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An exclusive life insurance offer for all deposit account holders of Canara Bank

Smart Sanchay is a life insurance plan that offers assured returns on your premiums at maturity which is equivalent to your savings account and provides financial protection to your loved ones in your absence. The maturity benefit payable under this plan will remain the same even if the savings bank account interest rate undergoes any change.

Benefits of Insurance

- ▶ In case of your unfortunate death, the Sum Assured will be paid to your nominee
- ▶ In case of an accidental death, an additional amount equal to the Sum Assured will also be paid

Benefits of Savings

- ▶ On survival after 10 years, you will receive 137.5% of the total premiums paid.
- ▶ You also enjoy tax benefits under Section 80C and Section 10(10D), as per the Income tax Act, 1961. Tax benefits are subject to change in tax laws.

Sum Assured	For age 18 to 35 ₹ 60,000 For age 36 to 50 ₹ 42,000	For age 18 to 35 ₹ 1,00,000 For age 36 to 50 ₹ 70,000
Policy year	Annual Premium (₹)	Annual Premium (₹)
1	6,000	10,000
2	6,000	10,000
3	6,000	10,000
4	6,000	10,000
5	6,000	10,000
6	0	0
7	0	0
8	0	0
9	0	0
10	0	0
At Maturity	₹41,250	₹68,750
	GUARANTEED 4% RETURN ON YOUR TOTAL PREMIUMS PAID	

☛ Just fill-in the application form and submit it to your bank branch along with your age proof. Your Certificate of Insurance (COI) will reach you shortly, subject to acceptance by the Company.

Important - This plan is a long-term insurance product and the guaranteed benefit equivalent to 4% return is only available at the maturity. In case of early surrender, the surrender value available may be lower than the premiums paid. Hence, we recommend you to pay premiums regularly and continue the plan till maturity.

For more details on risk factors, terms and conditions, please read the sales brochure carefully before concluding a sale. Insurance is the subject matter of the solicitation. The insurance products are offered and underwritten by Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited (Regn.No.136) Unitech Trade Centre, Sushant Lok, Phase - 1, 2nd Floor, Sector 43, Gurgaon - 122009, Haryana, India.

About Us

Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited is a company formed jointly by three leading financial organizations - Canara Bank and Oriental Bank of Commerce, which are two of India's largest nationalized banks in terms of aggregate business, along with HSBC Insurance (Asia Pacific) Holdings Limited.



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Unitech Trade Centre, 2nd Floor, Sushant Lok, Phase - 1, Sector 43, Gurgaon - 122009, Haryana, India

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🌐 Visit us at our website **www.canarahsbclife.com**