

**STANDARD OPERATING PROCEDURE FOR CLAIM
SETTLEMENT UNDER PMJJBY**

Claim amount of Rs.2,00,000/- is payable on death of a member to his / her nominee(s). Death claim benefit of Rs. 2,00,000/- will be settled by the designated Office of LIC of India. The process to be followed will be as under:

Steps to be taken by the Nominee:

1. Nominee to approach CBS Post Office wherein the Member was having the 'Savings Bank Account' through which he / she was covered under PMJJBY; along with the death certificate of the member.
2. Nominee to collect Claim Form, and Discharge receipt, from the Post Office.
3. Nominee to submit duly completed Claim Form, Discharge Receipt, death certificate along with photocopy of the cancelled cheque of the nominee's bank account(if available) or the Post Office Savings Account through which he / she was covered under PMJJBY.
4. Nominee has to provide its own Post Office Savings Bank Account details (if opened in any CBS Post Office or Nominee will first open savings account) or bank Account details (if nominee is having savings account in any Nationalized Bank).

Steps to be taken by the Post Office

1. Upon receipt of death intimation the Post Office should check whether the cover for the said member was in-force on the date of his death, i.e., whether the premium for the said cover on Annual Renewal Date, i.e. 1st of June, prior to the Member's death was deducted.
2. Post Office to verify the Claim Form & the nominee details from the relevant Finacle menu through which enrollment was made and to fill in the relevant columns of the Claim form.
3. Post Office will ensure that following documents are attached with the claim form:
 - (i) Claim Form duly completed
 - (ii) Death certificate
 - (iii) Discharge Receipt
 - (iv) Photocopy of cancelled cheque of the Nominee (if available).

4. Post Office user will enter relevant details in Finacle menu CCSPMY

The screen shots of menu – CCSPMY

Criteria Page – CCSPMY (Claims and Settlements for PMY Policies)

Function: Select
Account ID: [Text Field]
PM Yojana (Scheme): Select
Certificate No.: [Text Field]
Claim Identification No.: [Text Field]
CIF ID: [Text Field]

Go Clear

In the criteria page of CCSPMY menu following functions are provided –

- A – Add
- M – Modify
- V – Verify
- I – Inquire
- C – Cancel

5. Post Office User has to select the function ADD. Then enter Account ID and select the scheme as PM Jeevan Jyoti Bima . Click on GO. Following screen will appear:-

Function: Add
Status: Claim Under Process
A/c. ID: 3087292641
Scheme Name: PMLJBY

SOL ID: 11000100
Certificate No.: JJY20150924000001594
PO/SOL ID: DOP11000100

Customer Details
CIF ID: 304312774
Title: MRS
Applicant Full Name: VANITA SOOD
Applicant Middle Name: [Text Field]
Date Of Birth: 29-05-1976
Existing Disability Status: Yes No
Aadhar Card No.: [Text Field]
Date Of Death: [Text Field]
Policy Expiry Date: 31-05-2016

Address Details
Address Line 1: 647 SEC 6 R K PURAM
City: SWDEL
Country: IN
A/c. ID: 3087292641
Gender: F-Female
Applicant First Name: [Text Field]
Applicant last Name: VANITA SOOD
Applicant Age: 39
Existing disability Details: [Text Field]
Cause Of Death: [Text Field]
Date Of Enrollment: 24-09-2015
Address Line 2: [Text Field]
State: DELHI
PIN Code: 110022

6. User has to enter Nominee Aadhar No. (if given), Nominee Address, Nominee Mail ID (if given), Nominee Mobile Number (if given), Nominee PAN No. (if given), Nominee Bank Account (either POSB or any Bank Account), Nominee IFSC Code (if having account in Bank), Guardian name if Nominee is minor, Nominee Date of Birth (if nominee is minor), select Bank as DOP (if POSB Account) or others if other Bank Account.

7. User will click on validate and ensure that all mandatory fields are filled. It will submit documents to Supervisor.

8. Supervisor will select Function Code Verify and compare all the information filled in claim form and discharge voucher with the data filled by user. After satisfaction, he will verify the claim. Upon verification, Claim Identification No. will be displayed by the system. This number should be noted on the top of the Claim Form and the claim register.

9. Claim Form duly filled and verified by CBS Post Office alongwith enclosures should be sent to Sr. Post Master Sansad Marg HO, New Delhi 110001 by service registered Letter. One RL is to be sent even if more than one claim form is due to be sent on same day.

10. User will also maintain a claim register in which the claim shall be entered. This register has to be prepared manually by entering Date of entry of claim/Account ID/Name of Account Holder/Date of Death/Name of Nominee/Claim Identification No. (generated by system)/ Date on which claim Form sent to Sansad Marg HO/Registered Letter receipt to be pasted against claims sent on a particular date.

11. Sansad Marg HO, on receipt of claim form will enter the claim in the register to be maintained manually and designated PA of this HO will intimate System Manager for extraction of the data from Finacle for the said claim. Data extraction file will be sent to LIC by Sansad Marg HO and all the claim forms received will be sent by service Registered Parcel to the designated branch of LIC.

12. LIC after sanctioning of the claim will push credit of the claimed amount into Bank Account of the nominee if account stands at any Bank or Credit the funds to Sansad Marg HO Bank Account No. 31702160955 IFSC Code SBIN0000691.

If nominee account is in any CBS Post Office and provide data file in the format of TTUM to Sansad Marg HO, Sansad Marg HO will upload the TTUM file in Finacle and account for the money in SB Deposit and Remittance to Bank (against credit entry received from LIC).

13. Sansad Marg HO will make entry of date of credit against the claims in the register and send intimation to the relevant CBS Post Office about the credit.

14. Relevant CBS Post Office will make entry of date of credit in its register and inform the claimant over phone about the credit. No accounting entry is to be made in any other CBS Post Office.