



SBI Life

INSURANCE

With Us, You're Sure

Date : 15 Jun, 2020

EQ108594515IN



Speed Post
BNPL Code-921-307
Basant Lok - New Delhi-57

PaisaGenie

Customer No	: 735888600
Policy No	: 53620862510
Product Name	: SBI Life - Smart Elite
UIN	: 111L072V03

CNT 2326

To,
Mr. Vikash Singh
SHRI SURENDRA NATH SINGH
FLAT NO 601, TOWER NO 1, JUDGES RESIDENCE
MODEL TOWN GT ROAD
GHAZIABAD
UTTAR PRADESH-201001, India
Contact Details : 9305079300

Dear Mr. Vikash Singh,

We welcome you to the SBI Life family and thank you for your trust in our products.

Joining SBI Life family will give you access to the best customer service and a wide range of products which cater to most of your life insurance needs.

Please note that you have opted for a LIMITED premium payment Insurance Policy. Your premium due dates are: 15/06 of every year during Premium Payment Term.

- For any information/clarification, please contact your local SBI Life service branch:
GHAZIABAD, SBI LIFE INSURANCE CO LTD 5TH FLOOR, M/S MAHALUXSMI MALL, C-2, RDC, RAJ NAGAR, GHAZIABAD
GHAZIABAD UTTAR PRADESH India 201001, +91-1204128342
- Your Sourcing Bank/Branch is STATE BANK OF INDIA SBI RAJNAGAR GHAZIABAD and Facilitator is SUSHMA SINGH (IA/CIF Code 991141758), Phone
- In case you have any complaint/grievance you may contact the following official for resolution:
REGIONAL DIRECTOR, SBI LIFE INSURANCE CO. LTD., SBI LIFE INSURANCE CO LTD 2ND FLOOR B-201A TO B-201G THE STATESMAN HOUSE BARAKHAMBIA ROAD NEW DELHI NEW DELHI DELHI India 110001
- We enclose the following as a part of the Policy booklet:
 - 4.1 Policy Document.
 - 4.2 First Premium Receipt.
 - 4.3 Copy of proposal form signed by you.
 - 4.4 Copy of KYC and other documents as follows:

Particulars	Documents Received
Age Proof	Aadhar card with complete DOB
Identity Proof	Aadhar Card
Address Proof	Aadhar Card
Consent & Revised Benefit Illustration	No
Medical Reports	No

- In case of any clarification / discrepancy, call us toll free on our customer service helpline 18002679090 or email us at info@sblife.co.in, also you may visit us at www.sblife.co.in.
- Register on our Customer Self Service website <http://mypolicy.sblife.co.in> to avail various online services available.
- All your servicing requests should be submitted only to your local SBI Life service branch as mentioned above or your nearest SBI Life branch.
- Please note that the digitally signed copy of your policy bond is available on our website www.sblife.co.in. This can be viewed in a secure manner through one time password. Please visit our website for details.

Please check all details. Please make sure that the policy document is kept safely.

Free Look Option

You can review the terms and conditions of the policy, within 15 days for policies sourced through any channel other than Distance Marketing and electronic policies and within 30 days policies sourced through Distance Marketing and electronic policies, from the date of the receipt of the policy document. If you disagree with any of the terms and conditions, you have the option to return the policy stating the reasons for your objection.

We shall refund you the amount arrived as per the following formula:

Fund Value as on the date of receipt of a valid request Plus charges already deducted (Premium Allocation Charges, Policy Administration Charges, Mortality Charges, if any, Plus applicable taxes) Minus (Mortality Charges if any, along with applicable taxes, proportionate to the period you were covered Plus Cost of Stamp Duty, Plus Medical Expenses, if any)

Your request for cancellation of the policy under the free look option must reach your nearest SBI Life Office within a period of 15 days or 30 days, as the case may be, as mentioned above.

We always look forward to be your preferred Life Insurance Company for all your Life Insurance needs.

Yours truly,

Authorised Signatory
New Business Processing

Note: The translated version of this letter in the regional language is printed overleaf for your convenience. However, should there be any ambiguity or conflict between these two versions, the English version shall prevail.

1043/1111



Date: 15 Jun, 2020

To, Mr. Vikash Singh, SHRI SURENDRA NATH SINGH, FLAT NO 601, TOWER NO 1, JUDGES RESIDENCE, MODEL TOWN GT ROAD, GHAZIABAD, UTTAR PRADESH, 201001, India

Customer No: 735888600, Policy No: 53620862510, Product Name: SBI Life - Smart Elite, UIN: 111L072V03

Dear Mr. Vikash Singh,

- लक्ष्य तब तक है... 1. किसी भी अवधि/वर्षांत तक... 2. Your Sourcing Bank/Branch is STATE BANK OF INDIA... 3. यदि आपका कोई बचत/अवधि है... 4. यदि आपका बैंक खाता...

Table with 2 columns: विवरण (Details) and प्राप्त/इसका (Received/Its)

- 5. किसी भी पुस्तक/मासिक के मामले में... 6. अन्वेष्य विवरण... 7. अपने सभी निवेश... 8. हमारा ध्यान है...

श्री-मुक्त विवरण: आप विदेश में और इलेक्ट्रॉनिक पत्रिकाओं के अलावा... 15 दिन के भीतर और विदेश में और इलेक्ट्रॉनिक पत्रिकाओं के अलावा...

आपकी जीवन बीमा राशि की सुरक्षा के लिए हमें हमारे जीवन बीमा कंपनी को सूचित करने की आवश्यकता है...

अधिकृत हस्ताक्षर: श्री-मुक्त प्रो.सि. 1043/1111



SBI Life Insurance Company Ltd CIN: I99999MH2000PLC129113, Central Processing Centre, 7th Level (D Wing) & 8th Level, Seawoods Grand Central Tower 2, Plot No R-1, Sector-40, Seawoods, Nerul Noida, Dist. Thane, Navi Mumbai-400 706

Table with 2 columns: Details and Values. Includes fields like Mr. Vikash Singh, Invoice date, Product and Plan, and Savings Description.

Table with 5 columns: Fund, Allocation Percentage, Fund Value Rs., NAV as on June 15, 2020, Number of Units. Lists various funds like Equity Elite Fund II, Balanced Fund, etc.

Premium paid under this policy is eligible for tax rebates under section 80C of the Income Tax Act, 1961, as applicable. Goods & Service Tax (GST) Cess and/or any other statutory levy/duty/surcharge...

Name of your IA/Facilitator: SUSHMA SINGH (IA CIF Code 991141758), Phone: Call our toll free Customer Service helpline at 1800 267 9090 or Email us at info@sblife.co.in or visit us at www.sblife.co.in

The Consolidated Revenue stamp duly paid vide Letter of Authorization No. CSD/218/2019/5510-19 dated 19 Nov, 2019 issued by Prathian Mudrank, Kerala.

Authorized Signatory



SBI Life - Smart Elite Policy Document (UIN: 11110729/03)
An Individual, Unit-Linked, Non-Participating, Life Insurance Product

Policy Preamble

Welcome to your SBI Life - Smart Elite policy and thank you for preferring SBI Life Insurance Company Limited to provide you with insurance solutions. The UIN allotted by IRDAI for this product is 11110729/03.

The information you have given in your proposal form, personal statement together with any reports or other documents and declarations submitted by you forms part of the contract of insurance with us. Your policy document, comprising this policy schedule along with the policy booklet and any endorsements, is evidence of the contract. You should read these documents carefully to make sure that you are satisfied with the terms and conditions of the policy. Please keep them in a safe place.

SBI Life - Smart Elite is an individual, unit-linked, non-participating, life insurance product. The value of the units allocated under your policy, after deducting the applicable charges, will be dependent on the investment performance of the funds of SBI Life, as chosen by you. Your policy does not share in the profits or surplus of the Company.

In return for your premiums we will provide benefits as described in the following pages of the policy document. The benefits available under this policy are subject to the payment of premiums as and when due.

The benefits will be paid to the persons entitled as set out in the policy document, on proof to our satisfaction, of such benefits having become payable and of the title of the persons claiming the payments.

Please communicate any change in your mailing address or any other communication details as soon as possible.

If you require further information, please contact us or the Insurance Advisor/facilitator mentioned below.

Insurance Advisor/Facilitator Details : SUSHMA SINGH (IA/CIF Code 991141758) , Phone

Policy Schedule

Identifying	
1. Policy Number	53620862510
2. Proposal No.	578NH962655
3. Proposal Date	10/06/2020
4. Customer ID	735888608

Personal Information

5. Name of the Life Assured	Mr. Vikas Singh	
6. Name of Proposer / Policyholder	Mr. Vikas Singh	
7. Date of Birth	Life Assured	Policyholder
	01/12/1982	01/12/1982
8. Age at Entry	Life Assured	Policyholder
	37	37
9. Gender	Life Assured	Policyholder
	Male	Male
10. Mailing Address	SHRI SURENDEA NATH SINGH FLAT NO 601, TOWER NO 1, JUDGES RESIDENCE MODEL TOWN GT ROAD GHAZIABAD UTTAR PRADESH-201001, India	
11. Telephone Number with STD Code	N.A.	
12. Mobile Number	9205079306	
13. E-Mail ID of the Policyholder	VIKAS78@GMAIL.COM	



SBI Life - Smart Elite Policy Document (UIN: 11110729/03)
An Individual, Unit-Linked, Non-Participating, Life Insurance Product

Nomination

14. Name of the Nominee(s)	Relationship with the life assured	Age	% Share
Mrs. VEENA SINGH	Wife	38	100%
15. Name of the Appointee(s)	Relationship with Nominee	Age	
N.A.	N.A.	N.A.	

Important Dates

16. Date of Commencement of Policy	15/06/2020
17. Date of Commencement of Risk	15/06/2020
18. Policy Anniversary Date	15/06
19. Premium Due Dates	15/06 of every year
20. Date of Maturity of Policy	15/06/2032

Basic Policy Information

21. Premium Frequency	Annual
22. Life Cover Option	Gold Option
23. Installment Premium (Rs.)	1,50,000.00
24. Basic Sum Assured (Rs.)	15,00,000.00
25. Policy Term (Years)	12
26. Premium Payment Term (Years)	7
27. Due Date of Last Premium	15/06/2026
Applicable rate of Tax*	18.00%

* Includes Applicable Taxes and/or any other statutory levy/ duty/ surcharge, as notified by the Central and/or State Government from time to time as per the provisions of the prevalent tax laws.