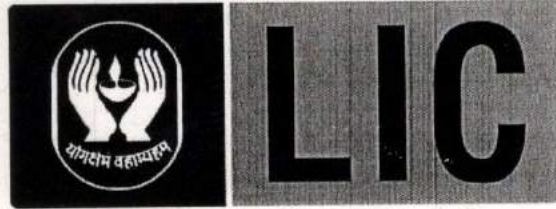


# Life Insurance Corporation of India

Pension and Group Schemes Department



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

**Divisional Office, Jalandhar**

(Established Under The Life Insurance Corporation Act, 1956)

Master Policy No. GSLI/341251

GRANTED TO

**R R BAWA DAV COLLEGE FOR GIRLS**

**SMADH ROAD, BATALA**

**DISTT - GURDASPUR**

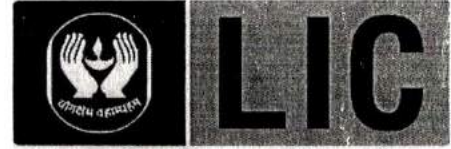


Ref: P&GS/MP No. 341251

Date: 08/08/2012

THE PRINCIPAL  
R R BAWA DAV COLLEGE FOR GIRLS  
SMADH ROAD, BATALA  
DISTT - GURDASPUR

Mrs. Tarnesh  
25/8



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

P&GS UNIT, "JEEVAN PRAKASH" BUILDING  
MODEL TOWN ROAD, JALANDHAR CITY

☎: 0181-2224096, 2458289

✉: EMAIL: bo\_g105@licindia.com

Dear Sir,

Re: Master Policy No. 341251 relating to Group Saving Linked Insurance (GSLI) Scheme

We have pleasure to forward herewith the above Master Policy, which please find in order.

As per IRDA (Protection of Policyholders' Interests) Regulations, 2002, we would request you to examine the terms and conditions of the Master Policy and in case you disagree to any of the terms and conditions, you may return the same with in a period of 15 days stating the reasons of your objection. On Receipt of the Master Policy we shall cancel the same and the amount of premium deposited by you shall be refunded to you after deducting the risk premium, charges for medical examination if any, cancellation charges and stamp duty.

We would also like to draw your kind attention to the provisions mentioned in the various schedules of the master policy and rules, which describes in detail the contingencies upon which the benefits will become payable, and satisfy yourself that they are in order.

It is important that the conditions mentioned in the master policy are noted carefully and if any amendment is found necessary or in the event of any error or discrepancy coming to light, the corporation may be addressed in the matter immediately.

The Insurance Corporation of India has well established Grievance redressal machinery in place. The manager (P&GS) at the unit, The Regional Manager (P&GS) at the Zonal Office and Chief (P&GS) at the Central Office are the Grievance redressal officers. In addition to this, The Ombudsman at North Zone (New Delhi) also address grievances in the matters related to Insurance.

Thanking you,

Yours faithfully,

  
Branch Manager  


Enclosure: 1 Master Policy.

**Life Insurance Corporation of India**

**(Established under the Life Insurance Corporation Act, 1956)**

**Master Policy No. GSLI/341251**

WHEREAS

(i) **R R BAWA DAV COLLEGE FOR GIRLS** whose office is situated at **SMADH ROAD, BATALA, DISTT - GURDASPUR** (hereinafter called the "Grantees") have by a written application dated **07/07/2012** requested the Life Insurance Corporation of India ( hereinafter called the "Corporation" to grant the benefits as described in the Rules of the '**GROUP SAVING LINKED INSURANCE (GSLI)**' Scheme (certified copy of which Rules has been furnished to the Corporation by the Grantees) and to effect the necessary Assurances as provided for in the Rules.

(ii) The Grantees have also furnished to the Corporation statements completed and signed by the Grantees and by the persons for whose benefit the Assurance hereunder are being effected.

(iii) The Grantees have further agreed to pay the premiums as required in accordance with the provisions hereof and to furnish such statements and information as may be required by the Corporation which statements and information together with the application, Rules and all statements referred to in (i) and (ii) above and any other statements or information already furnished and to be furnished by the Grantees as provided hereunder giving all the variations in the particulars of the Employees in so far as such variations have any bearing on the Assurances effected hereunder from time to time, the Grantees have agreed shall be and are hereby declared to be the basis of this Policy AND WHEREAS the Grantees have paid to the Corporation an amount of **Rs. 3856.00** being the premium due on the **20/05/2012** in respect of the Assurances effected hereunder, on the lives of **36** persons for the total Sum Assured of **Rs. 36,02,340.00**

NOW THIS POLICY WITNESSETH AND IT IS HEREBY AGREED AND DECLARED AS FOLLOWS:

1. In this Policy where the context so admits, the masculine shall include the feminine and the following expressions shall unless repugnant to the context have the following meaning:

- (i) The 'Company' shall mean **R R BAWA DAV COLLEGE FOR GIRLS**
- (ii) The 'Employer' shall mean the Company and any other company firm or Corporation which may in future be managed or controlled by or become associated with the Company and which may agree to become bound by these Rules.
- (iii) The 'Scheme' shall mean **R R BAWA DAV COLLEGE FOR GIRLS** Group Savings Linked Insurance Scheme described in the Rules hereinafter defined.
- (iv) The 'Rules' shall mean the Rules of the Scheme for the time being in force and as amended from time to time.
- (v) 'Eligible Employee' shall mean an Employee who is or shall become eligible o the benefits of the Policy as more particularly set forth in Part I of The Schedule hereto.
- (vi) 'Member' shall mean a person who as an Eligible Employee becomes entitled to the benefits of this Policy and on whose life an Assurance has been effected according to the provisions of The Schedule hereof and shall include any such person so long but only so long as he continues to be entitled to the benefits hereunder.



- (vii) 'Effective Date' shall mean the **20<sup>th</sup> day of MAY' 2012** the date as from which this policy takes effect.
- (viii) 'Annual Renewal Date' shall mean in relation to the Scheme the **20<sup>th</sup> day of MAY** in the year **2013** and the **20<sup>th</sup> day of MAY** in each subsequent year.
- (ix) 'Entry Date' shall mean (a) in relation to original Members the Effective Date and (b) in relation to new Members admitted to the Scheme after the Effective Date, the Annual Renewal date which is coincident with or immediately next follows the date on which they become eligible.
- (x) 'Terminal Date' shall mean in respect of each Member the Annual Renewal Date which is coincident with or next follows the date on which the Member completes the age of **60** years or the date from which he ceases to be an Eligible Employee.
- (xi) 'Running Account' means the Account to be maintained by the Corporation in respect of this Policy to which will be credited the premiums remaining in respect of the Members after utilizing such part as is required to provide life assurance benefit. and accident benefit, if any.
- (xii) 'Sum Assured' shall mean the life assurance benefit for each Member together with the amount of premium credited to the Running Account from time to time.
- (xiii) 'Beneficiary' shall mean the person or persons appointed by the Member to receive the benefits hereunder in the event of his death.
- (xiv) The 'Register' shall mean the Register of Members kept by the Corporation which Register shall be deemed to be incorporated in and to form part of this policy.
- (xv) The terms 'herein', 'hereinafter' 'hereafter', 'hereof', 'hereto', and 'hereunder' used whenever in the Policy refer to the Policy in its entirety.

2. The Grantees shall hold the Policy and all benefits payable hereunder UPON TRUST for the benefit of the persons to whom the said benefits are payable in accordance with the Rules and The Schedule hereto and the Grantees shall have no beneficial interest hereunder.

3. As soon as an Eligible Employee becomes entitled to the benefits of this Policy and an Assurance has been effected on his life in accordance with the provisions hereof, the Corporation will enter his name in the register.

4. On proof of the happening of the contingency stated herein, the Corporation will pay to the Grantees for the benefits of the person or persons concerned, the appropriate benefits in accordance with the terms and provisions of The Schedule and General Conditions hereof subject to the payment of the appropriate premiums specified herein.

5. The benefits assured hereunder in respect of the Member are strictly personal and cannot be assigned, charged or alienated in any way whatsoever by the Member.

6. All moneys payable to or by the Corporation hereunder shall be paid at the **PENSION & GROUP SCHEME UNIT** Office of the Corporation in **JALANDHAR** in Rupees the legal currency of India and the Assurances effected hereunder shall be expressed in Indian Rupees.

7. A discharge or receipt of the Grantees or on their behalf of any person or persons duly authorised in writing by the Grantees shall be a good, valid and sufficient discharge to the Corporation in respect of any payment made by the Corporation hereunder.



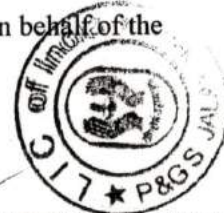
8. In any case where the Corporation is liable to account to the Revenue Authorities for income-tax, or any other taxes or duties or any payments made under this policy, the Corporation shall deduct such sums from the respective payments and the Corporation shall not be liable to the Member or the Grantees for the sums so deducted.
9. It is hereby expressly agreed between the Grantees and the Corporation that this Policy is effected in accordance with the provisions of the Rules of the Scheme and in the event of the Rules being amended, such amendments, if they have any bearing on or affect in any way, the terms and conditions of this policy or any of the Assurances effected hereunder, shall become effective only if the said amendments are approved by the Corporation. Any alternation or amendment that may become necessary in the terms and conditions of this Policy on account of amendment or alternation, approved by the Corporation in the provisions of the Rules shall be given effect to by appropriate endorsements to the Policy signed by the authorised Officer of the Corporation.
10. It is hereby further expressly agreed between the Grantees and the Corporation that all disputes of any kind whatsoever which may arise under or in connection with this Policy shall be submitted to the appropriate Court or Courts having jurisdiction over the city of Jalandhar.
11. The provisions hereinafter contained shall form part of this Policy as fully as if recited over the signature affixed hereto.

Dated at JALANDHAR this 8<sup>th</sup> day of August, 2012.

**LIFE INSURANCE CORPORATION OF INDIA**

Examined.....

For and on behalf of the



*[Handwritten Signature]*  
SR. BRANCH MANAGER.(P&GS)

### GENERAL CONDITIONS

1. Every Employee shall become entitled to the benefits under the Policy as from the Entry Date on which he first becomes an Eligible Employee or (subject to the consent of the Grantees and the Corporation and to Production at his own cost if so required by the Corporation, of evidence of health in the form and manner prescribed by the Corporation) as from any subsequent Entry Date.
2. Every Member shall produce evidence of insurability in the form and manner prescribed by the Corporation before the Assurance on his life under this Policy or an increase thereof shall become effective.
3. Evidence of age of the Member satisfactory to the Corporation will be required before any benefits in respect of him are paid under the Policy.
4. Subject to the provisions of these General Conditions, the Assurance effected hereunder shall continue in force for a period of one year from the Effective date and shall be renewable yearly at the option of the Grantees on each Annual Renewal Date.
5. If the Grantees do not renew this Policy on any Annual Renewal Date by paying the premiums then falling due as set out in the Schedule they may resume payment of premium only with the consent of the Corporation and subject to such conditions as may be prescribed by the Corporation.
5. The Corporation shall not be liable for any action taken in good faith upon any statements and particulars furnished by the Grantees which shall be, or shall be proved to have been erroneous. Such of the Grantees' records in original as in the opinion of the Corporation have a bearing of the benefits provided or the premiums payable hereunder shall be open for inspection by the Corporation whenever required.
6. It shall be a condition of employment for all future employees of the Grantees that they must become Members and the Grantees shall take effective steps to ensure that relevant information is furnished to the Corporation and that appropriate Assurances are effected hereunder. In the event of breach of this condition, the Corporation shall be entitled to give written notice to the Grantees of termination of this Policy.
7. Schedules of costs and benefits in respect of the Members who become entitled to the benefits under this policy shall be issued to the Grantees from time to time which Schedules shall be deemed to form part of the Policy.
8. Variations in the total benefits assured hereunder as on the Annual Renewal Dates shall be given effect to by endorsements over the signature of a duly authorised Officer of the Corporation.
9. The Corporation reserves the right to vary from time to time the interest rate on the Running Account, premium rates, terms and provisions of this Policy including the General Conditions and The Schedule upon giving to the Grantees three months previous notice in writing expiring on the Annual Renewal Date following the date of the notice, of its intention to do so and any such variations will apply only to Assurance hereunder effected or to be effected on or after the date of expiry of such notice.



**Master Policy No. GSLI/341251**

**GENERAL CONDITIONS (Contd.)**

10. The Grantees shall furnish to the Corporation all such data information and evidence as the Corporation may reasonably require upon or with regard to any matter affecting the Assurances effected or to be effected hereunder and the Corporation shall not be liable for any action taken in good faith upon any data, information, or evidence so furnished which shall be or shall prove to have been erroneous or inaccurate. Such of the Employer's records in original (or certified photostat copies thereof) as in the opinion of the Corporation have bearing on the benefits to be provided or the premiums payable hereunder shall be open for inspection by the Corporation at all times.

11. The Grantees shall at the request of the Corporation produce the Policy whenever necessary for the purpose of stamping, reference or inspection.

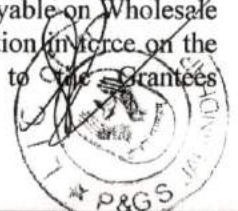
12. No Member shall be granted any loan under this Policy.

13. For claiming the Term Assurance Benefits laid down under Part III of the schedule the Grantees will have to submit the Death Certificate in Original of the member along with the claim form.

14. If Grantees do not renew this Policy on any Annual Renewal Date by paying the premiums then falling due or within 30 days following the said date (or within such extended time as the Corporation may allow) the Grantees shall (unless the Corporation otherwise agree) be deemed to have discontinued payment of premiums hereunder and shall not be entitled to resume payment except with the consent of the Corporation. The Corporation shall be entitled to notify the Members of such discontinuance.

In case the premiums stipulated hereunder shall not be duly paid or in case any conditions herein mentioned or any endorsements made hereto shall be contravened or in case it shall hereafter appear that an untrue, or incorrect averment is contained in the proposal, declaration, lists or statements already furnished or to be furnished to the Corporation by the Member or the Grantees in accordance with the provisions hereof or otherwise in respect of the Assurance effected or to be effected hereunder or that any of the matters set forth or referred to in such proposal, declaration, lists or statements have not been truly and fairly stated or that any material information has been suppressed or withheld, then and in every such case but subject to the provisions of Section 45 of the Insurance Act 1938, wherever applicable, the benefits under this Policy, in so far the same relate to the Member or Members in respect of whom such contravention of conditions or suppression or withholding of material information takes place or such untrue or incorrect averment has been made either by the Member himself or by the Grantees, shall be void and the relative Assurances shall cease and be determined and all claims to any benefits in respect of the Assurances shall be null and void and all the Moneys paid in respect of such Assurances shall belong to the Corporation excepting always in so far as relief is provided in terms of the provisions hereof and without prejudice to the rights of the Corporation to condone any such contravention of condition or untrue or incorrect averment or suppression or withholding of material information in so far as Law permits such condonement or to reinstate the Assurance or parts thereof the original values subject to fulfillment of such conditions as the Corporation may prescribe for such reinstatement or to grant any other relief to the Grantees or to the Member or Members concerned at the sole discretion of the Corporation.

15. The Corporation reserves the right to terminate the scheme without assigning any reason whatsoever by giving to the Grantees three months notice in writing expiring on the Annual Renewal Date following the notice. In that event, the life assurance benefit in respect of the Members shall terminate on the expiry of the said notice. Consequently, the Corporation will determine the amount payable on Wholesale termination of the scheme in accordance with the rules as laid down by the Corporation in force on the date of termination. Such amount shall be paid by the Corporation to the Grantees as surrender value



**Master Policy No. GSLI/341251**

**GENERAL CONDITIONS (Contd.)**

15. The Grantees may surrender this policy at any time after giving three months previous notice in writing to the Corporation. In that event, the life assurance benefit in respect of the Members shall terminate on the expiry of the said notice. Consequently, the Corporation will determine the amount payable on Wholesale termination of the scheme in accordance with the rules as laid down by the Corporation in force on the date of termination. Such amount shall be paid by the Corporation to the Grantees as Surrender Value.

17. This is a non participating plan and will not participate in the profits of the Corporation.

18. Cooling Off period : The Grantees may review the terms and conditions of the Master Policy and choose to return the Master Policy to the Corporation in case of any objection with a written communication stating the reasons of their objection. The period of 15 days shall be reckoned from the date of receipt of Master Policy by the Grantees.

On receipt of such a communication, the Master Policy shall be cancelled and the amounts received shall be refunded to the Grantees after deduction in respect of the following.

- a. Recovery charges towards Term Assurance Premium including premium charged for granting accident benefit for actual number of days subject to a minimum for one month.
- b. Expenses incurred by the Corporation on medical examination including special medical reports if any, and
- c. The stamp duty charges.

19. All communication in relation to this Policy shall be addressed to :

**Sr. Branch Manager (P&GS)  
Life Corporation of India  
Pension & Group Schemes Department,  
Jeevan Prakash Building  
Model Town Road, Jalandhar**

20. In case of any grievance under the policy, the address of the Insurance Ombudsman is as under:

**Office of The Insurance Ombudsman  
SCO 101-103, Second Floor  
Batra Building, Sector-17B  
Chandigarh-160017  
Tel No. 706468**

21. **STAMP DUTY: Rs. 720.47/-**

**CONSOLIDATED STAMP DUTY PAID VIDE PUNJAB GOVT.  
ORDER No.24/21/12-S.T.2/6617-20 Dated: 06-06-2012**



**PART I**

**SCHEDULE**

**ELIGIBILITY**

“Regular Employees who are within the following categories, aged not less than 18 years and not more than **RTD AGE** years shall be eligible to join the Scheme.”

<b>CATEGORY</b>	<b>RTD AGE</b>
<b>Category I</b>	<b>60</b>

All present employees in the above categories may be admitted to the benefits on the date of commencement of this Policy. The present eligible employees who have not become the Members on the Commencement Date will not have option to become the Members on any date in future. It shall be the condition of this Policy that present employees who are not within the above categories and all future employees shall become members on the relevant Entry Dates.

An employee who has been admitted as a Member will not be permitted to withdraw his Membership so long as he is an eligible employee.

An employee in respect of whom premium has not been remitted continuously for six months shall cease to be a Member of the scheme and shall not have an option to join the scheme again.



**PART II**

**SCHEDULE (Contd.)**

**PREMIUMS**

1. The Grantees shall pay to the Corporation a monthly premium at the rate indicated below :

<b>Category</b>	<b>Contribution</b>
<b>I</b>	<b>Rs. 106.25</b>

**The premiums are payable on the 20th day of every Calendar month.**

2. The Grantees shall pay the premium in respect of all the Members in one lump sum on the due date itself.

3. If the Premium is not paid in respect of all the Members for a particular month or if the premium is not paid on the Due Date, the Grantees shall be deemed to have discontinued payment of premium in respect of this Policy as a whole and the Corporation reserves the right to terminate the Policy forthwith. The Grantees shall not, thereafter be entitled to resume payment except with the consent of the Corporation and on such terms and conditions as the Corporation may prescribe in this regard.

4. The premium is to be advanced by the Employer for Members who are unable to remit the premium either because they do not draw salary due to their being on loss of pay or any other reason and should be remitted to LIC on the due date. If no premium is received in respect of such members for a continuous period of six months, the said members will cease to be covered under the scheme and will not be allowed to rejoin the scheme.

In case, death of such member takes place and premium has not been received for a continuous period of six months prior to date of death, benefit as laid down under Para 1 (i) of Part III of the Schedule shall not become payable. The employer shall also not recover the premium dues from the death benefits of such deceased member and remit the same to LIC after the death of such member. Inadvertent acceptance of premium in respect of such a member by LIC cannot be deemed as acceptance of claim to pay benefits as per Para 1(i) of Part III of the Schedule.

However, benefit as laid down under Para 1(ii) of Part III of the schedule shall be payable in respect of such members.

5. The premiums received from the Grantees shall be utilised to provide to the Member life assurance benefits under the One Year Renewable Term Assurance Plan and also other benefits as described in Part III.

6. The yearly premium for the life assurance benefit shall be the aggregate of the premiums under the One Year Renewable Term Assurance Plan in respect of all the individual Members calculated according to the sum assured for each Member and his age nearer birthday on the date of commencement of the Policy or on the Annual Renewal Date, as the case may be, on the basis of the Table of Rates given in Part V of this Schedule.



**PART II**

**SCHEDULE (Contd.)**

**PREMIUMS**

7. The amount to be appropriated towards premium for the life assurance benefit in respect of each Member for each year shall be expressed as an average monthly amount which shall be determined by dividing the yearly premium as calculated in paragraph 5 above by the number of Members on the date of commencement of the Policy or the relevant Annual Renewal Date, as the case may be. This monthly installment will, in the first instance, be deducted from the monthly premium paid in respect of each Member for the purpose of life assurance benefit. Further, an appropriate amount will be deducted towards providing accident benefit, if any to the member. The balance will be credited to the Running Account to be maintained under the Policy to provide for the benefits described in Part III of this Schedule.

8. As on every Annual Renewal Date the Corporation will allow interest on the monthly savings premium credited to the Running Account at the rate declared by the Corporation from time to time calculated at yearly rates for the period from the beginning of the relevant month up to the next Annual Renewal Date.

**PART III**

**SCHEDULE (Contd.)**

**BENEFITS**

**I. BENEFITS PAYABLE ON DEATH BEFORE TERMINAL DATE :**

1. Upon the death of the Member before the Terminal Date while being Member covered under this Policy and provided the policy is in force by payment of regular premium, the Membership shall terminate and an amount equal to the sum of -

(i) Life Assurance Benefits for the Member under each category as shown below :

Category I .. Rs. 100000/-

AND

(ii) the total amount standing to his credit in the Running Account of this Policy (inclusive of interest calculated upto the end of the completed month in the year in which he ceases to be a Member) will become payable to the Grantees for the benefit of the Beneficiary.



**PART III**

**SCHEDULE (Contd.)**

**BENEFITS(Contd)**

2. In case of premium being received up to date for granting Accident Benefit in respect of the member, if at any time, when this assurance is in force, the member sustains any bodily injury, resulting solely and directly from the accident, caused by outward, violent and visible means and such injury shall within 180 days of its occurrence, solely, directly and independently of all other causes, result in the death of the member, then the Corporation shall pay an additional sum equal to the benefits as mentioned in 1(i) above.

The Corporation shall not be liable to pay the additional sum referred above, if the death of the member shall:

- a) be caused by intentional self-injury, suicide, or attempted suicide, insanity or immorality or whilst the Member is under the influence of intoxicating liquor, drug or narcotic or
- b) Take place as a result of accident while the member is engaged in aviation or aeronautics in any capacity other than that of a fare paying, part paying or non paying passenger in any aircraft which is authorized by the relevant regulations to carry such passengers and flying between established aerodromes, the Member having at that time no duties on board the aircraft or requiring descent therefrom or
- c) Be caused by injuries resulting from riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeple chasing or racing of any kind or
- d) Result from the Member committing any breach of Law

**II. BENEFITS PAYABLE ON TERMINAL DATE OR CESSATION OF MEMBERSHIP OTHER THAN DEATH BEFORE TERMINAL DATE :**

Upon the Member ceasing to be covered under this policy on the Terminal Date or upon cessation of membership other than by death before the Terminal Date the total amount standing to his credit in the Running Account of this Policy as determined in the manner described in paragraph 1(ii) above will become payable to the Grantees for the benefit of the Member.



PART IV

SCHEDULE (Contd.)

TABLE OF RATES

<u>Category</u>	<u>Monthly premium</u>
I	Rs. 106.25

**ACCIDENT BENEFIT PREMIUM: Rs 0.75 per thousand Sum Assured (Strike out if not applicable)**

NOTE

THE GRANTEES ARE REQUESTED TO EXAMINE THIS POLICY AND SATISFY THEMSELVES THAT THE VARIOUS PROVISIONS CONTAINED THEREIN CONFORM TO THEIR REQUIREMENTS. IF ANY AMENDMENT OR MODIFICATION IS FOUND NECESSARY, THE CORPORATION MAY PLEASE BE ADDRESSED IN THE MATTER IMMEDIATELY.





भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

समूह एवं अधिवर्षिता विभाग

Pension & Group Schemes Department

P&GS DIV OFFICE JALANDHAR

JEEVAN PRAKASH BUILDING

MODEL TOWN ROAD

NEAR HOTEL SKYLARK  
JALANDHAR-144001

PH-2458289

0011240

मंडल क्रमांक Division Code 013/G105  
तिथि-Date 17/05/2023  
रसीद क्रमांक Receipt No. 226  
समय-Time 12:24:20

DEPOSIT MEMORANDUM

निम्नलिखित के लिए सधन्यवाद प्राप्त

1926.00

द्वारा DIRECT CREDIT

No of Insts

0

Received with thanks Rs.

R R BAWA DAV COLLEGE FOR GIRLS

से From

towards the following

No :- GSLI -- 341251

Being the amount held in Deposit for the above Policy  
( One Thousand Nine Hundred Twenty Six Only )

R R BAWA DAV COLLEGE FOR GIRLS  
SMAD ROAD  
BATALA  
DISTT GURDASPUR  
PUNJAB

(Insurance Protection shall only be provided effective  
from the date of acceptance of risk)

चेक द्वारा भुगतान होने पर जारी रसीद चेक की रकम पर ही होगी।  
Receipt of payment made by Cheque is issued  
subject to realisation of cheque.

PLEASE SUBMIT NEFT MANDATE FORM. THIS IS MANDAT

Details of Cheques Received (Subject To Realisation)

हस्ताक्षर Signature

DEPOSIT MEMORANDUM

P.O. NO. 14, DATED 20.12.2021, QTY. 15000 SHEET  
Tribal Computer Forms, Roopkee



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

समूह एवं अधिवर्षिता विभाग  
Pension and Group Schemes Department

P&G DIV. OFFICE JALANDHAR  
JEEVAN PRAKASH BUILDING  
MODEL TOWN ROAD  
NEAR HOTEL SKYLARK  
JALANDHAR-144001

PH-2458289

क्रमांक - No. 088006

मण्डल क्रमांक - Division Code 013/G105  
तिथि - Date 22/03/2023  
रसीद क्रमांक - Receipt No. 2616  
समय - Time 15:44:35

Dr. Bechan Lal



Handwritten signature and date 22/3/23

DEPOSIT MEMORANDUM

निम्नलिखित के लिए सन्मानवाद प्राप्त  
Received with thanks Rs.  
से From :  
towards the following

1177.00 DIRECT CREDIT No of Insts 0  
R R BAWA DAV COLLEGE FOR GIRLS  
Policy No :- GSLE -- 341251

Being the amount held in Deposit for the above Policy  
( One Thousand One Hundred Seventy Seven Only )  
R R BAWA DAV COLLEGE FOR GIRLS  
SMAD ROAD  
BATALA  
DISTT GURDASPUR  
PUNJAB

(Insurance Protection shall only be provided effective

from the date of acceptance of risk)  
चैक द्वारा भुगतान होने पर जारी की गयी रसीद चैक की रकम मिलने पर वैध होगा।  
Receipt of Payment made by cheques is issued subject to realisation of cheque. PAYMENT UNDER YOUR POLICY, PLEASE SUBMIT NEFT MANDATE FORM. THIS IS MANDAT  
Details of Cheques Received (Subject To Realisation)

हस्ताक्षर Signature

DEPOSIT MEMORANDUM



LIFE INSURANCE CORPORATION OF INDIA  
 P&GS DIV OFFICE JALANDHAR  
 JEEVAN PRAKASH BUILDING  
 MODEL TOWN ROAD  
 NEAR HOTEL SKYLARK  
 JALANDHAR-144001 - PH-2458289

*Mr. Bawa Day*  
*21/06/2022*



Ref : PNGS/U167532/341251/371

Date: 21/06/2022

R R BAWA DAY COLLEGE FOR GIRLS  
 SMAD ROAD  
 BATALA  
 DISTT GURDASPUR  
 PUNJAB

*Regd*

Dear Sir / Madam

Reg. : MATURITY Claim under Master policy no 341251

We are forwarding cheque no \_\_\_\_\_/crediting to your Bank  
 Acc No. 1227012100000011 of PUNJAB NATIONAL BANK.  
 IFSC Code : PUNB0470300

The amounts are as per particulars listed below

LIC ID	EMP NO	LCSA	SV/Mat/Wthd	REFUND	OT
Emp Name					
	10 10	0	11578.00	.00	
Mrs. Shabnam Prabha					
TOTALS: LCSA : 0 SV/Mat/Wthd : 11578 Refnd : 0 Other: 0 Total:					

Your

Ma

*Paid vide chq. no  
 895374 dtd 7-7-22*



LIFE INSURANCE CORPORATION OF INDIA  
 P&GS DIV OFFICE JALANDHAR  
 JEEVAN PRAKASH BUILDING  
 MODEL TOWN ROAD  
 NEAR HOTEL SKYLARK  
 JALANDHAR-144001 - PH-2458289

PNGS/U167532/341251/895

Date: 03/11/2020

RB BAWA DAV COLLEGE FOR GIRLS  
 GURDASPUR

*legd*

Sir// Madam

Reg : MATURITY Claim under Master policy no 341251

forwarding cheque no ..... /crediting to your Bank  
 . 1227012100000011 of PUNJAB NATIONAL BANK bank.  
 Code : PUNB0470300

Amounts are as per particulars listed below

EMP NO	LCSA	SV/Mat/wthd	REFUND	OTH AMT	TOTAL
34 34 Anak Chand	0	8484.00	.00	.00	8484.00

LCSA : 0 SV/Mat/Withd : 8484 Refnd : 0 Other : 0 Total : 8484

Yours Faithfully

*[Signature]*  
 Manager (PNGS)



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

समूह एवं अधिवर्षिता विभाग  
Pension and Group Schemes Department

क्रमांक - No.: 030125

मण्डल क्रमांक - Division Code :

तिथि - Date :

रसीद क्रमांक - Receipt No. : 013/G105

समय - Time : 17/03/2020

2661  
14:49:47

P&GS DIV OFFICE JALANDHAR  
JEEVAN PRAKASH BUILDING  
MODEL TOWN ROAD  
NEAR HOTEL SKYLARK  
JALANDHAR-144001

PH-2458289

S/A  
03/06/2020  
In Back  
7/8/6

निम्नलिखित के लिए इच्छावाद प्राप्त

Received with thanks Rs.

DEPOSIT MEMORANDUM

by

से From :

towards the following

2568.00

CHEQUE

No of Insts

2

R R BAWA DAV COLLEGE FOR GIRLS

Policy No :- GSLI -- 341251

Being the amount held in Deposit for the above Policy  
( Two Thousand Five Hundred Sixty Eight Only )

R R BAWA DAV COLLEGE FOR GIRLS  
SMAD ROAD  
BATALA  
DISTT GURDASPUR

RR BAWA DAV COLLEGE FOR GIRLS  
BATALA, 143605 (PUNJAB)  
03 JUN 2020  
DIARY NO. 253

चैक द्वारा भुगतान होने पर जारी की गयी रसीद का रकम मिलने पर वैध होगी।

Receipt of Payment made by cheque is issued  
subject to realisation of cheque.

Insurance Protection shall only be provided effective  
from the date of acceptance of risk)

PAYMENT UNDER YOUR POLICY, PLEASE SUBMIT NEFT MANDATE FORM. THIS IS MANDAT

Details of Cheques Received (Subject To Realisation)

83399707/03/2020 PUNJAB NATIONAL JAL 1498.00  
86043607/03/2020 PUNJAB NATIONAL JAL 1070.00

हस्ताक्षर Signature



भारतीय जीवन बीमा निगम  
LIFE INSURANCE CORPORATION OF INDIA

समूह एवं अधिवर्षिता विभाग  
Pension and Group Schemes Department

क्रमांक-No.:

0024938

मंडल क्रमांक-Division Code :

तिथि-Date :

रसीद क्रमांक-Receipt No. :

समय-Time 013/G105  
10/06/2019  
439  
14:40 10

P&GS DIV OFFICE JALANDHAR  
JEEVAN PRAKASH BUILDING  
MODEL TOWN ROAD  
NEAR HOTEL SKYLARK  
JALANDHAR-144001

PH-2458289

लिखित के लिए साधन्यवाद प्राप्त

Received with thanks Rs.

से From :

towards the following

DEPOSIT MEMORANDUM

2675.00

CHEQUE

No of Insts

2

R R BAWA DAV COLLEGE FOR GIRLS

Policy No :- GSLI -- 341251

Being the amount held in Deposit for the above Policy  
( Two Thousand Six Hundred Seventy Five Only )

R R BAWA DAV COLLEGE FOR GIRLS  
SMAD ROAD  
BATALA

DISTT GURDASPUR  
PUNJAB

चेक द्वारा भुगतान होने पर जारी की गयी रसीद चेक की रकम मिलने पर वैध होगी।

Receipt of payment made by cheque is issued

subject to realisation of cheque

(Insurance Protection shall only be provided effective

from the date of acceptance of risk)

PAYMENT UNDER YOUR POLICY. PLEASE SUBMIT NEFT MANDATE FORM. THIS IS MANDAT

Details of Cheques Received (Subject To Realisation)

833918 04/06/2019 PUNJAB NATIONAL JAL 1498.00  
860405 04/06/2019 PUNJAB NATIONAL JAL 1177.00

हस्ताक्षर Signature



min bahadurtxt  
LIFE INSURANCE CORPORATION OF INDIA  
P&GS DIV OFFICEJALANDHAR  
JEEVAN PRAKASH BUILDING  
MODEL TOWN ROAD  
NEAR HOTEL SKYLARK  
JALANDHAR-144001 - PH-2458289

S/A  
Sh Bachan Kaur  
7/5/19

Ref : PNGS/U168845/341251/1408

Date: 07/05/2019

R R BAWA DAV COLLEGE FOR GIRLS  
SMAD ROAD  
BATALA  
DISTT GURDASPUR  
PUNJAB

Dear Sir / Madam

Reg : Claim under Master policy no 341251 .

We are forwarding cheque no \_\_\_\_\_ /crediting to your Bank  
Acc No. 1227012100000011 of PUNJAB NATIONAL BANK bank.  
IFSC Code : PUNB0470300

The amounts are as per particulars listed below

LIC ID	EMP NO	LCSA	SV/Mat/Wthd	REFUND	OTH AMT	TOTAL
Emp Name						
	32 32	100000	6889.00	.00	.00	106889.00
Mr. Min Badhur						

TOTALS: LCSA :100000 SV/Mat/Withd : 6889 Refnd : 0 Other: 0 Total: 106889

deduction 210

net paid 106679

Yours Faithfully

Manager (PNGS)

1348

LIFE INSURANCE CORPORATION OF INDIA  
P&GS DIV OFFICE JALANDHAR  
JEEVAN PRAKASH BUILDING  
MODEL TOWN ROAD  
NEAR HOTEL SKYLARK  
JALANDHAR-144001 - PH-2458289

Ref : PNGS/U168845/341251/1348

Date: 07/05/2019

R R BAWA DAV COLLEGE FOR GIRLS  
SMAD ROAD  
BATALLA  
DISTT GURDASPUR  
PUNJAB

Dear Sir / Madam

Reg : Claim under Master policy no 341251 .

We are forwarding cheque no \_\_\_\_\_ /crediting to your Bank  
Acc No. 1227012100000011 of PUNJAB NATIONAL BANK bank.  
IFSC Code : PUNB0470300

The amounts are as per particulars listed below

LIC ID	EMP NO	LCSA	SV/Mat/Wthd	REFUND	OTH AMT	TOTAL
Emp Name						
1 1		0	3557.00	.00	.00	
3557.00						
Dr.(Mrs. Ajay Sareen						
21 21		0	5933.00	.00	.00	
5933.00						
Mr. Sushil Kumar						

TOTALS: LCSA : 0 SV/Mat/Withd : 9490 Refnd : 0 Other: 0 Total: 9490

Yours Faithfully

Manager (PNGS)

1349

LIFE INSURANCE CORPORATION OF INDIA  
P&GS DIV OFFICE JALANDHAR  
JEEVAN PRAKASH BUILDING  
MODEL TOWN ROAD  
NEAR HOTEL SKYLARK  
JALANDHAR-144001 - PH-2458289

Ref : PNGS/U168845/341251/1349

Date: 07/05/2019

R R BAWA DAV COLLEGE FOR GIRLS  
SMAD ROAD  
BATALA  
DISTT GURDASPUR  
PUNJAB

Dear Sir / Madam

Reg : Claim under Master policy no 341251 .

We are forwarding cheque no \_\_\_\_\_ /crediting to your Bank  
Acc No. 122701210000011 of PUNJAB NATIONAL BANK bank.  
IFSC Code : PUNB0470300

The amounts are as per particulars listed below

LIC ID	EMP NO	LCSA	SV/Mat/Wthd	REFUND	OTH AMT	TOTAL
Emp Name						
2 2		0	4650.00	.00	.00	
4650.00						
Mrs. Raj Sharma						
3 3		0	6673.00	.00	.00	
6673.00						
Mrs. Tirath Bala						

TOTALS: LCSA : 0 SV/Mat/Withd : 11323 Refnd : 0 Other: 0 Total: 11323

Yours Faithfully

Manager (PNGS)



STAR  
R R Bawa DAV College for Girls  
Principal  
BATALA  
27/01/2020  
OR

LIFE INSURANCE CORPORATION OF INDIA  
P&GS DIV OFFICE JALANDHAR  
JEEVAN PRAKASH BUILDING  
MODEL TOWN ROAD  
NEAR HOTEL SKYLARK  
JALANDHAR-144001 - PH-2458289

Ref : PNGS/U167532/341251/1072

Date: 19/12/2019

R R BAWA DAV COLLEGE FOR GIRLS  
SMAD ROAD  
BATALA  
DISTT GURDASPUR  
PUNJAB

Regd

Dear Sir / Madam

Reg : MATURITY Claim under Master policy no 341251

We are forwarding cheque no \_\_\_\_\_ /crediting to your Bank  
Acc No. 1227012100000011 of PUNJAB NATIONAL BANK bank.  
IFSC Code : PUNB0470300

The amounts are as per particulars listed below

LIC ID Emp Name	EMP NO	LCSA	SV/Mat/Wthd	REFUND	OTH AMT	TOTAL
44 Mrs. Meenu		0	8016.00	.00	.00	

TOTALS: LCSA : 0 SV/Mat/withd : 8016 Refnd : 0 Other: 0 Total: 8016

Yours Faithfully

Manager (PNGS)