

GROUP OF COUNTRIES

Group	Countries	Plans Allowed	Extra
Group – I (18 countries)	Afghanistan, Burundi, Chad, Chechen Republic, Democratic Republic of the Congo(Zaire), Haiti, Iran, Iraq, Israel - Westbank, Gaza & Jerusalem, Liberia, North Korea, Pakistan, Palestine, Somalia, Sudan, Western Sahara, Yemen, Zimbabwe	To NRIs & FNIOS - Under Table Nos. 816,817,818 with Single Premium only. - Maximum policy term of 15 years - Maximum Basic Sum Assured of Rs. 10 lacs All pension products w/o any life cover can be allowed w/o any limit w/o charging residence extra to NRIs but not FNIOS	Nil
Group – II (39 countries)	Angola, Armenia(Nagorno- Karabakh), Azerbaijan (others),Bangladesh (Rangpur (district), Jhanjali, Machanganj, Mymensingh, Naogaon, Rohanpur, Rajshahi(district), Ishurdi, Khulana(district), Sylhet(district) and Chittagong (district), Burkina Faso, Cameroon, Central African Republic, Cote d Ivoire, Colombia, Djibouti , Ecuador (Carchi, Sucumbios, Imbabura, Esmeraldas), Equitorial Guinea – Malabo, Eritrea, Ethiopia, Guatemala, Guinea, Guinea Bissau, Honduras, Indonesia, (Aceh, Papua, Central Sulawesi Maluku, border with East Timor), Ivory Coast, Kyrgyzstan, Madagascar (others), Mali, Montserrat, Morocco(Other), Mozambique (Nampula, Manica, Sofala), Myanmar (Burma), Nepal (South Terrai Region, Birgank, Janakpura, Rangell), Niue, Papua New Guinea, Peru (Ayachuco, Apurimac, Cusco, Junin and Huancavelica regions, Ene Apurimac River Valley-VRAE, Philippines (Mindanao, Sulu Archipelago, Zamboanga Peninsula) (Occupations other than Military, Security, Mineral Extraction & Energy sector), Russia (Chechnya, Dagestan, Ingushetia, Kabardino-Balkaria, Karachay-Cherkessia, North Ossetia), Rwanda, Sierra Leone, Tajikistan,Togo, Uzbekistan, Venezuela – (Others)	To NRIs & FNIOS - Under Table Nos. 816,817,818 with Single Premium only. - Maximum policy term of 15 years - Maximum Sum Assured of Rs. 25 lacs All pension products without any life cover can be allowed without any limit without charging residence extra to NRIs but not FNIOS.	Nil
Group – III (7 countries)	Comoros (HIV), Lebanon, Nicaragua (HIV), Niger (HIV), Nigeria (HIV), Turkmenistan, Uganda(HIV)	<ul style="list-style-type: none"> • Submission of HIV, for the specified countries, irrespective of SP. • Maximum rated up SA : Rs.150 lacs • Plans allowed : All Plans except Pure Term Assurance (Plan 822,823,825). • Riders Allowed : AB Only Under Table Nos. 816,817,818 with Single Premium without residence extras to NRI/FNIOS with following restrictions : - Maximum policy term of 15 years - Maximum SA as applicable to the Group. All pension products without any life cover can be allowed without any limit without charging residence extra to NRIs but not FNIOS.	Rs.3%0 S.A.

<p>Group – IV (53 countries)</p>	<p>Albania, Algeria, Armenia(Others), Azerbaijan (Baku only), Bangladesh (Others), Benin (HIV), Bosnia, Botswana (HIV), Cambodia, Cape Verde (HIV), Costa Rica (HIV), Dominica (HIV), Dominican Republic (HIV), Ecuador (Others) (HIV), Egypt, El Salvador, Gabon (HIV), Gambia (The Gambia) (HIV), Georgia, Ghana (HIV), Guyana (HIV), Indonesia (Others), Jamaica (HIV), Kazakhstan (Standard occupations only), Kenya (HIV), Kiribati (HIV), Kosovo, Lesotho (HIV), Macedonia, Madeira (HIV), Malawi (HIV), Mauritania, Moldova, Mongolia, Montenegro, Morocco (Casablanca, Fez, Tangier, Marrakesh, Sale, Meknes, Rabat), Mozambique (Others) (HIV), Namibia (HIV), Nepal (Others), Panama, Paraguay (others) (Occupation other than police & Security), Peru (Other than Lima) & (Other than Ayacucho, Apurimac, Cusco, Junin & Huancavelica Regions, Ene-Aurimac River Valley, (VRAE) , Samoa, Sao Tome and Principe, Senegal (HIV), South Africa HIV), Suriname (HIV), Swaziland (HIV), Tanzania (HIV), Tibet (China), Tunisia, Vanuatu (HIV), Zambia (HIV)</p>	<ul style="list-style-type: none"> • Submission of HIV, for the specified countries, irrespective of SP. • Maximum rated up SA : Rs.250 lacs <p>Plans allowed : All plans except Pure Term Assurance(Plan 822, 823, 825). • Riders Allowed : AB Only</p> <p>Under Table Nos. 816,817,818 with Single Premium without residence extras to NRI/FNIOs with following restrictions :</p> <ul style="list-style-type: none"> - Maximum policy term of 15 years - Maximum SA as applicable to the Group. <p>All pension products without any life cover can be allowed without any limit without charging residence extra to NRIs but not FNIOs.</p>	<p>Rs.2%0 S.A</p>
<p>Group – V (121 countries)</p>	<p>Andorra, Anguilla, Antigua & Barbuda, Argentina, Aruba, Australia, Austria, Bahamas, Bahrain, Barbados, Belarus, Belgium, Belize, Bermuda, Bhutan, Bolivia, Brazil, British Virgin Islands, Brunei, Bulgaria, Canada, Canary Islands, Cayman Islands, Chile, China, Croatia, Cuba, Curacao, Cyprus, Czech Republic, Denmark, Estonia, Falkland Islands (UK), Fiji, Finland, France, French Guiana , French Polynesia ,Germany, Gibraltar, Greece, Greenland, Grenada, Guadeloupe, Guam, Hong Kong(Part of China), Hungary, Iceland, Ireland, Israel - Tel Aviv ,Israel – Other cities except west Bank, Gaza & Jerusalem, Italy, Japan, Jordan, Kuwait, Laos, Latvia, Liechtenstein, Lithuania, Luxembourg, Macau (part of China), Madagascar(Capital only), Malaysia , Maldives, Malta, Marshall Islands, Martinique (France), Mauritius, Mexico, Micronesia, Monaco, Nauru, Netherland Antilles, Netherlands, New Caledonia, New Zealand, Norway, Oman, Palau, Paraguay- major cities (Occupation other than police & Security), Peru – Lima (Other than Ayacucho, Apurimac, Cusco, Junin & Huancavelica Regions, Ene-Aurimac River Valley, (VRAE), Philippines (Occupations other than Military, Security, Mineral Extraction & Energy sector),Poland, Portugal, Qatar, Reunion (France), Romania, Russia – Others, S. Korea, San Marino, Saudi Arabia, Serbia, Seychelles, Singapore, Slovak Rep, Slovenia, Solomon Islands, Spain, Sri Lanka, St. Kitts and Nevis, St. Lucia, St. Martin (France & Holland), St. Vincent and Grenadines, Sweden, Switzerland, Taiwan, Thailand, Tonga – Nukualofa ,Trinidad & Tobago (TT), Turkey, Turks and Caicos, Tuvalu, U.A.E., UK, Uruguay, US Virgin Island, USA, Vatican, Venezuela – Caracas, Vietnam – Ho Chi Minh City, Vietnam- Others</p>	<ul style="list-style-type: none"> • Proposals from NRIs/FNIOs residing in these 121 countries can be accepted without charging any residence extra and in accordance with the existing guidelines applicable to NRIs/FNIOs. <p>Riders allowed to NRIs/FNIOs : New Term Rider, PWB Rider & AB Rider (for Residence Group V only)</p>	<p>Nil</p>