

Policy Document

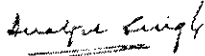
Max Life Future Secure
(A Non Linked, Participating, Limited Pay Endowment, Life Insurance Plan)
UIN- 104N070V01

Max Life Insurance Company Limited
Regd Office: Max House, 1, Dr. Jha Marg, Okhla, New Delhi -110020

Max Life Insurance Company Limited (the "Company") has entered into this contract of insurance (the "Policy") on the basis of the proposal together with the premium deposit and declarations, statements, reports or other documents received from the Proposer for effecting a life insurance contract on the life of the person (the "Life Insured") named in the schedule hereto (the "Schedule"). This Policy is subject to the terms and conditions stated herein and in the Schedule.

The Company agrees to pay the Benefits under this Policy on the happening of the Insured Event, while this Policy is in force.

Signed by and on behalf of
Max Life Insurance Company Limited



Analjit Singh
Chairman

Date of Policy:

THE SCHEDULE

BASE POLICY – Max Life Future Secure **Type of Policy** – Non- Linked, Participating, Limited Pay Endowment Life Insurance Plan

OFFICE –

POLICY NO:	PROPOSAL NO:
	DATE OF PROPOSAL:
POLICYHOLDER / PROPOSER:	IDENTIFICATION SOURCE & I.D. NO:
DATE OF BIRTH OF POLICYHOLDER:	
ADDRESS:	
LIFE INSURED:	IDENTIFICATION SOURCE & I.D. NO.
DATE OF BIRTH OF LIFE INSURED:	WHETHER AGE OF LIFE INSURED ADMITTED:
GENDER:	
ADDRESS:	
NOMINEE (S) /APPOINTEE (IF NOMINEE IS A MINOR):	
EFFECTIVE DATE:	
PREMIUM MODE:	

Name of the Product	Insured event	Sum assured (₹)	Modal premium payable (₹)	Maturity date	Due dates when premium payable; date when last instalment of premium is payable	Modal flat extra premium (₹)
Max Life Future Secure	Death of Life Insured / Maturity			dd/mm/yy		
Max Life Future Secure	Death of Policy holder (when the Life Insured is minor at inception)	Future Premium shall be funded by the Company				

In this Policy, the benefits are payable:

- i) If Life Insured and the Policyholder are same - to the Life Insured or his nominees or proving executors or administrators or other legal representatives who shall have taken out representation to his estate from a competent court; or
- ii) If Life Insured and the Policyholder are different - to the Policyholder or proving executors or administrators or other legal representatives who shall have taken out representation to his estate from a competent court.

1. DEFINITIONS AND INTERPRETATION

1.1 The words and phrases listed below shall be deemed to have the meanings attributed to them wherever they appear in this Policy unless the context otherwise requires:

- i) **"You", "Your"**, means the person named in the Schedule who has taken the Policy from the Company and **"Company", "We", "Us", "Our"**, means Max Life Insurance Company Limited.
- ii) **"Accidental Death"** means the death that is caused by violent, accidental, external and visible means as revealed by an autopsy provided such death was caused directly by such accident and independently of any physical or mental illness within 180 days of the date of accident.
- iii) **"Bonus"** means a share in the valuation surplus of the Company which is determined by the Appointed Actuary of the Company to be declared to the Policyholder.
- iv) **"Effective Date"** means the date, as specified in the Schedule, on which the risk under this Policy commences.
- v) **"Indebtness"** shall mean any amount due or outstanding payable by You to the Company including loan or interest thereon.
- vi) **"Maturity Date"** means the date as specified in the Schedule on which the Policy Term expires and Policy terminates.
- vii) **"Participating"** means participating in the valuation surplus of the Company.
- viii) **"Policy"** means this Max Life Future Secure, the operation, regulation and management of which is governed by the documents comprising these terms, the proposal form and any additional information provided in respect of the proposal, the Schedule, written instructions given to the Company subject to the Company's acceptance of the same.
- ix) **"Policy Anniversary"** means the anniversary of the Effective Date.
- x) **"Policy Term"** means the term of the Policy which is fixed at 20 (Twenty) years.
- xi) **"Policy Year"** means a 12 (Twelve) month period beginning from the Effective Date and every Policy anniversary thereafter.
- xii) **"Policyholder"** means the person who owns the Policy.
- xiii) **"Premiums"** means the premium (including extra premium if any) payable by the Policyholder in a Policy Year by regular instalments on the due dates and in the manner specified in the Schedule during the Premium Payment Term, in order to secure the benefits under the Policy.
- xiv) **"Premium Payment Term"** shall be 12 (Twelve) Policy Years commencing from the Effective Date.
- xv) **"Reversionary Bonus"** means the Compound Reversionary Bonus rate as declared by the Company each year and applied as a percentage of Sum Assured and declared cumulative Reversionary bonuses in previous policy years.
- xvi) **"Sum Assured"** means the guaranteed amount as specified in the Schedule.
- xvii) **"Terminal Bonus"** means the Bonus declared by the Company as a percentage of accrued Reversionary Bonuses.
- xviii) **"Valuation Surplus"** means the surplus arising in the participating fund as determined by the Appointed Actuary.

- 1.2 References to any statute or statutory enactment shall include re-enactment or amendment to the same.
- 1.3 Section headings are for ease of reference only and have no interpretive value.
- 1.4 Reference to days, unless context otherwise requires, means working days only.
- 1.5 Reference to age, means age assumed at last birthday on the effective date of policy or policy anniversary.

2. ELIGIBILITY

- 2.1 Max Life Future Secure is a non-linked, participating, limited pay, endowment life insurance plan.
- 2.2 The Policy has been written on a single life insured basis.
- 2.3 The entry age of the Life Insured should be between 1 year to 55 years and maximum age on Maturity Date cannot exceed 75 years.

3. BENEFITS

Following are the benefits which are payable, if the Policy is in force:

3.1 BONUS

This is a Participating Policy, it becomes entitled to participate in the surplus arising out of actuarial valuation of the participating fund of the life insurance business, in the form of Bonuses declared by the Company from time to time. The Appointed Actuary determines payable to the participating Policyholders and are declared on the Policy Anniversary. The Company may declare the following Bonuses:

- a) **Reversionary Bonus:** The Company may declare compound Reversionary Bonuses each year, from the second Policy Anniversary as a percentage of Sum Assured plus cumulative Reversionary Bonuses accrued in the previous policy years. Once accrued, it will become payable over and above the Sum Assured on the happening of an Insured Event with respect to the Life Insured.
- b) **Terminal Bonus:** The Company may declare a one time Bonus (Terminal Bonus) after the 10th Policy Anniversary as a percentage of all the accrued Compounded Reversionary Bonuses. Once accrued, it will become payable on the earlier of the happening of an Insured Event with respect to the Life Insured, or surrender, in addition to the Sum Assured.

Notwithstanding anything to the contrary, declaration of Bonuses is not guaranteed, however once accrued, it will become guaranteed.

3.2 MATURITY BENEFIT

If the Life Insured is living on the Maturity Date and the Company has received all the due Premiums during the Premium Payment Term, the Policyholder will be entitled to the Maturity Benefit equal to the Sum Assured as specified in the Schedule plus accrued Reversionary Bonuses, if any and Terminal Bonuses, if any.

3.3 DEATH BENEFIT

During the Policy Term, in the event of death of the Life Insured, the Company shall pay an amount equal to the Sum Assured plus accrued Reversionary Bonuses, if any, and Terminal Bonuses, if any.

In case death has occurred due to an Accident, the Company shall pay an additional benefit of 50% of Sum Assured.

The policy will come to an end in case of death of the life insured irrespective of whether the proposer is alive or dead.

3.4 POLICY CONTINUANCE BENEFIT

i) If the Policyholder dies during the Premium Payment Term, the Company shall fund all the future due Premiums on each due date as specified in the Schedule for the remaining Premium Payment Term provided all the following conditions are fulfilled ("**Policy Continuance Benefit**"):

- a) The Policyholder is different from the Life Insured;
- b) The Life Insured was less than 18 years and the Policyholder was less than 60 years as on the Effective Date;
- c) All due premiums have been paid and the Policy is not under lapse/Reduced Paid-Up mode.
- d) In case the Proposer/Policyholder dies while the policy is in lapsed/Reduced Paid-up status, the Company will allow the guardian under the applicable family law or appointed by the court of law to become the Proposer/Policyholder subject to underwriting by the company. The 'Policy Continuance Benefit' will be available to the new Policyholder on revival of the policy.

In event of any clarification(s) the Company shall resolve the same under applicable rules and regulations.

4. PREMIUMS

- 4.1 This is a limited premium paying Policy and Premiums as specified in the Schedule are payable on due dates during the Premium Payment Term.
- 4.2 You can pay the premium in monthly, quarterly, semi-annual or annual mode. The Premium payment mode can be changed by giving a written request to the Company. The Company will accept the request for the change in mode subject to premium limits of a mode chosen. A change in mode shall be effective only on the Policy Anniversary following the receipt of request for change in Premium payment mode. A change in Premium payment mode will lead to a revision in the modal Premium amount. Such a request must be received atleast 45 days in advance.
- 4.3 All Premiums are subject to applicable taxes and levies including service tax, which shall be borne by the Policyholder and recovered accordingly.

5. GRACE PERIOD

The Company shall allow a grace period of 30 (Thirty) days (15 (Fifteen) days in policies where the premium payment mode is monthly) from the due date for payment of Premium ("**Grace Period**"). During the Grace Period the Company will accept Premium without interest and the insurance coverage will continue.

6. LAPSE

If the Premium is not received within the Grace Period, the Policy shall lapse unless the policy has acquired a surrender value after the completion of three policy years and receipt of three annual premiums.

7. REVIVAL OF POLICY

7.1 The Policyholder can request the Company to revive a lapsed Policy provided:

- i) A written request is made within 3 (Three) years from the due date of first unpaid Premium ("**Revival Period**");
- ii) Evidence of insurability is produced, at Policyholder's cost, which is acceptable to the Company;
- iii) All overdue Premiums are received together with an interest at such rates as may be determined by the Company; and
- iv) Any unpaid loan or interest at such rates as may be determined by the Company are paid by You.

7.2 The revival of the Policy will take effect only after it is approved by Us and communicated to You in writing. Upon revival, the Company shall pay all the benefits that become due and payable under the Policy.

8. GUARANTEED SURRENDER VALUE ("**GSV**")

The Policy shall acquire a GSV at the third Policy Anniversary date, provided all due Premiums have been received for at least 3 (Three) consecutive Policy Years. During the Premium Payment Term, the GSV shall be the discounted value of the Sum Assured at 12% per annum less first year Premium, However, GSV after completion of Premium Payment Term, will be discounted value of the Sum Assured at 12% per annum.

9. SURRENDER

- 9.1 Once the Policy has acquired a GSV, the Policyholder may request in writing to surrender the Policy at any time. On receipt of the request for surrender, the Policy shall terminate and surrender value including the present value of the bonuses declared, prevailing on the date of request of surrender, shall be paid.
- 9.2 The Company may, at its discretion, pay a special surrender value which shall be higher than the GSV (hereinafter referred to as "**Special Surrender Value**"). The surrender value payable will be subject to the condition that the Policy is in full force or in Reduced Paid-Up mode and that there are no statutory or other restrictions to the contrary. No benefit under this Policy shall be payable thereafter.

10. LOAN(S)

Once the Policy has acquired GSV, it will be eligible for loan(s). The maximum amount of loan(s) at any point in time shall not exceed 80% (Eighty percent) of the SSV payable under the Policy or such other percentage as the Company may determine from time to time. The Policyholder will be liable to pay processing fees and interest on such loan(s) as may be determined by the Company from time to time. Interest on the loan will be compounded once every year.

Any loan granted will form a first charge against the Policy proceeds and will be deducted before any payment is made on the Policy.

At any point in time, should the loan and accumulated interest exceed the surrender value payable, the Policy will continue provided the Policy is not under Reduced Paid-Up Mode and all due premiums have been received by Us. The minimum amount of loan that can be granted at any time will be Rs. 10,000/- (Rupees Ten Thousand).

Once loan is granted under a Policy, the Policy shall automatically be assigned in the favour of the Company, till the time the entire loan amount along with any fees or interest towards such loan has been recovered.

11. REDUCED PAID-UP BENEFITS

11.1 In case of non-payment of due Premiums within the Grace Period, the Policy will not lapse and will continue with Reduced Paid-Up benefits provided the Policy has acquired Guaranteed Surrender Value, there is no Indebtness by You to the Company and the Policy is not under the Policy Continuance Benefit. The Sum Assured will be reduced proportionate to the premiums paid.

11.2 The Reduced Paid-Up benefits are as follows:

- i) Reduced Maturity Benefit: If the Life Insured is living on the Maturity Date, Policyholder will be entitled to the Reduced Paid-Up Sum Assured which shall be equal to the Sum Assured multiplied by the resultant of the total Premiums received divided by total Premiums payable ("Reduced Paid-Up Sum Assured"). In addition, sum total of all bonuses declared by the Company and accrued on the Policy before the date of its conversion into the Reduced Paid-Up mode will be paid in full by the Company.
- ii) Reduced Paid-Up Death Benefit: On death of Life Insured, the Company will pay the Reduced Paid-Up Sum Assured as defined above. In addition, sum total of all the bonuses declared by the Company and accrued on the Policy before the date of its conversion into the Reduced Paid-Up mode will be paid in full by the Company.

11.3 The Policy under Reduced Paid-Up mode will be entitled to the bonuses (lower than that declared for premium paying policies) as and when declared by the Company. Such bonuses shall be based upon the Reduced Paid-Up Sum Assured and applicable on RPU sum assured plus accrued Reversionary Bonuses till date.

11.4 The Policy with Reduced Paid-Up Benefits will thereafter be free from all liabilities of payment of the Premiums. However, if the Policyholder chooses to resume payment of Premiums within the Revival Period, then the original Maturity and Death benefits and accrued bonuses may be restored at the discretion of the Company on production of evidence of insurability at Policyholder's cost and receipt of all due Premiums together with interest at such rates as may be determined by the Company. On revival of Policy, the benefits shall be restored.

11.5 The Policyholder cannot avail loans on the Policy under the Reduced Paid-Up mode.

12. TERMINATION OF POLICY

This Policy shall terminate upon the happening of any of the following events:

- i) On the death of the Life Insured, or
- ii) If the Policy has not acquired a GSV, on the expiry of the Revival Period, or
- iii) On the Maturity Date, or
- iv) On the date on which the Company receives surrender request from the Policyholder, or
- v) On the date when the loan and the accumulated interest exceeds the surrender value payable and the Policy is under Reduced Paid-Up mode.

13. TAXES

The Premiums and benefits are subject to applicable levies and taxes including service tax and cess, which shall be subject to the prevailing tax laws and shall be entirely borne by the Policyholder. Failure on part of the Policyholder to pay applicable taxes shall entitle the Company to deduct the same from the benefits payable to the Policyholder under the Policy.

14. NOMINATION AND ASSIGNMENT

In case the Policy has been taken on Your own life, the person named by You in the proposal form as the nominee, shall be the person to whom the benefits secured under the Policy will be paid. Such nomination only indicates the person, who is authorised to receive the amount of payment for which, We will receive a valid discharge of Our liability under the Policy. Change in nomination, if any, may be made by You at any time during the Policy Term and the same must be registered with Us.

You may assign the entire Policy, that is the benefits, rights and title under the Policy in accordance with Section 38 of the Insurance Act, 1938, in favour of the person(s) named by You. If the Life Insured is a minor, any assignment done by the Policyholder shall cancel automatically when Life Insured attains the age of majority.

An absolute assignment shall automatically cancel a nomination except any assignment in Our favour in accordance with Section 39 of the Insurance Act, 1938. Notice of assignment (including any change thereof), should be submitted to Us for registration.

In registering an assignment or nomination, We will not accept any responsibility or express any opinion as to its validity or legality.

15. MISSTATEMENT OF AGE

The Premiums are based on the age of the Life Insured. Without prejudice to the full disclosure and incontestability provisions, the Company may at its sole discretion:

- i) In case the Life Insured's age at the time of issuance of Policy is higher than the age declared, adjust the Premium and / or benefits payable to those applicable had the correct age been stated at issue and the Policy would have been issued based on Our underwriting rules at that time; and
- ii) In case the Life Insured's true age at the time of issuance of the Policy is higher than the maximum issue age limit under the Policy, cancel the Policy and forfeit Premiums(s) received.

16. SUICIDE EXCLUSION

Notwithstanding anything stated herein, if the Life Insured dies by suicide whether sane or insane, within 12 months of the Effective Date or the Date of Revival of this Policy, the Policy shall terminate and We will refund the Premiums (inclusive of extra premiums if any but exclusive of service tax) received by Us, along with interest at 8% per annum compounded annually or SSV, whichever is higher.

If the Proposer (when the life insured is minor) dies by suicide whether sane or insane within 12 months of Effective Date or the Date of Revival of this Policy, the Policy Continuance Benefit will not be available under

this Policy. However We will allow the legal guardian under applicable family law or duly appointed by the appropriate court of law to become the deemed owner of the Policy, subject to underwriting by the Company. The deemed owner of the Policy till the time the Life Insured remains a minor, will not have certain rights under the said Policy including the right to surrender or to change the nomination or to assign or to avail loans under the policy.

17. FREE LOOK PERIOD

You have a period of 15 (Fifteen) days (30 days if the policy has been acquired through distance marketing i.e any means of communication other than in person) from the date of receipt of the Policy to review the terms and conditions of the Policy and if You disagree with any of the terms or conditions, You have the option to return the Policy stating the reasons for Your objections, upon which You shall be entitled to return of Premiums received by Us subject to deduction of expenses incurred towards medical examination and on account of stamp duty.

18. FULL DISCLOSURE AND INCONTESTABILITY

The Policy has been issued on the representation of the Policyholder and/or Life Insured that he/she has made full disclosures of all relevant facts and circumstances including personal health and any past medical history. Any concealment, non-disclosure, misrepresentation or fraud by the Policyholder and/or Life Insured shall render the Policy liable for cancellation and shall be grounds for Us to avoid all or any liability. If it deems fit, We may also forfeit the Premium(s) received. We also draw Your attention to Section 45 of the Insurance Act, 1938, which states as follows:

"No policy of life insurance effected after the expiry of two years from the date on which it was effected be called in question by an insurer on the ground that a statement made in the proposal form for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the Policyholder and that the Policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal."

19. CLAIMS

The Company shall pay the benefits, subject to full disclosure and incontestability provision stated above and the Policy remaining in full force and We having received satisfactory proof of the happening of the Insured Event and its cause.

For a Claim request under the Policy, the company will require the following documents:

- a. Claimant's Statement- prescribed in "Form A" (Standardized claim documents are sent along with this Policy and can be downloaded from the company's website).
- b. Original Policy document
- c. Death Certificate issued by the local/municipal authority
- d. Attested copies of Identity proof of nominees bearing their photographs and signatures
- e. Attested copies of documents establishing right of the claimant
- f. Any other documents or information required by the Company for assessing and settlement of the claim

20. DISPUTE REDRESSAL CELL

21.1 All consumer grievances and/or queries may be first addressed to Our customer helpdesk as mentioned below or the servicing General Office as mentioned in the Schedule.

90A, Sector 18, Gurgaon - 122002,
Haryana, India
Tel No : 1800 200 5577
Email-service.helpdesk@maxlifeinsurance.com

21.2 In case You are not satisfied with the decision of the above office, or have not received any response within 10 days, You may contact by way of a written complaint signed by You/ complainant or by Your/complainant's legal heirs with full details of the complaint and Your/Complainant's contact information, to the following official for resolution:

Head Operations and Customer Service,
Max Life Insurance Company
Plot No. 90A, Sector 18,
Gurgaon - 122002, Haryana, India
Toll free – 1800 200 5577
Email-manager.services@maxlifeinsurance.com

21.3 In case You are still not satisfied with Our decision, or have not received any reply from Us within a period of one month, You may approach the Insurance Ombudsman at the address mentioned in Annexure A, if Your grievance pertains to:

- i. Any partial or total repudiation of claims by Us;
- ii. Any dispute on the legal construction of the policies in so far as such disputes relate to claims;
- iii. Delay in settlement of claim;
- iv. Any dispute with regard to premium paid or payable in terms of the Policy;
- v. Non-issue of any insurance document to customers after receipt of premium.

21.4 As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made within a period of one year after the Insurer has rejected the representation or sent his final reply on the representation of the complainant, provided the complaint is not on the same matter, for which any proceedings before any court, or consumer forum or arbitrator is pending.

21. NOTICES:

All notices meant for Us must be in writing and delivered to Our address as mentioned in Section 21.1 above, or such other address as We may notify from time to time. All notices meant for You will be in writing and will be sent by Us to Your address as shown in the Schedule. If You change Your address, or the address of the nominee changes, You must notify Us immediately.

22. GOVERNING LAW AND JURISDICTION:

Indian law shall govern this Policy and the relationship between You and Us. The competent courts in India shall have exclusive Jurisdiction in all matters and causes arising out of this Policy.

ENDORSEMENT

Total stamp value < >

Annexure A

Office of the Ombudsman	Contact Details	Areas of Jurisdiction
AHMEDABAD 2nd Flr., Ambica House,Nr. C.U. Shah College, 5, Navyug Colony, 2, Ashram Road, AHMEDABAD – 380 014	(O) 079-27546840 Fax:079-27546142 E-mail: insombahd@rediffmail.com	Gujarat, UT of Dadra & Nagar Haveli, Daman and Diu
BHOPAL Janak Vihar Complex, 2 nd Floor, 6, Malviya Nagar, Opp. Airtel, Near New Market BHOPAL – 462 023	(O) 0755-2569201 Fax:0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
BHUBANESWAR 62, Forest Park, BHUBANESWAR - 751 009	(O) 0674-2569455, Fax:0674-2531607 Email : ioobbsr@dataone.in	Orissa
CHANDIGARH S.C.O. No. 101,102 & 103, 2nd Floor, Batra Building, Sector 17-D, CHANDIGARH - 160 017	(O) 0172-2706468 EPBX: 0172-2706468 Fax: 0172-2708274 E-mail : ombchd@yahoo.co.in	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, UT of Chandigarh
CHENNAI Fatima Akhtar Court, 4th Flr., 453(old 312), Anna Salai, Teynampet, CHENNAI -600 018	(O) 044-24333678, Fax: 044-24333664 E-mail : insombud@md4.vsnl.net.in	Tamil Nadu, UT– Pondicherry Town and Karaikal (which are part of UT of Pondicherry)
DELHI 2/2 A, 1st Floor, Universal Insurance Bldg., Asaf Ali Road, NEW DELHI – 110 002	(O) 011-23239633 Fax: 011-23230858 E-mail : iobdelraj@rediffmail.com	Delhi & Rajashthan
GUWAHATI Jeevan Nivesh", 5 th Floor, Near Panbazar Overbridge, S.S. Road GUWAHATI - 781 001	(O) 0361-2132204 EPBX: 0361-2415430 Fax: 0361-2414051 E-mail : omb_ghy@sify.com	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD 6-2-46, 1st Floor, Moin Court, Lane Opp.Saleem Function Palace, A. C. Guards, Lakdi-Ka-pool, HYDERABAD - 500 004.	(o) 040-65504123 Fax:040-23376599, E-mail : hyd2_insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
KOCHI 2nd Flr., CC 27/ 2603, Pulinat Building, Opp. Cochin Shipyard, M.G. Road, ERNAKULAM - 682 015	(O) 0484-2358759 Fax:0484-2359336 E-mail: ombudsmankochi@yahoo.co.in	Kerala, UT of (a) Lakshadweep, (b) Mahe – a part of UT of Pondicherry

KOLKATA

4th Floor, Hindusthan Bldg.
Annexe, 4, C.R.Avenue.,
KOLKATA -700 072.

(O) 033-22134867, 22134866,
Fax: 033-22134868,
E-mail : lobmkol@vsnl.net

West Bengal, Bihar,
Jharkhand and UT of
Andaman & Nicobar
Islands, Sikkim

LUCKNOW

Jeevan Bhawan, Phase 2, 6th
Floor, Nawal Kishore Rd.,
Hazartganj, LUCKNOW - 226 001

(O) 0522-2201188, 2231330,
2231331
Fax:0522-2231310,
E-mail: loblko@sancharnet.in

Uttar Pradesh and
Uttaranchal

MUMBAI

3rd Flr., Jeevan Seva Annexe,
S.V. Road,
Santa Cruz (W),
MUMBAI - 400 054

(O) 022-26106928, 26106360,
EPBX: 022-6106889,
Fax: 022-26106052
Email: ombudsman@vsnl.net

Maharashtra, Goa

