

**CIRCULAR**

To,

**All General and Health Insurers**

**Sub: - Master Guidelines on AML/CFT 2022 – extension of time for  
Implementation**

This has reference to Master Guidelines on Anti-Money Laundering/ Counter Financing of Terrorism (AML/CFT), 2022 issued vide ref. IRDAI/IID/GDL/MISC/ 160/8/2022 dated 1<sup>st</sup> August 2022.

2. As per the para 2.3 of the Guidelines, the Guidelines would come into force from 1<sup>st</sup> November 2022.

3. However, the Authority has received requests from General and Health insurers to extend the timeline for implementation of the stated guidelines.

3. Considering the above request, it is informed that the Guidelines will come into force from 1<sup>st</sup> January 2023 for General and Health insurers.

--Sd/-

Randip Singh Jagpal  
(Executive Director)