



**बीमा विनियामक और विकास प्राधिकरण**  
**INSURANCE REGULATORY AND  
DEVELOPMENT AUTHORITY**

No. IRDA/DIST/GDL/MISC/178/09/2013

03<sup>rd</sup> Sep 2013.

**GUIDELINES ON COMMON SERVICE CENTRES - 2013**

The Department of Electronics and Information Technology (DeITY), Government of India has implemented the Common Services Centers (CSCs) on a Public-Private-Partnership (PPP) model as a part of National e-Governance Plan (NeGP). CSCs are the front-end delivery points for government, private and social sector services to citizens of India. M/s CSC e-Governance Services India Limited, a Special Purpose Vehicle (SPV) has been formed to enable delivery of services through the CSC Network.

These Guidelines are issued to permit both Life and Non Life Insurers in India to Market certain categories of Retail Insurance Policies and Services through M/s CSC e-Governance Services India Limited (CSC-SPV) and its Common Service Centers Network.

The prime objective of these Guidelines is to facilitate the Insurers in India to reach out to the rural India utilising the network of CSC-SPV

These Guidelines are issued by the Authority in exercise of the powers conferred upon the Authority under Section 14(1) of the IRDA Act 1999, to protect the interests of the policyholder and to regulate, promote, and ensure the orderly growth of the insurance industry.

**1. Scope and applicability of these guidelines:**

These Guidelines cover insurance soliciting and servicing activities of the CSC-SPV, and its functionaries including Village Level Entrepreneurs who exist as a part of Common Service centres (CSC's) throughout the country.

**2. Definitions:**

- 2.1. "Act" means the Insurance Act, 1938 (4 of 1938);
- 2.2. "Authority" means the Insurance Regulatory and Development Authority established under the provisions of Section 3 of the Insurance Regulatory and Development Authority Act, 1999 (41 of 1999)

- 2.3. "CSC" means the "Common Service Centre" established under National e-Governance Plan by M/s CSC e-Governance Services India Limited
- 2.4. "CSC-SPV" means M/s CSC e-Governance Services India Limited, the Special Purpose Vehicle incorporated to facilitate delivery of government, private and social sector services to citizens of India through the Common Services Centers (CSCs) network, and approved by the Authority under these Guidelines, who for remuneration arranges insurance contracts (under specific products approved by the authority from time to time) with insurance companies on behalf of its clients through CSC Network.
- 2.5. "NIELIT": National Institute of Electronics and Information Technology is an autonomous scientific society of Department of Electronics and Information Technology, Government of India.
- 2.6. "Principal Officer of CSC-SPV" – A person under the employment of CSC-SPV and nominated by the CSC-SPV to function as the Principal Officer of CSC-SPV.
- 2.7. "Rural Authorized Persons" (RAP) is an individual Village Level Entrepreneur (VLE) Registered and Authorised by CSC / CSC-SPV to operate and manage a Common Service Centre, and approved by the Authority upon successful completion of training and examination, as specified by the Authority, to carry out functions as RAP as specified under para 11.
- 2.8. "State Designated Agency" (SDA) is the nodal agency at state level involved for the monitoring and supervision of the CSC project progress at the state level.
- 2.9. "Service Centre Agency" (SCA) is the implementing Agency responsible for covering a group of districts in a state; providing the required investment budget and the functional specifications of the CSC.
- 2.10. "Solicitation" for the purpose of these guidelines is defined as the approach of prospect by a RAP with a view to inducing the prospect to purchase an insurance policy, and includes providing assistance in case the prospect decides to purchase an insurance policy.
- 2.11. "Village Level Entrepreneur" is an individual Registered and Authorised to operate the Common Service Centre, who is in-charge of running the daily operations of the CSC as approved by the SCA / SDA and CSC-SPV under CSC scheme.
- 2.12. Words and expressions used and not defined in these Guidelines but defined in the Insurance Act, 1938 (4 of 1938), the Insurance Regulatory and Development Authority Act, 1999 or in any of the Regulations / Guidelines made there under shall have the meanings respectively assigned to them in those Acts or Regulations / Guidelines.

3. **Compliance** : CSC-SPV and RAPs shall, in addition to these guidelines, comply with all the applicable provisions of the Insurance Act, 1938, the IRDA Act, 1999, and the rules, regulations, circulars or guidelines, as applicable, to be issued from time to time.
4. **Application for grant of licence**: An application by CSC-SPV for grant of a licence to act as an Insurance Intermediary shall be made to the Authority in **Form-A** along with an application processing fee of Rs.5000/- (Rupees Five thousand only).
5. **Procedure for licensing**: The Authority on being satisfied that the applicant fulfils all the conditions specified for the grant of licence, shall grant a licence in **Form-B** and send intimation thereof to the applicant. The licence shall be issued subject to the CSC-SPV adhering to the conditions and the code of conduct as specified by the Authority from time to time.
6. **Validity of licence**: A licence once issued shall be valid for a period of three years from the date of its issue, unless the same is suspended or cancelled pursuant to these Guidelines.
7. **Renewal of licence**:
  - 7.1. The applicant shall, well before thirty days of the expiry of the licence, make an application in **Form-A** to the Authority for renewal of licence along with the payment of application processing fee of Rs.1000 (Rupees One Thousand only) for renewal of license.

Provided, however, that if the application reaches the Authority later than the period mentioned above, but before the actual date of expiry of the current licence, an additional fee of rupees five hundred only shall be payable by the applicant to the Authority.

Provided further that the Authority may for sufficient reasons offered in writing by the applicant for a delay not covered by the previous proviso, accept an application for renewal after the date of the expiry of the licence on payment of an additional fee of one thousand rupees only by the applicant.
  - 7.2. The Authority may call for any additional information / documents as deemed fit for processing the renewal application, from the applicant.
  - 7.3. The Authority, on being satisfied that the applicant fulfils all the conditions specified for renewal of the licence, shall renew the licence in **Form-B** for a period of three years and send intimation to that effect to the applicant.

## **8. Persons engaged for solicitation:**

- 8.1. For the purpose of solicitation of insurance business Rural Authorized Person (RAP) is authorized.
- 8.2. CSC-SPV shall be responsible for all acts of commission and omission of the RAPs deployed on their behalf.
- 8.3. Rural Authorized Person should possess the minimum qualification of :
  - 8.3.1. Pass in 10<sup>th</sup> Class or equivalent examination from a recognized Board/Institution.
  - 8.3.2. Minimum knowledge of Computer applications / operations.
  - 8.3.3. Should have completed at least 20 hours of theoretical training from an institution recognized by the Authority.
  - 8.3.4. Should pass an examination, at the end of the period of training mentioned above conducted by the NIELIT or any other examining body recognized by the Authority.
  - 8.3.5. The syllabus for the above training shall cover Principles and Practice of Insurance, Legal aspects of Insurance; AML/PML & KYC, General Insurance and Life Insurance, as specified by the Authority from time to time.

## **9. Training, Examination and Certification of RAP:**

### **9.1. Training:**

- 9.1.1. The RAP shall undergo 20 hours Training covering the topics stated in the Syllabus.
- 9.1.2. The training material and self assessment content shall be in digital downloadable format and shall be hosted under a suitable Learning Management System by NIELIT or any other institution as approved by the Authority from time to time.
- 9.1.3. The self-assessment tests shall be in multiple-choice models.

### **9.2. Training Methodology**

- 9.2.1. The RAP shall register on the Learning Management System website and complete the training.
- 9.2.2. The RAP shall download the digital training content to his PC / laptop and complete the self-learning modules.
- 9.2.3. At the end of each module the RAP shall complete the self-assessment test. The Learning Management System shall not allow the RAP to complete more than two self-assessment test per day.
- 9.2.4. On completion of the self-assessment test for each of the module, the candidate shall earn one-hour training credit.

9.2.5. The RAP shall complete all the 20 self-learning modules and self-assessment tests online to earn the credit for 20 hours training.

### **9.3. Examination and Certification**

9.3.1. The online examination of RAP shall be conducted by NIELIT or any other institute as approved by the Authority from time to time in their centres spread across India.

9.3.2. The RAP on completion of training and earning 20 hours training credit shall be eligible for appearing for the online examination.

9.3.3. The periodicity of the online examination shall be decided by the Authority in consultation with respective examination conducting institute, depending on the requirements.

9.3.4. The examination questions shall be displayed with multiple choices of answers.

9.3.5. The number of questions for the online examination shall be 40 and with a duration of 60 minutes.

9.3.6. Each question shall carry 2.5 marks and the examination is for 100 marks. The examinee has to score minimum 35 marks to pass the examination.

9.3.7. There will not be any negative marks for wrong answers.

9.3.8. There shall be no limit for the number of attempts for appearing the examination by RAP.

9.3.9. The RAP has to pay the appropriate fee as approved by the Authority for training and examination to the concerned institute.

9.3.10. On passing the examination, the examining institute shall issue a certificate validating the completion of training and passing of the examination by RAP.

9.3.11. The Certification of the completion of training and passing the examination shall be valid only during the period the RAP is authorised to manage operations of the CSC. The certificate is no longer valid as soon as the services of RAP are terminated or suspended by CSC-SPV or its authorised SDA / SCA.

#### **9.3.12. On line examination:**

9.3.12.1. Online examination will be conducted by authorised institutes and the results will be published on the CSC-SPV's Website and copy sent to the Authority.

9.3.12.2. RAP who are declared 'pass' in the examination will be issued a Certificate to solicit insurance business and shall be referred to as "Certified for procuring Insurance Business".

- 9.3.12.3. Insurance companies should register New Business of only such RAPs who are listed in the CSC-SPV's Portal as "Certified for procuring Insurance Business". Insurance companies should under no circumstance register New Business from a RAP who is 'NOT CERTIFIED' by the examining institute to carry out Insurance business.
- 9.3.12.4. All the existing RAPs shall have to pass the exam for soliciting the Insurance business.

### **9.3.13. Enabling Registration of New Insurance Business by RAP:**

- 9.3.13.1. The CSC-SPV's Portal shall enable the RAP to register insurance business in the CSC-SPV's Portal only after the RAP passes the examination, the licensing authority issues the license to the RAP, and the license number and validity period of the license are updated in the CSC-SPV's Portal.
- 9.3.13.2. In case there is a change in the RAP; the new RAP can carry out insurance servicing from the date of appointment as RAP. However, the RAP can register New Business only from the date he qualifies in the examination.

## **10. Functions of CSC-SPV**

- 10.1. CSC-SPV, on obtaining the license from the Authority to act as an insurance intermediary, may enter into agreements with Insurance companies as specified in para 14 of these guidelines.
- 10.2. CSC-SPV shall assist the RAPs to undergo the prescribed training and certification.
- 10.3. CSC-SPV may obtain the support of the SDA/SCA in training the RAP, providing operational and marketing support and guidance in field operations of the RAP as deemed fit. The agreement entered with the insurers shall specify the details of the support enlisted.
- 10.4. On successful completion of training and passing the prescribed examination and based on the certificate issued by examining institute, CSC-SPV shall enter into an agreement with the RAP authorising him to solicit the approved insurance products.
- 10.5. CSC-SPV shall include the relevant conditions and clauses as prescribed by the Authority for the compliance of these guidelines including the prescribed code of conduct, in the agreement entered into with the RAP.
- 10.6. CSP-SPV shall ensure continuous monitoring of the activities of the RAP

and be responsible for the compliance of these guidelines and the code of conduct by RAPs.

## **11. Functions of RAP**

The insurance related functions of a RAP shall include any one or more of the following:

- 11.1. Assisting the prospects to select the policy based on the need of Insurance.
- 11.2. Obtaining detailed information relating to proposers / persons / risks to be insured and protection needs and render advice on appropriate insurance cover.
- 11.3. Providing the insurer with underwriting information like age, income, family medical history, any illness suffered and such other information as required in assessing the risk.
- 11.4. Acting promptly on instructions from a client and providing him written acknowledgements and information on proposal acceptance and status of claims settlement.
- 11.5. Assisting clients in paying premium, in compliance with section 64VB of the Act.
- 11.6. Advise and assist clients in effecting nomination, assignment and other policy services, and inform insurers about changes like, change in residential address, change in nomination, sale of vehicle etc. for updation and arrange to get necessary endorsement in the policy documents if required.
- 11.7. Assist and facilitate claims settlement process by helping insured in filling claim form, collect copy of documents like death certificate, nomination, assignment, and such other documents required for settlement of claims by insurers.
- 11.8. Inform clients about payment of renewal premium and send policy renewal notices to clients on behalf of insurers, if the insurer outsources the services.
- 11.9. Comply with the AML / KYC guidelines issued by the Authority from time to time.
- 11.10. All other customer centric services as may be required for smooth and effective policy servicing.

## **12. Remuneration :**

- 12.1. The remuneration payable to CSC-SPV by the Insurer, for the solicitation of policies by the Authorised RAPs shall not exceed the remuneration as specified by the Authority from time to time under Sec. 42-E of the Act.

- 12.2. The remuneration payable to the CSC-SPV by the insurer, for other services shall be as mutually agreed between the insurer and CSC-SPV from time to time.
  - 12.3. CSC-SPV, on receipt of any remuneration from the insurer, shall distribute not less than 80% of the same to the respective RAPs. The remuneration to entities such as SDA/SCA shall be as per the agreement with the insurer after retaining an amount of not exceeding 8% towards fees for recruitment, providing and enabling the software and guiding and monitoring the RAP in day to day functions.
  - 12.4. CSC-SPV shall enter into an agreement with the insurers and mention clearly in the agreement the percentages and method of distribution of the remuneration to various entities in the CSC scheme.
  - 12.5. The settlement of accounts by insurers in respect of remuneration of CSC-SPV shall be done on a monthly basis and it must be ensured that there is no cross settlement of outstanding balances.
- 13. Products allowed under CSC:** Insurance companies shall develop insurance products to be marketed exclusively through the CSC model and file such products exclusively designed for CSC model with the Authority for approval. The products developed for CSC Model should not have the Sum Assured (per life or risk) exceeding Rs. TWO LAKHS except for motor insurance. Products approved by the authority for the CSC Model can be marketed through the CSC Model.

#### **14. Agreement between CSC-SPV and the Insurance Company**

An Agreement - Service Level Agreement - Memorandum of Understanding shall be entered between the insurers and CSC-SPV and the agreement amongst various aspects should include the following:

- 14.1. Procedure for enabling or disabling the RAP for the delivery of the approved insurance products; procedure for tracking and monitoring the transactions and activities of the RAP; procedure for incorporating the Unique code allotted by CSC-SPV; procedure for incorporating the Aadhaar number of the customer and the nominee and the PAN number of RAP may be used by all insurers to maintain the uniformity. The tracking code may be agreed mutually by insurers and CSC-SPV.
- 14.2. List of Products to be marketed through the CSC-SPV should be incorporated in the agreement.
- 14.3. A robust grievance redressal system should be set in at both the CSC-SPV level and the insurer level. The insurers should submit a Complaint Redressal Analysis report to the Authority every quarter.
- 14.4. The procedure for sending the soft copy of the proposal data / claims



- data etc by the RAP to the Insurer should be detailed in the agreement.
- 14.5. The procedure for sending the soft copy of the completed policy data / claims data etc by the Insurer to the RAP should be detailed in the agreement.
  - 14.6. The procedure for sending the hard copy of the proposers' data to the Insurer should be detailed in the agreement.
  - 14.7. The procedure for sending the soft files and documents relating to claims of the insured to Insurance Company should be explained in detail in the agreement.
  - 14.8. The procedure to send the hard copy of the claims related documents to insurers as per the Service level Agreements with the insurer should be explained in detail in the agreement.
  - 14.9. The procedure for maintenance of data in a secure mode by the Insurer should be outlined in detail in the agreement.
  - 14.10. The procedure for updation and transmission of data in a secure mode by the Insurer should be outlined in detail in the agreement.
  - 14.11. The CSC-SPV and the Insurers shall develop suitable system to ensure continuity in the services rendered by RAP to policyholders, even after the termination of agreement with licensed insurance RAP, and this should be recorded in detail in the agreement.
  - 14.12. The method of distribution of the remuneration by the Insurer to the CSC and to the other entities as mentioned in para 12 should be detailed in the agreement.
  - 14.13. The agreement to specify the roles and obligations of the parties, including the SCA and SDA, to the agreement should be detailed in the agreement.
  - 14.14. The agreement shall include relevant clauses defining the role and responsibilities of CSC-SPV, the role and responsibilities of the RAP including the code of conduct / market conduct of the RAP; and role and responsibilities of the SCA and the entity responsible for acts of commission and omission of the RAP deployed.

**15. Obligations of RAP:**

- 15.1. RAP shall be appointed by CSC-SPV after passing the examination.
- 15.2. The agreement between the CSC-SPV and the RAP shall include:
  - 15.2.1. Code of Conduct for RAPs.
  - 15.2.2. Adherence to regulatory provisions, compliances, disclosures, ethical conduct of business and specific instructions that are issued by the authority from time to time.

- 15.2.3. Adherence to the provisions of the IRDA Act, 1999.
- 15.3. Subject to reference to para 8.2 above, RAP will also be held responsible for any act of omission or commission in the insurance business transactions undertaken by him.
- 15.3.1. In the process of soliciting insurance business and providing claims services RAP shall ensure compliance of KYC norms, AML guidelines, and regulations, disclosure norms, guidelines issued by the authority from time to time in this regard
- 15.3.2. RAP is barred from soliciting insurance and offering any other insurance business related services in their individual capacity, in any mode, on behalf of any individual, organization, or insurance company, other than the CSC scheme model.
- 15.3.3. RAP shall maintain the records and the reports of the activities related to Insurance, in the manner specified in the appointment agreement with CSC-SPV.
- 15.3.4. RAP shall not accept any payment from Insurers other than the remuneration as specified in the agreement between the Insurer and the CSC-SPV.

**16. Obligations of Insurance Company:**

- 16.1. Insurance Company shall not pay any fee or remuneration, by whatever name called, other than the remuneration as specified in para-12 of these Guidelines.
- 16.2. Product training process should be set in place by the Insurer for the training of the RAPs, and the data on the training imparted during the quarter should be maintained by the Insurer to be submitted to the Authority as and when called for.
- 16.3. Insurance Company shall maintain records and the reports of RAPs and other persons engaged in solicitation under this model and submit the data in **Form-E** every quarter.
- 16.4. Develop suitable systems to redress customer grievances/complaints.
- 16.5. Develop simple insurance products, which are easy to understand by the RAPs and rural customers and file the same with the Authority for approval.
- 16.6. The insurer should submit a quarterly statement in **Form-C** giving details of all products marketed by CSC-SPV.
- 16.7. Develop suitable feedback mechanisms to bring in improvements in the services rendered, effect changes, if any, required in the policy terms and conditions.

- 16.8. Develop suitable system to ensure continued insurance protection and servicing to rural customers.
- 16.9. The Insurer shall communicate the details of lapses, if any, committed by the RAPs to the Authorities such as SDA, SCA and CSC-SPV for necessary action.

**17. Code of Conduct:**

- 17.1. Every Rural Authorized Person shall:
  - 17.1.1. Conduct his dealings with clients with utmost good faith and integrity at all times;
  - 17.1.2. Act with due care and diligence;
  - 17.1.3. Identify himself as a Rural Authorised Person and produce the License / Certificate to the prospect on demand.
  - 17.1.4. Disseminate the requisite information in respect of insurance products offered for sale and take into account the needs of the prospect while recommending a specific insurance plan to the prospective client;
  - 17.1.5. Treat all information supplied by the prospective clients as completely confidential to themselves and to the insurer(s) to which the business is being offered;
  - 17.1.6. Disclose the scales of remuneration in respect of the insurance product offered for sale, if asked by the prospect;
  - 17.1.7. Indicate the premium to be charged by the insurer for the insurance product offered for sale;
  - 17.1.8. 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;
  - 17.1.9. Bring to the notice of the insurer any adverse health conditions, personal habits or income inconsistency of the prospect, in the form of a report (called "Confidential Report") along with every proposal submitted to the insurer;
  - 17.1.10. Ensure that the consequences of non-disclosure and inaccuracies are pointed out to the prospective client;
  - 17.1.11. Inform promptly the prospect about the acceptance or rejection of the proposal by the insurer;
  - 17.1.12. Advise every individual policyholder to effect nomination or assignment or change of address or exercise of options, as the case may be, and offer necessary assistance in this behalf, wherever necessary;

- 17.1.13. Render necessary assistance to the policyholders or claimants or beneficiaries in complying with the requirements for settlement of claims by the insurer;
- 17.1.14. Forward any information received from the client regarding a claim or an incident that may give rise to a claim without delay;
- 17.1.15. Advise the client without delay of the insurer's decision or otherwise of a claim; and give all reasonable assistance to the client in pursuing his claim;
- 17.1.16. Ensure that statements made regarding the policies to the customer are not misleading or extravagant;
- 17.1.17. Ensure the compliance of Section 64-VB of the Act;
- 17.1.18. Draw the attention of the client to Section 41 of the Act, which prohibits rebating and sharing of commission/remuneration;
- 17.1.19. Ensure the compliance of AML and KYC guidelines in force.

**17.2. No RAP shall,**

- 17.2.1. Solicit or procure insurance business without holding a valid licence/certificate;
- 17.2.2. Induce the prospect to omit any material information in the proposal form;
- 17.2.3. Induce the prospect to submit wrong information in the proposal form or documents submitted to the insurer for acceptance of the proposal;
- 17.2.4. Behave in a discourteous manner with the prospect;
- 17.2.5. Interfere with any proposal introduced by any other insurance agent or other insurance intermediaries;
- 17.2.6. Offer different rates, advantages, terms and conditions other than those offered by the insurer;
- 17.2.7. Demand or receive a share of proceeds from the beneficiary under an insurance contract;
- 17.2.8. Force a policyholder to terminate the existing policy and to effect a new proposal from him within three years from the date of such termination;

17.3. Every RAP shall, with a view to conserve the insurance business already procured through him, make every attempt to ensure remittance of the premiums by the policyholders within the stipulated time, by giving notice to the policyholder orally and in writing.

**18. Reports to be submitted to the Authority:**

The Insurance Company and the CSC-SPV shall submit periodical reports to the Authority as specified hereunder.

18.1. The CSC-SPV shall furnish to the Authority Quarterly report in **Form-D, Form-E** and any other return, as may be, required by the Authority on Insurance activities.

18.2. The Insurance Company shall furnish to the Authority half yearly report in **Form-F** and any other return, as may be, required by the Authority on business procured through RAPs.

**19. Power of Authority to inspect:**

19.1. The Authority may appoint one or more of its officers as an inspecting authority to undertake inspection of the premises of the CSC-SPV/ CSCs to ascertain and see how activities are carried on, and also to inspect the books of accounts, records and documents of the CSC-SPV/RAP for any of the purposes specified in these guidelines; and

19.1.1. to ensure the compliance of provisions of the Act, Rules and Regulations;

19.1.2. to investigate the complaints received from any insured, any insurer, or any other person on any matter having a bearing on the activities of the RAP / CSC-SPV; and

19.1.3. to investigate the affairs of the RAP/CSC-SPV *suo moto* in the interest of proper development of insurance business or in the policy holders' interest.

**20. Cancellation or suspension of licence with notice:**

The licence of CSC-SPV may be cancelled or suspended after due notice and after giving it a reasonable opportunity of being heard, if it

20.1. violates the provisions of the Act, Insurance Regulatory And Development Authority Act, 1999 or Rules or Regulations made there under;

20.2. fails to furnish any information relating to its activities as a CSC-SPV as required by the Authority;

20.3. furnishes wrong or false information; or conceals or fails to disclose material facts in the application submitted for obtaining a licence;

- 20.4. indulges in rebates or inducements in cash or kind to a client or any of the client's directors or other employees or any person acting as an introducer;
- 20.5. fails to carry out its obligations as specified in the Guidelines.

**21. Cancellation or suspension of licence without notice:**

The licence of a CSC-SPV may be cancelled or suspended without notice, if it

- 21.1. is found guilty of fraud, or is convicted of a criminal offence;
- 21.2. commits such defaults, which require immediate action in the opinion of the Authority, provided the Authority has communicated the reasons for the cancellation in writing.

**22. Cancellation or suspension of licence of RAP with notice:**

The licence of RAP may be cancelled or suspended after due notice and after giving him a reasonable opportunity of being heard if the RAP is found guilty of misconduct or his conduct is not in accordance with the code of conduct specified in para-17 of these guidelines, or fails to carry out his obligations specified under para-15 of these guidelines.

**23. Cancellation or suspension of licence of RAP without notice:**

The licence of RAP may be cancelled or suspended without notice if he is found guilty of fraud, or is convicted of a criminal offence; or commits such defaults which require immediate action in the opinion of the Authority, provided that the Authority has communicated the reasons for the cancellation in writing.

**24. Power of the Authority to issue clarifications:**

In order to remove any difficulties in respect of the application or interpretation of any of the provisions of these Guidelines, the Authority may issue appropriate clarifications from time to time.



(T.S.Vijayan)  
Chairman

**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY**  
**Guidelines on Common Service Centres, 2013**

**Application for License - Form - A**

Application for Grant of License / Renewal of License under CSC Scheme.

NAME OF THE APPLICANT: \_\_\_\_\_

CONTACT ADDRESS : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

TELEPHONE NO : \_\_\_\_\_

FAX NO : \_\_\_\_\_

E-mail : \_\_\_\_\_

**Instructions for filling up the form:**

It is important that before this application form is filled in, the Guidelines issued by the Authority are studied carefully.

Applicant must submit a duly completed application form together with all appropriate, supporting documents to the Authority.

Application for licence will be considered only if it is complete in all respects.

Applicants should sign the applications themselves.

Information which needs to be supplied in more details may be given on separate sheets which should be attached to the application form.

**1. PARTICULARS OF THE APPLICANT**

1.1 Name of the Applicant: \_\_\_\_\_

1.2 Address - Principal Place of business / Registered Office.

Pin Code	Email
Tel No	Fax No

1.3 Address for Correspondence:

Pin Code	Email
Tel No	Fax No

\*\* (Attach List of Addresses of Branch Offices if any)

Name and Designation of the Principal Officer

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**2. ORGANISATION - STRUCTURE**

Status of the Applicant:

(Limited company-Private/Public, Others. If listed, names of Stock Exchanges to be given)

Name of the company	Status	Date of Incorporation DD_MM_YYYY	Place of Incorporation	Name of stock exchanges where listed

**3. BUSINESS INFORMATION**

3.1 Three years business plan document with projected volume of activities and



income (including anticipated) for which licence sought is to be specifically mentioned and attached to this application.

3.2 Organisation Chart separately showing functional responsibilities to be enclosed

3.3 Particulars of Key Management Personnel

Name	Designation Position	Qualification	Experience	Date of Appointment	Functional Areas

3.4 Any other information considered relevant to the nature of services rendered by the applicant.

#### 4. FINANCIAL INFORMATION

Capital Structure (Rs. in lakhs)

Capital Structure	Year prior to the Preceding year of Current year (Mention year)	Preceding year (Mention year)	Preceding year (Mention year)
Authorized Capital and issue capital			
Paid-up capital			
Free Reserves (Excluding Re-valuation reserves)			
Total (b) + (c)			

Note: Please enclose three years audited annual accounts. If minimum capital requirement has been met after last audited annual accounts, audited statement of accounts for the period ending on a later date should also be submitted.

**5. OTHER INFORMATION, IF ANY**

5.1 Details of all settled and pending disputes: (Attach separate sheet and give full information in the format shown below)

Nature of dispute	Name of the party	Pending/settled

**\*\* Attach sheet if required**

5.2 Details, if any of any economic offences by the applicant or any of the Directors or key managerial Personnel in the last three years.

For and on behalf of

\_\_\_\_\_  
Principal Officer  
(Signature and Name of Applicant)  
{Block Letters}

\_\_\_\_\_  
CEO / Managing Director  
(Signature & Name of Applicant)  
{Block Letters}

Place:

Date:

**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY**

**Guidelines on Common Service Centres, 2013**

**Form - B**

**LICENCE**

In exercise of the powers conferred by sub-section (1) of section 42D of the Insurance Act, 1938 (4 of 1938) the Authority hereby grants a licence to

**M/S.CSC e-Governance Services India Limited**

to act as Authorised Intermediary to market the specifically approved insurance products through the Rural Authorised Persons (Village Level Entrepreneurs) under CSC Scheme of National e-Governance Plan under the **IRDA Guidelines on Common Service Centres, 2013**

Licence Code granted is **IRDA/INT/CSC-SPV/01/09/2013**

1. This licence shall be valid from \_\_\_\_\_ to \_\_\_\_\_

This licence is subject to the Act, Insurance Regulatory and Development Authority Act, 1999 (4 of 1999) and the **Guidelines on Common Service Centres, 2013**

2. and shall not be construed to be in compliance with or in conformity to any other Act, rules or regulations.

Place:

By Order

Date : \_\_\_\_\_

For and on behalf of

Insurance Regulatory and Development Authority

**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY**

**Guidelines on Common Service Centres, 2013**

**Form - C**

**Details of the Insurance Products marketed through CSC-SPV**

**Name of the Insurance Company** : \_\_\_\_\_

**Returns for the quarter ending** : \_\_\_\_\_

**No. Of products marketed at the beginning of the quarter** \_\_\_\_\_

**No. Of products added during the quarter** \_\_\_\_\_

**No. Of products withdrawn during the quarter** \_\_\_\_\_

**No. Of products marketed at the end of the quarter** \_\_\_\_\_

**Detailed list of products since inception**

Name of Insurer	S.No.	Product Name	Product Category	IRDA Approval No. (UIN)	Date of commencement	Date of withdrawal	

Date:

Place:

Signature

Name & Designation of Authorised Signatory

**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY**

**Guidelines on Common Service Centres, 2013**

**Form – D**

(To be furnished in spread sheet format to the Authority by CSC-SPV)

**Details of the Products Marketed under CSC-SPV**

Returns for the quarter ending : \_\_\_\_\_

<b>Details</b>	<b>No. Of Life Insurers</b>	<b>No. Of Non Life Insurers</b>	<b>No. Of Life Products</b>	<b>No. Of Non Life Products</b>	<b>No. of RAPs</b>
<b>At the beginning of the quarter</b>					
<b>Additions during the quarter</b>					
<b>Deletions during the quarter</b>					
<b>Active at the end of the quarter</b>					

Date:

Place:

Signature

Name & Designation of Authorised Signatory

**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY**

**Guidelines on Common Service Centres, 2013**

**Form – E**

(To be furnished in spread sheet format to the Authority by CSC-SPV)  
**Details of the Premium procured and Remuneration Earned**

**Returns for the quarter ending** \_\_\_\_\_ :

<b>Sl.No.</b>	<b>Name of RAP (Village level Entrepreneur)</b>	<b>IRDA certificate no.</b>	<b>Date of passing the Examination</b>	<b>Number of Policies sold</b>	<b>Net premium procured</b>	<b>Remuneration received for premium procured by the RAP during the period.</b>	<b>Remuneration received for rendering other services by the RAP during the period.</b>

**Net Premium means (Gross premium less service tax)**

**Date:**

**Signature of Principal Officer of CSC-SPV**

**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY**

**Guidelines on Common Service Centres, 2013**

**Form – E**

(To be furnished in spread sheet format to the Authority by CSC-SPV)

**Details of the Premium procured and Claims**

**Returns for the quarter ending** : \_\_\_\_\_

<b>S.No.</b>	<b>Name of the RAP(Village level Entre)</b>	<b>IRDA license no.</b>	<b>PIN code of the location of RAP</b>	<b>Number of Policies procured</b>	<b>Net premium income during the period</b>	<b>No. Of Claims paid</b>	<b>Claim Amount Paid</b>

**Date:**

**Signature of Principal Officer of CSC-SPV**