

## Terms and Conditions

1. The igenius scholarship programme 2012 (hereinafter “**programme**”) is open for all students from classes Nursery to 8 of government recognized schools including private, public or national open schools all over India. The programme duration is from 1<sup>st</sup> February, 2012 till 30<sup>th</sup> November 2012 .The participant must be an Indian national and residing in India.
2. Children of MNYL employees or Directors or individual agents or employees of Derek O’Brien and Associates or employees of Euro RSCG India Private Limited will not be eligible for the programme to avoid any conflict of interest. Also, the Grand First Prize Winners of previous scholarship programmes held in 2010 and 2011 will not be allowed to participate in the same category in which they have already won the Grand First Prize. However, if eligible there is no bar on such winners to participate in other categories of the programme. No participation or any other fee is required to be paid for participating in the programme.
3. There are three categories i) igenius Primary: Nursery, KG, 1 and 2 (ii) igenius Junior: classes 3-5 (iii) igenius Senior: classes 6-8. The category to which the participant will belong will be determined by the class he/she will attend for the 2012-2013 school academic session.
4. Its incumbent upon the participant to update his/her parents or guardian in order to provide MNYL current, complete and accurate information, and the Participant and their parents/legal guardian agree that the names, addresses, mobile numbers, e-mail identities and/or other information provided by the Participants in the Registration Form, may be used by MNYL at their sole discretion, for sending out commercial information, via different modes of communication and/or for other publicity or promotional purposes and/or for solicitation of insurance business to the participants or their parents/legal guardian. Consent of parents/guardian of the Participants is necessary for distribution of scholarship to the Participants under such programme. Please note that in order to continue participating in the programme, please ensure that the number provided in the registration form is not registered with Do Not Call Registry (“**DNCR**”). In the event the number mentioned in the registration form is registered with DNCR, the participant/guardian will deemed to have expressly consented to MNYL calling/sending messages to such participant/guardian for the purposes of this programme and by doing so, the participant/guardian agrees that he/she will not hold MNYL responsible for any violation of TRAI guidelines as may be applicable.
5. An incomplete entry form or on-line registration by a participant/guardian or the registration form (whether online or not) in which the information provided is not factually correct is liable to be rejected by MNYL in its sole and absolute discretion. The Registration Form shall be deemed to be incomplete or contain incorrect/false details/information if any of the following mandatory fields contain incorrect details/information or is incomplete, i.e. Child’s Name, Child’s Date of Birth, Child’s Class, School Name, Parent’s Name, Parent’s Email id, Parent’s Mobile Number, City and Pin code.
6. MNYL shall not be liable to respond to any feedback, suggestion and/or queries raised by Participants/guardians except queries with respect to general process of programme and result of participants. The general process of the programme, Registration Forms and terms and conditions of the programme will be published on for reference.
7. Children can participate through either of the following media except for igenius Primary which will be open through only MNYL agent advisors distribution channel: i) online via [www.igenius.org](http://www.igenius.org); ii) other digital media (i.e other websites where the programme is publicized); (iii) MNYL representatives including distributors of MNYL and iv) pre-designated school contact programme (list of designated schools as per MNYL’s discretion) (hereinafter referred to as “**media**”). A child, who participates in the programme through multiple entries, will have only his/her first completed entry received by MNYL considered for the programme.
8. The school contact programme will be conducted only in select cities and selection of such cities shall be at sole discretion of MNYL. Offline test will be administered only for the students who register themselves through the school contact programme conducted by agencies mandated by MNYL. For rest of the enrolments/registration across

India, online tests will be conducted. The Centres and dates for School Contact Programme may be changed with a prior notice, which will be informed to the participants/guardians by respective schools.

9. The registration for the igenius Junior and Senior programme excluding school contact programme will be open from February 1, 2012 to March 31, 2012. Entries received after the closing of the registration period shall not be considered and the same will be invalid. MNYL has the sole and absolute right to close or extend the registration period by any time at its discretion. The Stage 1 of the online test shall take place between February 12, 2012 to July 31, 2012. Those short-listed participants for Stage 2 across all media will have to appear for Stage 2 online test in September, 2012. The online tests for both phases can be undertaken only through . Those qualifying for Stage 3 will have to appear in person for an interview with a select panel via video conferencing at cities mandated by MNYL at their own expense in October, 2012. All participants have to choose a city nearest to the cities selected by MNYL as a home city and may have to travel to that city if they qualify for the Stage 3. The details of the video conferencing and the schedule for the interviews shall be informed to the participants. Those qualifying for Stage 3 would also be required to provide the proof of their academic and extra-curricular achievements. Shortlisted participants qualifying for Stage 4 will have to take part in the Grand Finale at Delhi in November, 2012. The reasonable costs of travel, boarding and lodging of the participant and one parent/ guardian of such participant for stage 4 will be borne by MNYL. The dates as mentioned are only tentative and may be changed subject to a notice of the same, which will be published on.
10. The registration for the igenius Primary programme will be open from February 1, 2012 to March 31, 2012. Igenius Primary programme will comprise of 3 stages. Entries received after the closing of the registration period shall not be considered and the same will be invalid. MNYL has the sole and absolute right to close or extend the registration period by any time at its discretion. The Stage 1 of the offline test shall take place between February 15, 2012 to June 30, 2012 at MNYL offices on scheduled dates and time which will be informed to them by MNYL. Those qualifying for Stage 2 will have to appear in person for an interview with a select panel via video conferencing at cities mandated by MNYL at their own expense in October, 2012. All participants have to choose a city nearest to the cities selected by MNYL as a home city and may have to travel to that city if they qualify for the Stage 2. The details of the video conferencing and the schedule for the interviews shall be informed to the participants. Those qualifying for Stage 2 will also be required to provide the proof of their academic and extra-curricular achievements. Shortlisted participants qualifying for Stage 3 will have to take part in the Grand Finale at Delhi in November, 2012. The reasonable costs of travel, boarding and lodging of the participant and one parent/ guardian of such participant for stage 3 will be borne by MNYL. The dates as mentioned are only tentative and may be changed subject to a notice of the same, which will be published on [www.igenius.org](http://www.igenius.org).
11. If at any stage, the Participant does not appear for the scheduled stage, they would be automatically disqualified from the programme.
12. The following scholarships shall be given to the successful participants: Grand First Prize: Rs. 10 Lacs - 2 out of any category i.e Primary, Junior & Senior; 2nd Prize: Rs. 1,00,000 - 10 each for Junior & Senior category, 5 for Primary category; 3rd Prize: Rs. 10,000 - 60 each for Junior & Senior category, 30 for Primary category; and Consolation Prizes: Rs.5, 000/- 300 each for Junior & Senior category, 400 for Primary category. In case of a tie between two or more participants, the amount of scholarship shall be split between them.
13. Top 5 schools which have the maximum participation amongst the final winners of the programme, will also be eligible to win school award worth Rs 50,000 each in kind or cash, which shall be subject to MNYL's discretion.
14. The participants will be evaluated and the participants who will be considered as all rounders will be eligible for the scholarships as above. The evaluation will be conducted by Derek O'Brien & Associates on behalf of MNYL.
15. The decision of MNYL based on the evaluation by Derek O'Brien & Associates, on the selected participants shall be final, binding and non-contestable. MNYL shall not entertain any query on this regard.
16. MNYL is not responsible for the Participant's inability to complete or continue an online test due to computer malfunction, internet failure, other technical disruption, and acts of God or otherwise.
17. Under no circumstances can MNYL be held responsible for psychological satisfaction of the participants, weather conditions, nor for cancellation of reservation or alteration or amendment once the programme has commenced.

18. Participation in the programme shall be construed as an acceptance of these terms and conditions by the participant as well as his/her guardian. Any breach or default by a participant or of his/her guardian of any of these terms and conditions shall result in immediate disqualification without notice.
19. By participating in the programme, all Participants grant MNYL, its assigns, licensees and successors, the right to use their images, pictures, characters, photographs, video/audio bytes, etc. (collectively referred to as “**Image**”) and/or their names, in all forms and media including composite or modified representations for all purposes, including but not limited to, advertising, trade, transmission, publication, broadcasting, posting or any commercial purpose throughout the world and in perpetuity, only for MNYL’s use. The Participant hereby waives the right to inspect or approve versions of the Images used for publication or the written copy that may be used in connection with the same.
20. MNYL reserves the right to make changes to the programme including but not limited to program structure and design, number and value of scholarships etc. If necessary, changes may be made to its content, method and organization before or during the running of such programme. MNYL may at any time modify any of these terms and conditions with or without notice and without assigning any reason and participant's continued participation in the programme will be considered as his/her and his/her guardian’s deemed acceptance of the modified terms and conditions.
21. Save as otherwise provided herein, MNYL or its officials, directors, partners, employees, consultants and agents are under no obligation to render any advice or service to any participant in respect of the programme.
22. MNYL reserves the right: (i) to decide whether a replacement winner should be selected in the event any winner forfeits his/her claim to the scholarship; (ii) to disqualify any Participant for providing misleading documentation; (iii) to disqualify any Participant for tampering with the entry process; (iv) to disqualify any Participant if it has reasonable grounds to believe the Participant has breached the terms and conditions of the programme; (v) to disqualify any Participant for acting in a disruptive manner; or acting with the intent to annoy, abuse, threaten or harass any other person. MNYL reserves the right to seek damages from any such Participant to the extent permitted by law.
23. The scholarships and/or consolation scholarships shall be subject to tax deduction at source, which will be borne by the participants. All other taxes and levies and incidental costs, that may be levied or incurred on the scholarships shall be fully borne by the successful participants. If the participants are not willing to bear the above stated taxes, MNYL will forfeit the scholarship.
24. In the event, the winner contacted does not respond within 4 weeks, via the contact information available with MNYL, the scholarship will be forfeited and the winner will not be entitled to make any claim thereafter. Consent of parents/guardian of the Participants is necessary for distribution of scholarship to the Participant under such programme.
25. MNYL shall neither be responsible nor liable for any cost, expense or other liability whatsoever (including but not limited to any loss or damage) in relation to, arising from or connected with Prizes or the Programme.
26. The scholarships are non-transferable and not exchangeable. No other person or agent can claim the scholarship on behalf of the Participants unless specifically permitted by MNYL.
27. Apart from the scholarships, the successful participants or their legal heirs will have no other rights or claims against MNYL.
28. Subject to any applicable laws (a) All warranties, whether express or implied, are hereby expressly disclaimed by MNYL including, but not limited to, meeting of the participant's requirements or aspirations, timeliness, security, delivery, quality, quantity, merchantability, fitness for use or non infringement in respect of any scholarships/scholarships acquired under the programme or any transactions effected through the programme; (b) The participants expressly agree that his/her participation in the programme is at the participant's sole risk and is governed by the terms and conditions herein; and (c) No advice or information whether by representations, oral, written or pictorial derived from the website or through the programme shall be construed to mean the giving of any warranty of any kind by MNYL.
29. MNYL also reserves the right to withdraw or discontinue with the programme at any stage due to Force Majeure conditions or otherwise and MNYL shall bear no responsibility for cancellation or postponement of the said programme.

30. Participation in the Contest is not linked, directly or indirectly, to purchase of any product or service from MNYL. To participate in the programme the participant/guardian need not be a policyholder of MNYL.
31. These terms and conditions are governed in accordance with the laws of India. Any dispute shall be subject to the exclusive jurisdiction of courts in Delhi only.