

## **A) Customer Identification Procedure**

### **ADDRESS PROOFS**

**(This is Exhaustive List)**

**All Documents shall be self attested.**

#### **I. Insurance contract with individuals (Legal name and any other names used)**

##### **Proof of residence**

- i. Passport
- ii. Voters Identity Card
- iii. Driving License
- iv. PIO (Person of Indian Origin) Booklet for returning NRI's
- v. Credit Card Statement of mailing address not older than 3 months
- vi. Consumer Gas connection card/book/pipe gas bill
- vii. Post Office Savings Pass Book
- viii. Domicile Certificate with communication address and photograph
- ix. Photo Social Security card (Smart Card) issued by Central/State Govt. or Union Territories
- x. Pension payment order/book/card issued by State/Central Govt. of India
- xi. Telephone bill pertaining to any kind of telephone connection like, mobile, landline, wireless etc is a valid proof of residence, provided it is not older than six months from the date of issuance of insurance contract.
- xii. Bank account statement includes any bank account opened by the customer wherein his permanent/present residence address is available. However, the statement should not be older than six months as on the date of acceptance
- xiii. Electricity bill
- xiv. Ration card
- xv. Employer's certificate as a proof of residence. (Certificates of employers who have in place systematic procedures for recruitment along with maintenance of mandatory records of its employees are generally reliable). **(See format as per Annexure A).**
- xvi. Valid lease agreement along with rent receipt, which is not more than 3 months old as a residence proof.
- xvii. Written Confirmation from the banks where the prospect is a customer, regarding identification and proof of residence **(See format as per Annexure B).**
- xviii. ID Card with Photograph issued by Govt. of Jammu and Kashmir

***If the document of identity also gives the proof of current residence, no further documentation would be necessary in cases where proof of residence needs to be obtained.***

**II. Insurance Contracts with companies (Name of the company, Principal place of business of the company, Mailing address of the company, Telephone/Fax Number of the company)**

- i. Certificate of incorporation and Memorandum & Articles of Association
- ii. Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account
- iii. Power of Attorney granted to its managers, officers or employees to transact business on its behalf
- iv. Copy of PAN allotment letter.

**III. Insurance Contracts with partnership firms (Legal name of the partnership firm, Address of the partnership firm, Names of all partners and their addresses, Telephone numbers of the firm and partners)**

- i. Registration certificate, if registered
- ii. Partnership deed
- iii. Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf
- iv. Any officially valid document identifying the partners and the persons holding the Power of Attorney and their addresses

**IV. Insurance Contracts with trusts & foundations (Names of trustees, settlers beneficiaries and signatories, Names and addresses of the founder, the managers/directors and the beneficiaries, Telephone/fax numbers)**

- i. Certificate of registration, if registered
- ii. Power of Attorney granted to transact business on its behalf
- iii. Any officially valid document to identify the trustees, settlers, beneficiaries and those holding Power of Attorney, founders/managers/directors and their addresses
- iv. Resolution of the managing body of the foundation/association



**Annexure A**

<<On the letterhead of the Employer>>

**Form of Confirmation to be given by the Employer on proof of residence of an employee who is the Proposer/Policyholder (Certificates of Employer who have in place systematic procedures for recruitment along with maintenance of mandatory records of its employees are generally reliable)**

Date:

To  
Kotak Mahindra Old Mutual Life Insurance Limited,  
8<sup>th</sup> floor, Godrej Coliseum,  
Behind Everard Nagar,  
Sion (East)  
Mumbai 400022

Dear Sir/Madam,

Sub.: Confirmation of residence of Proposer/ Policyholder  
Ref.: Proposal Application No. \_\_\_\_\_ submitted by Mr./Mrs./Ms. \_\_\_\_\_

We hereby confirm that the above mentioned person is an employee of our organization with Employee No. \_\_\_\_\_ and is employed as \_\_\_\_\_ (Designation) in our \_\_\_\_\_ Office (Head Office/Branch Office name situated at \_\_\_\_\_). At the time of recruiting the employee, we confirm that we had obtained necessary documentary evidence to establish his/her identity and residence. As per our records, the above person resides currently at the following address:-

Address:- \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Our PF No. \_\_\_\_\_ and our Income-tax Permanent Account No. is \_\_\_\_\_

We further confirm that our organization has systematic procedures for recruitment alongwith maintenance of mandatory records for our employees.

Yours truly,  
For \_\_\_\_\_ (Name with rubber stamp)

Name:  
Designation:

Note:-

1. Certificates of Employer who have in place systematic procedures for recruitment along with maintenance of mandatory records of its employees are generally reliable.

**Annexure B**



<<On the letterhead of the Bank>>

Form of Confirmation to be given by the Banks on identification and proof of residence of a Proposer/ Policyholder who is a Bank Customer

Date:

To

Kotak Mahindra Old Mutual Life Insurance Limited,  
8<sup>th</sup> floor, Godrej Coliseum,  
Behind Everard Nagar,  
Sion (East)  
Mumbai 400022

Dear Sir/Madam,

Sub.: Confirmation of identity and residence of Proposer/ Policyholder

Ref.: Proposal Application No. \_\_\_\_\_ submitted by Mr./Mrs./Ms. \_\_\_\_\_

We hereby confirm that the above mentioned person holds Savings/Current/Deposit/Loan Account No.\_\_\_\_ with our Bank. At the time of opening the account, we confirm that we have obtained necessary documentary evidence to establish the identity and residence, as per the “Know Your Customer” Guidelines of Reserve Bank of India and as per our records, the above person resides currently at the following address:-

Address:- \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Yours truly,  
For \_\_\_\_\_ Bank Limited,

Name:  
Designation:



**B) Format of letter**

**ADDENDUM TO THE PROPOSAL FORM NUMBER \_\_\_\_\_**

I, \_\_\_\_\_, aged \_\_\_\_ years Son/Daughter of \_\_\_\_\_, do hereby state that the photograph affixed hereon is my recent photograph. As an act of self-attestation, I have put my signature across the photograph.

Date :

Place :

Recent  
Photograph to  
be affixed here