

Common Terms And Conditions for Appointment as POSP/Agent

Date: _____

PHF No. _____

Name of Applicant _____

The following terms and conditions ("**Terms & Conditions**") will govern the appointment of POSP/Agent with Kotak Mahindra Life Insurance Company Ltd. (formerly known as Kotak Mahindra Old Mutual Life Insurance Ltd.) ("**the Company**") or "KLI" in any of its branches spread across various States in India.

1. Duties and Functions:

You shall strictly comply with the Insurance Act, 1938 ("**Act**") and adhere to the Code of Conduct as prescribed by the Company as also the Code of Conduct as prescribed under relevant regulations/circulars/instructions/directions issued by the Insurance Regulatory and Development Authority of India ("**the Authority**") from time-to-time. In addition to the above, you shall

- Attend all the required training sessions
- Draw up in consultation with your immediate supervisor the year's business targets and plan your activities systematically to achieve and surpass those targets;
- Devote sufficient time for self-development through various Professional Development Programs conducted by the Company from time to time;
- adhere to the Company's philosophy of high business standards, ethical values and service;
- Not collect any monies in personal account or accept any risk for or on behalf of the Company;
- Not make any commitment, enter into a deal or accept any obligation or make any representations on behalf of the Company, except to the extent as permitted herein.
- In case you do not receive the original ID Card, you shall intimate the company in writing within 45 days from the date of passing the POSP/Agent examination. The ID card shall be deemed to be duly delivered and received by you if no such written intimation is received by the Company within 45 days from the POSP/Agent passing the aforesaid examination.
- In case of your appointment as POSP, you shall solicit and procure policies only for specific point of sale products approved by the Authority.

2. Minimum Business Guarantee:

You will be required to meet the target by way of Minimum Business Guarantee ("**MBG**") in the following manner:

- a) you shall be required to source at least 1 Policy (which gets converted) within the first 6 months post the date of your appointment,
- b) post achieving the above, you shall be required to source at least 1 Policy within each subsequent 12 months rolling period; and
- c) such other MBG as may be prescribed by the Company from time-to-time.

In the event of your failure to meet the MBG as set out above, the Company shall be entitled to cancel your appointment with immediate effect. For this purpose, these Terms and Conditions, shall constitute sufficient warning and notice for cancellation of your appointment, and no further notice/s shall be required from the Company for such cancellation.

3. Persistency Norms:

The Company lays highest emphasis on the quality of business and customer satisfaction. Accordingly, the Company expects that you will maintain 13th month persistency at a minimum of 85% for the Policies sourced by you. However if your 13th month persistency falls below 50% level then the company reserves the right to

terminate your appointment.

4. Conflict of Interest:

During the term of your appointment you shall not directly or indirectly solicit, canvas or procure any life insurance business in any capacity for any other life insurance company in whatsoever manner.

5. Commission:

Subject to you not being in breach and conducting your duties and obligations as per these Terms and Conditions, the Company agrees to pay you during the continuance of your appointment, commission on the business written as per the Company's schedule of commissions for various plans ("**Commission**") which may be varied or revised from time to time subject, however, to the ceiling prescribed by the Authority and relevant statutes, guidelines and regulations in this regard.

The rates of Commission and their revisions from time to time shall be put up on the POSP/Agent's Portal maintained by the Company and shall be deemed to have been communicated to you on the day it is put up on the POSP/Agent's Portal maintained by the Company/. The rates mentioned on the portal shall comprise of the commission payable and taxes in relation thereto. It shall be the sole responsibility of the POSP/Agent to visit the POSP/Agent's portal maintained by the Company and get the details of the revision(s). The payment of Commission is also subject to deduction of:-

- withholding tax at applicable rates;
- anything which may be levied or payable under any statute in relation to Commission on insurance being paid; and
- any recovery towards interest or penalty which becomes payable by the Company or disallowance of Input Tax Credit on account of failure of the agent under any statute.

You will be required to raise invoices towards commission and report the same with the returns to be filed under the Goods and Services Tax Laws ("**GST Laws**").

In consideration of your registration under the GST Laws, payment of Commission shall be made to you only after receipt of the valid and correct invoice from you. You shall raise invoices only on the concerned branches of KLI where KLI has received the Services. The GST Identification Numbers of KLI for various states are mentioned in Annexure C of this Agreement.

You shall provide KLI with a valid GST Identification Number and a valid GST invoice in original with original supporting documents wherever relevant, at the time of raising invoice for each payment. You shall ensure that the details of tax invoices are fully reported in your monthly GST Return (GSTR-1) in GST network such that the GST liability on the same reflects for KLI and KLI would thereafter pay the GST liability under reverse charge basis before the due date. In case your GST registration details are not provided to KLI, you shall be treated as unregistered, thereby requiring KLI to pay GST on reverse charge basis. Thereafter you shall not be entitled to receive or claim GST amount from KLI. In such cases the payment of Commission shall be made to you as per the scheduled dates specified by KLI.

You agree to indemnify KLI from time to time and at all times hereafter, from and against any liability, demand, payment, interest, penalty, charges, fees, levies or any other similar payment or liability etc. arising due to any default on your part or mismatch report generated on account of non-compliance of filing of GST returns in respect of the Services.

6. Recovery:

The Company also reserves the right to recover the Commission already paid to you on account of any of the following:

- 1) Cancellation of the policy at any time.
- 2) Reduction of the premium payable by the customer in

Common Terms And Conditions for Appointment as POSP/Agent

subsequent years.

- 3) Breach by the Agent/POSP of any provisions/requirements under the GST Laws and/or any other tax laws as amended from time to time.

Further the Company reserves the right to recover cheque/DD dishonor charges from your Commission in case the cheques/DDs submitted towards the proposals sourced by you, get dishonored.

If the Company is made to pay compensation, primarily due to mis-selling by you or due to any other act or omission attributable to you, such amount of compensation may be recovered from you.

Additionally, the Company also reserves the right to recover such cost incurred to communicate/ inform all the existing customers as envisaged under the regulations issued by the Authority from time to time.

7. Confidentiality:

You shall not at any time during your appointment or after its termination/cancellation, without the prior consent of the Company in writing, divulge, directly or indirectly, any knowledge, information, customer database or documents acquired by you in the course of your appointment concerning the business or affairs of the Company or its associates or clients and which are in the nature of a trade secret or secret in other respects the disclosure of which will cause harm to the Company, its associates and/or clients. You shall also not share the Company's customer database with any competitor or any third party and shall maintain the confidentiality of the same. However, in the event of any breach or violation thereof, you shall be liable for the consequences and that you shall also fully indemnify the Company for any liability arising on account of your breach.

8. National Customer Preference Register

- A. POSP shall not, directly or through any third party, engage in any distance marketing activities or engage with any potential or existing customers of the Company over the phone or through any means of communication other than in person.
- B. Agents shall not, directly or through any third party, engage in any distance marketing activities or engage with any potential or existing customers of the Company over the phone or through any means of communication other than in person except (i) with specific approval from the Company in writing; and (ii) ensuring that while dealing with the potential customer or customer over phone, the Agent complies with all the procedures as laid down under the Telecom Regulatory Authority of India Act / Regulations/ Rules/ notifications/ circulars ("Telecom Laws") and no unsolicited commercial communication (UCC) is made to the any person.
- C. You acknowledge and agree that in the event of contravention/violation by you of the Telecom Laws or any other applicable laws, regulations, circulars etc. as amended from time to time, the Company shall have the right to terminate your appointment forthwith by giving you a written notice. The Company's right to terminate your appointment forthwith as aforesaid shall be without prejudice to any other rights and remedies the Company has under law or equity.

9. Rebates:

You shall never offer directly or indirectly any rebates in the form of whole or part of the Commission payable to any of your customers/prospective customers as an inducement to take or renew or continue insurance with the Company. Any default on your part in complying with the same shall attract a penalty which may extend to ten lakh rupees. However, any Commission paid to you on the policies sourced on your own life shall not be considered as rebate if:

- a. You have sourced not less than six policies on different lives excluding policy on your own life; and
- b. You have continuously been a POSP/Agent for a period

starting from the date of first proposal out of the above mentioned seven policies (i.e., six policies on different lives and one on your own life) till the time all the policies have been issued by the Company.

10. Suspension/ Cancellation of Appointment:

- A. In addition to the method of termination as set out hereinabove in relation to MBG, the appointment of POSP may be cancelled by the Company at any point of time by giving 30 days notice in writing subject to regulations/ guidelines/ circulars/ instructions issued by the Authority from time to time.
- B. In addition to the method of termination as set out hereinabove in relation to MBG, appointment of an Agent may, at the sole discretion of the Company, be suspended or cancelled in accordance with the provisions of Guidelines issued by the Authority from time-to-time. Such suspension or cancellation of appointment may be made on any of the following grounds:
- a) You violate the provisions of Insurance Act, 1938, Insurance Regulatory and Development Authority Act, 1999 or Rules and Regulations made there under, as amended from time to time;
- b) attract any of the disqualifications mentioned stipulated under Section 42(3) of the Act;
- c) Fail to comply with the code of conduct as laid down and directions issued by the Authority from time to time;
- d) fail to comply with, or violate, any of the terms of this appointment;
- e) fail to furnish any information relating to your activities as Agent as required by the Company or Authority;
- f) fail to comply with the directions issued by Authority;
- g) furnish wrong or false information, or conceal or fail to disclose material facts in the application submitted for appointment;
- h) do not submit periodical returns as required by the Company/Authority;
- i) do not co-operate with any inspection or enquiry conducted by the Authority;
- j) fail to resolve the complaints of the policyholders or fail to give a satisfactory reply to the Authority in this behalf.
- C. The Company may terminate the appointment at any time without any prior notice
- i. on account of fraud or any offence or misconduct involving moral turpitude on the part of POSP/Agent, or
- ii. where the POSP/Agent is found to be indulged in any activity which could adversely impact the Company or its customers.

11. Surrender:

Subject to the applicable laws and the terms and conditions set out herein you may resign/ surrender your agency by giving 30 days' written notice to the Company.

12. Effects of Termination/ Cancellation:

Upon cessation of your appointment in any manner whatsoever, you shall cease to carry on the activities as a POSP/Agent of the Company and the ancillary activities that you were authorized to do under these Terms and Conditions. You shall, forthwith return to the Company all sales/publicity material and confidential information (including any copies thereof intangible), identity card etc. which are in your possession. Please note that renewal commission will be paid strictly in accordance with applicable laws and the Policy approved by the Board of the Company from time-to-time.

13. Relationship among the parties:

Nothing contained herein shall constitute either party as a partner or trustee of the other party, or create any partnership, trust or joint venture for any purpose whatsoever, unless expressly provided herein, you shall have no authority pursuant to your appointment as

Common Terms And Conditions for Appointment as POSP/Agent

a POSP/Agent, to commit the Company to any obligation in any manner whatsoever with respect to third parties, or to name the Company in any way, other than for the legitimate requirement of your performance of duties as a POSP/Agent of the Company. In case you exceed your limited authority, you shall be solely responsible for the consequences thereof and you shall also fully indemnify the Company.

14. Terms for distributorship:

You can become a distributor of other Kotak group companies subject to fulfillment of various regulatory requirements as may be applicable from time to time. In case you become distributor of any other Kotak group companies, such distributorship shall be governed by respective distributor agreements entered into and will not have any bearing on this current Terms and Conditions. You shall deal with the customers in a very professional manner and you shall not indulge in any cross-product speculation activities with customer's money.

15. Anti Money Laundering Provisions:

You shall duly abide by the provisions of the Prevention of Anti Money Laundering Act, 2002 and with its Rules, Guidelines, notifications, etc. and such instructions and directions - including necessary training, as may be issued/conducted by the Company there under from time to time. Further you shall extend necessary assistance to the Company for client identification/verification and, for monitoring of marketing processes and practices, as may be reasonably requested by the Company. You are required to attend AML trainings from time to time and keep yourself abreast of any changes in the regulations.

16. Relatives employed with Kotak Life Insurance:

You have declared that none of your relatives are employed with the Company as on this date. Further, if any of your relatives undertakes an employment with the Company in future you shall inform the Company within 15 days from the date of such appointment. Relatives shall include spouse, dependent children or dependent step children, whether residing with the employee or not.

17. Deferment of Commission

You agree that the Commission payable to you shall be subject to deferment as per the Company's policy on deferment of commission

18. Code Of Conduct

- i. You undertake to adhere to the code of conduct as prescribed by the Authority from time-to-time. The Authority has already prescribed a code of conduct for Agents. A copy of code of conduct prescribed by the Authority, as applicable on 1st June, 2017, is contained in Annexure- A.
- ii. In addition to the above, you also undertake to adhere to the code of conduct prescribed by the Company from time-to-time. The code of conduct prescribed by the Company for POSP/Agents, as applicable on 1st June 2017, is contained in Annexure- B. Non-adherence to the code of conduct, or any part thereof, shall be deemed to be a violation of terms and conditions of this appointment.

19. Lien And Set-Off

You hereby agree that the Company shall have a first lien upon all sums payable under this appointment to secure any indebtedness from you to the Company and the Company may apply such sums towards the settlement of such indebtedness. You agree that the Company is entitled to set-off, adjust, recover, forfeit or otherwise withhold the sums payable to you, including, without limitation, all Commissions payable to you:

- i. If you have breached any covenant contained herein and shall include without limitation any factual misrepresentation made by the You;
- ii. If You are in violation of any provisions of the regulations/the Act the IRDA Act or such other
- iii. statutory/regulatory provisions;

- iii. If You have breached any provisions/requirements under the GST Laws and/or any other tax laws as amended from time to time, and/or has failed to report accurate details of outward supplies on the GST Network.

You hereby agree that the Company shall also have a lien on all your documents, Cheques, statements and records maintained in connection with your business as a POSP/Agent of the Company and the Company shall be entitled to recover the same at anytime during the term or after cancellation of this appointment.

20. Indemnity

In addition to the specific indemnities contained herein, you hereby, irrevocably agree and undertake to be liable for, and hereby undertake to indemnify and keep indemnified the Company and its officers, consultants, representative and employees hold them harmless from and against , any and all, direct or indirect, losses, liabilities, costs, fines, claims and expenses of any kind or nature whatsoever related to arising from, or asserted against or associated with the breach or non-compliance by yourself of any of the stipulations contained herein.

21. Jurisdiction

The laws of India shall govern this Terms and Conditions and courts in Mumbai shall have sole and exclusive jurisdiction.

22. Amendments to the Terms & Conditions

The present Terms & Conditions may be varied from time-to-time in line with the Guidelines/ Regulations/ Circulars/ Instructions issued by the Authority from time-to-time and the Policy approved by the Board of the Company. Such variations to the Terms and Conditions shall be shall be put up on the POSP/Agent's Portal maintained by the Company and shall be deemed to have been communicated to you on the day it is put up on the POSP/Agent's Portal maintained by the Company. It shall be the sole responsibility of the POSP/Agent to visit the Company's website and get the details of the revision(s).

Declaration by the Applicant:

I, _____
(Name of Applicant), accept all the above terms & Conditions, including applicable annexures and I undertake to comply with the same in letter and spirit subject to the acceptance of my PHF application by the Company.

I also hereby declare that a copy of these Terms and Conditions has been made available to me by the Company's representative.

Date:

Place:

PHF No.

Common Terms And Conditions for Appointment as POSP/Agent

Annexure-A : Code of Conduct prescribed for Agents by the Authority

- 1) Every agent, shall adhere to the code of conduct specified below:-
 - a) **Every insurance agent shall,---**
 - i) identify himself and the insurer of whom he is an insurance agent;
 - ii) show the agency identity card to the prospect, and also disclose the agency appointment letter to the prospect on demand;
 - iii) disseminate the requisite information in respect of insurance products offered for sale by his insurer and take into account the needs of the prospects while recommending a specific insurance plan;
 - iv) where the Insurance agent represents more than one insurer offering same line of products, he should dispassionately advice the policyholder on the products of all Insurers whom he is representing and the product best suited to the specific needs of the prospect.
 - v) disclose the scales of commission in respect of the insurance product offered for sale, if asked by the prospect;
 - vi) indicate the premium to be charged by the insurer for the insurance product offered for sale;
 - vii) explain to the prospect the nature of information required in the proposal form by the insurer, and also the importance of disclosure of material information in the purchase of an insurance contract;
 - viii) bring to the notice of the insurer every fact about the prospect relevant to insurance underwriting, including any adverse habits or income inconsistency of the prospect, within the knowledge of the agent, in the form of a report called "Insurance Agents Confidential Report" along with every proposal submitted to the insurer wherever applicable, and any material fact that may adversely affect the underwriting decision of the insurer as regards acceptance of the proposal, by making all reasonable enquiries about the prospect;
 - ix) obtain the requisite documents at the time of filing the proposal form with the insurer; and other documents subsequently asked for by the insurer for completion of the proposal;
 - x) advise every prospect to effect nomination under the policy
 - xi) inform promptly the prospect about the acceptance or rejection of the proposal by the insurer;
 - xii) render necessary assistance and advice to every policyholder on all policy servicing matters including assignment of policy, change of address or exercise of options under the policy or any other policy service, wherever necessary;
 - xiii) render necessary assistance to the policyholders or claimants or beneficiaries in complying with the requirement for settlement of claims by the insurer;
 - b) **No insurance agent shall,---**
 - a) solicit or procure insurance business without being appointed to act as such by the insurer
 - b) induce the prospect to omit any material information in the proposal form;
 - c) induce the prospect to submit wrong information in the proposal form or documents submitted to the insurer for acceptance of the proposal;
 - d) resort to multilevel marketing for soliciting and procuring insurance policies and/or induct any prospect/policyholder to join a multilevel marketing scheme.
 - e) behave in a discourteous manner with the prospect;

- f) interfere with any proposal introduced by any other insurance agent;
- g) offer different rates, advantages, terms and conditions other than those offered by his insurer;
- h) demand or receive a share of proceeds from the beneficiary under an insurance contract;
- i) force a policyholder to terminate the existing policy and to effect a new policy from him within three years from the date of such termination of the earlier policy;
- j) apply for fresh agency appointment to act as an insurance agent, if his agency appointment was earlier cancelled by the designated official, and a period of five years has elapsed from the date of such cancellation;
- k) become or remain a director of any insurer.

Annexure- B: Code of Conduct prescribed for POSP/Agents by the Company

You shall-

- i. make every attempt to ensure remittance of the premiums by the policyholders within the stipulated time, by giving notice to the policyholders orally and in writing with a view to conserve the insurance business already procured through you;
- ii. bring it to the notice of the Company, if you are at any time prevented by ill-health, accident or other urgent necessity from performing your duties, within 15 days of such event or in exceptional circumstance, within a reasonable span of time (as may be permitted by the Company);
- iii. achieve the targets as prescribed by the Company in the form of Minimum Business Guarantee;
- iv. ensure that while dealing with the potential customer or customer over phone, you shall ensure that you will comply with all the procedures as laid down under the TRAI Act/ Regulations/ Rules/ notifications/ circulars;
- v. maintain confidentiality at all times with respect to the confidential information belonging to the Company as well as the customers;
- vi. maintain decorum and order during your visits to the office of the Company and also during official events organized by the Company;
- vii. observe all other terms and conditions of this appointment as specified in the present document.

You shall not:

- i. accept any premium in cash from the policyholders and shall advise them to pay the premium either by way of cheque / DD or to pay the same in cash only at the cash counter of one of the Branches of the Company;
- ii. expose the Company to AML (Anti-Money Laundering) related risks;
- iii. create any nuisance either at the office premises of the Company, or during official events/outings organized by the Company or while dealing with the employees, customers or other POSP/Agents of the Company.

Common Terms And Conditions for Appointment as POSP/Agent

Annexure C

State-Wise GSTIN of KLI

S.No	Name of the State	GST Number	Address of principal place of business in the state as per GST registration		
			Address	City	PINCODE
1	Assam	18AAACO3983B1ZJ	Jain Complex,2nd & 3rd floor,GS Road, Opp. Mizoram House,Guwahati-781 005	Guwahati	781005
2	Bihar	10AAACO3983B1ZZ	“Grand Plaza”, Unit no. 4006, 4th floor, Municipal Survey Plot no. – 94, Circle no – 6, Ward no. 18,Frazer Road, PO-GPO, PS- Kotwali, Patna, Bihar – 800001.	Patna	800001
3	Chattisgarh	22AAACO3983B1ZU	“Lal Ganga Shopping Mall”, Shop No. 138 to 147, 1st floor, GE Road, Raipur-492001.	Raipur	492001
4	Goa	30AAACO3983B1ZX	Shop No. 503 and 504, 5th floor, “Gera Imperium – 2”, Situated at Patto Plaza, Panaji, Goa – 403001	Panjim	403001
5	Gujarat	24AAACO3983B1ZQ	502-503,5th floor,Rembrandt building,Opp Associated petrol pump,C.G.Road,Ellisbridge,Ahmedabad-380006	Ahmedabad	380006
6	Jammu and Kashmir	01AAACO3983B1ZY	First floor, 102(B-1), Bahu Plaza, Rail Head Complex, Jammu-180004.	Jammu	180004
7	Jharkhand	20AAACO3983B1ZY	4th & 5th Floor,Roshan Tower,Main Road,Bistupur,Beside Sachdeva Cycle mart, Jamshedpur-831001(Jharkhand)	Jamshedpur	831001
8	Karnataka	29AAACO3983B1ZG	2nd Floor, Site No. 2013, Situated at Hal II stage, Indira Nagar, 100 Feet Road, Bangalore-560038.	Bangalore	560038
9	Madhya Pradesh	23AAACO3983B1ZS	Office No.3 & 4, Ranjeet Towers, First Floor, Plot No. 8, M.P.Nagar Zone - II, Bhopal (M.P.) - 462011	Bhopal	462011
10	Maharashtra	27AAACO3983B1ZK	Kotak Towers, 7th Floor, Building No. 21, Infinity Park, Off Western Express Highway, Goregaon-Mulund Link Road, Malad(E), Mumbai-400097.	Mumbai	400097
11	Odisha	21AAACO3983B1ZW	3rd Floor, Radhika Complex, Cuttack Road, Jharpada, Post Budheswari, Bhubaneswar 751 006	Bhubaneswar	751006
12	Punjab	03AAACO3983B1ZU	Sco 35, 2nd floor, Above Diwan Sahib Ranjit avenue,Distt. Shopping Complex, Amritsar-143001	Amritsar	143001
13	Tamil Nadu	33AAACO3983B1ZR	Kotak Life Insurance , Neeladri Building,2nd Floor,No.9,Cenatoph Road,Teynampet,chennai-18.	Chennai	18
14	Tripura	16AAACO3983B1ZN	1st Floor, Jagannath Bari Road, Agartala-799001, Tripura. (West Tripura)	Agartala	799001
15	West Bengal	19AAACO3983B1ZH	190 B Manicktala Main Road, Kakurgachi, Kolkata-700054	Kolkatta	700054

Common Terms And Conditions for Appointment as POSP/Agent

16	Delhi	07AAACO3983B1ZM	1st floor, Situated at 33, Community Centre, New Friends Colony, New Delhi -110 065	Delhi	110065
17	Haryana	06AAACO3983B1ZO	Unit no.204 to 206, 2nd Floor, 'JMD Regent Square', Situated on Gurgaon Mehrauli Road, Village Sarhaul, Distt. Gurgaon – 122 001.	Gurgaon	122001
18	Rajasthan	08AAACO3983B1ZK	First Floor (front portion), "Solitaire" Situated at 115/3, SPS Road, PWD Colony, Jodhpur, Rajasthan – 342 001	Jodhpur	342001
19	Uttar Pradesh	09AAACO3983B1ZI	11, Halwasiya's Commerce House, 6th Floor, Unit no. 8 to 15, Mahatma Gandhi Marg, Lucknow, Uttar Pradesh -226001.	Lucknow	226001
20	Puducherry	34AAACO3983B1ZP	"SJ Modern Tower" 2nd Floor, Situated at No: 13, Vallalar Salai, Kamaraj Nagar, Puducherry – 605001	Pondicherry	605001
21	Andhra Pradesh	37AAACO3983B1ZJ	Unit No. 2B, 2nd floor, ISNAR PLAZA Situated at Main road, Dwarakanagar Visakhapatnam – 530 016	Visakhapatnam	530016
22	Chandigarh	04AAACO3983B1ZS	S.C.O 141 /42, 2nd floor, Sector 9-C, Chandigarh-160 009	Chandigarh	160009
23	Dadar and Nagar Haveli	26AAACO3983B1ZM	Unit No. 101, 102 & 103, 1st Floor, Roshan Avenue - A, Silvassa Vapi Main Road, Silvassa, Dadra & Nagar Haveli – 396230	Silvassa	396230
24	Himachal Pradesh	02AAACO3983B1ZW	1st Floor, "Hameer House", Situated at Khata No.1735/1534/817, Mauja Kareru, Lower Chakker, Shimla, Himachal Pradesh-171005	Shimla	171005
25	Kerala	32AAACO3983B1ZT	Daraa Tower, 2nd floor, Pazhaya Road, Medical College, Trivandrum, Kerala – 695 011,	Trivandrum	695011
26	Meghalaya	17AAACO3983B1ZL	2nd floor, "Park Side", Situated at Barik, D. P. I. Compound, Near BSNL Office, Shillong, Meghalaya – 793001	Shillong	793011
27	Telangana	36AAACO3983B1ZL	Al Samad Complex,3-6-12 & 13, 3rd floor,Liberty Road, Opp. TTD Bhavan,Himayatnagar, Hyderabad-500029	Hyderabad	500029
28	Uttarakhand	05AAACO3983B1ZQ	2nd floor, Shree Krishna Tower, Plot No. 159/129/96, Ballupur Road, Block 1, Chakrata Road, Dehradun, Uttarakhand-248001	Dehradun	248001