

**Address and ID verification for Individual Proposer**

| ID Verification (any one)   | Address Verification (any one)  |
|---|---|
| <ul style="list-style-type: none"> <li>• Passport (current)</li> <li>• PAN Card (current)</li> <li>• Voter's Identity Card (current)</li> <li>• Driving License (current)</li> <li>• Letter from a recognized public authority or public servant verifying the identity of the customer, not more than 6 months old (should include a photo), e. g: Gram Panchayat</li> <li>• Ration Card (if with a photo) (current, and only for the person whose photo is affixed)</li> <li>• Ration cards (current) issued with family photograph allowed as identity proof (except where such cards are prohibited from being used as proof of identity/address).*</li> <li>• Letter from Employer Company, not more than 2 months old (should include a photo)</li> <li>• Defence Card (should include a photo, and should be current)</li> <li>• Ex-service men card (should include a photo, and should be current)</li> <li>• Any identification document issued by a State Government (should include a photo, and should be current)</li> <li>• Written and attested confirmation from banks regarding identity of the customer (should include a photo, not more than 6 months old)</li> <li>• Bank account passbook with stamped photograph to be accepted if it is from scheduled commercial banks. (not more than 6 months old)</li> <li>• PPF account passbook with stamped photograph to be accepted. (not more than 1 year old)</li> <li>• GCC permit card for Gulf countries (with photo)</li> <li>• Arms license (with photo)</li> <li>• Photo ID of Central Govt employee (with photo)</li> <li>• RC book (with photo)</li> <li>• Aadhaar (UID) ID proof (with photo) having 12 digit UID number</li> <li>• Domicile Certificates (with photo)<sup>1</sup> [Includes Domiciliary certificates issued by Sarpanch]</li> <li>• Job card issued by National Rural Employment Guarantee Act (NREGA) duly signed by an officer of the State Government</li> <li>• ICICI Bank Confirmation Certificate (not more than 6 months old)</li> <li>• Senior Citizen ID card</li> <li>• Smart card/ID card issued by defense authorities for defense canteen purposes</li> <li>• Membership card issued by state bar council</li> <li>• Acknowledgement of Aadhaar ID card indicating name, address and photograph of the applicant</li> <li>• Membership card issued by Medical Council of India or any state medical council, e.g. Maharashtra Medical Council, etc</li> <li>• Defence personnel dependent ID card</li> </ul> | <ul style="list-style-type: none"> <li>• Passport (current)</li> <li>• Voter's identity Card (Name and DOB match)</li> <li>• Driving License (current)</li> <li>• Telephone bill (mobile, landline, wireless) (not more than 6 months old)</li> <li>• Bank account statement or letter from bank showing the address (not more than 6 months old)</li> <li>• Letter from a recognized public authority or public servant verifying the residence of the customer( not more than 6 months old ) [Includes Domiciliary certificates issued by Sarpanch]</li> <li>• Electricity bill (not more than 6 months old)</li> <li>• Ration card (current) (except where such cards are prohibited from being used as proof of identity/address).</li> <li>• Letter from Employer Company customer not more than 2 months old</li> <li>• Valid lease agreement along with rent receipts (rent receipts not more than 3 months old)</li> <li>• Written and attested confirmation from banks regarding the residence of the customer (not more than 6 months old)</li> <li>• Arms license (with photo)</li> <li>• Photo ID of Central Govt employee (with photo) with address</li> <li>• RC book</li> <li>• Domicile Certificates<sup>2</sup></li> <li>• Any information document issued by a State Government (with photo)(6 months)</li> <li>• Letter/declaration from the officer of armed forces. (less than 2 months)</li> <li>• Receipt for Property Tax paid (having address) (recent).</li> <li>• Aadhaar (UID) proof with address having 12 digit UID number.</li> <li>• Demat Statement (should not be more than 3 months old)</li> <li>• ICICI Bank Confirmation Certificate (not more than 6 months old)</li> <li>• Senior citizen's ID card</li> <li>• LPS Gas Slips (not more than 6 months old)</li> <li>• Registered lease or sale agreement of residence</li> <li>• Learner's Driving License with address (only printed smart cards and within the validity period)</li> <li>• Water bill (within 6 months)</li> <li>• Acknowledgment of Aadhaar ID card indicating name, address &amp; photograph of the applicant</li> </ul> |

\* Photograph of proposer should be matched with the family photograph available on ration card.

**Note: Identity proof**

1. Provisional Driving License / DL without photograph cannot be accepted
2. Any KYC document submitted by customer having stamp or attestation by authorized government body stating that "Document should not be used for any other purpose apart from intended reason" should be rejected as invalid KYC document
3. Letter from employer company – (Certificates of employers who have in place systematic procedures for recruitment along with maintenance of mandatory records of its employees are generally reliable)

**Note: Address proof of relatives:**

1. If the proposer does not have any address proof in his/her name, and stays with parents /spouse, then the address proof in the name of parent/spouse can be accepted along with any one of the following documents to prove the relation ship
  - i. Passport
  - ii. Marriage Certificate
  - iii. Driving license
  - iv. Ration Card
  - v. School Leaving Certificate
  - vi. SSLC/PUC/Degree Marks Card
  - vii. PAN Card
  - viii. Date of Birth Certificate (with or without child's name) wherein name of parent is stated
  - ix. Pension Payment order/Passbook
  - x. Voter ID card
  - xi. Defense Dependant Card or Discharge Book issued by Cantonment Board or Ex-Servicemen Card issued by Zilla Sainik Board or other competent authority or Pension Payment Order/Book/Card issued by Commanding Officer or other competent authority.
  - xii. Letter from Commanding Officer or Officer-in-charge of the Unit in case of Defense Personnel

(Name of the proposer and the name of father/mother/spouse as stated in the Address proof should appear in the aforesaid documents)

**Exception:**

Applicable to cases wherein female / house-wife (proposer) -

- a) Does not have any address proof or address proof is in maiden name, non-availability of marriage certificate AND
- b) Annual premium is less than Rs. 1,00,000/-.

For aforesaid cases, address proof in name of husband, can be accepted (Provided Husband is the nominee in the policy applied). However, For identity, proper proof in the female proposer's name should be taken (mandatory).