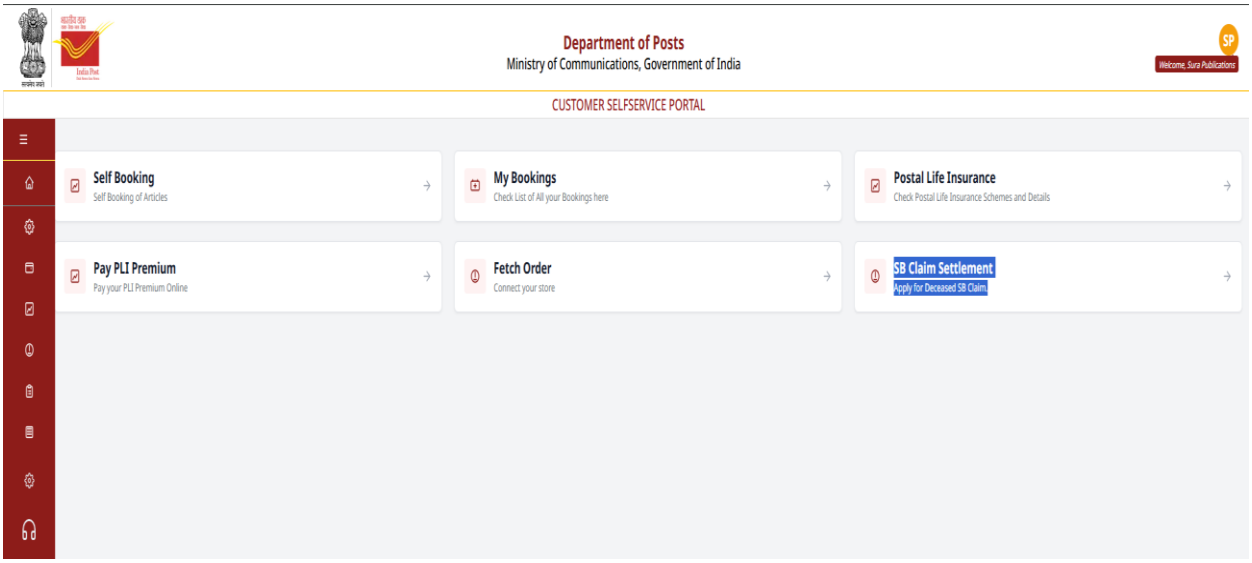
# Standard Operating Procedure

This SOP is for registering deceased claim requests of POSB schemes (listed below) through India Post web portal.

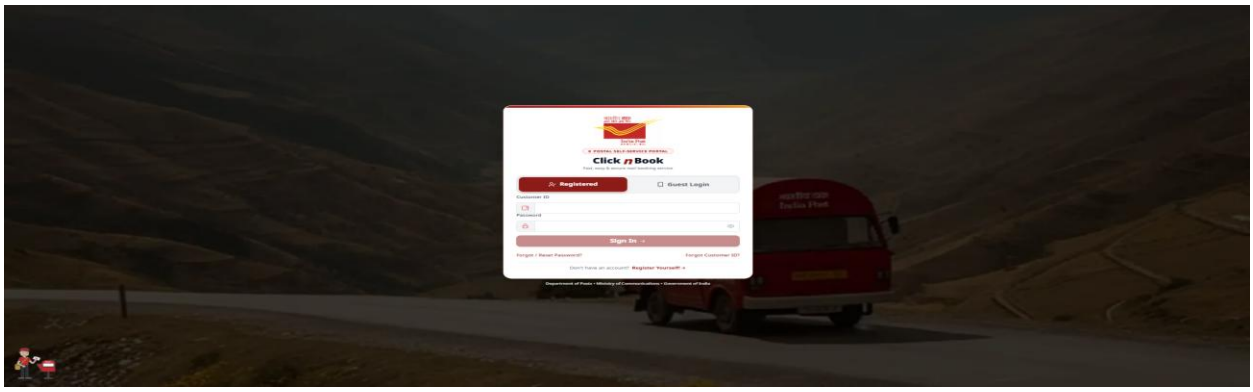



- Savings Account (SB)
- Recurring Deposit (RD)
- Time Deposit (TD)
- Monthly Income Scheme (MIS)
- National Savings Certificate (NSC)
- Kisan Vikas Patra (KVP)
- Public Provident Fund (PPF)
- Sukanya Samriddhi Account (SSA)
- Senior Citizen Savings Scheme (SCSS)
- Mahila Samman Savings Certificate (MSSC)
- National Savings Scheme (NSS)

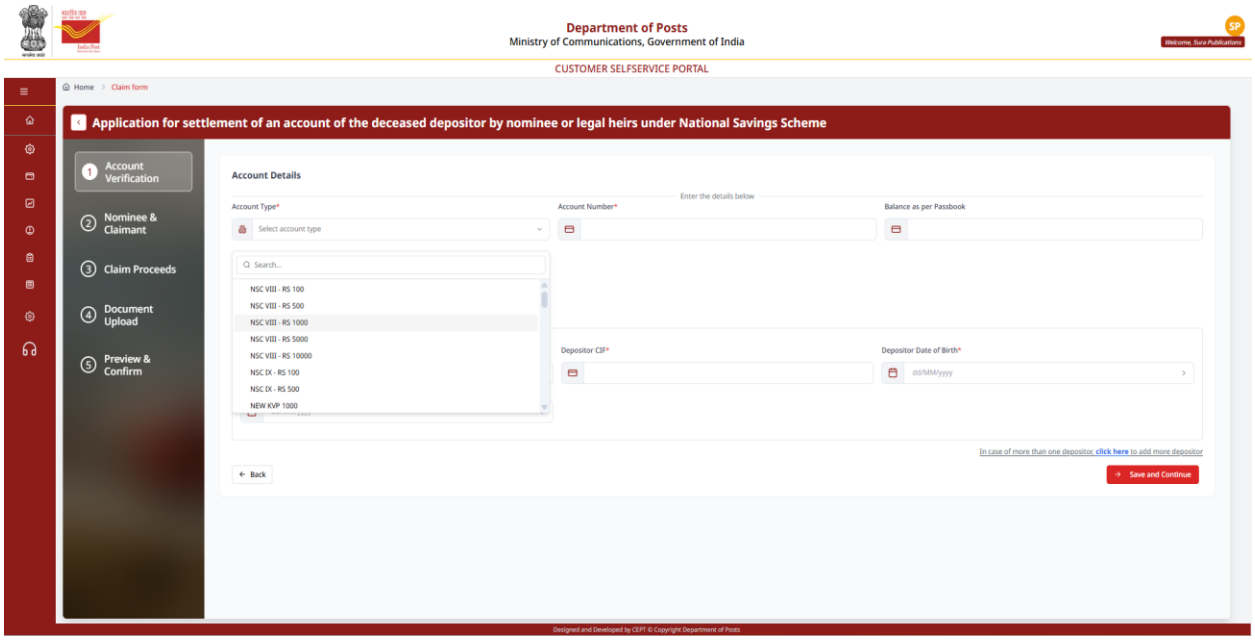
## SOP for Claimants

### Registration of Claim

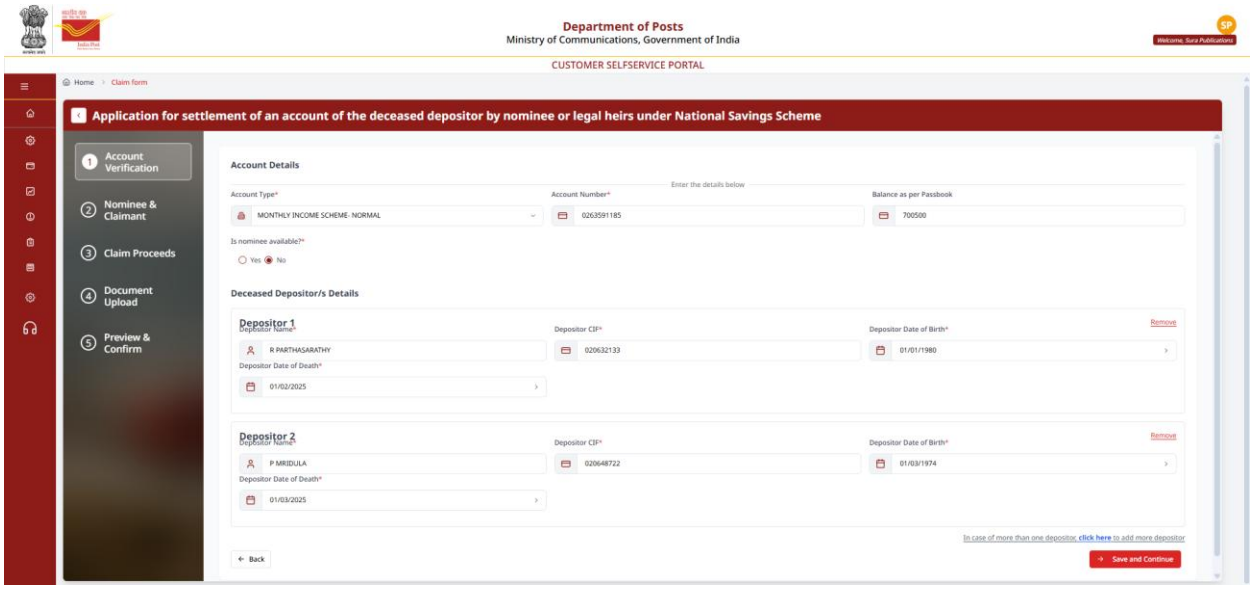
- Claimant may login as guest user through India Post web portal (https://app.indiapost.gov.in/customer-selfservice/login).
- In the customer self-service portal 'Deceased Claim Request' card to be selected.



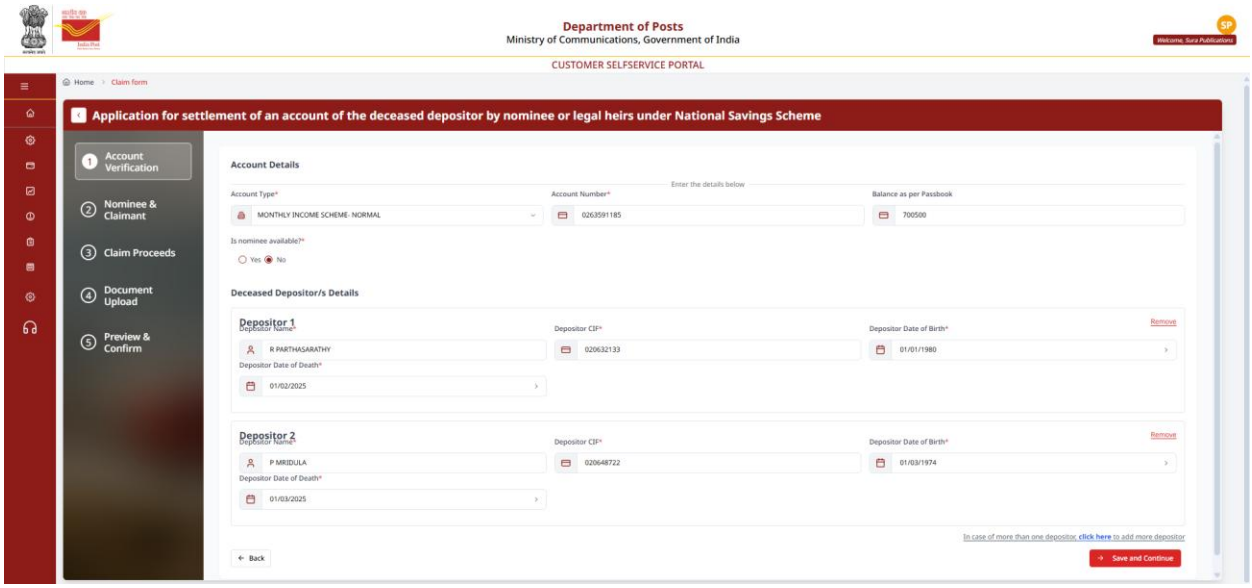
- Claimant has to select the scheme, enter Account Number and other details.




- Deceased depositor Name, CIF, DoB and Date of Death are to be entered by the claimant.




- Nominee name / nominee percentage will be auto fetched and displayed by the system.
- Nominee relationship / address / mobile number / Aadhaar / PAN / details are to be entered.
- If more than one nominee is present, details for all the nominees are to be entered.
- If any nominee is deceased, then date of death of deceased nominee is to be entered.

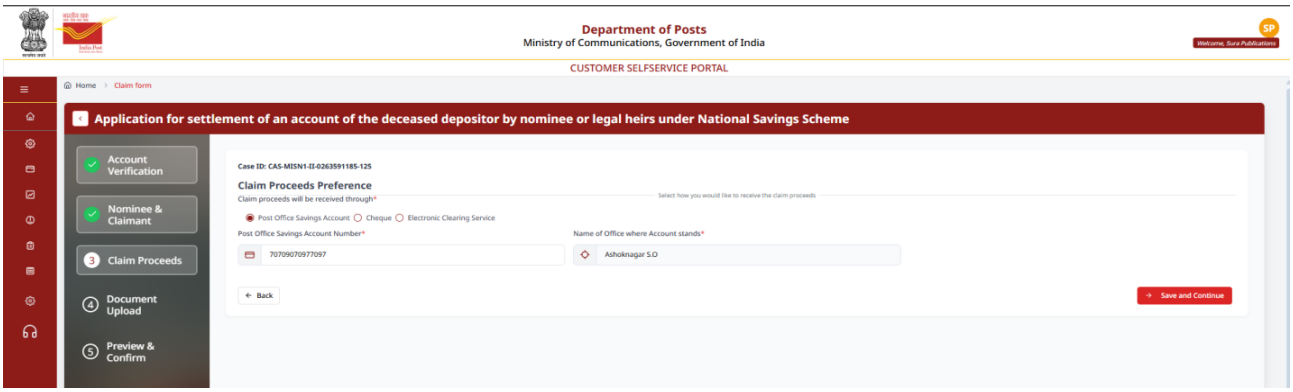


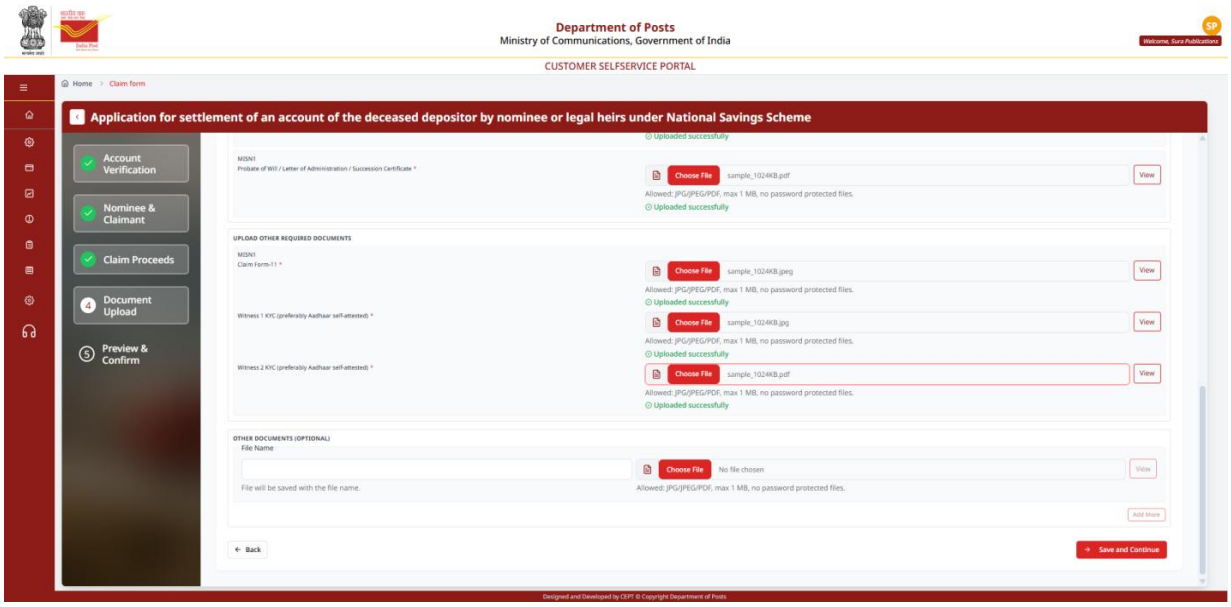

- If all the nominees are deceased, then the details of legal heir of last deceased nominee is to be entered.
- Passbook / Death Certificate / Claim Form / Affidavit / Disclaimer / Indemnity Bond / Aadhaar & PAN and other documents (as applicable) are to be uploaded.
- Post entering of nominee details, mode of receipt of claim amount – POSB / Cheque / ECS, to be selected. For POSB, SB account number of the claimant is to be entered. If ECS option is selected, image of cancelled cheque/ copy of first page of passbook is to be uploaded.

- After entering all the details, the request may be previewed and on confirmation, it will be registered and a case/application ID will be allotted for the registered request.
- SMS/ e-mail will be received by the customer once registration is completed.
- Request will then be forwarded to the Post Office where the account stands.
- In case of discrepancy/ non-submission of mandatory documents, the request is to reverted to the claimant with reasons for reverting by Home SOL; claimant is required to upload that document afresh.
- After uploading the requisite documents, the request may be previewed and post confirmation; it is to be submitted again.
- Request will then be forwarded to the Post Office where the account stands.

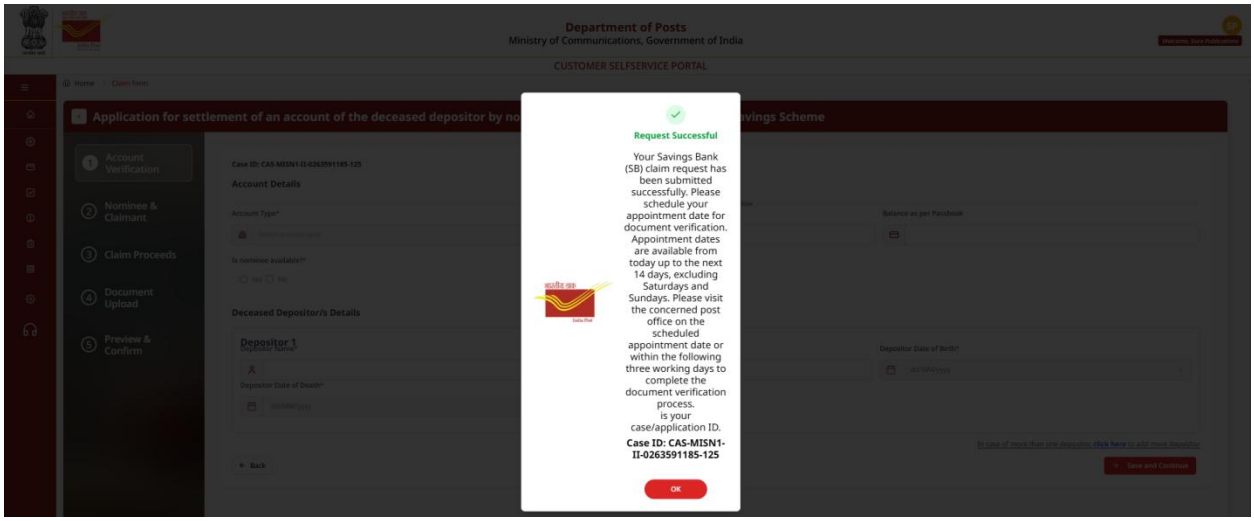
**<u>In case of no nomination</u>**

- Claimant has to select the scheme, enter Account Number and other details.
- Deceased depositor Name, CIF, DoB and Date of Death are to be entered by the claimant.
- As nomination is not registered, then details of legal heir are to be entered.
- Passbook / Death Certificate / Claim Form / Affidavit / Disclaimer / Indemnity Bond / Aadhaar & PAN / succession certificate / Probate of Will (if applicable) and other documents (as applicable) are to be uploaded.
- Post entering of claimant details, mode of receipt of claim amount – POSB / Cheque / ECS, to be selected. For POSB, SB account number of the claimant is to be entered. If ECS option is selected, image of cancelled cheque/ copy of first page of passbook is to be uploaded.

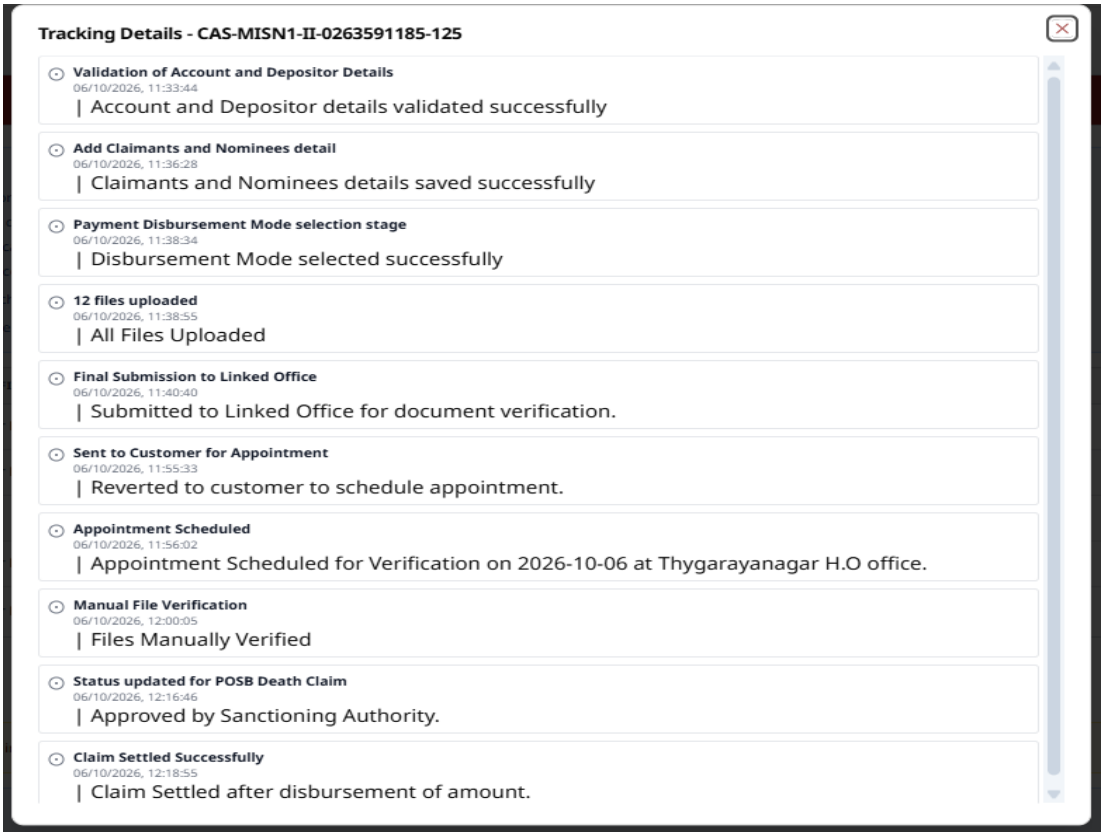





- After entering all the details, the request may be previewed and on confirmation, it will be registered and a case/application ID will be allotted for the registered request.
- SMS/ e-mail will be received by the customer once registration is completed.

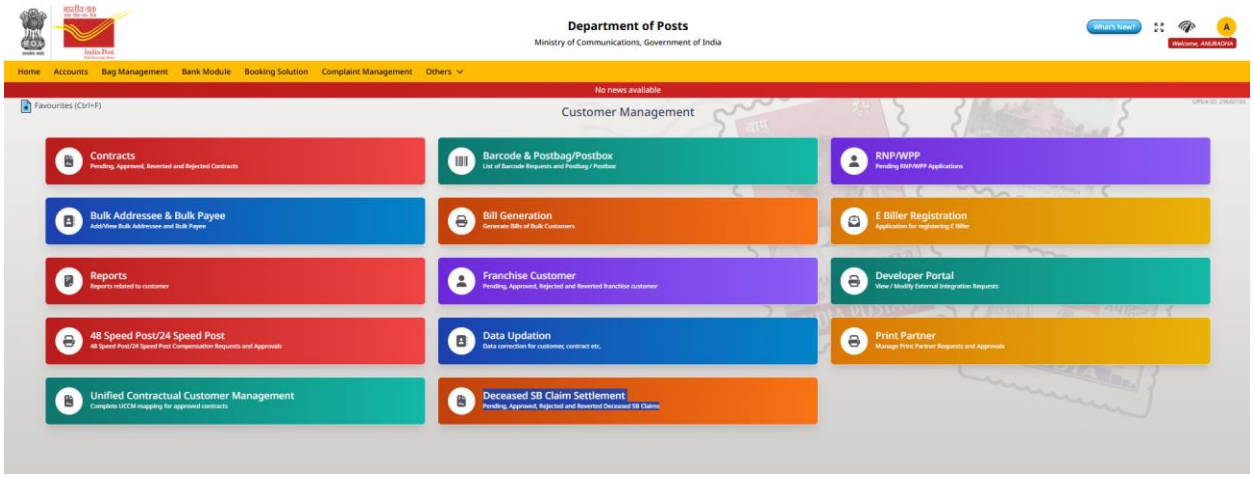


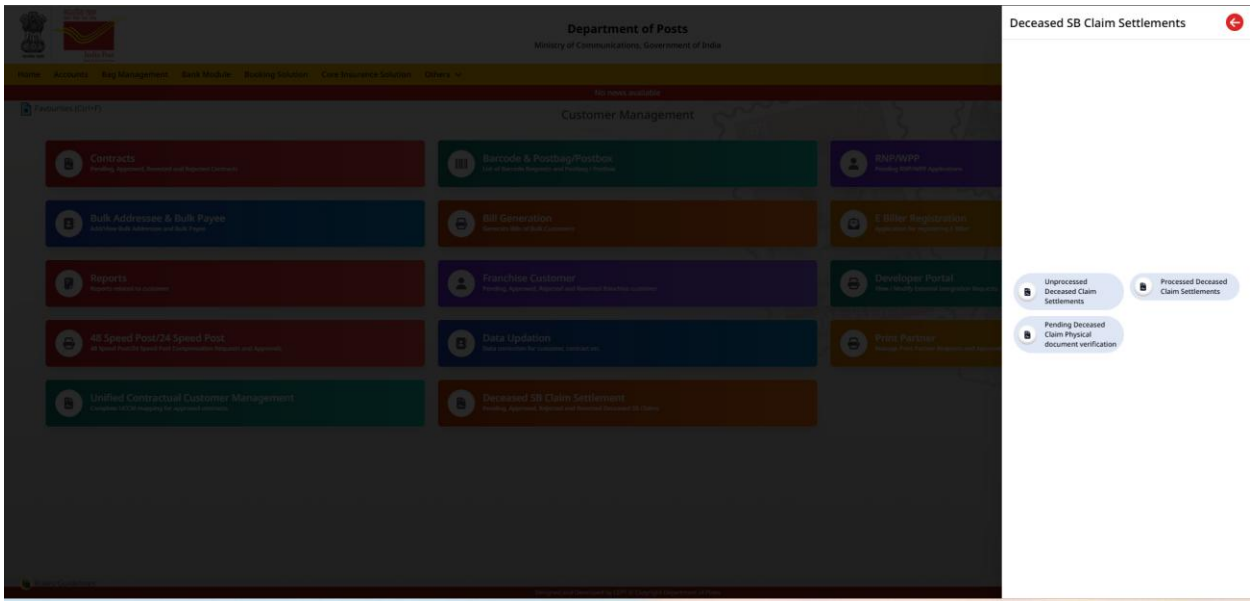

- Request will then be forwarded to the Post Office where the account stands.
- In case of discrepancy/ non-submission of mandatory documents, the request is to reverted to the claimant with reasons for reverting by Home SOL; claimant is required to upload that document afresh.
- After uploading the requisite documents, the request may be previewed and post confirmation; it is to be submitted again.
- Request will then be forwarded to the Post Office where the account stands.
- Claimant can track all the progress from Claim Raising to Claim Settled.



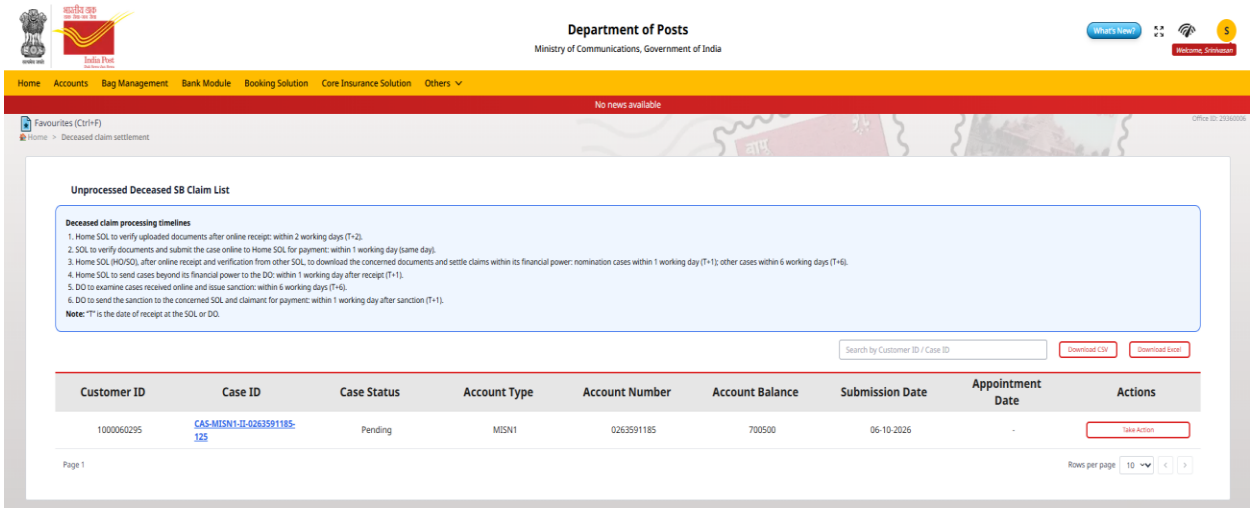

## Role of Post Office where the account stands

- Postmaster of Home SOL may login to APT 2.0 and check for registered claims allotted to his/her office.

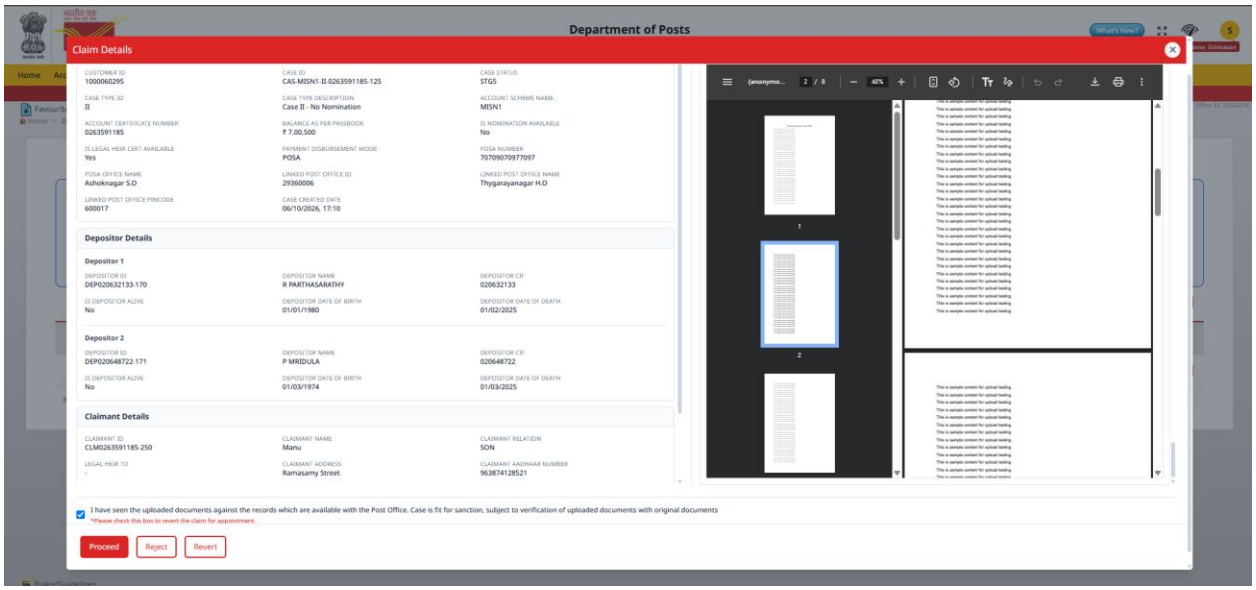




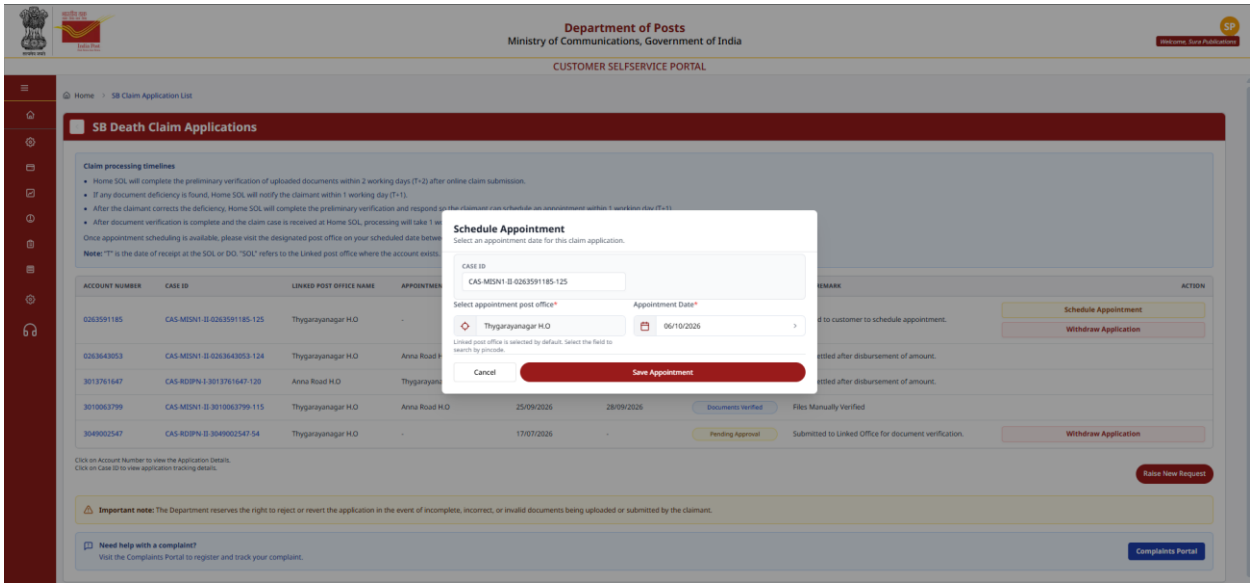

- Details of the registered claim may be previewed.

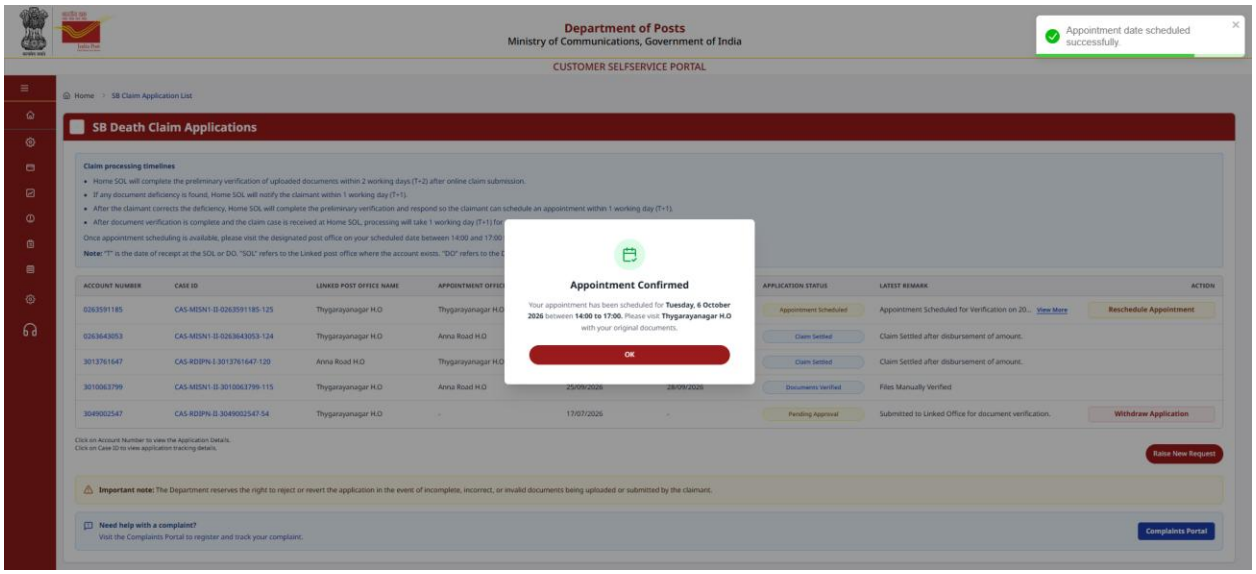



- Home SOL to check the details and uploaded documents vis a vis available records at Home SOL and as per existing rules/ orders.
- After checking the details and the uploaded documents, if everything is found correct, based on the POSB rulings, the Postmaster of the Home SOL shall tick the undertaking check box.
- After that, she may click on “Proceed”.



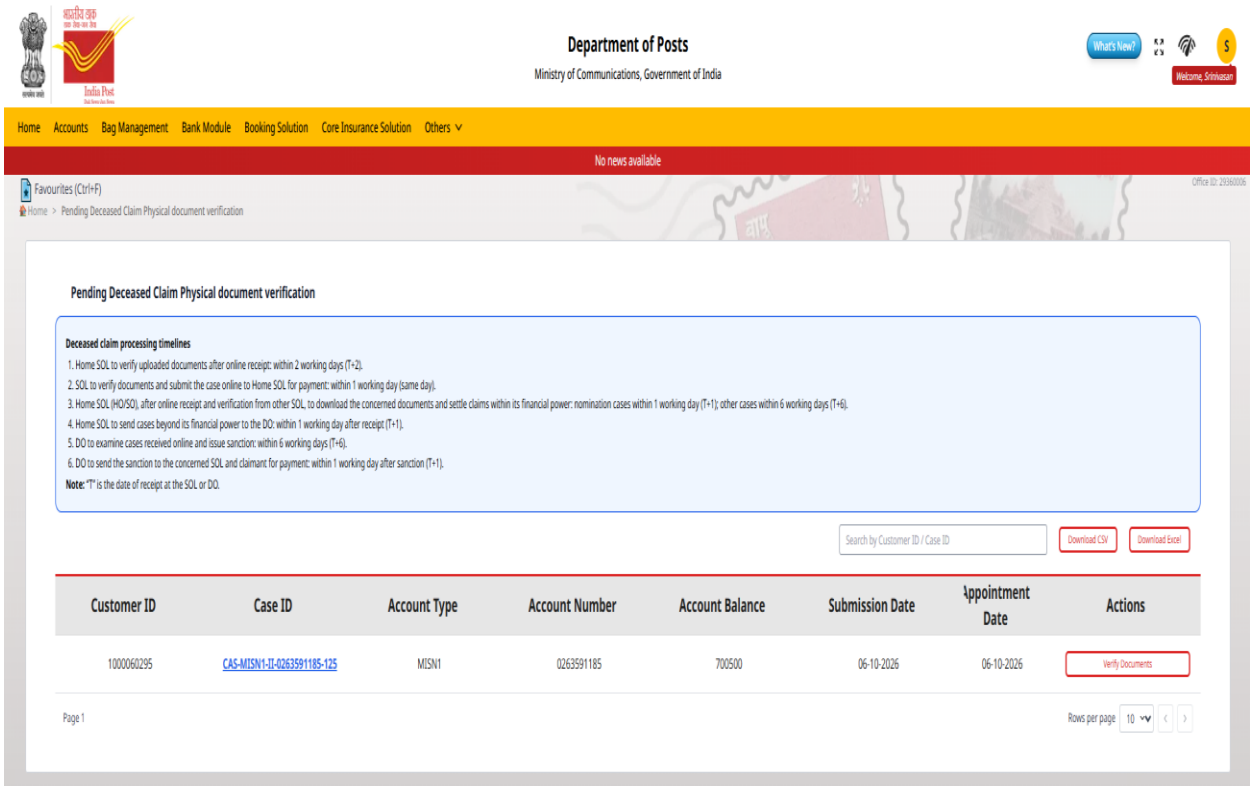

- Once the Postmaster click on "Proceed", Claimant will receive an intimation requesting to schedule the date of appointment in the office of her choice for verification of physical documents.
- In case of discrepancy/ non-submission of mandatory documents, the application may be reverted to the claimant by selecting the specific reason for reverting.
- The application may also be rejected, if account number, schemes, nominee, Aadhaar and PAN mismatches, by Home SOL by selecting the reason for rejection.
- Post successful document verification, based on the financial powers delegated to the Post Office, the claim may be sanctioned or forwarded to Divisional Office for sanction.



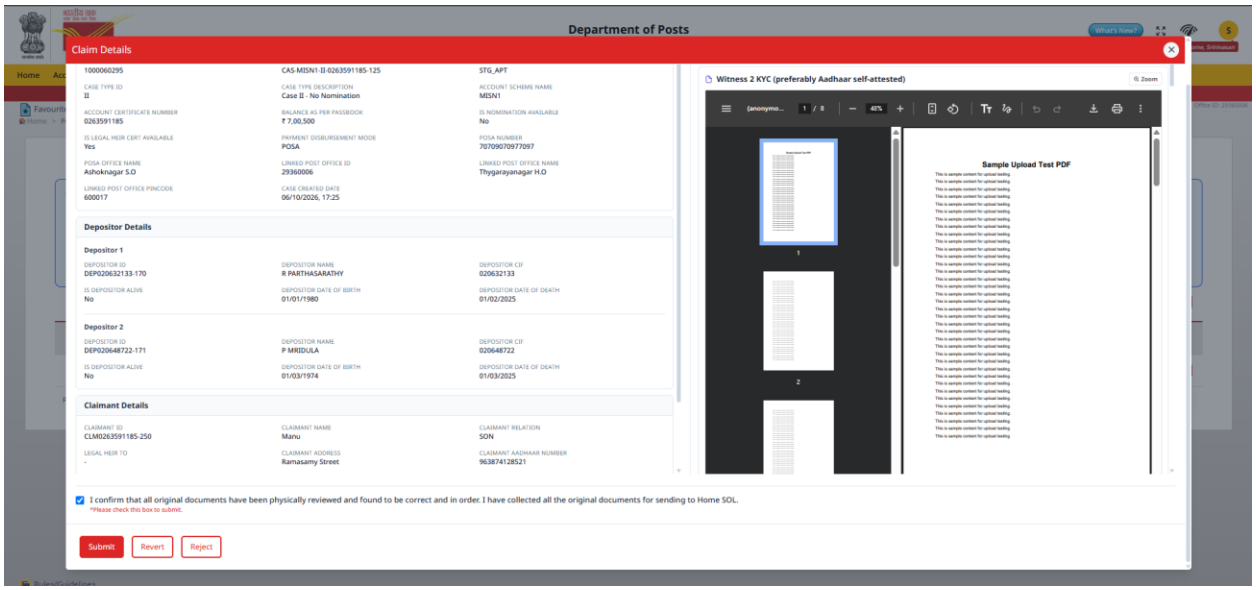



**Role of Post Office where the claimant submits the original documents**

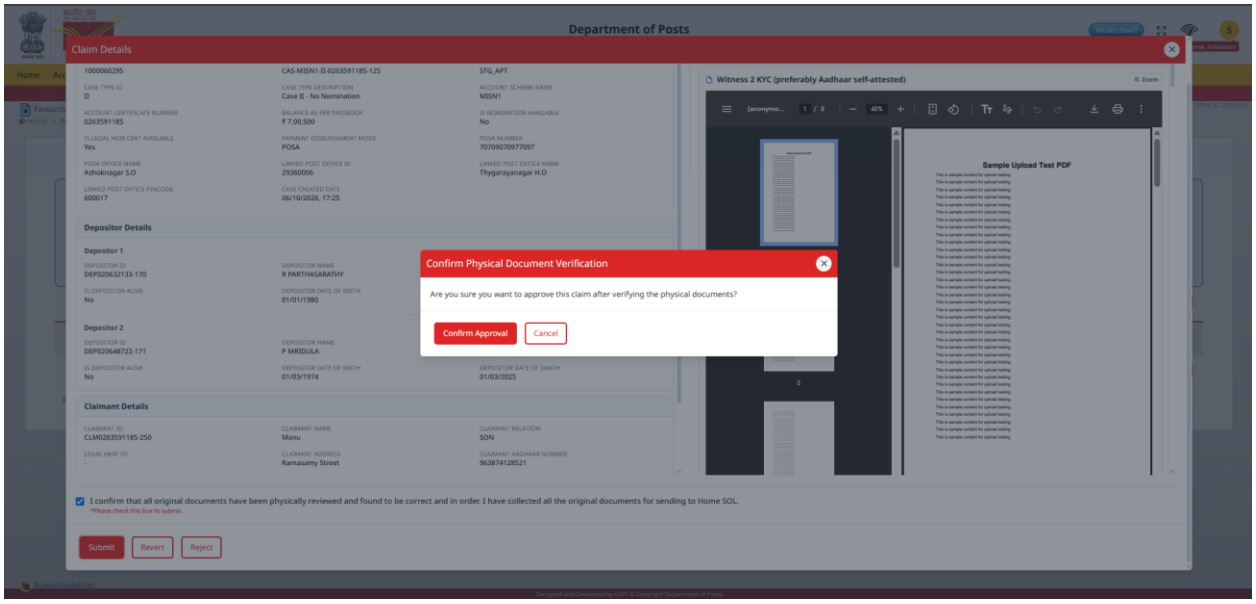
- Postmaster may login to APT 2.0 and check the status for registered claims allotted to her office.



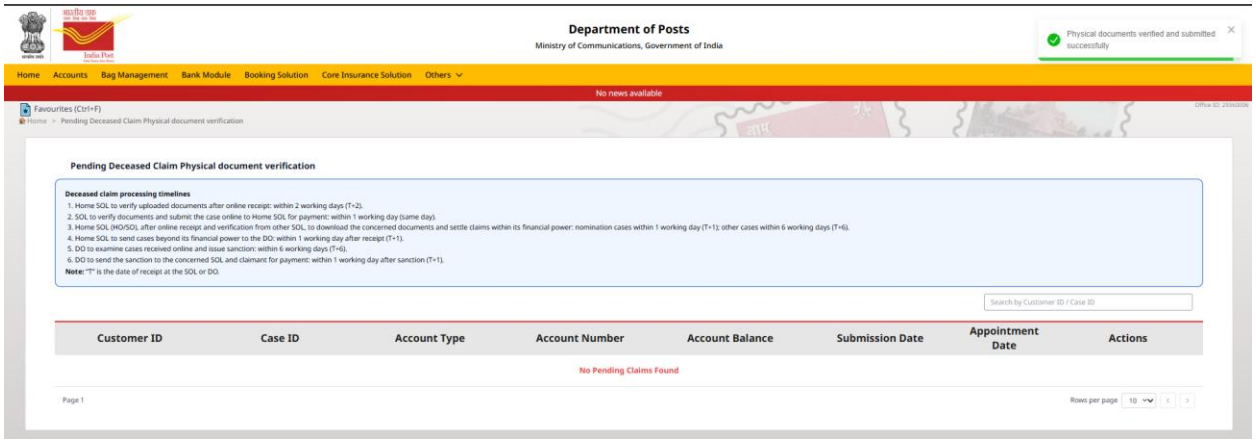

- Details of the registered claim may be previewed.




- Once the claimant visits the Post Office on the date of appointment with physical documents, the same may be verified and the claimant may be informed that the applications will be forwarded to Home SOL for further processing.
- After checking the details and the uploaded documents, if everything is found correct, based on the POSB rulings, the Postmaster of the Home SOL shall tick the undertaking check box.
- After that, she may click on "Submit".
- After clicking on Submit Postmaster need to confirm physical document verification by clicking on "Confirm Approval".

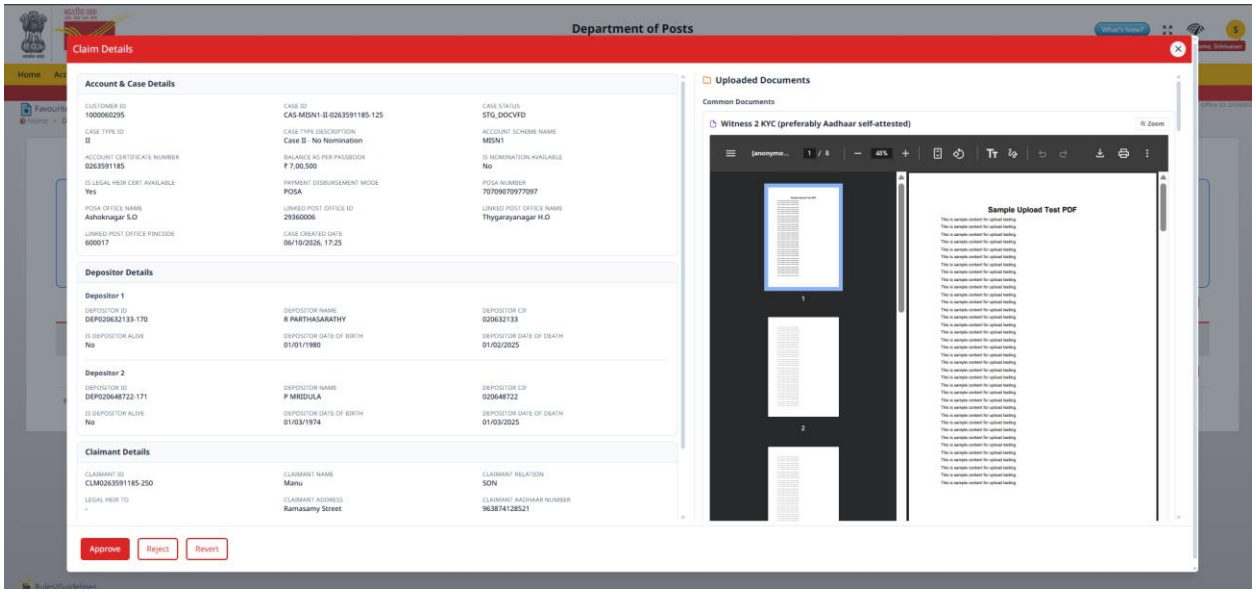


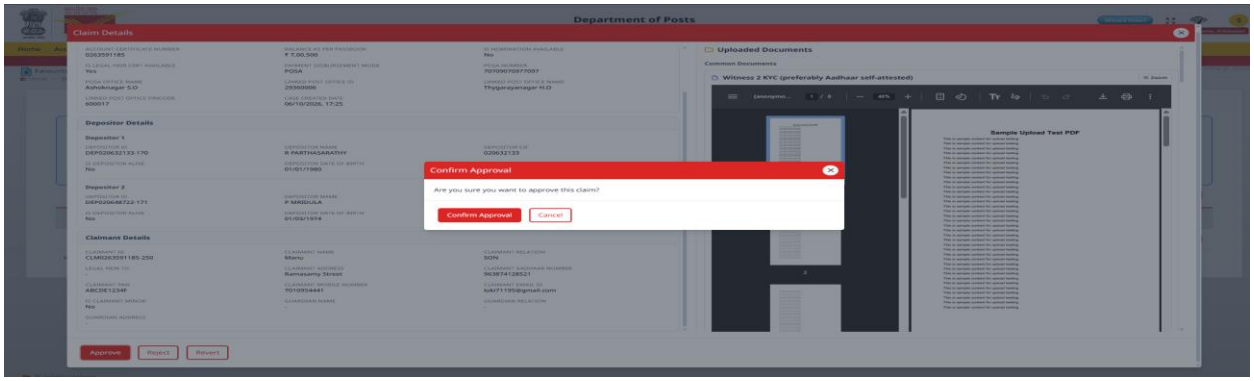

- The application may also be reverted/rejected, if account number, schemes, nominee, Aadhaar and PAN mismatches, by Home SOL by selecting the reason for rejection.



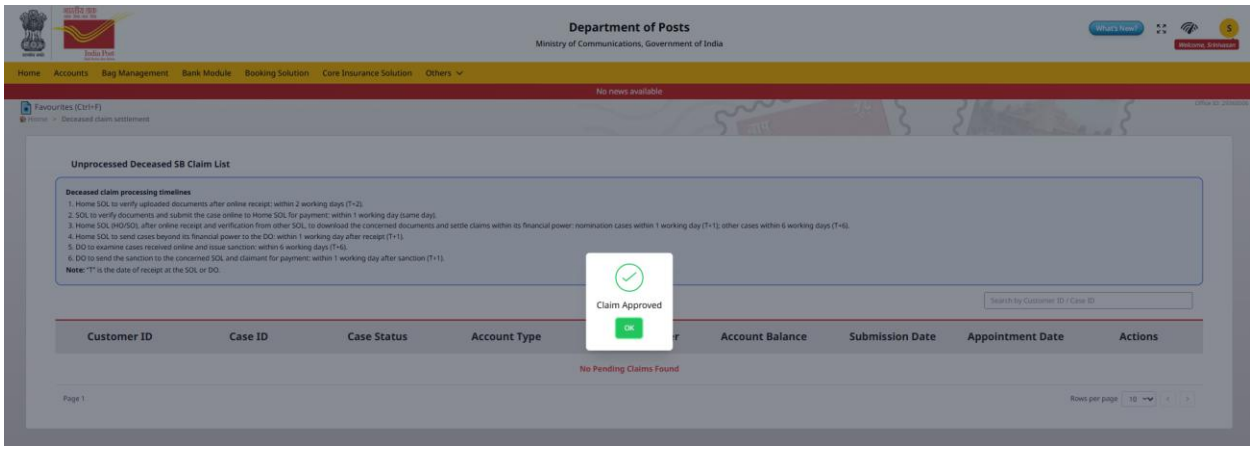

## Role of Sanctioning Office

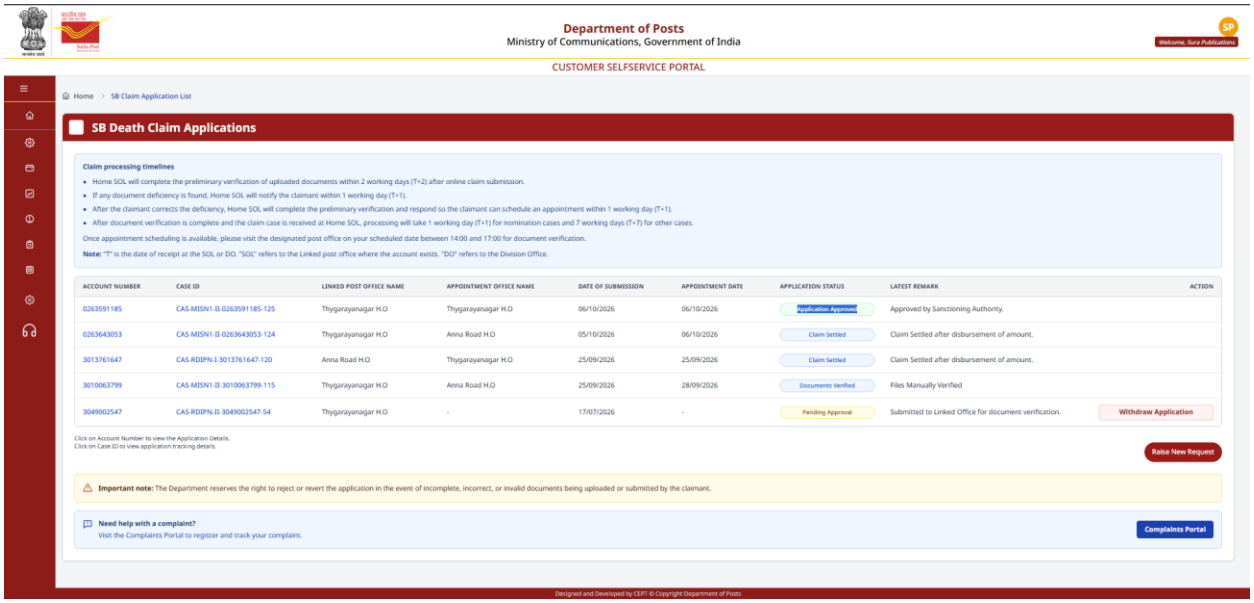
- At PO /Divisional Office, as the case may be, the officer may login to APT application and check for registered claims allotted to her office.
- Details of the registered claim may be previewed and check the documents uploaded and check the amount of claim.



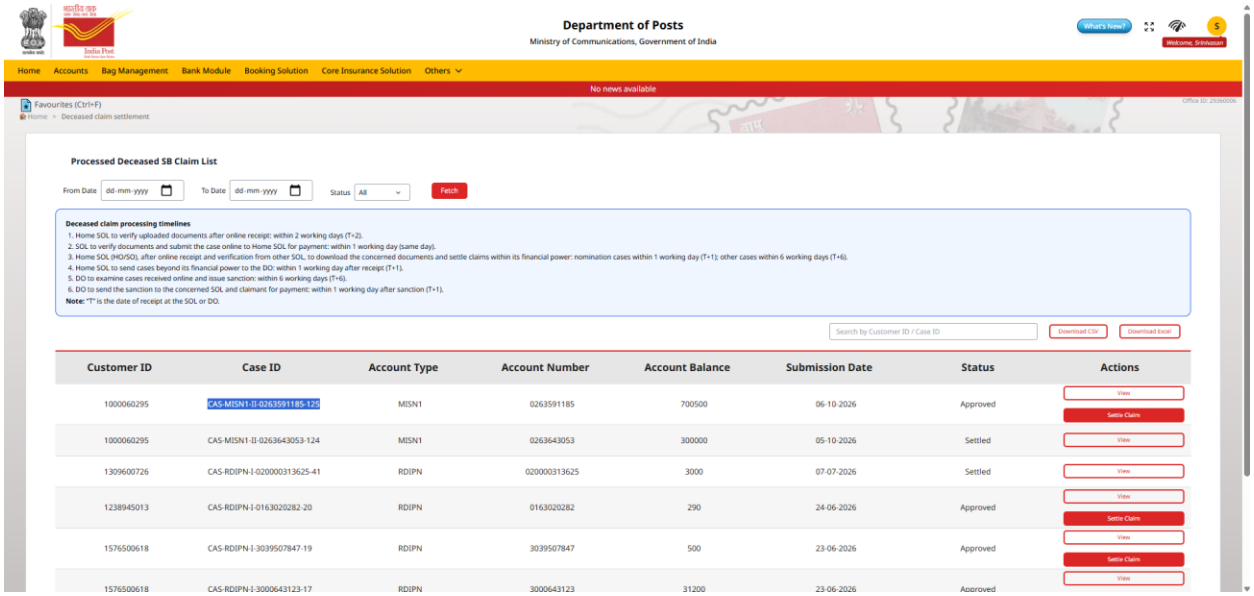
- If the details are found correct, the same may be approved and sent back to Post Office along with sanction letter for further perusal at Post Office.
- If the request is to be reverted back, it may be reverted with suitable reason.
- If the request is to be forwarded to DO, the same may be forwarded.



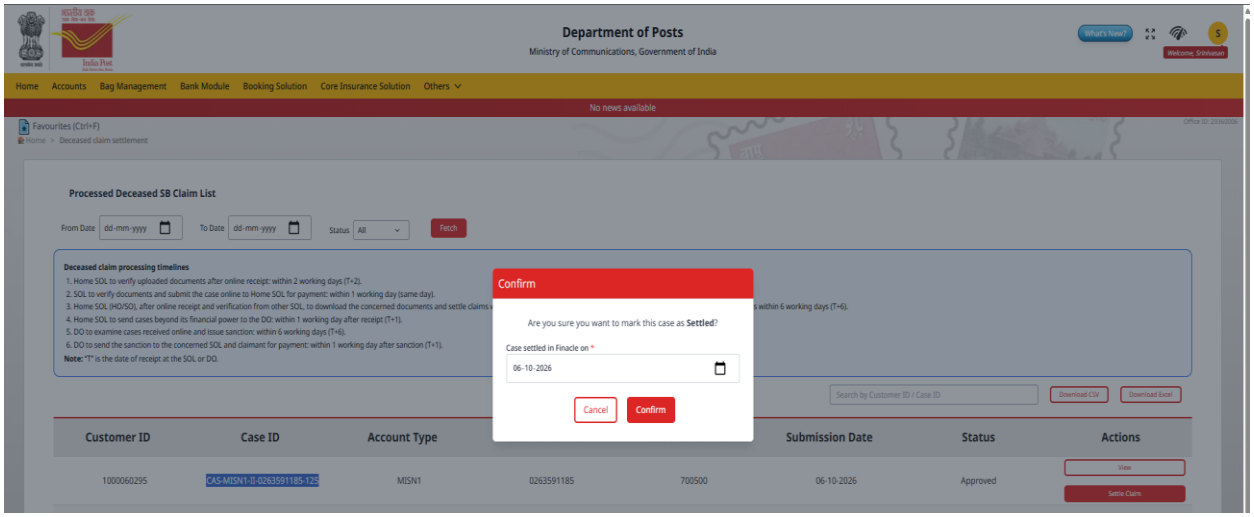



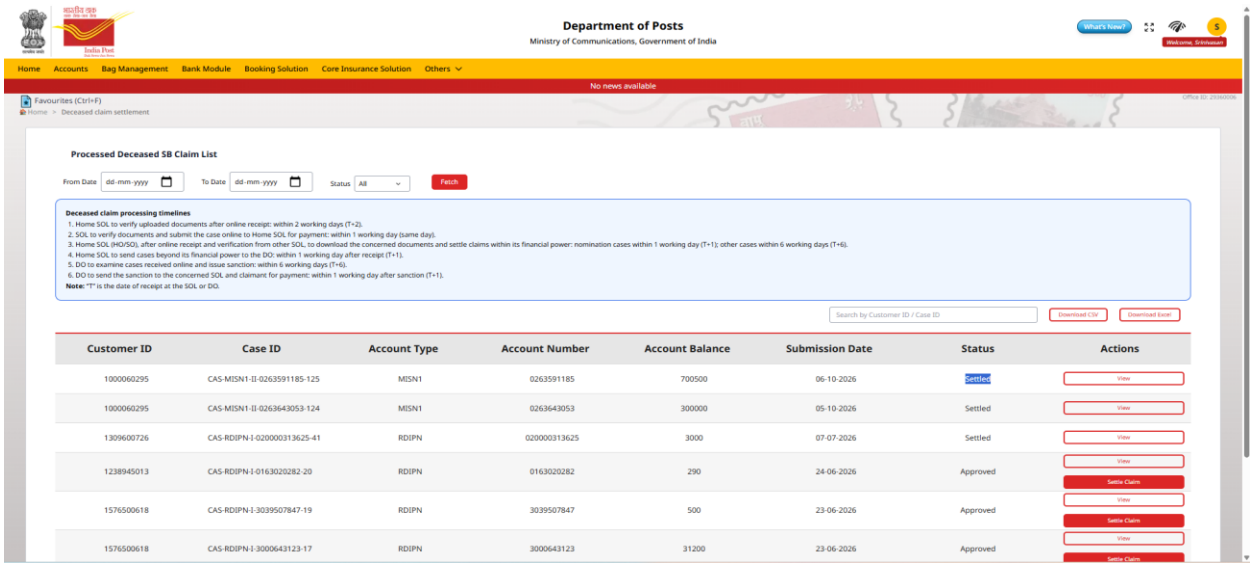

## Final Closure of the Claim

- Once the claim request is approved, the account may be closed in Finacle. Closure proceeds are to be disbursed as per the request of the claimant.




- Once the account is closed in Finacle, the registered claim may be updated as CLOSED in APT.






**General Instructions:**

1) **Time period (SLA) for settlement of deceased claim case through online mode:**

| **Sl. No.** | **Time period (SLA) for settlement of deceased claim case through online mode:** |
|---|---|
| 1 | • Preliminary confirmation/ verification of uploaded documents by Home SOL after on-line receipt – 2 working days (T+2).<br>• SOL doing document verification and submitting the case on-line to Home SOL for effecting payment – 1 working day (same day).<br>• SOL (HO/SO) on receipt of claim on-line, after verification from other SOL to download all concerned documents and settle the claim as per its Financial Power:<br>o For nomination cases – 1 working day after online receipt (T+1).<br>o Other than nomination cases, within the financial power of SOL – 6 working days after online receipt (T+6)<br>o Claim cases which are beyond the financial power of Home SOL, Home SOL will send such cases to its DO after online receipt, post document verification by document verifying SOL – within 1 working day after receipt (T+1).<br><br>Note: "T" to be considered the date of receipt at SOL/ DO. |
| 2 | • For the cases received at DO through on-line mode – DO to examine and issue the sanction within 6 working days (T+6)<br>o DO will send the sanction to concerned SOL for effecting payment and copy to the claimant for information after issue of sanction – within 1 working day (T+1)<br><br>Note: "T" to be considered the date of receipt at SOL/ DO. |

2) **Home SOL and Document verifying SOL shall be responsible for their part:**

a) **Home SOL (Post Office where the account stands and preliminary verification happens):** The Home SOL shall be responsible for scrutinising the online claim application and uploaded documents with reference to the account records and applicable POSB rules and orders. Home SOL shall issue sanction for the claims within it's Financial Powers. For the claims, which are beyond the Financial Powers of the Home SOL, it will arrange for sanction by Divisional Office, and ensure account closure, disbursement of claim proceeds and updation of claim status in APT.

b) **Documents-Verifying SOL (Post Office selected by the claimant for documents verification):** The Documents-Verifying SOL shall be responsible for verifying the original documents produced by the claimant against the documents uploaded in the online application and confirm physical verification as per applicable POSB rules and orders, in APT. Also, the documents verifying SOL shall collect all relevant documents and send the same to Home SOL through Service Insured Post.

3) **MIS Reports:** Receipt, disposed and pending claims reports can be generated in APT for further monitoring at Divisional level, RO level and CO Level. Such reports to be reviewed every fortnightly for monitoring and sensitizing the respective SOLs if any pendency is noticed.

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