

ADPS (TO)



India Post

भारतीय डाक

Office of the Chief Postmaster General  
(Postal Life Insurance)

West Bengal Circle : Yogayog Bhawan (1<sup>st</sup> flr) : Kolkata 700012

SAC  
PL upload  
the same.  
25/7/17

**ALL UNDER ENTRY**

1. The Postmaster General Kolkata Region, Kolkata-700012.
2. The Postmaster General, South Bengal Region, Kolkata-700012.
3. The Postmaster General, North Bengal Region, Siliguri-734001.
4. The Postmaster General, A & N Islands, Port Blair-744101.
5. The Postmaster General, Sikkim State, Gangtok-737101.
6. The Director, Kolkata GPO, Kolkata-700001.
7. The Sr. Postmaster, Barabazar H.O., Kolkata-700007.
8. The Sr. Postmaster, Alipore H.O., Kolkata-700027.
9. All the SSPOs'/SPOs' under West Bengal Circle.
10. All the SSRM/SRM under West Bengal Circle.
11. All the In charge of CPCs.
12. All the Group Leaders.
13. The Superintendent PSD, Kolkata- 700002.
14. The Superintendent CDS, Kolkata- 700007.
15. The Superintendent Foreign Post, Kolkata- 700001.

No: PLI/M & G/Ruling VIII

dated at Kolkata-12, the 20.07.2017

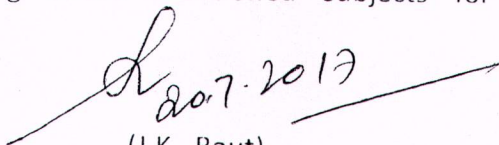
Subject: (a) Regarding Commutation of Yugal Suraksha Policy after lock up period and adjustment of access premium clarification thereof.

(b) Death Claim case in respect of RPLI Policy No. R-KL-EA-537669 held by late Smt. Smitha K.

(c) Rejection of Service Request pertaining to claim by the 'Approver' in the 'Core Insurance Solution' (CIS).-reg.

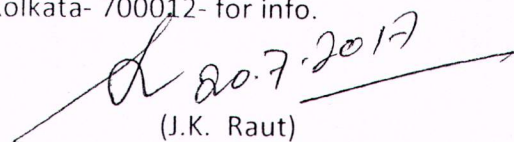
Kindly find enclosed herewith PLI Directorate's communication No- 25-4/Y/S/Cif./2014-LI dated 03.07.2017, 25-1/DC/Cif./2014-LI dated 03.07.2017 and 29-34/2012-LI (Pt-VIII) dated 11.07.2017 regarding above mentioned subjects for information, guidance and taking necessary action.

Encl: As above.

  
(J.K. Raut)  
Asst Divisional Manager (PLI)  
O/o the Chief Postmaster General  
W.B.Circle, Kolkata-700012

Copy to:-

1. ADPS (TO), O/o The Chief. P.M.G, Kolkata- 700012 – for information and upload the order in indiapost website.
2. All the S/S of PLI section, O/o The Chief. P.M.G , Kolkata- 700012- for info.

  
(J.K. Raut)  
Asst Divisional Manager (PLI)  
O/o the Chief Postmaster General  
W.B.Circle, Kolkata-700012



# डाक जीवन बीमा निदेशालय

डाक विभाग, संचार एवं सूचना प्रौद्योगिकी मंत्रालय, भारत सरकार  
चाणक्यपुरी डाकघर भवन, नई दिल्ली-११००२९

## DIRECTORATE OF POSTAL LIFE INSURANCE

Department of Posts, Ministry of Communications &  
Information Technology, Government of India

Chanakyaपुरी Post Office Complex, New Delhi-110021

पत्रांक

No  
25-4/Y/S/Cif./2014-LI

दिनांक

Dated  
03-07-2017

To,

All DDMs(PLI)

Sub: Regarding Commutation of Yugal Suraksha Policy after lock up period and adjustment of access premium clarification thereof.

A reference has been received from Punjab Circle regarding commutation of sum assured and adjustment of deposited premium of PLI Yugal Suraksha Policy.

2. The case has been examined and it is to inform that in such cases while commuting the sum assured from higher value to lower value, the higher paid premium upto the date of commutation is to be adjusted and revised premium is arrived as under:-

New Sum Assured- Paid up value = Difference amount

Now revised premium will be calculated on the difference of original sum assured

(U.S. Kanyal)

Dy. DM.- II

Copy to : The Dy. Divisional Manager (PLI), O/o the CPMG, Punjab Circle, Chandigarh-160017, it is to intimate that this is not a case of conversion of policy but only a commutation of sum assured. This disposed off your letter No. PB-YS-146825-CS/KW Dated 2-6-2017 on the subject cited above.

# डाक जीवन बीमा निदेशालय

डाक विभाग, संचार एवं सूचना प्रौद्योगिकी मंत्रालय, भारत सरकार  
चाणक्यपुरी डाकघर भवन, नई दिल्ली-११००२१

## DIRECTORATE OF POSTAL LIFE INSURANCE

Department of Posts, Ministry of Communications &  
Information Technology, Government of India

Chanakypuri Post Office Complex, New Delhi-110021

पत्रांक

No

25-1/DC/Cif./2014-LI(Pt)

दिनांक

03-07-2017

To,

All DDMs (PLI)

Sub: Death claim case in respect of RPLI Policy No. R-KL-EA-537669 held by late Smt. Smitha K.

A reference has been received from Kerala Circle regarding settlement of a death claim case erroneously 'Rejected' at approver level in the system.

2. The case has been examined at PLI Directorate and it is informed that after 'rejection' the policy status is 'terminated' in the system and this case can not be settled unless the claim case is reopened. Presently, the re-opening functionality is at testing stage. Therefore, so long as this facility is not provided in the software Circle may settle the erroneously 'Rejected' claim case at approver level, manually.

3. A proper record of such cases may be maintained to avoid any double payment.

(U.S. Kanyal)  
Dy. DM.- II

Copy to : The Dy. Divisional Manager (PLI), O/o the CPMG, Kerala Circle, Trivandrum-695 033, this disposed off your letter No. LI/PLI/Corr/2016-17 dated 12-6-2017 on the subject cited above.



डाक जीवन बीमा निदेशालय

डाक विभाग, संचार एवं सूचना प्रौद्योगिकी मंत्रालय, भारत सरकार  
चाणक्यपुरी डाकघर भवन, नई दिल्ली-११००२१

DIRECTORATE OF POSTAL LIFE INSURANCE

Department of Posts, Ministry of Communications &  
Information Technology, Government of India

Chanakypuri Post Office Complex, New Delhi-110021

दिनांक  
Dated

11/07/2017

To,

1. All Chief Postmasters General,
2. All Postmasters General,
3. General Manager (CEPT), Mysuru

Sub: Rejection of Service Request pertaining to claims by the 'Approver' in the 'Core Insurance Solution' (CIS).-reg

It has come to the notice of this Directorate that there are number of service requests pertaining to the settlement of claims wherein the approver has rejected the request instead of approving the same in the system.

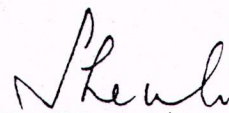
2. In this context, it is to inform that while rejecting any request in the 'CIS', an alert message pops up on the screen of the approver for confirming whether to proceed with the action of rejecting the service request and only after the approver accepts the same, the request gets rejected in the 'CIS'. Hence, there is already a process of seeking confirmation of the approver before rejecting/accepting the request in the 'CIS'. However, due to carelessness on the part of the approver in such cases while rejecting a service request, such incidents come to the light.

3. Further, it is to inform that the functionality of re-opening of claims i.e. maturity & death, is under testing with the CEPT team and the same is yet to be deployed in the production. In the meantime, to avoid delay in settlement of claims in cases where the claim request has been rejected instead of approving the same in the 'CIS', the matter was deliberated and carefully examined by this Directorate and it has been decided that such cases where approver has rejected the claim request instead of approving the same in the system, can be settled manually till the time, the said functionality of re-opening of claims is made available in the 'CIS'.

4. It has also been decided that the responsibility may be fixed against the official/officer at fault for such carelessness in rejecting the requests of claims in haste instead of approving the same in the system. Moreover, in all such cases, there is also a need for sensitizing the approver at fault who has rejected the claim instead of approving the same in the system.

5. It is once again instructed that for manual settlement of such cases, prior approval of the Head of the Circle must be obtained. Circle must also put in place a system to guard against double payment.

6. This issues with the approval of Chief General Manager (PLI).

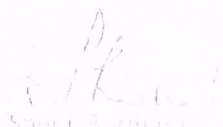


(Sheuli Burman)

General Manager (Operations)

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This issues with the approval of Chief General Manager (PLI).



(Sheuli Burman)

General Manager (Operations)