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Term Insurance Security, Paperless Reality



UIN: 512N356V01 | Plan No.: 876

Salient Features:

- Flexibility to choose Level Sum Assured/Increasing Sum Assured
- Benefit of Attractive High Sum Assured Rebate
- Special rates for women

A Non-Participating, Non-Linked, Life, Individual, Pure Risk Plan

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Har Pal Aapke Saath

LIC's Digi Term (UIN: 512N356Vo1) (A Non-Par, Non-linked, Life, Individual, Pure Risk Plan)

LIC's Digi Term is a Non-Par, Non-Linked, Life, Individual, Pure Risk Plan, which provides financial protection to the insured's family in case of his/her unfortunate death during the policy term.

This is a non-par product under which benefits payable on death are guaranteed and fixed irrespective of actual experience. Hence the policy is not entitled to any discretionary benefits like bonus etc. or share in Surplus.

This plan shall be available Online only and can be purchased directly through website www.licindia.in.

1. KEY FEATURES:

- Flexibility to choose from two Death Benefit options: Level Sum Assured and Increasing Sum Assured.
- Flexibility to
 - o Choose from Single Premium, Regular Premium and Limited Premium Payment
 - o Choose the Policy Term/Premium Paying Term
 - o Opt for payment of benefit in instalments.
- Special rates for women.
- Benefit of attractive High Sum Assured Rebate.
- Two categories of premium rates namely (1) Non-Smoker rates and (2) Smoker rates. The application of Non-Smoker rates shall be based on the findings of the Urinary Cotinine test. In all other cases, the Smoker rates will be applicable.

2. ELIGIBILITY CONDITIONS AND OTHER RESTRICTIONS:

- | | |
|------------------------------|------------------------------|
| a) Minimum Age at entry | : [18] years (Last Birthday) |
| b) Maximum Age at entry | : [45] years (Last Birthday) |
| c) Minimum Age at Maturity | : [33] years (Last Birthday) |
| d) Maximum age at Maturity | : [75] years (Last Birthday) |
| e) Minimum Basic Sum Assured | : Rs. 50,00,000/-. |
| f) Maximum Basic Sum Assured | : Rs. 5,00,00,000* |

(*The Basic Sum Assured above Rs. 5,00,00,000 (Five Crore) may be considered on case to case basis in accordance with underwriting decision as per the Board Approved Underwriting Policy subject to the decision of Reinsurer on acceptance/ Terms and Conditions for acceptance of such case.)

The Basic Sum Assured shall be in multiples of amount specified below:

Basic Sum Assured range	Sum Assured Multiple
From Rs. 50,00,000/- to Rs. 75,00,000/-	Rs. 1,00,000/-
Above Rs. 75,00,000/- to Rs. 1,50,00,000/-	Rs. 25,00,000/-
Above Rs. 1,50,00,000/- to Rs. 4,00,00,000/-	Rs. 50,00,000/-
Above Rs. 4,00,00,000/-	Rs. 1,00,00,000/-

g) Policy Term and Premium Payment Term:

- Premium Payment Term: Regular, Limited Premium of 10 years, Limited Premium of 15 years, Single Premium
- Policy Term: 15 to 40 years under Regular/Single/Limited Premium of 10 years
- Policy Term: 20 to 40 years under Limited Premium of 15 years

h) Minimum Premium : The minimum instalment premium will be Rs. [3,000] for Regular/ Limited premium payment policies
Rs. [30,000] for Single premium payment policies

3. BENEFITS:

Benefits payable under an in-force policy shall be as under:

A. Death Benefit: Death benefit payable on death of the Life Assured during the policy term after the date of commencement of risk but before the date of maturity, provided the policy is inforce and claim is admissible shall be **“Sum Assured on Death”**.

Under Regular premium and Limited premium payment, **“Sum Assured on Death”** is defined as the highest of:

- 7 times of Annualised Premium; or
- 105% of “Total Premiums Paid” upto the date of death; or
- Absolute amount assured to be paid on death.

Under Single premium payment, **“Sum Assured on Death”** is defined as the higher of:

- 125% of Single Premium; or
- Absolute amount assured to be paid on death.

Where,

i. **“Annualized Premium”** shall be the premium amount payable in a year, excluding the taxes, rider premiums, underwriting extra premiums and loadings for modal premiums,

- ii. **“Total Premiums Paid”** means total of all the premiums paid under the base product, excluding any extra premium, and taxes.
- iii. **“Single Premium”** shall be the premium amount payable, excluding the taxes, rider premiums, underwriting extra premiums.

Absolute amount assured to be paid on death shall depend on Death Benefit Option chosen at the time of taking this policy and is as under:

- o **Option I: Level Sum Assured**

Absolute amount assured to be paid on death shall be an amount equal to Basic Sum Assured, which shall remain the same throughout the policy term.

- o **Option II: Increasing Sum Assured**

Absolute amount assured to be paid on death shall remain equal to Basic Sum Assured till completion of fifth policy year. Thereafter, it increases by 10% of Basic Sum Assured each year from the sixth policy year till fifteenth policy year till it becomes twice the Basic Sum Assured. This increase will continue under an inforce policy till the end of policy term; or till the Date of Death; or till the fifteenth policy year, whichever is earlier. From sixteenth policy year and onwards, the Absolute amount assured to be paid on death remains constant i.e. twice the Basic Sum Assured till the policy term ends.

For example, Absolute amount assured to be paid on death under a policy with Basic Sum Assured of Rs. X will be Rs. X till the end of fifth policy year, Rs. 1.1X during the sixth policy year, 1.2X during seventh policy year, increasing so on by 10% of Basic Sum Assured each year till it becomes 2X in fifteenth policy year. From sixteenth policy year and onwards, the Absolute amount assured to be paid on death will be 2X.

The Death Benefit Option once chosen cannot be changed later.

B. Maturity Benefit:

On survival of the life assured to the end of the policy term, no maturity benefit is payable.

4. OPTIONS AVAILABLE:

Option to take Death Benefit in instalments:

This is an option to receive Death Benefits in instalments over a period of 5 or 10 or 15 years instead of lump sum amount under an inforce policy. This option can be exercised by Life Assured during his/her lifetime; for full or part of Death benefits payable under the policy. The amount opted by the Life Assured (i.e. Net Claim Amount) can be either in absolute value or as a percentage of the total claim proceeds payable.

The instalments shall be paid in advance at yearly or half-yearly or quarterly or monthly intervals, as opted for, subject to minimum instalment amount for different modes of payments being as under:

Mode of Instalment payment	Minimum instalment amount
Monthly	Rs. 5,000/-
Quarterly	Rs. 15,000/-
Half-Yearly	Rs. 25,000/-
Yearly	Rs. 50,000/-

If the Net Claim Amount is less than the required amount to provide the minimum instalment amount as per the option exercised by the Life assured, the claim proceed shall be paid in lump sum only.

For all the instalment payment options commencing during the 12 months' period from 1st May to 30th April, the interest rate used to arrive at the amount of each instalment shall be annual effective rate not lower than the 10 year semi-annual G-Sec yield p.a. minus 2%; where, the 10 year semi-annual G-Sec yield shall be as at last trading day of previous financial year.

Accordingly, for the 12 months period commencing from 1st May, 2024 to 30th April, 2025, the applicable interest rate for the calculation of the instalment amount shall be 5.07% p.a. effective.

For exercising option to take Death Benefit in instalments, the Life Assured can exercise this option during his/her lifetime while in currency of the policy, specifying the Net Claim Amount for which the option is to be exercised. The death claim amount shall then be paid to the nominee as per the option exercised by the Life Assured and no alteration whatsoever shall be allowed to be made by the nominee.

5. PAYMENT OF PREMIUMS:

Regular Premium payment, Limited Premium payment or Single Premium payment options are available under this plan. In case of Regular and Limited Premium payment, the premium can be paid regularly during the Premium Paying Term with modes of premium payment as Yearly or Half Yearly.

The premium payable will depend on the age at entry of the life to be assured, smoking status, gender, policy term, Premium Paying Term and Death Benefit Option chosen. Under Single Premium, minimum premium shall be Rs. 30,000/-. Under Regular and Limited Premium mode, the minimum instalment premium shall be Rs. 3,000/-. If calculated

instalment premium is less than the minimum premium amount, any of the proposed policy parameters shall be modified in such a way that the revised instalment premium shall be greater than or equal to minimum instalment premium.

6. GRACE PERIOD (Applicable For Regular And Limited Premium Payment):

A grace period of 30 days shall be allowed for payment of yearly or half-yearly premiums from the date of First Unpaid Premium. During this period, the policy shall be considered inforce with the risk cover without any interruption as per the terms of the policy. If the premium is not paid before the expiry of the days of grace, the Policy lapses.

All the benefits shall cease after the expiry of grace period from the date of First Unpaid Premium under such policies and nothing shall be payable.

7. SAMPLE ILLUSTRATIVE PREMIUM:

The sample illustrative premiums for both Option I (Level Sum Assured) and Option II (Increasing Sum Assured) for Basic Sum Assured of Rs. 50 Lakh for Non-Smoker, Male, Standard lives under different Premium Payment options are as under:

Option I (Level Sum Assured):

Age (Last Birthday)	Policy Term	Regular Annual Premium (in Rs.)	Annual Premium for Limited Premium Paying Term of 15 Years (in Rs.)	Annual Premium for Limited Premium Paying Term of 10 Years (in Rs.)	Single premium (in Rs.)
20	20	3600	4100	5200	37750
30	20	4700	5400	6950	50850
40	20	9400	10850	14050	104900

The above premiums are exclusive of taxes.

Option II (Increasing Sum Assured):

Age (Last Birthday)	Policy Term	Regular Annual Premium (in Rs.)	Annual Premium for Limited Premium Paying Term of 15 Years (in Rs.)	Annual Premium for Limited Premium Paying Term of 10 Years (in Rs.)	Single premium (in Rs.)
20	20	4650	5350	6850	50100
30	20	6600	7650	9850	72950
40	20	14400	16750	21700	163250

The above premiums are exclusive of taxes.

8. REBATES:

The following rebates shall be applicable:

(i) High Sum Assured Rebate (Applicable for Regular, Limited & Single Premium payment:

The rebates for High Basic Sum Assured (BSA) as a percentage of tabular Annual/ Single Premium are as under:

a) Under Option I: Level Sum Assured

Regular/ Limited Premium:

Age Band (Last Birthday)	High SA rebate as a % of Tabular Annual Premium for different BSA			
	Rs. 50 Lakh to less than Rs. 1 Crore	Rs. 1 Crore to less than Rs. 2 Crore	Rs. 2 Crore to less than Rs. 5 Crore	Rs. 5 Crore and above
Up to 30 years	Nil	18%	30%	37%
31 to 45 years	Nil	16%	28%	33%

Single Premium:

Age Band (Last Birthday)	High SA rebate as a % of Tabular Single Premium for different BSA			
	Rs. 50 Lakh to less than Rs. 1 Crore	Rs. 1 Crore to less than Rs. 2 Crore	Rs. 2 Crore to less than Rs. 5 Crore	Rs. 5 Crore and above
Up to 30 years	Nil	17%	27%	30%
31 to 45 years	Nil	15%	25%	27%

b) Under Option II: Increasing Sum Assured

Regular/ Limited Premium:

Age Band (Last Birthday)	High SA rebate as a % of Tabular Annual Premium for different BSA			
	Rs. 50 Lakh to less than Rs. 1 Crore	Rs. 1 Crore to less than Rs. 2 Crore	Rs. 2 Crore to less than Rs. 5 Crore	Rs. 5 Crore and above
Up to 30 years	Nil	16%	26%	33%
31 to 50 years	Nil	14%	24%	29%

Single Premium:

Age Band (Last Birthday)	High SA rebate as a % of Tabular Single Premium for different BSA			
	Rs. 50 Lakh to less than Rs. 1 Crore	Rs. 1 Crore to less than Rs. 2 Crore	Rs. 2 Crore to less than Rs. 5 Crore	Rs. 5 Crore and above
Up to 30 years	Nil	15%	24%	27%
31 to 45 years	Nil	14%	23%	25%

(ii) **Premium Conversion rate** (applicable for Regular and Limited Premium payment):

The modal premium for other than yearly mode shall be based on annual equivalent premium. Annual equivalent premium is tabular annual premium rate (after allowing for any other rebate) increased by corresponding Premium Conversion rate as given below. The modal premium is arrived by dividing the annual equivalent premium by corresponding Modal frequency of the chosen mode of premium payment.

Mode	Premium Conversion rate	Modal frequency
Yearly	Nil	1
Half-Yearly	2%	2

9. REVIVAL (Applicable for Regular and Limited Premium Payment):

If the premiums are not paid within the grace period, then the policy will lapse. A lapsed policy can be revived, within a period of 5 consecutive complete years from the date of First Unpaid Premium and before the date of Maturity, as the case may be. The revival shall be effected on payment of all the arrears of premium(s) together with interest (compounding half yearly) at such rate as may be fixed by the Corporation from time to time and on satisfaction of Continued Insurability of the Life Assured on the basis of information, documents and reports that are already available and any additional information in this regard if and as may be required in accordance with the Underwriting Policy of the Corporation at the time of revival, being furnished by the Policyholder/Life Assured.

The Corporation reserves the right to accept at original terms, accept with modified terms or decline the revival of a discontinued policy. The revival of the discontinued policy shall take effect only after the same is approved, accepted and revival receipt is issued by the Corporation

The rate of interest applicable for revival under this product for every

12 months' period from 1st May to 30th April shall not exceed 10 year G-Sec yield p.a. compounding half yearly as at the last trading day of previous financial year plus 3% or the yield earned on the Corporation's Non-Linked Non-Participating Fund plus 1%, whichever is higher. For the 12 month's period commencing from 1st May, 2024 to 30th April, 2025, the applicable interest rate shall be 9.50% p.a. compounding half yearly. The basis for determination of interest rate for policy revival is subject to change.

If a lapsed policy is not revived within the revival period but before the Date of Maturity, the policy will automatically terminate. In case of Regular Premium Payment policies, nothing shall be payable. However, in case of Limited Premium Payment policies, an amount equal to Unexpired Risk Premium Value, if any, shall be payable and the policy will terminate.

10. PAID-UP:

There is no paid-up value available under this plan.

11. SURRENDER :

No surrender value will be available under this Plan. However on surrender of policy in the following cases (for both Level Sum Assured (Option I) as well as Increasing Sum Assured (Option II) options), an amount equal to Unexpired Risk Premium Value, if any, shall be payable:

- a) Regular Premium Payment policies: Nothing shall be payable.
- b) Single Premium Payment Policies: The applicable Unexpired Risk Premium Value, if any, shall be payable anytime during the Policy Term.
- c) Limited Premium Payment: The applicable Unexpired Risk Premium Value, if any, shall only be payable if full premiums have been paid for at least three consecutive years.

In case of a lapsed policy, on surrender of policy during the revival period, applicable Unexpired Risk Premium Value, if any, shall be payable. However, on expiry of revival period, the policy shall terminate and Unexpired Risk Premium Value, if any, shall be paid to the policyholder.

In case of death of the life Assured under a lapsed policy, during the revival period, applicable Unexpired Risk Premium Value, if any, shall be payable.

12. POLICY LOAN:

No loan will be available under this plan.

13. FORFEITURE IN CERTAIN EVENTS:

In case it is found that any untrue or incorrect statement is contained in the proposal, personal statement, declaration and connected documents or any material information is withheld, then and in every such case the policy shall be void and all claims to any benefit by virtue thereof shall be subject to the provisions of Section 45 of the Insurance Act, 1938 as amended from time to time.

14. TERMINATION OF POLICY:

The policy shall immediately and automatically terminate on the earliest occurrence of any of the following events:

- a) The date on which lump sum death benefit / final instalment of death benefit is paid; or
- b) The date on which Unexpired Risk Premium Value, if any, is settled, in case of surrender of policy; or
- c) The date of maturity; or
- d) On expiry of Revival Period, if the policy has not been revived within the revival period; or
- e) On payment of free look cancellation amount; or
- f) In the event of forfeiture as specified in Para 13 above.

15. TAXES:

Statutory Taxes, if any, imposed on such insurance plans by the Government of India or any other constitutional Tax Authority of India shall be as per the Tax laws and the rate of tax as applicable from time to time.

The amount of any applicable taxes, as per the prevailing rates, shall be payable by the policyholder on premium(s) (for Base Policy and Rider, if any) including extra premiums, if any) which shall be collected separately over and above in addition to the premium(s) payable by the policyholder. The amount of Tax paid shall not be considered for the calculation of benefits payable under the plan.

Regarding Income tax benefits/implications on premium(s) paid and benefits payable under this plan, please consult your tax advisor for details.

16. FREE LOOK PERIOD:

If the Policyholder is not satisfied with the “Terms and Conditions” of the policy, the policy may be returned to the Corporation within 30 days from the date of receipt of the electronic or physical mode

of the Policy Document , whichever is earlier, stating the reasons for objections. On receipt of the same, the Corporation shall cancel the policy and return the amount of premium deposited after deducting the proportionate risk premium (for Base Policy) for the period of cover, expenses incurred on medical examination (including special reports, if any) and stamp duty charges.

17. SUICIDE EXCLUSION:

i) Under Regular/Limited Premium Policy:

If the Life Assured (whether sane or insane) commits suicide at any time 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 80% of the total premiums paid (excluding any extra premium, rider premium and taxes, if collected explicitly) till the date of death, provided the policy is in force.

This clause shall not be applicable for a lapsed policy as nothing is payable under such policies.

ii) Under Single Premium Policy:

If the Life assured (whether sane or insane) commits suicide at any time within 12 months from the date of commencement of risk under the policy, the Nominee or beneficiary of the Life Assured shall be entitled to 80 % of the Single Premium paid excluding any extra premium, rider premium and taxes, if collected explicitly.

18. Grievance Redressal Mechanism:

Of the Corporation:

The Corporation has Grievance Redressal Officers (GROs) at Branch/ Divisional/ Zonal/ Central Office to redress grievances of customers. The customers can visit our website (<https://licindia.in/web/guest/grievances>) for names and contact details of the GROs and other information related to grievances.

For ensuring quick redressal of customer grievances the Corporation has introduced Customer friendly Integrated Complaint Management System through our Customer Portal (website) <http://www.licindia.in>, where a registered policy holder can directly register complaint/ grievance and track its status. Customers can also contact at e-mail co_complaints@licindia.com for redressal of any grievances.

Claimants not satisfied with the decision of death claim repudiation have the option of referring their cases for review to Zonal Office

Claims Dispute Redressal Committee or Central Office Claims Dispute Redressal Committee. A retired High Court/ District Court Judge is member of each of the Claims Dispute Redressal Committees.

Of IRDAI:

In case the customer is not satisfied with the response or do not receive the response from us within 15 days, then the customer may approach the Policyholder's Protection and Grievance Redressal Department through any of the following modes:

- i) Calling Toll Free Number 155255/18004254732(i.e. IRDAI Grievance Call Centre-(BIMA BHAROSA SHIKAYAT NIVARAN KENDRA))
- ii) Sending an email to complaints@irdai.gov.in
- iii) Register the complaint online at <https://bimabharosa.irdai.gov.in/>
- iv) Address for sending the complaint through courier/letter: General Manager, Policyholders Protection and Grievance Redressal Department, Insurance Regulatory and Development Authority of India, Survey No. 115/1, Financial District, Nanakramguda, Gachibowli, Hyderabad-500032, Telangana.

Of Ombudsman:

For redressal of Claims related grievances, claimants can also approach Insurance Ombudsman who provides for low cost and speedy arbitration to customers.

Section 45 of the Insurance Act, 1938

The provision of Section 45 of the Insurance Act, 1938 as amended from time to time shall be applicable. The current provision is as under:

(1) No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of the policy, i.e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later.

(2) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later on the ground of fraud:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based.

Explanation I- For the purposes of this sub-section, the expression "fraud" means any of the following acts committed by the insured or

by his agent, with the intent to deceive the insurer or to induce the insurer to issue a life insurance policy:-

- (a) the suggestion, as a fact of that which is not true and which the insured does not believe to be true;
- (b) the active concealment of a fact by the insured having knowledge or belief of the fact;
- (c) any other act fitted to deceive; and
- (d) any such act or omission as the law specially declares to be fraudulent.

Explanation II- Mere silence as to facts likely to affect the assessment of the risk by the insurer is not fraud, unless the circumstances of the case are such that regard being had to them, it is the duty of the insured or his agent, keeping silence to speak, or unless his silence is, in itself, equivalent to speak.

(3) Notwithstanding anything contained in subsection (2), no insurer shall repudiate a life insurance policy on the ground of fraud if the insured can prove that the misstatement of or suppression of a material fact was true to the best of his knowledge and belief or that there was no deliberate intention to suppress the fact or that such misstatement of or suppression of a material fact are within the knowledge of the insurer:

Provided that in case of fraud, the onus of disproving lies upon the beneficiaries, in case the policyholder is not alive.

Explanation – A person who solicits and negotiates a contract of insurance shall be deemed for the purpose of the formation of the contract, to be the agent of the insurer.

(4) A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground that any statement of or suppression of a fact material to the expectancy of the life of the insured was incorrectly made in the proposal or other document on the basis of which the policy was issued or revived or rider issued:

Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision to repudiate the policy of life insurance is based:

Provided further that in case of repudiation of the policy on the ground of misstatement or suppression of a material fact, and not on the ground of fraud the premiums collected on the policy till the date of repudiation shall be paid to the insured or the legal representatives or nominees or assignees of the insured within a period of ninety days from the date of such repudiation.

Explanation - For the purposes of this sub-section, the misstatement of or suppression of fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer, the onus is on the insurer to show that had the insurer been aware of the said fact no life insurance policy would have been issued to the insured.

(5) 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.

PROHIBITION OF REBATES (SECTION 41 OF THE INSURANCE ACT, 1938):

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
- 2) Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Various Sections of the Insurance Act, 1938, applicable to LIC to apply as amended from time to time.

This product brochure gives only salient features of the plan. For further details please refer to the Policy document on our website www.licindia.in or contact our nearest Branch Office.

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS

IRDAI or its officials do not involve in any activities of insurance business like selling insurance policies, announcing bonus or investment of premiums, refunds of amounts. Policyholders or the prospects receiving such phone calls are requested to lodge a police complaint.

LIFE INSURANCE CORPORATION OF INDIA

“Life Insurance Corporation of India” was established on 1st September, 1956 under Life Insurance Corporation Act, 1956, with the objective of spreading life insurance more widely, in particular to the rural areas with a view to reaching all insurable persons in the country and providing them adequate financial cover against insured events. LIC continues to be the important life insurer even in the liberalized scenario of Indian insurance and is moving fast on a new growth trajectory surpassing its own past records. In its existence of over six decades, LIC has grown from strength to strength in various areas of operation.



Registered Office:

Life Insurance Corporation of India

Central Office,

Yogakshema, Jeevan Bima Marg, Mumbai – 400021.

Website: www.licindia.in

Registration Number: 512