

GRAMIN SAMRIDDIH BIMA

Guidelines for completion of the form: 1. Please answer all the questions fully and accurately, Where any any question does not apply, please mention clearly that the same is not applicable. 2. Insurance is a contract of Utmost Good Faith requiring the Proposer not only to only to disclose all material facts but also not to suppress any material facts in response to the questions in the proposal form. If you think any fact is material, please disclose. 3. The Policy shall become voidable at the option of Insurer, in the event of any untrue or incorrect statement, misrepresentation, non-description or non-disclosure of any material particular to the proposal form/personal statement, declaration and connected documents or any material information having been held by the Proposer or anyone acting the on Proposer's behalf. 4. Kindly contact SBI General Offices or Agents for any doubts or clarifications on the proposal form.

Office use only:

Policy Issuing Office Address :
 Code:
 Intermediary/Agent Name:
 Code (if any):

Proposer's Details:

1. Name of the Policyholder*:
 Present Address*:
 (Current Residing Address)
 City: Village:
 Gram Panchayat: State:
 PIN code: Landmark:
 My Present Address is same as Permanent Address

Permanent Address*:
 City: Village:
 Gram Panchayat: State:
 PIN code: Landmark:

3. Contact Details*: Phone : Mobile No.:
 Email :
 PAN*: /Form 60/61: (if Available) Aadhaar No.*:

4. Date of Birth*: Gender*: M F Other
 5. Period of Insurance*: From to

6. Do you wish to cover the interest of any Financial Institution?
 If yes give the names of all financial institutions and section for which required

7. Are You or any of the proposed applicants are Politically Exposed Person? Yes No

Politically Exposed Persons (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.

The digital copy of your policy document in PDF format will be sent to the registered mobile number or registered email ID. However, if you need a physical copy of the policy document, please send SMS "PRINT <Policy Number>" to 561612 from your registered mobile number.

Nominee Details*:

Nominee 1

*Name:
 *Relationship with Nominee: *Date of Birth of Nominee:
 Mobile no.: Email Id:
 Percent of Claim Payable:
 Permanent Address:
 Bank details of nominee: Bank Name: Branch Name:
 Bank Account Number: IFSC Code:

*Where Nominee is a minor, please give the details of Appointee/Authorized person.

*Name:

State:	<input type="text"/>	PIN:	<input type="text"/>
Policy Number:	<input type="text"/>	Expiry Date:	<input type="text"/>
Claims Under Section:	<input type="text"/>		
Claims during preceding three Years:	Year: <input type="text"/>	No. of Claims:	<input type="text"/>
		Amount:	<input type="text"/>

Payment Details*:

Premium Amount ₹: Cheque No./ Pay Ref. No.: Date:

Premium payment option: Cheque DD Debit Card / Credit Card

Bank Name: Branch Name:

IFSC Code: Bank Account No

SBIGI does not accept Cash for Premium Payments against the Policy.

Bank Account Details For Process Of Refund*:

Cheque will be issued in the name of the Proposer only. In case of cancellation of policy, if premium were paid through credit card the refund amount would be credited to your designated bank account. Please provide the following bank details and a copy of Cancelled Cheque: (Cancelled Cheque should be of the same bank account in which the refund / claim needs to be credited directly).

Name of Account Holder:	<input type="text"/>	Branch Name:	<input type="text"/>
Bank Name:	<input type="text"/>	IFSC Code:	<input type="text"/>
Bank Account No.:	<input type="text"/>		
MICR Code:	<input type="text"/>		

Note: The Proposer agrees and undertakes to intimate in writing to SBI General Insurance about any change in bank account details. If ECS is selected, please submit the standing instruction form available at our branches.

KYC Documents Attached:

Pan Card Passport Government UID Voter's Identity Card Aadhaar Card Telephone Bill

Ration Card Driving Licence Electricity Bill Utility bills not older than 2 months Registration Certificate

Electronic Insurance Account Details Section:

I want Gramin Samridhhi Bima related information in – Physical Format- Yes No e-Format (electronic) as & when applicable- Yes No

Choose your Insurance Repository (For those selecting e-Format)

(a) NSDL Database Management Ltd <input type="checkbox"/>	(b) Centrico Insurance Repository Limited (Formerly Known as CDSL Insurance Repository Limited) <input type="checkbox"/>
(c) Karvy Insurance Repository Ltd. <input type="checkbox"/>	(d) CAMS Insurance Repository Services Ltd <input type="checkbox"/>

I have an e-Insurance Account & the No. is:

My CKYC No. (Central Know Your Customer registry number) is (if available):

I, _____, hereby grant explicit consent to SBI General Insurance Company for the retrieval and downloading of my CKYC record from the Central KYC Records Registry. I understand that this information is essential for the purpose of ensuring accurate and updated records for insurance services. I acknowledge that SBI General Insurance Company will handle my CKYC information in compliance with all applicable data protection laws and regulations. This consent is valid until revoked in writing by me. I have read and understood the terms and conditions regarding the usage of my CKYC information and voluntarily provide my consent.

Customer Name: _____ Date:

Kindly visit our website www.sbigeneral.in to view the list of KYC OVD (Officially Valid Documents)

AML GUIDELINES* (Premium Payment shall be made by the Policyholder of the Policy)

I/We hereby confirm that all premiums have been/ will be paid from bona fide sources and no premiums have been/will be paid out of proceeds of crime related to any of the offence listed in Prevention of Money Laundering Act 2002. I understand that the Company has the right to call for documents to establish source of funds. The Insurance Company has the right to cancel the Insurance Contract in case I am/ have been found guilty by any competent court of law under any statutes, directly or indirectly governing the Prevention of Money Laundering in India.

Nationality: Indian Non-Indian Non-resident Indian(NRI) Others

If Non-Indian please specify the nationality and country address _____

Type of Organisation (Only applicable if policy issued on Group Basis):

Corporation Government Non-Governmental Organisation Society Trust
 Partnership International Organisation Cooperative Section 8 Companies

I hereby declare that the current address is different from the available in the Central identities Data Repository.

Yes No. Customer can submit CKYC form for updation.

Recent photograph
of proposer:
(Photograph is
required. if customer
does not have
CKYC ID)

Signature of Proposer:

Signature of Proposer:

Declaration:

1. I/ We hereby declare that the statements made by me/ us in this proposal form are true to the best of my/ our knowledge and belief and I/ We hereby agree that this declaration shall form the basis of the contract between me/ us and SBI General Insurance Company Limited. If any additions or alterations are carried out in the risk proposed after the submission of this proposal form then the same should be conveyed to the insurers immediately.
2. I declare that the details provided in the proposal form will be used for both new and renewal purposes.

Date:

Place:

Proposer's Signature

Proposer's Signature

Insurance is subject matter of solicitation. For more detailed risk factors, terms & conditions, please read sales brochure carefully, before concluding a sale.

Agent's Declaration:

I, _____ (Full Name) in my capacity as an Insurance Advisor/ Specified Person of the Corporate Agent/Authorised employee of the Broker/Relationship Officer, do hereby declare that I have explained all the contents of this Proposal Form, including the nature of the questions contained in this Proposal Form to the Proposer including statement(s), information and response(s) submitted by him/her in this Proposal Form to questions contained herein or any details sought herein will form the basis of the Contract of Insurance between the Company and the Proposer, if this Proposal is accepted by the Company for issuance of the Policy. I have further explained that if any untrue statement(s)/ information/response(s) is/are contained in this Proposal Form/including addendum(s), affidavits, statements, submissions, furnished/to be furnished, the Company shall have the right to vary the benefits which may be payable and further more if there has been a non-disclosure of any material fact, the policy issued to his/her favour pursuant to this Proposal may be treated by the Company as null and void and all premiums paid under the Policy may be forfeited to the company.

Licence No.: _____

Date:

Place:

Signature of the Agent

Signature of the Agent

Vernacular Declaration:

** Applicable where the Proposer is illiterate or is suffering from a disability due to which writing is restricted or where the Proposer has signed in vernacular language. (Note: The below must be witnessed by someone other than the Advisor/Employee of the Company).

I/We certify that the product applied for by me/us and the contents of the Proposal Form have been clearly explained to me/us and I/we have fully understood them. I/We further certify that the replies in the Proposal Form have been recorded as per the information provided by me/us. I, (Full name of the witness) _____ (Relationship with the Proposer/Primary insured) _____ adult and inhabitant of (city) _____ and residing at _____ do hereby certify that I have read out and explained the contents of the Proposal Form and all other documents incidental to availing the Insurance Policy from SBI General Insurance Company Ltd., to the Proposer/Primary Insured and he/she/they have understood the same. I/We declare that whatever I/we have stated herein above is true and correct to the best of my/our knowledge and belief.

Date:

Signature of the Witness

Signature of the Witness

Place:

Signature/Thumb impression of the Proposer/Primary Insured

Signature/Thumb impression of the Proposer/Primary Insured

Insurance Act 1938 Section 41- Prohibition of Rebates:

No Person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy, nor shall any person taking out or renewing or continuing a Policy accept any rebate, except such rebates as may be allowed in accordance with the prospectus or tables of the Insurer. Any person making default in complying with the provisions of this section shall be punishable with fine which may extend to ₹10 lacs.

AML Declaration as per AML Master Guideline 2022:

1. KYC Details for Individual Members covered under the Group Insurance:

"I/ We hereby agree to keep record of KYC details of all the individual members covered under the group insurance and ensure to provide the details of beneficiaries to the Company as and when required."

To be included as declaration by proposer /insured Section in all Proposal forms.

2. Please note, in absence of PAN, kindly provide Form 60/61 (irrespective of premium amount).

Applicable to non Individual customers.

3. Determination of Beneficial Ownership:

I/ We hereby confirm that the below mentioned person/s have controlling ownership interest/ exercises control through other means and shall be considered for the purpose of determining Ultimate Beneficial Owner:

Sr. No	Name of Ultimate Beneficial Owner	Percentage (%)*	Remarks, if any

***Notes:**

a) Where the client is a company, the beneficial owner(s) is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has a controlling ownership interest or who exercises control through other means.

1. **"Controlling ownership interest"** means ownership of or entitlement to more than **ten** percent of shares or capital or profits of the company;
2. **"Control"** shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements;

b) Where the client is a partnership firm, the beneficial owner(s) is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of/entitlement to more than **ten** percent of capital or profits of the partnership or who exercises control through other means.

Explanation - For the purpose of this clause, "Control" shall include the right to control the management or policy decision

c) Where the client is an unincorporated association or body of individuals, the beneficial owner(s) is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than **fifteen percent of the property or capital or profits of such association or body of individuals.**

d) Where no natural person is identified under (a) or (b) or (c) above, the beneficial owner(s) is the relevant natural person who holds the position of senior managing official.

e) Where the client is a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with **ten** percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.