

HDFC Standard Life Insurance Company Limited  
Product Filing for HDFC Life Pradhan Mantri Jeevan Jyoti Bima Yojana Plan – Appendix I

**HDFC LIFE PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA PLAN**

**INSURANCE  
COMPANY LOGO**

**LOGO OF  
SCHEME**

**BANK'S NAME  
BANK LOGO**

**CONSENT-CUM-DECLARATION FORM**

(To be filled in by members joining the scheme during the permitted 'Enrollment Period')

**For Office Use**

Agent'/BC's Name*		Agency/BC Code No.*	
Bank A/c details of Agent/BC – *			
Signature of Agent/Banking Correspondent*			

I, hereby give my consent to become a member of 'HDFC Life Pradhan Mantri Jeevan Jyoti Bima Yojana Plan' of HDFC Life which will be administered by your Bank under Master Policy No. ....

I hereby authorize you to debit my Savings Bank Account with your Branch with Rs.330/- (Rupees Three Hundred Thirty Only) plus Service Tax if applicable towards premium of life cover under PMJJBY. I further authorize you to deduct in future after 25<sup>th</sup> May and not later than on 1<sup>st</sup> of June every year until further instructions, an amount of Rs.330/- (Rupees three hundred thirty only) and Service Tax if applicable, or any amount as decided from time to time, which may be intimated immediately if and when revised, towards renewal of coverage under the scheme.

I have not authorized any other bank to debit premium in respect of this scheme. I am aware that my life cover shall be restricted to Rs.2,00,000/- only in the event of my death.

I have read and understood the Scheme rules and I hereby give my consent to become a member of the Scheme.

**I hereby declare that I am in sound health and am not suffering or have suffered from any critical illness or condition requiring medical treatment, as on date.** (critical illness is defined as follows: The applicant should not have suffered / be suffering from AIDS, cancer, condition requiring open chest surgery, history of typical chest pain, kidney failure, brain stroke or paralysis or having undergone a major organ transplantation such as heart, lung, liver or kidney. **If the applicant had suffered from any of the above critical illness, they are not eligible to join the scheme**)

I authorize the Bank to convey my personal details, given below, as required, regarding my admission into the group insurance scheme to HDFC Life

**Applicant Details, as per Bank / KYC records :**

Name of the Account holder (as per Bank records)			
Savings Bank Account No.		Aadhar Number, if available	
E-mail Id		Mobile No.	
Name		Name of Guardian	
Relationship (if any) of nominee		(if nominee is minor)	
Date of Birth		Address of Guardian	
Address			

I hereby nominate my nominee as above under this scheme. Nominee being minor, his / her guardian is appointed as above. I hereby declare that the above statements are true in all respects and that I agree and declare that the above information shall form the basis of admission to the above scheme and that if any information be found untrue, my membership to the scheme shall be treated as cancelled.

Date: \_\_\_\_\_

Signature  
Address:

Signature verified  
(Branch Official) (Rubber Stamp with bank branch name and code)

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**ACKNOWLEDGEMENT SLIP CUM CERTIFICATE OF INSURANCE**

We hereby acknowledge receipt of “Consent-cum-Declaration Form” from Shri / Smt. .... holding Saving Bank Account No..... Aadhar No..... consenting and authorizing auto-debit from the specified Savings Account to join the Pradhan Mantri Jeevan Jyoti Bima Yojana with HDFC Life of India for cover under Master Policy No....., subject to correctness of information provided regarding eligibility and receipt of consideration amount. On realization of Rs 330 premium, you will be covered for Rs 2 Lakh of Sum Assured under HDFC Life Pradhan Mantri Jeevan Jyoti Bima Yojana Plan

Name Relationship (if any) of nominee		Name of Guardian (if nominee is minor)	
Date of Birth		Address of Guardian	
Address			

**Seal & Signature of Authorised Bank Official**

**(A) Cancellation in the Free-Look Period**

In case you are not agreeable to any of the provisions stated in the Policy, you have the option to return the certificate of insurance (CoI) to us stating the reasons thereof, within 15 days from the date of receipt of the CoI. On receipt of your letter along with the CoI, we shall arrange to refund the premium received less applicable statutory deductions.

**(B) Nomination:**

- (1) The policyholder of a life insurance on his own life may nominate a person or persons to whom money secured by the policy shall be paid in the event of his death.
- (2) Where the nominee is a minor, the policyholder may appoint any person to receive the money secured by the policy in the event of policyholder's death during the minority of the nominee. The manner of appointment to be laid down by the insurer.
- (3) Nomination can be made at any time before the maturity of the policy.
- (4) Nomination may be incorporated in the text of the policy itself or may be endorsed on the policy communicated to the insurer and can be registered by the insurer in the records relating to the policy.
- (5) Nomination can be cancelled or changed at any time before policy matures, by an endorsement or a further endorsement or a will as the case may be.
- (6) A notice in writing of Change or Cancellation of nomination must be delivered to the insurer for the insurer to be liable to such nominee. Otherwise, insurer will not be liable if a bonafide payment is made to the person named in the text of the policy or in the registered records of the insurer.
- (7) Fee to be paid to the insurer for registering change or cancellation of a nomination can be specified by the Authority through Regulations.
- (8) A transfer or assignment made in accordance with Section 38 shall automatically cancel the nomination except in case of assignment to the insurer or other transferee or assignee for purpose of loan or against security or its reassignment after repayment. In such case, the nomination will not get cancelled to the extent of insurer's or transferee's or assignee's interest in the policy. The nomination will get revived on repayment of the loan.
- (9) The provisions of Section 39 are not applicable to any life insurance policy to which Section 6 of Married Women's Property Act, 1874 applies or has at any time applied except where before or after Insurance Laws (Amendment) Act, 2015, a nomination is made in favour of spouse or children or spouse and children whether or not on the face of the policy it is mentioned that it is made under Section 39. Where nomination is intended to be made to spouse or children or spouse and children under Section 6 of MWP Act, it should be specifically mentioned on the policy. In such a case only, the provisions of Section 39 will not apply.