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2. No business will be solicited by me

TM Signature

- 3. No one in my family, has , or will have, an active agency with RNLIC while I am working as a CDA with RNLIC
- 4. I undertake to provide any information regarding my individual/firm/organization profile and past experience/business/activities or any other related information to Reliance Nippon Life Insurance Company Limited or with any authorised agency for any such information verification
- 5. I undertake that I would not use RNLIC Logo, brand, product brochure and any such marketing material without permission in writing from RNLIC 6. I declare/undertake that I am not/will not indulge into any multi-level marketing models of any financial products

Signature RM/ZM

7. I am aware of terms & conditions of Letter of Engagement and will ensure adherence to the same

I further hereby confirm that this Channel Development Associate Application form has been completed by me in my own handwriting and the information provided is true to the best of my knowledge. if any of the declaration or statements are untrue or incomplete the said engagement shall stand automatically terminated from the date on which such knowledge comes to the company.

Signature of CDA	Stamp in case of Proprietor/Partnership/Company/Society/HUF/LLP	
Pre-Empanelment d	ue diligence checklist – TM/BM	Tick the box
1. Have you collected Age Proof from the CD	A Prospect?	Yes No
2. Have you collected Education Proof from t	ne CDA Prospect ?	Yes No
3. Have you collected Income proof from the	CDA Prospect?	Yes No
4. Have you collected the Photo Id proof from	the CDA Prospect?	Yes No
5. Have you collected Address proof from th	e CDA Prospect ?	Yes No
6. Is CDA Prospect from a preferred profile li	t?	Yes No
If Yes Please specify the profile		
7. Does CDA Prospect have office infrastruct	re?	Yes No
8. Does the CDA Prospect have previous wo	king experience?	Yes No
2. I have called the CDA Prospect at the mod 3. The CDA PROSPECT is not involved in MLN 4. The CDA prospect is not acting in advisor 5. The CDA Prospect understands that no or 6. The CDA PROSPECT is not associated with 7. There is no complaint or negative information	/ Chain system activities capacity / employee with RNLIC?(irresepective of channel) e else other than CDA prospect can run the CDA Business any political party or any politically exposed person ion about the CDA PROSPECT in local market or a public domain and conditions of the Letter of Engagement, and will ensure the adherence to the same	TM Tick here
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Preferred Profile - List of Documents (Mandatory)

Category	Profiles
Professionals / Businessmen	 CAs, Lawyers Auto Dealers , FMCG Distributors, DSA Owners Gas Agency, Ration Shop, Newspaper Agents, Cable Operators Contractors (Govt. & Civil) Franchisee owners of educational institutes
Centre of Influence	 Village Heads , Panchayat Pradhans Trade Union Leaders , Club Secretaries Presidents of Clubs & Association NGO Members
Retd. LIC / GIC Development Officers & BMs#	 DOs with a team size of min. 15 agents Bank managers of medium to large branch Age less than 62 years
Retd. PSU Officials	Retd. Govt. employeesVRS/Retd. Bank ManagersAge less than 62 years

Name (SM/TM)		
SAP Code	Contact No.	

Signature of TM/ETM/STM	Signature RM/ZM (Non-mandatory)

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Subject: Letter of Engagement

Name and address of CDA Kind Attention: Mr. / Ms.

We, Reliance Nippon Life Insurance Company Limited, a Company incorporated under the Companies Act, 1956 and licensed as an insurance company under the Insurance Regulatory and Development Authority Act, 1999 having its Registered office at H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai, Maharashtra - 400710, India and its corporate office at Reliance Centre, 5th Floor, Off. Western Express Highway, Santacruz East, Mumbai - 400055 (hereinafter referred to as "RNLIC") is pleased to appoint you as our Channel Development Associate (hereinafter referred to as "You" or "CDA") subject to your unconditional and irrevocable acceptance of the following terms and conditions stipulated in this Letter of Engagement (hereinafter referred to as "LOE").

Each of the parties mentioned above are collectively referred to as the 'Parties' and individually as a 'Party'.

WHEREAS:

- 1. RNLIC carries on the business of life insurance and related activities, providing a comprehensive range of life insurance products (hereinafter referred to as "Products").
- 2. The CDA provides professional services including recommending candidates for recruitment as insurance agents and management of appointed Insurance agents.
- 3. RNLIC is desirous of appointing you for providing professional services as provided in **Schedule I**.
- 4. The parties agree that the Letter of Engagement shall supersede all previous agreements/arrangements/understanding/letter of Intent or such other communications. You represent to RNLIC that you have/possess the requisite skill, knowledge, experience, expertise, capability to recommend for recruitment and management of the appointed Insurance Agents for RNLIC.

You have agreed to offer your services to RNLIC for recommending the prospects for recruitment and managing the appointed insurance agents who would be involved in procuring life insurance business.

1. DEFINITIONS

- a) Insurance Agents (or "your Agents" as mentioned subsequently in this letter of engagement) mean persons appointed as Insurance Agents by RNLIC on your recommendation and engaged and /or managed by You, in accordance with the terms of the Letter of Engagement, such persons working under the supervision of you for the solicitation and servicing of RNLIC products.
- b) CDA means any individual / partnership firm / HUF/ Company providing professional services towards recommending for recruitment and management of the appointed Insurance agents but cannot be an individual agent and/or any insurance intermediary in RNLIC
- c) Family*- Spouse, Parents & children
- d) Affiliate Companies shall include:
 - Any company which is the holding company or subsidiary or group company of RNLIC, or
 - ii. Any company under the control of or under common control with RNLIC, or
 - iii. Any company, in which 26% of the voting rights of stocks and securities, RNLIC has a direct or beneficial interest.
- e) Recruitment of licensed agents means the process of recruiting persons suitable and / or with the potential to be successful Licensed Insurance Agents of RNLIC, in terms of the statutory and regulatory (IRDAI) requirements as well as the Company's standards.
- IRDAI shall mean Insurance Regulatory and Development Authority of India.
- Management of Appointed Insurance Agents means the ongoing and continuous process of ensuring that such appointed Insurance Agent manages to solicit insurance business and remains active in terms of production of insurance policies for RNLIC and also performs his duties and obligations lawfully, efficiently and conforming to the IRDAI's Rules and Regulations, as maybe prescribed from time to time.
- h) Applicable Law shall mean all laws, rules, regulations, statutes, codes, ordinances, case law, judgments, decrees and consent orders, and requests, demands, directives or rulings by governmental, semi/quasi-governmental or regulatory agencies, applicable to the Parties where they are located or doing business or which otherwise apply to the Services.
- i) Losses shall mean claims, losses, liabilities, obligations, payments, damages, charges, fines, penalties, costs and expenses including reasonable attorneys' fees and costs and expenses resulting from any claim, demand, action, suit or similar proceeding.
- Taxes shall mean service tax, sales tax, value added tax, income tax or other taxes, by whatever name they are called or known or applicable to this Agreement.
- Statute or Statutory provision means any statute or statutory provision shall be construed as a reference to the same as it may have been, or may from time to time be, amended, modified or re-enacted from
- *Any exception to be approved by Channel head, Compliance & Risk

2. APPOINTMENT

- 2.1 RNLIC appoints you for the period of Three (3) years with effect from _ for recruitment and management of licensed agents for RNLIC and to do all such acts. deeds and things as described by this Letter of Engagement and as instructed by RNLIC from time to time. This appointment shall be renewal further on mutual consent of both
- 2.2 You shall manage and guide the insurance agents to procure the life insurance policies for RNLIC and also ensure strict adherence to the Insurance Act, 1938 as amended from time to time, the Insurance Rules, 1939, IRDA Act, 1999 and its Regulations, circulars, notifications and guidelines issued from time to time.
- 2.3 You shall be allowed to engage other consultants with prior approval from RNLIC for discharge of obligation under this LOE
- You shall place the words "Channel Development Associate" (or such words as may be specified by RNLIC) on your / its visiting cards and in the newspaper advertisement issued by you in connection with the business for the aforesaid purpose, only in the manner and place as directed by RNLIC with prior approval from RNLIC.
- You shall not market the products of RNLIC or provide services in the nature of services provided to RNLIC, in accordance with the terms of the Letter of Engagement or source business for any other entity engaged in similar business as RNLIC.

3. REPRESENTATIONS AND WARRANTIES OF THE CDA

You represent and warrant to RNLIC that such representations and warranties are true, correct, valid and subsisting in every respect. You hereby further represent and warrant to RNLIC as follows:

- 3.1 You have the necessary skills, knowledge, experience, expertise, capital, net worth, adequate and competent personnel, systems and procedures to duly perform its
- 3.2 You have not and will not violate, breach any covenants, stipulations or conditions of this Letter of Engagement.
- 3.3 You have complied with all the laws, rules and authorizations issued by the central, state and local authorities and taken all required permissions for performing your

4. UNDERTAKINGS OF THE CHANNEL DEVELOPMENT ASSOCIATE

- NUC as follows:

 1 You have the necessary skills, knowledge, experience, expertise, capital, net worth, adequate and competent personnel, systems and procedures to duly perform its obligations in accordance with the terms of this Letter of Engagement and to the satisfaction of RNLIC.

 2 You have not and will not violate, breach any covenants, stipulations or conditions of this Letter of Engagement.

 3 You have complied with all the laws, rules and authorizations issued by the central, state and local authorities and taken all required permissions for performing your obligations under this Letter of Engagement.

 5 UNDERTAKINGS OF THE CHANNEL DEVELOPMENT ASSOCIATE

 1 You hereby agree and undertake to RNLIC that you shall operate the Business strictly in accordance with the terms stipulated in this Letter of Engagement and instructions/guidelines/procedures/processes prescribed by RNLIC from time to time and to conform, in all respects and all times, to the instructions / guidelines / procedures / processes laid down by RNLIC in the engagement and training of the Agents, their development and with respect to the performance of various obligations under the Letter of Engagement.

 2 Ensure that you will arrange the necessary adequate infrastructure to fulfill all obligations contained in this Letter of Engagement.

 3 Assist in the engagement of prospects for RNLIC who shall be appointed by RNLIC as agents thereof and thereafter you shall be responsible for management of such Insurance Agents as also to monitor/ review their progress so as to improve their long term efficiency, productivity and output.

 4 Undertake to thoroughly verify the background of the Agents to ensure their integrity and honesty and provide suitable reports to RNLIC from time to time. 4.1 You hereby agree and undertake to RNLIC that you shall operate the Business strictly in accordance with the terms stipulated in this Letter of Engagement and instructions/
- 4.2 Ensure that you will arrange the necessary adequate infrastructure to fulfill all obligations contained in this Letter of Engagement.
- 4.3 Assist in the engagement of prospects for RNLIC who shall be appointed by RNLIC as agents thereof and thereafter you shall be responsible for management of such Insurance
- 4.4 Undertake to thoroughly verify the background of the Agents to ensure their integrity and honesty and provide suitable reports to RNLIC from time to time.

CDA St	amp (No	n-Indiv	idual)		

- 4.5 Ensure that your Agents shall at all times conduct themselves within the parameters of all applicable laws and shall not commit or permit the commission of any offence.
- 4.6 Immediately notify RNLIC in writing if:
 - (i) any of the Agents have committed any act amounting to moral turpitude; or
 - (ii) any of the Agents have committed any violation of the Regulations; or
 - (iii) any circumstances arise which has the effect of preventing or impairing the ability of the Agents or any of them, as the case may be, to perform its obligations or their registration as insurance agents in accordance with the Regulations
- 4.7 Call for regular meetings of the Agents from time to time to review the performance of the Agents and supervise the conduct of Business by the Agents
- 4.8 Promptly notify RNLIC of all complaints and claims received by you against any of the Agents from the policyholders of RNLIC, under or in connection with the Products, without making any admission of liability thereof.
- 4.9 Not publish or circulate or cause to be published or circulated any advertisement, pamphlet, documents, brochure, literature, notice or other printed material concerning RNLIC or of the business or Products of RNLIC without such material having been previously approved by RNLIC and strictly in discharge of obligations under this LOE.
- 4.10 Maintain the service standard and ensure that the Agents maintain the service standard, as laid down by RNLIC.
- 4.11 Maintain all the registers required to be maintained under the various laws and enactments. You shall also maintain relevant and adequate records in respect of the Agents, providing necessary information in respect of the performance of the Agents, such records shall be accessible by RNLIC after providing reasonable notice to you.
- 4.12 Ensure compliance with the provisions of this Letter of Engagement or instructions issued by RNLIC from time to time.

5. AREA OF OPERATION

You are authorized to provide the services under this contract all over India. RNLIC shall have the right to appoint and terminate similar contracts of other entities from time to time anywhere in India in such manner as RNLIC shall deem fit.

RNLIC shall have absolute power to supervise this arrangement and /or to deal directly with agents appointed on your recommendation and/or managed by you and such Policyholders of RNLIC.

6. NO EMPLOYMENT RELATIONSHIP

- 6.1 Should you decide to engage any staff or other person (s), such staff or other persons shall not be or be deemed to be engaged or employed by RNLIC or by you on behalf of RNLIC and any costs and / or expenses incurred as a result of such staff or other person(s) being engaged shall be your sole responsibility.
- 6.2 Any representation or warranty by you to any staff or other person(s) engaged by you, (whether or not under a contract for service), that they are being engaged or employed by RNLIC shall be a breach of this contract and entirely without authority.
- 6.3 It is hereby mutually agreed and declared that nothing contained herein shall constitute or be deemed to be or is intended to constitute you as an Agent of RNLIC or to create the relationship of employer and employee whether expressly or impliedly, between RNLIC and you or any of the persons under its charge, which shall include Agents. Nothing contained herein shall be deemed to constitute a partnership between the parties hereto.
- 6.4 It is hereby expressly declared that neither party shall at any time enter into a contract in the name of or purporting to be made in the name of the other party and / or by any act, pledge the credit of the other party or impose or attempt to impose any contractual obligations on the other party. Further, neither party shall make any representation or give any warranty on behalf of the other party.

7. INDEMNITY

You hereby agree to indemnify RNLIC to the extent of any losses, damages, costs and reputation suffered by RNLIC due to the non-compliance of all applicable laws, rules and regulations and any directions issued by RNLIC from time to time.

In the event that you are in breach of the above, you shall pay to RNLIC by way of liquidated damages. This provision shall be without prejudice to either party's ability to seek injunctive relief.

8. RESTRICTIONS ON THE CHANNEL DEVELOPMENT ASSOCIATE

Unless otherwise agreed to by RNLIC, you shall:

- 8.1 Not use the name or corporate logo of RNLIC or any part thereof except as authorized by RNLIC in writing and cause and ensure that Agents do not do the same.
- 8.2 Not make any change whatsoever in its constitution / alter its share holding pattern in any manner whatsoever without the written information of RNLIC.
- 8.3 Not do or omit to do any act or thing which may in the sole opinion of RNLIC bring the name of RNLIC into dispute or damage or conflict with the interests of RNLIC, shall cause and ensure that Agents do not do the same.
- 8.4 Not to work in a manner which in the sole opinion of RNLIC may be detrimental to the interests of RNLIC and which affects the business, and cause and ensure that Agents do not do the same.
- 8.5 Not to receive money in any form either by way of commission or brokerage from any customer or RNLIC or from any third party for sourcing insurance business, and cause and ensure that Agents do not receive the same.
- 8.6 Not to use the information provided by RNLIC or its appointed agents for the benefit of any other entity or use the same for commercial gain other than for the purpose of this Letter of Engagement, and cause and ensure that Agents do not do the same.
- 8.7 Not to issue, make, alter, vary or discharge any contract, policy or receipt, not waive any forfeiture, nor incur any liability against RNLIC, nor receive any monies due or to become due to RNLIC.

9. NON SOLICITATION & NON PROCURMENT

You shall not solicit or procure life insurance business.

10. ADVERTISING

- 10.1 You can undertake with the consent in writing of RNLIC the responsibility of advertising in the area of your operation for the purpose of this Letter of Engagement.
- 10.2 RNLIC may make available to you advertising materials including posters, leaflets, displays, flyers, stickers, signs, cards and notices and you shall at your own expense prominently display, maintain and distribute the same as the case may be.
- 10.3 You shall co-operate with RNLIC and the other CDAs of RNLIC in any special advertising.
- 10.4 In case of any advertising campaign conducted by you and RNLIC jointly, all expenses shall be shared as mutually agreed.

11. PERFORMANCE OF SERVICE

- 11.1 CDA shall employ its best efforts and provides all necessary resources to perform its service and other obligations as mentioned in this LOE and its annexure and/or other applicable standards and/or documented procedures and/or process, which are subject changes/modifications according to the "RNLIC" present and future business requirements from time to time and / or any other prevailing legal enactments and the Rules, Regulations, Circulars, etc thereof. The CDA shall discuss and review the progress and status of the current / and all assignments, on a regular basis as agreed and in addition as and when required with "RNLIC".
- 11.2 Failing which the "RNLIC" shall be the Authority to decide for penalties such as, termination of services and/or recovery of any damages and/or losses arises due to the non performance or non compliances of this agreement and its schedules and/or other applicable standards and/or documented procedures and/or process and/or any other prevailing legal enactments and the Rules, Regulations, Circulars, etc thereof. "RNLIC" is empowered to levy additional penalties, if any, with or without interest, considering all available legal recourses.
- 11.3 CDA shall be subject to performance evaluation on an annual basis and CDA needs to abide by the decisions taken by RNLIC.

12. REMUNERATION AND PAYMENT

12.1 You shall be entitled to Service fees towards the services specified in Schedule I and fees specified in Schedule II. All such fees are exclusive of Service Tax/GST and RNLIC may reimburse the payment of such Service Tax/GST paid by you subject to the submission of tax invoice. RNLIC shall not reimburse any such payment of Service Tax/GST if the same is not claimed / raised by you within 6 months from the corresponding month for which such reimbursement is claimed.

- 12.2 You shall be solely liable for the payment of all past, present and future Central, State and local levies, taxes, duties, fines and penalties (including without limitation sales taxes, value added taxes, excise duties and customs duties, Service Tax,GST if any) as may become due and payable in relation to the services rendered by you.
- 12.3 All payments shall be made to you after making statutory deductions, if any. RNLIC shall also have the right to set off, deduct and recover from the fees/incentives or any other amount payable to you, any and all amounts which you are liable to pay to RNLIC under this Letter of Engagement.
- 12.4 You shall immediately reimburse any amount which has been inadvertently paid to you. In the event of any delay in reimbursing the said amount you shall be liable to pay interest @18% p.a. on the said amount.
- 12.5 All payments are subject to submission of correct invoices.

13. INSPECTION AND RIGHT TO AUDIT

- 13.1 You shall continuously maintain accurate accounts and records of yours and the Agents, statement of all your operations and expenses and the operation of the Agents all the time and submit a statement/report in the manner specified by RNLIC on regular basis.
- 13.2 You shall allow RNLIC or any of its authorized representatives to inspect, audit for the purpose of accounts, service and management and take copies of any records, which are directly or indirectly connected with your obligations and the obligations of the Agents under this Letter of Engagement.
- 13.3 You shall co-operate in good faith with RNLIC to correct any practices, which are found to be deficient as a result of any such audit within a reasonable time after receipt of the report of RNLIC. However, upon discovery of any discrepancies or underpayment, you shall reimburse RNLIC for such discrepancies or overcharges.
- 13.4 In no event shall RNLIC be liable for any indirect, special or consequential damages which may arise under this Letter of Engagement.

14 CONFIDENTIALITY

- 14.1 Any information furnished by RNLIC including but not limited to its corporate structure, corporate information, products, operations, clientele, customers, marketing documents, partners, agents, trade secrets, copyrights, patents, or the similar shall be construed to be Confidential Information of RNLIC and its ownership shall vest with RNLIC.
- 14.2 Except with the prior written consent of RNLIC, you shall not during the subsistence of this Letter of Engagement and for a period of two years from the date of expiry or termination of this Letter of Engagement, reveal, disclose, publish, or use, the Confidential Information in any manner or to any third party, person, company or firm.
- 14.3 Upon expiration or termination of this Letter of Engagement for any reason, you shall within 15 days of such expiration or termination, return, all information including but not limited to documents, confidential information, correspondence, data CD, software, all records (in any form, format, or medium) containing or relating to the business and items of similar nature provided by RNLIC.
- 14.4 Any breach of this clause shall render you liable for legal action including immediate termination of this Letter of Engagement by RNLIC. The provisions of this Clause 18 shall survive the expiration or termination of this Letter of Engagement.

15. BUSINESS CONTINUITY MANAGEMENT

The CDA shall abide by the Business Continuity Policy of RNLIC as amended from time to time.

16. EXCLUSIVITY

You hereby warrant, undertake and confirm that you shall exclusively provide the services as agreed between the parties and shall not provide the same services in whatsoever manner to any other company/ association/ partnership/ proprietor during the subsistence of this Letter of Engagement without getting the prior written consent of RNLIC.

17. PROPRIETARY RIGHTS

- 17.1 You agree that the work products including but not limited to all information, reports, studies, software, (including source codes, object codes and executables), flow charts, diagrams, and other intangible and tangible material of any nature whatsoever produced by or as a result of any of the services rendered hereunder shall be the sole and exclusive property of RNLIC. In furtherance thereof, you irrevocably grant, assign, and transfer to RNLIC all rights, title and interest of any kind, in and to any work product produced hereunder. You shall be entitled to make absolutely no use of any of the materials except as may be expressly permitted in writing by RNLIC.
- 17.2 RNLIC warrants that information imparted by you with respect to your Business operations, business strategies, organizational data, service terminology have been developed by you over a period of time and are your proprietary information and the same shall not be directly or indirectly utilized by RNLIC for its business other than as provided in the Letter of Engagement.

18. TERMINATION AND EVENTS OF TERMINATION

Without prejudice to any other remedies available under this Letter of Engagement or under common law, RNLIC may terminate this Letter of Engagement with or without cause, by giving one month's notice to you. Simultaneously, you shall also have the right to terminate this Letter of Engagement by giving one month's notice to RNLIC.

On the occurrence of any of the events specified below RNLIC shall be entitled (without prejudice to any other right or remedies which RNLIC may have under this Letter of Engagement or otherwise in law), to terminate this Letter of Engagement at any time after the occurrence of such event:

- a. If you fail or neglect to observe or commit or allow to be committed any breach of the terms, conditions, provisions or stipulations of this Letter of Engagement, on its part to be performed and if such breach is remediable, fails to remedy the same within a reasonable time.
- b. If any of the undertakings and representations made by you are found to be false or wrong.
- c. If you do or suffer any act or thing in the consequence of which the business or the reputation of RNLIC is adversely affected.
- d. If you by your act/s or omission/s give RNLIC reasonable grounds to believe that its rights may be prejudiced or jeopardized.
- e. If you fail to achieve the recruitment targets set out by RNLIC for the duration stipulated.
- f. If at any time it is found that you are acting either directly or indirectly as an agent or representative of any other entity engaged in similar line of business.

19. ASSIGNMENT

This Letter of Engagement shall be assignable by RNLIC in whole or in part to any successor or affiliated company, however, you will not assign or purport to assign any right or interest, which you may have herein without the prior consent of RNLIC. Such consent by RNLIC to any assignment shall not create or give any acknowledgement or responsibility on the part of RNLIC as to the validity, effect or sufficiency of such assignment.

20. RESOLUTION OF DISPUTES

- 20.1 If there is any dispute or difference of opinion between the Parties in respect of any matter arising hereunder or any rights or obligations hereunder (hereinafter referred as "Dispute"), then either Party may promptly notify the other Party of the nature of such Dispute. Both Parties' designated representatives shall cooperate in good faith and make a reasonable effort to promptly resolve such Dispute within a period of fifteen (15) days from the date of receipt of notice of the Dispute by the other Party. During such dispute, the Parties shall continue to meet their respective obligations hereunder without prejudice to their respective rights with respect to such disputed items. If such Dispute is not resolved after such meetings, then either Party may pursue any and all remedies available under this Letter of Engagement.
- 20.2 All Disputes under this Letter of Engagement that have not been resolved as set forth in Clause 20.1 hereinabove shall be resolved by arbitration in Mumbai. A sole Arbitrator appointed with mutual consent by both the parties shall conduct arbitration under the Indian Arbitration and Conciliation Act, 1996 or any re-enactment or modification thereof. Each Party shall bear its own cost of preparing and presenting its case. The award of the Arbitrator shall be a reasoned award and shall be final and binding on the Parties. The Arbitration shall be conducted and the award shall be rendered in English language.
- 20.3 Each Party agrees that, in the event of a breach or threatened breach of any of the provisions of this Letter of Engagement or if the Party in good faith believes that immediate equitable relief is necessary to protect its interests against irreparable harm, in addition to and not in limitation of, any other rights, remedies or damages available at law or in equity, the other Party may be entitled to equitable relief, including a temporary restraining order, preliminary injunction and permanent injunction in order to prevent or restrain any such breach or to protect its interests against such harm.
- 20.4 Subject to Clause 20.2 hereinabove, the terms and provisions herein contained and all the disputes or claims relating to this Letter of Engagement shall be governed by, interpreted and construed in accordance with the laws of India. The courts of Mumbai shall have jurisdiction in respect of any such disputes or claims.

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21. LEGAL COMPLIANCE

- 21.1 This LOE shall be governed by and construed in accordance with the laws of India.
- 21.2 CDA shall comply with Applicable Law in discharge of its obligations under this Agreement. At "RNLIC"'s request, the CDA shall fully cooperate with all requests, demands and rulings by regulatory body governing "RNLIC".
- 21.3 The CDA shall comply with, or ensure that its employees or representatives shall comply with, Insurance regulatory and development authority regulations guidelines and other applicable guidelines framed by the Government of India from time to time.

22. WAIVER

The failure of a party to enforce any provision of this Letter of Engagement shall not constitute a waiver of such provision or the right of such party to enforce such provision and every other provision.

23. SEVERABILITY

The invalidity in whole or in part, of any section or paragraph of this Letter of Engagement, pursuant to any law or any order or decree of any court or authority, shall not affect the validity of the remainder of this Letter of Engagement.

24. NOTICES

All notices, communications, requests to be given or made to any of the Parties hereto shall be in writing and / or in electronic form. Such notice, communications, requests shall be deemed to have been given or made when it is delivered by hand or facsimile or in electronic form within four (4) working days after it is made at such Party's address or email address stated in the title of this Letter of Engagement and/or such respective addresses set forth below:

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Kind Attention ·

Reliance Nippon Life Insurance Company Limited., Reliance centre, Off Western Express Highway, Santacruz East, Mumbai – 400055.

Tel:

Fax:

Email ID:

With a copy to:

If to "CDA"

Kind Attention:

Name:

Address

Tel:

Fax:

Email ID: With a copy to:

25. AMENDMENTS

The terms and provisions of this Letter of Engagement may be amended or modified only by a written instrument executed by the Party to be charged by such amendment or modification.

26. COUNTERPARTS

This Letter of Engagement may be executed in two (2) or more counterparts, each of which shall be deemed an original and all of which together shall constitute but one and the same instrument.

Yours Sincerely,

or and	on behalf	of Reliance	Nippon Li	fe Insurance	Company	Limited
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CDA Signatura	CDA Charges (New Individual)	
CDA Signature	CDA Stamp (Non-Individual)	
	CDA Signature	

Date:

Address

Schedule I Channel Development Associate Categories

List of Services agreed:

- a. Recommending prospects for recruitment as insurance agents
- b. Management of the appointed insurance agents so recommended by you to ensure that they sell life insurance products of RNLIC.

These fees will be paid on the last working day of every month for the services rendered during the previous month.

A. Benefits available to the Channel Development Associate

Schedule II

As an entrepreneur the Channel Development Associate is entitled to receive fees as per the approved CDA Earing Opportunity Plan of the company as may be approved from time to time

Channel Development Associates (CDA) would not be allowed to source business on their own. Only Licensed Agents are permitted to source business.

Disclaimer: The contents of this document are sensitive and confidential and restricted to employees of Reliance Nippon Life Insurance Company Limited ("RNLIC") and Channel Development Associates ("You" or "CDA"). The contents hereof are the Property of You and/or RNLIC, and may be legally privileged. Confidentiality of these contents must be preserved and not disclosed, copied or disclosed unless authorized and consented by the sender. This document and its contents are for the use and benefit of You and / or RNLIC Employees and specifically authorized personnel only.

RM Assesment (For Office use Only)	Final result			
CDA PROSPECT Name	CDA PROSPECT Mobile Number			
What is the annual family income of the CDA PROSPECT O to 5 lacs > 5 to 10 lacs > 10 Lacs				
2. How many years is the CDA PROSPECT residing in the locality? 0 to 2 years > 2 to 5 years > 5 Years				
3. Please specify Name and number of any Alternate contact person				
Name: Relation	: Mobile Number:			
4. What is the highest professional education in CDA PROSPECTs family? CA Engineer Doctor MBA Other Post Grad Other Grad				
5. What is the Primary occupation of the family? Salary Business Please Specify the Family occupation	tion			
6. Is any occupation of the family matches with the preferred profile list?	res No			
Please Specify the Family occupation				
7. Does CDA PROSPECT have previous domain Experience? Yes No				
8. Does CDA PROSPECT know the new EOP and remuneration details?	No			
9. Does the CDA PROSPECT have 3 ARFs in hand for code creation?	No			
10. Does the CDA PROSPECT have the documents for code creation Yes	No			
11. Is CDA PROSPECT having any office premises? Yes No				
If Yes then have you visited CDA PROSPECT's office premises? Yes No				
Date: Time:				
12. Does the CDA PROSPECT have all the documents as declared in Pre empane	lment checklist? Yes No			
13. Have you scrutinized the due diligence checklist signed and declared by the	TM? Yes No			
14. Have you informed the CDA PROSPECT that he will be visited by some one fr	om the organization for personal verification in next seven days?			
I hereby delare that the Applicant is aware of terms & conditions of Letter of	Engagement and will ensure adherence to the same.			
The above information is true to the best of my knowledge.				
RM Name FIRST	L A S T			
RM SAP id Date D M	M Y E A R			

Signature RM/ZM