



# SBI Life

INSURANCE

With Us, You're Sure

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



7012110605



EQ109105482IN

To,  
Mr. RAM BABOO YADAV  
AWAS NUMBER J-12  
JUDGE COMPUND  
NEAR DIG BANGLOW  
GORAKHPUR  
UTTAR PRADESH 273001  
Contact Details : 6396602954  
Father's Name : KEDAR NATH YADAV

Member ID	: 56294161
Master Policy No	: 70000018311
Product Name	: SBI Life - RiNn Raksha
UIN	: 111N078V03

Dear Mr. RAM BABOO YADAV,

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 best customer service and wide range of products which cater to most of your life insurance needs. We have enclosed the Certificate of Insurance & First Premium Receipt along with copy of Membership Form signed by you in this booklet. You are requested to refer to the Certificate of Insurance for details on the insurance contract. Kindly check all details and make sure that it is kept safely.

**This is a group credit life insurance plan, which provides protection on death of the life assured during the term of the policy. The benefit under the policy helps in repayment of the outstanding loan.**

**Please note this is a Single Premium premium payment insurance cover. NA**

**For any information/ clarification, please contact:**

1. Your local SBI Life service branch:  
LUCKNOW RPC  
Regional Processing Center Lucknow, SBI Life Insurance Co. Ltd, Aishwarya Plaza-1, Sector-H, Puraniya Chauraha, Aliganj, Lucknow-226024.
2. STATE BANK OF INDIA BANK ROAD GORAKHPUR GORAKHPUR UTTAR PRADESH 273001
3. Call us toll free at our customer service helpline **18002679090** or email us at [info@sbilife.co.in](mailto:info@sbilife.co.in). You can also visit us at [www.sbilife.co.in](http://www.sbilife.co.in)
4. All your servicing requests should be submitted to your local SBI Life service branch as mentioned above or nearest SBI Life branch only.

#### Free Look Option

You can review the terms and conditions of the insurance contract within 15 days from the date of receipt of this Certificate of Insurance. In case you are not satisfied or disagree with any of the terms and conditions, you have the option to return the Certificate of Insurance stating the reasons for your objection. Any such request should come through the Master Policyholder.

Your request for cancellation of the insurance contract under the free look option must reach our SBI Life office within a period of 15 days 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



**SBI Life - RiNn Raksha (UIN: 111N078V03)**  
**Certificate of Insurance**



7012110605



EQ109105482IN

LUCKNOW RPC/00/ STATE BANK OF INDIA /GORAKHPUR/86

Member Address : Mr. RAM BABOO YADAV  
: AWAS NUMER J-12  
JUDGE COMPUND  
NEAR DIG BANGLOW  
GORAKHPUR  
UTTAR PRADESH-273001  
Contact Number : 6396602954

**Schedule of Benefits**

Scheme & Life Assured Details		Life Insurance Cover Details	
Scheme Type	: Voluntary	Initial Sum Assured	: Rs. 4185826.00/-
COI Issuance Date	: 11-07-2020	Death benefit sum assured	: Please refer schedule of outstanding loan, enclosed herewith
Master Policyholder	: STATE BANK OF INDIA	Insurance Cover Start Date	: 11-07-2020
Master Policy No.	: 70000018311	Insurance Cover End Date	: 11-07-2030
Membership Form No.	: 7012110605	Interest Cover Rate	: 8.49 %
Member ID	: 56294161	Policy Term	: 120 Months
Membership Form Date	: 02-07-2020	Loan Share to be covered	: Entire Outstanding Loan Amount check
Life Assured Name	: Mr. RAM BABOO YADAV	Option chosen	: NA
Date of Birth	: 03-01-1976	Name of Nominee	: NEHARIKA YADAV
Waiting Period	: 0	Date of Birth of Nominee	: 20-07-1986
		Relationship of Nominee to Life Assured	: Spouse
		Name of Appointee	: SBI Life SBI Life SBI Life
		Date of Birth of Appointee	: SBI Life SBI Life SBI Life
		Relationship with Nominee	: SBI Life SBI Life SBI Life
		Claim payable to	: Master Policy holder to the extend of the Outstanding loan amount
Loan Details		Premium Details	
Type of borrower	: Multiple	Plan Type	: - Rinn Raksha Series III-SP
Loan Account No.	: 39445092169	Premium Payment Mode	: Single Premium
Loan Category	: RINN HL	Premium Payment Term	: 120 Months
Date of First Disbursement	: 30-06-2020	Due Date Of Last Premium	:
Loan Amount	: ₹4100000 /-	Premium Amount	: ₹72734.00/-
Loan Term	: 120 Month's	Applicable Tax	: ₹13092.00 /-
Moratorium Period	: NA	Total Amount	: ₹85826.00/-
Current Loan Interest Rate	: 8.49 %		





# SBI Life Insurance Company Limited

Regulated by IRDAI | Registration Number 111

COI No. 70430129404

CIN: L99999MH2000PLC129113

INSURANCE

With Us, You're Sure

SBI Life Insurance Company Limited is pleased to acknowledge that Mr. RAM BABOO YADAV, having his/her loan account with STATE BANK OF INDIA has joined 'SBI Life - RiNn Raksha' plan under which the borrowers are provided life cover for the Sum Assured as per the Sum Assured schedule mentioned in the Annexure, subject to the terms and conditions contained in the Master Policy Document.

A summary of the key features of the Plan are given overleaf. Please note that this is merely a summary of the terms and conditions of the Plan and that the insurance cover is strictly governed by the terms and conditions of the Master Policy issued to the Master Policyholder.

### Free Look Option:

Where the scheme type is voluntary/ contributory in nature, you can review the terms and conditions of the insurance contract, within 15 days from the date of receipt of this Certificate of Insurance. In case you are not satisfied or disagree with any of the terms and conditions, you have the option to return the Certificate of Insurance stating the reason(s) in a letter for objection.

On such cancellation of the member policy, the premium amount will be refunded by us after deducting (i) proportionate risk premium and proportionate taxes & cess, (ii) expenses incurred towards medical examinations carried out, if any and (iii) expenses towards stamp duty. The Insurance covers granted to the members, if any, shall automatically be cancelled.

In case if the master policy is cancelled under free look period, the master policyholder shall inform the members about the cancellation of the insurance cover and the Certificates of Insurance issued, if any, shall automatically stand cancelled.

Certificates of Insurance for all co-borrowers need to be submitted.

We request you to read this Certificate of Insurance (COI) carefully. If you find any errors, please return your Certificate of Insurance (COI) for effecting corrections.

**Authorised Signatory**  
**SBI Life Insurance Co. Ltd.**





Annexure  
Table of Sum Assured Benefits

Sr No.	Month	Sum Assured As On Each Month
0	11/07/2020 to 10/08/2020	4185826.00
2	11/09/2020 to 10/10/2020	4141146.00
4	11/11/2020 to 10/12/2020	4095832.00
6	11/01/2021 to 10/02/2021	4049874.00
8	11/03/2021 to 10/04/2021	4003264.00
10	11/05/2021 to 10/06/2021	3955992.00
12	11/07/2021 to 10/08/2021	3908049.00
14	11/09/2021 to 10/10/2021	3859425.00
16	11/11/2021 to 10/12/2021	3810111.00
18	11/01/2022 to 10/02/2022	3760096.00
20	11/03/2022 to 10/04/2022	3709371.00
22	11/05/2022 to 10/06/2022	3657926.00
24	11/07/2022 to 10/08/2022	3605750.00
26	11/09/2022 to 10/10/2022	3552833.00
28	11/11/2022 to 10/12/2022	3499164.00
30	11/01/2023 to 10/02/2023	3444734.00
32	11/03/2023 to 10/04/2023	3389531.00
34	11/05/2023 to 10/06/2023	3333544.00
36	11/07/2023 to 10/08/2023	3276762.00
38	11/09/2023 to 10/10/2023	3219173.00
40	11/11/2023 to 10/12/2023	3160767.00
42	11/01/2024 to 10/02/2024	3101532.00
44	11/03/2024 to 10/04/2024	3041455.00
46	11/05/2024 to 10/06/2024	2980525.00
48	11/07/2024 to 10/08/2024	2918730.00
50	11/09/2024 to 10/10/2024	2856057.00
52	11/11/2024 to 10/12/2024	2792495.00
54	11/01/2025 to 10/02/2025	2728030.00
56	11/03/2025 to 10/04/2025	2662649.00
58	11/05/2025 to 10/06/2025	2596340.00
60	11/07/2025 to 10/08/2025	2529089.00
62	11/09/2025 to 10/10/2025	2460883.00
64	11/11/2025 to 10/12/2025	2391709.00
66	11/01/2026 to 10/02/2026	2321552.00
68	11/03/2026 to 10/04/2026	2250399.00
70	11/05/2026 to 10/06/2026	2178236.00
72	11/07/2026 to 10/08/2026	2105048.00
74	11/09/2026 to 10/10/2026	2030821.00
76	11/11/2026 to 10/12/2026	1955540.00
78	11/01/2027 to 10/02/2027	1879190.00
80	11/03/2027 to 10/04/2027	1801755.00
82	11/05/2027 to 10/06/2027	1723222.00
84	11/07/2027 to 10/08/2027	1643573.00
86	11/09/2027 to 10/10/2027	1562793.00
88	11/11/2027 to 10/12/2027	1480866.00

Sr No.	Month	Sum Assured As On Each Month
1	11/08/2020 to 10/09/2020	4163565.00
3	11/10/2020 to 10/11/2020	4118569.00
5	11/12/2020 to 10/01/2021	4072934.00
7	11/02/2021 to 10/03/2021	4026651.00
9	11/04/2021 to 10/05/2021	3979711.00
11	11/06/2021 to 10/07/2021	3932105.00
13	11/08/2021 to 10/09/2021	3883823.00
15	11/10/2021 to 10/11/2021	3834855.00
17	11/12/2021 to 10/01/2022	3785192.00
19	11/02/2022 to 10/03/2022	3734823.00
21	11/04/2022 to 10/05/2022	3683739.00
23	11/06/2022 to 10/07/2022	3631930.00
25	11/08/2022 to 10/09/2022	3579385.00
27	11/10/2022 to 10/11/2022	3526093.00
29	11/12/2022 to 10/01/2023	3472045.00
31	11/02/2023 to 10/03/2023	3417230.00
33	11/04/2023 to 10/05/2023	3361636.00
35	11/06/2023 to 10/07/2023	3305253.00
37	11/08/2023 to 10/09/2023	3248069.00
39	11/10/2023 to 10/11/2023	3190073.00
41	11/12/2023 to 10/01/2024	3131254.00
43	11/02/2024 to 10/03/2024	3071599.00
45	11/04/2024 to 10/05/2024	3011097.00
47	11/06/2024 to 10/07/2024	2949736.00
49	11/08/2024 to 10/09/2024	2887504.00
51	11/10/2024 to 10/11/2024	2824388.00
53	11/12/2024 to 10/01/2025	2760376.00
55	11/02/2025 to 10/03/2025	2695455.00
57	11/04/2025 to 10/05/2025	2629611.00
59	11/06/2025 to 10/07/2025	2562833.00
61	11/08/2025 to 10/09/2025	2495106.00
63	11/10/2025 to 10/11/2025	2426418.00
65	11/12/2025 to 10/01/2026	2356754.00
67	11/02/2026 to 10/03/2026	2286101.00
69	11/04/2026 to 10/05/2026	2214445.00
71	11/06/2026 to 10/07/2026	2141771.00
73	11/08/2026 to 10/09/2026	2068065.00
75	11/10/2026 to 10/11/2026	1993313.00
77	11/12/2026 to 10/01/2027	1917500.00
79	11/02/2027 to 10/03/2027	1840609.00
81	11/04/2027 to 10/05/2027	1762627.00
83	11/06/2027 to 10/07/2027	1683538.00
85	11/08/2027 to 10/09/2027	1603325.00
87	11/10/2027 to 10/11/2027	1521974.00
89	11/12/2027 to 10/01/2028	1439467.00





### Annexure

### Table of Sum Assured Benefits

Sr No.	Month	Sum Assured As On Each Month
90	11/01/2028 to 10/02/2028	1397775.00
92	11/03/2028 to 10/04/2028	1313504.00
94	11/05/2028 to 10/06/2028	1228037.00
96	11/07/2028 to 10/08/2028	1141356.00
98	11/09/2028 to 10/10/2028	1053444.00
100	11/11/2028 to 10/12/2028	964284.00
102	11/01/2029 to 10/02/2029	873858.00
104	11/03/2029 to 10/04/2029	782148.00
106	11/05/2029 to 10/06/2029	689136.00
108	11/07/2029 to 10/08/2029	594803.00
110	11/09/2029 to 10/10/2029	499130.00
112	11/11/2029 to 10/12/2029	402098.00
114	11/01/2030 to 10/02/2030	303689.00
116	11/03/2030 to 10/04/2030	203883.00
118	11/05/2030 to 10/06/2030	102660.00
120	11/07/2030 to 10/08/2030	0.00

Sr No.	Month	Sum Assured As On Each Month
91	11/02/2028 to 10/03/2028	1355788.00
93	11/04/2028 to 10/05/2028	1270921.00
95	11/06/2028 to 10/07/2028	1184849.00
97	11/08/2028 to 10/09/2028	1097555.00
99	11/10/2028 to 10/11/2028	1009021.00
101	11/12/2028 to 10/01/2029	919230.00
103	11/02/2029 to 10/03/2029	828165.00
105	11/04/2029 to 10/05/2029	735806.00
107	11/06/2029 to 10/07/2029	642136.00
109	11/08/2029 to 10/09/2029	547135.00
111	11/10/2029 to 10/11/2029	450785.00
113	11/12/2029 to 10/01/2030	353067.00
115	11/02/2030 to 10/03/2030	253962.00
117	11/04/2030 to 10/05/2030	153450.00
119	11/06/2030 to 10/07/2030	51510.00