid-up sum assured shall be reduced only to the extent of partial withdrawals with respect to the Base Fund Value during the two-year period immediately preceding the death of the Life Assured. Policy Revival: You will be provided with a period of three years from the date of first unpaid premium to revive the policy. If you do not revive the policy, then at the end of the revival period or maturity, whichever is earlier, the proceeds of the policy fund shall be paid to the policyholder and the policy shall terminate.	
13	Policy Loan, if applicable	Not available	
14	Claims/ Claims Procedure	1. Turn Around Time (TAT) for claims settlement and brief procedure a. Apply for claim: i. You 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.6 F.7

		b. Claim decision will be made within 15 days from date of receipt of last document. c. 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. 2. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat | 9am-7pm IST) 3. Contact details of the Company: Email: **claims@bandhanlife.com** Address: **Bandhan Life Insurance Limited**, A - 201, 2nd Floor Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai, 400 059. 4. Link for downloading claim form and list of documents required including bank account details: **www.bandhanlife.com/customer-service/claims-process**	
15	Policy Servicing	1. Customer service portal: iAssist: **iassist.bandhanlife.com** 2. WhatsApp Helpline: Send a 'Hi' on **9867452226.** 3. Turn Around Time (TAT): Please refer **www.bandhanlife.com/find-service** for time taken to service different customer needs. 4. Helpline/Call Centre number: 1800 209 9090 (Mon-Sat | 9am-7pm IST) 5. Contact details of the Company: 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 6. Link for downloading applicable forms and list of documents required including bank account details: **www.bandhanlife.com/customer-support-service**	G.1
16	Grievances /Complaints	1. Grievance Redressal Desk: **escalation.desk@bandhanlife.com** 2. Link for registering the grievance with the insurer's portal: a. Website: **www.bandhanlife.com/register-complaint** b. iAssist: **iassist.bandhanlife.com** 3. Contact details of Ombudsman: **cioins.co.in/Ombudsman**	G.2 G.3 G.4
17	Weblink for product including customer information sheet	**iassist.bandhanlife.com**	

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

Annexure A: List of Insurance Ombudsman

Insurance Ombudsman Centers/ Contact Details:

City	Address	Area of Jurisdiction
Ahmedabad	Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02 Email: **oio.ahmedabad@cioins.co.in**	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
Bengaluru	Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: **oio.bengaluru@cioins.co.in**	Karnataka
Bhopal	Office of the Insurance Ombudsman, 1st floor, "Jeevan Shikha", 60-B, Hoshangabad Road, Opp. Gayatri Mandir, Arera Hills Bhopal – 462 011. Tel.: 0755 - 2769201 / 2769202 / 2769203 Email: **oio.bhopal@cioins.co.in**	Madhya Pradesh, Chhattisgarh.
Bhubaneswar	Office of the Insurance Ombudsman, 62, Forest park, Bhubaneswar – 751 009. Tel.: 0674 - 2596461/2596455/2596429/2596003. Email: **oio.bhubaneswar@cioins.co.in**	Odisha
Chandigarh	Office of the Insurance Ombudsman, Jeevan Deep Building SCO 20-27, Ground Floor Sector- 17 A, Chandigarh – 160 017. Tel.: 0172-2706468 Email: **oio.chandigarh@cioins.co.in**	Punjab, Haryana (excluding Gurugram, Faridabad, Sonepat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh & Chandigarh

Chennai	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24333678 Email: **oio.chennai@cioins.co.in**	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry).
Delhi	Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011- 46013992/ 23213504/ 23232481 Email: **oio.delhi@cioins.co.in**	Delhi & Following Districts of Haryana - Gurugram, Faridabad, Sonepat & Bahadurgarh
Guwahati	Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Near Pan Bazar, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 / 2631307 Email: **oio.guwahati@cioins.co.in**	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
Hyderabad	Office of the Insurance Ombudsman 6-2-46, 1st floor, "Moin Court", Lane Opp. Hyundai Showroom, A.C.Guards, Lakdi-Ka-Pool, Hyderabad - 500 004.Tel.: 040 - 23312122 / 23376991 / 23376599 / 23328709 / 23325325 Email: **oio.hyderabad@cioins.co.in**	Areas of Jurisdiction- Andhra Pradesh, Telangana, Yanam and part of Union Territory of Puducherry
Jaipur	Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 – 2740363 Email: **oio.jaipur@cioins.co.in**	Rajasthan

Kochi	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G. Road, Kochi - 682 011. Tel.: 0484 – 2358759 Email: **oio.ernakulam@cioins.co.in**	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry
Kolkata	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339/ 22124341 Email: **oio.kolkata@cioins.co.in**	West Bengal, Sikkim, Andaman & Nicobar Islands
Lucknow	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 4002082 / 3500613 Email: **oio.lucknow@cioins.co.in**	Districts of Uttar Pradesh - Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhabdra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, 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, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 **Email: oio.mumbai@cioins.co.in**	**List of wards** under Mumbai Metropolitan Region excluding wards in Mumbai – i.e. M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and areas of Navi Mumbai.

Noida	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: **oio.mumbai@cioins.co.in**	State of Uttarakhand and the following Districts of Uttar Pradesh- Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kannauj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautam Buddh nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
Patna	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: **oio.patna@cioins.co.in**	Bihar, Jharkhand
Pune	Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. Nos. 195 to 198, N.C. Kelkar Road, Pune – 411 030. Tel.: 020-24471175 Email: **oio.pune@cioins.co.in**	State of Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region
Thane	Office of the Insurance Ombudsman, 2nd Floor, Jeevan Chintamani Building, Vasantrao Naik Mahamarg, Thane (West) – 400604 Tel.: 022-20812868/69 Email: **oio.thane@cioins.co.in**	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and **wards of Mumbai**, M/East, M/West, N, S and T."