

No. 25-04/SOP/2020-LI
Government of India
Department of Posts
Directorate of Postal Life Insurance
New Delhi- 110 021

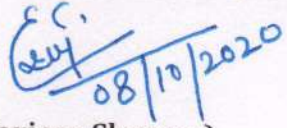
Dated: 08th Oct. 2020

Office Memorandum

Subject: SOP for handling of PLI/RPLI Loan cases

This is regarding issue of Standard Operating Procedure (SOP) for handling of PLI/RPLI Loan cases.

2. In order to expedite the process of settlement of PLI/RPLI Loan cases, the SOP containing the detailed procedure, action to be taken by different offices/officials at different stages, formats of Loan Application Form and other required documents etc has been approved by DG (Posts).
3. This SOP will help in streamlining the current process of handling of PLI/RPLI Loan cases with uniformity across the country. It will further help in having clarity on what all to be done and what all not to be done in case of PLI/RPLI Loan application, which would ultimately lead to settlement of PLI/RPLI Loan cases in a time bound manner.
4. The approved SOP is attached herewith for wide circulation among all officials concerned with instructions to follow the same in letter and spirit.
5. This SOP may be widely disseminated across the Circles and all may be strictly instructed to follow the procedure laid down in SOP adhering to the timelines given in the SOP for carrying out different activities at various levels.
6. This issues with the approval competent authority.


(Hariom Sharma)
Dy. Divisional Manager-II

To

1. All CPMsG
2. CGM (BD)/CGM (Parcel)/CGM (CEPT)
3. Director, RAKNPA, Ghaziabad
4. Addl. DG, APS
5. All DDGs, Dak Bhawan
6. Director, PTCs
7. Director, PLI, Kolkata

Handling PLI/RPLI Loan Cases

Standard Operating Procedure

Background

Life Insurance plans serves multi-dimensional benefits to the insurant and include the benefits of life insurance cover, investment and loan facility. So, in addition to securing himself/herself and his/her family, it also creates a corpus to meet financial goals at every life stage. Having a Life Insurance Policy gives comfort of getting loan in case such need arises. Loan against a Life Insurance Policy is not only easy to secure but also its available at interest rate far lower than that of Personal Loan. Since the loan is secured against a well-documented Life Insurance Policy (which acts as a collateral), getting loan is almost hassle free with minimal documentation and almost ZERO chances of rejection of application except on technical grounds.

India Post also offers the loan facility against PLI/RPLI policies to facilitate and help Insurants to fulfil their financial needs. The facility for loan is available in all PLI and RPLI policies except Anticipated Endowment Assurance (AEA), 10 RPLI Policy and Children's Policy. Loans may be secured from India Post or by any other organisation. The extant Postal Life Insurance Rules shall be applicable on all the Loans where PLI/RPLI policy is used as collateral for securing loans. Loans can be availed from India post through Post Offices or from any other Organisation by assigning the Policy.

PLI/RPLI is operating in significantly one of the most competitive insurance markets. Delay in processing loan applications, dissemination of required information etc has a negative effect on our business and consequently leads to downward trend in PLI/RPLI business apart from having an adverse effect on our goodwill.

In order to expedite the process of loan cases, it is decided that this specially designed Standard Operating Procedure (SOP) shall, henceforth, be followed by all concerned to facilitate our customers.

1. Eligibility for Loan

- 1.1 Insurant can inquire about eligibility for loan on his PLI/RPLI policies by visiting any Post Office having CIS. The Post Office having access to McCamish shall check loan eligibility, generate the 'Loan Quote' (Annex-I) from McCamish and handover print out of the same.

1.2 Alternatively, Insurant can check his loan eligibility online and generate 'Loan Quote' at Postal Life Insurance website by login using his credentials.

2. Manner of Submission of Loan Application - Loan from India Post

2.1 Insurant, who wishes to apply for loan to India Post, shall submit a Loan Application (Annex-II) for loan along with documents listed at para 4.3 at any of the Post Office including Branch Post Office.

2.2 Alternatively, Insurant may apply for loan online at <https://pli.indiapost.gov.in/CustomPortal/mLogin.action> After successful submission of application online, a printout is to be taken and the same to be submitted along with other requisite documents at any of the Post Offices including Branch Post Office.

2.3 In case any insurant is unable to visit post office, being medically unfit or outside India, for submission of Loan Application, he/she may authorize any person as a messenger for submission of the Loan Application along with necessary documents. Only an adult literate person of sound mind, who is not an insolvent, can be appointed as messenger.

2.3 In case of being medically unfit to visit post Office, a self-attested medical certificate to this effect need to be submitted from Govt. hospital or Govt. Accredited hospital.

2.4 However, in case insurant being abroad, he/she need to submit a self-attested copy of passport clearly showing the date of departure from India.

3. Application for Issue of Assignment Letter- Loan from Other Organisation

3.1 The Insurant is at liberty to avail loan on his/her PLI/RPLI policy from other organisation viz. Banks.

3.2 Insurant, who wish to avail loan from other organisations, shall approach any post office (including BOs) and submit Application for Issue of Assignment Letter (format at Annex-III, hereinafter referred as Assignment Application) along with other necessary documents as indicated in the Assignment Application(Annex-III) itself.

4. Action at Loan Application/Assignment Application receiving Office

4.1 The Insurant shall submit Loan Application/Assignment Application along with required documents at any Post Office or CPC. The BPM/SPM/Postmaster or CPC in-charge of the Office concerned, where the

Loan Application/Assignment Application is submitted, shall scrutinise the Application to ensure that the requisite details are duly filled in and the relevant documents are attached and the same is mentioned thereon. If required, the official concerned shall help the Insurant in filling up the Application correctly by guiding and explaining the requirements.

- 4.2 All the ORIGINAL documents are required to be produced while submitting the Application and the same will be returned to the Insurant after having been compared with the copies thereof being submitted along with the Application.
- 4.3 The following documents are required to be submitted along with the Loan Application/Assignment Application:

Sl.	List of Documents	Cash Policy	Pay Policies
1	Loan Application(format at Annex-II)/Assignment Application (format at Annex-III)	Yes	Yes
2	Self-Attested copy of Policy Bond	Yes	Yes
4	Self-Attested copy of ID and Address proof of the Insurant (list of Documents acceptable as ID and Address proof is given in Annex-VII)	Yes	Yes
5	Self-Attested copy of ID and Address proof of the Messenger, if any (list of Documents acceptable as ID and Address proof is given in Annex-VII)	Yes	Yes
6	Cancelled Cheque for Bank mandate or Self Attested copy of POSB passbook (for Loan Application only)	Yes	Yes
7	Self-Attested copy of Document of Credit, if any*	No	Yes
8	Self-Attested copy of Premium Receipt Book **	Yes	No
9	Self-Attested copy of Loan Receipt Book#	Yes	Yes

* In case, premia payment is not updated in Pay Policies, a certificate from the Employer about deduction of premia and details/copy of pay recovery schedule sent to India Post.

** In case, premia payment is not updated in Cash Policies, Premium receipt Book is mandatory for updation of Premia paid by Insurant in McCamish Software.

In case, loan amount shown outstanding in the Loan Quote has been repaid partially or in full.

- 4.4 Wherever a self-attested copy of a document is submitted, the official accepting the same will compare it with the ORIGINALS and shall put

his/her signature in token of having verified the copies with their originals.

- 4.5 The Office concerned will give an Acknowledgement (Part of Annex-II/Annex-III) for receipt of the Loan Application to the Insurant.
- 4.6 **Action at Branch Post Office (BO)-** In case the Loan Application/Assignment Application is received at BO, the BPM shall forward the Application along with all the enclosures to its Account Office through Account Bag on the same day duly entered in their Daily Account/Daily Transaction report (DTR) after Indexing it in the RICT device, if possible.
- 4.7 **Action at Sub Post Office (SO)-** The Loan Application/Assignment Application may be received at SO either directly or through BO. In both the cases, Indexing of the Application shall be done at the SO itself (in cases Indexing not already done at BO for Application received at BO). After Indexing, the Application shall be sent to the HO (CPC) concerned (with which the office is mapped with) on the same day through Account Bag duly entered in their Daily Account/Daily Transaction report (DTR).
- 4.8 **Action at HO (CPC) -** The Loan Application//Assignment Application may be received at CPC either directly or through SO/BO. Application shall be indexed before further processing (if indexing not already done at SO/BO for Application received at SO/BO).
- 4.9 All Post Offices shall maintain a Register in the following format for the Loan Application/Assignment Application received-

Name of the Office _____

Sl. No.	Date of Receipt	Name of Insurant	Policy Number	Type of Policy	Name of Organisation from which Loan is being availed	Loan Amount	Service Request No.	Date of dispatch to CPC	Sign of Official

5. Processing of Loan Application/Assignment Application- Action at CPC

- 5.1 All the Loan Application/Assignment Application so received shall be entered in a Register maintained for this purpose in the following format:

Name of the CPC.....

Sl	Service Request No. and date	Date of Receipt in CPC	Received from (Insurant /name of office)	Name of Insurant	Policy Number	Type of Policy	Loan Amount	Name of Organisation from which Loan is being availed	Sanction Amount and Date/Date of dispatch of Assignment Letter	Mode & Date of payment	Remarks	Sign of Official

5.3 In case any required document is found not submitted, a written communication (Annex-IV) will be sent immediately by the CPC through Registered Post to the Insurant requesting to submit the requisite document(s) within 7 days.

5.4 Once the document(s) is/are received at the Post Office (BO/SO/HO) it will forward the same to the CPC concerned in the same way previous documents were sent. However, there would be no Indexing required in this case as the matter has already been Indexed. It is to be ensured that Service Request number is mentioned on each of such documents submitted.

5.5 In case of non-receipt of requisite document(s) within 7 days, a reminder (Annex VI) shall be sent to the Insurant through Registered Post intimating that the case could not be processed further if required document(s) are not submitted.

5.6 In case of loan Application, the CPC shall check to ensure that entries of all the documents are made correctly while Indexing, Scanning and Data Entry of the Loan Application along with all the enclosed documents.

5.7 Once the Loan Application is found to be complete in all respects including receipt of required documents, the CPC in-charge shall take time bound action to ensure payment of loan amount within the prescribed time.

5.8 In case of Assignment Application, the CPC shall check to ensure that entries of all the documents are made correctly while Indexing and Data Entry in McCamish of the Assignment Application along with all the enclosed documents. Once the details and eligibility found to be correct, Assignment Acceptance Letter to be generated through McCamish and sent to the Insurant by Registered Post.

6. Action by Approving Authority – Loan Application

6.1 The approver shall be Head of the HO in which CPC concerned is functioning viz. Postmaster, Sr. Postmaster or equivalent or the case may be.

6.2 The Approving Authority shall go through the Loan Application and shall approve/reject the case after scrutiny by making appropriate remarks on

checklist (Annex V). A copy of Check List to be retained by office of the Approving Authority.

- 6.3 In case of rejection, the reasons for rejection shall be stated in writing.
- 6.4 The Approving Authority concerned should ensure returning the checklist to the CPC duly signed along with his/her name, designation and date on the checklist, after approval/rejection for further processing.

7. Action at CPC on receipt of Approval/Rejection of the Loan Application from Approving Authority

7.1 In case of Approval

- Shall generate Loan Sanction Letter immediately.
- Shall send a copy of Loan Sanction Letter to Postmaster for crediting the sanctioned amount into the Account details submitted by the Insurant in the Loan Application. One copy of Loan Sanction Letter shall be sent to the Insurant through Registered AD.
- In case of account details not given by the Insurant or any technical problem arising due to incomplete/wrong information about the account, a Crossed Cheque shall be drawn by the Postmaster within a day of receipt of Loan Sanction letter. The Crossed Cheque along with the Loan Sanction Letter shall be sent to the Insurant through Registered AD on the same day.

7.2 In case of Rejection

- If Loan Application is rejected, CPC shall to the Insurant accordingly through Registered AD by the next working day giving him/her the reasons of rejection.

8. Time limit prescribed (in working days)

Sl.	Activity	Time Limit (Max.)
i.	Receipt, Indexing and forwarding of Loan Application/Assignment Application by BO	1 day
ii.	Receipt, Indexing and forwarding of Loan Application/Assignment Application by SO	1 day
iii.	Indexing and Scanning (ECMS) in CPC	2 days
iv.	Data Entry in CPC	1 day
v.	Issue of Assignment Letter	1 day
vi.	Sending letter for missing documents	1 day

vii.	Quality Checking in CPC	1 day
viii.	Approval/Rejection	2 days
ix.	Sending reminder to Insurant	1 day
x.	Loan Sanction Letter generation in CPC	1 day
xi.	Loan amount transfer through Bank mandate by Postmaster and updation of disburse details in McCamish	1 day
xii.	Drawing Cheque of the Loan amount by Postmaster, in case account details not provided/technical problem and updation of disburse details in McCamish	1 day
xiii.	Dispatch of Loan Sanction Letter/Rejection Letter with/without Crossed Cheque	1 day

Annex-I

Loan Quote

Policy No : XXXXXXXXXXXX
 Policy Holder Name: XXXXXXXXXXXX
 Product Name: XXXXXXXXXXXX
 Sum Assured : 000000000
 Loan quote value as on: dd/mm/yyyy

Description	Amount
Premium (Rs.)	00000
Premium paid up to	dd.mm.yyyy
Loan Interest Rate	10.00%
Surrender Value	000000
Percentage of surrender value admissible	00 %
Loan Status	Available/NA
Maximum Loan	000000
Minimum Loan	1000.00
O/s Previous Loan amount (if any)	00000
Total Bonus:	00000
Loan paid-up value	00000

{Note:- Loan entitlement is calculated on a prefixed proportion of the Surrender Value. Interest for at least six months will be charged on the Loan.}

To avail Loan, please submit the following documents at any Post Office:

- Filled in Loan Application Form (in case loan is to be availed from India Post)

Or

Assignment Form (in case loan is to be availed from organization other than India Post)

- Document (s) of Credit (if pay policy)
 - Or
 - Premium receipt book (if cash policy)
- } In case, any premia payment is made in addition to the detail given above
- Loan repayment receipt book (in case any loan re-payment is made in addition to the detail given above)
 - Self Attested copy of Policy Bond
 - Self Attested copy of ID and Address Proof of Insurant
 - Cancelled cheque Or Self Attested copy of POSB Passbook first page (For credit of Sanctioned Loan Amount)

Disclaimer: These values are as on a particular date and are subject to change

Annex - II**APPLICATION FOR LOAN ON SECURITY OF PLI/RPLI POLICY**

(Please fill in BLOCK letters)



Service Request No. : (For Official only)			
1 Policy Details (particular of policy against which the loan is desired):			
i	Policy No. :	ii	Name of Insurant :
			Name of Spouse (in case of Yugal Suraksha Policy) :
iii	Sum Assured :	iv	Date of Acceptance : (dd/mm/yyyy)
v	Date of Maturity: (dd/mm/yyyy)	vi	Amount of Loan required :
vii	Purpose for which Loan is required :		
2. Details of Previous Loan taken on this Policy (if any)			
i	Amount of Previous Loan :	ii	Sanction No.:
iii	Sanction Date:	iv	Date of final repayment of previous Loan:
3. Missing Credit Premium Details (Please enclose supporting documents):			
4. Communication Address :			
Address :			
District :		State :	
PIN Code :		Contact Phone Number :	
Aadhar Number :		e-Mail ID :	
5. Office Address of DDO (For Pay Recovery Policy only)			
Name & Designation of DDO :		Name of Organization :	
Office Address :		District & State :	
PIN Code :		Phone No. & e-Mail ID :	
6. Account Details (if payment desired through NEFT/RTGS/Other Credit)			
Bank Account Details		OR	Post Office Saving Bank Account Details
Account Number:			Account Number:
Account Type:			Name of Account Holder
Name of Account Holder:			Post Office Name :
Name of Bank:			CBS Post Office (Y/N):
Branch Name:			Pin code/SOL ID
IFSC code:			
Cancelled Cheque Enclosed (Y/N):			First page of Pass Book Enclosed (Y/N)

7. Assignment prescribed under Rule 31 of Estate Duty Rules, 1953, in respect of PLI/RPLI Policies assigned to the President for the purpose of paying Estate Duty:

"I do hereby assign the benefit of all moneys to become payable under the Postal Life Insurance Policy/Rural Postal Life Insurance Policy No..... assuring the sum of(Rs.) to the President of India for the purpose of paying Estate Duty in accordance with the provision contained in clause (f) of sub section (1) of Section 33 of the Estate Duty Act, 1953, which after my death my estate may become liable to pay to the Government of India.

Provided, however, that in the event of my surviving the date on which the said policy if so expressed would mature or the policy is surrendered by me, the benefit of the policy and the right to receive moneys there under shall revert to me as if this assignment had not been made. It is further agreed that if the policy matures before my death or is surrendered by me, then on my request the Insurer will upon the delivery of the policy pay all or so much or the sum due to me as may be specified in such request, to the Government of India under the head "K-Deposits and Advances- deposits bearing interest-other Deposits –Deposits towards payment of Estate Duty" for being treated as deposits of moneys for the purpose of paying estate duty as provided in clause (g) of Section 33 (1) of Estate Duty Act, 1953 and a receipt of the Government of India shall be an effectual discharge to the Insurer for the moneys so paid to them.

I undertake not to deal with the policy in any way so long as the above assignment is operative, except nominating any person to receive the balance of the insurance proceeds, after satisfying the Estate Duty demand.

I, hereby certify that no prior assignment of the within policy or any encumbrance against it exists.

Dated **(Signature/Thumbprint of Insurant)**
 Place :
 Witness : Name & Address of witness:-
 (Copy of self attested ID and address proof of witness is enclosed)

8. Appointment of Messenger (if loan application submitted by messenger)*:

I hereby declare that I,(insurant name) am unable to visit post office , being medically unfit or outside India, for submission of loan application. I appoint Shri/Smt./Ms. (Name of messenger) as a messenger for submission of my loan application and request you, please allow him/her for submission of the loan application along with necessary documents.

Name of Messenger
 Signature of Messenger
 Signature or thumbprint of Insurant

Signature/Thumbprint of Insurant
Yes/No/ NA (Not Applicable)

Documents Enclosed:

- | | | | |
|---|--|--|--------------------------|
| 1 | Self Attested copy of Policy Bond | | <input type="checkbox"/> |
| 2 | Document (s) of Credit (if pay policy)
Or
Premium receipt book (if cash policy) | } In case, any premia payment is made in addition to the details available in loan quote | <input type="checkbox"/> |
| 3 | Self Attested copy of ID proof of the Insurant | | <input type="checkbox"/> |
| 4 | Self Attested copy of address proof of the Insurant | | <input type="checkbox"/> |
| 5 | Loan Repayment receipt Book (in case any loan re-payment is made in addition to the detail available in loan quote) | | <input type="checkbox"/> |
| 6 | Cancelled Cheque of Insurant Bank Account for Bank Mandate Or self attested copy of POSB Passbook First Page | | <input type="checkbox"/> |
| 7 | Self-Attested Copy of ID and address proof of Messenger (if messenger appointed by Insurant for submission of Loan application form) | | <input type="checkbox"/> |
| 8 | Self-Attested medical certificate of insurant from Govt. Hospital/Govt. accredited Hospital
Or
Self-Attested copy of passport clearly showing date of departure from India | } for Appointing a messenger | <input type="checkbox"/> |
| 9 | Any other document(s), pls specify | | |

Date: _____

Signature/Thumbprint of Insurant

In case Insurant is illiterate, there should be two literate witnesses-

Witness	Name & Address	Signature
Witness 1		
Witness 2		

For Official Use

Certified that I have checked all the documents enclosed and compared with the original document produced by the Insurant/messenger and verified the averments made in the Loan application based on these documents and found no discrepancies.

Date:-

Signature of BPM/SPM/PM/ CPC in-Charge
Name:
Designation:
Office Stamp:

Acknowledgement Slip

(To be filled by BPM/SPM/Post Master/CPC in-charge and Handed Over to Insurant)

Loan Application for Policy No. _____ received on _____ with Service Request No. _____ and following documents are received from the Insurant:

Documents Enclosed:		Yes/No/ NA (Not Applicable)
1	Self Attested copy of Policy Bond	<input type="checkbox"/>
2	Document (s) of Credit (if pay policy) Or Premium receipt book (if cash policy)	<input type="checkbox"/>
	} In case, any premia payment is made in addition to the details available in loan quote	
3	Self Attested copy of ID proof of the Insurant	<input type="checkbox"/>
4	Self Attested copy of address proof of the Insurant	<input type="checkbox"/>
5	Loan Repayment receipt Book (in case any loan re-payment is made in addition to the detail available in loan quote)	<input type="checkbox"/>
6	Cancelled Cheque of Insurant Bank Account for Bank Mandate Or self attested copy of POSB Passbook First Page	<input type="checkbox"/>
7	Self-Attested Copy of ID and address proof of Messenger (if messenger appointed by Insurant for submission of Loan application form)	<input type="checkbox"/>
8	Self-Attested medical certificate of insurant from Govt. Hospital/Govt. accredited Hospital Or Self-Attested copy of passport clearly showing date of departure from India	<input type="checkbox"/>
	} for Appointing a messenger	
9	Any other document(s), pls specify	

Date:-

Signature of BPM/SPM/PM/ CPC in-Charge

Name :

Designation:

Office Stamp:

Annex - III



(Assignment/Re-assignment Details (if Loan taken from organization other than India Post):

Application for Assignment or Re-assignment (Tick whichever is applicable)

1	Policy Details (particular of policy against which the loan is taken):		
i	Policy No. :	ii	Name of Insurant :
iii	Sum Assured :	iv	Date of Acceptance : (dd/mm/yyyy)
v	Date of Maturity: (dd/mm/yyyy)	vi	Amount of Loan required :
vii	Purpose for which Loan is required Or was taken :		
2	Details of Bank/Financial Institution etc. (from which loan is being taken Or was taken):		
i	Name of Bank/Financial Institution etc.:	ii	Industry Type : Bank/Financial Institution/Capital Market Intermediary/Other
iii	Regulated By: IRDA/RBI/SEBI/Other	iv	Official Address of Bank/Financial Institution etc:
v	Contact No.:	vi	e-Mail ID :
vi	Loan Amount :	xv	Loan Sanction letter No. (Copy attached):
3	Loan Sanction Letter No. & date (copy attached in case of assignment of the policy) : <p style="text-align: center;">Or</p> Loan Repayment letter No. & date (copy attached in case of Re-assignment of the policy) :		

Terms & Conditions (in case of Assignment)

- All future premiums shall be paid by the Assignor (Insurant) of the Insurance policy.
- The assignor (Insurant) shall not exercise or hold any rights pertaining to services of the insurance policy including partial withdrawal/surrender without specific consent of the assignee (Bank/financial institution etc).
- The Assignor (Insurant) with suitable concurrence from the Assignee (Bank/financial institution etc) shall intimate India Post about its loan closure for suitable reassignment of the insurance policy to the Assignor (Insurant).

4(A) Declaration (in case of assignment)

<p>This is to put on record that Shri/Smt./Ms (Name of insurant) is taking loan of Rs.....from (Bank/Financial Institution etc name) for (purpose) in terms of the Loan agreement dated</p> <p>I/We hereby declare that receipt of benefits arising under the policy by the Assignee (Bank/financial institution etc), shall be valid for sufficient discharge of the said loan. Policy servicing requests, as applied to the Policy prior to this Assignment, would continue unless specific instructions are provided to the Bank/Financial Institution etc by both the Assignor and the Assignee. I had by recognized the assignee (Bank/Financial Institution etc) as the only person entitled to the benefit under the policy until the policy is re-assigned.</p> <p>I/We do hereby declare that I/we have read and understood the Terms & Conditions mentioned herein above and agree to abide by the same.</p> <p>Date:</p> <p>Place:</p> <p style="text-align: center;">Signature of Assignor (Insurant) Signature of Assignee with stamp</p>

4 (B) Declaration (in case of re-assignment)

<p>This is to put on record that Shri/Smt./Ms (Name of insurant) to whom (Bank/Financial Institution etc name) had been granted a Loan of Rs..... for(purpose) in terms of the Loan agreement dated and has/have since repaid the same in full with all dues and that no amount is now due from him/her towards or in respect of the said loan.</p> <p>In view of the above (Bank/Financial Institution etc name) has no claim right, title or interest in respect of PLI/RPLI Policy.</p> <p>I/We do hereby declare that I/we have read and understood the Terms & Conditions mentioned herein above and agree to abide by the same.</p> <p>Date:</p> <p>Place:</p> <p style="text-align: center;">Signature of Assignor with stamp Signature of Assignee (Insurant)</p>
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Annex –IV

(Format for Communication to Claimant in case any document is not submitted or required)

To

Shri/Smt./Ms.....
.....
.....
..... Pincode.....

Dear Sir/Madam,

Loan Application for Policy No._____ submitted by you on _____with Service request no. was scrutinized, It is observed that the following document(s) are wanting. In order to enable us to process your claim case further. you are requested to submit the requisite following documents within 07 (seven) days of receipt of this letter to your nearest Post Office, along with original document(s).

(Tick whichever document is required to be submitted)

- | | | | |
|---|--|---|--|
| 1 | Self Attested copy of Policy Bond | | <input type="checkbox"/> |
| 2 | Document (s) of Credit (if pay policy)
Or
Premium receipt book (if cash policy) | } | In case, any premia payment is made in addition to the details available in loan quote |
| | | | |
| 3 | Self Attested copy of ID proof of the Insurant | | <input type="checkbox"/> |
| 4 | Self Attested copy of address proof of the Insurant | | <input type="checkbox"/> |
| 5 | Loan Repayment receipt Book (in case any loan re-payment is made in addition to the detail available in loan quote) | | <input type="checkbox"/> |
| 6 | Cancelled Cheque of Insurant Bank Account for Bank Mandate Or self attested copy of POSB Passbook First Page | | <input type="checkbox"/> |
| 7 | Self-Attested Copy of ID and address proof of Messenger (if messenger appointed by Insurant for submission of Loan application form) | | <input type="checkbox"/> |
| 8 | Self-Attested medical certificate of insurant from Govt. Hospital/Govt. accredited Hospital
Or
Self-Attested copy of passport clearly showing date of departure from India | } | for Appointing a messenger |
| | | | |
| 9 | Any other document(s), pls specify | | <input type="checkbox"/> |

Date:-

Signature of CPC in-Charge

Name :

Designation:

Office Stamp:

Annex- V
Check List for Quality Checking

(To be filled by CPC in-charge)



Loan Application form for Policy No. _____ and Loan amount applied for Rs. _____ received on _____ with Service Request No. _____. The following documents are received enclosed with the Claim Form:

Documents Received:	Yes/No/NA (Not Applicable)
1 Filled in Loan Application	<input type="checkbox"/>
2 Self Attested copy of Policy Bond	<input type="checkbox"/>
3 Document (s) of Credit (if pay policy) Or Premium receipt book (if cash policy) } In case, any premia payment is made in addition to the details available in loan quote	<input type="checkbox"/>
4 Self Attested copy of ID proof of the Insurant	<input type="checkbox"/>
5 Self Attested copy of address proof of the Insurant	<input type="checkbox"/>
6 Loan Repayment receipt Book (in case any loan re-payment is made in addition to the detail available in loan quote)	<input type="checkbox"/>
7 Cancelled Cheque of Insurant Bank Account for Bank Mandate Or self attested copy of POSB Passbook First Page	<input type="checkbox"/>
8 Self-Attested Copy of ID and address proof of Messenger (if messenger appointed by Insurant for submission of Loan application form)	<input type="checkbox"/>
9 Self-Attested medical certificate of insurant from Govt. Hospital/Govt. accredited Hospital Or Self-Attested copy of passport clearly showing date of departure from India } for Appointing a messenger	<input type="checkbox"/>
10 Any other document(s), pls specify	

The Loan application for Amount Rs (in Words) is complete in all respects and is in order/ not in order due to

Date:-

Signature of CPC in-Charge

Name:

Designation:

Approved/Rejected.....

Reasons for rejection (if rejected).....

Signature of Approver

Name:

Designation:

Office Stamp:

Date:

Annex –VI
(Format for Reminder to Insurant)

To

Shri/Smt./Ms.....
.....
.....
..... Pincode.....

Dear Sir/Madam,

This is with reference to Loan Application for a loan of Rs. _____ on your PLI/RPLI Policy no. Our letter dated may kindly be referred to in this regard wherein you were requested to submit additional document(s).

2. This is to inform that we will not be able to process your case further for payment of loan amount till the required document(s) is submitted by you at any of the nearest Post Office.

Date:-

Signature of CPC in-Charge
Name :
Designation:
Office Stamp:
Contact number and email id:

Thank you for choosing Postal Life Insurance for your life insurance needs. If you have any queries pertaining to your life insurance coverage, please contact your Agent or nearest Post Office or our customer service center at 1-800-180-5232/155232.

Annex – VII

List of Documents required as ID and Address proof

For Proof of Identity	For Proof of Address
Aadhaar Card	Aadhaar Card
Passport	Passport
Driving License	Driving License
Election Commission Voter ID Card	Election Commission ID Card
Ration Card with Photo, for the person whose photo is affixed	Ration Card with address
CGHS/ECHS Card	Photo Identity Card having address (of Central Govt./PSU or State Govt./PSU only)
Certificate of address having Photo issued by MP/MLA/Group-A Gazetted Officer on letter head	Certificate of address having Photo issued by MP/MLA/Group-A Gazetted Officer in letterhead
Certificate of address with photo from Govt. recognized educational institutions (for students only)	Certificate of address with photo from Govt. recognized educational institutions (for students only)
Certificate of photo identity issued by Village Panchayat head or its equivalent authority (for rural areas)	Certificate of address issued by Village Panchayat head or its equivalent authority (for rural areas)
Income Tax PAN Card	Water Bill (not older than last three months)
Caste and Domicile Certificate with photo issued by State Govt.	Telephone Bill/mobile post paid bill (not older than last three months)
MGNREGA card issued by Govt.	Electricity Bill (not older than last three months)
Smart card (with photo) issued by CSD, Defence/Paramilitary	Income Tax Assessment Order
Current passbook of Post Office/any scheduled bank having photo	Vehicle Registration Certificate
Photo Identity Card (of Central Govt./PSU or State Govt./PSU only)	MGNREGA card issued by Govt.
Photo Identity Card issued by Govt. recognized educational institutions (for students only)	Current Passbook of Post Office/any Schedule Bank
Pensioner Card having photo	Caste and Domicile Certificate with address and photo issued by State Govt.
Kissan Passbook having photo	Pensioner's Card with address
	Credit Card Statement (not older than last three months)
	Kissan Passbook with address