

EKYC Check List

Dear Customer,

As you are aware that IRDA has instructed for compulsory EKYC to all insurers (except reinsurers) w.e.f 01/01/2023.

1A. For Individual Customers

1. Passport size photograph of customer
2. Self attested copy of Proof of Identity Document (Any one Document of PAN Card, Aadhar Card, Voter ID Card, Passport, Driving License, NREGA Card, Letter from National Population Register).
3. Self attested copy of Proof of Address Document (Any one Document of Aadhar Card, Voter ID Card, Passport, Driving License, NREGA Card, Letter from National Population Register, Bank Passbook, Utility Bills (i.e. Electricity Bill, Telephone Bill, Post-paid Mobile Phone Bill , Water Bill, Piped Gas Bill) not more than 2 months old, Property Or Municipal Tax Receipt, Pension Payment Order or Family Pension Payment Order issued by Govt. Dept. or PSU, Letter of Allotment of Accommodation of Employer issued by Central/State Govt. Dept, Statutory/Regulatory bodies, PSU & Scheduled Commercial Banks, Financial Institution and Listed Companies, Leave and License Agreement with such employers allotting such official accommodation.
4. KYC Declaration Form duly filled and signed by customer.

If Proof of Identity Document is having address also, then it will work as Proof of Address also.

1B. For Corporate Customers:

1. Proof of Identity (POI):

Company: The certified copies of any of the following documents [or the equivalent e-documents thereof], namely.

- (i) Certificate of incorporation.
- (ii) Memorandum and Articles of Association.
- (iii) Permanent Account Number of the company.
- (iv) Resolution from the Board of Directors and power of attorney granted to its managers, officers, or employees, as the case may be, to transact on its behalf; [and]
- (v) such documents as are required for an individual relating to beneficial owner, managers, officers, or employees, as the case may be, holding an attorney to transact on the company's behalf

2. Partnership Firms:

The certified copies of any of the following documents [or the equivalent e-documents thereof], namely: -

- (i) registration certificate.
- (ii) partnership deed;
- (iii) Permanent Account Number of the partnership firm; and
- (iv) such documents as are required for an individual under sub-rule (4) relating to beneficial owner, managers, officers, or employees, as the case may be, holding an attorney to transact on its behalf

3.Trusts and Foundations:

The certified copies of any of the following documents [or the equivalent e-documents thereof], namely: -

- (i) registration certificate.
- (ii) trust deed.
- (iii) Permanent Account Number or Form No.60 of the trust; and
- (iv) such documents as are required for an individual under sub-rule (4) relating to beneficial owner, managers, officers, or employees, as the case may be, holding an attorney to transact on its behalf

4.Unincorporated association or a body of individuals: The certified copies of any of the following documents [or the equivalent e-documents thereof], namely: -

- (i) resolution of the managing body of such association or body of individuals.
- (ii) Permanent account number or Form No.60 of the unincorporated association or a body of individuals.
- (iii) power of attorney granted to him to transact on its behalf.
- (iv) such documents as are required for an individual under sub-rule (4) relating to beneficial owner, managers, officers or employees, as the case may be, holding an attorney to transact on its behalf.
- (v) such information as may be required by the reporting entity to collectively establish the existence of such association or body of individuals.

KYC Declaration Form duly filled and signed by Authorized signatory must be taken from Corporate (Non-Individual) Customer.

Proof of Address is taken for Corporate (Non-Individual) Customer also.