

# POLICY BOND

## Bharti AXA Life Wonder Years Retirement Plan

### Welcome to Bharti AXA Life Insurance

Bharti AXA Life Insurance Company Limited is the insurance company providing you this policy. Bharti AXA Life is delighted to offer you peace of mind and financial security with this policy.

Our contact details are:

Bharti AXA Life Insurance Company Limited  
Unit 601 & 602, Raheja Titanium,  
Off Western Express Highway,  
Goregaon (East), Mumbai 400063

Toll free no.: 1800 102 4444  
E-mail: service@bharti-axalife.com

Please call us if you need any help.

### Overview of the policy

- Benefits under this *Policy* continue till the end of Policy Term or death whichever is earlier.
- This is a regular premium payment policy.
- You get a Guaranteed Retirement Amount on Policy vesting.
- This is a traditional participating policy. A Participating policy participates in the performance of the participating insurance fund and the surplus is distributed as Non Guaranteed benefits/ Retirement Bonuses. Retirement Bonuses (if declared) under this Policy, are vested from end of 1st Policy Year onwards and are payable on the Vesting Date of the Policy.
- You have an option to take 1/3rd of the Amount received on the vesting date as the commuted value of the annuity while the remaining 2/3rd of the amount has to be used to purchase an Annuity or you can use entire the amount received on the vesting date to purchase Annuity. You have an option to purchase annuity from us or any of the annuity providers at the time of vesting.
- 108% of total premiums paid till date is returned in case of death of the Life Insured during the policy term.

### Understanding the policy

Please carefully read the policy wordings and key feature document that goes with it.

#### 1. Terms You should know

Understanding the following terms will help you know your policy better.

- 1.1 **Age** is the age at last birthday in completed years.
- 1.2 **Annualized Regular Premium** is the total of the premiums payable by you, as per the mode of payment chosen by You, in a Policy Year.
- 1.3 **Death Benefit** is the benefit payable on death of the Life Insured.
- 1.4 **Guaranteed Retirement Amount** is the amount assured on vesting of the policy to the Life Insured excluding bonuses or any other benefits.
- 1.5 **Issue Date** is the date specified in the Policy Specification and in case of any attached supplement or endorsement, is the date of issue of such supplement or endorsement.
- 1.6 **Life Insured** is the person named in the *Policy Specifications* upon whose life the benefits under the policy are payable.
- 1.7 **Nominee** is the person nominated by the Life Insured to receive the benefits under the Policy in the event of death of the Life Insured. If the Policyholder is a different person than Life Insured then Policyholder receives the benefits in case of Life Insured's death.
- 1.8 **Policy** means and includes the following:
  - a) The Policy document
  - b) A copy of the proposal for insurance submitted by you
  - c) The Policy specifications
  - d) The benefit illustration signed by you
  - e) Any other document provided by the company from time to time
  - f) Any other document submitted by you to the company in connection with accepting your proposal for insurance
- 1.9 **Policyholder** is the owner of the Policy who is mentioned in

the proposal form and may be a person other than the Life Insured.

- 1.10 **Policy Date** is the month, day and year the Policy comes into effect and as shown in the *Policy Specifications*.
- 1.11 **Policy Year** is the period comprising of twelve months, reckoned from the Policy date and every subsequent period of twelve months.
- 1.12 **Policy Anniversary Date** is the date immediately following the completion of twelve months from the Policy date and every such subsequent period of twelve months.
- 1.13 **Premium Payment Term** means the number of Policy Years for which you are required to pay the Premium as mentioned in the Policy Specifications.
- 1.14 **Policy Benefit Period** is the number of Policy Years for which the Policy is in effect, commencing from the Policy Date and ending on the Vesting Date and is mentioned in the Policy Specifications.
- 1.15 **Policy Specifications** is the cover page to the Policy containing amongst others, the brief description of the Policy, the Policyholder, and forms a part and parcel of this Policy.
- 1.16 **The Company** means Bharti AXA Life Insurance Company Limited.
- 1.17 **Vesting Date** is the date on which the Policy Benefit Period concludes and is shown as such in the Policy Specifications.
- 1.18 **You/Your/Yours** is and refers to the Policyholder and shall mean and include the Nominee, upon the death of the Life Insured, where the Policyholder and Life Insured is the same person

## 2. Understanding Your Benefits

### 2.1 Death Benefit

Upon death of the Life Insured, provided all premiums due till date of death have been paid, the Company will pay to the Nominee, 108% of the total premiums paid till date of death of the Life Insured.

The Nominee has the option to utilize the Death Benefit to purchase the then available annuity product of The Company or an annuity product of any other insurer.

### 2.2 Guaranteed Retirement Amount

In case the Life Insured survives till vesting of the policy and if all premiums due are paid, a Guaranteed Retirement Amount will be payable to the Life Insured. The Guaranteed Retirement amount will be as chosen by the Policyholder at inception of the Policy.

### 2.3 Retirement Bonuses (Non- Guaranteed Benefits)

- a) *When are the Non Guaranteed Benefits / bonuses declared?*  
The Company may declare a Non guaranteed Benefit/ Bonus rate at the end of every financial year in accordance with its internal guidelines. The bonus declaration starts from the end of 1<sup>st</sup> policy year. The rate of the Non Guaranteed Benefit/ Retirement Bonus is not guaranteed.
- b) *What are the eligibility criteria for participation in Non Guaranteed Benefit/ Retirement Bonus?*  
Non Guaranteed Benefits/ Retirement Bonuses are payable if all premiums due up to the date of declaration of Bonus are paid.
- c) *When will the declared Non Guaranteed Benefit/ Retirement Bonus be paid?*  
The Non Guaranteed Benefit Bonus is declared as a percentage of the *Guaranteed Retirement Amount* of your *Policy*. Bonus (if declared) are vested from the 1<sup>st</sup> policy year onwards and shall be payable only at the time of Vesting of the Policy.

**2.4 Vesting Benefit:** The Vesting Benefit includes the Guaranteed Retirement Amount and the vested Non Guaranteed Benefits. The Policyholder has the following options:

- To utilize the entire Vesting Benefit to purchase the then available annuity product of The Company or an annuity product of any other insurer; or
- To utilize at least two-thirds of the Vesting Benefit amount, to purchase the then available annuity product of The

Company or an annuity product of any other insurer and take the balance amount as a lump sum commuted value.

- You can intimate your choice of any of the above options at least 90 days prior to the Vesting Date.

### 3. Understanding the other features of the policy

#### 3.1 What happens if you do not pay your premiums on Premium due date?

- If the Premium is not paid on the due date you get 30 days *Grace Period* to pay your due premiums, your benefits under the policy remain unaltered during this period.
- If you do not pay due premiums in the *Grace Period*, the Policy shall lapse with effect from the date of such unpaid premium ('lapse date'). All *Benefits* under the Policy will lapse.
- You will get five(5) years to *Reinstate* your *Policy* from the date of the first unpaid premium.
- If you do not *Reinstate* your *Policy*, the *Policy* shall be terminated on the completion of the period allowed for reinstatement and surrender value, if acquired shall be payable to the Policyholder and the *Policy* shall cease to exist.
- If you do not *Reinstate* your *Policy* and in case of death of Life Insured after completion of three years the acquired surrender value as on the date of admission of claim will be payable and the *Policy* shall be terminated.
- If your *Policy* has lapsed after payment of three (3) *Policy Years'* premium, you have the option of making Your *policy Paid Up* within the period allowed for reinstatement. Once the *policy* is paid up, the benefits under the *Policy* would be as per the provisions mentioned in Section 3.3.

#### 3.2 Can I Reinstate my Policy?

A policy which has lapsed may be reinstated for full benefits under the *Policy* subject to the following conditions:

- The application for reinstatement is made within five (5) years from the date of first unpaid premium
- Payment of an amount equal to all unpaid Premiums together with interest at such rate as the Company may charge for such Reinstatement, as decided by the Company from time to time;

The effective date of reinstatement is the date on which the above conditions are satisfied and the risk is accepted by the Company. The reinstatement of the *Policy* may be on terms different from those applicable to the *Policy* before it lapsed. The reinstatement will take effect only on it being specifically communicated by the Company to you.

#### 3.3 What does it mean by Policy becoming Paid Up?

If you have paid three annual premiums and your *policy* has lapsed due to any reasons then you have the option to convert your *policy* into paid up within the period allowed for reinstatement. The Guaranteed Retirement Amount (GRA) of your *policy* will be reduced as per the table given below:

Paid Up GRA Table for a GRA of Rs. 1,000 for a 10 year term

No of years for which premium has been paid	Paid up factors
3	300
4	400
5	500
6	600
7	700
8	800
9	900
10	1000

Paid Up GRA Table for a GRA of Rs. 1,000 for a 'To age 60' term

No of years for which premium has been paid/age at entry	18	19	20	21	22	23	24	25	26	27	28	29	30
3	72	74	75	77	79	82	84	86	89	91	94	97	100
4	96	98	100	103	106	109	112	115	118	122	125	130	134
5	120	122	125	129	132	136	139	143	148	152	157	162	167
6	143	147	150	154	158	163	167	172	177	182	188	194	200
7	167	171	175	180	185	190	195	200	206	213	219	226	234
8	191	196	200	206	211	217	223	229	236	243	250	259	267
9	215	220	225	231	237	244	250	258	265	273	282	291	300
10	239	244	250	257	264	271	278	286	295	304	313	323	334
11	262	269	275	283	290	298	306	315	324	334	344	355	367
12	286	293	300	308	316	325	334	343	353	364	375	388	400
13	310	318	325	334	343	352	362	372	383	394	407	420	434
14	334	342	350	359	369	379	389	400	412	425	438	452	467
15	358	366	375	385	395	406	417	429	442	455	469	484	500
16	381	391	400	411	422	433	445	458	471	485	500	517	534
17	405	415	425	436	448	460	473	486	500	516	532	549	567
18	429	440	450	462	474	487	500	515	530	546	563	581	600
19	453	464	475	488	500	514	528	543	559	576	594	613	634
20	477	488	500	513	527	541	556	572	589	607	625	646	667
21	500	513	525	539	553	568	584	600	618	637	657	678	700
22	524	537	550	565	579	595	612	629	648	667	688	710	734
23	548	561	575	590	606	622	639	658	677	697	719	742	767
24	572	586	600	616	632	649	667	686	706	728	750	775	800
25	596	610	625	642	658	676	695	715	736	758	782	807	834
26	620	635	650	667	685	703	723	743	765	788	813	839	867
27	643	659	675	693	711	730	750	772	795	819	844	871	900
28	667	683	700	718	737	757	778	800	824	849	875	904	934
29	691	708	725	744	764	784	806	829	853	879	907	936	967
30	715	732	750	770	790	811	834	858	883	910	938	968	1000
31	739	757	775	795	816	838	862	886	912	940	969	1000	0
32	762	781	800	821	843	865	889	915	942	970	1000	0	0
33	786	805	825	847	869	892	917	943	971	1000	0	0	0
34	810	830	850	872	895	919	945	972	1000	0	0	0	0
35	834	854	875	898	922	946	973	1000	0	0	0	0	0
36	858	879	900	924	948	973	1000	0	0	0	0	0	0
37	881	903	925	949	974	1000	0	0	0	0	0	0	0
38	905	927	950	975	1000	0	0	0	0	0	0	0	0
39	929	952	975	1000	0	0	0	0	0	0	0	0	0
40	953	976	1000	0	0	0	0	0	0	0	0	0	0
41	977	1000	0	0	0	0	0	0	0	0	0	0	0
42	1000	0	0	0	0	0	0	0	0	0	0	0	0

No of years for which premium has been paid/age at entry	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
3	104	108	112	116	120	125	131	137	143	150	158	167	177	188	200
4	138	143	149	154	160	167	174	182	191	200	211	223	236	250	267
5	173	179	186	193	200	209	218	228	239	250	264	278	295	313	334
6	207	215	223	231	240	250	261	273	286	300	316	334	353	375	400
7	242	250	260	270	280	292	305	319	334	350	369	389	412	438	467
8	276	286	297	308	320	334	348	364	381	400	422	445	471	500	534
9	311	322	334	347	360	375	392	410	429	450	474	500	530	563	600
10	345	358	371	385	400	417	435	455	477	500	527	556	589	625	667
11	380	393	408	424	440	459	479	500	524	550	579	612	648	688	734
12	414	429	445	462	480	500	522	546	572	600	632	667	706	750	800
13	449	465	482	500	520	542	566	591	620	650	685	723	765	813	867
14	483	500	519	539	560	584	609	637	667	700	737	778	824	875	934
15	518	536	556	577	600	625	653	682	715	750	790	834	883	938	1000
16	552	572	593	616	640	667	696	728	762	800	843	889	942	1000	0
17	587	608	630	654	680	709	740	773	810	850	895	945	1000	0	0
18	621	643	667	693	720	750	783	819	858	900	948	1000	0	0	0
19	656	679	704	731	760	792	827	864	905	950	1000	0	0	0	0
20	690	715	741	770	800	834	870	910	953	1000	0	0	0	0	0
21	725	750	778	808	840	875	914	955	1000	0	0	0	0	0	0
22	759	786	815	847	880	917	957	1000	0	0	0	0	0	0	0
23	794	822	852	885	920	959	1000	0	0	0	0	0	0	0	0
24	828	858	889	924	960	1000	0	0	0	0	0	0	0	0	0
25	863	893	926	962	1000	0	0	0	0	0	0	0	0	0	0
26	897	929	963	1000	0	0	0	0	0	0	0	0	0	0	0
27	932	965	1000	0	0	0	0	0	0	0	0	0	0	0	0
28	966	1000	0	0	0	0	0	0	0	0	0	0	0	0	0
29	1000	0	0	0	0	0	0	0	0	0	0	0	0	0	0

What are the other consequences of a Policy becoming Paid up?

Once the Policy becomes Paid Up, the Policy shall cease to participate in the performance of the participating insurance fund. No future Non Guaranteed Benefits will be payable. The Paid up Guaranteed Retirement Amount shall be payable on the Vesting Date.

108% of the total Premiums paid till the time policy becomes paid up will be payable as Death Benefit in case of Life Insured's death.

Once policy becomes paid up, it cannot be reinstated.

### 3.4 If I want to exit the plan early what will be my Surrender Value?

**Guaranteed Surrender Value:** Provided that the Premiums have been paid for at least first three Policy Years, the Policy acquires a minimum guaranteed Surrender Value which is equal to 30% (Thirty percent) of all the Premiums paid excluding the Premium paid for the Policy in the first Policy Year and all extra premium (if any). The Company may allow surrender values at such other rates not less than the Guaranteed Surrender Values specified above. These rates will be declared by the company from time to time.

Surrender of the Policy shall extinguish all rights and benefits of the Policyholder under the Policy.

### 3.5 Can I take Loans under this Policy?

Loans may be granted by the Company to the Policyholder provided all Premiums due till date of loan application stand paid and the policy has acquired Surrender Value. The loan which may be granted shall always be within the applicable Surrender Value of the Policy and shall be subject to the following terms and conditions:

- The minimum amount of loan for a Policy is Rs.15,000;
- The maximum amount of loan will not exceed 70% of the acquired Surrender Value;
- The loan shall carry interest at the rate specified by the Company at the time of advancing the loan and as may be modified by the Company from time to time;
- The Policyholder shall assign the Policy absolutely to and be held by the Company as security for repayment of the loan and interest thereon;
- All benefits payable under the Policy after the date of payment of loan, will be adjusted towards the outstanding loan and interest as on the due date of benefit payments.
- The interest shall be calculated on a daily basis;
- In case the Policy results in a claim before the repayment of the loan in full with interest, the Company shall be entitled to recover the outstanding loan and interest from any amount payable under the Policy;
- The outstanding loan amount together with the interest shall not be equal to or exceed the Surrender Value of the Policy at any point of time.

### 3.6 Can I assign this Policy?

The Policyholder can assign the Policy to another person and in that event the Policyholder will be referred to as Assignor and the person to whom the Policy is assigned will be referred to as the Assignee. Assignment of the Policy requires written notice in the form specified by the Company accompanied by the original Policy Bond to be sent to the Company at its office. The assignment would either be endorsed upon the Policy Bond or documented by a separate instrument, signed in either case by the Assignor stating specifically the fact of the assignment. The Company will not express any opinion on the validity or legality of the Assignment. Assignment can be done only for the entire Policy. Assignment shall automatically cancel a nomination except an assignment in favour of the Company, for a loan taken under the policy.

### 3.7 What exclusions apply?

The Policy shall be void if the Life Insured, whether sane or insane, commits suicide resulting in death directly or indirectly as a result of such suicide within:

- one year of the Issue Date; or
- one year of the date of the latest reinstatement of the Policy.

In the above cases, the Company shall make the following payouts:

- in the event of A) above, refund the Premium paid less stamp duty amount towards the Policy as on the date of death .
- in the event of B) if the policy has acquired surrender value then the surrender value as per section 3.4 as on date of death will be payable else sum of premiums paid will be given as death benefit.

### 3.8 When does the policy terminate?

The Policy will terminate on the earliest of the following:

- The date of confirmation of termination of contract by Company against your application for surrender of the Policy

- The Vesting Date of the Policy
- Upon Death of the Life Insured
- The outstanding loan with interest thereon is equal to the Surrender Value of the Policy

### 3.9 How to claim?

To make a claim, contact us on the details given on first page or you can get in touch with your advisor or our local branch. The Company would normally seek the following primary documents in support of a claim to enable processing of the claim intimated by you under the Policy:

For Vesting Benefit/Surrender:

- The original Policy Bond

For Death Benefit:

- The Original Policy Bond;
- Death Certificate of the Life Insured; and
- Claimant's Statement

The Company is entitled to call for additional documents based on the facts and circumstances of each case, keep in mind factors such as the duration of the Policy, the circumstances of the death, accident or illness and such other factors.

### 3.10 Whom can I nominate to receive Death Benefit?

Where the Policyholder is also the Life Insured, the Policyholder may at any time before the Policy matures, nominate a person(s) to receive the Death Benefit in the event of the death of the Life Insured before the Maturity Date. Where such nominee is a minor, the policyholder may also appoint any person who is a major (referred to as "Appointee"), to receive the Death Benefit during the minority of the Nominee. The Company shall not recognize a nomination or a change in nomination for the Policy, until it receives a written notice of the nomination or change in the nomination form from the Policyholder at its office. The Company shall not express any opinion on the validity or legality of the nomination. Policyholder can make a nomination only with regard to the entire Policy. If no Nominee is alive at the time of death of the Life Insured, the benefits shall be paid to the Policyholder's estate.

### 3.11 The information that you provide must be correct

- **Section 45:** The Policyholder and the Life Insured under the Policy have an obligation to disclose every fact material to assessment of the risk of issuing the Policy. Failure to disclose or misrepresentation of a material fact, will allow the Company to deny any claim, subject to the provisions of Section 45 of the Insurance Act, 1938.

As per Section 45, no Policy of Life Insurance effected before the commencement of this Act shall after the completion of two years from the date of commencement of this Act and Policy of Life Insurance effected after the coming into force of this Act shall, after the completion of two years from the date on which it was effected be called in question by an Insurer on the ground that the statement made in the proposal or in any report of a medical officer, or referee, or friend of the Life Insured, or in any 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 Life Insured and that the Life Insured knew at the time of making it that the statement was false or that it suppressed facts which 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/she is entitled to do so, and 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 application.

- **Misstatement of Age or gender**

Without prejudice to Section 45 of the Insurance Act, 1938, if the Life Insured's age or gender has been misstated, as declared in the proposal, one of the following actions shall be taken:

- If the correct age is higher than the age declared in the Proposal, the premium payable under the Policy shall be altered corresponding to the correct age of the Life Insured, from the Policy Date and the Policyholder shall pay to the Company the accumulated difference between the original premium as mentioned in the Proposal and such altered premium from the Policy Date up to the date of such payment with interest at such rate and in such manner as per the then prevailing internal guidelines of the Company. If the Policyholder fails to pay the difference of premium with the interest thereon as mentioned above, subject to such other terms and conditions, the Guaranteed Retirement Amount will be changed on the basis of correct age, gender and the premium paid.
- If the correct age of the Life Insured is lower than the age declared in the Proposal, the premium payable under the Policy shall be altered corresponding to the correct age of Life Insured from the Policy Date and the Company may, at its discretion, refund the accumulated difference between the original premium paid and the altered premium.
- If in accordance with the correct age, it is not possible for the Company to alter the terms and conditions of the Policy or the Life Insured does not consent to any alterations proposed by the Company as mentioned below, the Policy shall stand cancelled from the Policy Date and the premium paid shall be refunded subject to the deduction of expenses incurred and payments already made by the Company under the Policy.

### 4. Other matters

**4.1** Only a duly authorized officer of the Company has the power to change the Policy as per the request of the Policyholder. Neither an agent nor anyone other than a duly authorized officer of the Company has the power to waive any of the rights or requirements of the Policy.

### 4.2 Free-look Option

If you disagree with any of the terms and conditions of the Policy, You have the option to return the original Policy Bond along with a letter stating reasons for the objection within 15 days of receipt of the Policy Bond ("the free look period"). The Policy will accordingly be cancelled and an amount equal to the Premium paid less stamp duty will be refunded to you. All your rights under this Policy shall stand extinguished immediately on the cancellation of the Policy under the free look option.

### 4.3 Notice

Any notice to be given to you under the Policy will be issued by post or electronic mail or telephone facsimile transmission to your updated address/es in the records of the Company and is deemed to have been received by You within three business days after such dissemination. Any such notice will run from the time you are deemed to have received such notice.

### 4.4 Taxation

The tax benefits, if any, on the Policy would be as per the prevailing provisions of the tax laws in India. If required by the relevant legislations prevailing from time to time, the Company will withhold taxes from the benefits payable under the Policy. The Company reserves the right to recover statutory levies including service tax by way of adjustment of the premiums paid by you.

### 4.5 Currency and Place of Payment

All payments to or by the Company will be in Indian rupees and shall be in accordance with the prevailing Exchange Control regulations and other relevant laws of India. It shall be payable at the registered/ any other offices of the Company in India.

#### 4.6 Governing Laws and Jurisdiction

The terms and conditions of the Policy shall be governed by and be subject to the laws of the Republic of India. The parties shall be subject to the jurisdiction of the law courts situated within the Republic of India for all matters and disputes arising from or relating to or concerning the proposal and declaration and the Policy.

#### 4.7 Customer Service

You can seek clarification or assistance on the Policy from the following:

- The Agent from whom the Policy was bought
- The Customer Service Representative of The Company at toll free no. 1800 102 4444
- SMS "SERVICE" to 56677
- Email: [service@bharti-axalife.com](mailto:service@bharti-axalife.com)
- Mail to: Customer Service  
Bharti AXA Life Insurance Company Ltd.  
Unit no 601 & 602, 6th floor Raheja Titanium,  
Off Western Express Highway,  
Goregaon (E), Mumbai-400 063

#### 4.8 Grievance Redressal

4.8.1 In case you have any query or complaint/ grievance, you may approach our office at the following address:

Bharti AXA Life Insurance Company Ltd.  
Unit No. 601 & 602, 6th floor, Raheja Titanium,  
Off Western Express Highway,  
Goregaon (E), Mumbai-400 063

Contact No: Toll Free no.: 1800 102 4444  
Email ID: [complaints.unit@bharti-axalife.com](mailto:complaints.unit@bharti-axalife.com)  
[www.bharti-axalife.com](http://www.bharti-axalife.com)

4.8.2 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 the following official for resolution:

Complaint Redressal Officer

Contact No: Toll Free no.: 1800 102 4444  
Email ID: [cro@bharti-axalife.com](mailto:cro@bharti-axalife.com)

4.8.3 In case you are not satisfied with the decision/ resolution of the Company, you may approach the Insurance Ombudsman if your grievance pertains to:

- Insurance claim that has been rejected or dispute of a claim on legal construction of the policy;
- Delay in settlement of claim;
- Dispute with regard to premium;
- Non-receipt of your insurance document.

4.8.4 The complaint should be made in writing duly signed by the complainant or by his legal heirs with full details of the complaint and the contact information of complainant.

4.8.5 As per provision 13(3) of the Redressal of Public Grievances Rules 1998, the complaint to the Ombudsman can be made:

- only if the grievance has been rejected by the Grievance Redressal Machinery of the Insurer;
- within a period of one year from the date of rejection by the insurer;
- if it is not simultaneously under any litigation.

**List of Ombudsman**

<b>Office of the Ombudsman</b>	<b>Contact Details</b>	<b>Areas of Jurisdiction</b>
<b>AHMEDABAD</b> Ambica House, 2nd floor, Near C U Shah College, 5, Navyug Colony, Ashram Road, Ahmedabad - 380 014	Tel.: 079- 27546150 Fax: 079-27546142 E-mail: insombahd@rediffmail.com	Gujarat , UT of Dadra & Nagar Haveli, Daman and Diu
<b>BHOPAL</b> Janak Vihar Complex, 2nd floor, Malviya Nagar, Bhopal - 462 011	Tel.: 0755-2769201/02 Fax: 0755-2769203 E-mail: bimalokpalbhopal@airtelbroadband.in	Madhya Pradesh & Chhattisgarh
<b>BHUBANESHWAR</b> 62, Forest Park, Bhubaneswar - 751 009	Tel.: 0674-2596461(Direct) Secretary No.: 0674-2596455 Tele Fax: 0674-2596429 E-mail: ioobbsr@dataone.in	Orissa
<b>CHANDIGARH</b> S.C.O. No.101, 102 & 103, Batra Building, 2nd floor, Sector 17-D , Chandigarh - 160 017	Tel.: 0172-2706196 Fax: 0172-2708274 E-mail: ombchd@yahoo.co.in	Punjab , Haryana, Himachal Pradesh, Jammu & Kashmir , UT of Chandigarh
<b>CHENNAI</b> Fatima Akhtar Court , 4th floor, 453 (old 312), Anna Salai, Teynampet, Chennai - 600 018	Tel.: 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)
<b>NEW DELHI</b> 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002	Tel.: 011-23239611 Fax: 011-23230858 E-mail: iobdelraj@rediffmail.com	Delhi & Rajasthan
<b>GUWAHATI</b> Jeevan Nivesh, 5th floor, Near Panbazar Overbridge , S.S. Road, Guwahati - 781 001	Tel.: 0361-2131307 Fax: 0361-2732937 E-mail: omb_ghy@sify.com	Assam , Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
<b>HYDERABAD</b> 6-2-46 , 1st floor, Moin Court Lane, Opp. Saleem Function Palace, A.C.Guards, Lakdi-Ka-Pool, Hyderabad - 500 004	Tel.: 040-23325325 Fax: 040-23376599 E-mail: hyd2_insombud@sancharnet.in	Andhra Pradesh, Karnataka and UT of Yanam – a part of the UT of Pondicherry
<b>ERNAKULAM</b> 2nd Floor, CC 27/2603, Pulinat Building , Opp. Cochin Shipyard, M.G. Road , Ernakulam - 682 015	Tel.: 0484-2358734 Fax: 0484-2359336 E-mail: iokochi@asianetglobal.com	Kerala , UT of Lakshadweep and Mahe – a part of UT of Pondicherry
<b>KOLKATA</b> North British Building, 29, 3rd floor, N.S. Road , Kolkata - 700 001	Tel.: 033-22134869 Fax: 033-22134868 E-mail: iombkol@vsnl.net	West Bengal , Bihar , Jharkhand and UT of Andaman & Nicobar Islands , Sikkim
<b>LUCKNOW</b> Jeevan Bhawan, Phase 2, 6th floor, Nawal Kishore Road, Hazratganj, Lucknow - 226 001	Tel.: 0522-2201188 Fax: 0522-2231310 E-mail: ioblko@sancharnet.in	Uttar Pradesh and Uttaranchal
<b>MUMBAI</b> 3rd floor, Jeevan Seva Annexe, S.V.Road, Santacruz(W), Mumbai - 400 054	Tel.: 022-26106928 Fax: 022-26106052 E-mail: ombudsman@vsnl.net	Maharashtra , Goa