

## Standard Operating Procedure of PMSBY

1. Any Postal Official (including GDS) can pursue either a depositor having Savings Account in any EDBO/SO/HO migrated to CBS Platform or any Indian Citizen who is ready to open a Savings Account in any such post office which is migrated to CBS, to fill Enrollment Form of Pradhan Mantri Suraksha Bima Yojna( PMSBY) to get Accidental Insurance cover of Rs.2 lakh from National Insurance Company Limited (NIC) by paying an annual premium of Rs,12/- for one year (from 1<sup>st</sup> June or Date of Enrollment to 31<sup>st</sup> May).
2. It has to be ensured that the Savings Account holder or Indian Citizen who wants to open new savings account for this purpose has already completed 18 Years of Age but not yet completed 50 years of Age (as per Date of Birth mentioned in any of the KYC Documents showing date of birth). If no such document is available with the customer, a certificate of birth issued by Headmaster of the School or Sarpanch Gram Panchyat or self declaration can be presented before the Postal Official who collects the form to confirm age validation.
3. The Savings Account Holder or Indian Citizen who wants to open new savings account should be pursued to maintain balance of Rs.62/- (if it is a normal savings Account), Rs.512/- (if it is Cheque Savings Account) and Rs.12/- (if it is a Zero balance Account opened for any Government welfare scheme like MGNREGS/Old Age/Widow/Disability Pension etc.) within 7 days of giving the Enrollment Form (if collected at other than CBS Post Office Counter) so that premium of Rs.12/- will be deducted on the day of enrollment itself at CBS HO/SO.
4. Postal Official (including GDS) who collects Enrollment Form has to ensure that all fields with \* mark has been filled and if depositor is illiterate, a literate person has signed (with address) as a witness on the form. He/she will fill the relevant fields mentioned in “ To be filled by the official who collects form” part of the form and sign for the purpose of calculation of Incentive.
5. When Enrollment Form is received at EDBO, GDS BPM will tally signatures available in SS Book and Balance in the Account shown in BOSB Journal. If he/she is satisfied that signatures are tallied, the depositor has already completed 18 Years of Age and not yet completed 70 Years of Age and balance in the account is either equal or more than Rs.12/- or Rs.62/- or Rs. 512/- (based of type of savings account), He/she will sign on the Form in the filed “ Signature of Postmaster with Seal” in the part “For Office Use”. He/she will place BO Name Stamp on the Top of the Form and Date Stamp on the left side of his signatures. He/she will prepare a list of forms collected daily in duplicate in the following format:-

(At the top of the list)

Date

List Number (consecutive from 1/1)

Name of Scheme- PMSBY

Name of BO

Name of Account Office

Name of HO

(In the list)

Sl.No.- Account Number- Name of GDS who collected Form

(At the end of the list)

Total No. of Forms

6. One copy of list will be stitched with the bundle of Forms and sent to Account Office duly entered into BO Journal and BO Daily Account.
7. When Enrollment Form sent by EDBO is received at CBSHO/SO, PA who is opening BO Bags will hand over form bundles received from BOs to SPM/Special Cell at HO under receipt in BO Daily Account.
8. SPM/Special Cell at HO will hand over forms to Counter PA or PA designated to do data entry into Finacle CBS Application.
9. Counter PA or Designated PA at SO/HO will also receive Enrollment Forms at Counter or from other Postal Officials or from BOs. Before doing data entry into the Finacle menu CPMY, PA will go to IES menu and verify signatures on the Form (if depositor is literate) and tally signatures with signatures in Finacle. If signatures are tallied, he will invoke Finacle menu CPMY and select scheme name as PMSBY and enter Account Number in the relevant Field. He will click on the screen and following fields will be auto-populated:-  
  
CIF ID, SOL ID, Name of Depositor, date of Birth (default date if not yet corrected in CIF), Gender, Nominee name (if available), Nominee relationship (if available), Address of Depositor, Address of Nominee (if available), Account Type, Aadhar Number (if available), PAN Number (if available), Applicant's Age (based on DOB), Phone number (if available), E mail ID (if available).
10. If any of the mandatory field is not auto-populated or date of birth is populated as 1.7.1960 or Gender as Others, PA has to go to CMRC menu to modify the CIF. While modifying CIF, user has to modify date of Birth and Gender (F or M) as written on the Enrollment Form and enter other information like Mobile Number, E mail ID, Aadhar Number etc. and Supervisor has to verify the CIF Modification. Once this is done, PA will again go to the menu CPMY and select scheme as PMSBY enter Account Number to get all these fields Auto-Populated.
11. If nomination is not registered in the Savings Account, this field will be blank. Nomination is mandatory in PMJJBY. PA has to enter Nominee Name in the relevant field and select Relationship from the drop down given against this field. Address of nominee also needs to be filled. PA should then click on VALIDATE button and see if all the validations are correct. Once this is done, PA will click on SUBMIT button and hand over form to Supervisor for verification. Supervisor will go to verify mode of CPMY and enter Account ID to see information populated. He should tally the same with the Form. Once he/she is satisfied, he will click on SUBMIT button. At this time Rs.12/- will be withdrawn (debited) from Savings Account and Credited to PMSBY Premium Office Account of Sansad Marg HO (11000100).
12. At the end of the day, all these withdrawals will appear in the SB LOT and SB Consolidation of respective SO/HO. Total Amount withdrawn will be shown against PMSBY Premium Deposit.
13. In case of CBS SO, Designated PA will prepare a list of forms collected daily in duplicate in the following format in MS Excel ( for the purpose of calculation of incentive):-

(At the top of the list)

Date

List Number (consecutive from 1/1)

Name of Scheme- PMSBY

Name of BO/SO

Name of HO

(In the list)

Sl.No.- Account Number- Name of Postal Official who collected Form

(At the end of the list)

Total No. of Forms

14. One copy of list will be stitched with the bundle of Forms and sent to Head Office duly entered into SO Daily Account. These Forms will be preserved in HPO SO-wise and date wise in A4 size Ring Binders alongwith list which will be filed also in the same binder.

15. At CBS HO, all Forms presented at the HO Counter and received from SOs would be handed over to designated PA(s) who will enter these forms in MS Excel ( for the purpose of calculation of incentive) in the following format:-

Headers

Date-

Scheme:- PMSBY

Data to be entered:-

Sl.No., Name of BO (under HO)- List No. of BO (ie.1/1 etc.), Name of SO(Under HO)-List No. of SO, Account Number, Name/Designation/Office of Posting of Postal Employee including GDS who collected Form.

(After entering forms received from BOs (under HO) and SOs(Under HO), enter forms collected at HO by other Postal Officials or at counter)

Sl.No., Account Number, Name/Designation of Official who collected Form.

At the end:- Total No. of Forms

16. Special Monitoring Cell at each CBS HO at the end of each month will prepare incentive bill of PMJJBY showing date wise no. of forms collected by each Postal Official (including GDS) and amount of incentive against each official or set of officials before 5<sup>th</sup> of each month. Format of Incentive Bill is given Below:-

Month

Name of Postal Official (including GDS)

No. of Forms collected/Handled in the month

Amount of incentive

Total Number of Forms collected in the month

Amount of incentive of HO Monitoring Cell

This incentive bill will be sent to Divisional Head who will issue sanction against the PMSBY Income Head of Account (will be circulated in Accounting Procedure) and will send it back to HO before 10<sup>th</sup> of the month. Divisional Office will send monthly statistics to its RO/HO on 10<sup>th</sup> of the each month alongwith its Incentive Bill to RO/CO. RO will maintain monthly statistics of the Divisions under it and issue sanction of incentive bill of DO under the same head. RO will send its monthly data to CO by 15<sup>th</sup> of the month which will issue sanction of incentive Bill of RO under the same head. CO will maintain data of Forms collected by all the Regions and issue sanction of Incentive for its own staff under same head. CO will send monthly statistics of Forms collected to F.S Division of Directorate and DAP.

17. On receipt of Sanction from Divisional Head, Accounts Branch of HPO will prepare Incentive Payment Bills for the staff and send to SOs and BOs under it. SOs, on receipt of Bills will send the same to their BOs. BOs, SOs and Hos will charge these bills (after payment) in the PMJBY Incentive. (Accounting Head will be circulated in Accounting procedure).

18. F.S Division of Directorate would maintain statistics of Forms Collected by all the Circles and raise its incentive bill to Delhi Circle which will issue sanction from the relevant head.

19. DAP will issue sanction of Incentive Bill for its own staff engaged for this activity under same head and send Monthly statistics of DAP as a whole to DAP(Delhi) for reconciliation of amount received from NIC and amount spent on incentive with copy to DDG(PAF) Directorate.

20. DDG(PAF) Directorate will maintain monthly statistics of Forms collected, Amount of Premium Collected/sent to NIC, Amount received from NIC and spent on Incentive/Administrative expenses for this purpose. PA wing will issue sanction of its own incentive bill under relevant head of account.

#### Standard Operating Procedure to be followed at Sansad Marg HPO (Delhi Circle)

1. On daily basis, Designated System Administrator would go to menu CUUTR, select relevant scheme and enter BOD date. He will get the total amount collected all over India for sending to LIC on the screen. He will pass on the information to DPM/APM Treasury who will issue orders for remitting the amount to NIC Bank Account (will be intimated shortly) through RTGS from Postmaster Bank Account. Designated PA will go to SBI and present RTGS Request. On getting UTR Number, designated PA will inform this number to Designated System Administrator who will again invoke CUUTR menu in Finacle and select Update UTR option. He will then enter the UTR Number and Amount of UTR in the relevant fields. He will enter same BOD Date as enrollment date and click.
2. Designated SA will then send mail to CEPT Team for running the batch to extract data from Finacle. Batch file will then be uploaded to NIC through mail/SFTP.
3. Designated SA will get response file from NIC and look into the rejected data and passed on the relevant information to respective Hos through an e-mail. Respective HO would get the data corrected from its staff of respective HO or get corrections done from Infosys through raising a ticket. Infosys will extract revised file from the backend and send to Sansad Marg HO SA through mail. Sansad Marg HO SA will upload the modified file to NIC.
4. In Sansad Marg HO, Amount Transferred to NIC would be accounted for as Premium Collected for PMSBY on receipt side and Premium Transferred to NIC on Payment side.
5. At the end of the month, Sansad Marg HO Postmaster account would get credit of Rs.2/- per Form from NIC which would be accounted for as PMSBY Income to DOP.
6. DAP Delhi will account for this amount and reconcile booking (of incentive paid to staff & amount spent on Administrative Expenses) by respective DAPs based on information received from them about ( number of forms collected ).
7. Sansad Marg HO will intimate amount received from NIC on the day of its receipt (expected to be first working day of the month) to DAP(Delhi).