

SUBMISSION OF PAPERS TO HIGHER OFFICE (DO/ZO/CO)

Vide C.O. Circular Ref.: Act/1913/4 dated 10th November 2003, submission of proposal papers to higher offices should be arranged strictly as per the following order:-

A) Paper relating to medical aspects:

- 1) Revised rating sheet for medical underwriting duly filled in as per c.o. Circular Ref : Actuarial/ CUS dated 22nd September, 2003.
- 2) All Special reports as per manual requirements including physicians report, (ECG duly mounted)
- 3) FMR (If separately available, otherwise with proposal form)
- 4) Special Questionnaires, if any
- 5) Hospital reports/ details of treatment/ previous investigation reports etc.

B) Paper relating to financial matters:

- 1) Relevant financial rating sheet duly filled in
- 2) Computerised Review slip (properly torn off and arranged in serial order)
- 3) Proposal form with agents report
- 4) MHRs
- 5) Proof of Income : Duly attested by DO/ Agent alongwith LA's / Proposers signature.
 - Individual Insurance
 - ITR's with computation of income
 - Salary certificate
 - CA Certificate
 - Personal Financial Questionnaire (PFQ)
 - Proof of exempted income
 - Income form partnership firm – ITR's Partnership Deed
 - Export income, Dividend income
 - Keyman/ partnership insurance
 - Keyman Questionnaire
 - Other requirements
 - Audited accounts
 - Evidence of income of spouse, if submitted
 - Any other income evidence (Parents income etc.)
 - HUF income

C) All the cases to be sent to ZUS/CUS should be properly filed in a file. The papers should not be stapled together.

D) No cassettes or CDs of 2D Echo should be sent. Only report and plate should be sent.

E) Proposal with TRSA above 1.25 crores should be in English only. For proposals in vernacular, English translation attested by Branch Manager should be sent.

- F)** Previous policy files should not be sent in their original docket, but should be filed below the proposal papers.
- G)** Simultaneous proposal of the same Branch or different Branches should be sent together.