

DEPARTMENT OF POSTS
MINISTRY OF COMMUNICATIONS & IT
GOVERNMENT OF INDIA

Business Process Document

Excess Refund

Submitted by

Infosys Limited
44 Electronics City, Hosur Road
Bangalore – 560100
India

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

Contents

1. Introduction	3
2. Pre-Requisites.....	3
3. Users	3
4. Process	3
4.1 Indexer	3
4.1.1 Validations at Indexer Level.....	7
4.1.2 Documents required.....	7
4.2 Data Entry Operator	7
4.3 Quality Checker	10
4.4 Approval	13
4.5 Disbursement	14

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

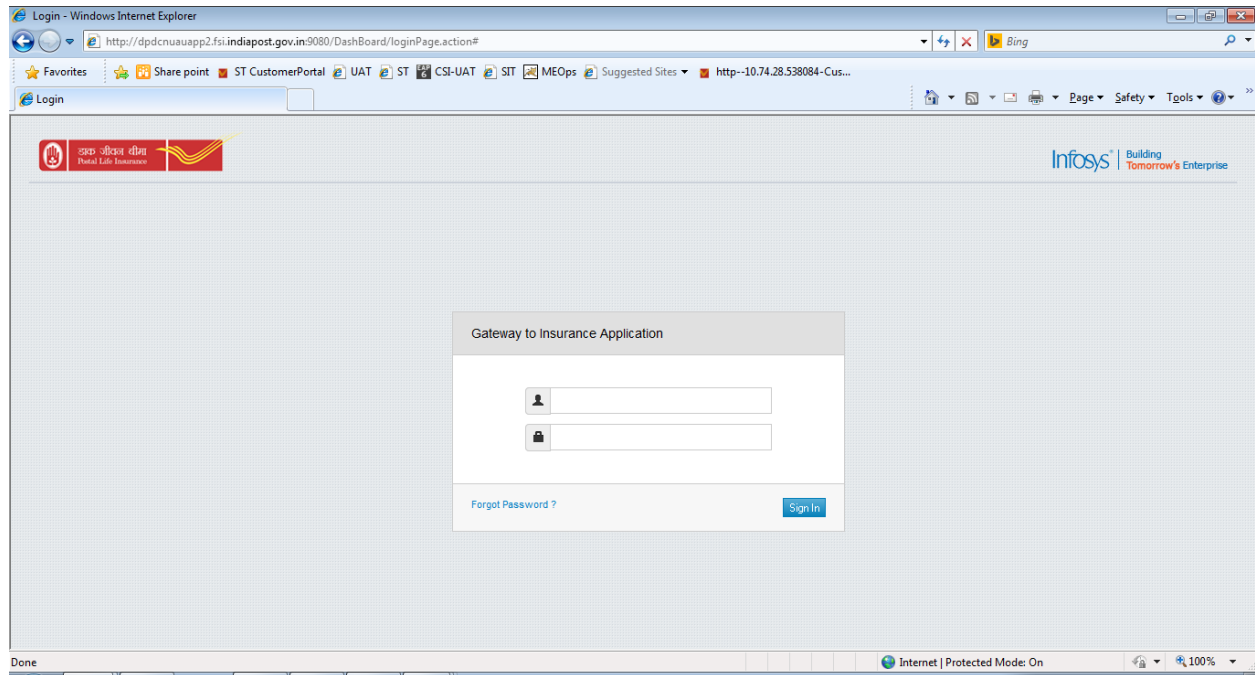
- Indexer
- Data Entry Operator
- Quality Checker
- Approver
- Disbursement Indexer
- Disbursement Approver

4. Process

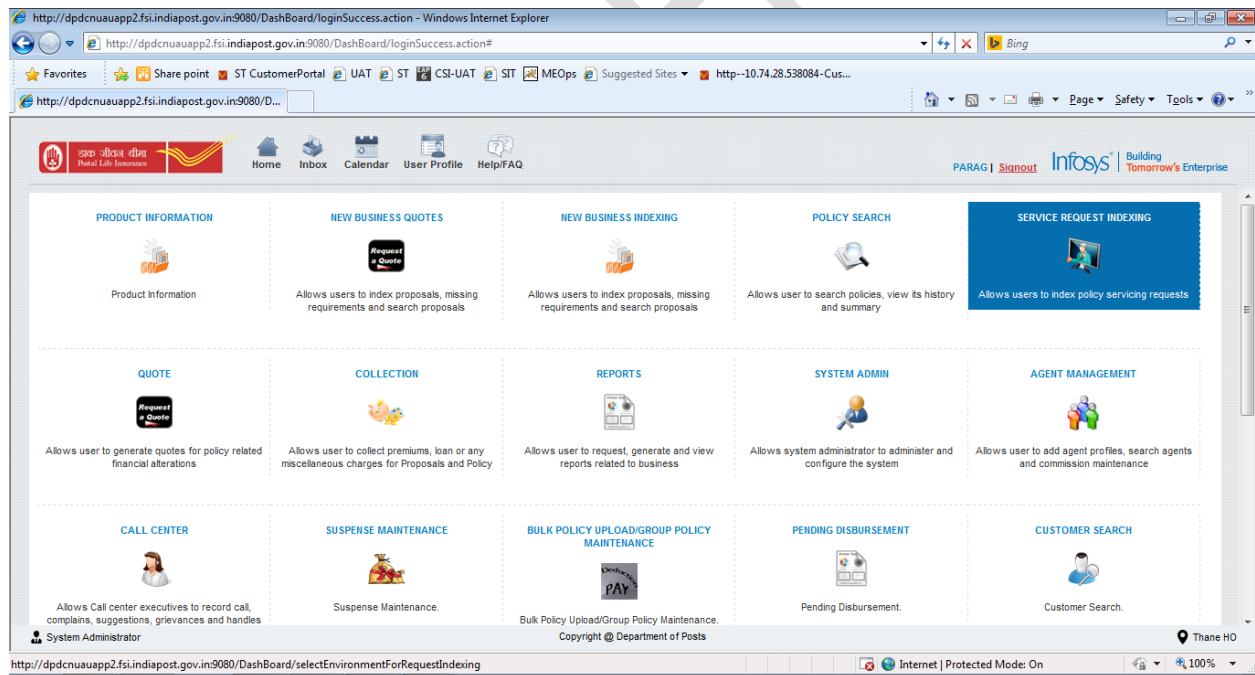
Refund of Premium/Loan functionality is designed to cater the need of refund of any excess premium during the course of the policy. If any premium or loan or miscellaneous collection is made by policy holder which is excess and not applied on the policy then the policy holder need not to wait till any 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.



- 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

Service Request Indexing

Request Type * Select Policy Number * Date 17/11/2015 Next

- Select
- Address Change
- Agent Change
- Assignment/ Re-assignment
- Billing Frequency Change
- Billing Method Change
- Change of Nomination
- Commutation
- Conversion
- Customer Portal Requests
- Death Claim
- Dispatch of undelivered Policy Bond
- Duplicate Policy Bond
- Free look/Policy cancellation
- Loan
- Maturity Claim
- Missing Requirements Documents
- Name Change
- Partial Surrender
- Premium Receipt Book
- Redirection
- Reduced Paidup
- Refund of Premium/Loan
- Revival
- Status Request
- Surrender
- Survival Claim
- Switches
- Withdraw Request

System Administrator Copyright © Department of Posts Thane HO

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

Service Request Indexing

Request Type * Refund of Premium/Loan Policy Number * 000000000123 Date 17/11/2015 Next

System Administrator Copyright © Department of Posts Thane HO

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

http://dpdcnuuapp2.fsi.indiapost.gov.in:9080/DashBoard/loginSuccess.action - Windows Internet Explorer

http://dpdcnuuapp2.fsi.indiapost.gov.in:9080/DashBoard/loginSuccess.action#

Home Inbox Calendar User Profile Help/FAQ

PARAG | Signout Infosys® Building Tomorrow's Enterprise

Service Request Indexing

Request Type: Refund of Premium/Loan Policy Number: 0000000000983 Date: 17/11/2015

Policy Summary - 0000000000983

Instalment Amount (Exc.Tax)	1,675.00	Policy Status	Active	Insured	PAWAN KUMAR	Product Name	Santosh
Issue Date	03/07/2014	Premium Paid Till	30/11/2014	Customer ID	6905188	Duplicate Policy Bond Issued:	No

Submit Cancel

System Administrator Copyright © Department of Posts Thane HO

Internet | Protected Mode: On 100%

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

http://dpdcnuuapp2.fsi.indiapost.gov.in:9080/DashBoard/loginSuccess.action - Windows Internet Explorer

http://dpdcnuuapp2.fsi.indiapost.gov.in:9080/DashBoard/loginSuccess.action#

Home Inbox Calendar User Profile Help/FAQ

PARAG | Signout Infosys® Building Tomorrow's Enterprise

Service Request Indexing

Request Type: Refund of Premium/Loan Policy Number: DL-61075-CS Date: 17/11/2015

Policy Summary - DL-61075-CS

Instalment Amount (Exc.Tax)	1,430.00	Policy Status	Inactive	Insured	RAM NIWAS MEENA	Product Name	Santosh
Issue Date	29/03/2004	Premium Paid Till				Duplicate Policy Bond Issued:	No

Submit Cancel

Success

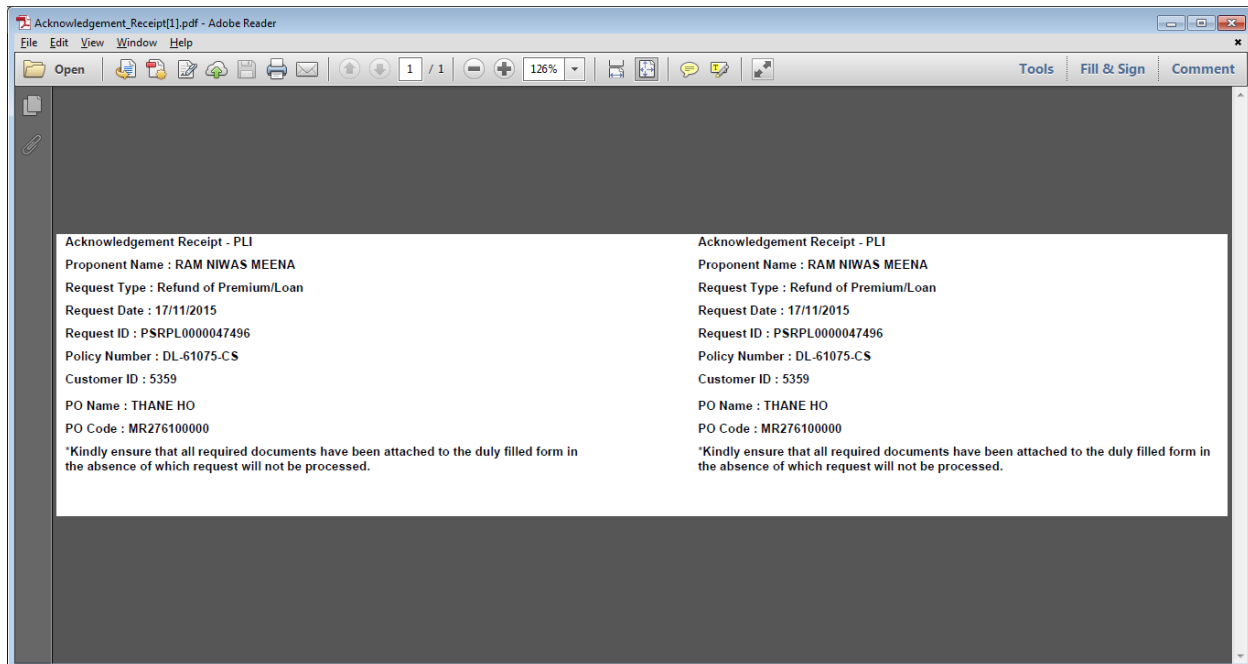
Transaction submitted successfully for Ticket Number:PSRPL0000047496

Ok

System Administrator Copyright © Department of Posts Thane HO

Done Internet | Protected Mode: On 100%

- 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

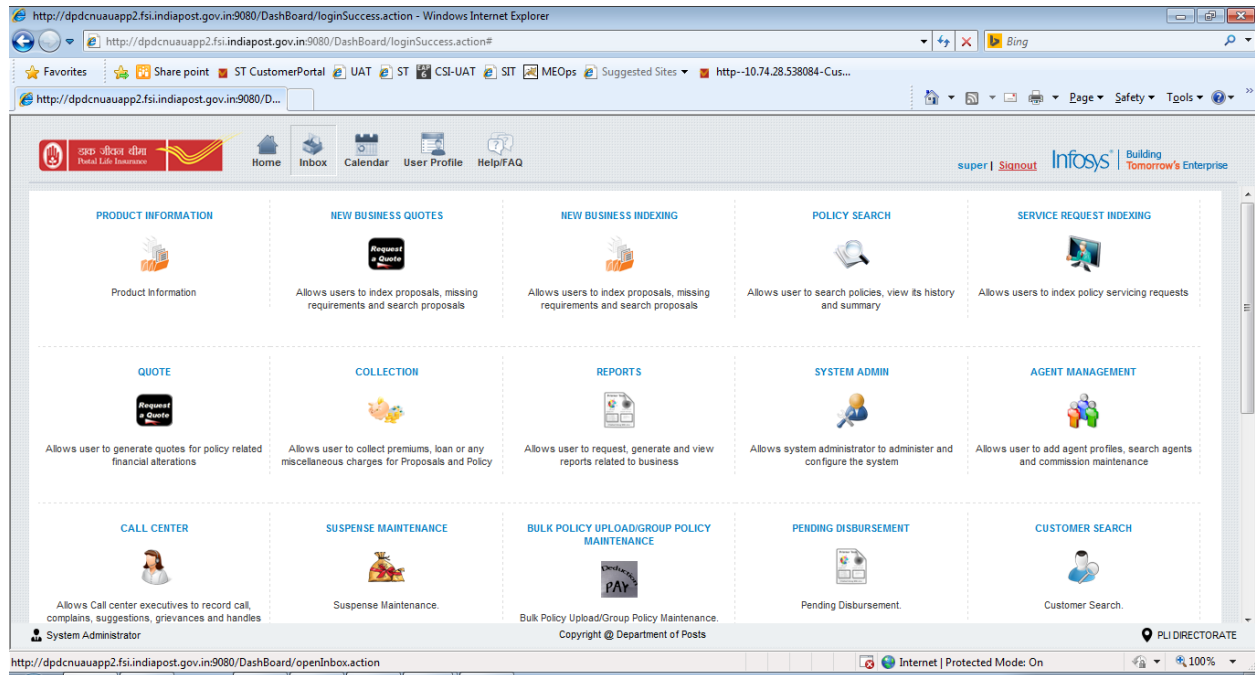
- System will not allow user to index Refund of Premium/Loan on a policy if there is no unapplied amount in suspense. User will get Error pop up on click of Submit button stating – “Refund of Premium/Loan-No extra amount to refund to Customer”.
- System will not allow user to index Refund of Premium/Loan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

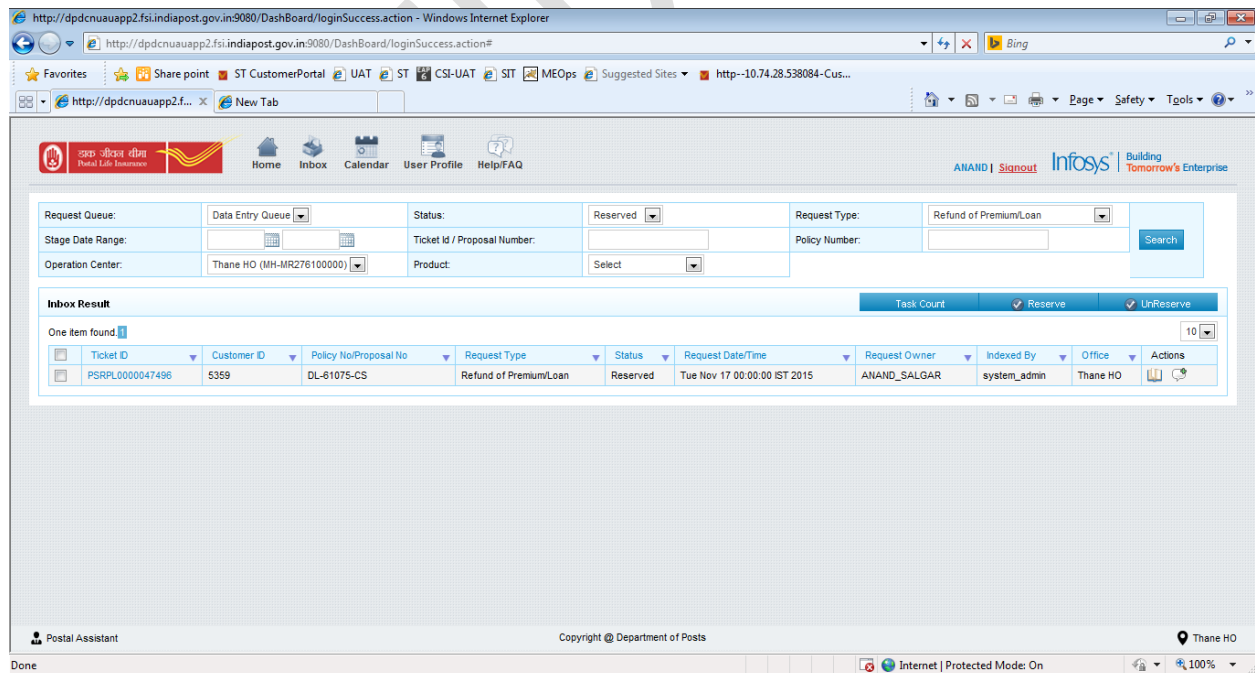
- Payment Receipt Book
- Identity Proof
- Excess Premium / Loan Repayment form
- Cancelled Cheque/EFT Form

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.



- 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.

Request Type: Refund of Premium/Loan Ticket No: PSRPL0000047496 Policy Number : DL-61075-CS Date: 17/11/2015

Policy Summary -DL-61075-CS Old Policy Number -

Installment Amount (Exc.Tax)	1,430.00	Policy Status	Inactive	Insured	RAM NIWAS MEENA	Product Name	Santosh
Issue Date	29/03/2004	Premium Paid Till	31/03/2014	Customer ID	5359	Duplicate Policy Bond Issued:	No

Refund Details

Refund Type	Refund Amount	Check if To be refunded
Excess Amount in Premium Suspense	1000	<input type="checkbox"/>
Excess Amount in Loan Suspense	900	<input type="checkbox"/>
Excess Amount in Miscellaneous Suspense	100	<input type="checkbox"/>

Continue

Postal Assistant Copyright © Department of Posts Thane HO

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

Request Type: Refund of Premium/Loan | Ticket No.: PSRPL000047496 | Policy Number: DL-61075-CS | Date: 11/11/2015

Policy Summary: DL-61075-CS | Old Policy Number: -

Installment Amount (Exc. Tax)	1,436.00	Policy Status	Inactive	Insured	RAM KRISHNA MEENA	Product Name	Santosh
Issue Date	29/03/2004	Premium Paid Till	31/03/2014	Customer ID	5269	Duplicate Policy Bond Issued	No

Refund Details

Refund Type	Refund Amount	Check if To be refunded
Excess Amount in Premium Suspense	1000	<input type="checkbox"/>
Excess Amount in Loan Suspense	900	<input type="checkbox"/>
Excess Amount in Miscellaneous Suspense	500	<input type="checkbox"/>

Refund Details

Total Amount to be refunded: 1,900

Payment Mode:

List of Documents

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

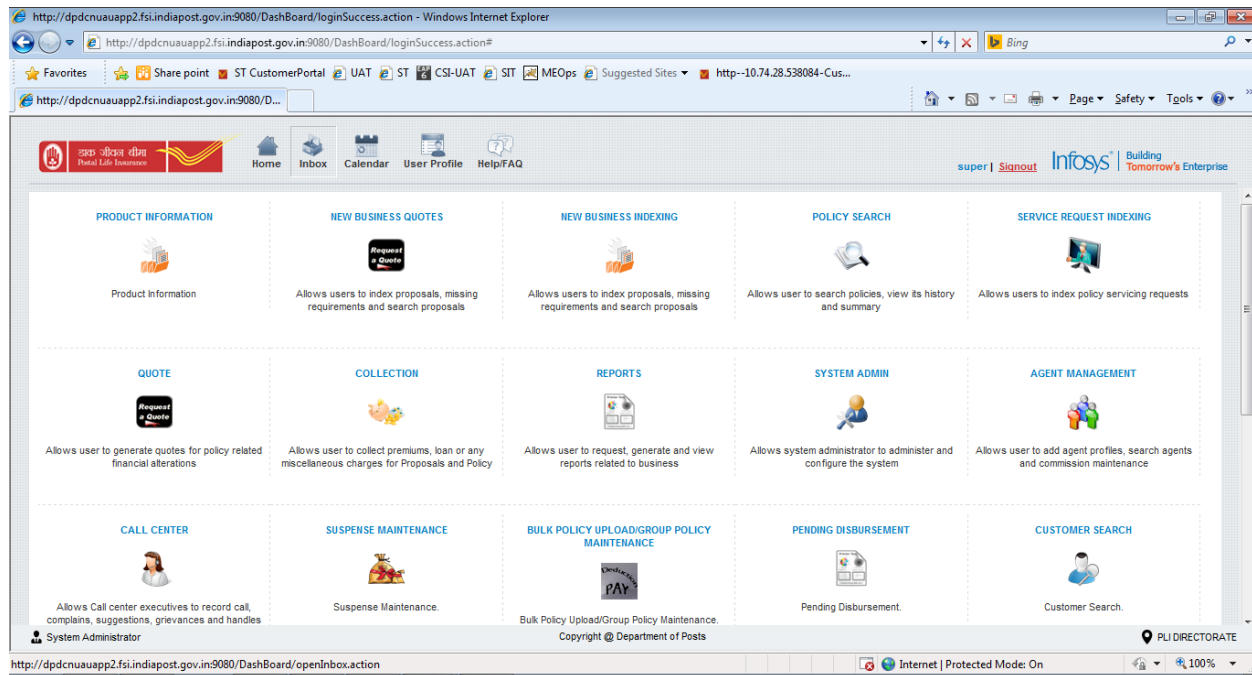
Buttons: Submit, View Documents, Add Comments, Request History, Cancel

- 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.

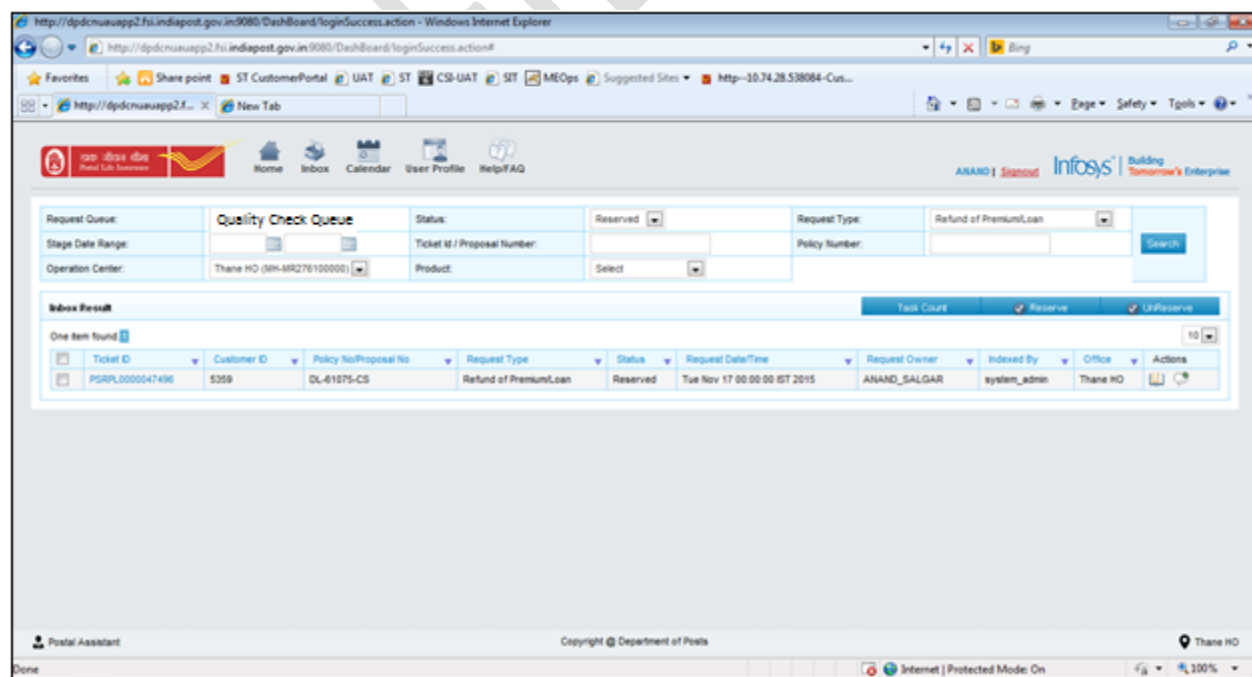
4.3 Quality Checker

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

- 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.

Request Type: Refund of Premium/Loan Ticket No: PSRPL0000047496 Policy Number : DL-61075-CS Date 17/11/2015

Policy Summary -DL-61075-CS Old Policy Number -

Installment Amount (Exc.Tax)	1,430.00	Policy Status	Inactive	Insured	RAM NIWAS MEENA	Product Name	Santosh
Issue Date	29/03/2004	Premium Paid Till	31/03/2014	Customer ID	5359	Duplicate Policy Bond Issued:	No

Refund Details

Refund Type	Refund Amount	Check if To be refunded
Excess Amount in Premium Suspense	1000	<input type="checkbox"/>
Excess Amount in Loan Suspense	900	<input type="checkbox"/>
Excess Amount in Miscellaneous Suspense	100	<input type="checkbox"/>

Continue

Postal Assistant Copyright © Department of Posts Thane HO

- 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.

Request Type: Refund of Premium/Loan Ticket No: PSRPL0000047496 Policy Number : DL-61075-CS Date 17/11/2015

Policy Summary -DL-61075-CS Old Policy Number -

Installment Amount (Exc.Tax)	1,430.00	Policy Status	Inactive	Insured	RAM NIWAS MEENA	Product Name	Santosh
Issue Date	29/03/2004	Premium Paid Till	31/03/2014	Customer ID	5359	Duplicate Policy Bond Issued:	No

Refund Details

Refund Type	Refund Amount	Check if To be refunded
Excess Amount in Premium Suspense	1000	<input type="checkbox"/>
Excess Amount in Loan Suspense	900	<input type="checkbox"/>
Excess Amount in Miscellaneous Suspense	100	<input type="checkbox"/>

Continue

Refund Details

Total Amount to be refunded 1,900

Payment Mode: Cash

List of Documents

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

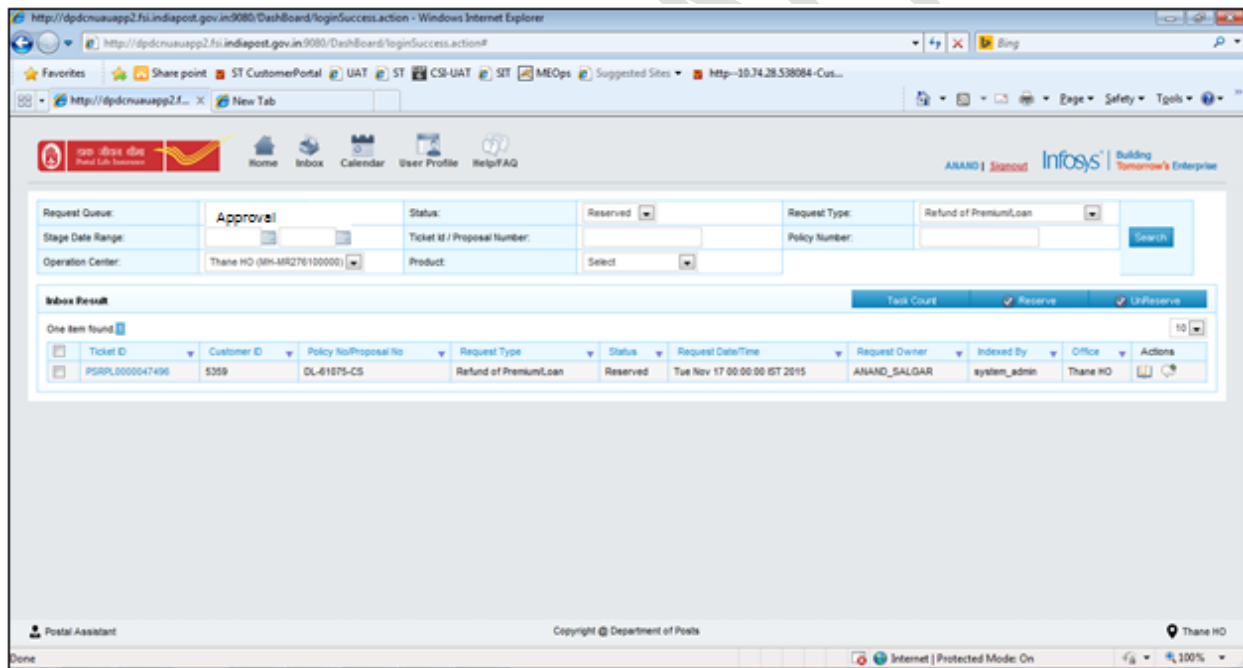
Submit View Documents Add Comments Request History Cancel

© 2015 Infosys RPO Limited

- 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.

Request Type: Refund of Premium/Loan | **Ticket No:** PSRP/000048888 | **Policy Number:** A9-ET4B-C3 | **Date:** 18/09/2015

Policy Summary: **Old Policy Number:**

Investment Amount (Exc. Tax)	₹11.00	Policy Status	Active	Insured	KUMAR CH. BARBARI	Product Name	Swishish
Issue Date	30/10/2007	Premium Paid Till	31/10/2015	Customer ID	343630	Duplicate Policy (Send Invoice)	No

Refund Details

Refund Type	Refund Amount	Check if To be refunded
Excess Amount in Premium / Expense	10.0	<input checked="" type="checkbox"/>
Excess Amount in Loan Suspense	0.0	<input type="checkbox"/>
Excess Amount in Miscellaneous / Expense	0.0	<input type="checkbox"/>

Refund Details

Total Amount to be refunded:

Payment Mode:

List of Documents

Please select available documents:

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

Request Missing Documents

Document Name	Document Request Date	Status	Received Date	Add New (+)
Select <input type="text" value=""/>	18/09/2015	Pending <input type="text" value=""/>		<input type="button" value="Add New (+)"/>

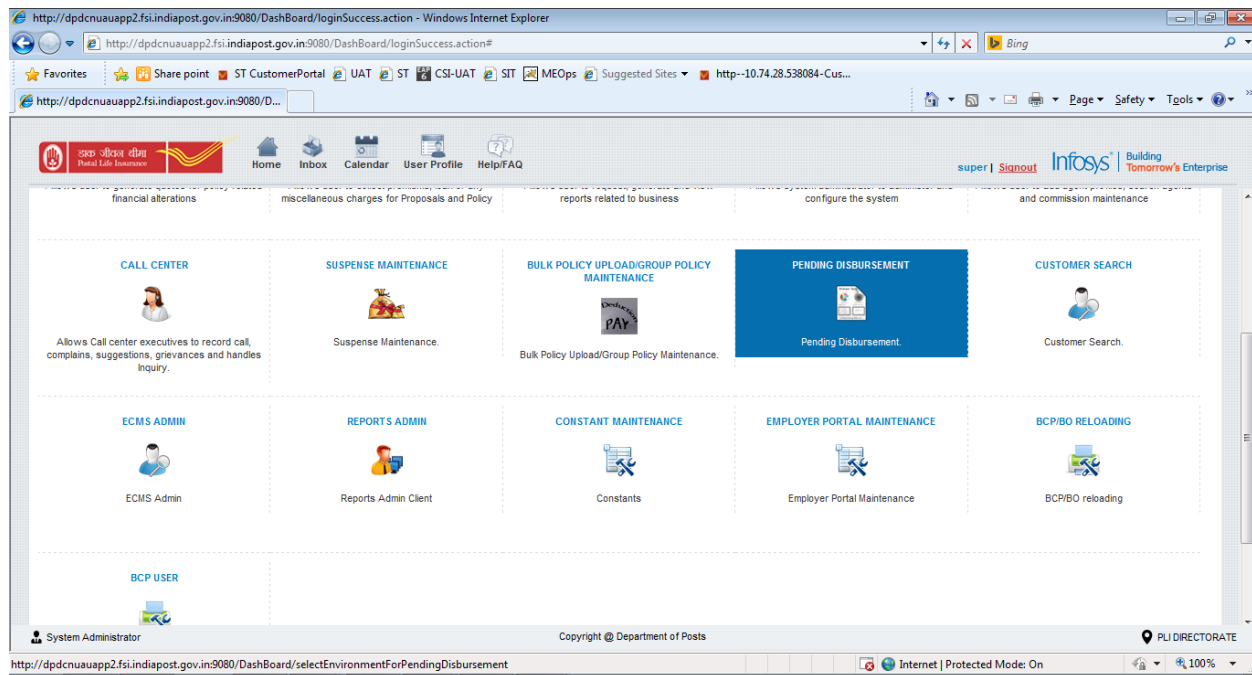
Buttons: Redirect | Approve | Reject | View Documents | Request Missing Documents | Add Comments | Request History | Cancel

- 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.

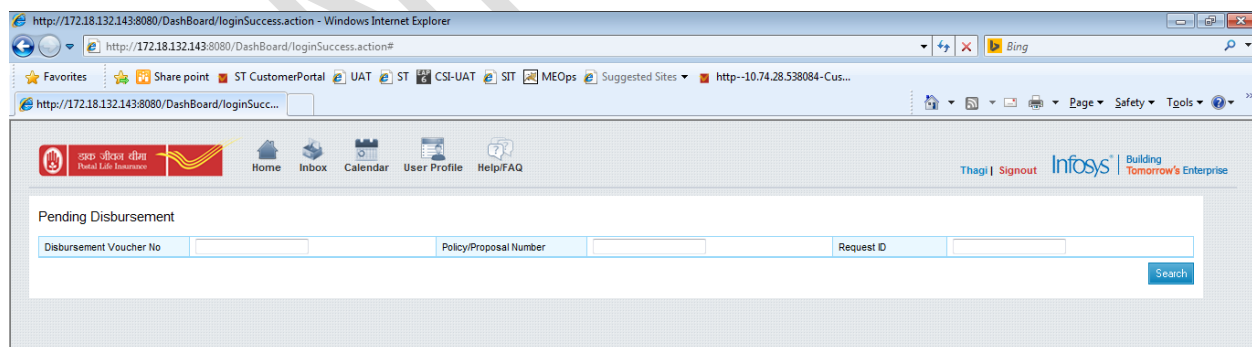
4.5 Disbursement

- 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.

http://172.18.132.143:8080/DashBoard/loginSuccess.action - Windows Internet Explorer

http://172.18.132.143:8080/DashBoard/loginSuccess.action#

Home Inbox Calendar User Profile Help/FAQ

Thagi | Signout Infosys | Building Tomorrow's Enterprise

Pending Disbursement

Disbursement Voucher No: 8403 Policy/Proposal Number: Request ID:

Search

Search Result

Disbursement Voucher No	Disbursement Method	Disbursement Status	Request Approved Date	Policy Number	Request ID
8403	Cheque	Pending	19/09/2014	AM-59305-US	PSMAC0000001643

- 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.

http://dpdcnuuapp2.fsi.indiapost.gov.in:9080/DashBoard/loginSuccess.action - Windows Internet Explorer

http://dpdcnuuapp2.fsi.indiapost.gov.in:9080/DashBoard/loginSuccess.action#

Home Inbox Calendar User Profile Help/FAQ

super | Signout Infosys | Building Tomorrow's Enterprise

Policy Search Customer Search

Pending Disbursement

Request Type: Refund of Premium/Loan Ticket No: PSRPL0000047454 Policy Number: AM-61711-CS Date: 10/11/2015

Policy Summary - AM-61711-CS

Instalment Amount (Exc.Tax)	Policy Status	Insured	Product Name	Old Policy Number
262.00	Active	GAJEN CHANDRA BAISHYA	Santosh	

Issue Date: 12/02/2004 Premium Paid Till: 31/12/2015 Customer ID: 340105 Duplicate Policy Bond Issued: No

Disbursement Details

Event Details

Transaction Name	Request ID	Disbursement Status	Amount Due
PremiumExcessRefund	PSRPL0000047454	Pending	592.00

Payee Details

Payee Name	Payee Address	City	Country
GAJEN CHANDRA BAISHYA	VILL&PO-BONGSOR, VIA-SUALKUCHI, DIST-KAMRUP		India

Payment Details

Payment Method	Disbursement Voucher No	Amount To Be Paid	Paid To Date
Cash	84581	592.00	

Submit Add Comments Request History Back Cancel

System Administrator Copyright © Department of Posts PLI DIRECTOR







- 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.

The screenshot shows a web application interface for India Post. The top navigation bar includes links for Home, Inbox, Calendar, User Profile, and Help/FAQ. The main content area is titled 'Pending Disbursement' and contains a search form with fields for 'Disbursement Voucher No' (84499), 'Policy/Proposal Number', and 'Request ID'. A 'Search' button is located to the right of the search fields. Below the search form, a 'Search Result' table is displayed with the following data:

Disbursement Voucher No	Disbursement Method	Disbursement Status	Request Approved Date	Policy Number	Request ID
84499	Cash	Pending Approval	23/09/2015	AM-62115-CS	PSRPL0000046747

The bottom of the page shows the user 'System Administrator' and the copyright notice 'Copyright © Department of Posts'. The browser's status bar at the bottom indicates 'Internet | Protected Mode: On'.

- 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.

Thagi | [Signout](#) **Infosys** | Building Tomorrow's Enterprise

Policy Search Customer Search

Pending Disbursement

Request Type:	Refund of Premium/Loan	Ticket No:	PSRPL0000046747	Policy Number :	AM-82115-CS	Date	23/09/2015
---------------	------------------------	------------	-----------------	-----------------	-------------	------	------------

Policy Summary - AM-82115-CS

Old Policy Number -

Installment Amount (Exc.Tax)	535.00	Policy Status	Active	Insured	RINA DAS	Product Name	Santosh
Issue Date	28/12/2007	Premium Paid Till	29/02/2016	Customer ID	342389	Duplicate Policy Bond Issued:	No

Disbursement Details

Event Details

Transaction Name	Request ID	Disbursement Status	Amount Due
PremiumExcessRefund	PSRPL0000046747	Pending Approval	56.00

Payee Details

Payee Name	Payee Address:	City	Country
RINA DAS	BAHKHUNDA, PO-GARIGAON, GUWAHATI, DIST-KAMRUP		India

Payment Details

Payment Method	Cash	Disbursement Voucher No	84499
Amount To Be Paid	56.00	Paid To Date	

[Approve](#)
[Redirect](#)
[Add Comments](#)
[Request History](#)
[Back](#)
[Cancel](#)

- 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.