



# One Plan To Truly Enjoy Life's Certainties

## INDIAFIRST LIFE "INSURANCE KHATA" PLAN (Micro-Insurance Product)

(A Non-Linked, Non Participating, Individual Life,  
Micro Insurance, Savings Plan)

## Before You Start Reading

### **Important Note**

IndiaFirst Life “INSURANCE KHATA” Plan (Micro-Insurance Product) is referred to as the policy throughout the brochure.

### **How will This Brochure Help You?**

This brochure gives you details of how your Policy works throughout its lifetime. It's an important document to refer to

### **To Help Your Understanding**

We've done our best to explain everything as simply as possible; however you're likely to come across some terms you're unfamiliar with. Where possible, we've explained these.

We have used simple language that is easy to understand and believe this brochure is a good place to start when considering buying this insurance policy.

### **About IndiaFirst Life Insurance Company Limited (IndiaFirst Life)**

Headquartered in Mumbai, IndiaFirst Life Insurance Company Limited (IndiaFirst Life), with a paid-up share capital of INR 754 crores, is one of the country's youngest life insurance companies. Its current shareholders include Bank of Baroda, Union Bank of India, and Carmel Point Investments India Private Limited, which hold 65%, 09%, and 26% stakes in the company. Carmel Point Investments India Pvt Ltd. is incorporated by Carmel Point Investment Ltd, a body corporate incorporated under the laws of Mauritius and owned by private equity funds managed by Warburg Pincus LLC, New York, United States. The company's key differentiator is its simple, easy-to-understand products that are fairly priced and efficiently serviced. For details, please visit <https://www.indiafirstlife.com/>.

## Why you need this Product?

You form the cornerstone of your family's happiness. Your loved ones not only depend on you for their day to day comforts but also for the realization of their envisioned dreams. While you work very hard to make their dreams come alive, you also value every penny earned and want to put it to optimum use.

We present to you IndiaFirst Life "INSURANCE KHATA" Plan (Micro-Insurance Product), which is A Non-Linked, Non Participating, Individual Life, Micro Insurance, Savings Plan. This over the counter product takes care of both: your family's needs in case of your untimely demise and protection of your money as it comes back safely to you if no untoward event takes place.

Provide your loved ones and your money the security like never before with this policy!

## Key Features

- The policy is designed to provide financial protection to your family
- Be rest assured, as you know the exact amount of benefits right at the inception
- At the end of the term you get guaranteed assured benefit on maturity, as defined in this document

- The policy is simple to understand and easy to purchase
- Pay through single premium and get coverage for 5/7/10 years as per your choice
- Pay the single premium once or multiple times to increase your cover as per your capacity.
- A new policy is issued with each single premium

## Plan at a Glance

### 1. What is the IndiaFirst Life "INSURANCE KHATA" Plan (Micro-Insurance Product)?

IndiaFirst Life "INSURANCE KHATA" Plan (Micro-Insurance Product) is a non-linked, non-participating, individual life micro insurance, savings plan. The policy is designed to offer financial protection in the form of a life cover for the family along with an assured benefit on maturity in case the life assured survives till the end of the policy term.

This policy works on assured benefits and hence, you know your benefits even before you buy the policy. Affordable protection is definitely an added advantage. Individuals aged between 18 to 45 years, looking for readymade, easy to buy covers; can purchase this policy. Buying this policy as per your convenience is also a possibility as it can be bought online as well.

## 2. What are the basic eligibility criteria in this policy (Plan at a Glance)?

Criteria	Parameters	
Age at Entry	Minimum	18 years for all policy terms
	Maximum	45 years for policy term 5 years 43 years for policy term 7 years 40 years for policy term of 10 years
Maximum Age at Maturity	50 years	
Premium Payment Term	Single Pay	
Policy Term	5 / 7 / 10 years	
Premium	Minimum	Rs. 1000 for 5 year policy term Rs. 715 for 7 year policy term Rs. 500 for 10 year policy term
	Maximum	Rs. 40,000 for 5 year policy term Rs. 28,570 for 7 year policy term Rs. 20,000 for 10 year policy term
Sum Assured on Death	Minimum - Rs. 5000 Maximum - Rs. 2,00,000	

## 3. What happens in case of life assured's demise(death benefit)?

A lump sum amount will be paid to the nominee/ appointee / legal heir in the untimely event of the Life Assured's demise as per the following table.

Death Benefit	Higher of 125% of the single premium or Sum assured benefit on maturity or sum assured on death to be paid on death.
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The Sum assured on maturity is as defined in question 4 below.

The Sum Assured on death will be determined on the basis of following table:

Policy Term	Age at Entry (Years)	Death Benefit
5	18 to 45	5*SP
7	18 to 43	7*SP
10	18 to 40	10 * SP

SP = Single Premium

#### 4. What do you receive at the end of the policy term (maturity benefit)?

In case of survival of the life assured till the end of the policy term, the policyholder stands to receive sum assured on maturity, which is X% of Single Premium paid, excluding applicable tax; if any and extra premium if any, at maturity

Where X% is defined in the table below.

#### Guaranteed Sum Assured on Maturity as a % of Single Premium

Age/Policy Term	X%		
	5	7	10
18	106.64%	115.04%	126.29%
19	106.39%	114.52%	125.18%
20	106.15%	114.00%	124.06%
21	105.90%	113.48%	122.95%
22	105.66%	112.97%	121.83%
23	105.41%	112.45%	120.72%
24	105.17%	111.93%	119.61%
25	104.92%	111.41%	118.49%
26	104.68%	110.89%	117.38%
27	104.43%	110.37%	116.26%
28	104.18%	109.86%	115.15%
29	103.94%	109.34%	114.04%
30	103.69%	108.82%	112.92%
31	103.45%	108.30%	111.81%
32	103.20%	107.78%	110.69%
33	102.96%	107.26%	109.58%
34	102.71%	106.75%	108.46%
35	102.47%	106.23%	107.35%
36	102.22%	105.71%	106.24%
37	101.97%	105.19%	105.12%
38	101.73%	104.67%	104.01%
39	101.48%	104.15%	102.89%
40	101.24%	103.64%	101.78%
41	100.99%	103.12%	
42	100.75%	102.60%	
43	100.50%	102.08%	
44	100.26%		
45	100.01%		

## 5. What are the tax benefits in this policy?

Tax benefits may be available on premiums paid and benefits receivable as per prevailing Income Tax Laws. These are subject to change from time to time as per the Government Tax laws. Please consult your tax consultant before purchase of the policy.

## 6. Can you surrender your policy?

Yes, while we do not encourage you to surrender your policy, you may choose to surrender the same for immediate cash requirement, in case of an emergency.

You can surrender the policy any time during the policy term after payment of premium.

The policy shall acquire a surrender value immediately on the payment of Single Premium.

The amount payable on surrender will be higher of Guaranteed Surrender Value (GSV) or Special Surrender Value (SSV).

Guaranteed Surrender Value

$GSV = GSV \text{ factor} * \text{Total Premiums Paid}$

Special Surrender Value reflects the notional asset share, guaranteed maturity or survival benefits under the policy.

The SSV will be =

$SSV \text{ Factor}1 * \text{Sum Assured on Death (SAD)}$

plus

$SSV \text{ Factor}2 * \text{Sum Assured on Maturity (SAM)}$

The special surrender value factors applicable for this product are provided in Annexure XX.

## Basis for SSV calculation

The basis of calculation of SSV factors are as follows:

Interest Rate: 7.68% p.a.

It is derived using the following approach:

$7.68\% = 7.18\% [(1+7.05\%/2)^2 - 1]$   
plus spread of 50 bps

where 7.05% p.a. is the 10 year G-sec rate (convertible half yearly) as at the end of the financial year ending 31st March 2024.

## 7. Can you cancel your policy (Free Look Cancellation)?

You can return your policy within the Free Look period; In case you do not agree to any of the policy terms and conditions, you have the option to review the terms and conditions of the policy and if you disagree to any of those terms or conditions, you have the option of returning the policy to the insurer for cancellation, stating the reasons for your objection within 30 days from the date of receipt of the policy.

## Do you get any refund when you cancel your policy?

Yes. We will refund (within 7 days of receipt of such request) an amount equal to the -

Premium paid

Less: i. Pro-rata risk premium and rider premium, if any, for the time the policy was in force

Less ii. Any stamp duty paid

Less iii. Expenses incurred on medical examination, if any

Where pro-rata risk premium is the proportionate risk premium for the period of cover

### **8. Can you avail of a loan under the policy?**

Policy Loan will be available subject to the following term and conditions.

- Loans up to 80% of the available surrender value will be provided.
- The minimum loan amount should be Rs.1000.
- If the outstanding loan along with interest exceeds 90% of the surrender value, company will send a notice to the policy holder to repay the loan partially or completely. If loan is not repaid subsequent to receipt of the notice, then we will adjust the outstanding loan along with interest before any payment of benefits. After recovering the outstanding loan along with interest, remaining benefit, if any, will be payable.
- The basis used for the calculation of interest rate on loan is 10-year G-Sec rate as at the end of last financial year plus the absolute margin of 250 basis points rounded up to the nearest 50 basis points. The derived interest rate will be

applicable in the succeeding financial year. Currently, the interest rate on loan for FY 2024-25 is 10.00% p.a. (simple). It is arrived at by adding a margin of 250 basis points on the effective annual 10-year G-Sec and rounding up to the nearest 50 basis points (10.00% ~ 7.18% + 2.50%).

- Any change in the methodology of calculating the loan interest rate shall be subject to prior approval from the Authority.

### **9. What happens in case the life assured commits suicide (Suicide Exclusion)?**

In case of death due to suicide within 12 months from the date of commencement of risk under the policy, the nominee or beneficiary of the policyholder shall be entitled to 80% of the total premiums paid (which is Single premium excluding applicable taxes and extra premium, if any) till the date of death or the surrender value available as on the date of death whichever is higher, provided the policy is in force.

### **10. How can you make use of this policy?**

The IndiaFirst Life "INSURANCE KHATA" Plan (Micro-Insurance Product) is designed to help you overcome any constraints that may be preventing you from financially securing your family. The unique benefits of this policy are:

- You can open your own Insurance Khata
- Pay as much as you want or can, as per your cash flow
- Pay whenever you can, as per your convenience by buying a new policy
- Receive your guaranteed assured benefit on maturity based on your schedule of policy purchases
- Keep enhancing your Insurance cover by adding to your Khata through a series of Single Premium policies
- You do not lose anything if you do not make any additional payment
- Your policy never lapses
- Your Sum Assured would reduce on each return of guaranteed assured benefit on maturity for the Policy/Plan accordingly to the maturity/tenor of the Policy / Plan.

Let us understand how you can benefit from this product with the help of a few illustrative examples:

### **Illustration 1: Plan as you go**

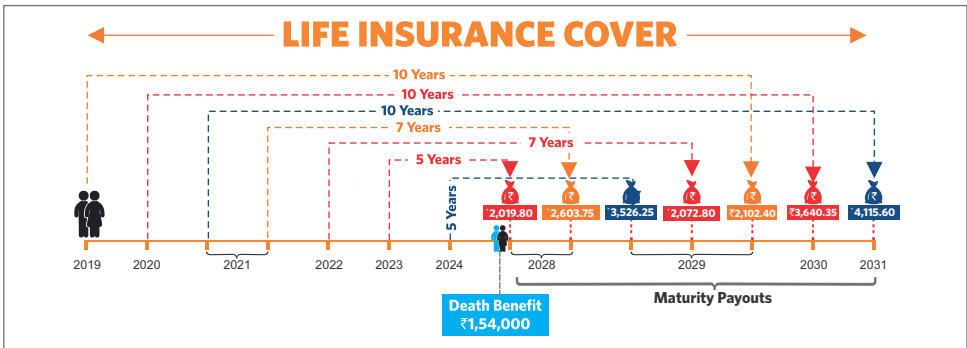
Mahesh as a farmer depends on his agricultural proceeds for his income. He makes a living for his entire family. He has bought the policy to ensure that

his family is not affected in case of his absence. He has planned to put in premiums in the policy such that, he can invest for a longer term in the initial years and reduce it subsequently over a period of time. The benefits that Mahesh and his family will gain through set of these policies are:

- Mahesh aged 37 can pay as and when he has surplus income thus increase his insurance cover
- He can be assured that he will get guaranteed assured benefit on maturity based on the date of premium payment
- He can continue purchasing new policies till he is 45 years old and enjoy the benefits upto 50 years of age. This way, even in his old age his family is secured from any unforeseen events.
- In case, an unfortunate event occurs on 7th March, 2026, Mahesh's loved ones are safeguarded with the Total Sum Assured of Rs. 1,54,000. Alternatively, he and his family will benefit from guaranteed assured benefit on maturity in the year 2028, 2029, 2030 and 2031.



Policy Start Date	Age of Customer	Policy Term (Years)	Policy End Date	Premium Paid (Rs.)	Sum assured on maturity (Rs.)	Sum Assured (Rs.) payable in case of death
02/09/2019	37	10	01/09/2029	2,000	2102.40	20,000
31/03/2020	38	10	30/03/2030	3,500	3640.35	35,000
23/06/2021	39	10	22/06/2031	4,000	4115.60	40,000
07/09/2021	39	7	06/09/2028	2,500	2603.75	17,500
03/08/2022	40	7	02/08/2029	2,000	2072.80	14,000
15/07/2023	41	5	14/07/2028	2,000	2019.80	10,000
31/01/2024	42	5	30/01/2029	3,500	3526.25	17,500
				Total Sum Assured (as on date of death) 1,54,000		



In the sample illustration shown above, all premiums are paid at the beginning of the policy year and all the policy benefits are paid at the end of the policy year.

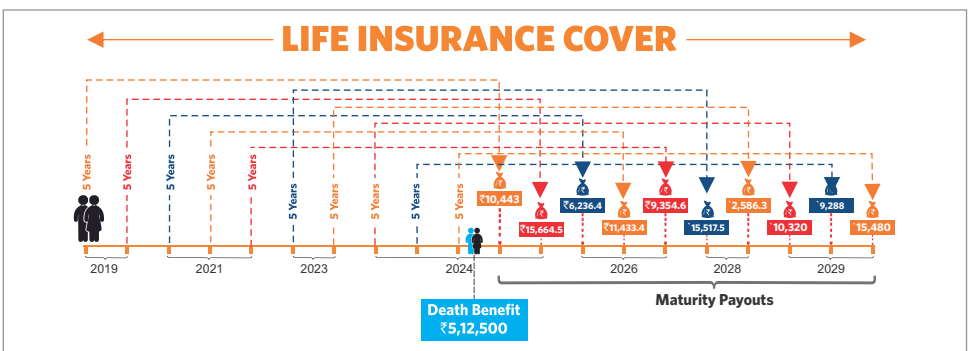
### Illustration 2: Pay as you go

Amit is a cab driver with a regular stream of income, who lives with his wife. He plans to start a family and wants his wife as well as his children to be financially secure in every way possible. Being an informed individual, he continually adds to his Insurance Khata thus aiming to enhance his cover, in line with his growing family. His benefits from the policy are:

- Aged 27 years, could plan to provide financial protection through this policy
- He will benefit from an enhanced cover every time he adds a new policy to his Insurance Khata
- Even if he misses adding a new policy, his risk cover from the previous policies will keep him and his loved ones secured

- If an untoward event happens on the 30th May, 2024, Amit's family is financially secure with a Total Sum Assured of Rs. 5,12,500. In case he survives till the end of the policy term(s), he will get guaranteed assured benefit on maturity from his policies.
- He is happy that he bought just the right policy for himself: "Byaaz ka bima, mool wasool"

Policy Start Date	Age of Customer	Policy Term (Years)	Policy End Date	Premium Amount (Rs.)	Sum assured on maturity (Rs.)	Sum Assured (Rs.) payable in case of death																																										
14-06-2019	27	5	13-06-2024	10,000	10443.00	50,000																																										
20-11-2019	27	5	19-11-2024	15,000	15664.50	75,000																																										
02-02-2021	29	5	01-02-2026	6,000	6236.40	30,000																																										
14-09-2021	29	5	13-09-2026	11,000	11433.40	55,000																																										
20-10-2021	29	5	19-10-2026	9,000	9354.60	45,000 </tr <tr> <td>27-01-2023</td> <td>31</td> <td>5</td> <td>26-01-2028</td> <td>15,000</td> <td>15517.50</td> <td>75,000</td> </tr> <tr> <td>23-02-2023</td> <td>31</td> <td>5</td> <td>22-02-2028</td> <td>2,500</td> <td>2586.25</td> <td>12,500</td> </tr> <tr> <td>17-03-2024</td> <td>32</td> <td>5</td> <td>16-03-2029</td> <td>10,000</td> <td>10320</td> <td>50000</td> </tr> <tr> <td>05-04-2024</td> <td>32</td> <td>5</td> <td>04-04-2029</td> <td>9,000</td> <td>9288.00</td> <td>45000</td> </tr> <tr> <td>01-05-2024</td> <td>32</td> <td>5</td> <td>30-04-2029</td> <td>15,000</td> <td>15480.00</td> <td>75000</td> </tr> <tr> <td colspan="4"></td> <td colspan="3">Total Sum Assured (as on date of death) 5,12,500</td> </tr>	27-01-2023	31	5	26-01-2028	15,000	15517.50	75,000	23-02-2023	31	5	22-02-2028	2,500	2586.25	12,500	17-03-2024	32	5	16-03-2029	10,000	10320	50000	05-04-2024	32	5	04-04-2029	9,000	9288.00	45000	01-05-2024	32	5	30-04-2029	15,000	15480.00	75000					Total Sum Assured (as on date of death) 5,12,500		
27-01-2023	31	5	26-01-2028	15,000	15517.50	75,000																																										
23-02-2023	31	5	22-02-2028	2,500	2586.25	12,500																																										
17-03-2024	32	5	16-03-2029	10,000	10320	50000																																										
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01-05-2024	32	5	30-04-2029	15,000	15480.00	75000																																										
				Total Sum Assured (as on date of death) 5,12,500																																												



In the sample illustration shown above, all premiums are paid at the beginning of the policy year and all the policy benefits are paid at the end of the policy year.

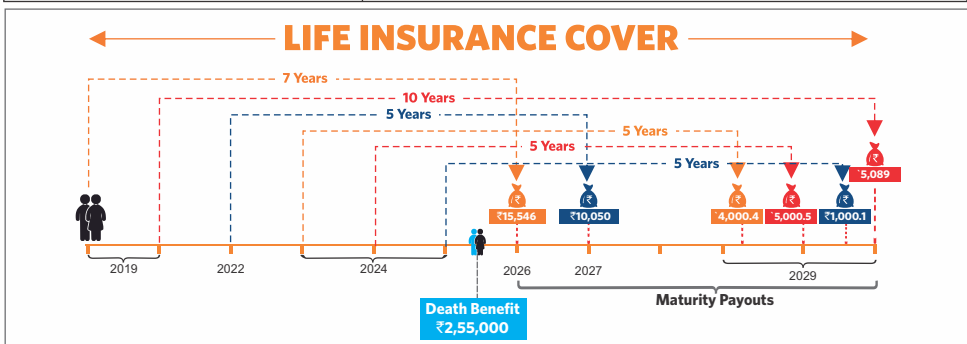
### Illustration 3: Perpetual Khata - Commit without Commitment!

Rohit, aged 40, is a freelance writer. He is always on the go and likes financial products which complement his lifestyle. In the current times, while most people hesitate to commit for the long term due the uncertainty of jobs and guaranteed income, Rohit likes to be prepared for the upcoming times. His mantra is to plan for the long term through small efforts taken in the short term.

The unique benefits that he will gain by buying the IndiaFirst Life “INSURANCE KHATA” Plan (Micro-Insurance Product) are:

- The policy goes well with his lifestyle and income as there is no regular commitment of premium payment
- He can buy it on the go, in his own time, at his own convenience, with the help of the mobile application. He can also buy multiple policies in order to increase his life cover.
- In case anything happens to Rohit on 21st November, 2025, his family will get a Total Sum Assured of Rs. 2,55,000 else, he will get guaranteed assured benefit on maturity as scheduled in year 2026, 2027 and 2029.

Policy Start Date	Age of Customer	Policy Term (Years)	Policy End Date	Premium Amount (Rs.)	Sum assured on maturity (Rs.)	Sum Assured payable in case of death (Rs.)
15/08/2019	40	7	14/08/2026	15,000	15546.00	1,05,000
17/11/2019	40	10	16/11/2029	5,000	5089.00	50,000
16/01/2022	43	5	15/01/2027	10,000	10050.00	50,000
08/07/2024	45	5	07/07/2029	4,000	4000.40	20,000
04/08/2024	45	5	03/08/2029	5,000	5000.50	25000
02/10/2024	45	5	01/10/2029	1,000	1000.10	5,000
				Total Sum Assured (as on date of death) 2,55,000		



In the sample illustration shown above, all premiums are paid at the beginning of the policy year and all the policy benefits are paid at the end of the policy year.

### 11. Nomination:

Allowed as per the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time. For more details on the nomination, please refer to our website [www.indiafirstlife.com](http://www.indiafirstlife.com)

### 12. Assignment

Allowed as per the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time. For more details on the assignment, please refer to our website [www.indiafirstlife.com](http://www.indiafirstlife.com)

### 13. Prohibition of Rebate

Section 41 of the Insurance Act, 1938 as amended from time to time states.

- 1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person, to take 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.

### 14. What happens in case of submission of information which is false or incorrect?

Fraud/ Misstatement would be dealt with in accordance with provisions of Sec 45 of the Insurance Act 1938, as amended from time to time.

Section 45 of the Insurance Act 1938, as amended from time to time states Provisions regarding policy not being called into question in terms of Section 45 of the Insurance Act, 1938, as amended Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 are as follows:

- 1) No Policy of Life Insurance shall be called in question on any ground whatsoever after expiry of 3 years from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policy whichever is later.
- 2) On the ground of fraud, a policy of Life Insurance may be called in question within 3 years from
  - a. the date of issuance of policy or
  - b. the date of commencement of risk or
  - c. the date of revival of policy or
  - d. the date of rider to the policy whichever is later.

For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which such decision is based.

- 3) Fraud means any of the following acts committed by 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 specifically declares to be fraudulent.
  - 4) Mere silence is not fraud unless, depending on circumstances of the case, it is the duty of the insured or his agent keeping silence to speak or silence is in itself equivalent to speak.
  - 5) No Insurer shall repudiate a life insurance Policy on the ground of Fraud, if the Insured / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder, if alive, or beneficiaries.
  - 6) Life insurance Policy can be called in question within 3 years on the ground that any statement of or suppression of a fact material to expectancy of life of the insured was incorrectly made in the proposal or other document basis which policy was issued or revived or rider issued. For this, the insurer should communicate in writing to the insured or legal representative or nominee or assignees of insured, as applicable, mentioning the ground and materials on which decision to repudiate the policy of life insurance is based.
  - 7) In case repudiation is on ground of mis-statement and not on fraud, the premium collected on policy till the date of repudiation shall be paid to the insured or legal representative or nominee or assignees of insured, within a period of 90 days from the date of repudiation.
  - 8) Fact shall not be considered material unless it has a direct bearing on the risk undertaken by the insurer. The onus is on insurer to show that if the insurer had been aware of the said fact, no life insurance policy would have been issued to the insured.
  - 9) The insurer can call 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 of age of life insured. So, this Section will not be applicable for questioning age or adjustment based on proof of age submitted subsequently.
- [Disclaimer: This is not a comprehensive list of amendments of Insurance Laws (Amendment) Act, 2015 and only a simplified version prepared for general information. Policy Holders are advised to refer to Insurance Laws (Amendment) Act, 2015 dated 23.03.2015 for complete and accurate details.]

## 15. Policy Servicing & Grievance Handling Mechanism

You may contact us in case of any grievance at any of our branches or at Customer Care, IndiaFirst Life Insurance Company Ltd, 12th & 13th Floor, North [C] Wing, Tower 4, NESCO IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063.

Contact No.: 1800 209 8700, Email id: customer.first@indiafirstlife.com. IRDAI Regn No. 143. CIN: U66010MH2008PLC183679

- a. An acknowledgment to all such grievances received will be sent immediately from the date of receipt of the grievance.
- b. A written communication giving reasons of either redressing or rejecting the grievance will be sent to you within 14 days from the date of receipt of the grievance. In case We don't receive a revert from You within 8 weeks from the date of registration of grievance, We will treat the complaint as closed.
- c. However, if you are not satisfied with our resolution provided or have not received any response within 14 days, then, you may approach our Grievance Officer at any of our branches or you may write to our Grievance Redressal Officer at [grievance.redressal@indiafirstlife.com](mailto:grievance.redressal@indiafirstlife.com).

d. If you are not satisfied with the resolution or have not received any response within 14 days then you can contact the insurance ombudsman. For the list of ombudsman office please refer Annexure B.

e. Further, you may approach the Grievance Cell of the Insurance Regulatory and Development Authority of India (IRDAI) on the following contact details.

IRDAI Grievance Call Centre (IGCC)  
TOLL FREE NO: 155255

Email ID: [complaints@irdai.gov.in](mailto:complaints@irdai.gov.in)

You can also register your complaint online at

<https://bimabharosa.irdai.gov.in/>

Address for communication for complaints by fax/paper:

Policyholder Protection & Grievance Redressal Department (PPGR)

Insurance Regulatory and Development Authority of India,

Sy. No. 115/1, Financial District, Nanakramguda

Gachibowli, Hyderabad- 500032  
Telangana

IRDAI TOLL FREE NO: 18004254732

**Annexure I**  
**The GSV factors are as per the below table:**

GSV factor applicable on single premium paid excluding applicable tax, if any, extra premium and rider premium,if any,			
Policy Year of Surrender	Policy Term: 5 Years	Policy Term: 7 Years	Policy Term: 10 Years
1	75%	75%	75%
2	75%	75%	75%
3	75%	75%	75%
4	90%	90%	90%
5	90%	90%	90%
6	NA	90%	90%
7	NA	90%	90%
8	NA	NA	90%
9	NA	NA	90%
10	NA	NA	90%

Tax benefits are subject to change from time to time.

**Disclaimer:** IndiaFirst Life Insurance Company Limited, IRDAI Regn No.143, CIN: U66010MH2008PLC183679, Address: 12th & 13th floor, North [C] Wing, Tower 4, Nesco IT Park, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063. Toll free No - 18002098700. IndiaFirst Life Insurance Company Limited is only the name of the Life Insurance Company and IndiaFirst Life "INSURANCE KHATA" Plan (Micro-Insurance Product (UIN 143N057V03)). is only the name of the Life Insurance Product and does not in any way indicate the quality of the contract, its future prospects, or returns. For more details on risk factors and terms and conditions, please read the sales brochure carefully before concluding the sale."Trade logo displayed above belongs to our promoter M/s Bank of Baroda and is used by IndiaFirst Life Insurance Co. Ltd under License.

**BEWARE OF SPURIOUS / FRAUD PHONE CALLS**

- IRDAI is not involved in activities like selling of insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.