IRDA
Non-Life

User Manual

Version: 1.0/ 24-Jul-2014

Version History

Version No.	Date of Release	Prepared by (L&T Infotech)	Reviewed by (L&T Infotech)	Approved by (L&T Infotech)	Approved by (IRDA - User department)
1.0	24/07/2014	Tinaz Bhathena	Lakshmi Narasimhan	Jayanti U	IRDA

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Introduction to BAP Portal

IRDA has taken an initiative of automation for facilitation of various activities that need to be undertaken by Insurance companies, Surveyors, Brokers and Third Party Administrators (TPAs) for regulatory compliance. This program is called the ‘Business Analytics Project’ or BAP as referred to henceforth.

In this current technology driven environment, portal delivers ease of use and uniformity in routine activities like online filing of returns, submitting applications for enrolment, new license, renewals and other modifications to existing licenses. The application also supports on-line clarification of queries, and provides notifications, reminders and alerts for adherence to timelines.

This initiative will ensure good communication between insurance players and IRDA. Standardized and timely collection of industry data will help IRDA in efficient supervision of insurance operations, monitoring and tracking for the development of the insurance industry in India.

In case of issues faced while using the BAP system please click the Support Helpdesk tab on the menu bar available on your profile page to log in tickets for the same. A separate help manual is also available for your assistance on how to log in tickets on the Portal.

1.0 Login & User Management

1.1 Prerequisites

In order to access the BAP Portal the below mentioned hardware and software infrastructure is required

Field	Description
Hardware - Personal Computer / Laptop	
Processor	Intel processors Pentium 4 / i3 / i5 / i7 @ 1GHz or above
RAM	1 GB RAM or above (minimum 1GB recommended)
Hard Disk	80 GB or above HDD
Ethernet Card	10 / 100 Mbps
Software	
Operating System	Windows XP (with Service Pack2), Windows Vista, Windows 7, Windows 8, Mac OS v 10.5
Office Utility	MS - Office 2003 or above
Browsers	Internet Explorer 7.0 / 8.0, Apple Safari 5.0 (recommended Internet Explorer 8.0)
Java Runtime	JRE - 1.60 and above
Adobe Acrobat Reader	9.0 version and above

1.2 To access the portal:

To access the BAP portal, you need to login by entering valid credentials.

1. Open a browser and enter the following address: **www.irdabap.org.in**. The **IRDA BAP** portal home page is displayed.
2. Click **Login**. The **IRDA BAP** portal login screen is displayed.

Figure 1: IRDA BAP portal login screen

3. In the **User** field, enter your user ID.
4. In the **Password** field, enter your password.
5. Click **Log On**. The **Change Password** screen is displayed if you are logging in for the first time or if your current password is in use for 90 days or more. Otherwise, the **User Profile** page is displayed.

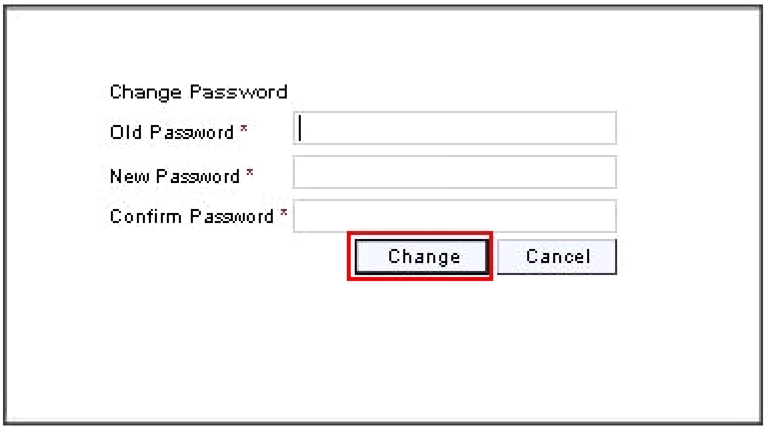


Figure 2: Change Password Screen

If the **Change Password** screen is displayed:

1. In **Old Password** field, enter your current password.
2. In **New Password** field, enter your new password.
3. In **Confirm Password** field, re-enter your new password.
4. Click **Change** to change the password or click **Cancel** to return to the login screen.

To Log Off from the portal:

1. Click **Log Off**. A **Log Off** confirmation dialog box is displayed.

Figure 3: Log Off Confirmation Dialog Box

2. Click **Yes** to log off or click **No** to go back to the previous screen.

1.3 Retrieving Credentials

If you forget your login credentials, you can retrieve them using the Retrieve User ID/Password option.

Retrieve Master ID

1. On the IRDA BAP portal login screen, click **Forgot User Id / Password**. The Retrieve User ID/Password screen is displayed.

Figure 4: Retrieve User ID/Password Selection

2. In Retrieve Type, click **User ID**. Additional fields are displayed.
3. From User Type drop-down list, select **Corporate**.
4. From Corporate Type drop-down list, select **Insurer**.
5. In Retrieve, click **Master/Organization ID.** Additional fields are displayed.
6. In the Registration Number field, enter the registration number of the insurance company.

Figure 5: Retrieve Master/Organization ID Options

7. Click **Retrieve User ID**. An Acknowledgement dialog box is displayed notifying that your user ID has been sent to your registered email ID.

Figure 6: User ID Retrieval Confirmation Message

8. Click **OK**. The User ID is sent to your registered email ID.

Retrieve Sub Login ID

1. On the IRDA BAP portal login screen, click **Forgot User Id / Password**. The Retrieve User ID/Password screen is displayed.

Figure 7: Retrieve User ID/Password Selection

2. In Retrieve Type, click **User ID**. Additional fields are displayed.
3. From User Type drop-down list, select **Corporate**.
4. From Corporate Type drop-down list, select **Insurer**.
5. In Retrieve, click **Sub Login ID**. Additional fields are displayed.
6. In the Master ID field, enter the Master ID.
7. In the Registered Sub Login ID, enter your registered E-mail ID.

Figure 8: Retrieve Sub Login ID Options

8. Click **Retrieve User ID**. An Acknowledgement dialog box is displayed notifying that your user ID has been sent to your registered email ID.

Figure 9: User ID Retrieval Confirmation Message

9. Click **OK**. The User ID is sent to your registered email ID.

To Retrieve Password:

1. On the IRDA BAP portal login screen, click **Forgot User Id / Password**. The Retrieve User ID/Password screen is displayed.
2. In Retrieval Type, select **Password**.

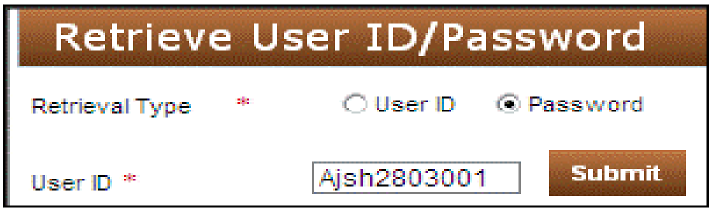


Figure 10: Retrieve Password Options

3. In User ID field, enter your **user ID**.
4. Click **Submit**. Additional fields are displayed.

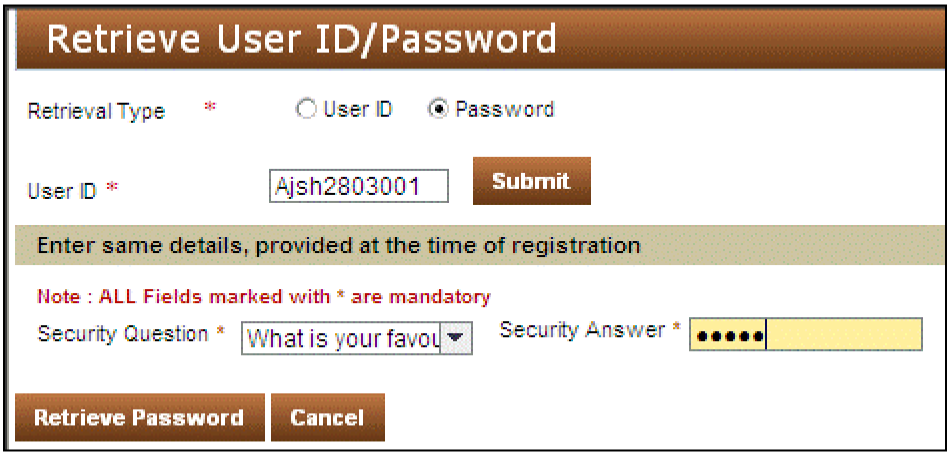


Figure 11: Additional Retrieve Password Options

5. From **Security Question** list, select the question that you had selected while registering.
6. In **Security Answer** field, enter the answer to the security question.

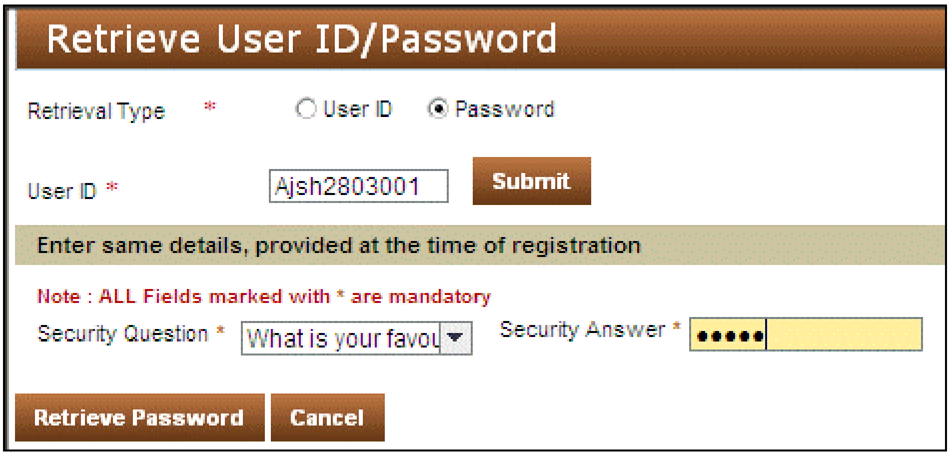


Figure 12: Retrieve Password Process

7. Click **Retrieve Password**. An Acknowledgement dialog box is displayed notifying that your password has been sent to your registered email ID.

Figure 13: Retrieve Password Process

8. Click **OK**. The password is sent to your registered email ID.

If you enter incorrect retrieval information, an error message is displayed.

Figure 14: Incorrect Retrieval Information Error Message

1.4 User Profile for Master ID

When you login to the portal, the User Profile screen is displayed. On this screen, you can change password and update your profile.

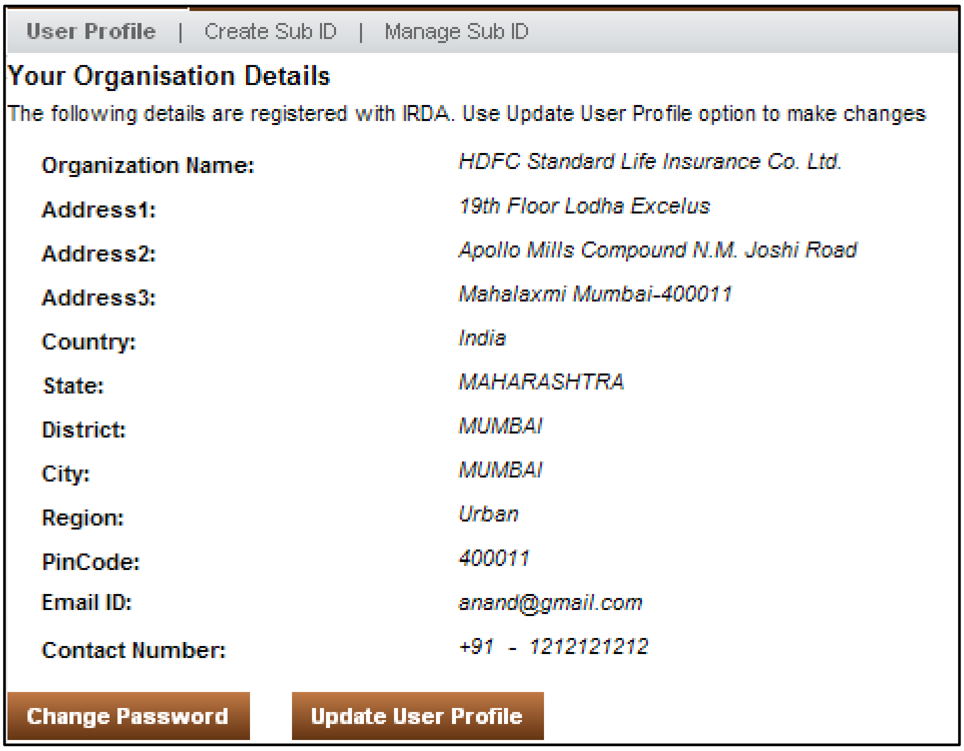


Figure 15: User Profile Screen for Master ID

To Change Password:

1. On the User Profile screen, click **Change Password**. The Change Password screen is displayed.

Figure 16: User Profile - Change Password Screen

2. In Old Password field, enter the current password.
3. In New Password field, enter the new password.

4. In Confirm New Password field, re-enter the new password.
5. Click **Change Password.** An Acknowledgement dialog box is displayed notifying that your password has been changed successfully.

Figure 17: Password Change Confirmation Message

6. Click **OK.**

To Update User Profile:

1. On the User Profile screen, click **Update User Profile**. The Update User Profile screen is displayed. Through this screen you can only update your contact details.

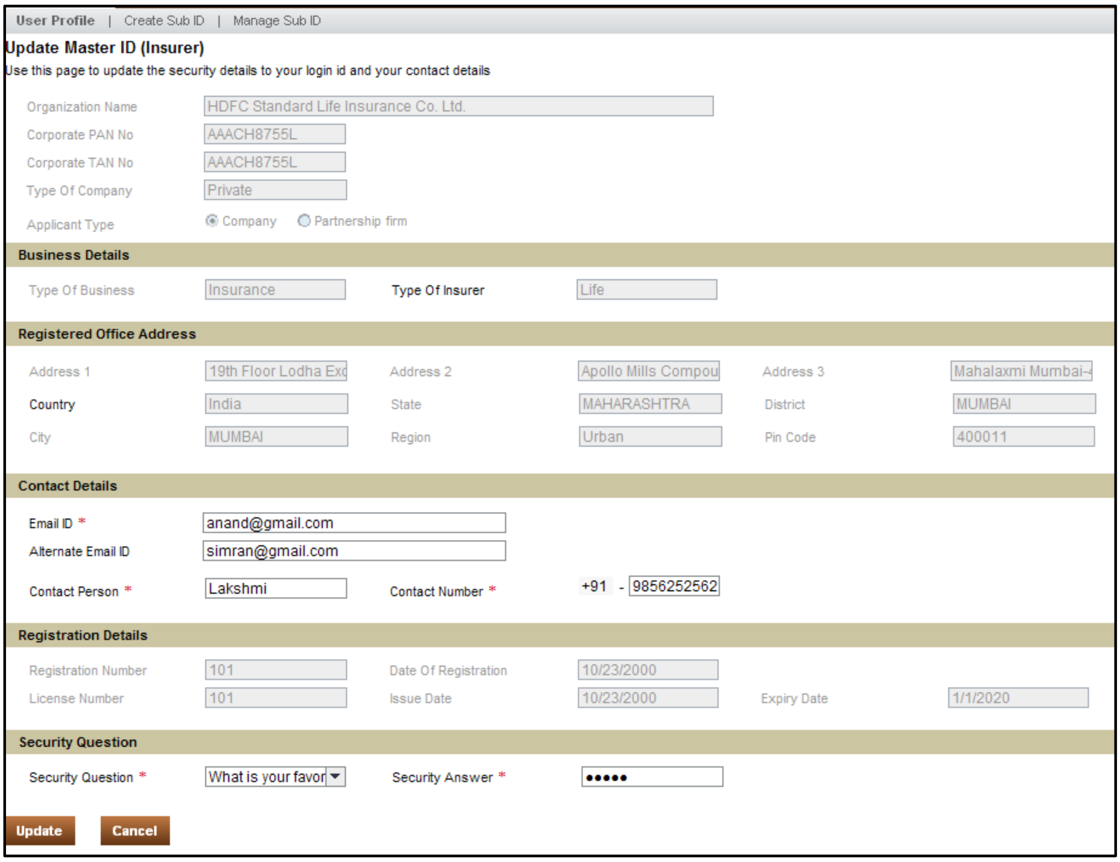


Figure 18: Update User Profile Screen

2. Click **Submit**. An Acknowledgement dialog box is displayed notifying that your profile has been successfully updated.

Figure 19: User Profile Update Confirmation Message

3. Click **OK**.

1.4 User Profile for Sub Login ID

When you login to the portal as a Sub ID, the User Profile screen is displayed.

1. On the User Profile screen, you need to first enter your security question and answer.

Figure 20: Updating Security Question & Answer

2. Click **Submit**.

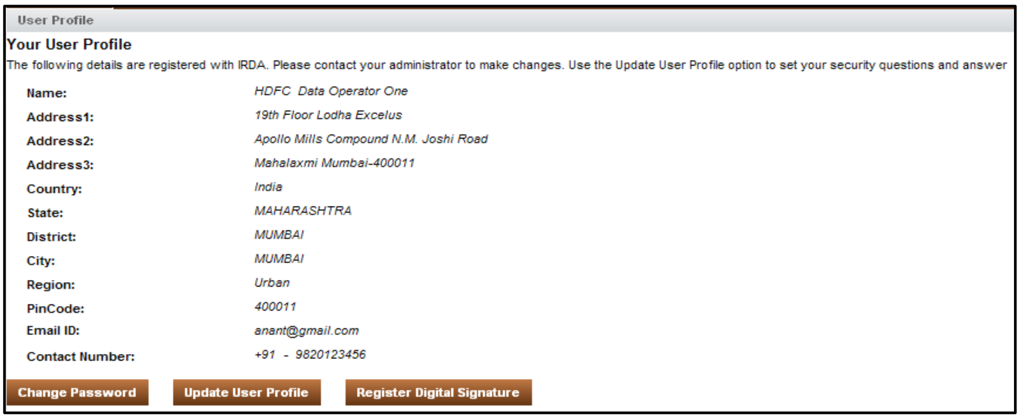


Figure 21: User Profile Screen for Sub Login ID

You can change password and update your profile. You also need to upload your digital signature from the user profile page.

To Change Password:

1. On the **User Profile** screen, click **Change Password**. The **Change Password** screen is displayed.

Figure 22: User Profile - Change Password Screen

2. In **Old Password** field, enter the current password.
3. In **New Password** field, enter the new password.
4. In **Confirm New Password** field, re-enter the new password.
5. Click **Change Password**. An **Acknowledgement** dialog box is displayed notifying that your password has been changed successfully.

Figure 23: Password Change Confirmation Message

6. Click **OK**.

To Update User Profile:

1. On the User Profile screen, click **Update User Profile**. The Update User Profile screen is displayed. Through this screen you can only update only your security question and answer.

Figure 24 : Update User Profile Screen

2. Click **Submit**. An Acknowledgement dialog box is displayed notifying that your profile has been successfully updated.

Figure 25: User Profile Update Confirmation Message

3. Click **OK**.

1.5 Digital Signature

The authorised signatories need to register the digital signature required for digitally signing the returns. Digital signatures can be obtained from any of the authorized vendors recognized by Ministry of Corporate Affairs. The vendor list is available in its website and can be accessed through the below link

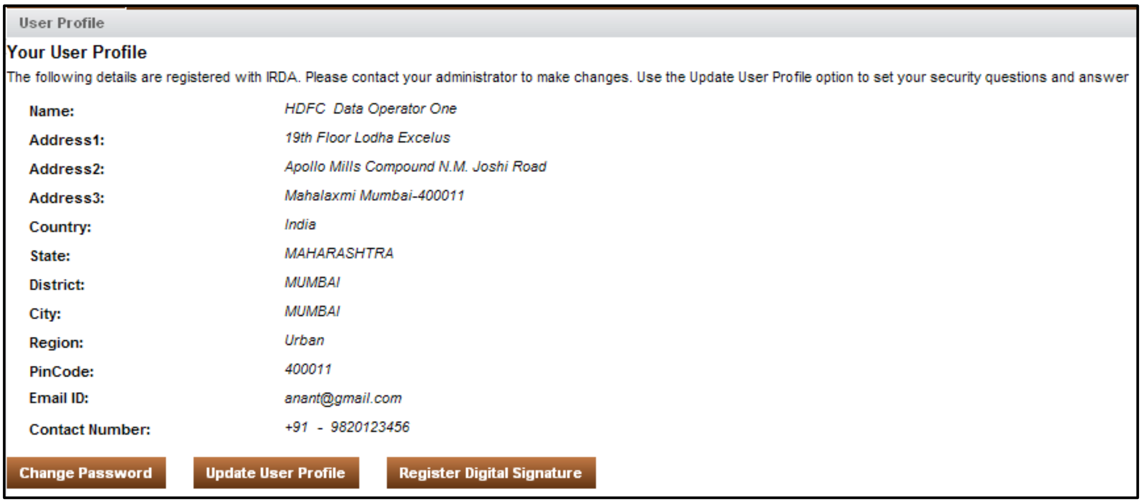
http://www.mca.gov.in/MCA21/certifying-new.html

There are two options by which you can register your digital signature.

- **Option 1**: Uploading the digital signature through the BAP portal - In this option you can upload your digital signature through the BAP portal and then register it. Then, whenever you need to attach the signature, you need to upload the signature again.
- **Option 2**: Importing the digital signature into your browser store - In this option, you can upload the digital signature in any windows based browser and then register it. Then, whenever you need to attach the signature, you just need to select the **Attach Digital Signature** check box and select the signature that you have imported on the browser.

Option 1 - Uploading the digital signature through the BAP portal:

1. On the **User Profile** screen, click **Register Digital Signature**. The **Web Signer** dialog box opens.


User Profile

Your User Profile

The following details are registered with IRDA. Please contact your administrator to make changes. Use the Update User Profile option to set your security questions and answer

Name:	HDFC Data Operator One
Address1:	19th Floor Lodha Excelus
Address2:	Apollo Mills Compound N.M. Joshi Road
Address3:	Mahalaxmi Mumbai-400011
Country:	India
State:	MAHARASHTRA
District:	MUMBAI
City:	MUMBAI
Region:	Urban
PinCode:	400011
Email ID:	anant@gmail.com
Contact Number:	+91 - 9820123456

Change Password | Update User Profile | Register Digital Signature

Figure 26: User Profile Screen

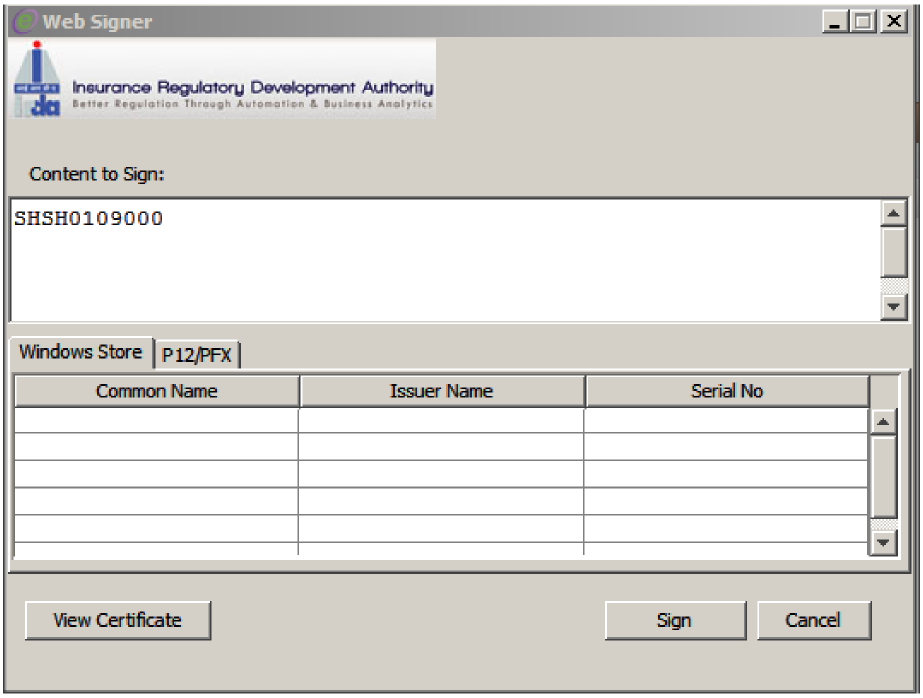


Figure 27: Web Signer Applet

2. Click **P12/PFX** tab.
3. Click **Browse** to search for the digital signature and click **OK** to upload it. The **Password Required** dialog box is displayed.

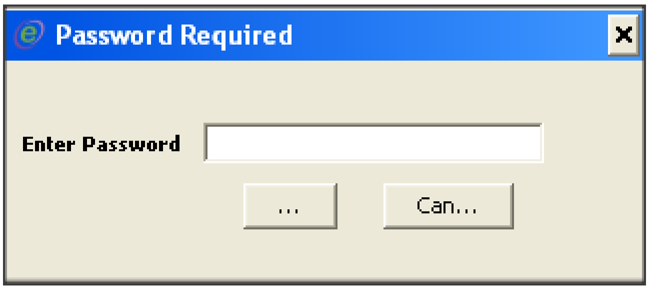


Figure 28: Password required dialog box

4. Enter the password provided by the digital signature provider and click **OK**. Digital signature will be displayed in the table.

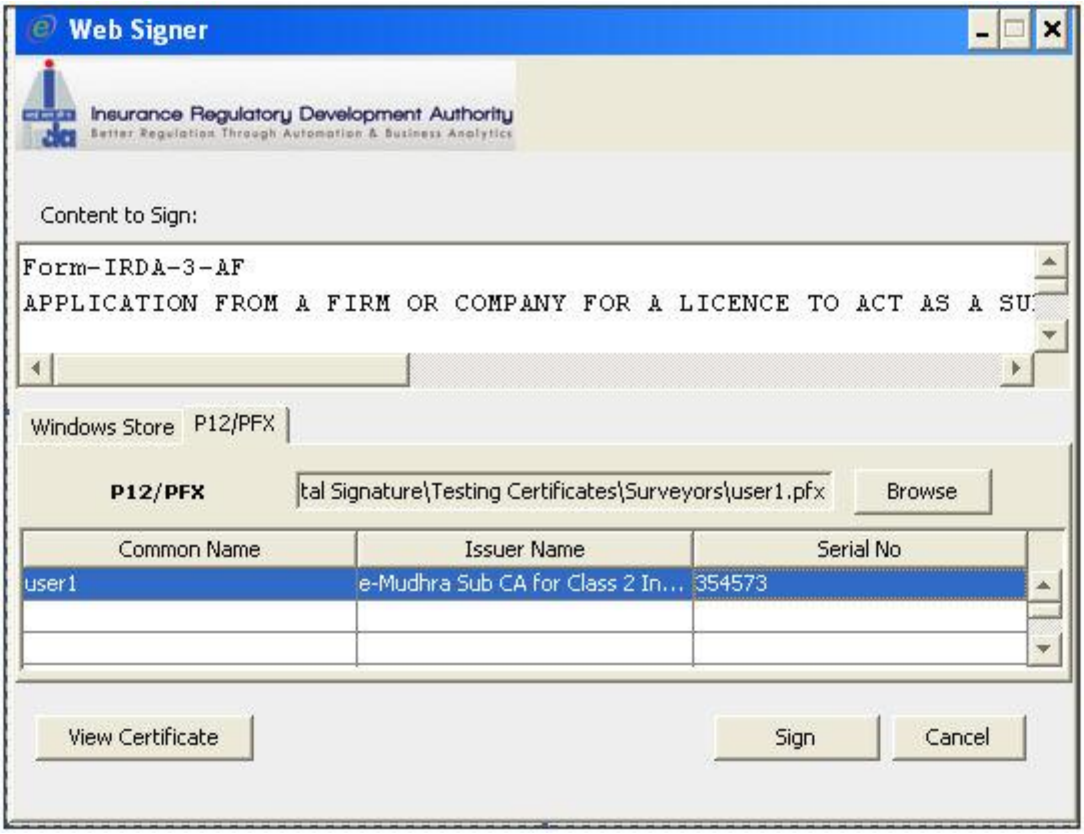


Figure 29: Web Signer dialog box displaying the uploaded signature

5. Select the signature from the table and click **Sign**. Again, the **Password Required** dialog box is displayed again.
6. Enter the password provided by the digital signature provider and click **OK**. The **Web Signer** dialog box closes and a success message is displayed in the **User Profile** screen notifying that the digital signature is successfully uploaded.

If you register the signature through this option, then, whenever you need to attach the digital signature for any form, you will need to go through the entire process. This is only for the authorised signatories not for Data entry officers.

Option 2 - Importing the digital signature on your browser:

1. Double click the digital signature certificate. The **Certificate Import Wizard** opens.
2. Click **Next** twice. The wizard asks you for the password of the digital signature.
3. Enter the password and click **Next** twice.
4. Click **Finish**.
5. Login to the BAP portal.
6. On the **User Profile** screen, click **Register Digital Signature**. The **Web Signer** dialog box opens. The available signatures are displayed in a table.

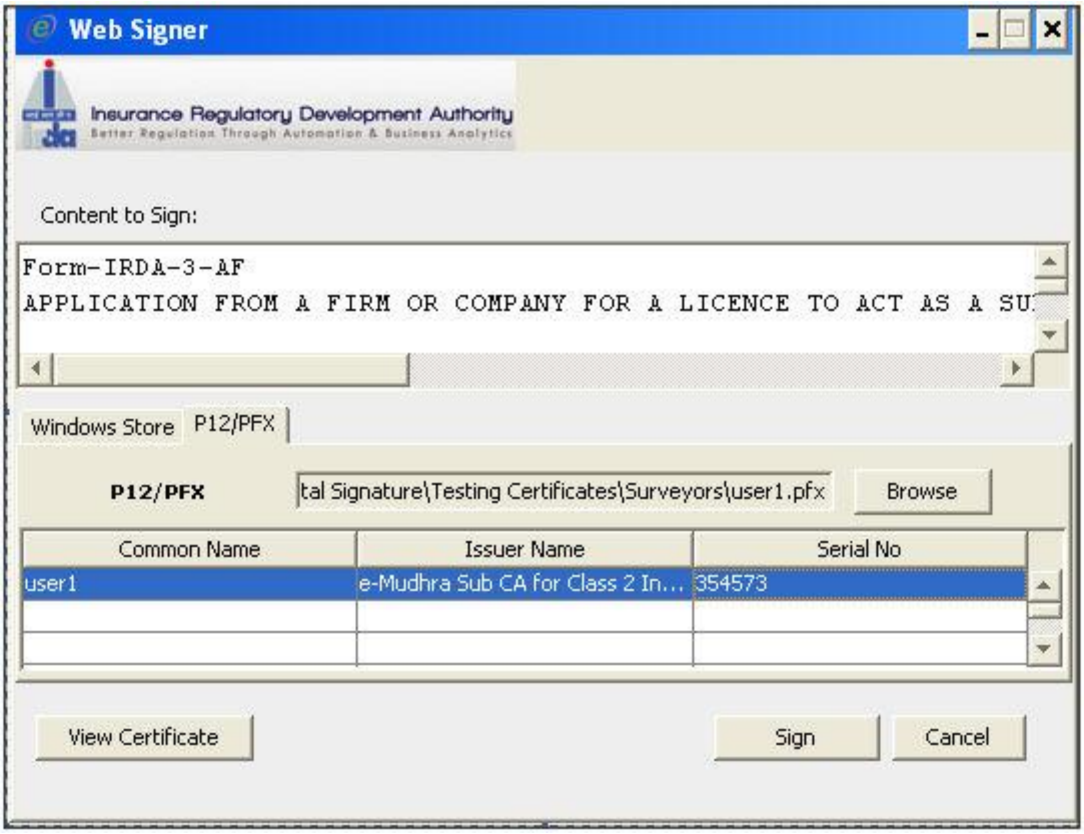


Figure 30: Web Signer dialog box displaying the uploaded signature

7. Select the signature that you want to register and click **Sign**. Now, whenever you need to attach the digital signature for any form, you just need to select the **Attach Digital Signature** check box and then select the desired sign.

For importing the digital signature on your browser, you need to have the following installed:

- *Java Runtime Environment 1.6 and above*
- *Internet Explorer 7 and above*

1.6 Creating Sub Login ID

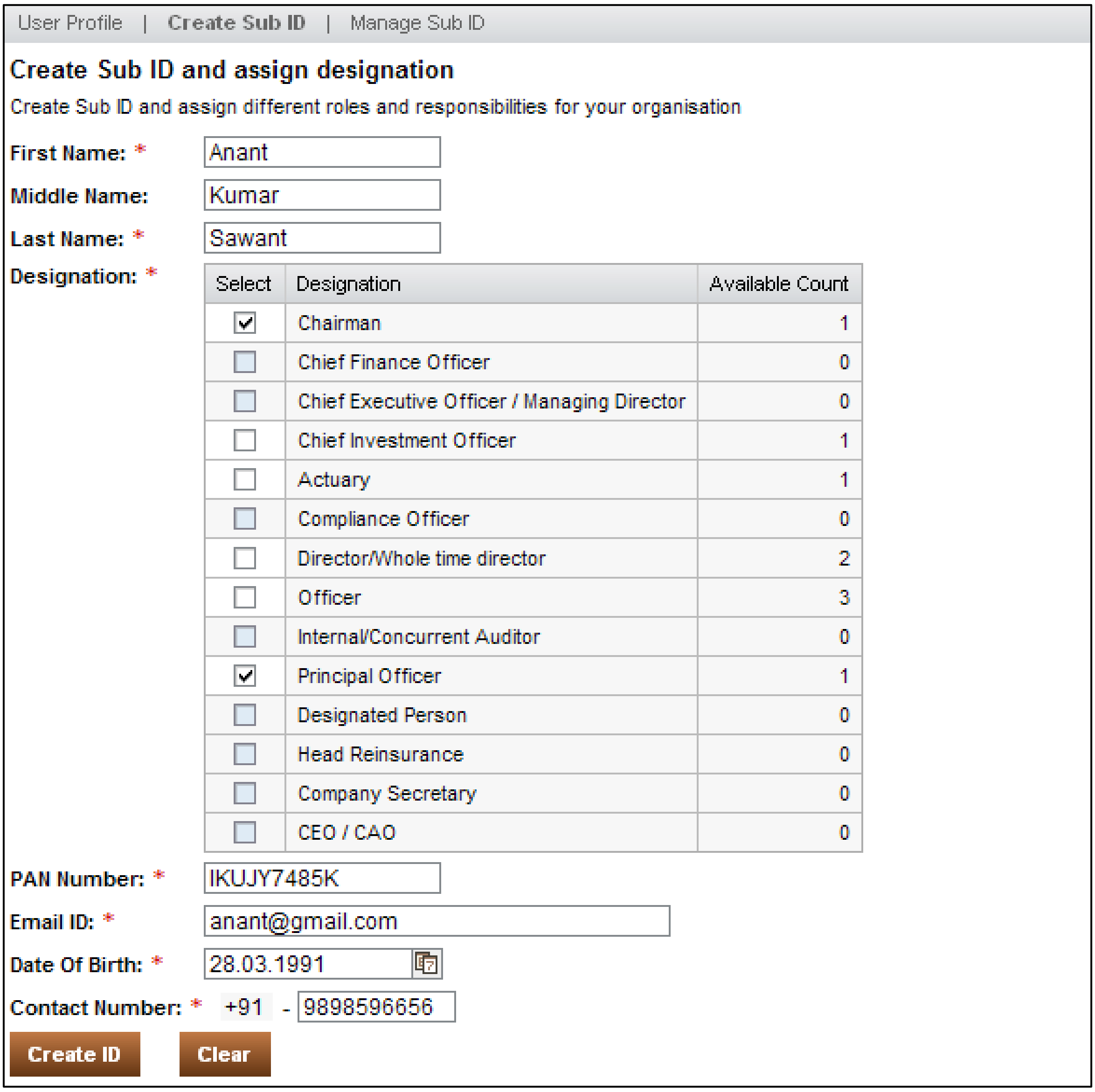
As an Insurance company, you can create 12 sub login Ids on the BAP Portal, using your Master or Organization ID. Of these Sub Ids some are personnel who would fill the return and save it but would not be authorised for submission as they would not be authorised signatories. The sub Ids which would be authorised signatories would be department specific and as per the regulations laid down by IRDA.

Below table list the Sub Ids with their designations and the maximum number of sub Ids that can be created under each designation:

Designation	Number of Sub Ids under the designation
Compliance Officer	1
Principal Officer	1
CEO	1
CFO	1
Appointed Actuary	1
Designated Person	1
Director	2
Chairman	1
Head Reinsurance	1
Company Secretary	1
Chief Investment Officer	1
Officer	3

Creating a New Sub ID

1. On the home page, click **Create Sub ID.** All mandatory fields on the form are marked with an asterisk (*).


User Profile | Create Sub ID | Manage Sub ID

Create Sub ID and assign designation

Create Sub ID and assign different roles and responsibilities for your organisation

First Name: * Anant

Middle Name: Kumar

Last Name: * Sawant

Designation: *

Select	Designation	Available Count
☑	Chairman	1
☐	Chief Finance Officer	0
☐	Chief Executive Officer / Managing Director	0
☐	Chief Investment Officer	1
☐	Actuary	1
☐	Compliance Officer	0
☐	Director/Whole time director	2
☐	Officer	3
☐	Internal/Concurrent Auditor	0
☑	Principal Officer	1
☐	Designated Person	0
☐	Head Reinsurance	0
☐	Company Secretary	0
☐	CEO / CAO	0

PAN Number: * IKUJY7485K

Email ID: * anant@gmail.com

Date Of Birth: * 28.03.1991

Contact Number: * +91 - 9898596656

Create ID | Clear

Figure 31: Create Sub ID Screen

The fields in the Create Sub ID screen are explained in the following table.

Field	Description
First Name	Enter First Name of the Sub ID
Middle Name	Enter Middle Name of the Sub ID
Last Name	Enter Last Name of the Sub ID
Designation	The designation of the Sub ID. Multiple designations of a single ID may be selected
PAN Number	Enter the PAN number of the Sub ID
Field	**Description**
Email ID	Enter the Email ID of the Sub ID
Date of Birth	Enter the Date of Birth of the Sub ID
Contact Number	Enter the Contact Number of the Sub ID

2. Enter the relevant information and click **Submit**. An Acknowledgement dialog box is displayed along with your User ID, notifying that the registration is successful.

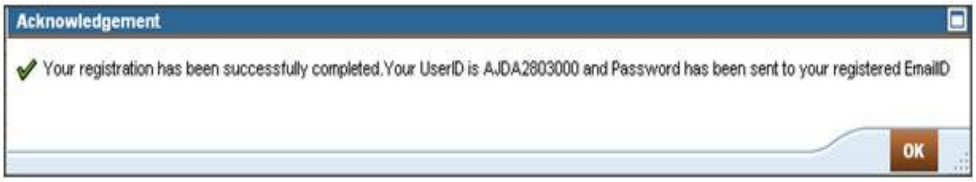


Figure 32: Sub ID Creation Confirmation Screen

3. Click **OK**. User ID and password are sent to the registered email ID of the Sub ID.

1.7 Updating Sub Login ID

As an Insurer, you can update the details of the sub IDs created by you.

Updating a Sub ID

1. Click on **Manage Sub ID**. List of all the created Sub Ids will be displayed.

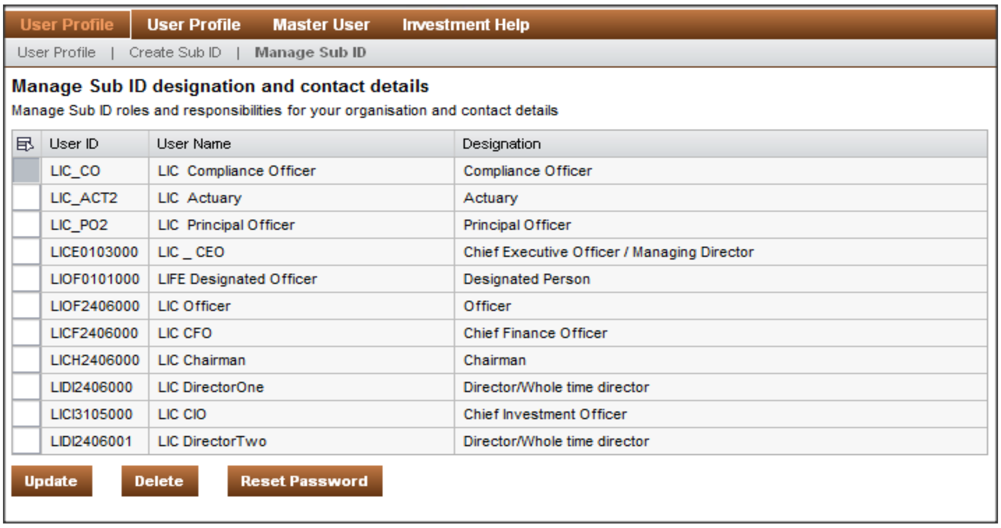


Figure 33: Manage Sub ID Screen

2. Select the Sub ID which you want to update and click on **Update**.

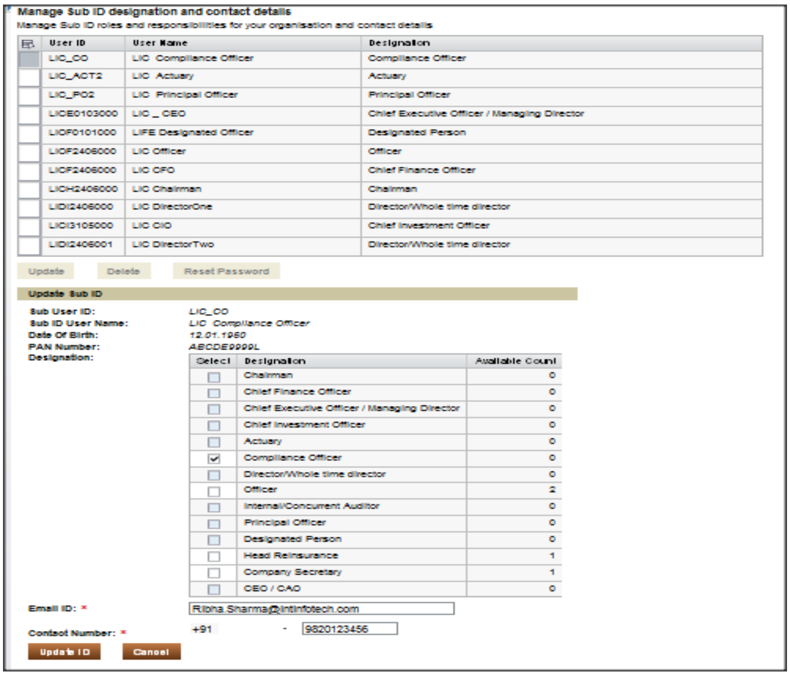


Figure 34: Update Sub ID Screen

3. The Update Sub ID screen is displayed. Through this screen you can only update the designation, Email ID and contact number.

4. You can authorize multiple designations to a particular sub ID.
5. Click on **Update ID**. An Acknowledgement dialog box is displayed notifying that the details of the Sub ID have been successfully updated.

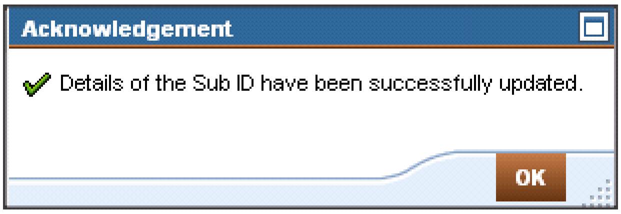


Figure 35: Successful Updation Acknowledgement Dialog Box

5. Click **OK.**

1.8 Deleting Sub Login ID

As an insurer, you can delete the sub IDs created by you.

Deleting a Sub ID

1. Click on **Manage Sub ID**. List of all the created Sub IDs will be displayed.

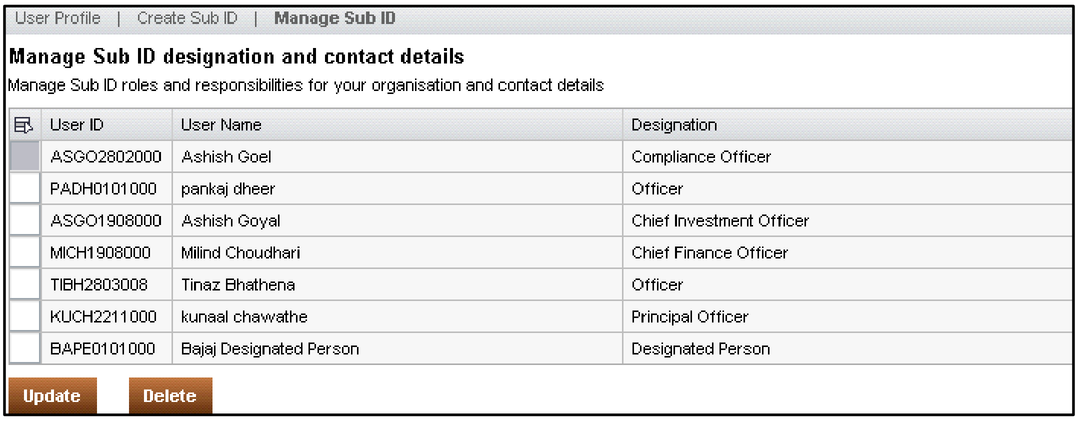


Figure 36: Manage Sub ID Screen

2. Select the Sub ID which you want to delete and click on **Delete.** A Confirmation dialog box is displayed.
3. **Click** Yes**.** If you click **No** you go back to the previous screen.

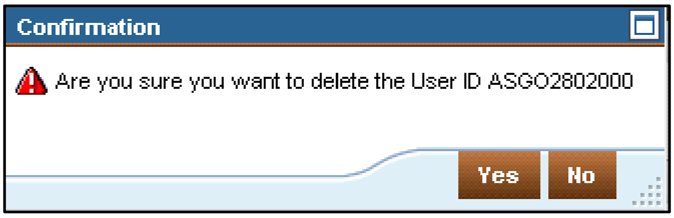


Figure 37: Acknowledgement Message before deletion of Sub ID Screen

2.0 Returns Filing

You need to submit the returns frequency wise. For e.g. Monthly, Quarterly, etc. for each department.

The returns submission process includes 4 steps:

1. Select Department
2. Fill returns
3. Digitally Sign (Attach the required Digital signature)
4. Submit Returns

All returns are logically organized in bunches, depending on the due dates of submission, under Monthly, Quarterly, Half-Yearly and Annual frequencies respectively. All Adhoc returns would be displayed on selecting the Frequency dropdown as **'Adhoc'**.

2.1 Step 1: Select Department

The first step involved in returns submission is to select the frequency and the department for which you need to file the return.

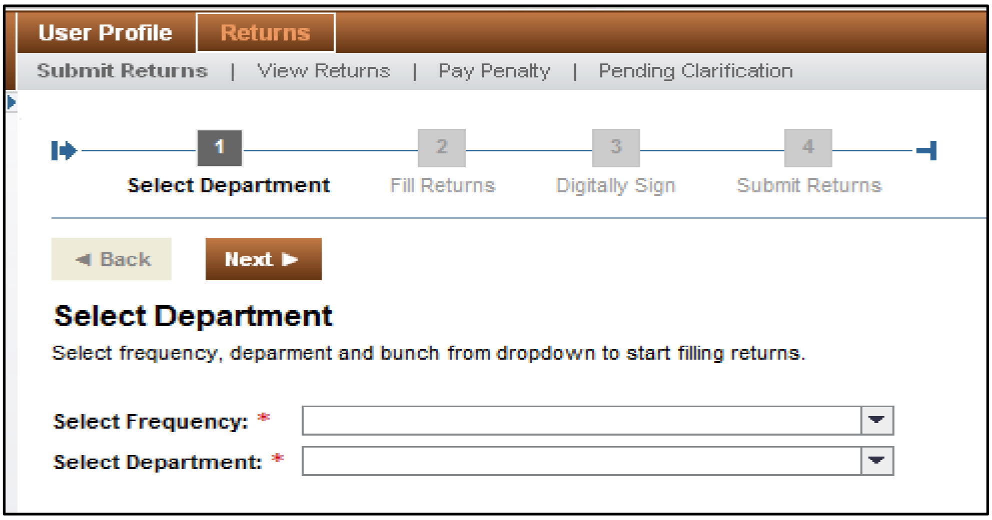


Figure 38: Returns filing start page

1. **Select Frequency:** Select the frequency for which you want to submit the returns i.e. quarterly, monthly, etc.
2. **Select Department:** Select the department for which you want to submit the returns.

Quarterly Returns

In order to understand how the returns are filled and submitted, Quarterly frequency returns submission has been explained below. However the methodology for submitting returns for any frequency would be the same.

1. User logs in to the portal; the **user profile** screen is displayed.
2. Click **Returns** tab.

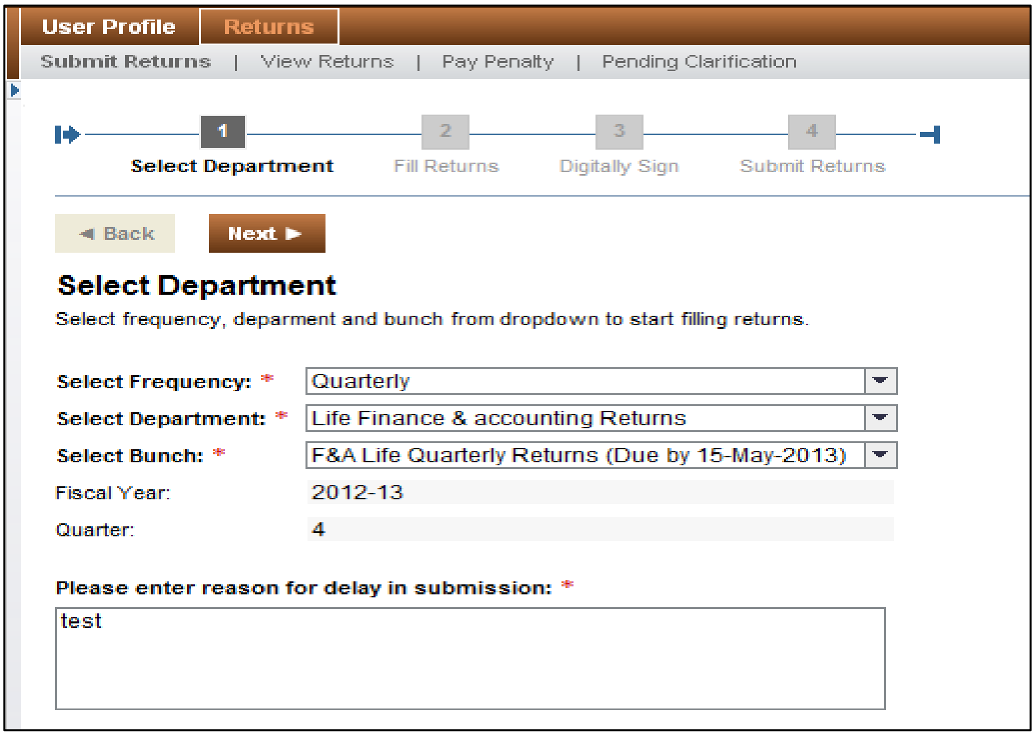


Figure 39: Delay in quarterly returns submission

3. Select the frequency, department and the bunch from the dropdown provided. **The quarter** and **year** for which you are supposed to submit the return will be displayed.
4. If you are submitting the return for **Quarter 4**, an additional field is displayed in which you have to select whether you are uploading **Provisional** or **Audited** data. This would be **department specific** and would not be displayed for all the departments.

Following are the departments for which Provisional/Audited returns submission is applicable:

Department	Provisional/Audited Returns Submission
Actuarial	Not Applicable
Corporate Agents	Not Applicable
F&A Life	Not Applicable
F&A Non-Life	Not Applicable
Insurer Registration	Not Applicable
Life	Applicable
Non-Life	Applicable
Health	Not Applicable

5. Ideally, as per the regulations , both Provisional as well as Audited returns to be submitted as part of Q4, however, the user can bypass Provisional if the audit work is complete by 45 days from end of 31st March of the financial year and he can directly submit the final audited returns, as part of Q4 submissions .

1. *Returns for the current quarter cannot be filled until the Returns for all the previous quarters are submitted by the insurer and the system will prompt the user to fill the previous period's return.*
2. *All insurers are required to submit the quarterly returns within 30 or 45 or 21 days from the end of quarter, depending on the due dates laid down by IRDA for respective departments.*
3. *A reminder notification will be sent to your registered email ID two days prior to the due date.*
4. *If the return is submitted after the due date, system will ask the reason for delay. You can go ahead with submission only after entering the reason.*

2.2 Step 2: Fill Returns

1. User logs in to the portal; the **user profile** screen is displayed.
2. Click **Returns** tab, the select department page is displayed
3. Click **Next,** all the returns in the bunch selected in the first step are displayed on the screen.

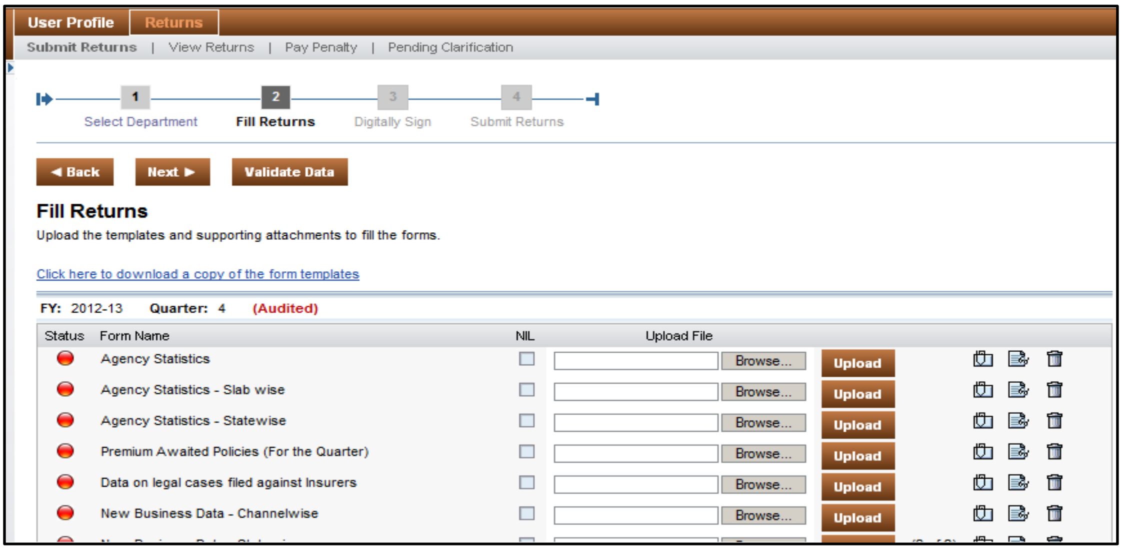


Figure 40: Quarterly Fill Returns Screen

The status of each of the return would be displayed adjacent to its name. The returns could be in one of the following state:

Icons	Description
Blank Form	This will be the status of the return when it is completely blank i.e. not yet uploaded.
In progress Form	This will be the status of the return when it is uploaded successfully but yet to be validated.
Validated Successfully	This will be the status of the return when all the uploaded data is validated successfully
Completed Form	This will be status of the return when it is completely filled, successfully validated & all the required Digital Signature is attached.

2.3 Multiple template upload

There are instances where multiple templates need to be uploaded for single return. In this case the system prompts as to how many templates have been uploaded and how many are yet to be uploaded.

E.g. If 2 templates are to be uploaded for a single return and you have uploaded 1 template then adjacent to the **Upload** button an indication (1of 2) is displayed.

This indicates that one template is yet to be uploaded for the return. Until both the templates are uploaded the return cannot be sent for data validation.

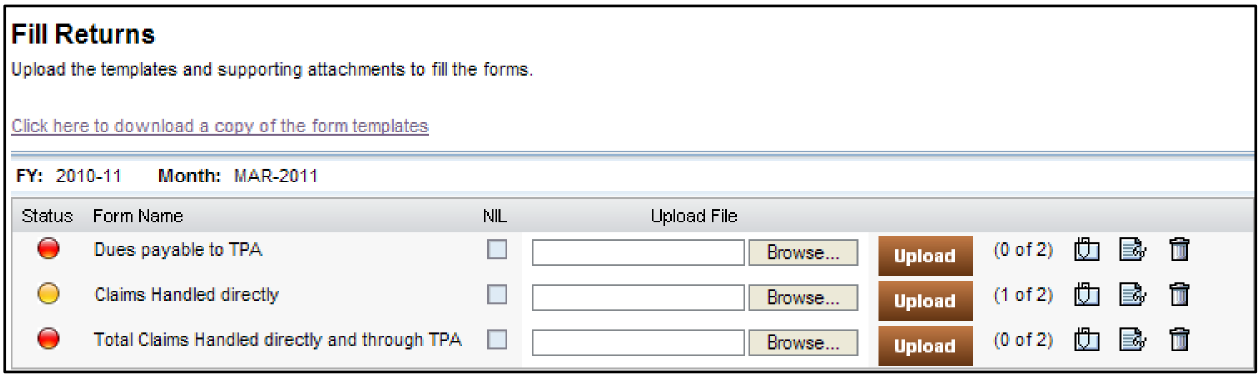


Figure 41: Multiple Template Upload

Returns may be first filed based on provisional figures. You can re-file the returns with audited figures as and where applicable.

2.4 Downloading Template

For Filing the returns, IRDA has defined standard templates. You can download the empty templates and then fill it with the required data for each return.

To Download Template:

1. Login to BAP portal using valid credentials.
2. Click **Returns** tab.
3. Click **Submit Returns.** Select the required **Frequency & Department**. List of returns pertaining to the department will be displayed.
4. Click on the link 'Click here to download a copy of the form templates' to download the empty templates onto your local machine.

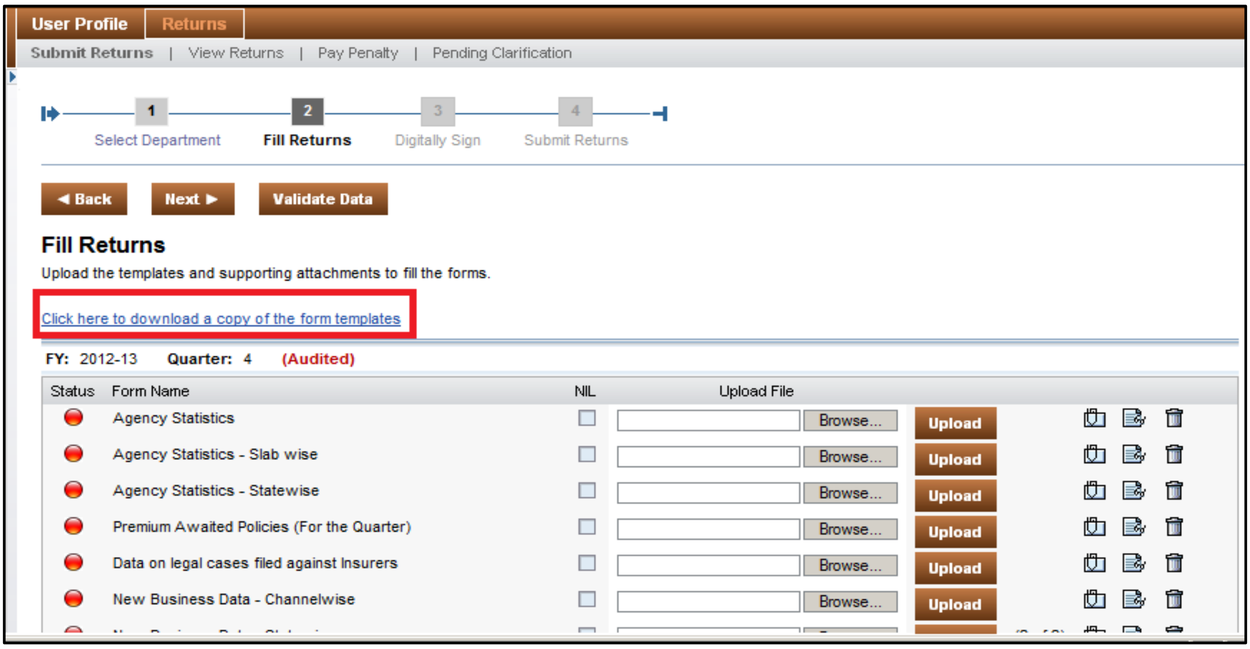


Figure 42: Download Template

2.5 Uploading Template

Fill all the templates according to data submission guidelines provided by IRDA for each return. Templates which are not according to guidelines will not be accepted by the system.
Also field level validations will happen at run time when the template is uploaded and an error report will be generated for the failed validations.

To Upload Template:

1. Login to BAP portal with valid credentials.
2. Click **Returns** tab.
3. Click **Submit returns.** Select the required **Frequency & Department**. List of returns pertaining to the department will be displayed.
4. Click **Browse**. Select the filled template from your local machine and Click **Upload**. If you click on **Upload** without selecting template, error message is displayed

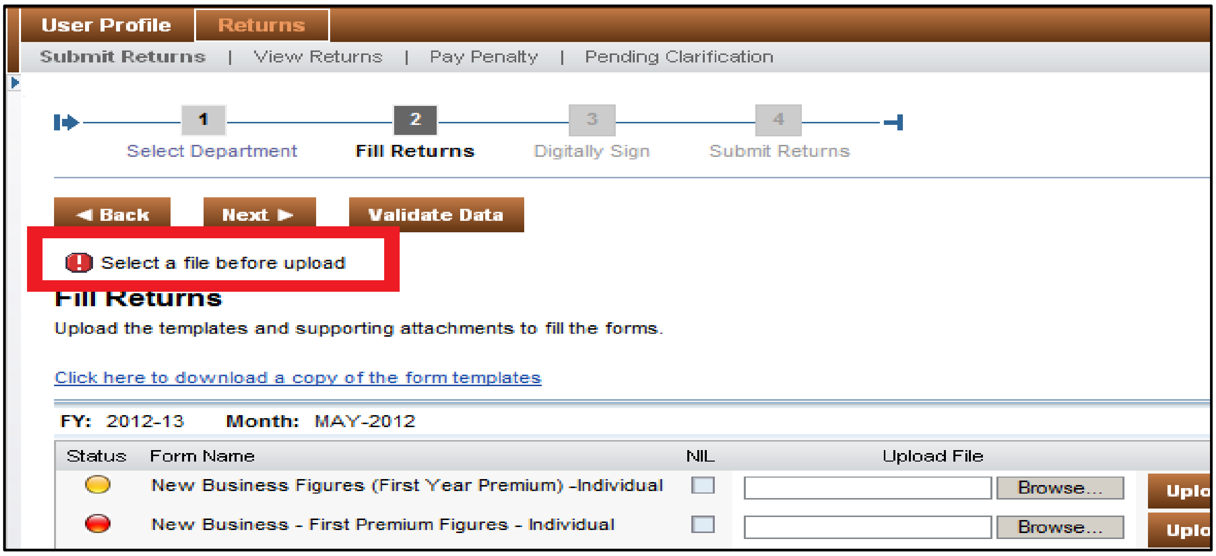


Figure 43: Error message for Select a file before upload

If you have left any mandatory field blank or if any other field level validation fails while uploading the form, the following error message is displayed

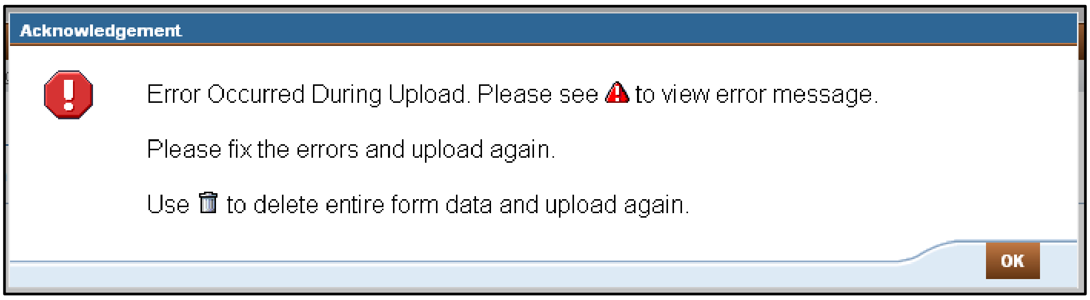


Figure 44: Error message for Failed Validations

5. Click on the icon. An error report will open in a new window showing the errors. You will be given the option to export it into Excel or PDF.

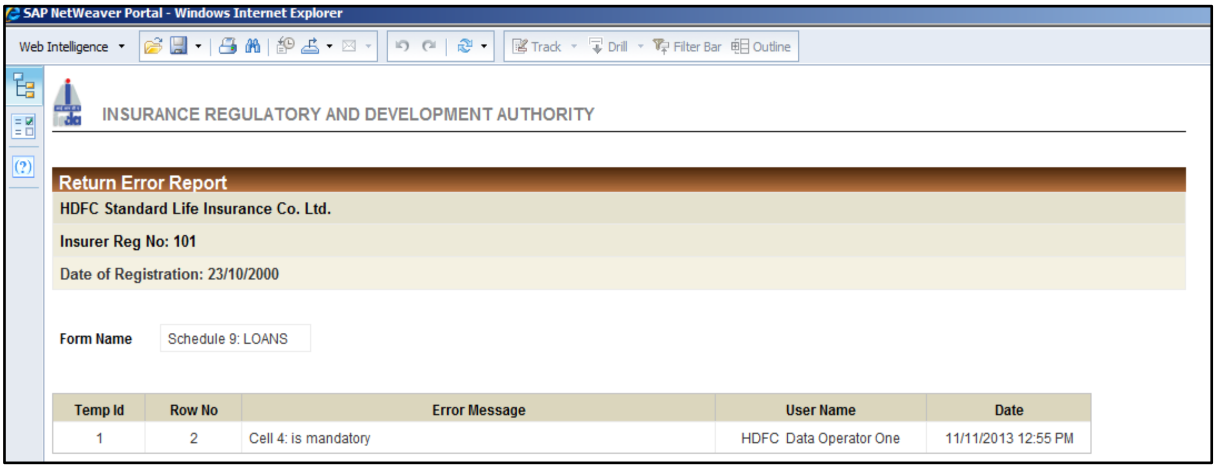


Figure 45: List of errors in view error report.

If you try to upload an incorrect or an incompatible template, the below error message will be displayed.

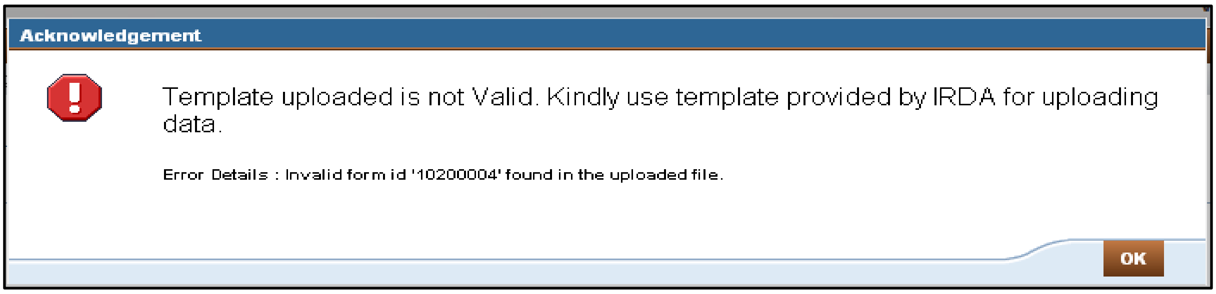


Figure 46: Invalid Template Error message

If correct template is uploaded, the following acknowledgement message is displayed

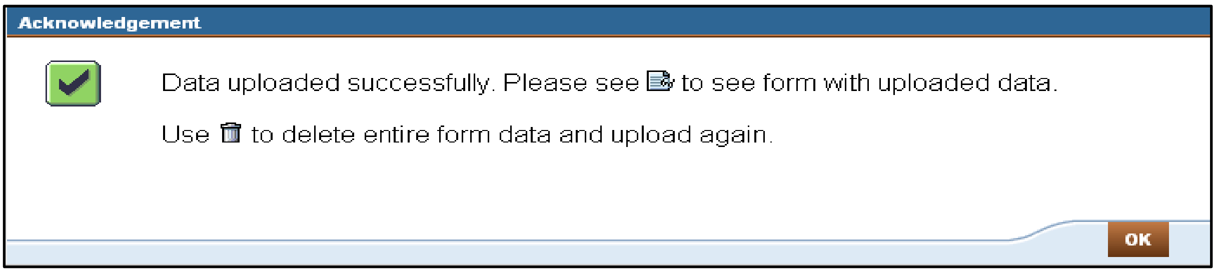


Figure 47: Data successfully uploaded

Once the template is successfully uploaded, status of form will change to “In Progress Form” from “Blank Form”, and the colour of the legend changes to ‘Yellow’.

Similarly, you will have to upload all the templates in the bunch.

To Attach Supporting Documents:

You have to option to attach additional supporting documents along with each return

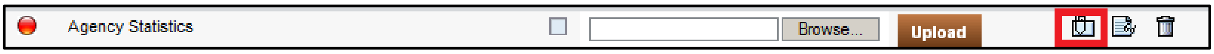


Figure 48: Attach Document tab

1. Click on ‘**Attach Document’** icon next to ‘Upload’ button for the return in which you want to attach the document.

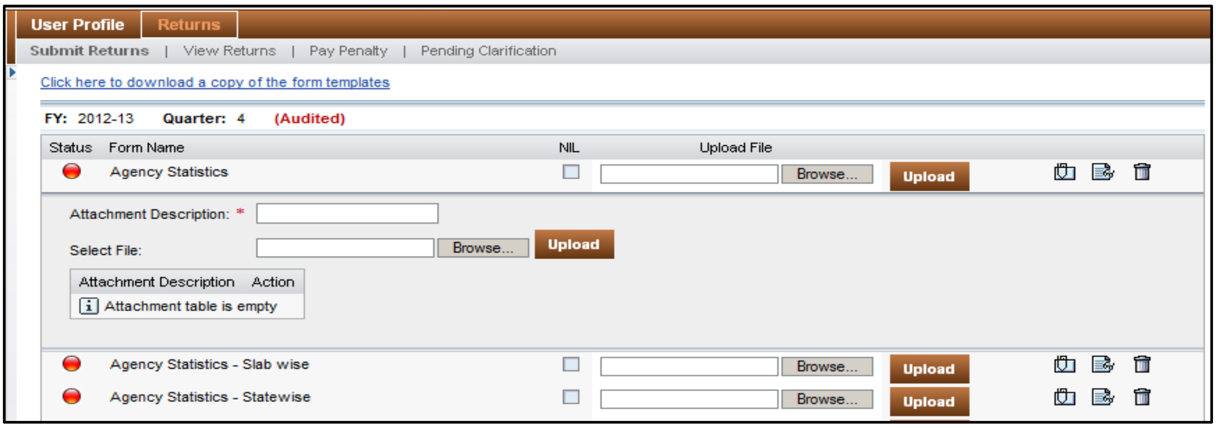


Figure 49: Attachment details

2. Enter the attachment **description** for the document to be attached
3. Click on **Browse** and select a file that you want to attach.
4. Click on **Upload.** If you click on ‘**Upload**’ button without entering the description, an error message is displayed stating that description field cannot be blank.

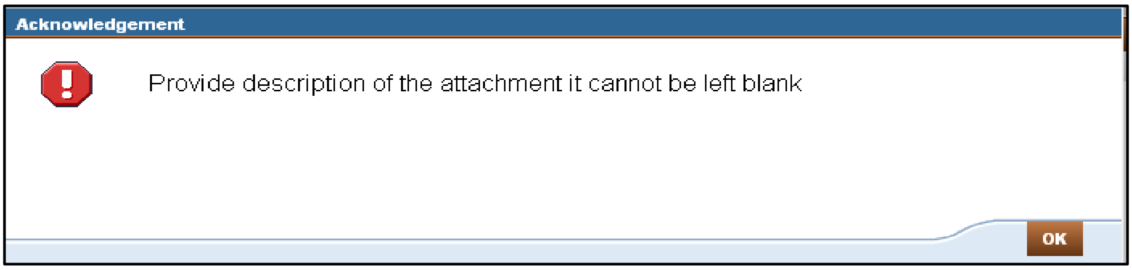


Figure 50: Error for blank description

5. If the file is attached successfully, system will display the following acknowledgment message.

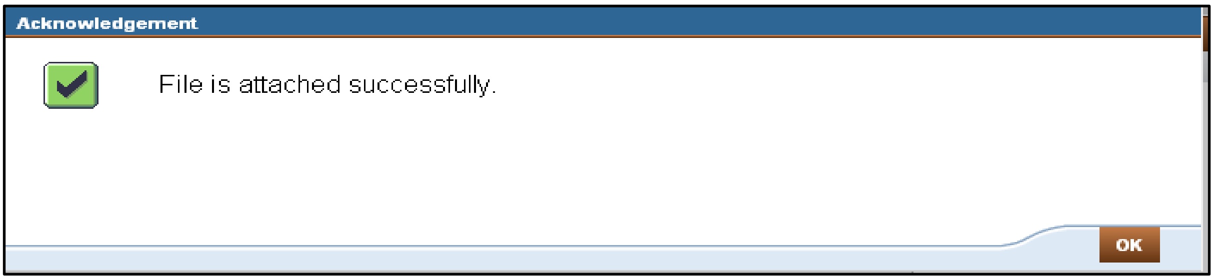


Figure 51: File successfully attached

2.6 To Re-Upload Template:

1. Click on **Delete** Icon  to update the previously saved and uploaded data or to delete the old data and re- upload the template. A conformation message box is displayed

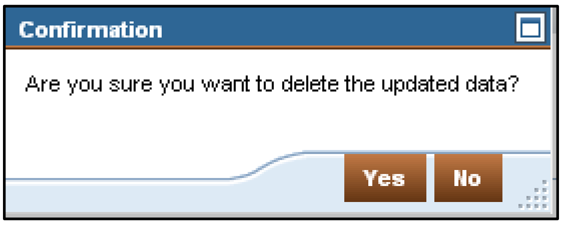


Figure 52: Confirmation message to delete

2. Click **No** to go back to the previous page and not delete the previously uploaded template.
3. Click **Yes** to delete the previously saved data .The status of the form will also be changed to **'Blank form'** from **'In progress form'.** The updated template may then be re uploaded.

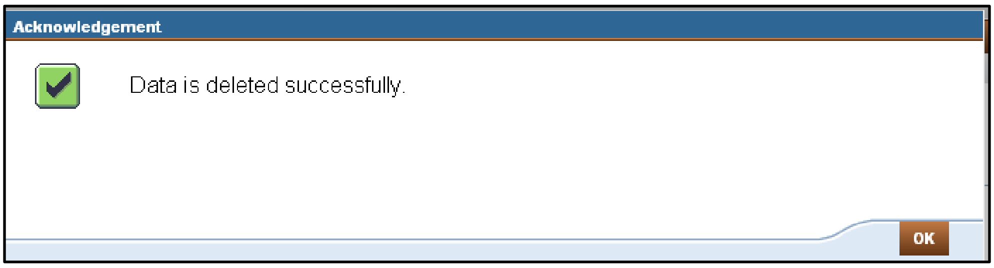


Figure 53: Acknowledgement message for successful deletion

If you try to re upload the template with new data without deleting the already uploaded template then data will be appended for new fields and overridden for existing fields.

2.7 Viewing uploaded Returns

Once any particular template is successfully uploaded, you can view the uploaded return.

To view Uploaded Form:

1. Login to BAP portal with valid credentials.
2. Click **Returns** tab.
3. Click **Submit Returns**. Select the desired **Frequency & Department.** List of forms pertaining to the department will be displayed.
4. Click on **View saved form** icon after you upload the template successfully.
5. The form will open in a different window. Select the required parameters for which you want to view the data.

   For e.g. - Year, Name of the Insurer, Category, Quarter, etc.
6. Click on **Run query** button**.** The return with same data as uploaded by you will be displayed.

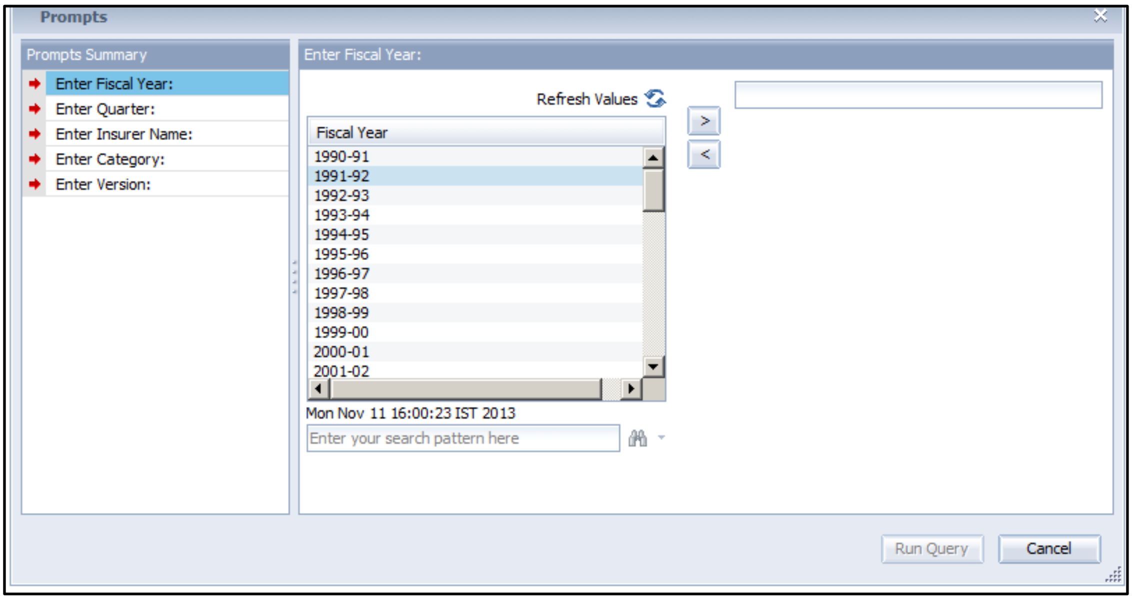


Figure 54: Frequencies for viewing the saved form

7. Click the **Refresh** icon if you want to view the same form with different parameters. You may also export the copy of the form into Excel or PDF format.

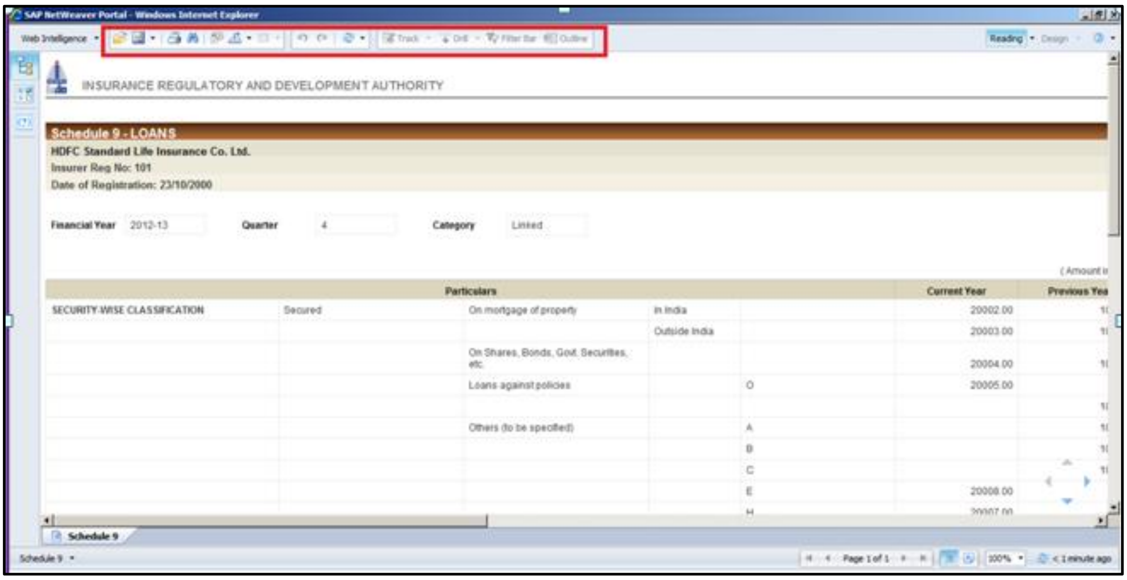


Figure 55: Saved form

2.8 Cross Form Validation

Once all the templates are uploaded successfully into the portal, system will validate the data. As all returns have been grouped into logical bunches, you have an option either to submit all bunches at one go or submit one or more than one bunch at a time.

Returns are classified into bunches based on the inter-dependency, criticality of returns and due dates. Additionally, all returns, within a particular frequency, will be put in a different bunch if their inter-dependency with other returns is less or they have different due dates.

To send the returns for Validation:

1. On the Fill Returns screen, Click **Validate Data** button .A confirmation box is displayed

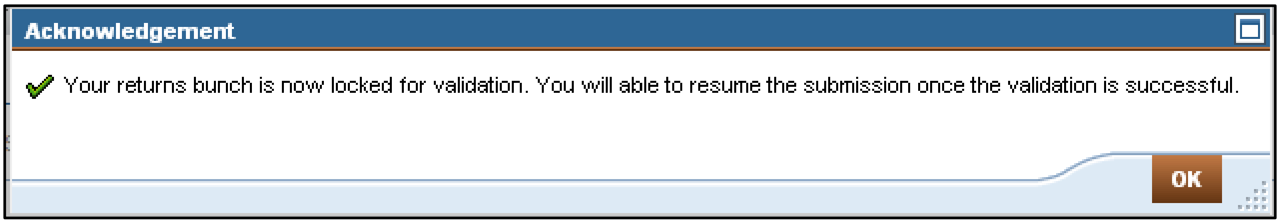


Figure 56: User confirmation before sending for validation

2. Click **OK**, the data will be sent for validation.

Once the validation has been successfully completed an email is triggered to the Authorised signatories to attach the Digital Signature and submit the return to IRDA.

If validation fails, email notification will be sent to Compliance officer's email ID stating that the validation has failed and the uploaded templates need to be re-evaluated. You may then revisit the portal and reload the template which has caused the validation to fail by viewing the error report by clicking on **View Errors** icon.

At any point of time you may re upload the templates until the returns bunch has been successfully submitted to IRDA.

2.9 Step 3: Digitally Signing the Returns

Once all the returns belonging to a particular bunch have been uploaded and successfully validated, they need to be digitally signed by the authorized signatories.

To Attach Digital Signature:

1. Login with valid user credentials into the portal. **User profile** screen will be displayed.
2. Click **Returns** tab.
3. Click **Submit Returns**, Select the required **Frequency and Department** for which digital signature is to be attached.
4. The **Fill Returns** screen will be displayed in which all the returns in that bunch are successfully validated.
5. Click **Next.**
6. If you are not an Authorized Signatory for a form, system will display appropriate validation message as displayed below

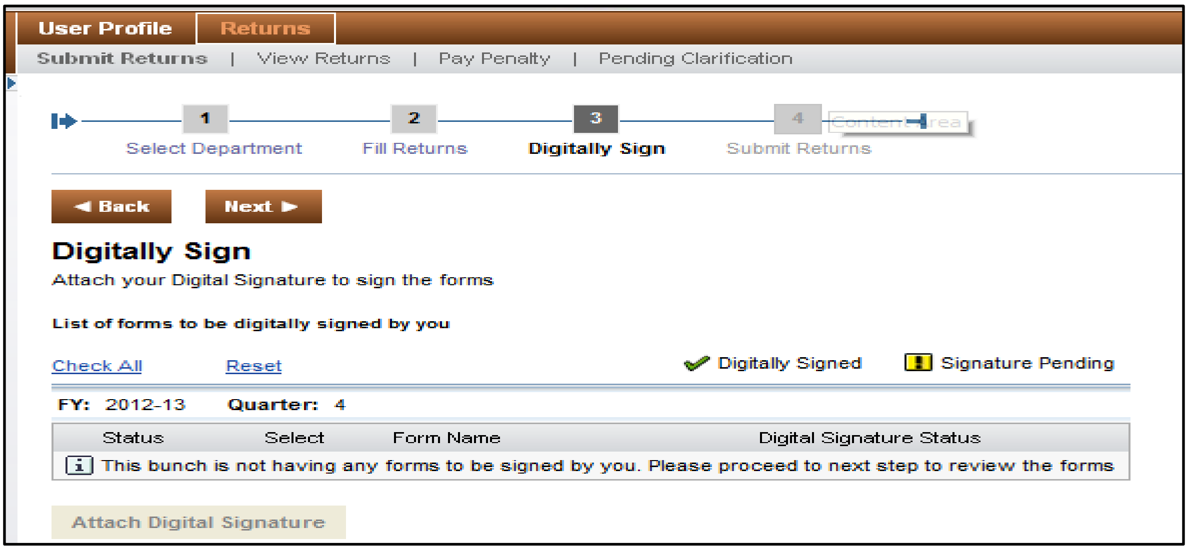


Figure 57: Message for Unauthorized signatory

7. If you are an **Authorised signatory,** click on the checkbox given before the form name which will enable the Attach Digital Signature button and then you may click on it. Click on **Check All** button to select all the forms belonging to the bunch at one go for digitally signing them. Similarly click **Reset** button to remove the selection of all the forms in the bunch.

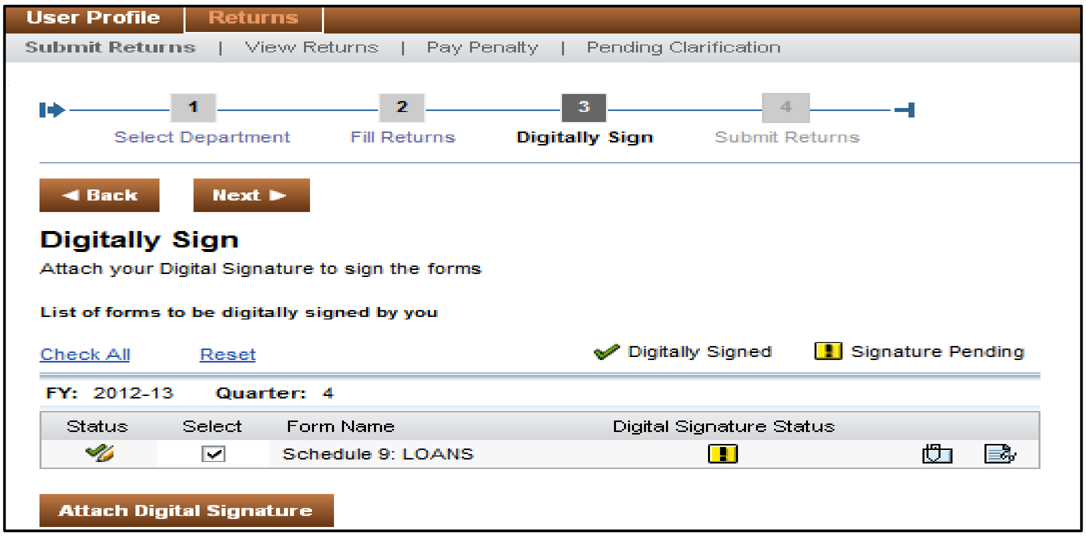


Figure 58: Attach Digital Signature page for authorised signatories

8. A Web Signer Applet window is displayed. Select the particular digital signature & Click **Sign.**

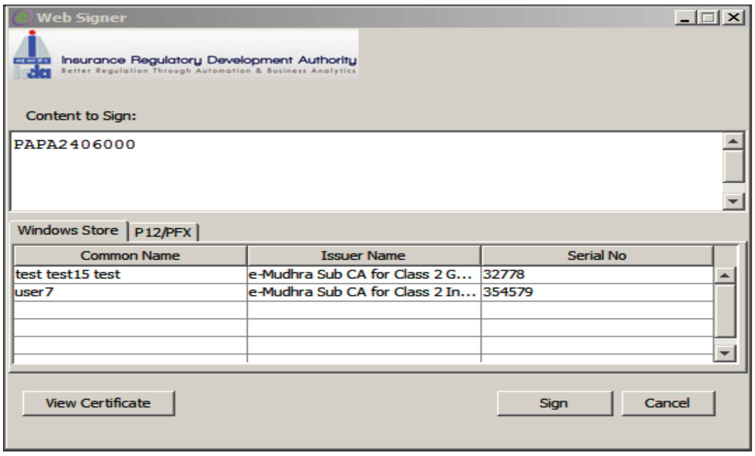


Figure 59: Web signer applet for imported Digital Signature

If digital signature is not registered, the following error message is displayed

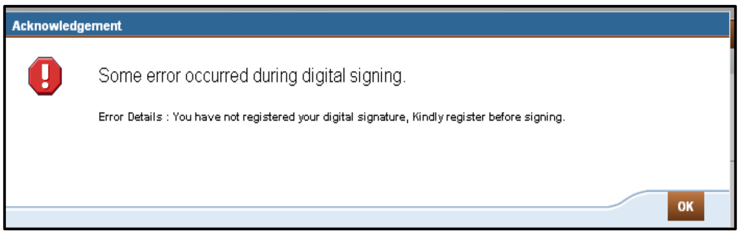


Figure 60: Digital Signature not registered

(**See**: [Digital Signature]() topic for registration of digital signature to BAP)

If digital signature is attached successfully system will prompt you regarding the same

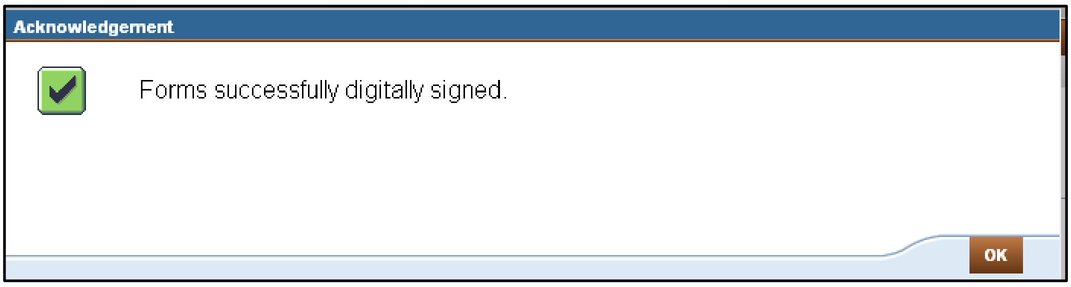


Figure 61: Digital Signature attached successfully

After all the required signatories have successfully signed the bunch, the status of the form is changed to ‘Complete’ from ‘Validated’.

Once the digital signature is successfully attached the status of each of the return would be displayed adjacent to its name. The status could be as follows:

Icons	Description
Digitally Signed	This will be the status of the return when the digital signature is successfully attached to it.
Signature Pending	This will be the status of the return when the digital signature is yet to be attached.

2.10 Step 4: Submission of Returns

Once data validation is successful and all forms are signed by authorized signatories, a notification is sent to the registered Email ID of the compliance officer to submit the returns to IRDA for compliance check.

To Submit Returns:

1. Compliance Officer has to login to portal with valid credentials.
2. On the Submit Returns screen click on the **declaration checkbox**, the **Submit Forms** button will be enabled.
3. Click on **Submit Forms.** An acknowledgement will be displayed to you with **Unique Reference Number** for successful submission of the returns. An email will also be sent to your registered email id for the same.

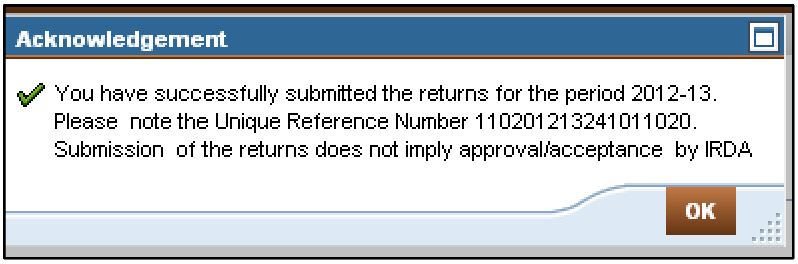


Figure 62: Acknowledgement for successful submission of returns

2.11 View Submitted Returns

In **View Returns**, you can view the returns submitted by you. Once you have successfully submitted the returns to IRDA, you can view them anytime. Once the submission is done all the returns would be locked for editing and changes cannot be made. However if it is absolutely necessary to re submit a particular bunch an offline request can be sent to IRDA to unlock the same (See: [Edit Submitted Returns] topic)

1. Login with valid user credentials into the portal. **User profile** screen will be displayed.
2. Click **Returns** tab.
3. Click **View Returns**. You can view returns by **Return URN** or by **Frequency**.

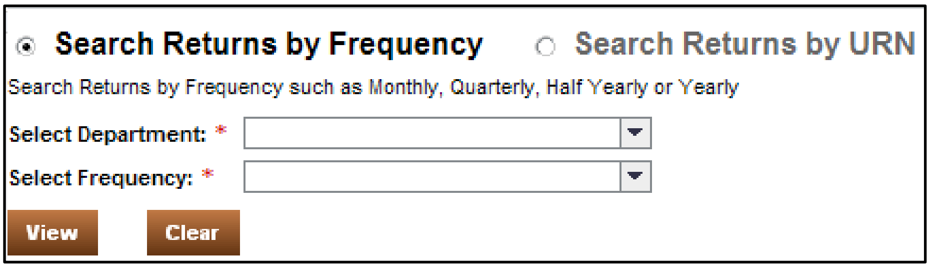
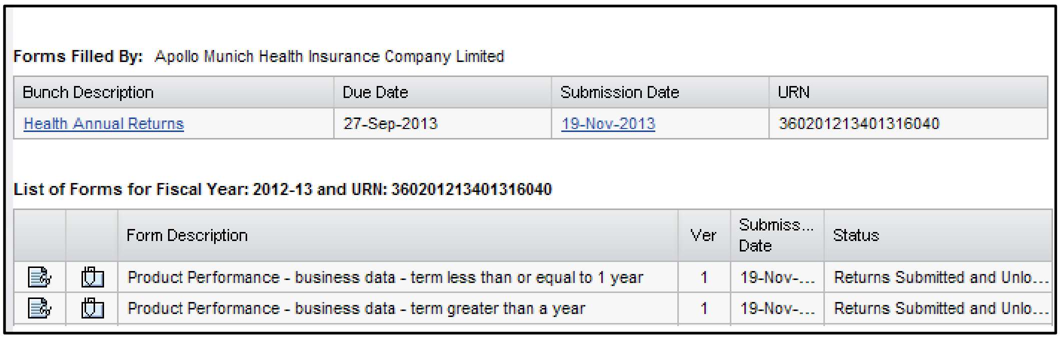


Figure 63: View Returns Screen

4. To view returns by frequency, select the required **Frequency** and **Department** for viewing the form.
5. To view returns by URN, enter the URN generated at the time of submitting the return for viewing the form.
6. Click **View** button.
7. Click on the **Bunch Description** link. All forms submitted by insurer for the selected period will be displayed



Forms Filled By: Apollo Munich Health Insurance Company Limited

Bunch Description	Due Date	Submission Date	URN
Health Annual Returns	27-Sep-2013	19-Nov-2013	360201213401316040

List of Forms for Fiscal Year: 2012-13 and URN: 360201213401316040

		Form Description	Ver	Submiss... Date	Status
		Product Performance - business data - term less than or equal to 1 year	1	19-Nov-...	Returns Submitted and Unlo...
		Product Performance - business data - term greater than a year	1	19-Nov-...	Returns Submitted and Unlo...

Figure 64: Bunch display Screen

8. Click on the View Form Icon adjacent to the return which you want to view. The submitted return will be opened in a new window and would be non-editable.

2.12 Edit Submitted Returns

After the returns have been successfully submitted by you, they cannot be edited. However due to unforeseen circumstances if a particular return or a bunch of returns would have to be changed, an offline request can be sent to IRDA to unlock the same. Based on this request IRDA would unlock the return.

An Email notification is sent to the registered Email ID of the Compliance Officer stating that the return has been unlocked. Once the return or bunch of returns has been unlocked, the same can be edited and the required templates can be re-uploaded. This data it can be submitted back to IRDA after it has successfully passed all the validations.

Once the return has been unlocked you have to re-submit them within 7 working days. A version history for the same would be maintained and can be viewed. However only the latest submitted version can be unlocked and not the previous submitted versions.

2.13 Clarification requested by IRDA on returns

Once returns are submitted, IRDA will validate the returns and will check whether there are any discrepancies in returns submitted.

- If IRDA finds that there are no discrepancies in data submitted, IRDA will not take any action.
- If any non-compliance or discrepancies is observed in the submitted returns, IRDA can request for clarification or may ask to pay penalty

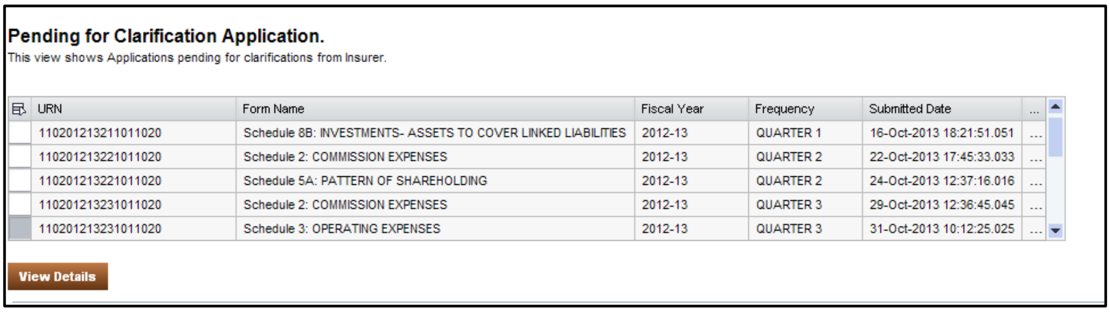
Clarification required from Insurer:

If IRDA need any clarification on submitted returns, an email notification will be sent to registered email ID of compliance officer of your company.

You can then login to portal and give clarification as per IRDA's request.

To provide clarification:

1. Login to portal with valid credentials.
2. Click **Returns** tab.
3. Click **Pending for Clarification** tab. System will display applications pending for clarification.



Pending for Clarification Application.

This view shows Applications pending for clarifications from Insurer.

	URN	Form Name	Fiscal Year	Frequency	Submitted Date	...
	110201213211011020	Schedule 8B: INVESTMENTS- ASSETS TO COVER LINKED LIABILITIES	2012-13	QUARTER 1	16-Oct-2013 18:21:51.051	...
	110201213221011020	Schedule 2: COMMISSION EXPENSES	2012-13	QUARTER 2	22-Oct-2013 17:45:33.033	...
	110201213221011020	Schedule 5A: PATTERN OF SHAREHOLDING	2012-13	QUARTER 2	24-Oct-2013 12:37:16.016	...
	110201213231011020	Schedule 2: COMMISSION EXPENSES	2012-13	QUARTER 3	29-Oct-2013 12:36:45.045	...
	110201213231011020	Schedule 3: OPERATING EXPENSES	2012-13	QUARTER 3	31-Oct-2013 10:12:25.025	...

View Details

Figure 65: Pending For Clarification

4. Select the desired application and click on the **View Details** button. The clarification required by IRDA is displayed in **Remarks by IRDA** field

Figure 66: Pending Form clarification

5. In **Remarks by Applicant** field, provide additional information requested by IRDA.
6. You may also attach any additional **supporting documents** if required by clicking on the link '**Documents supporting clarification to be uploaded, if any'** and browsing the document and uploading it.
7. Click **Submit**. The **User Confirmation Message** dialog box is displayed.

Figure 67: User confirmation for submitting clarification

8. Click **Yes**. An **Acknowledgement dialog** box is displayed notifying that the clarification is submitted.

Figure 68: Acknowledgement for clarification successfully submitted

9. Click **OK**.

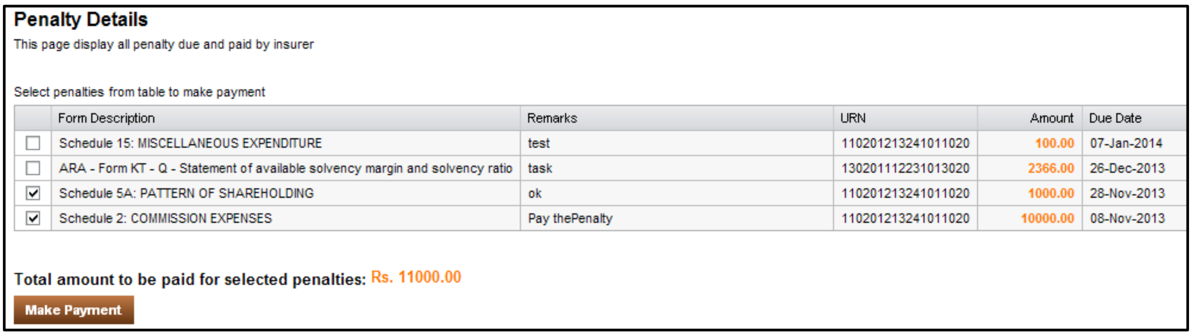
Any Sub ID may fill in the pending for clarification form and save it however it is only the Compliance officer who has the authority to submit the form.

2.14 Pay Penalty

There may be instances where IRDA imposes a penalty on the Insurer due to non-compliance of any data submitted to IRDA.

To pay penalty:

1. Login to portal with valid credentials.
2. Click **Returns** tab.
3. Click **Pay Penalty** tab. System will display all the penalties due to be paid by the Insurer.
4. Click the check box icon corresponding to the penalties that you want to pay. The total amount that you have selected to pay is displayed in the **Total Amount** field.



Penalty Details

This page display all penalty due and paid by insurer

Select penalties from table to make payment

	Form Description	Remarks	URN	Amount	Due Date
☐	Schedule 15: MISCELLANEOUS EXPENDITURE	test	110201213241011020	100.00	07-Jan-2014
☐	ARA - Form KT - Q - Statement of available solvency margin and solvency ratio	task	130201112231013020	2366.00	26-Dec-2013
☑	Schedule 5A: PATTERN OF SHAREHOLDING	ok	110201213241011020	1000.00	28-Nov-2013
☑	Schedule 2: COMMISSION EXPENSES	Pay thePenalty	110201213241011020	10000.00	08-Nov-2013

Total amount to be paid for selected penalties: Rs. 11000.00

Make Payment

5. Click **Make Payment**. The **Make Payment** screen is displayed.

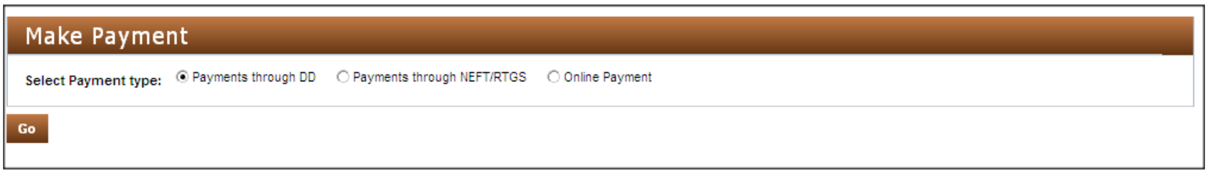


Figure 69: Make Payment Screen

6. Select the desired payment type and click **Go** to make payment through that type. The different payment types are explained below.

    - **Payment through DD** - Select this payment type if you want to make your payment through demand draft. You need to create the demand draft first and then enter its details in this payment type.

Figure 70: Demand Draft Details Screen

The fields in this payment type are explained in the following table.

Field	Description
Instrument number	Enter the demand draft number.
Amount to be paid (Rs.)	The amount payable is displayed by default.
Bank Name	Enter the name of the bank from which you have bought the demand draft.
Amount of Instrument (Rs.)	Enter the amount of the demand draft.
Instrument Date	Select the date when you have issued the demand draft.

- **Payment through NEFT/RTGS** - Select this payment type if you want to make your payment through NEFT/RTGS. For this payment type, you need to make payment to IRDA through NEFT/RTGS and then enter the payment details in this payment type.

Figure 71: NEFT/RTGS Details screen

The fields in this payment type are explained in the following table.

Field	Description
Acknowledgement No.	Enter the acknowledgement number received after making the online payment.
Amount to be paid (Rs.)	The amount payable is displayed by default.
Bank Name	Enter the name of the bank through which you made the payment.
Enter your IFSC code	Enter the IFSC code of your bank branch.
Date of Payment	Select the date when you made the payment.
Enter your Account Number	Enter your bank account number.
Amount of Payment (Rs.)	Enter the amount of the payment made.

- **Online Payment -** Select this payment type if you want to make the payment through net banking. For this payment type, a new window will open where you will need to enter the required details and make the payment.

7. Enter the necessary details for the selected payment type and click **Submit.**

2.15 Reinsurance return filing

Every insurer which is placing business with reinsurer is required to fill the reinsurance returns.

To submit reinsurance returns, every insurer is required to have ‘UIN of Reinsurer’ and ‘URN of treaty’

1.1. Search or generate an UIN for a reinsurer

Every year Insurer submits the list of Reinsurer through returns with which they place their business. A UIN is allocated to every Reinsurer only once and is valid as long as reinsurer exists.

To file the reinsurance forms, insurer needs to create URN for each reinsurer he is in business with. Below are the steps to search existing reinsurer or make a new entry.

1. Login as Non-Life insurer.
2. Click on master maintenance sub-tab under Returns tab.

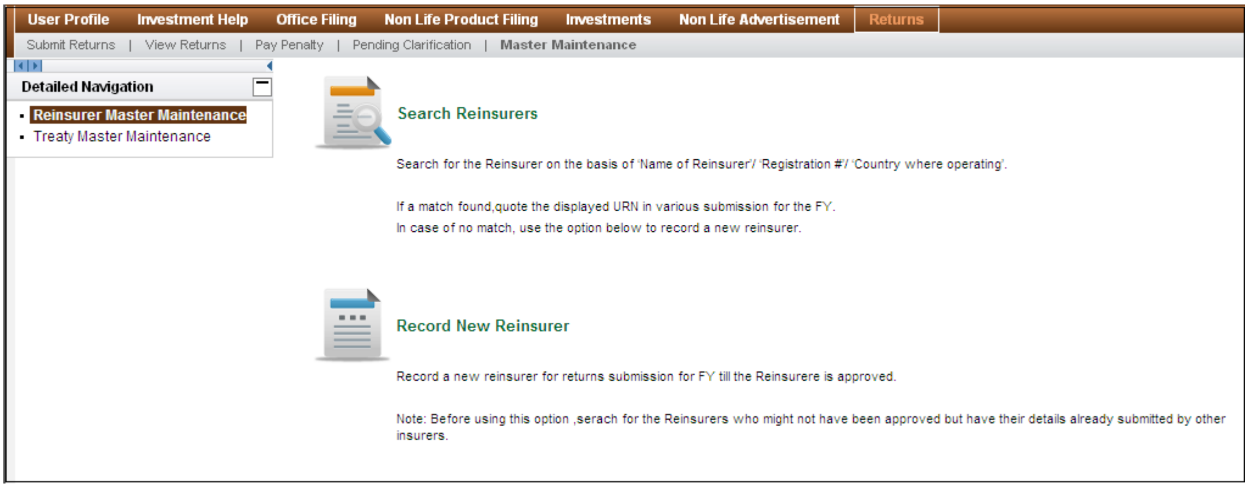


Figure 72: Sub-tabs under returns tab in non-life insurer login

3. All insurer are recommended to search Reinsurers on the basis of ‘Name of Reinsurer’/ ‘Registration Number’/ ‘Country where operating’

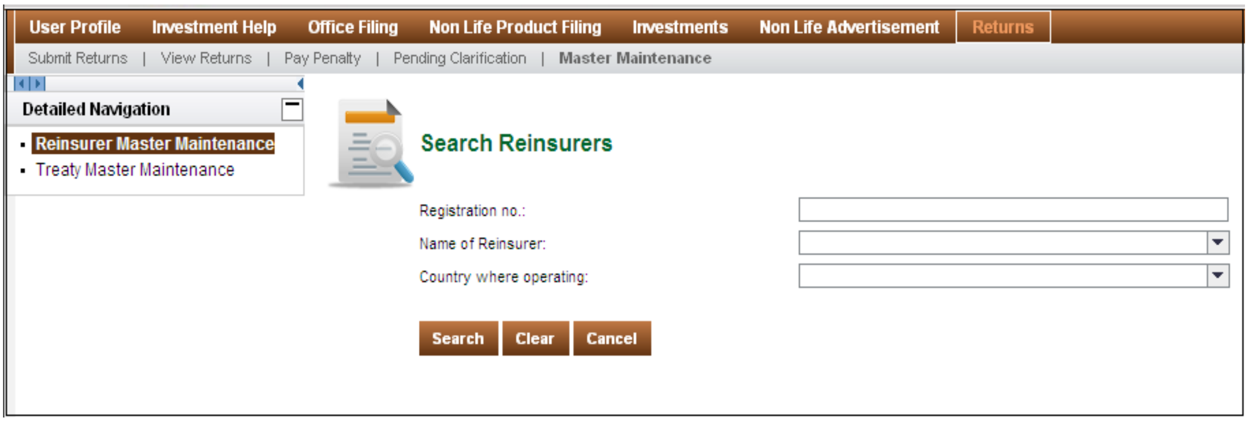


Figure 73: Reinsurer master maintenance screen

Button	Description
Search	Filters the reinsurer based on search parameter entered
Clear	Clears the entered data
Cancel	Directs user to master maintenance page

4. If there is a match found, system will display existing UIN, and same will be used by the insurer as a reference in all the submissions to IRDA.

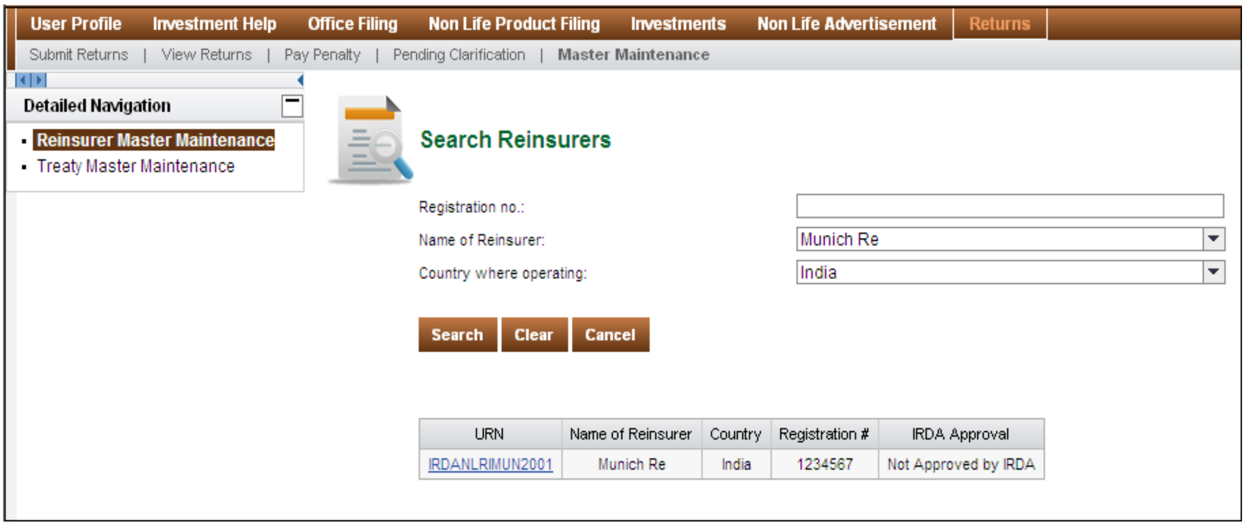


Figure 74: Search result screen

5. In case of no match, the insurer will have to update the details of the new reinsurer under ‘Record New Reinsurer’ section, which will create an entry in to the Reinsurer Master.

6. User is expected to enter all the mandatory details required to create a new reinsurer in BAP.

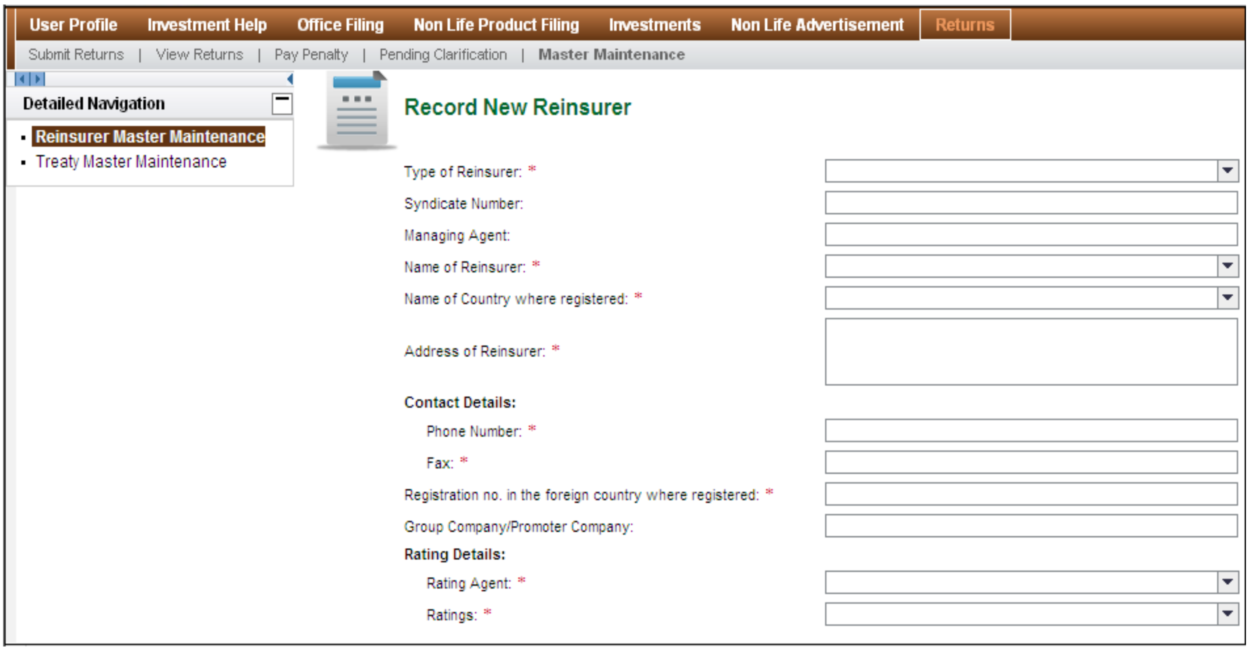


Figure 75: Create new reinsurer

Field	Description
Type of reinsurer	This field will have dropdown values with Life, Non-Life & Composite. User is expected to select Non-Life/Composite based on the business being offered by reinsurer.
Syndicate no.	Syndicate no. of Lloyd’s syndicate (applicable only to Lloyds syndicate)
Managing agent	Name of managing agent in case of Lloyd’s syndicate. (applicable only to Lloyds syndicate)
Name of Reinsurer	Dropdown populates with name of existing reinsurer will be populated. New value to be selected if a record has to be added for new reinsurer.
Name of country to be registered	Registered country of reinsurer to be selected from dropdown
Address of reinsurer	Address of reinsurer to be entered
Phone number	Phone no. of reinsurer to be entered
Fax number	Fax number of reinsurer to be entered
Registration no. in foreign country where registered	Registration no. of company to be entered
Group company/promoter company	Name of group/promoter company to be entered

Rating Agent	Name of rating agent to be selected from dropdown
Rating	Rating given to reinsurer as per the rating agent.

7. System will do a De-duplication check with the fields like, ‘name of Reinsurer’, ‘Country where registered’, ‘Registration no. in the country where registered’ during submission. If any existing entry is found, system will show a message stating “Reinsurer already existing in system, Click on Ok to view the URN”.

8. Once the user clicks on OK, system will display the URN. Insurers are expected to use the generated URN/UIN for all further communications and returns submission.

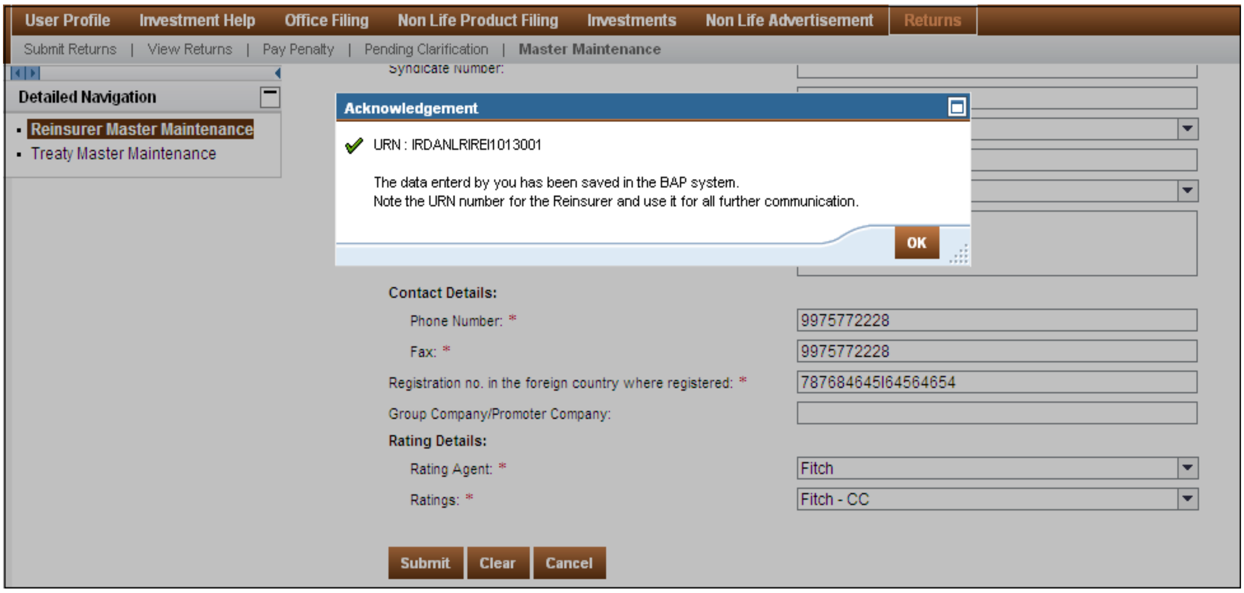


Figure 76: Reinsurer URN generation

1.2. Search or generate an URN for treaty

Insurer is expected to declare all the treaties signed with their reinsurer. Towards this, insurers are required to generate a unique reference number (URN) for the treaties they signed with a particular reinsurer (lead reinsurer).

1. Insurer to login with valid credentials.

2. Click on master maintenance portal.

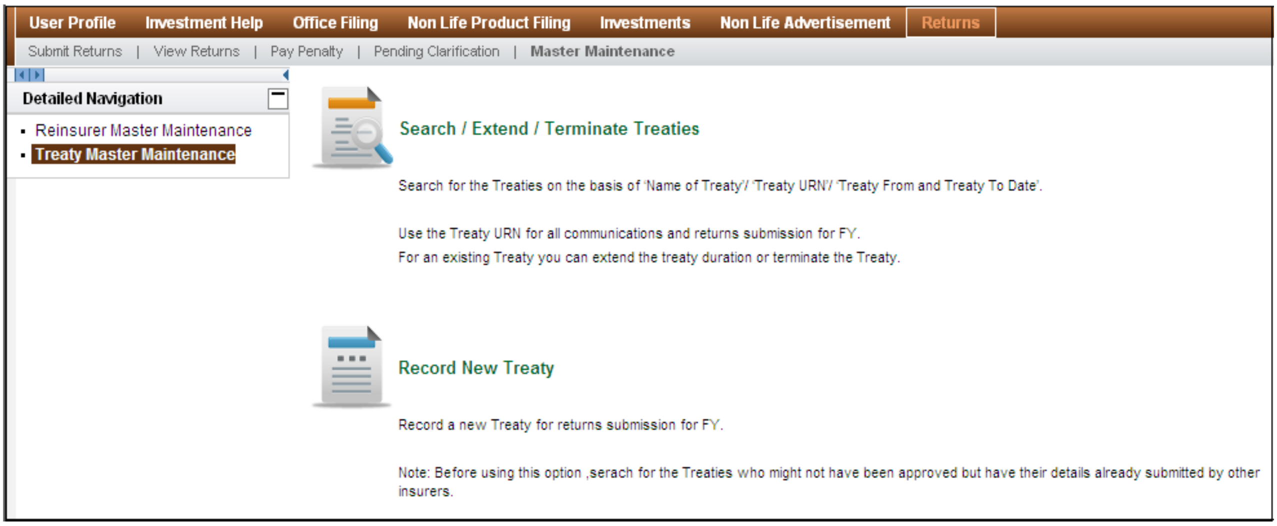


Figure 77: Treaty Master maintenance screen

3. Insurer is expected to create a new entry with the “Record new treaty” option

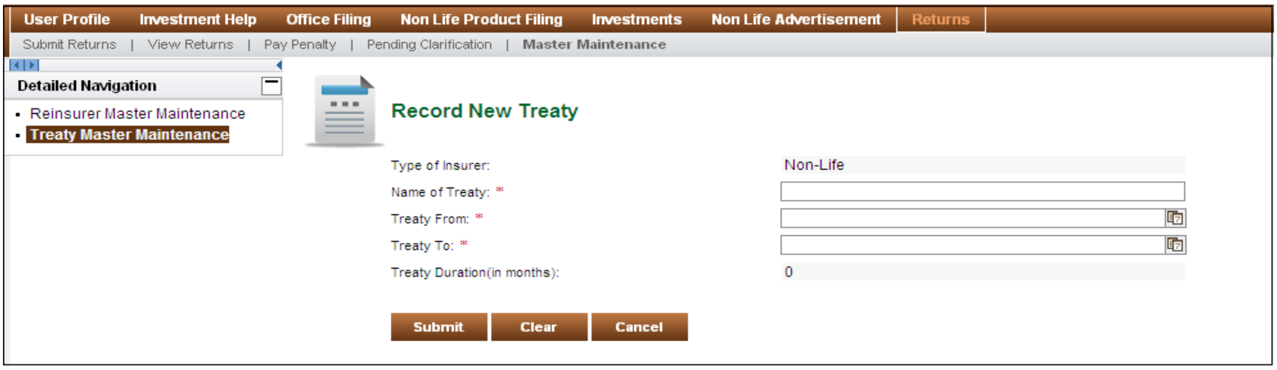


Figure 78: Record new treaty screen

Field	Description
Type of insurer	This field will show Non-Life or composite as default value for nonlife insurers
Name of treaty	User is expected to enter the name of treaty he has signed with reinsurer
Treaty from	Calendar option is provided to select treaty start date
Treaty to	Calendar option is provided to select treaty end date
Treaty duration	Based on treaty from and to date selected by user duration is calculated and displayed by the system (in months)

4. Click on submit once all the details are entered.

5. System displays the URN of the treaty. Insurer will use the generated URN for all further communications and returns submission for that Fiscal Year.

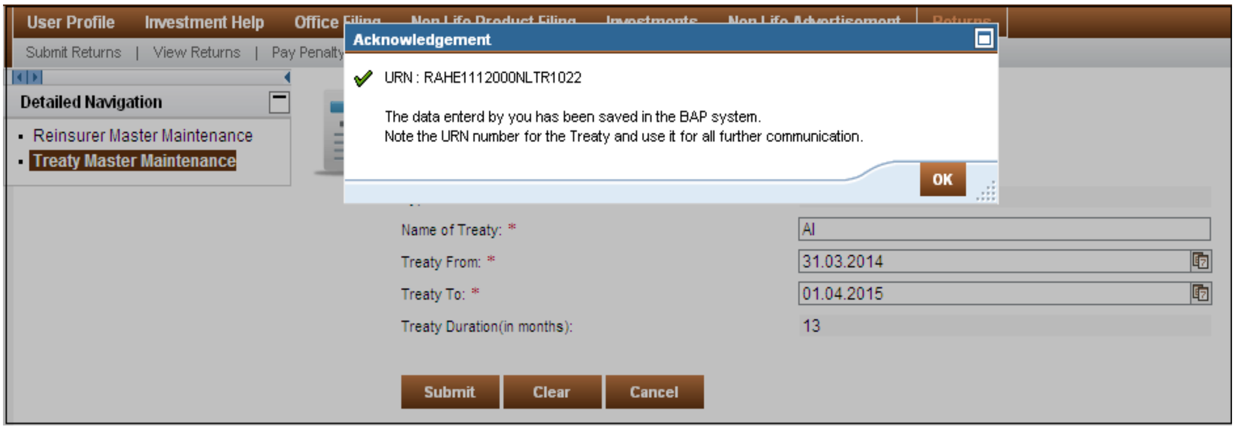


Figure 79: Treaty URN generation

1.3. Search/Extend/Terminate treaties

Existing treaties registered in BAP can be extended/terminated/searched using this option.

1. User clicks on the search/extend/terminate treaty option under the treaty master tab.

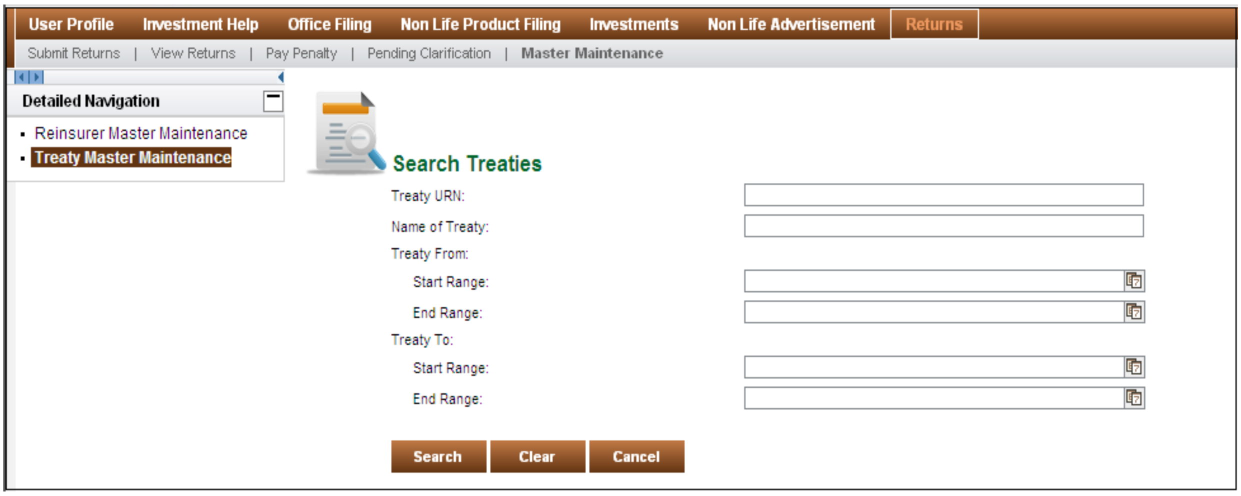


Figure 80: Search treaty screen

2. User can search a treaty based on any of the parameter displayed on search treaty screen.

3. When clicked on search button, treaty names are displayed along with status of treaty. User can select the treaty and take necessary action on it.

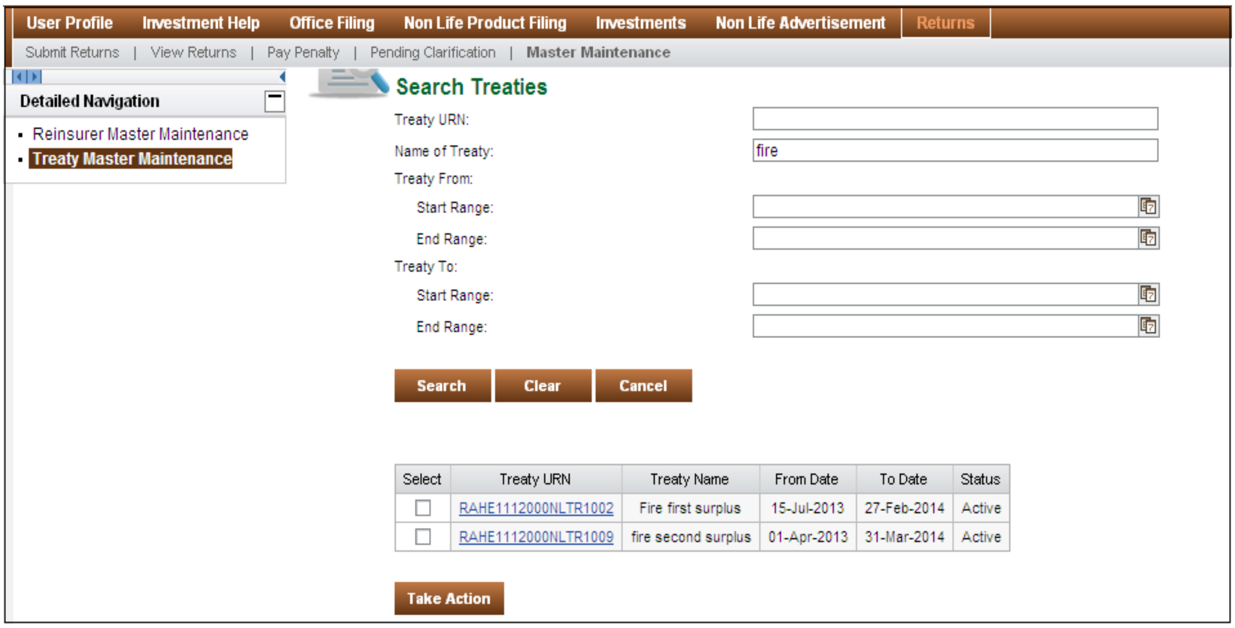


Figure 81: Search treaty result screen

4. User clicks on take action when check box against the treaty is ticked.

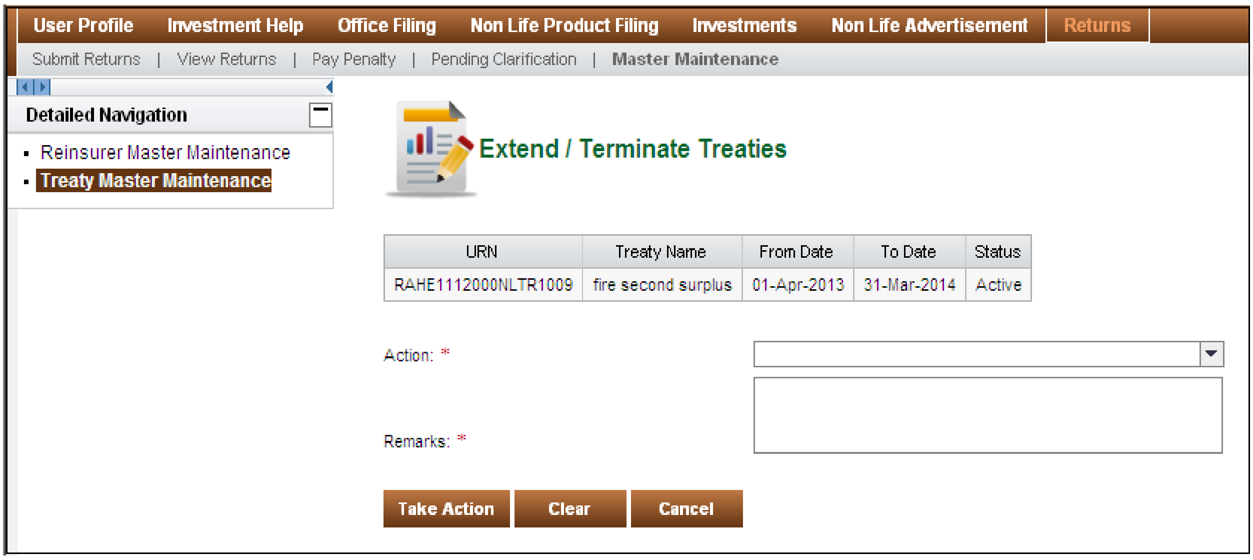


Figure 82: Extend/Terminate treaty

5. Actions available with insurer are to extend and terminate treaty.

6. User can extend the period of treaty by changing the ‘to date’.

7. User can terminate the treaty by selecting action type as terminate and click on take action.

8. Once action is taken status of the treaty gets changed.

9. Insurer can refer the treaty URN for submitting the returns only for those years for which treaty is active.

10. An insurer can have same treaty with various reinsurers.

3.0 Advertisement Filing

The Advertisement process is a “Use and File” process. Insurers need to submit details of all advertisements released by them to IRDA within a period of 7 days from the date of its release.

The process of filing the Advertisement application is a three step process :

1. Basic Information
2. Checklist
3. Digital Sign and Submit

3.1 Step 1: Basic information

Any Advertisement can be filed and edited by all the Sub IDs which have been created by the Master ID of that insurer.

1. Login to the BAP portal with your valid credentials , the **user profile** screen is displayed
2. Click on the **Advertisement Filing** tab for the advertisment filing screen to be displayed.
3. Click on the **New Advertisement** tab.

Figure 83: Advertisement Filing home page

4. All the details required to file a new advertisement will be displayed in the editable mode.

The form is dynamic in nature. New fields will get enabled as and when specific sections of the form are filled. Below screenshots give complete view of the form where all fields have been displayed.

Figure 84: Advertisement Filing - Basic Information

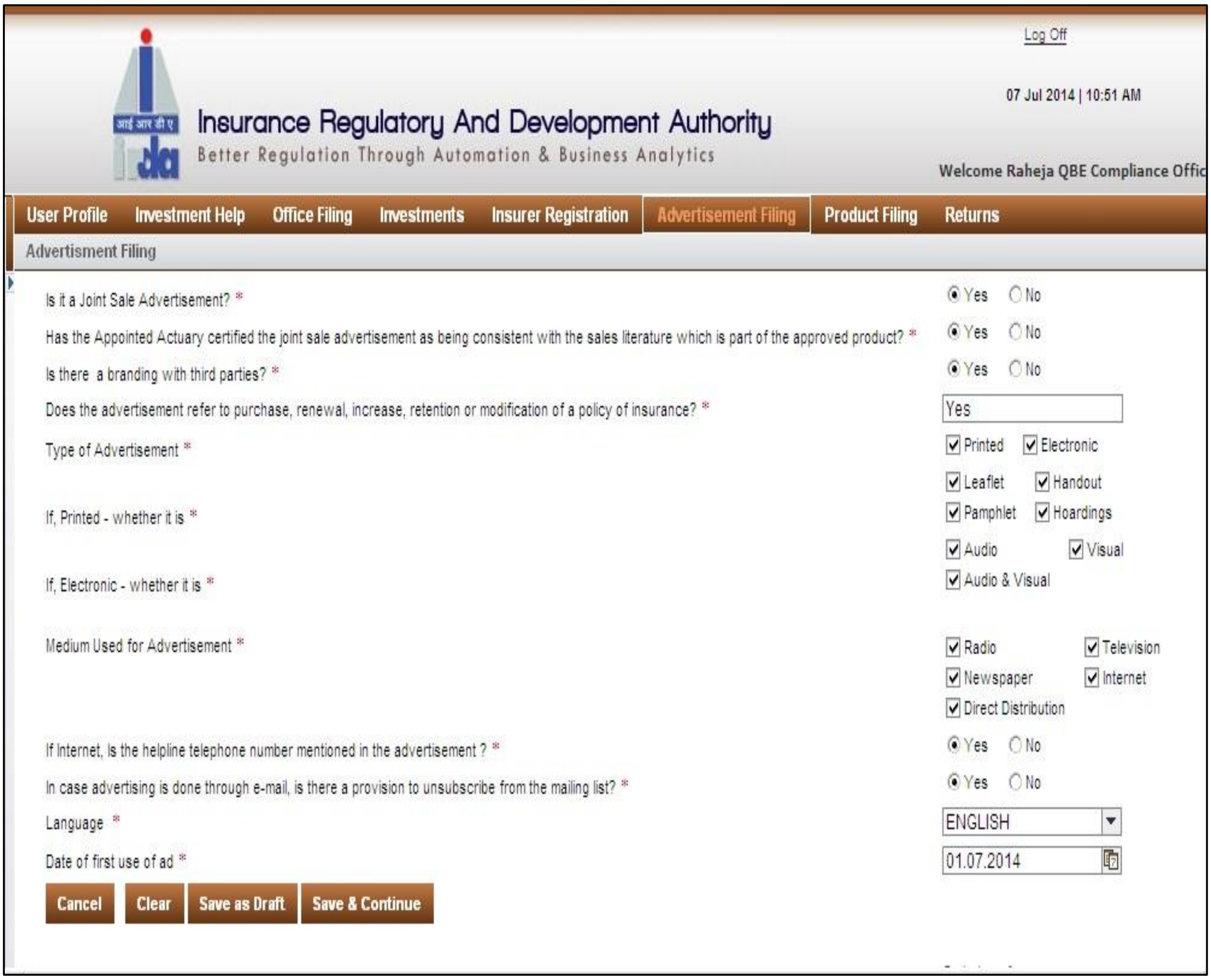


Figure 85: Advertisement Filing - Basic Information

The buttons on the **Basic Information** screen are explained in the following table

Button	Description
Cancel	This button is used to redirect to the Advertisement Filing home screen
Clear	This button clears all entries made in the Basic information screen
Save as Draft	This button is used to save the incomplete application in the Drafts section.
Save & Continue	This button is used to save the newly added record into the system and also for proceeding towards digitally signing it
Go to top of page	This link will take user to top of the page.

Where material is filed with the Authority in accordance with the ‘advertisement regulations’, in other than English/Hindi language, true translation of the same in English/Hindi duly certified by an Authorised officer of the Insurer, is to be enclosed/attached.

5. Once all details are entered, click on **Save and Continue** to generate the unique Reference Number **(URN)** and save the advertisement under **Drafts**. The application can be retrieved from the **Drafts** at a later time and modified before submission.

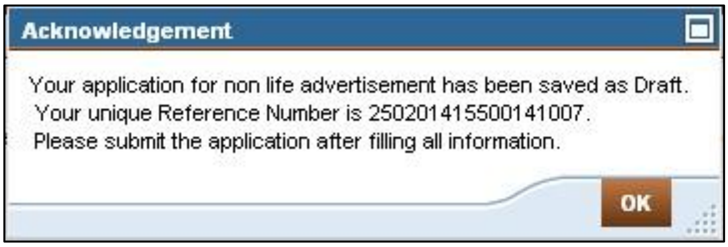


Figure 86: Advertisement Filing screen with URN

- Regulation requires that any Advertisement released into the market should be filed to IRDA within 7 days of doing so. The system checks for this validation when the details have been entered.
- Where the duration between **Date of Release of Ad** and **Date of Ad Filing** is greater than 7 days system displays a pop up message. This message is just informational and **will not stop** the user from submitting the Advertisement details.
- Where the duration falls within 7 days the system does not throw the pop up message and allows the insurer to proceed without any message.

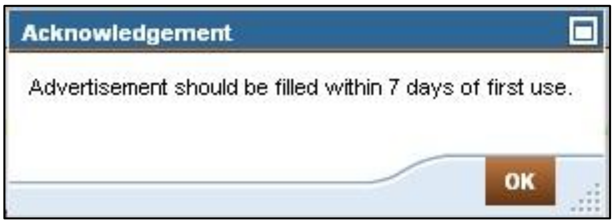


Figure 87: Advertisement Filing screen with Pop up Alert

3.2 Step 2: Checklist

1. After entering details on the **Basic Information** screen, click on **Save and Continue**, the **Checklist** screen is displayed. This screen asks user to answer a series of **Yes/No** questions and allows user to upload supporting documents.

Figure 88: Check List Screen

Figure 89: Check List Screen

2. Once all the mandatory questions have been answered, click on **Save and Continue**.
3. Provision to attach relevant supporting documents is provided. Multiple attachments can be uploaded to a single application.

3.3 Step 3: Digitally Sign and Submit

To Attach Digital Signature:

1. After selecting the details on the **Checklist** screen, click on **Save and Continue**, the **Digitally Sign and Submit** screen is displayed.
2. You may also attach the digital signature to the particular advertisement by clicking on the **Drafts** tab on the **Advertisement Filing** home page.

Figure 90: Screen displaying records in the draft bucket

3. Select the application by clicking on icon. This will open the application and allow you to complete it or click on the icon to digitally sign the application.

Figure 91: Screen displaying status of the digital signatures

4. The status of the Digital Signature to the particular advertisement record is displayed indicating whether the Digital Signature attachment is pending or is successfully attached with symbols ! and ✔ respectively.

5. If you are an **Authorised signatory,** click on the **Attach Digital Signature** button.

6. A Web Signer Applet window is displayed. Select the particular digital signature & Click **Sign.**

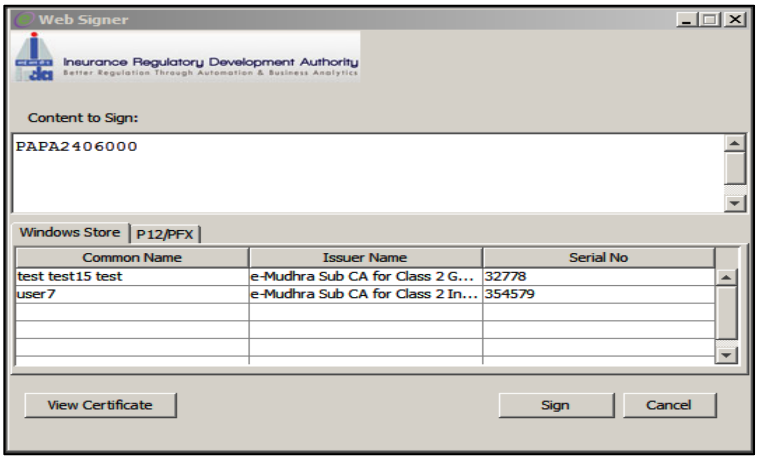


Figure 92: Web signer applet for imported Digital Signature

If digital signature is not registered, the following error message is displayed

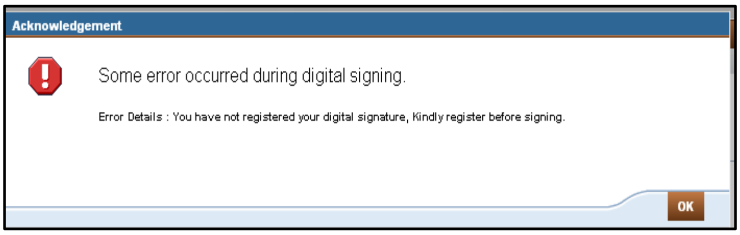


Figure 93: Digital Signature not registered

(**See**: [Digital Signature]() topic for registration of digital signature to BAP)

9. If digital signature is attached successfully system will prompt you regarding the same

Figure 94: Digital Signature attached successfully

After the required signatories have successfully signed the advertisement, the status of the application is changed to ‘Digitally Signed’. For Non-Life Insurers both the

Compliance Officer and **CEO** have to sign the Advertisement application.

10. Once the application is digitally signed the Compliance Officer can submit the application to IRDA. The Insurer will get a confirmation message asking if they wish to proceed. Click **Yes** to successfully submit the application to IRDA
11. The subsequent screen will generate the **UIN (Unique Identification Number)**.

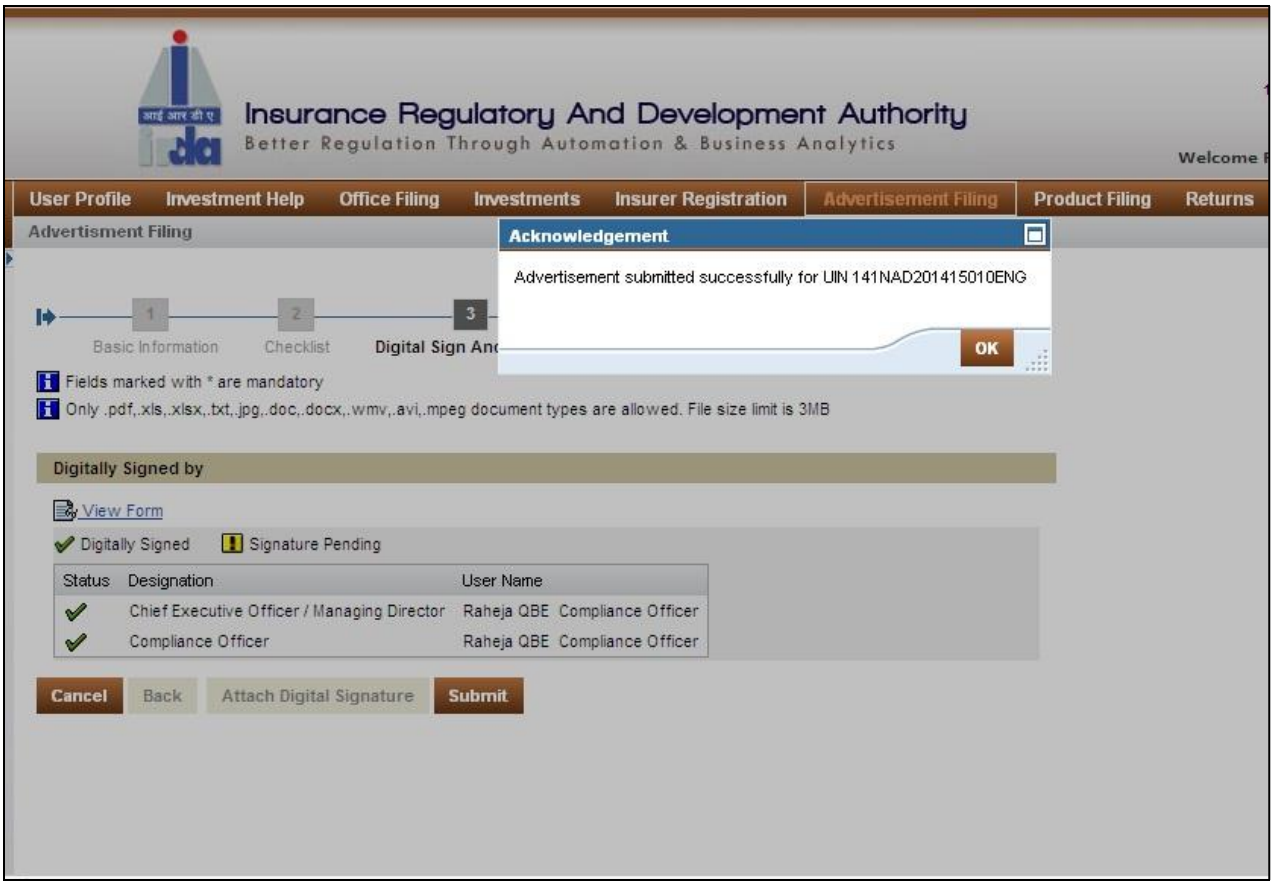


Figure 95: UIN Generation

3.4 Clarification requested by IRDA on Advertisements

Once the Advertisement Application is submitted, IRDA will check whether there are any discrepancies in the submission. If any non-compliance or discrepancies are observed IRDA can request for clarification.

Clarification required from Insurer:

If IRDA needs any clarification on submitted application, an email notification will be sent to registered email ID of compliance officer of your company.

You can then login to portal and give clarification as per IRDA's request.

To provide clarification:

1. Login to portal with your valid credentials.
2. Click **Advertisement Filing** tab.
3. Click **Pending for Clarification** tab. System will display applications pending for clarification.

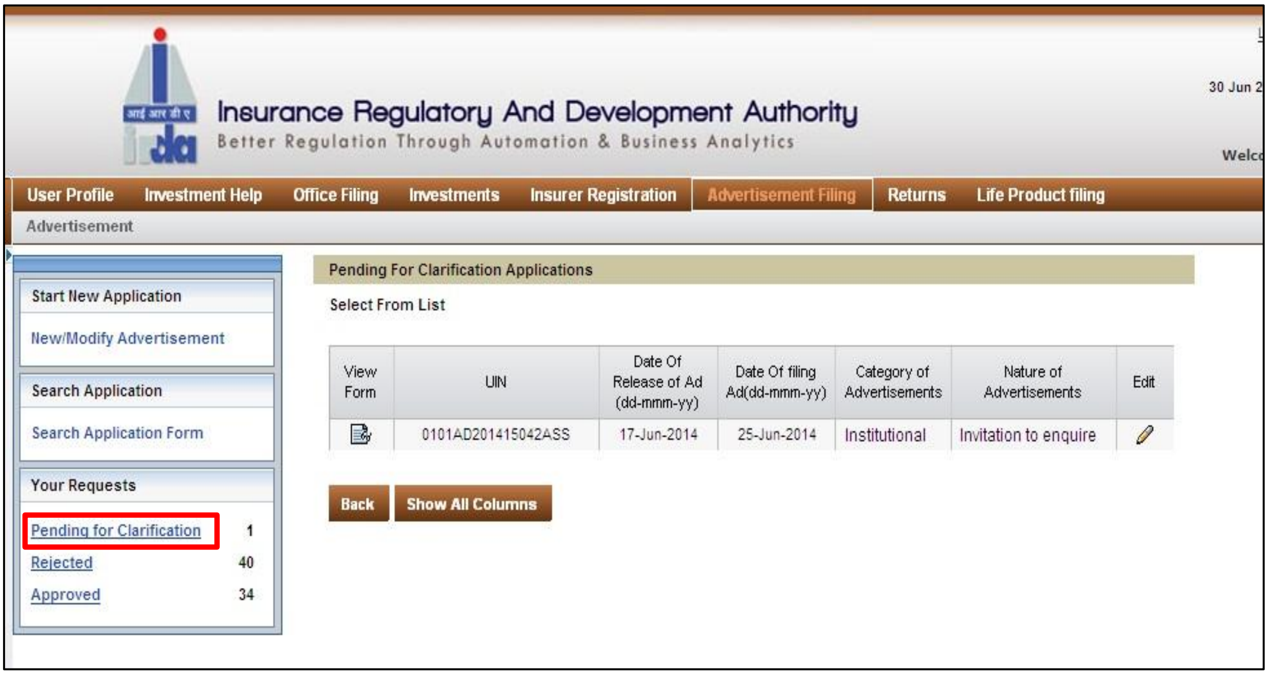


Figure 96: Pending For Clarification

4. Select the **Edit** option for the desired application. The clarification required by IRDA is displayed in **Remarks by IRDA** field.

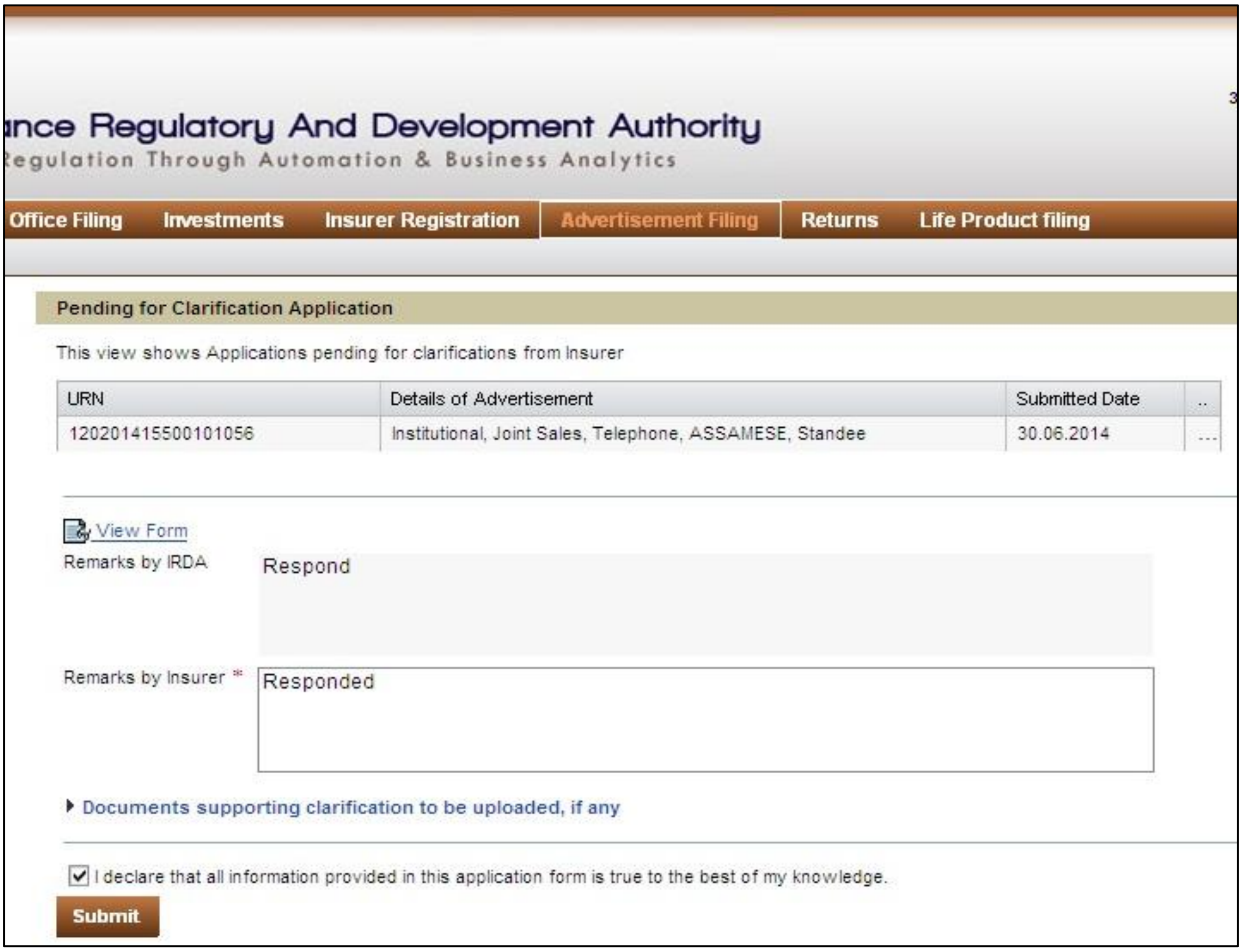


Figure 97: Responding to clarification

5. In **Remarks by Insurer** field, provide the additional information requested by IRDA.
6. You may also attach any additional **supporting documents** if required by clicking on the link '**Documents supporting clarification to be uploaded, if any'** and browsing the document and upload it.
7. Click **Submit** after checking the **Declaration** message. The **User Confirmation Message** dialog box is displayed.

Figure 98: User confirmation for submitting clarification

8. Click **Yes**. An **Acknowledgement dialog** box is displayed notifying that the clarification is submitted.

Figure 99: Acknowledgement for clarification successfully submitted

9. Click **OK**.

Any Sub ID may fill in the pending for clarification form and save it. However it is only the Compliance Officer has the authority to submit the form.

3.5 Search Application Form

There may be instances where Insurer wants to search for a particular application based on specific search criteria.

There are various parameters on which the user can initiate the search option. Any advertisement still in draft or already submitted to IRDA can be viewed from this search interface

Figure 100: Search Application Form

1. Click on **Search Application Form** tab on the Advertisement filing home screen. The search application screen will be displayed.
2. Enter any of the search criteria for which you want to view the advertisement filing form and click on **Search** button. All the applications which fall under the search criteria are displayed.
3. Click on the **View Form** icon  to view the advertisement form of that particular record.

3.6 Approved Applications

The User can also view the list of approved applications through the Advertisement Filing home screen .The user can select and view any individual application from this list.

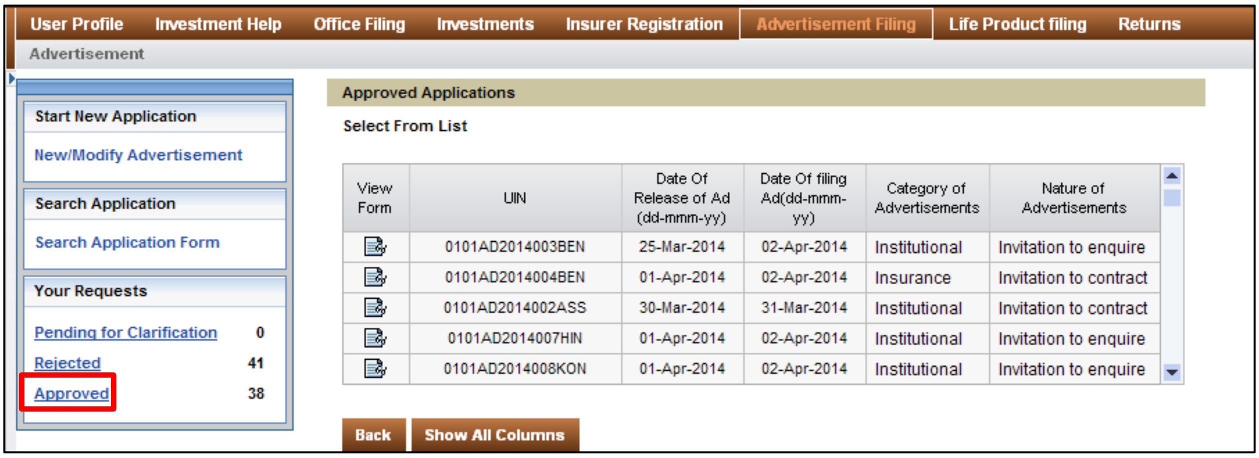


Figure 101: Approved Applications

1. Click on **Approved** tab on the Advertisement filing home screen. All the applications which have been approved till date will be displayed.
2. Click on the **View Form** icon to view the advertisement form of a particular record.

3.7 Rejected Applications

The User can also view the list of rejected applications through the Advertisement Filing home screen. The user can select and view any individual application from this list.

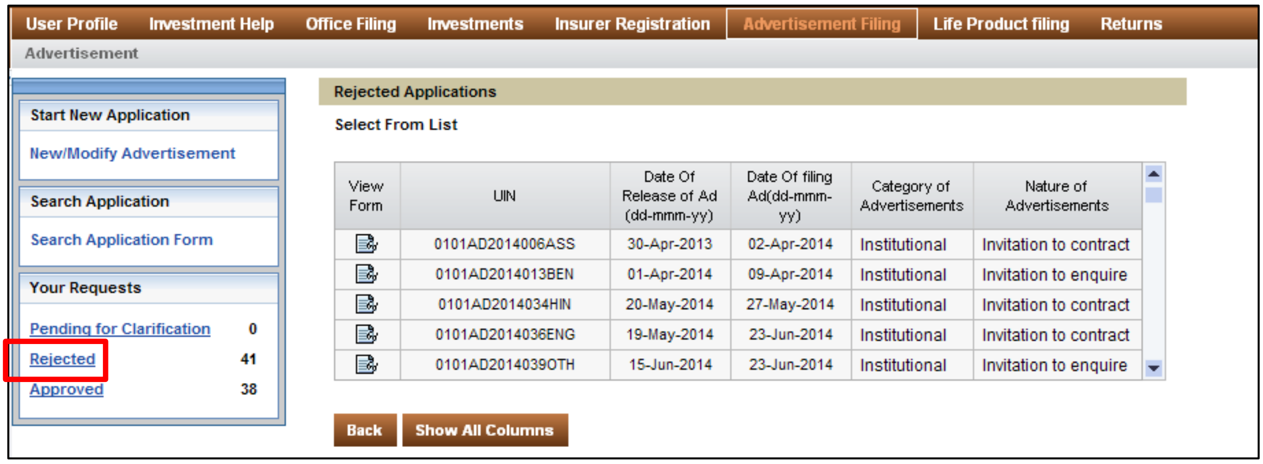


Figure 102: Rejected Applications

1. Click on **Rejected** tab on the Advertisement filing home screen. All the applications which have been rejected till date will be displayed.
2. Click on the **View Form** icon  to view the advertisement form of a particular record.

4.0 Frequently Asked Questions

1. What should be done after 3 failed attempts of Login?

   User ID gets locked. Use the Forgot Password link displayed on the login page to retrieve your credentials

2. What should I do when system shows "user authentication failed" error?
   - This is due to Invalid User ID/Password entry. Enter the valid User ID & Password, and then Click Logon button.
   - If you have forgot your User ID/Password Click Forgot User ID/Password link on the Login screen. (**See**: **Retrieve Credentials**)

3. Can everyone Update/Delete the Sub-IDs created?

   Only the master Id can update the details of the Sub ID for a particular Insurance Company

4. Can all users register/sign digital signatures for the forms?

   No, every form has Authorized Signatories. Only these signatories can attach the Digital Signatures for the respective forms individually.

5. Can I submit the Returns individually?

   No, Forms cannot be submitted individually. You have to submit the forms in bunches in which they are grouped.

6. Can I submit current Quarter Returns if earlier/previous returns are pending?

   No, you have to complete the submission of all the returns of the previous quarter in order to submit returns for Current Quarter.

7. Who can upload the Returns and request for Data Validation?

   Any Sub Id can upload the returns and request for data validation

8. What is the process to be followed for unlocking returns and how many times I can request IRDA for unlocking?

   Insurers will have to make an offline request for unlocking returns. Once IRDA unlocks a return, a notification will be sent to insurers stating that the requested return has been unlocked—Unlocking process automatically unlocks all dependent returns simultaneously along with the requested return. An insurer can at the maximum make 5 requests for unlocking

9. Can I re-upload a template if any corrections are to be done for previously uploaded template before submitting returns?

   Yes. You can re-upload the corrected template. System will delete the previously saved template and will store the updated data only. (**See**: **Re-upload**)

10. Is it Mandatory to Attach the Digital Signature for Submission of Returns Forms?

    - Yes, Authorized Signatories have to attach the Digital Signatures before Submission of Forms.
    - After the Successful Validation of forms, Authorized Signatories need to login into the Portal and attach the digital signature for the forms. (**See**: **Attach the Digital Signatures**)

11. What can be done if system shows “Invalid Template” error message while uploading template?

    System will show this error message if you have tampered the template.
    In this case, you can download the fresh template from the portal and save your data to downloaded template and upload the same. (**See**: **Upload**)

5.0 Glossary

Account Locked

A scenario in which a user has made three unsuccessful attempts to login to the portal.

Cross Form Validation

It is a batch processing for consistency check, wherein all returns which are linked to other returns are validated for consistency.

Digital Signature

It is a registered signature used for signing the returns digitally. A valid digital signature gives a recipient reason to believe that the returns data was created by an authorized signatory.

IRDA

Insurance Regulatory and Development Authority of India is the apex body that regulates insurance industry in India.

Pending for Clarification

Insurer need to provide clarifications as required by IRDA.

Reminder Email Notification

A set of emails sent by IRDA to the users on their registered email ID when any action is required from them.

Retrieve Credentials

A process through which the user can retrieve their login credentials by entering mandatory information.

Template

IRDA has defined templates for all returns to be submitted by Insurers. These templates can be downloaded from portal.

Unique Reference Number

The unique reference number generated when Insurer successfully submits the bunch of returns to IRDA.

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