

## Swachh Bharat Cess levied w.e.f November 15, 2015

Kind Attention: All Policyholders

The Central Government has issued a notification dated 6<sup>th</sup> November 2015 on Swachh Bharat Cess (SBC) to be charged on taxable services. Please note that SBC will be applicable @0.5% in addition to the Service tax rate\*\* @14% with effect from **November 15, 2015**.

Please find below the details of the revised rate:

Description	Service Tax	Swachh Bharat Cess	Total
Term Plans / Health plans / Riders	14	0.5	14.5
ULIP Charges / Other Charges	14	0.5	14.5
<b>Conventional Policies</b>			
First Year / Single Premiums	3.5	0.125	3.625
Renewal Premiums	1.75	0.0625	1.8125

For further queries, please contact us at any of the touch points mentioned below.

- ❑ Call us on our help line **18602679999** (Available Mon-Sat from 10 a.m. to 7 p.m.; Local charges apply. Do not prefix any country code e.g. +91 or 00)
- ❑ Email us at **service@hdfclife.com**

Warm regards,  
**HDFC Life**

\*\* Subject to changes in tax laws