DEPARTMENT OF POSTS

MINISTRY OF COMMUNICATIONS & IT

GOVERNMENT OF INDIA

Business Process Document

Excess Refund

Submitted by

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Document Name	Excess Premium Refund	**Version Rev.**	0.1
Document Owner	Ankur Rattan	**Date**	17/NOV/2015
Approved by			

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1. Introduction

The purpose of this document is to describe the process to Refund of Excess Premium or Excess Loan or Excess Miscellaneous amount that was collected from the policy holder and it is unapplied on the policy. This unapplied amount can be refunded to the policy holder by using this functionality.

2. Pre-Requisites

- There should be excess amount in unapplied status in the policy suspense.
- Policy status should be in one of the status mentioned below
  - AP
  - VL
  - IL
  - AL
  - AU
  - AN

3. Users

- Indexer
- Data Entry Operator
- Quality Checker
- Approver
- Disbursement Indexer
- Disbursement Approver

4. Process

Refund of Premium/Loan functionality is designed to cater the need of refund of any excess premium during the course of the policy. If any premium or loan or miscellaneous collection is made by policy holder which is excess and not applied on the policy then the policy holder need not to wait till any terminal event processing on the policy to receive that amount. User can index Refund of Premium and process it on request of policy holder and disburse the excess amount.

4.1 Indexer

- Refund of Premium/Loan starts with Indexing request on policy.
- Policy holder can request for Refund of Premium/Loan at the counter where indexer will then index the request on the policy.
- Indexer needs to login to the system by entering User name and Password and click on Submit button.

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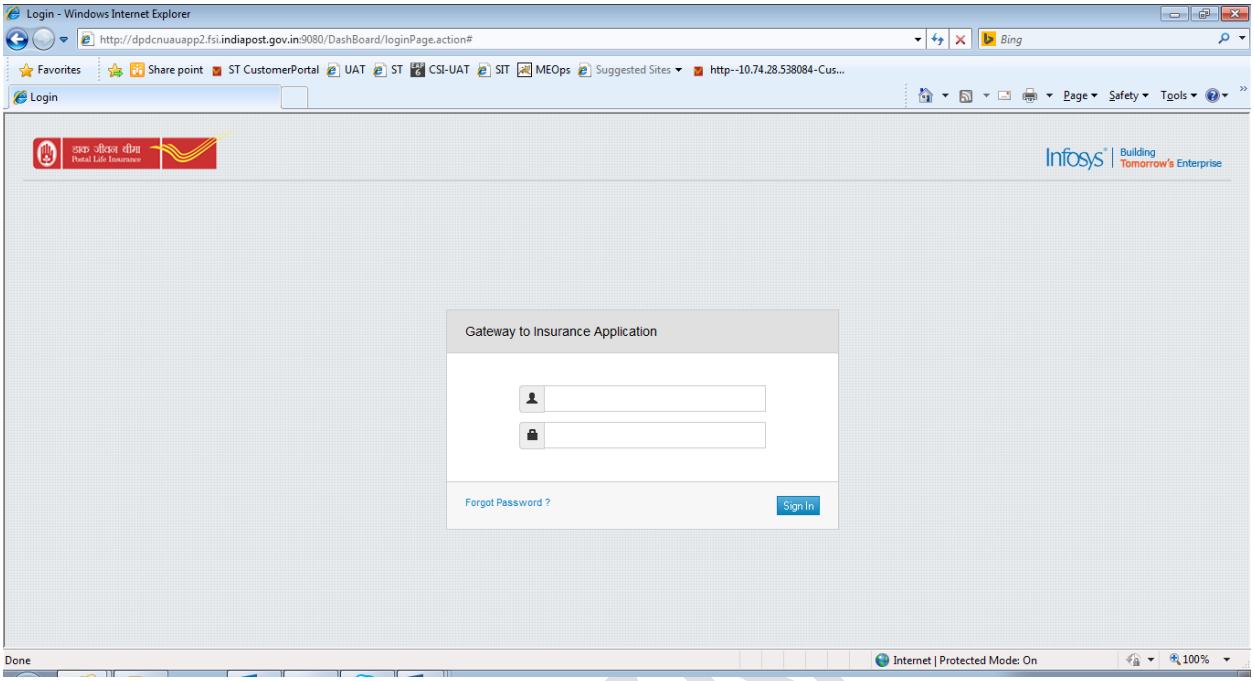
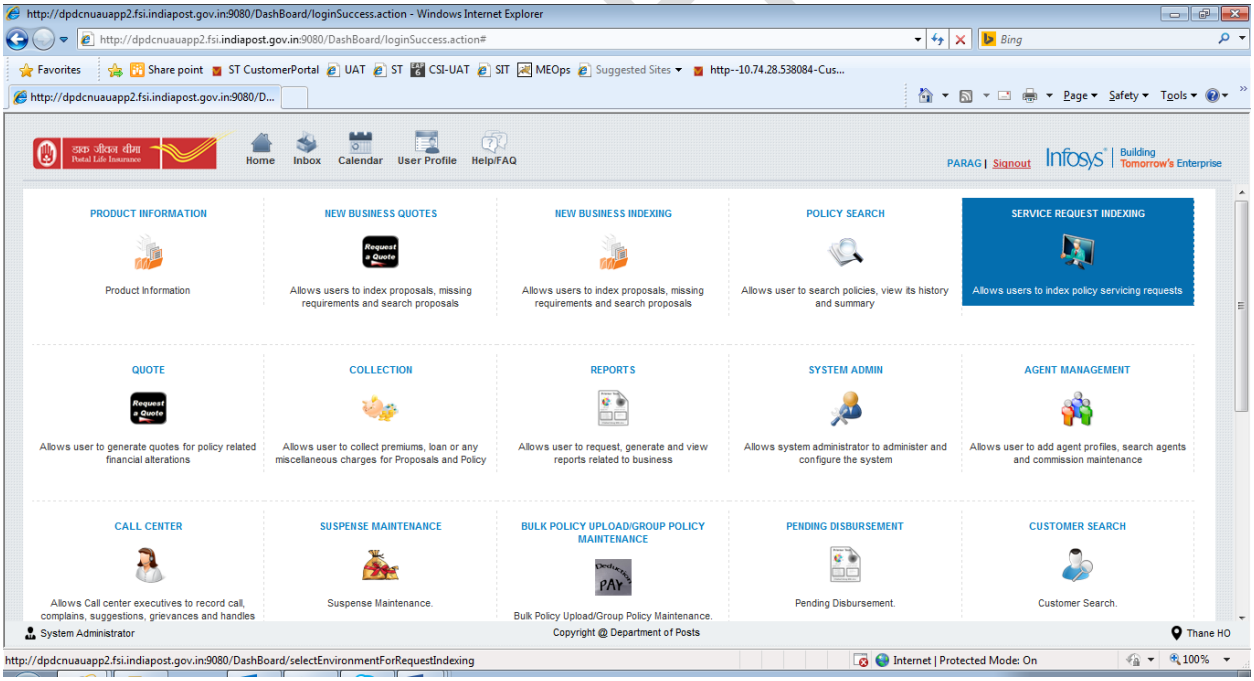
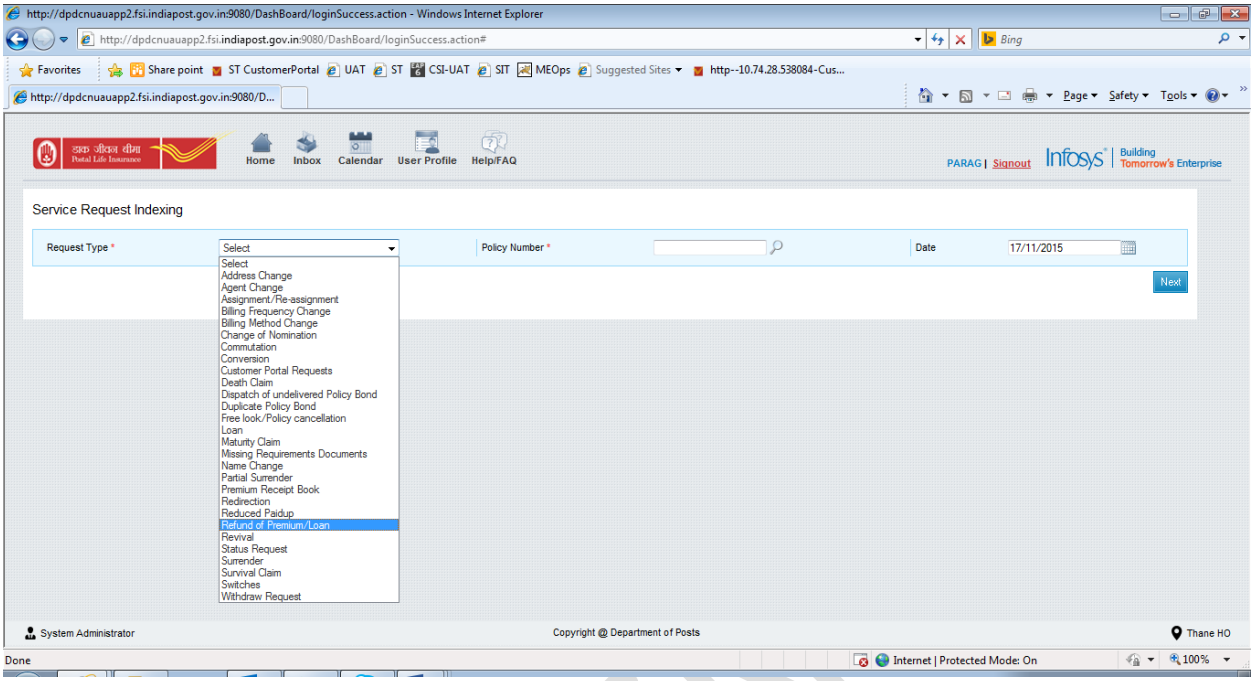


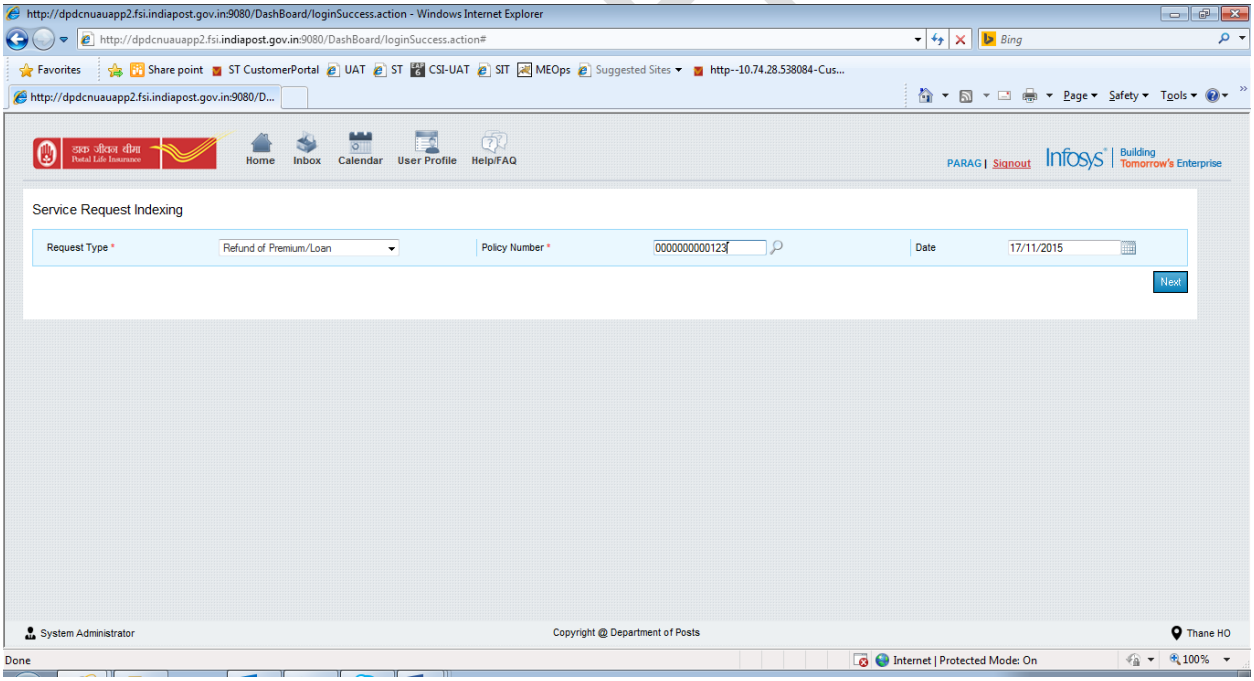
- After the user is logged into the system user needs to click on Service Request Indexing icon



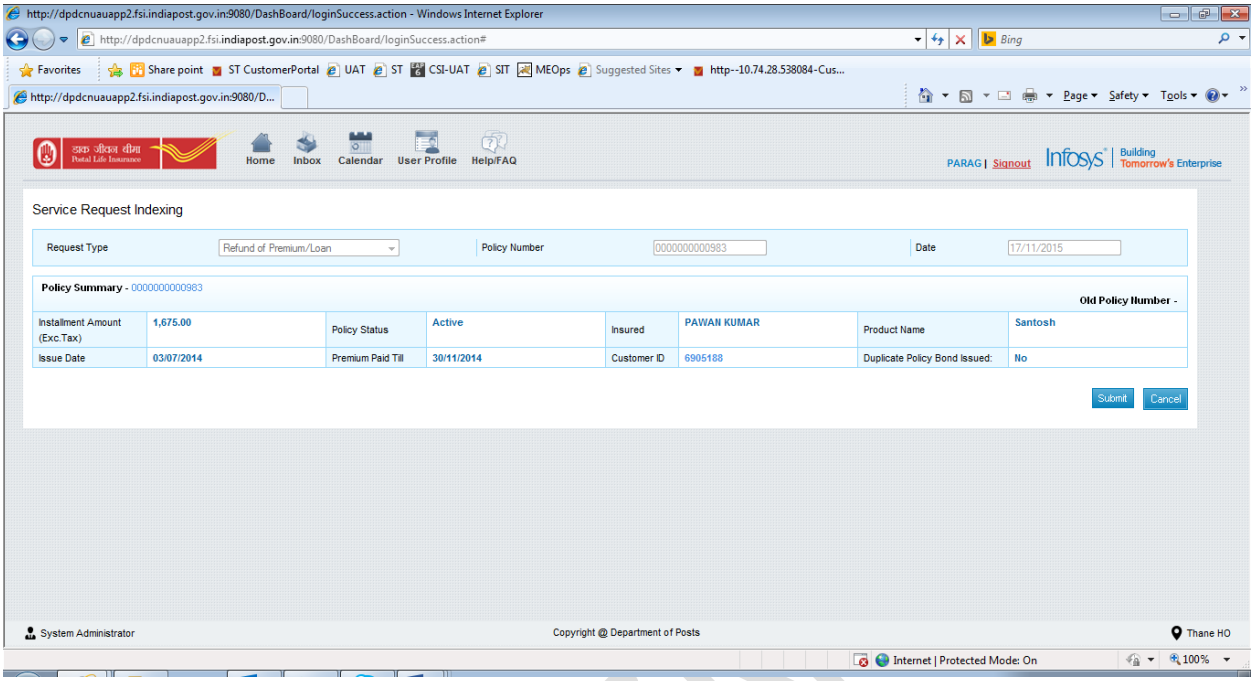
- Indexer needs to select the Request Type as Refund of Premium/Loan



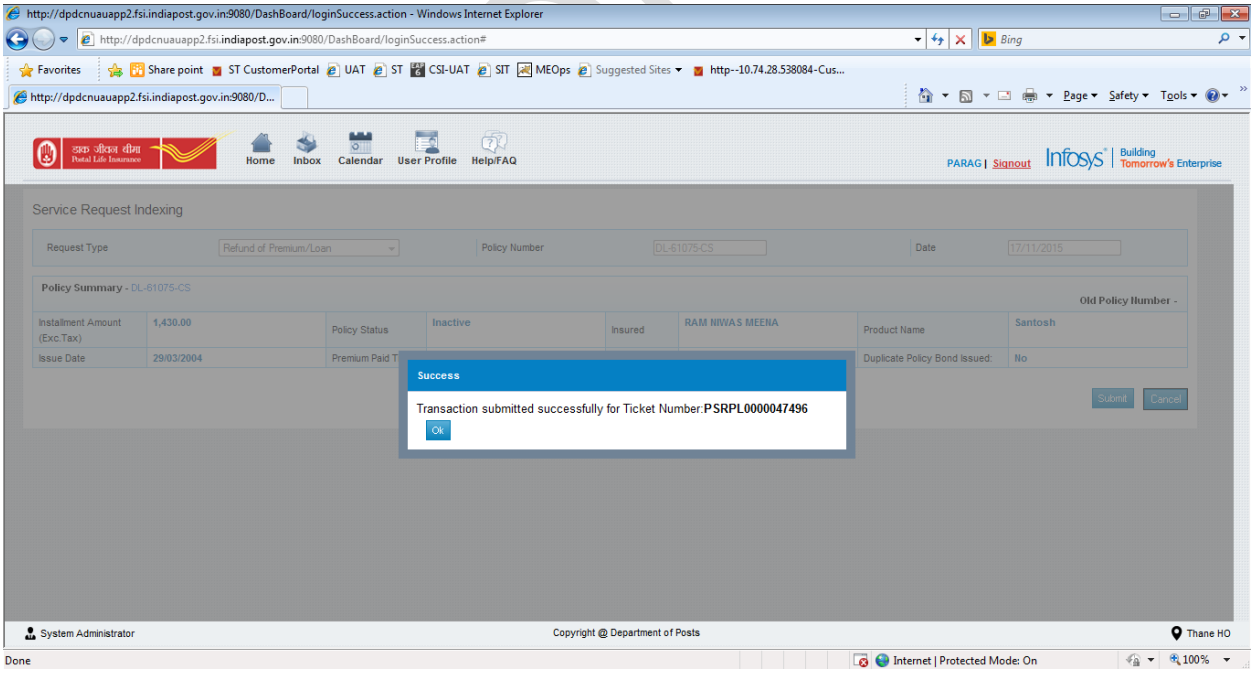
- Then indexer enters the policy number provided by the policy holder and clicks on Next button



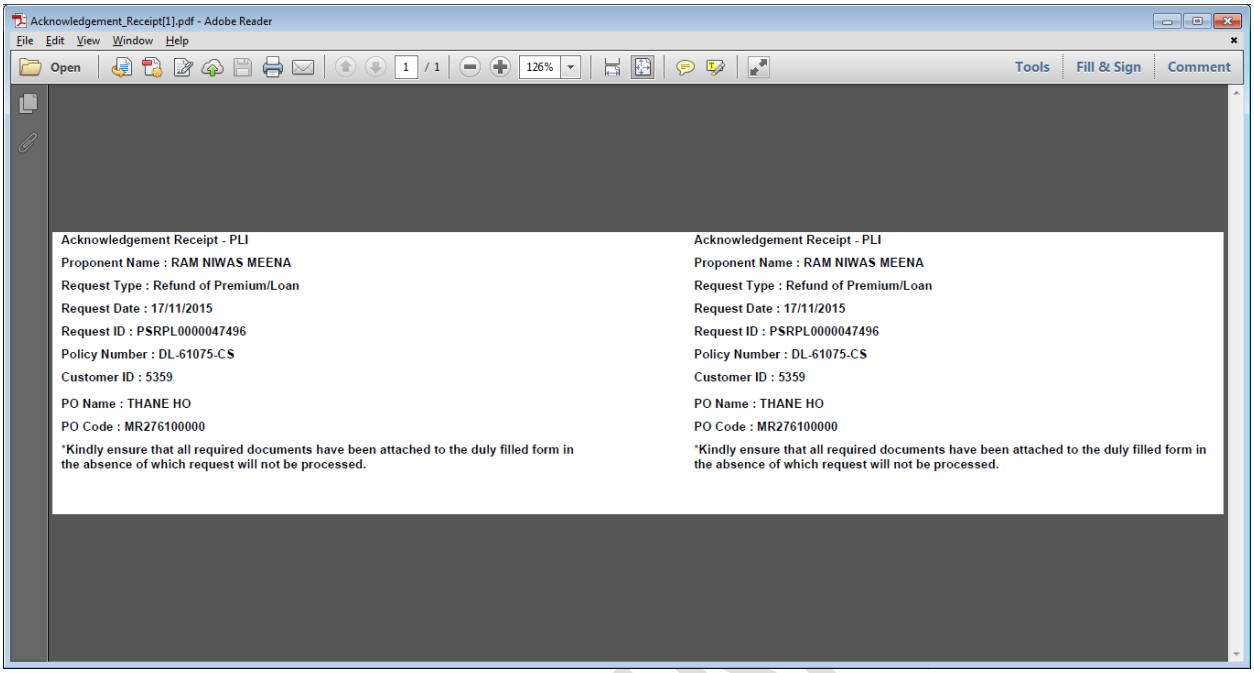
- On click of Next button indexer will be able to view details of the policy and any Pending requests on the policy.



- Indexer will now be able to view Submit button to index the request on the policy for further processing



- Once indexer Submit the request, a pop up with Request Id is generated. User will click on OK button and prints acknowledgement slip.
- On click of Submit button the request will move to Data Entry level after scanning of Documents.



4.1.1 Validations at Indexer Level

- System will not allow user to index Refund of Premium/Loan on a policy if there is no unapplied amount in suspense. User will get Error pop up on click of Submit button stating – “Refund of Premium/Loan-No extra amount to refund to Customer”.

- System will not allow user to index Refund of Premium/Loan on a policy if any terminal event is either Pending or Completed on the policy. If still user tries to index the request then system will show Error pop up.

4.1.2 Documents required

- Payment Receipt Book
- Identity Proof
- Excess Premium / Loan Repayment form
- Cancelled Cheque/EFT Form

4.2 Data Entry Operator

- After the request is submitted by the indexer, request moves to Data Entry Operator.
- Data Entry operator can view and process the request from Inbox. User can navigate to Inbox from Dashboard by click on Inbox icon.

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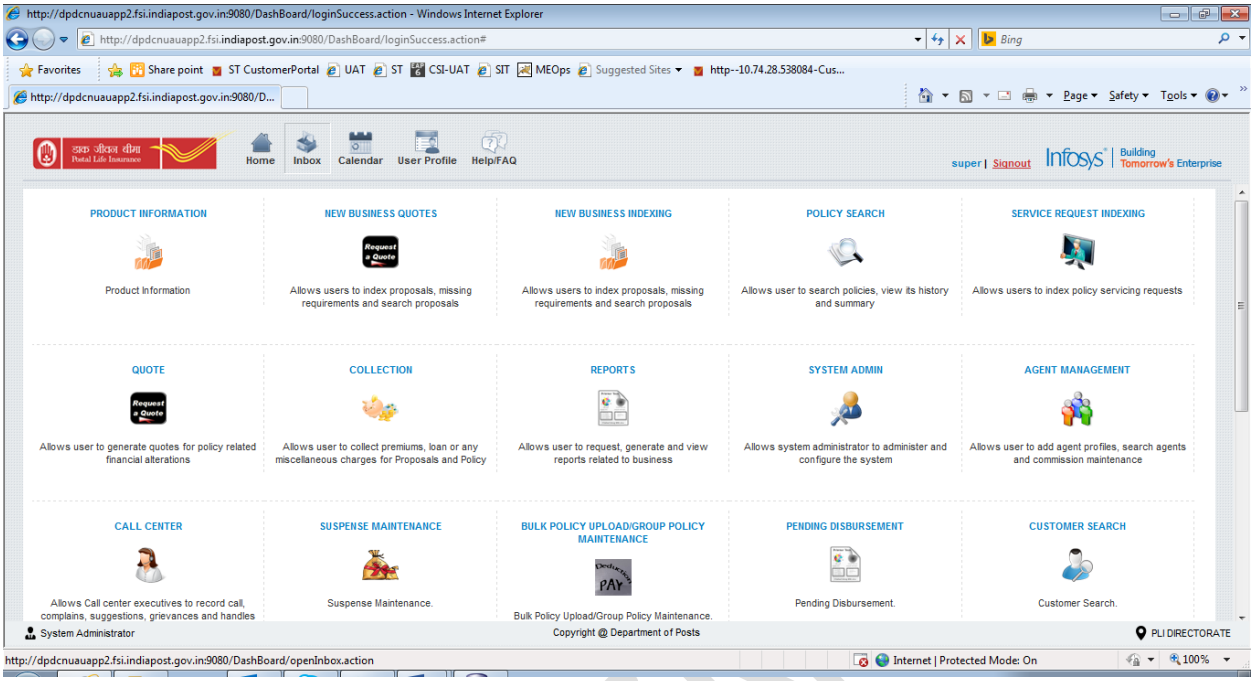
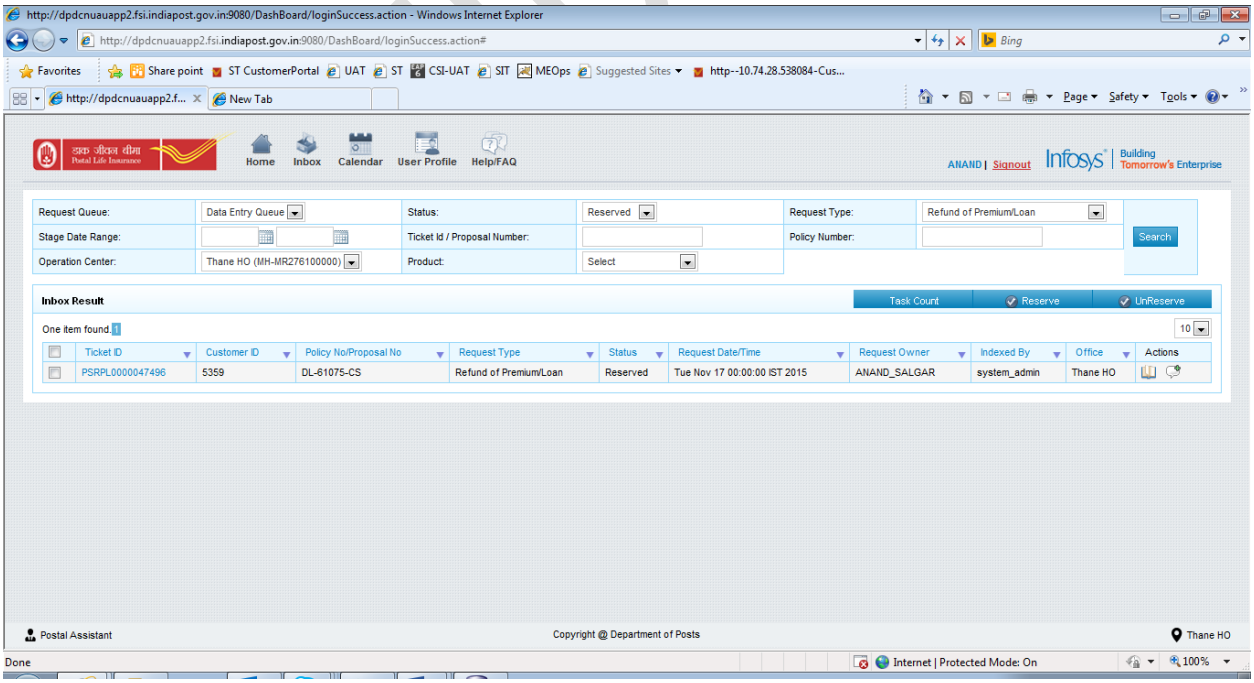
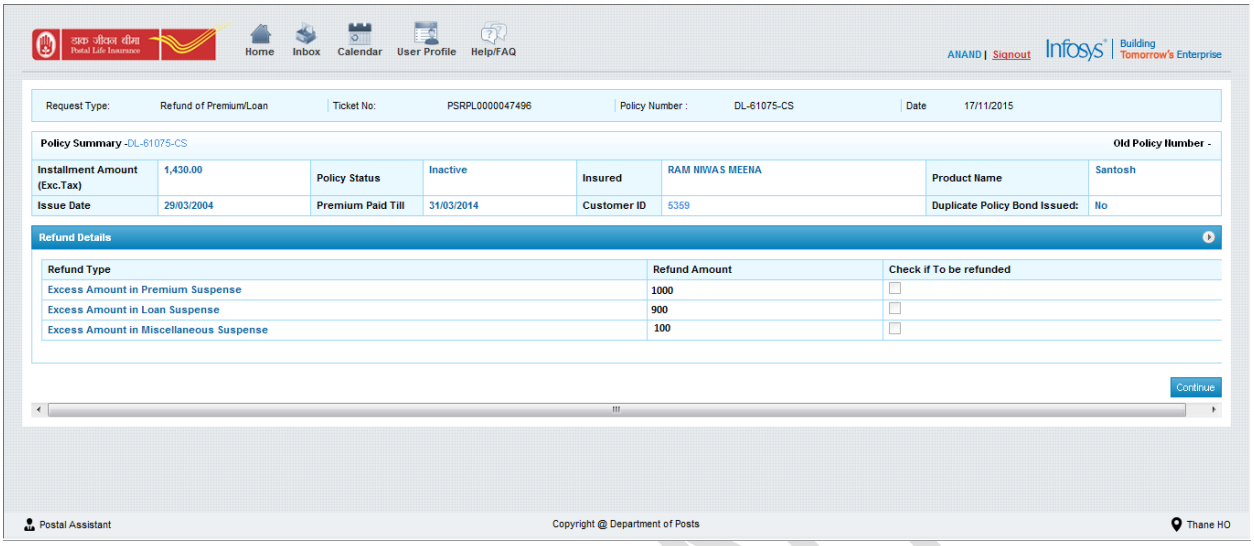


- On click of Inbox icon user will be directed to Inbox screen. Data Entry Operator can select Request Queue as Data Entry Queue, Status as Reserved, Request Type as Refund of Premium/Loan and Click on Search button to get the details of Refund of Premium/Loan requests assigned to the user id.



- Data Entry Operator will now click on the request id hyperlink to open the request and process it.



- Data entry screen will fetch all the details of the request and the Excess amount in the policy against different suspense.

- User can view the Refund type and Refund amount in different suspense accounts mentioned below:
  - Premium Suspense
  - Loan Suspense
  - Miscelllaneous Suspense

- Data Entry Operator can select the Check box against the excess amount and then click on Continue button.

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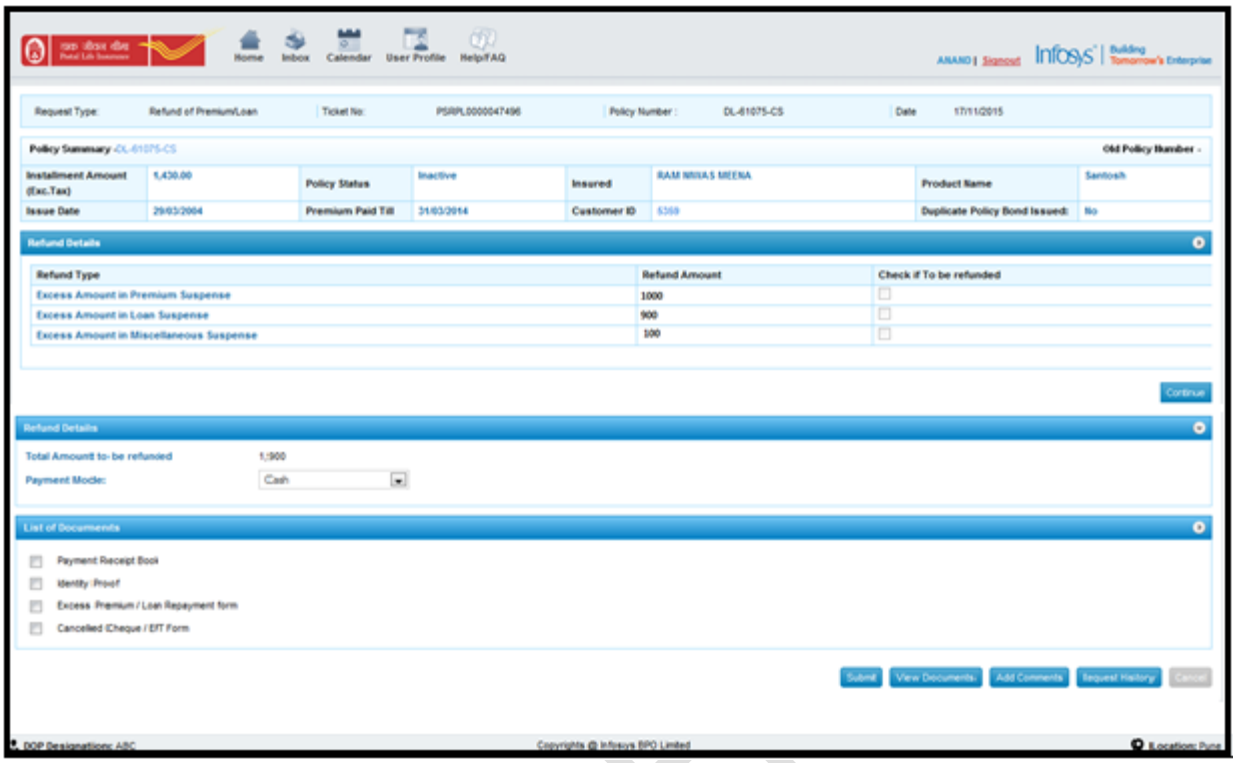

- On click of Continue button, system will display, Refund Details and List of Documents sections. In Refund Details section, total amount to be refunded will be calculated and Payment method can be selected from the drop down.

- Available Payment Modes
  - Cash
  - Cheque
  - EFT

- User will select the documents submitted by the policy holder in List of Documents section and click on Submit button.

- On click of Submit button, user will get a confirmation pop up that Request is Successfully submitted to Quality Checker.

4.3 Quality Checker

- After the request is submitted by the Data Entry Operator, request moves to inbox of Quality Checker.

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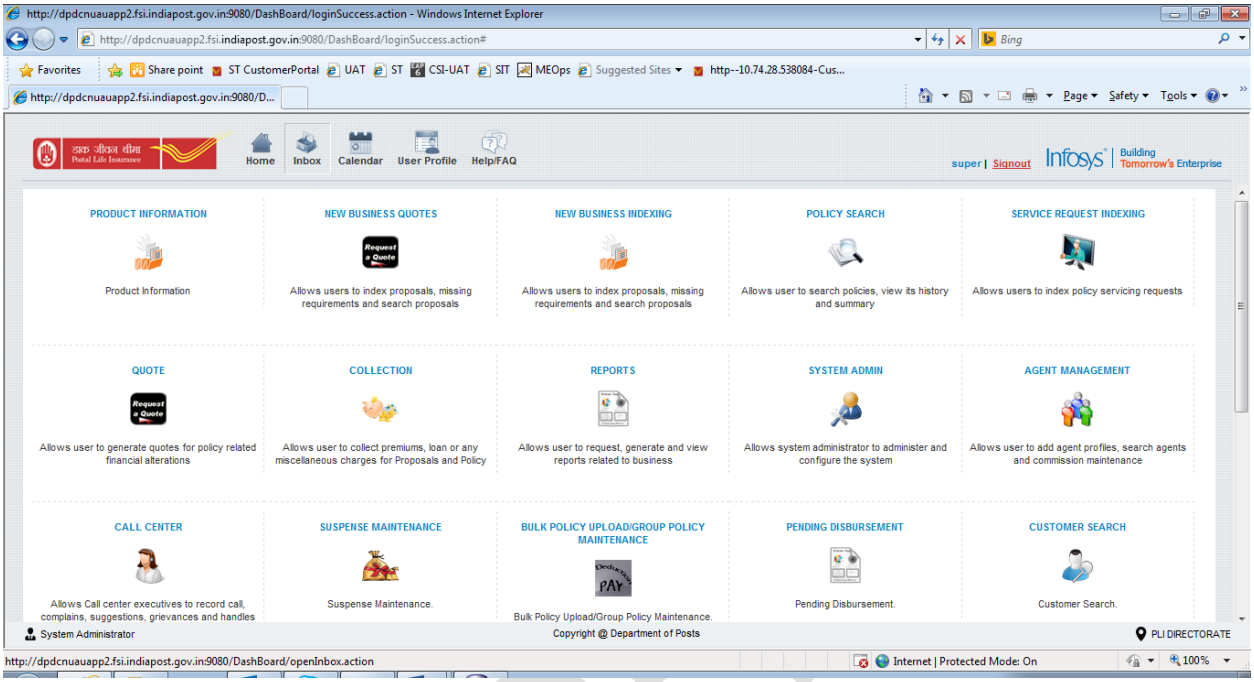
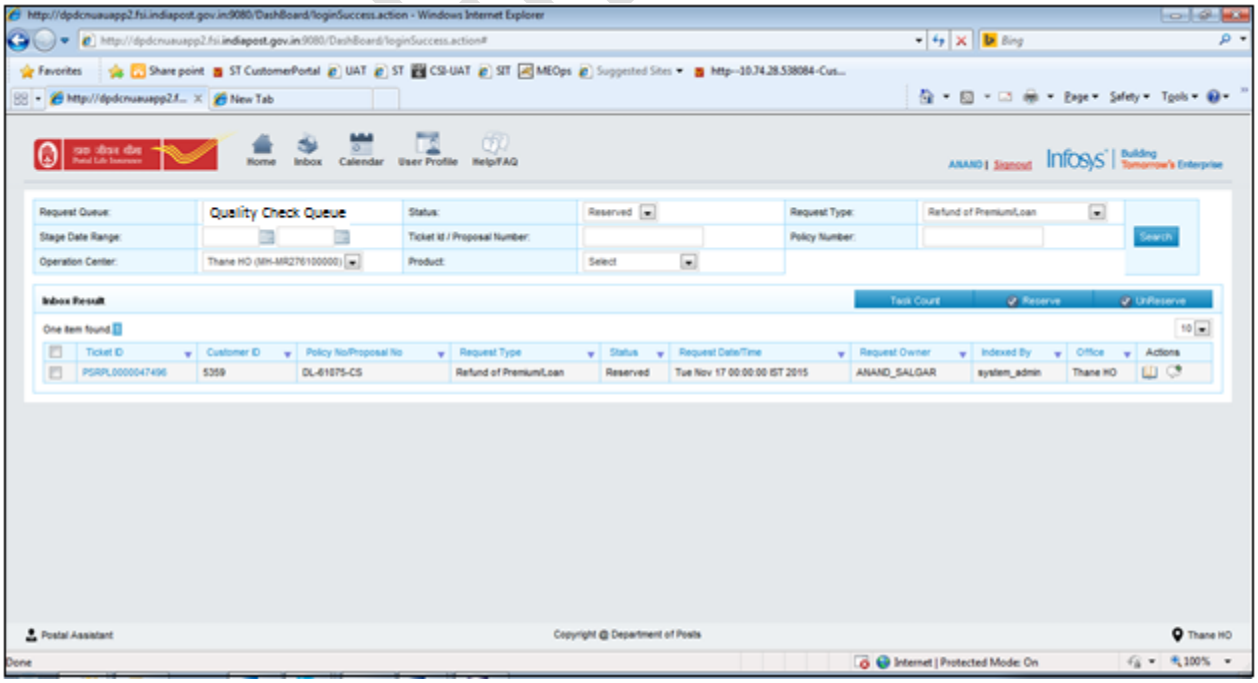
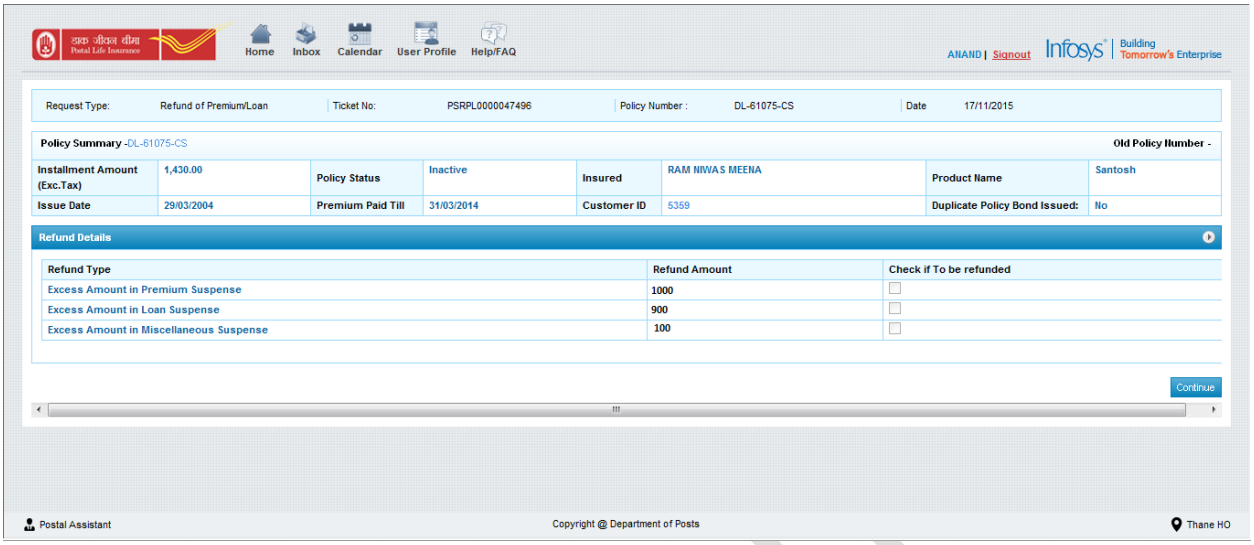
- Quality Checker can view and process the request from Inbox. User can navigate to Inbox from Dashboard by click on Inbox icon.



- On click of Inbox icon user will be directed to Inbox screen. User can select Request Queue as Quality Check Queue, Status as Reserved, Request Type as Refund of Premium/Loan and Click on Search button to get the details of Refund of Premium/Loan requests assigned to the user id.

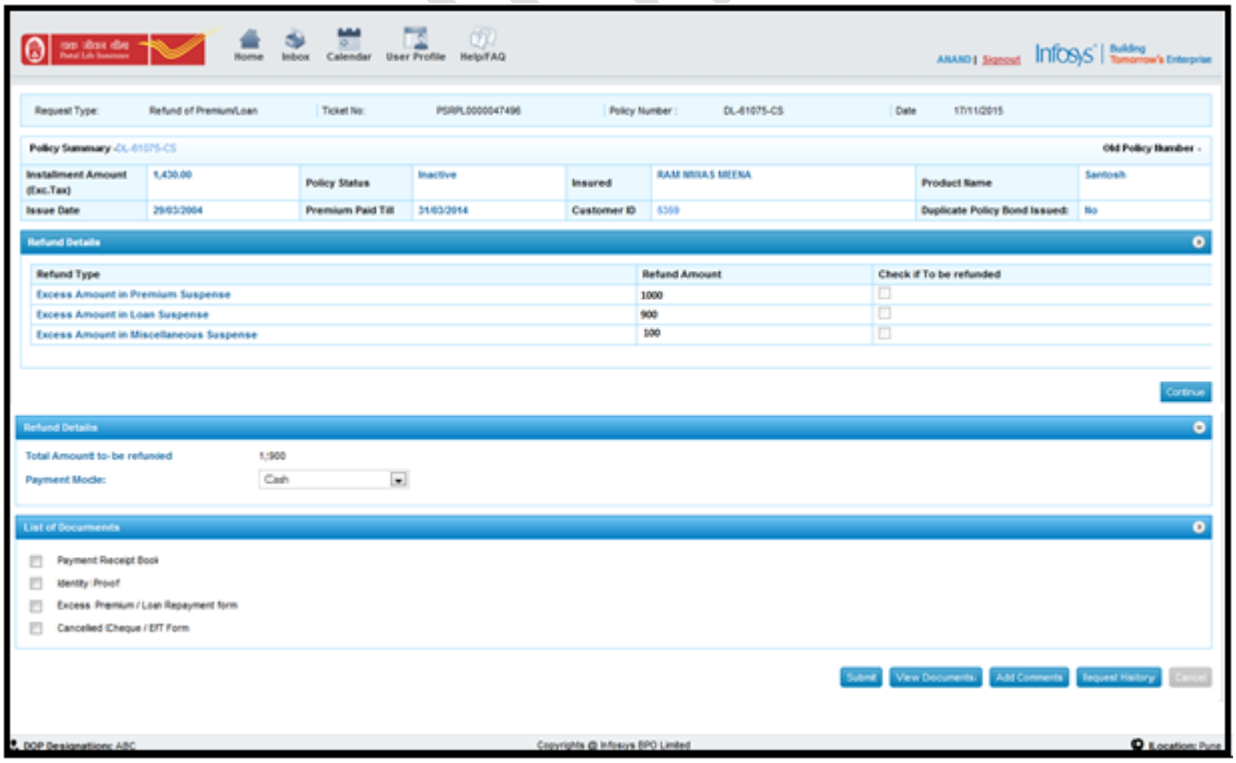


- Quality Checker will now click on the request id hyperlink to open the request and process it.



- Quality Check screen will fetch all the details of the request and the Excess amount in the policy against different suspense and the details entered by the Data Entry Operator.

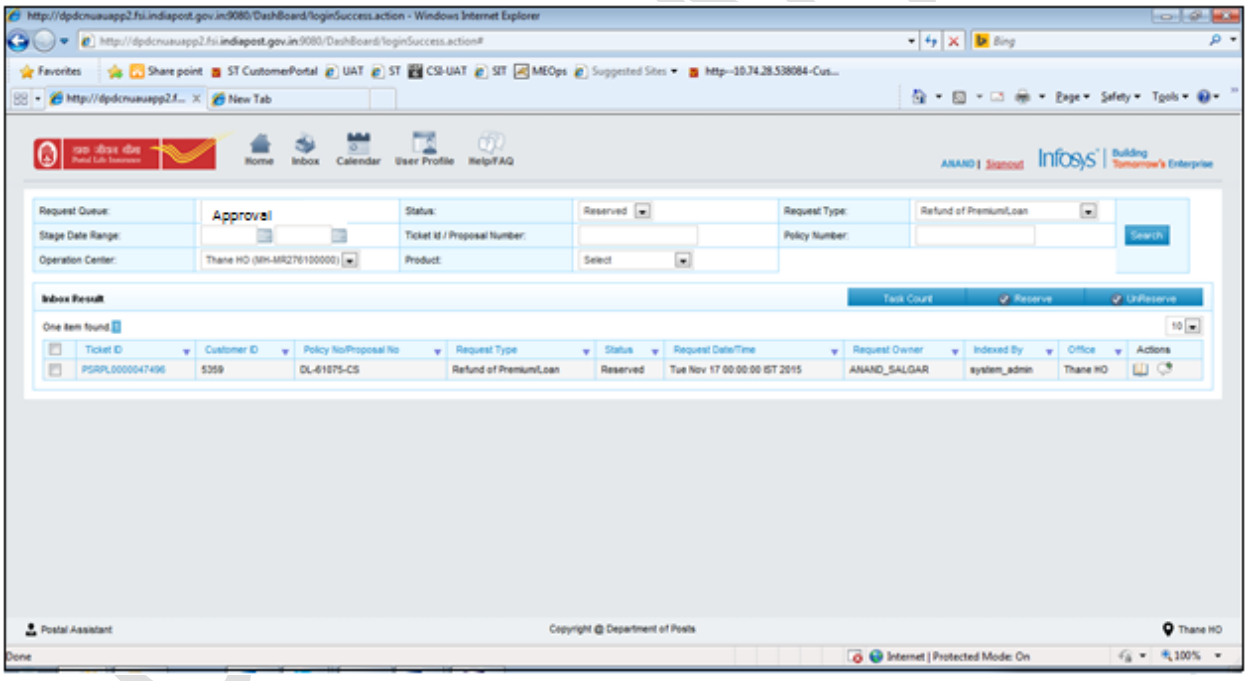
- Quality Checker then needs to validate the details entered by Data Entry Operator against the documents and request submitted by the policy holder and then click on Continue button.



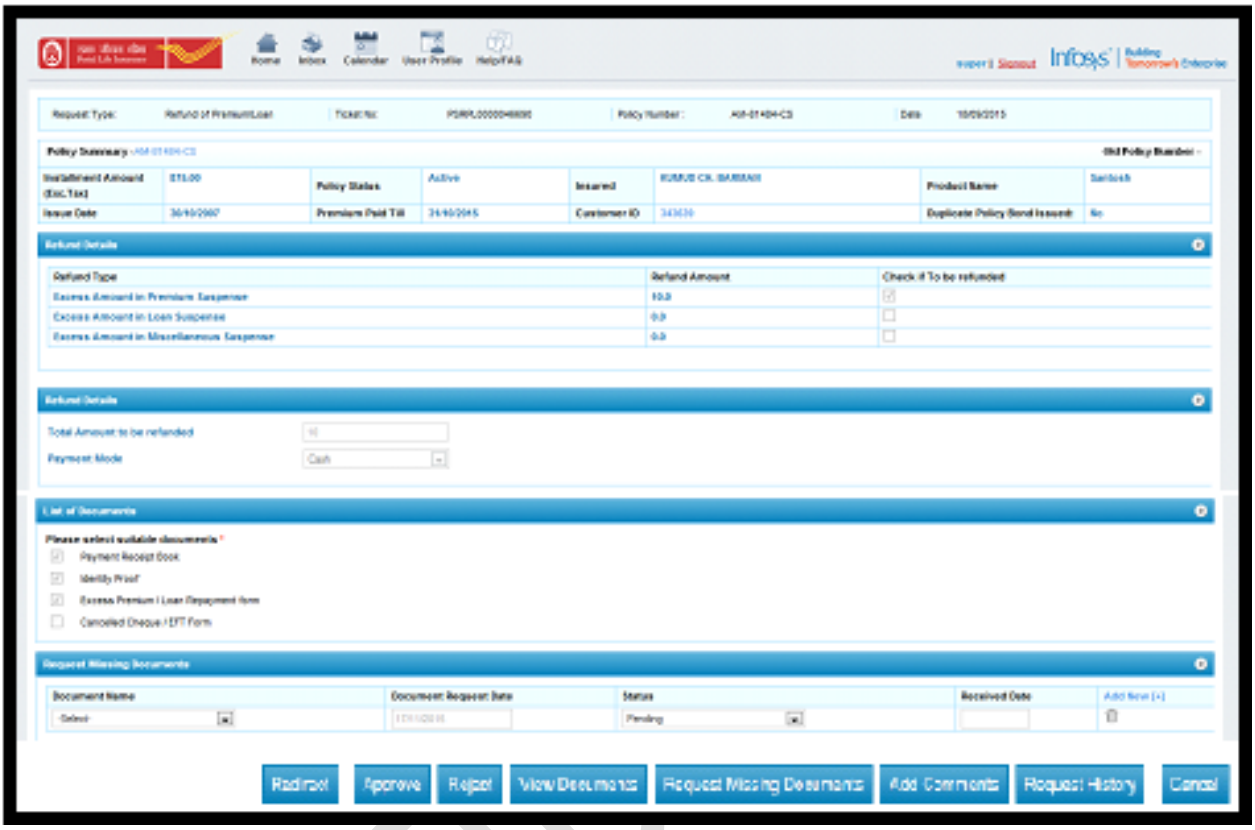
- On click of Continue button, system will display, Refund Details and List of Documents sections entered by Data Entry Operator.
- Quality Checker can request for missing documents if required.
- After all details are scrutinized and correct then Quality Checker clicks on Submit button, to submit the request to Approver. User will get a confirmation pop up that Request Submitted Successfully.

4.4 Approval

- Quality checker Submits the request to Approver.
- Approver then clicks on the request in Inbox in Reserved status to process the request.



- Approver when clicks on the request then Approver page will open in Read only mode.
- Approver will be able to view the details entered by the Data Entry Operator and if any changes made by Quality Checker.
- If required Approver can Request for Missing Documents.



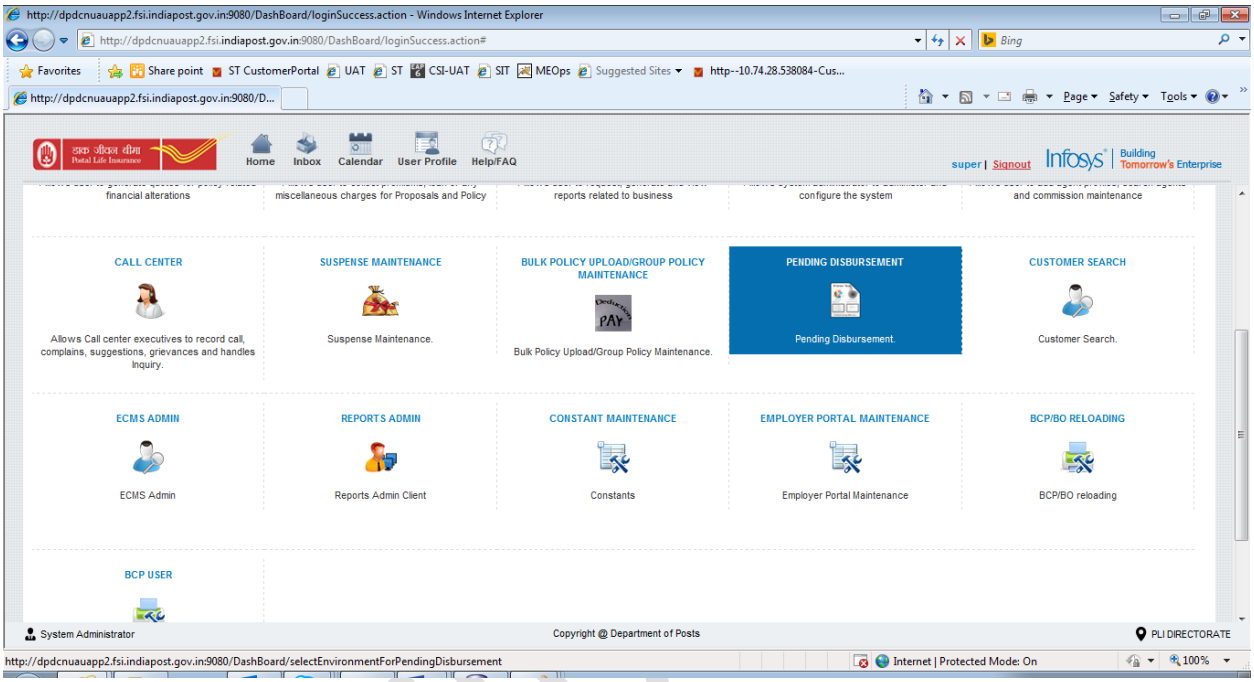
- If any changes are required then Approver can Redirect the request to Data Entry stage.
- Approver can Approve or Reject the request. Once the Approver clicks on Approve button, the request gets Approved.
- After the request is approved, system will generate a Disbursement voucher which will then sent to the policy holder.

4.5 Disbursement

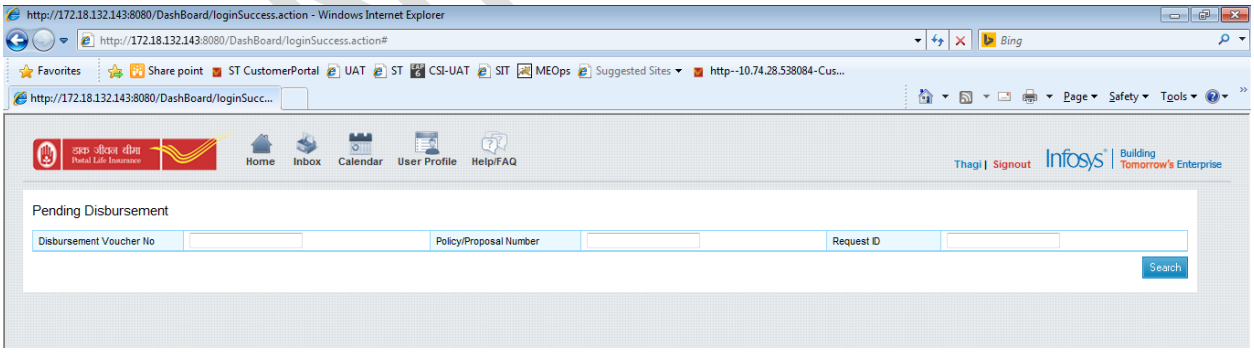
- Disbursement can be performed from the DoP counter.
- Policy holder needs to come to front desk with Disbursement Voucher to index the disbursement in the system.

- Disbursement indexer needs to get details of the Policy and enter in the system to initiate disbursement process.

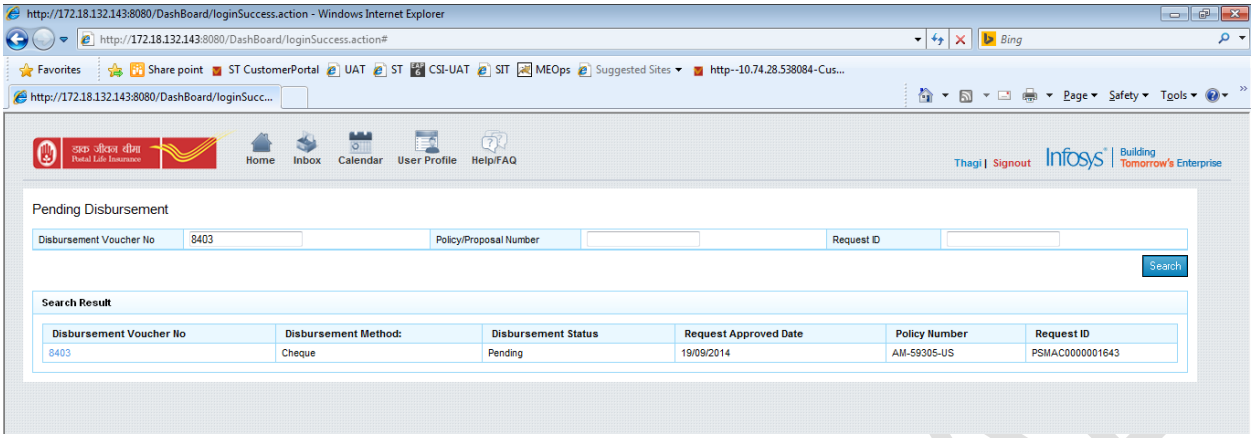
- User needs to navigate to Pending Disbursement icon on dashboard.



- On click of Pending Disbursement icon, user will get indexing screen where policy or voucher details needs to be entered for further processing.

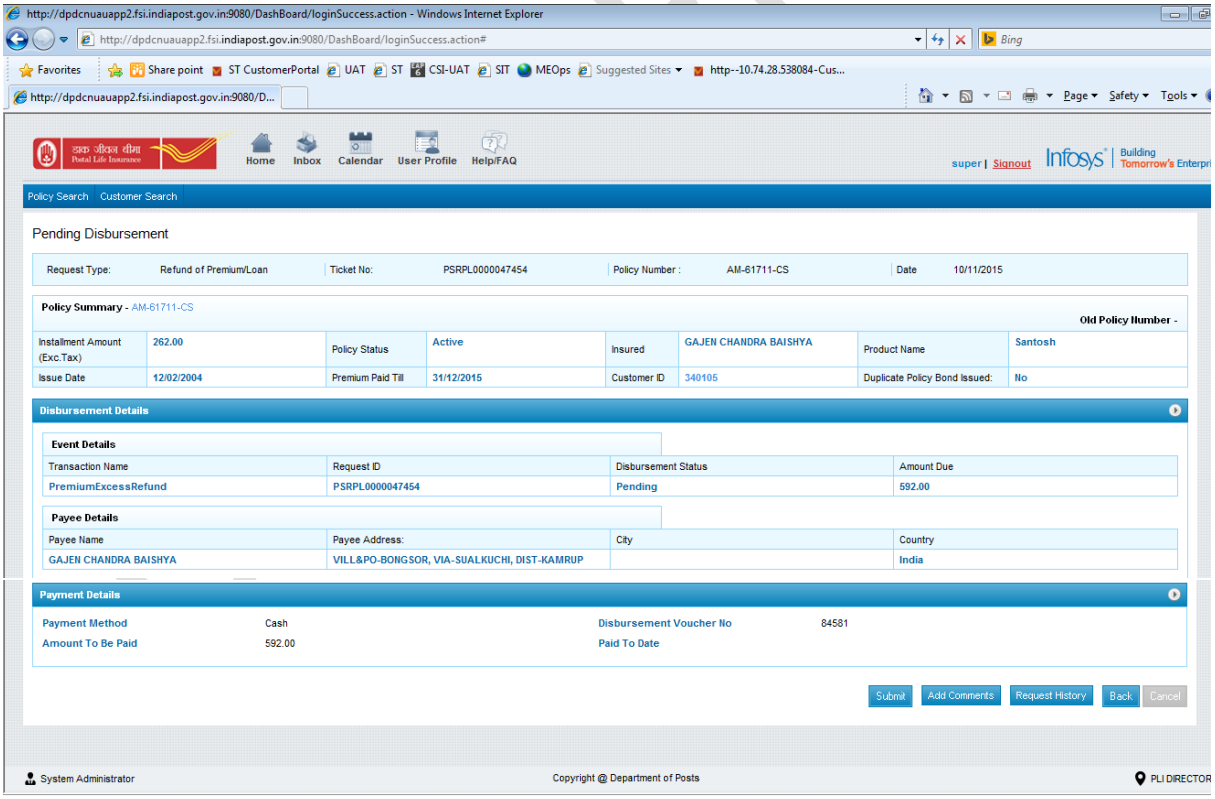


- Indexer needs to enter policy details and click on Search button to check for the voucher in the system. On click of Search button details related to voucher will populate on the screen.



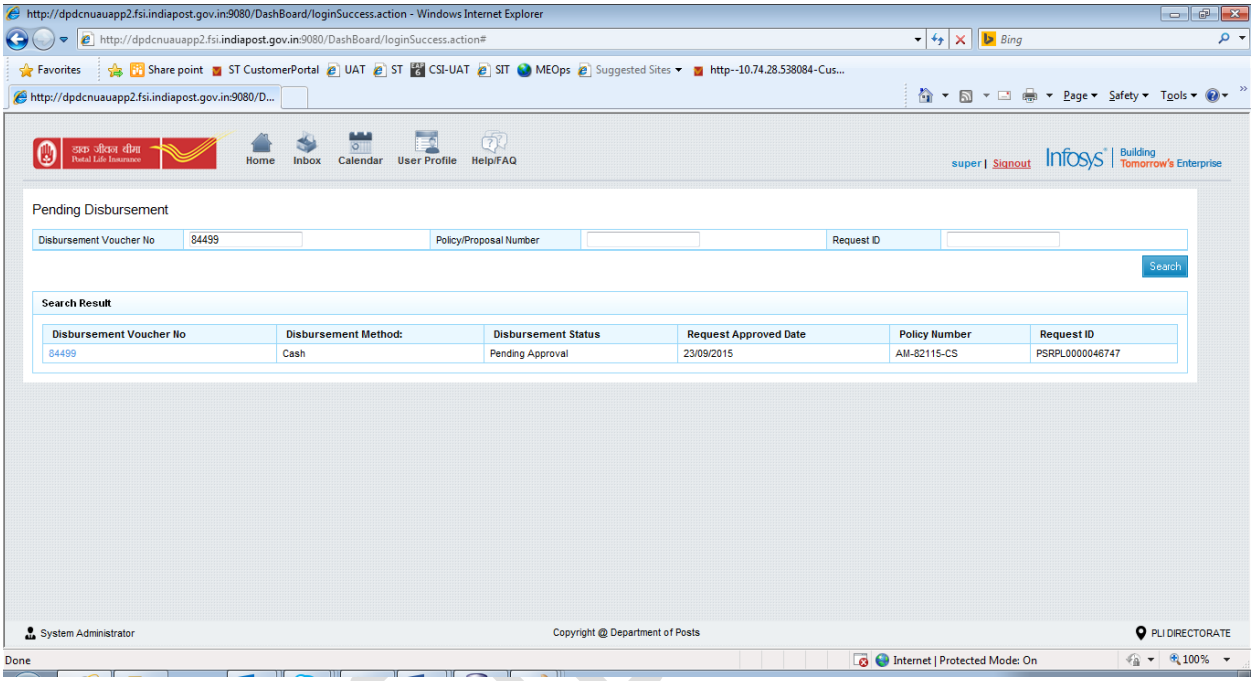
- Now the user will be able to view search results and user needs to click on appropriate voucher number with Disbursement Status as Pending.

- On click of voucher number system will show Policy Summary, Disbursement Details and Payment Details. Indexer needs to validate all mentioned details and click on Submit button to send the Disbursement request to Disbursement Approver.



- On click of Submit button Disbursement request will move to Disbursement Approver with Disbursement status as Pending Approval.

- In the same office code where Disbursement is indexed, Disbursement Approver will navigate to Pending Disbursement screen and enter voucher number and click on search button.



- Now the Approver will click on Disbursement Voucher number to view the details entered by the Disbursement indexer. Approver will validate the required details and Approve the Disbursement. This will complete the disbursement process and the request.

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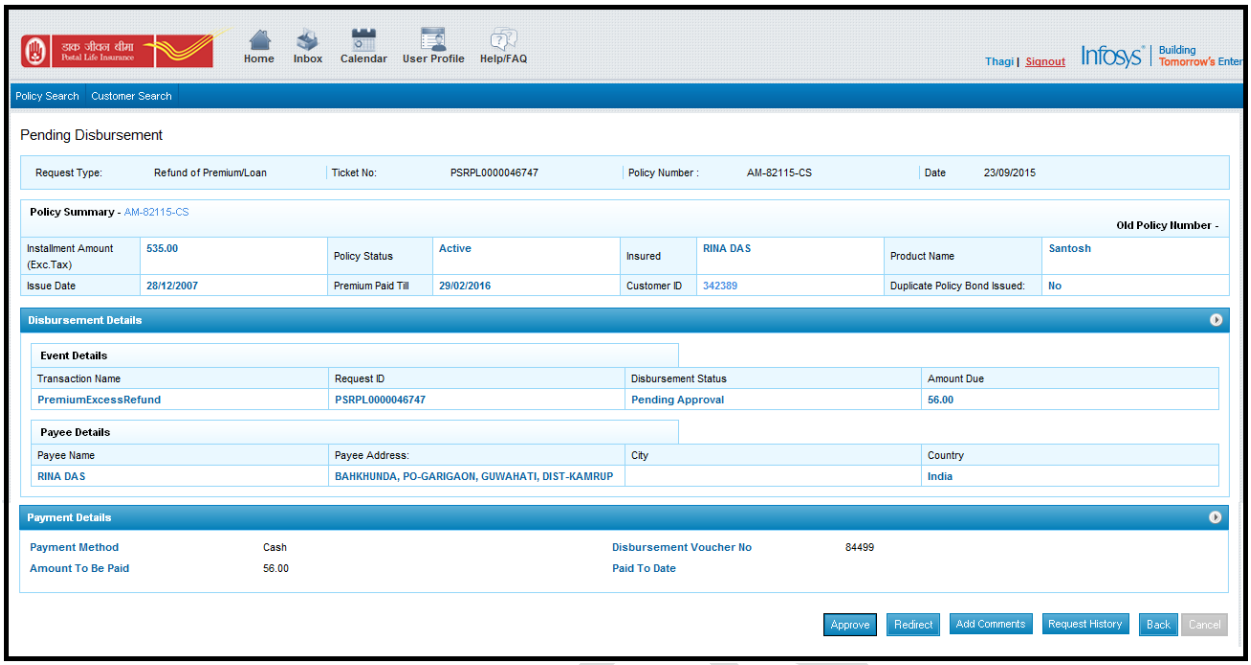

- Disbursement Approver will receive the request in read only mode and can Approve the Disbursement or Redirect in case some modifications are required.

- When Disbursement Approver clicks on Approve button then user will receive success message. Disbursement status will change to Paid and the mentioned amount can be paid to the policy holder.

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