

India Post

Postal Life Insurance

Application Training Program

Duplicate Policy Bond and Duplicate Premium Manual



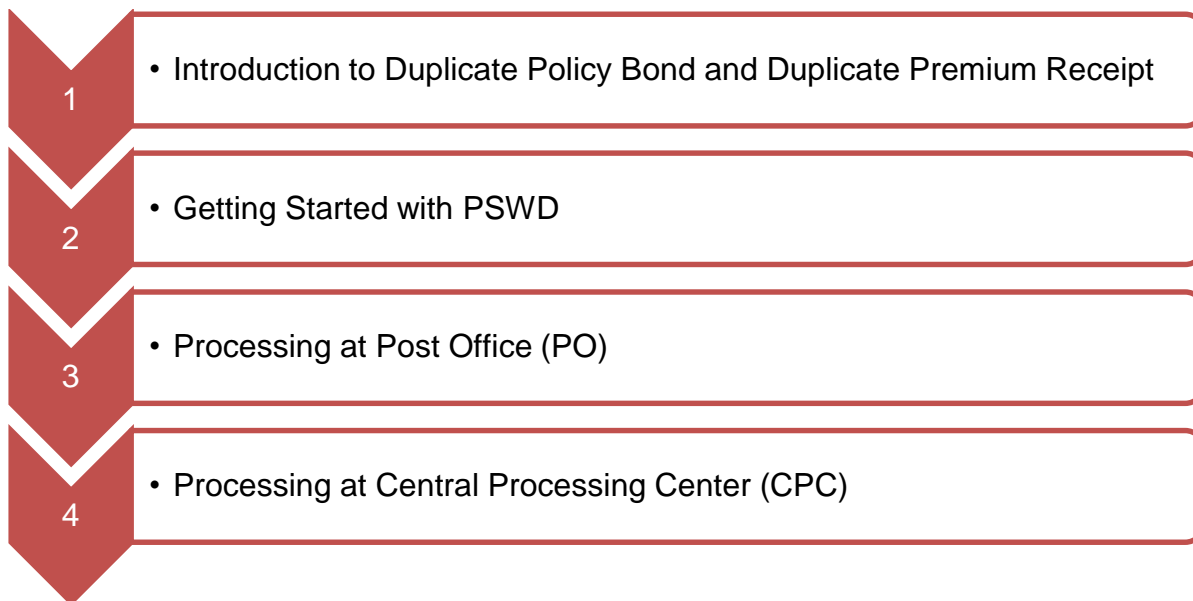
Table of Contents

Executive Summary	3
Scope of the Document	3
Audience.....	4
Guidelines to Read the Document	4
Typographical Conventions	5
Icons	6
Acronyms	7
Section 1: Introduction to Duplicate Policy Bond and Duplicate Premium Receipt.....	8
1.1 An Overview.....	8
1.1.1 Duplicate Policy Bond.....	8
1.1.2 Duplicate Premium Receipt	8
1.2 List of Products	9
1.3 Process flow.....	10
1.3.1 Duplicate Policy Bond Process Flow	10
Section 2: Getting Started with PSWD.....	11
2.1 Introduction	11
2.2 Login	11
2.3 The Dashboard	12
2.4 User Interface (UI) Elements	16
Section 3: Processing at Post Office (PO)	18
3.1 Duplicate Premium Receipt.....	18
3.2 Duplicate Policy Bond	22
3.2.1 List of Mandatory Documents for Duplicate Policy Bond.....	22
3.2.2 Indexing the Request for Duplicate Policy Bond	22
Section 4: Processing at Central Processing Center (CPC)	26
4.1 Introduction to Duplicate Premium Receipt.....	26
4.2 Introduction to Duplicate Policy Bond	26
4.3 Scanning Documents Using the ECMS	27
4.4 Data Entry Process	29
4.5 Quality Check Process	33
4.6 Approval Process	38
4.7 Policy Dispatch and Archiving Process.....	43
Glossary	45

Executive Summary

The *Duplicate Policy Bond and Duplicate Premium Receipt* operating manual is designed to support India Post in issuance of a Duplicate Policy Document and generate and issue a Duplicate Premium Receipt for its Postal Life Insurance and Rural Postal Life Insurance products. It is used to manage customer queries and policy requests, subject to pre-defined conditions. It also helps IP to perform their daily transactions.

This manual contains the following Sections:

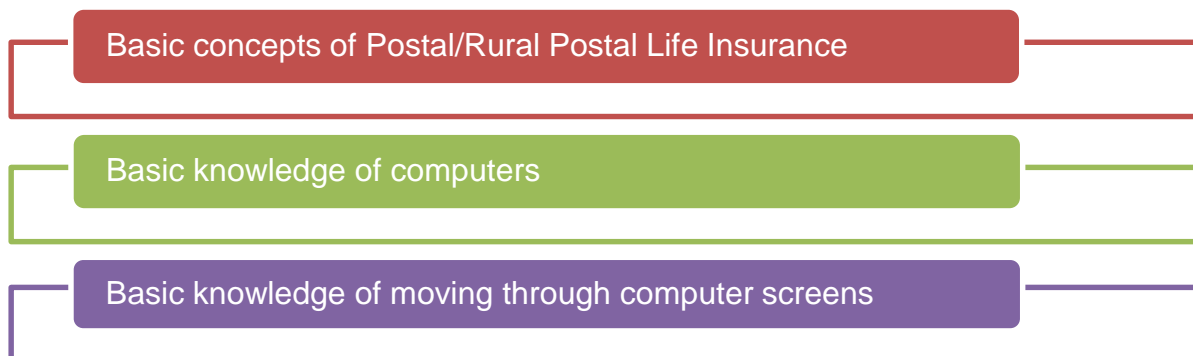


Scope of the Document

This document will teach India Post users to process the policy servicing requests in the PO and the CPC.

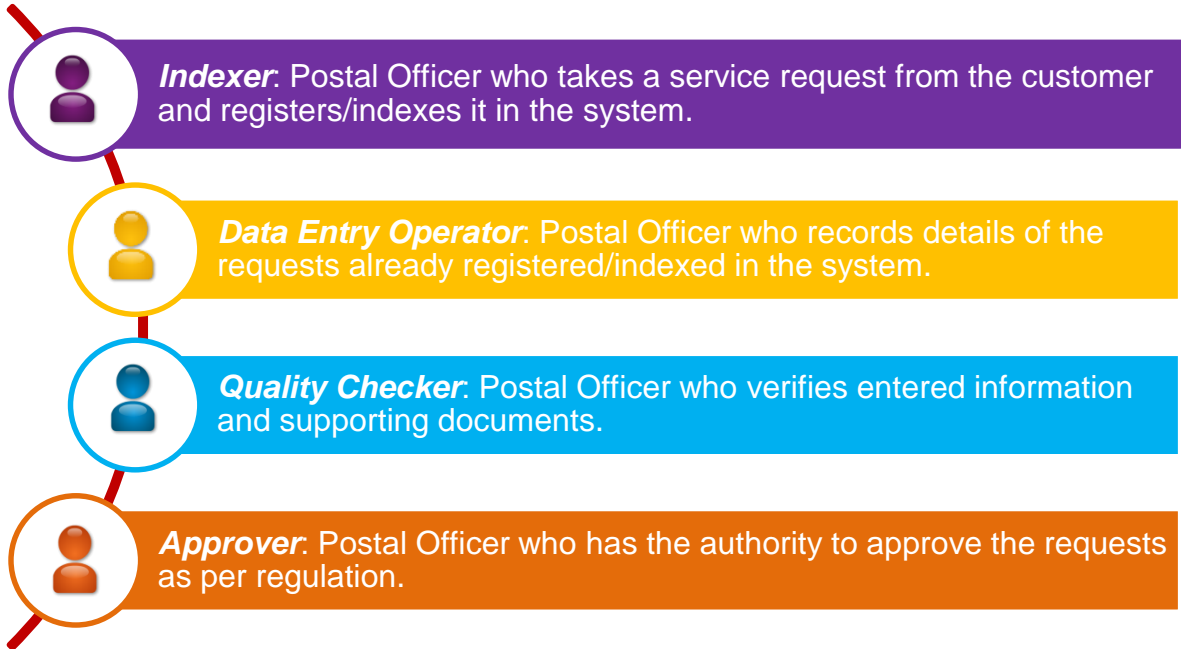


Users should know the following:

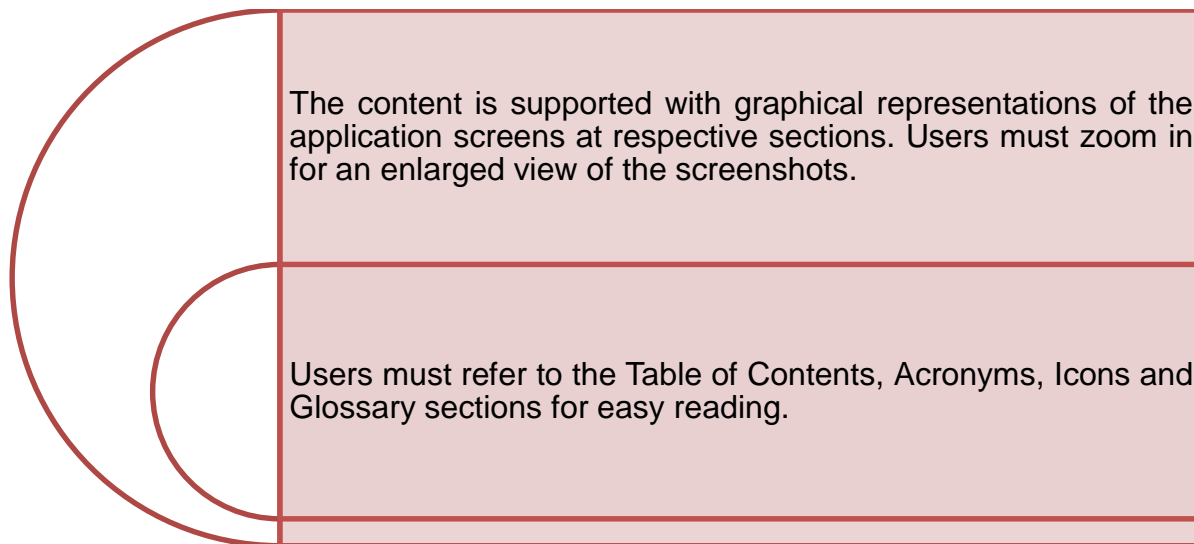


Audience

This document will be used by the following PLI roles at India Post:



Guidelines to Read the Document



Typographical Conventions

Bold

- **User Interface Elements**
- **Clickable Items**
- **Process Names**

Blue

- **Cross References**
- **Table Name**
- **Screenshot Label**

Italic

- *Emphasis*
- *Book Titles*
- *Variables*



The 'blue' Cross Reference text changes its color to purple when it is clicked. This indicates that the user has clicked on the link once before. However, user can still click on the link text and will again be navigated to the cross reference text.

Icons



It is suggested that the readers familiarize themselves with these icons as they are used extensively in this document



Notes



Critical Information



Error Messages



Zoom



Process



Data Entry
Operator



Dispatch Clerk



Business Rules



Scanner



Example



Screenshot



Glossary



Approver



Indexer



Quality Checker

Acronyms

HO	• Head Office
CPC	• Central Processing Center
PLI	• Postal Life Insurance
IP	• India Post
RPLI	• Rural Postal Life Insurance
HoD	• Head of Department
PMG	• Post Master General
PO	• Post Office
OCR	• Optical Character Reader
ECMS	• Enterprise Content Management System
UI	• User Interface
PSWD	• Policy Servicing Work Desk
DOC	• Disbursing Officer's Certificate
FAQ	• Frequently Asked Questions

Section 1: Introduction to Duplicate Policy Bond and Duplicate Premium Receipt

1.1 An Overview

1.1.1 Duplicate Policy Bond

All the PLI products need policy maintenance as part of their service offered to the customers in order to maintain an up-to-date record of all the client details including the transaction history.

A duplicate copy of the Policy Bond document is issued to the customer when he requests for it any time during the term of the Policy.



If customers have lost or misplaced their Policy document, they can request for a Duplicate Policy Bond.



These requests are handled at the PO and the CPC using the PSWD system



A nominal fee of Rs.50/- is charged to the customer to issue a duplicate policy.



[\(Refer to Rule 55 of POLI RULES – 2011\)](#)

1.1.2 Duplicate Premium Receipt

Customer gets a Premium Receipt when he pays the premium. IP can issue a duplicate of that Premium Receipt if asked for by the customer.



Duplicate Premium receipt can be issued at the post office level also; hence it can be generated and provided to the customer immediately.



([Refer to Rule 32 of POLI RULES – 2011](#))

1.2 List of Products

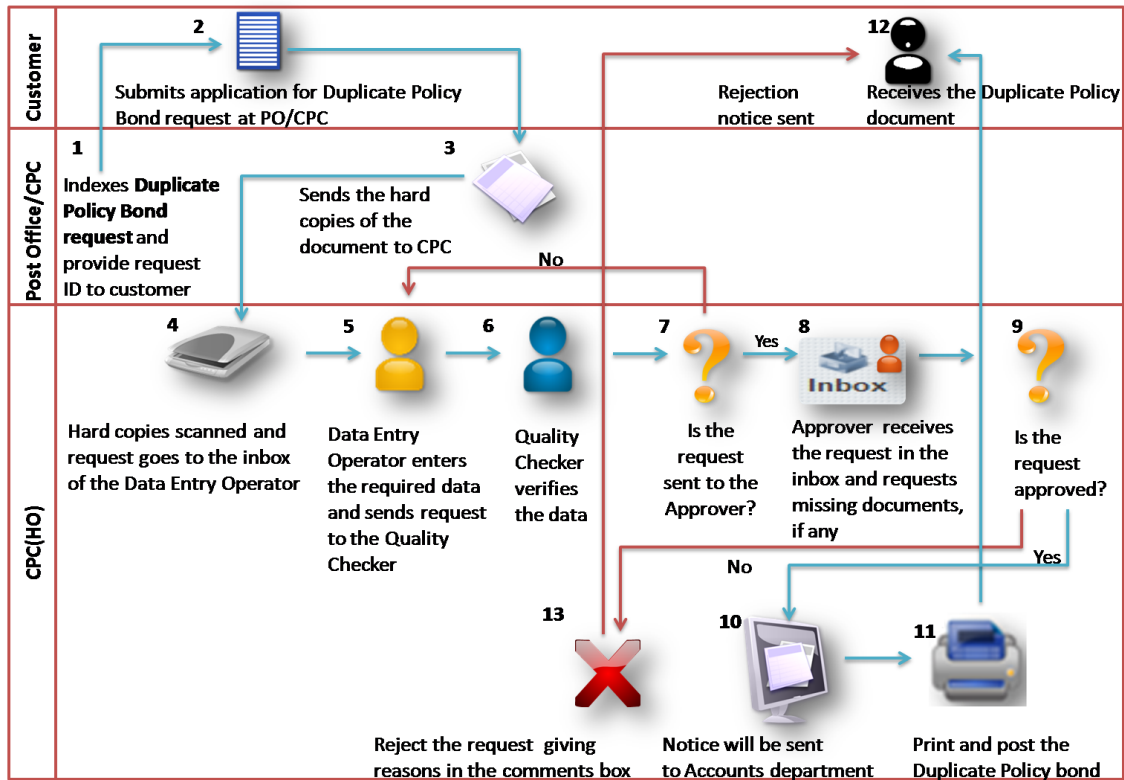


A list of Products for which a Duplicate Policy Bond and a Duplicate Premium Receipt can be issued is given below.

Product	Product Name	Product Type	Existing product
PLI	Suraksha	Whole Life Assurance	Yes
PLI	Santosh	Endowment Assurance	Yes
PLI	Sumangal	Anticipated Endowment Assurance	Yes
PLI	Suvidha	Convertible Whole Life Assurance	Yes
PLI	YugalSuraksha	Joint Life Assurance	Yes
PLI	Children Policy	Children Policy	Yes
RPLI	Gram Santosh	Endowment Assurance	Yes
RPLI	Gram Suraksha	Whole Life Assurance	Yes
RPLI	Gram Suvidha	Convertible Whole Life Assurance	Yes
RPLI	Gram Sumangal	Anticipated Endowment Assurance	Yes
RPLI	Gram Priya	10 years RPLI	Yes
RPLI	Children Policy	Children Policy	Yes
TBD	ULIP	Unit Linked Insurance Policies	No

1.3 Process flow

1.3.1 Duplicate Policy Bond Process Flow



 The numbers indicate the sequence of steps within the process.

 Expected path  Alternate path

 Steps 1 and 3 are common for PO and CPC

Section 2: Getting Started with PSWD

2.1 Introduction

The McCamish application can be accessed from any India Post (IP) workplace. All users must login using their credentials. These credentials consist of a user name and a password.

2.2 Login



Users must login to the application in the following manner.

Step 1:



– Enter **User Name**.

Step 2:



– Enter **Password**.

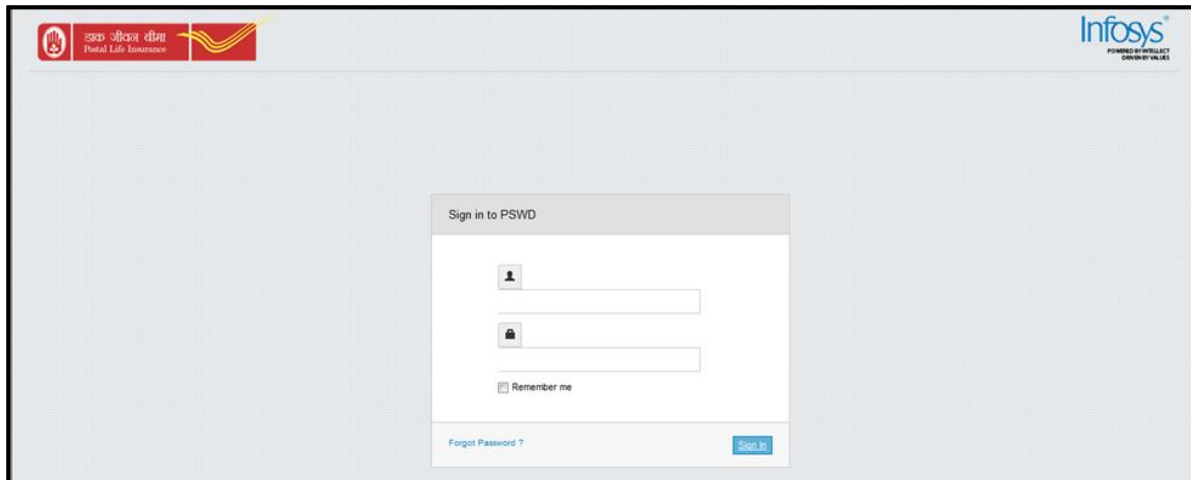
Step 3:



– Click the **Login** button.



The screenshot below shows the Login screen.



PSWD Login Screen



The user would be able to *change* the Password when he/she logs in for the first time. The user name and the passwords are *case sensitive*.



Checking **Remember Me** option saves your Username and Password whenever the user signs in to the application next time.

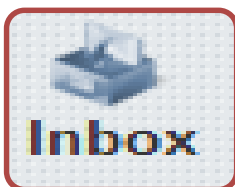


All user roles will have the same Dashboard whether they are Indexers, Quality Checkers or Approvers.

2.3 The Dashboard

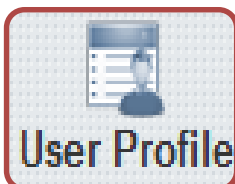


The Dashboard has two major sections to access various screens.
The upper section is a ribbon with a number of icons placed in a series.



Inbox

- The users must click the **Inbox** icon to view their respective tasks of the day.



User Profile

- The users must click the **User Profile** icon to view their personal and work details.



Help

- The users must click the **Help** icon to view solutions for their system queries.



Log Out

- The users must click the **Log Out** icon to log out of the system.

The following IP users must access their tasks from the **Inbox**.



Data Entry Operators

Indexers

Approvers

Quality Checkers



The central section has a number of work items placed in rows which includes the **Service Request Indexing** icon.



The central section has a number of work items placed in rows which includes the **Service Request Indexing** icon.



Product Information

- Users must click on the **Product Information** button to find the complete listing of PLI and RPLI products of India Post.



Policy Search

- Users must click the **Policy Search** button to search for any existing or newly indexed policy of India Post.



Service Request Indexing

- Users must click the **Service Request Indexing** icon to log a new customer request.



Quote

- Users must click the **Quote** icon to generate a quote for any customer request.



Collection

- Users must click the **Collection** icon to access the Collection, Billing and Disbursement activities of India Post.



Reports

- Users must click the **Reports** icon to access the reports generated by the system.



Pricing Disbursement

- Users must click the **Pending Disbursement** button to access the pending disbursement activities screen.



Customer Search

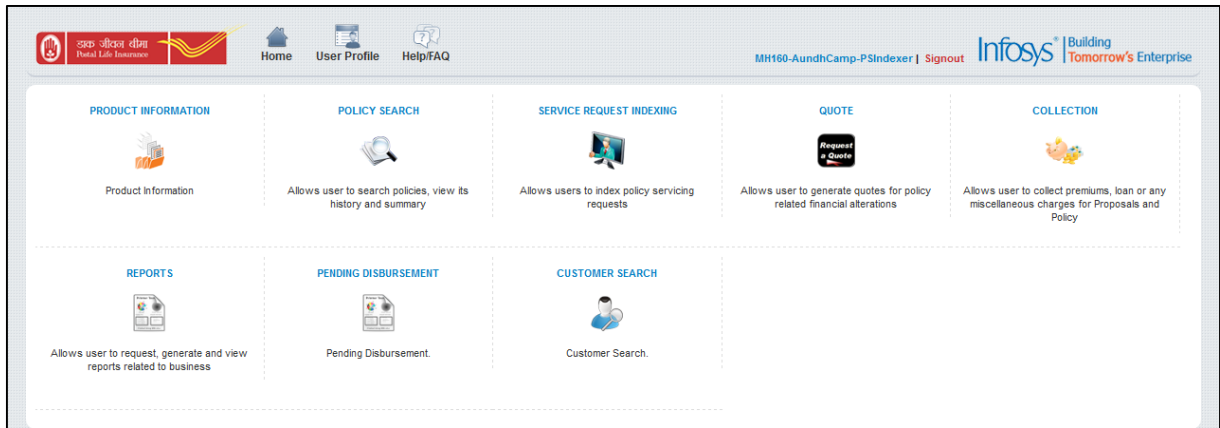
- Users must click the **Customer Search** button to search for any existing or newly indexed customer of India Post.



The Indexers must use the **Service Request Indexing** icon to go to the *Indexers Dashboard* to start their work.



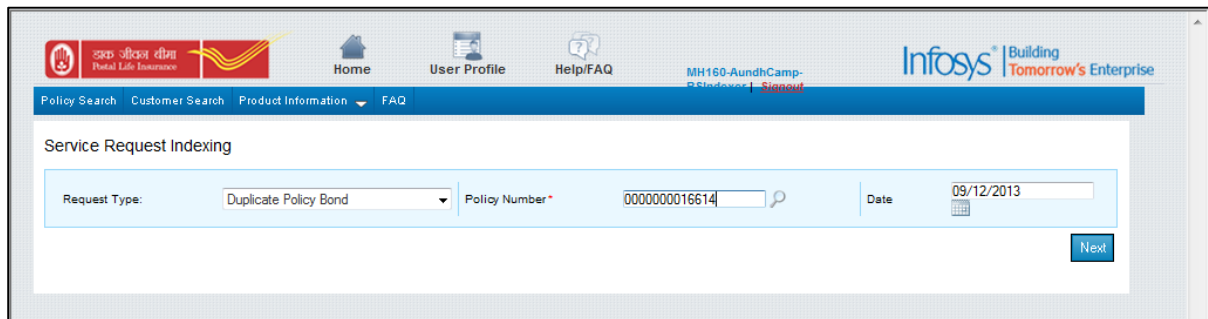
The screenshot below shows the **Dashboard**.



The Dashboard



The screenshot below shows the **Service Request Indexing** screen.



Service Request Indexing




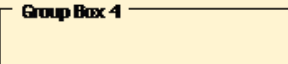



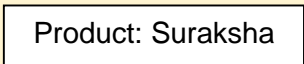






The **Service Request Indexing** icon will be used only by the Indexers and the Data Entry Operators, the Quality Checkers and the Approvers will use the **Inbox** only.

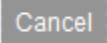
2.4 User Interface (UI) Elements



The users must enter required information in the application through the available elements on the screen. The table below lists the most common screen elements.

Frequently Used Screen Elements

Element	Description
	The drop-down box has a number of values in the list. Users must click the arrow to open the drop-down and select the required value.
	The user must enter the required value in the text entry field box.
	The user must click the Calendar icon to enter the required date for any month or year. A separate pop-up is displayed when the icon is clicked.
	The user must select the Checkbox icon to select a value. On click, the icon changes to  .
	The non-editable display fields and the values cannot be changed. Values entered in other screens or ones generated by the system are displayed here.
	The user must select the Radio button to select a value. On click, the icon changes to  .
	The Search button is an action button whose name signifies its function. The user must enter the search value in the field and click the button to complete the process.
	The View Documents button is an action button and the user can view the scanned documents.
	The user must click the Submit button to submit details that are entered.
	The user must click the Add Comments button to add comments.

Element	Description
 A rectangular button with a grey background and the word 'Cancel' in black text.	The user must click the Cancel button to cancel the changes.

Section 3: Processing at Post Office (PO)

3.1 Duplicate Premium Receipt



Duplicate premium receipt can be issued at the Post Office level. The customer can request the Indexer at the Post Office for a Duplicate Premium Receipt.



To print a **Duplicate Premium Receipt** the Indexer must perform the following steps:

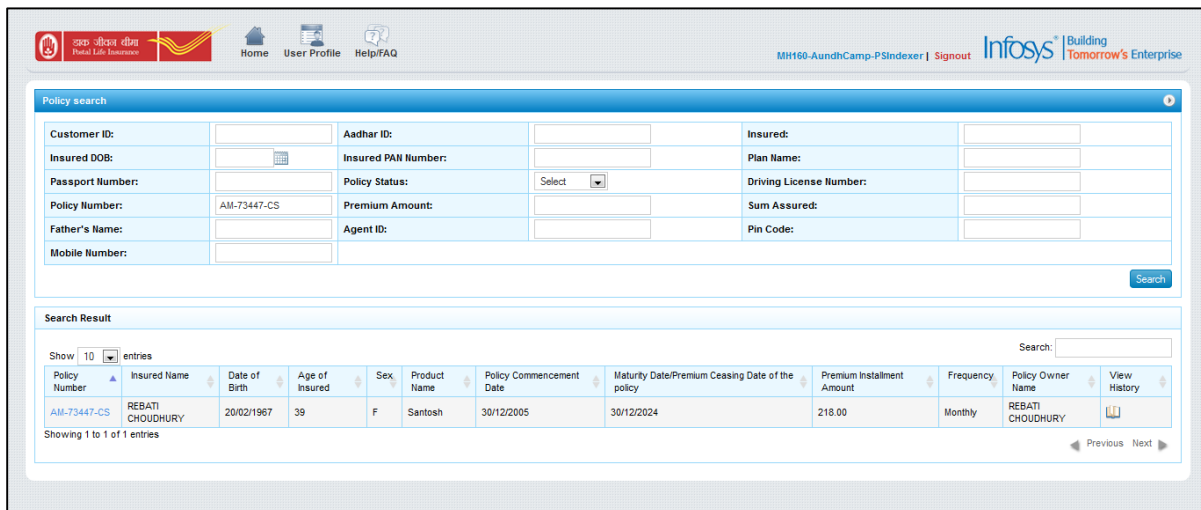
Click **Policy Search** button on Home Page.

Enter **Policy Number**.


Click on **Search**.



The screenshot below show the Search Result screen.



The screenshot shows the 'Policy search' interface with a search form and a results table. The search form includes fields for Customer ID, Insured DOB, Passport Number, Policy Number, Father's Name, Mobile Number, Aadhar ID, Insured PAN Number, Policy Status, Premium Amount, Agent ID, Insured, Plan Name, Driving License Number, Sum Assured, and Pin Code. The results table displays one entry for policy AM-73447-CS, insured by REBATI CHOUDHURY, with a premium amount of 218.00 and a frequency of Monthly.

Policy Number	Insured Name	Date of Birth	Age of Insured	Sex	Product Name	Policy Commencement Date	Maturity Date/Premium Ceasing Date of the policy	Premium Instalment Amount	Frequency	Policy Owner Name	View History
AM-73447-CS	REBATI CHOUDHURY	20/02/1967	39	F	Santosh	30/12/2005	30/12/2024	218.00	Monthly	REBATI CHOUDHURY	

Policy Search Result Screen





This will open the Policy Search Result page displaying the policy search result. On clicking on **Policy Number Hyperlink** the Policy Details screen opens.

Click on **Policy Number Hyperlink**.









On Policy Details page click on **History** button.




The Policy Details page will open. On clicking the History button on the right the Policy History screen is opened.



The screenshots below show the Policy Details screen.

MH160-AundhCamp-PSIndexer | Signout


Building Tomorrow's Enterprise

Policy Summary -AM-73447-CS

Installment Amount	218.00	Policy Status	Active	Insured	REBATI CHOUDHURY	Product Name	Santosh
Issue Date	30/12/2005	Premium Paid Till	31/12/2013	Customer ID	173731	Duplicate Policy Bond Issued:	No

Policy Details

Product Type:

EAP

Spouse Insured:

N/A

Insured DOB:

20/02/1967

Age of Insured at entry:

39

Loan Status:

Eligible

Sum Assured:

50,000.00

Premium Amount:

218.00

Payment Method:

Cash/Cheque

Next Premium Date:

01/01/2014

Last Installment:

November 2024

Issue Date:

30/12/2005

Child Insured:

N/A

Age of Maturity:

58

PAO Code:

25,750.00

Bonus:

30/12/2024

Maturity Date/Premium Ceasing Date of the policy:

Monthly

Premium Frequency:

01/10/2013

Last Premium Paid On:

Others

Policy Taken Under:

History

Agent Details

Agent Name:	AYAZUDDIN AHMEDPAPLIGHY.	Agent ID:	AMDE87
-------------	--------------------------	-----------	--------

Nominee Details

Nominee Type	Name	Relationship	Date of Birth	CurrentPercentage	Effective Date
Individual	Mr. DUMMY NAME	Others	01/01/1955	100.00	30/12/2005

Assignment Details

Survival Benefit Details

Insured Details

Communication Address:	MALARA JOGATOLA L.P.SCHOOL PO-MANDAKATA DIST-KAMRUP AS: 781121	Employer:	
Phone Number:		Designation:	AT
Email-ID:		Office Address:	MALARA JOGATOLA L.P.SCHOOL PO-MANDAKATA-781121 DIST-KAMRUP AS: 781121
Office Email ID:		Office Phone Number:	

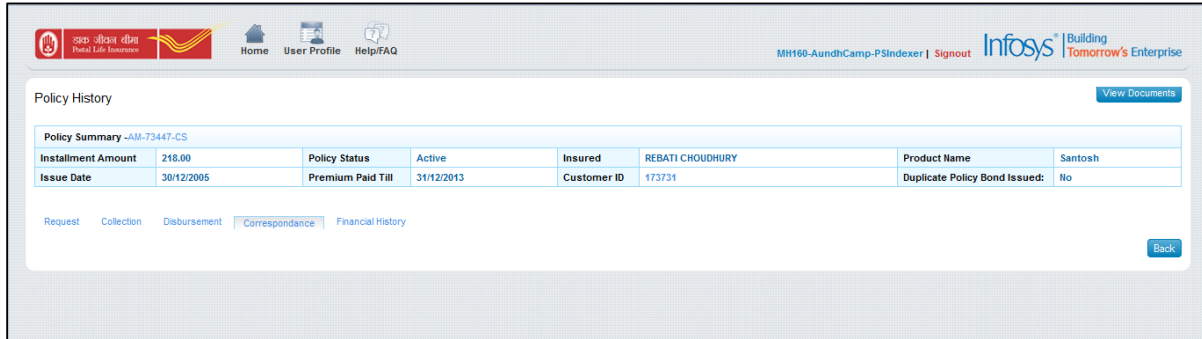
Back

Policy Details Screen





The screenshots below show the Policy History Screen.



The screenshot shows the 'Policy History' screen. At the top, there is a navigation bar with links for Home, User Profile, and Help/FAQ. Below this, the 'Policy History' section is displayed. It includes a 'Policy Summary' table with the following data:

Policy Summary -AM-73447-CS							
Installment Amount	218.00	Policy Status	Active	Insured	REBATI CHOUDHURY	Product Name	Santosh
Issue Date	30/12/2005	Premium Paid Till	31/12/2013	Customer ID	173731	Duplicate Policy Bond Issued:	No

Below the table, there are tabs for Request, Collection, Disbursement, Correspondence, and Financial History. A 'View Documents' button is located in the top right corner of the section.

Policy History Screen



The Policy History page shows the Collection, Disbursement and Correspondence tabs.

Click on **History** icon.

Click on **Collection** tab to view the premium paid history.

Click on the **Print** hyperlink to open the PDF document of the Premium Receipt.

Click **Open** document and print the Receipt.



The Premium paid receipt is shown as a PDF document which can be printed and given as Duplicate Receipt.

A nominal fee of Rs.10/- is charged to the customer to issue a duplicate Premium Receipt.



The screenshots below show the Premium Receipt screen.

Policy History

Policy Summary - 0000000014104

Instalment Amount	1076.0	Policy Status	As
Issue Date	23/06/2010	Last Premium Paid	23

Request


[Collection](#)


[Disbursement](#)

[Correspondance](#)

File Download

Do you want to open or save this file?


 Name: premium_receipt.pdf
 Type: Adobe Acrobat Document, 1.54KB
 From: 10.74.29.110


 While files from the Internet can be useful, some files can potentially harm your computer. If you do not trust the source, do not open or save this file. [What's the risk?](#)

You are here: [Service Request Indexing](#) > [Inbox](#)

Product Name	Suraksha
Duplicate Policy Bond Issued	No

PDF document record of Premium Receipt Screen



3.2 Duplicate Policy Bond

3.2.1 List of Mandatory Documents for Duplicate Policy Bond

Duplicate Policy Document Application Form
Indemnity Bond
Advertisement in Newspaper
Original receipt of Duplicate Policy fee



Condition:

- Advertisement in Newspaper is required only if Sum Assured exceeds Rs.5 Lakhs.
- If the Original Policy Bond is damaged or mutilated or partly mutilated or torn/destroyed policy by white ants, which can be identified to the original policy, neither any Advertisement nor any Indemnity Bond would be necessary.

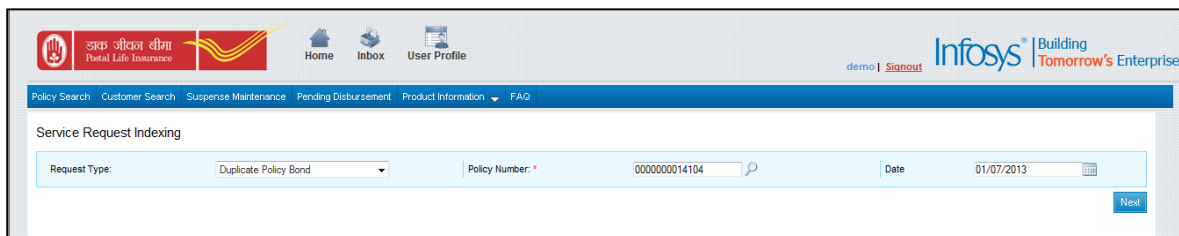
3.2.2 Indexing the Request for Duplicate Policy Bond



Request indexing menu allows the user to index the request and forward it to the respective CPC for further processing.



The screenshot below shows the Service Request Indexing screen.



Service Request Indexing screen





To access *Duplicate Policy Bond Indexing*, perform the following steps:

Click **Service Request Indexing** Icon on Dashboard.

Select **Duplicate Policy Bond** from request type dropdown menu.

Enter **Policy Number**.

Enter the appropriate **Date**.

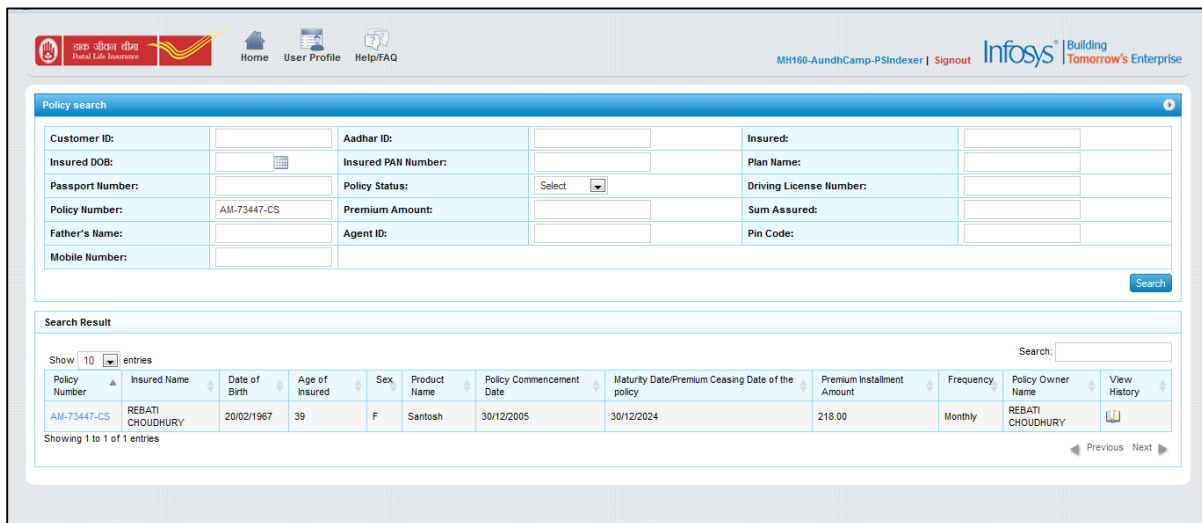
Click **Next**.



If the policy number is not available, then user must click **Search** for the policy by giving some other customer details like name or address.



The screenshot below shows the Policy Search screen.



The screenshot shows the 'Policy search' interface. It includes a search form with fields for Customer ID, Insured DOB, Passport Number, Policy Number, Father's Name, Mobile Number, Aadhar ID, Insured PAN Number, Policy Status, Premium Amount, Agent ID, Insured, Plan Name, Driving License Number, Sum Assured, and Pin Code. Below the form is a 'Search Result' section displaying a table of search results. The table has columns for Policy Number, Insured Name, Date of Birth, Age of Insured, Sex, Product Name, Policy Commencement Date, Maturity Date/Premium Ceasing Date of the policy, Premium Instalment Amount, Frequency, Policy Owner Name, and View History. The first result shows Policy Number AM-73447-CS, Insured Name REBATI CHOUDHURY, Date of Birth 20/02/1967, Age of Insured 39, Sex F, Product Name Santosh, Policy Commencement Date 30/12/2005, Maturity Date/Premium Ceasing Date of the policy 30/12/2024, Premium Instalment Amount 218.00, Frequency Monthly, and Policy Owner Name REBATI CHOUDHURY. The interface also includes a 'Show' dropdown set to 10 entries and a 'Search' button.

Policy Search Screen



Request Indexing Screen will populate Policy Summary section and Existing Request Summary section where the user can see **previous open policy request** history. Check request type to be same as selected in the previous screen. View History link shows the previous actions taken on the request.

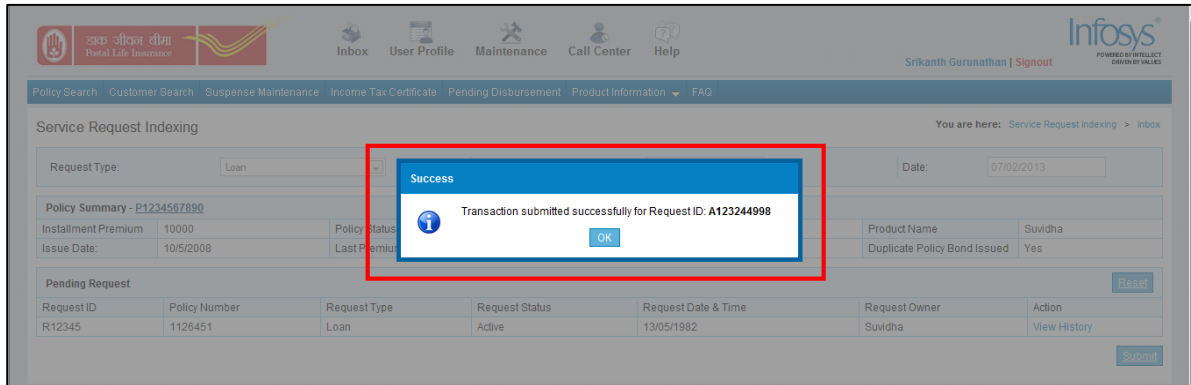
Click **Submit**.



Once request is submitted the Ticket Number or Request ID gets generated and communicated to the customer.



The screenshot below shows the Ticket Number or Request ID screen.



The screenshot shows the 'Service Request Indexing' screen. A success message is displayed in a blue box: 'Success. Transaction submitted successfully for Request ID: A123244998'. Below the message is an 'OK' button. The background shows a form with fields for 'Request Type' (Loan), 'Policy Summary - P1234567890', 'Installment Premium' (10000), 'Issue Date' (10/5/2008), 'Policy Status', and 'Last Premium'. There is also a 'Pending Request' table with columns: Request ID, Policy Number, Request Type, Request Status, Request Date & Time, Request Owner, and Action. The table contains one row: Request ID R12345, Policy Number 1126451, Request Type Loan, Request Status Active, Request Date & Time 13/05/1982, Request Owner Suidha, and Action View History. The bottom right has a 'Submit' button.

Ticket ID Generated Screen



The customer has to submit the documents before the next process can be initiated.



An acknowledgement slip with the Ticket Number and a printed barcode is also generated for document scanning purposes. One copy of the slip is given to the customer and another copy is put over the request documents as a covering



The screenshot below shows the Acknowledgement Slip with Barcode screen.

Customer Copy

We hereby acknowledge that we are in receipt of your request and will be processed on the basis of your eligibility. Kindly ensure that you have provided the duly filled forms along with the required documents in the absence of which request will not be processed.

Request Type :	Duplicate Policy Bond	Request Date :	15/07/2013
Request Id :	PSSUR000004999	PO name & Code :	DL00000059
Policy Number :	0000000014658	CPC name/Circle	DL00000059

Signature of Employee
Postal Life Insurance
Department of Post



Acknowledgement Slip with Barcode Screen



Indexed request will be *reflected* in the Inbox of tasks for Data Entry Operator.



The screenshot below shows the Reserve Task screen.

Reserve Task

Ticket ID: PSSUR000004999,

Reserve Task

Data Entry Inbox Reserve Task Screen



Section 4: Processing at Central Processing Center (CPC)

4.1 Introduction to Duplicate Premium Receipt



Duplicate Premium Receipt can be issued from CPC also. The process is same as provided above in Post Office section.

4.2 Introduction to Duplicate Policy Bond

Duplicate Policy Bond requests from the PO are forwarded to CPC for further processing.



The Data Entry Operator enters the Duplicate Policy Bond request in the system using the scanned documents and makes it ready for a Quality Check and later Approval.



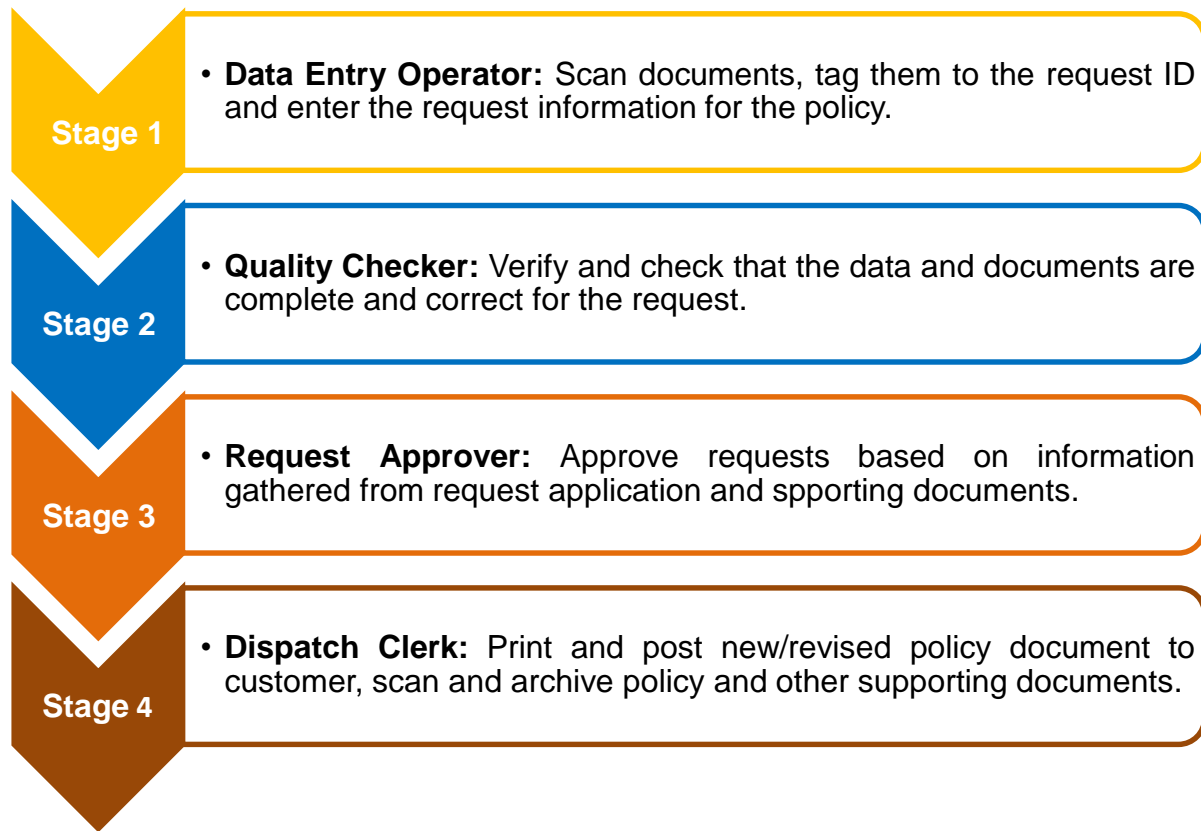
These activities are carried out only after the paper documents are received at the CPC through postal dispatch.



The paper documents are scanned and tagged to the policy before the information is entered in the system.



The Maintenance request is processed at the CPC by different roles performing specific tasks in the following stages. Each role forwards the request for further processing to the next entity.



4.3 Scanning Documents Using the ECMS



The scanning process begins at the PO where all documents collected for the day are bundled and sent to CPC. This process is common for all types of requests and proposals sent to the CPC.

The bundles are marked with the Office Code + Date + Packet Number.

A list of all types of service requests is attached to the bundle.

The status of the proposal is updated as *Pending for Scanning* in the McCamish system.

The documents are physically dispatched to the respective CPC.



Counter clerk prints the Acknowledgment Receipt on receipt stationery in two copies. One copy is given to the customer and another copy is affixed on the blank A4 size paper.



The documents are scanned at the CPC by performing the steps below.

Clerk at CPC ticks the serial list of service requests received with bundle to check missing set of documents if any.



Adds appropriate separator sheets between and within the set of documents.



Scans documents and saves images labeled as per the scanners naming convention on to the local desktop.



Checks images for clarity and confirms that all documents are scanned.



Separator sheets allow the ECMS system to distinguish each page based on request type and supporting document category. These sheets are reusable, as are the barcodes printed on them.



The scanned documents are tagged to the policy or the request by performing the steps below.

Logs in to the ECMS and provides same bundle number as received from branch on to the system.

Virtual scans (vScan) the document images to DataCap (ECMS scanning software) server.

Data Entry Operators identify the pages as per the separator sheets.



DataCap web service must be pre-installed on each Desktop.



Desktop operator will also be allowed to perform operations like page identification and verification on the other batches while documents get uploaded in the background.

4.4 Data Entry Process



The Data Entry operator must click on his Inbox on the Dashboard ribbon to access the inbox. The inbox will have a list of the service requests awaiting data entry generated due to indexing.

Data Entry Operator has the following access and decision levels:

Submit

- Allows the user to forward the processed request to the Quality Checker level and request status will change to pending for quality check.

View Documents

- Allows the user to view scanned documents tagged to a policy.

Add Comments

- Allows the user to note any additional information on the request.

Request History

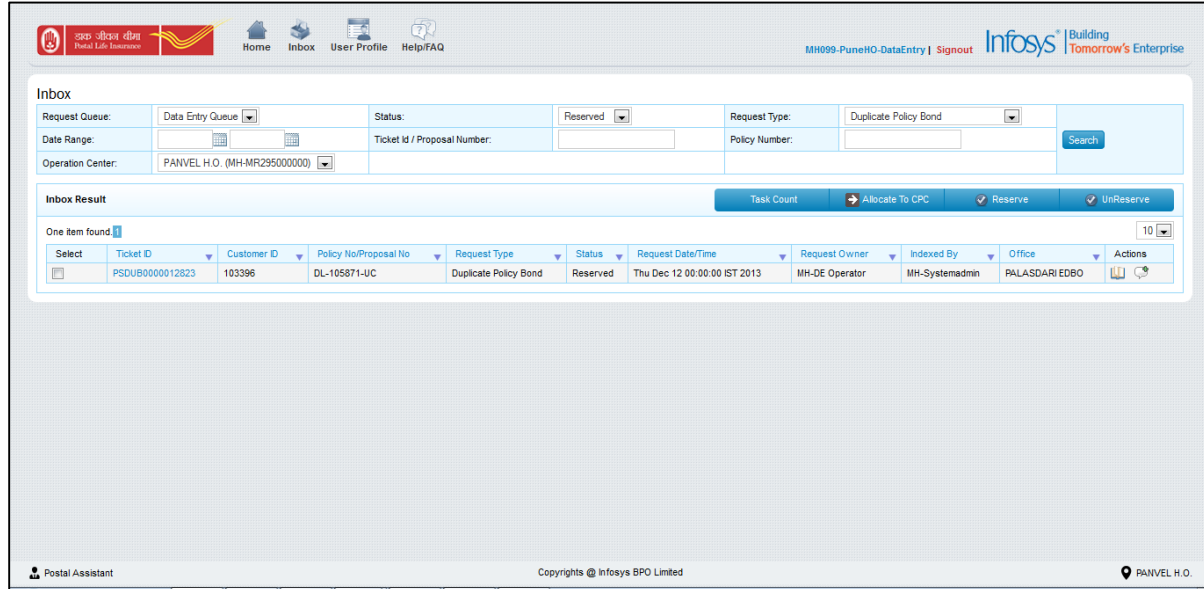
- Allows the user to view the history of all stages of the particular request.

Cancel

- Allows the user to cancel the request. On Cancel, the screen would be cancelled, and no action is required at screen level.



The screenshot below shows the Data Entry Operators Inbox screen.



The screenshot shows the 'Inbox' page for a Data Entry Operator. The page includes a navigation bar with 'Home', 'Inbox', 'User Profile', and 'Help/FAQ'. The main content area displays search filters for 'Request Queue' (Data Entry Queue), 'Status' (Reserved), 'Request Type' (Duplicate Policy Bond), 'Date Range', 'Ticket Id / Proposal Number', and 'Policy Number'. Below the filters, the 'Inbox Result' section shows a table with one item found. The table columns are: Select, Ticket ID, Customer ID, Policy No/Proposal No, Request Type, Status, Request Date/Time, Request Owner, Indexed By, Office, and Actions. The data row shows: [X], PSDU/80000012823, 103396, DL-105871-UC, Duplicate Policy Bond, Reserved, Thu Dec 12 00:00:00 IST 2013, MH-DE Operator, MH-Systemadmin, PALASDARI ED BO, and a set of action icons. The footer includes 'Postal Assistant', 'Copyrights © Infosys BPO Limited', and 'PANVEL H.O.'.

Inbox Page for Data Entry Operator



The Data Entry Operator must follow the below steps to acquire the **Duplicate Policy Bond** request from the system.



Click **Inbox**.

Select **Duplicate Policy Bond** from **Request Type** drop down menu.

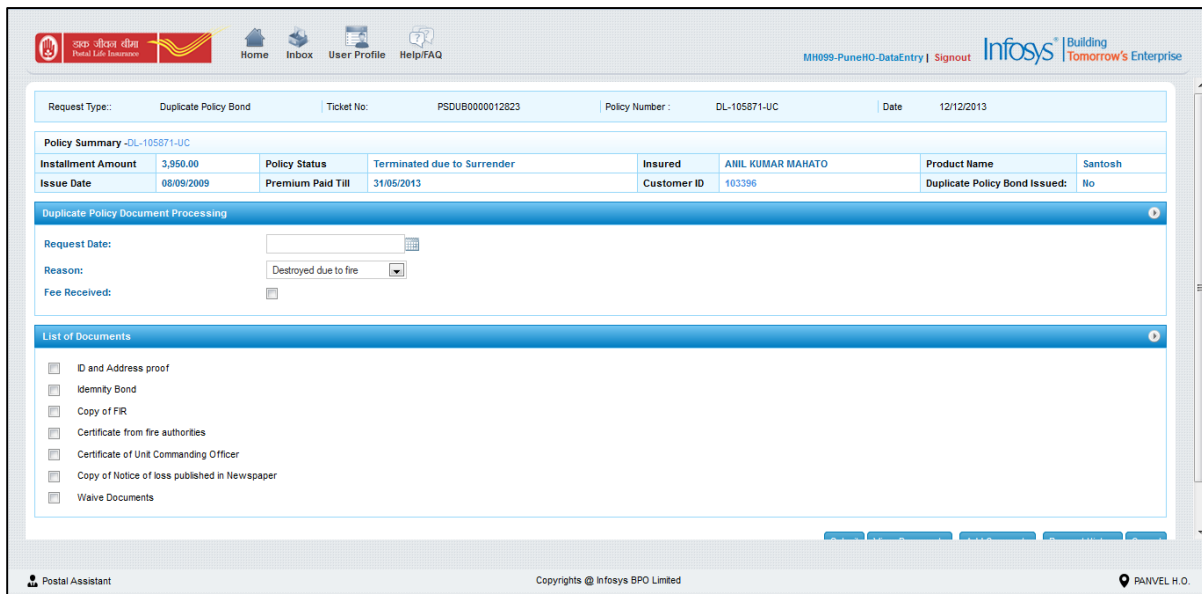
Once the Data Entry Operator clicks on the Ticket ID, the system will prompt for reserving the task and once the task is reserved, system will automatically navigate to the Data Entry screen.



This will open the Duplicate Policy Bond screen.



The screenshot below shows the Duplicate Policy Bond process screen.



The screenshot displays the 'Duplicate Policy Bond' screen. At the top, there are navigation links: Home, Inbox, User Profile, and Help/FAQ. The main header shows 'MH099-PuneHO-DataEntry | Signout' and the 'Infosys' logo with the tagline 'Building Tomorrow's Enterprise'.

The form contains the following fields and sections:

- Request Type:** Duplicate Policy Bond
- Ticket No.:** PSDUB0000012823
- Policy Number:** DL-105871-UC
- Date:** 12/12/2013
- Policy Summary -DL-105871-UC:**

Installment Amount	3,950.00	Policy Status	Terminated due to Surrender	Insured	ANIL KUMAR MAHATO	Product Name	Santosh
Issue Date	08/09/2009	Premium Paid Till	31/05/2013	Customer ID	103396	Duplicate Policy Bond Issued:	No
- Duplicate Policy Document Processing:**
 - Request Date:** [Text field]
 - Reason:** Destroyed due to fire [Dropdown menu]
 - Fee Received:** [Text field]
- List of Documents:**
 - ☐ ID and Address proof
 - ☐ Identity Bond
 - ☐ Copy of FIR
 - ☐ Certificate from fire authorities
 - ☐ Certificate of Unit Commanding Officer
 - ☐ Copy of Notice of loss published in Newspaper
 - ☐ Waive Documents

At the bottom, there is a 'Postal Assistant' login field, a copyright notice 'Copyrights © Infosys BPO Limited', and a location pin icon with the text 'PAINVEL H.O.'.

Duplicate Policy Bond Screen



The Data Entry Operator can only enter the required information in the Duplicate Policy Bond screen. Only the Quality Checker and the Approver can request for missing information or documents.



The Data Entry Operator must read the customers Duplicate Policy Bond application and record customer request details.

Select **Request Date** in Duplicate Policy Bond Changes tab.

Select **Reason** from the dropdown list.

Click on checkbox for **Fee Received**.

Tick the documents **Checkbox**.

Click **Continue**.



The Data Entry Operator must check only those checkboxes for which the documents have been received from the customer.



The Data Entry Operator must refer to old history of the request and also confirm available supporting document status.

Click **Request History** to view previous request details.

Click **View Documents** to open the scanned documents attached with the policy.

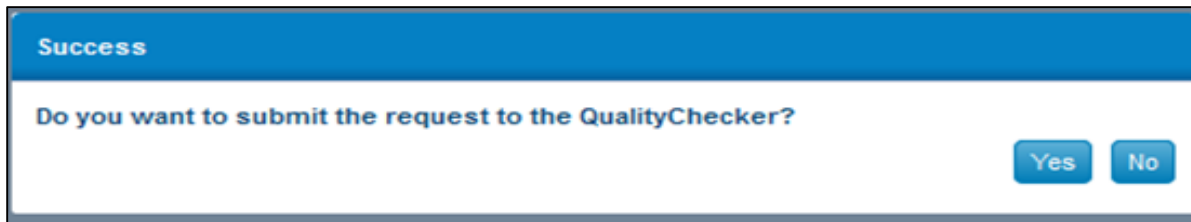
Click **Submit**.



A pop up window querying Quality Checker Submission confirmation will appear on the screen for a response.



The screenshot below shows the Quality Checker Submission screen.



The screenshot displays a blue header bar with the word "Success". Below it, a white box contains the question "Do you want to submit the request to the QualityChecker?". At the bottom right of this box are two buttons: "Yes" and "No".

Submit to Quality Checker screen



4.5 Quality Check Process



The Quality Checker at the CPC receives the **Duplicate Policy Bond Request** in Quality Checker inbox. The Quality Checker must verify Information for correctness and completeness. Requests with missing or pending information, missing or additional documents, will be sent back to Data Entry Operator

The Quality Checker has the following access and decision levels:

Submit	• Allows the user to forward the request to the Approver level and request status will change to pending approval.
View Documents	• Allows the user to view scanned documents tagged to a policy.
Add Comments	• Allows the user to note any additional information on the request.
Request History	• Allows the user to view the history of all stages of the particular request.
Request Missing Documents	• Allows the use to send a request to customer to submit essential document to enable processing.
Cancel	• Allows the user to cancel the request. On cancel the screen would be cancelled, and no action is required at screen level.
Redirect	• Allows the user to redirect the request back to the Data Entry Operator to fiix it.



The Quality Checker must follow the below steps to acquire Duplicate Policy Bond Request submitted by the Data Entry Operator in the Quality Checker Inbox.

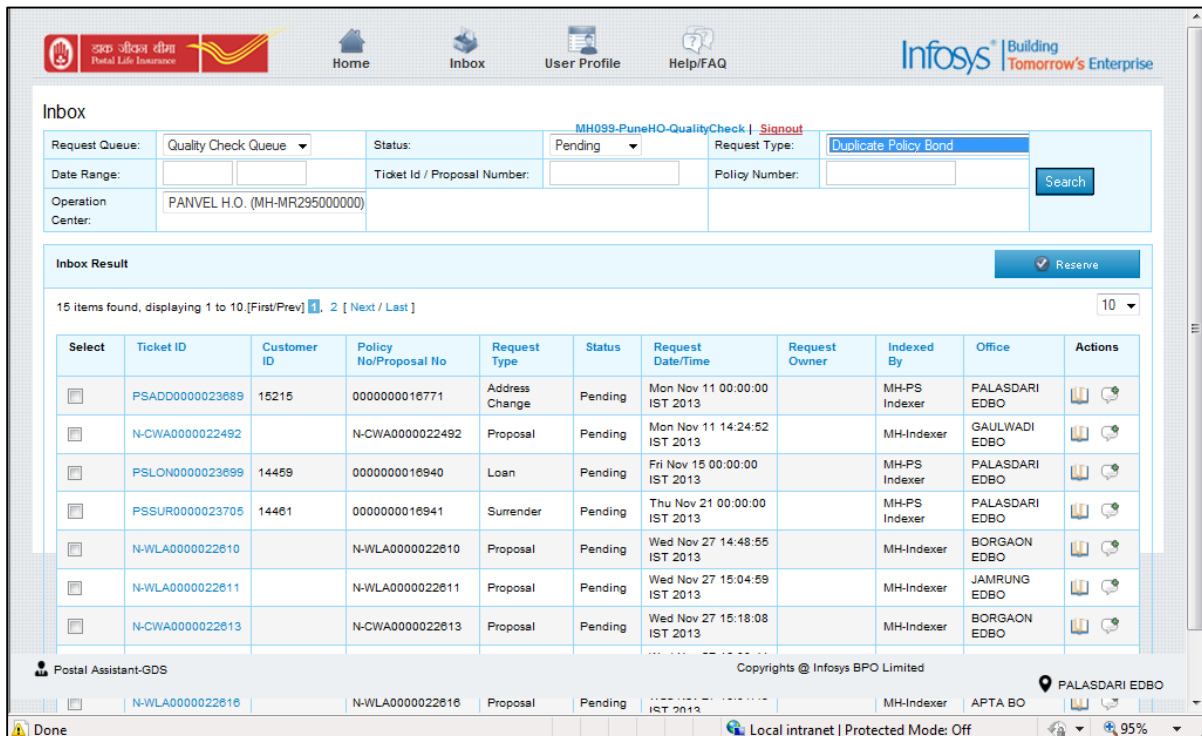
Click **Inbox**.

Select the check-box against the **Policy Number** which has Duplicate Policy Bond request pending in **Inbox**.















Once the Data Entry Operator clicks on the Ticket ID, the system will prompt for reserving the task and once the task is reserved, system will automatically navigate to the Data Entry screen.



The screenshot below shows the Quality Checker's **Inbox** screen.



The screenshot displays the 'Inbox' screen for a Quality Checker. The interface includes a top navigation bar with 'Home', 'Inbox', 'User Profile', and 'Help/FAQ'. The main content area shows a search filter for 'Duplicate Policy Bond' and a table of 15 items. The table columns are: Select, Ticket ID, Customer ID, Policy No/Proposal No, Request Type, Status, Request Date/Time, Request Owner, Indexed By, Office, and Actions. The table lists several pending requests, including 'Address Change', 'Proposal', 'Loan', and 'Surrender'.

Select	Ticket ID	Customer ID	Policy No/Proposal No	Request Type	Status	Request Date/Time	Request Owner	Indexed By	Office	Actions
<input type="checkbox"/>	PSADD0000023689	15215	0000000016771	Address Change	Pending	Mon Nov 11 00:00:00 IST 2013		MH-PS Indexer	PALASDARI EDBO	 
<input type="checkbox"/>	N-CWA0000022492		N-CWA0000022492	Proposal	Pending	Mon Nov 11 14:24:52 IST 2013		MH-Indexer	GAULWADI EDBO	 
<input type="checkbox"/>	PSLON0000023699	14459	0000000016940	Loan	Pending	Fri Nov 15 00:00:00 IST 2013		MH-PS Indexer	PALASDARI EDBO	 
<input type="checkbox"/>	PSSUR0000023705	14461	0000000016941	Surrender	Pending	Thu Nov 21 00:00:00 IST 2013		MH-PS Indexer	PALASDARI EDBO	 
<input type="checkbox"/>	N-WLA0000022610		N-WLA0000022610	Proposal	Pending	Wed Nov 27 14:48:55 IST 2013		MH-Indexer	BORGAON EDBO	 
<input type="checkbox"/>	N-WLA0000022611		N-WLA0000022611	Proposal	Pending	Wed Nov 27 15:04:59 IST 2013		MH-Indexer	JAMRUNG EDBO	 
<input type="checkbox"/>	N-CWA0000022613		N-CWA0000022613	Proposal	Pending	Wed Nov 27 15:18:08 IST 2013		MH-Indexer	BORGAON EDBO	 

Quality Checker Inbox Screen

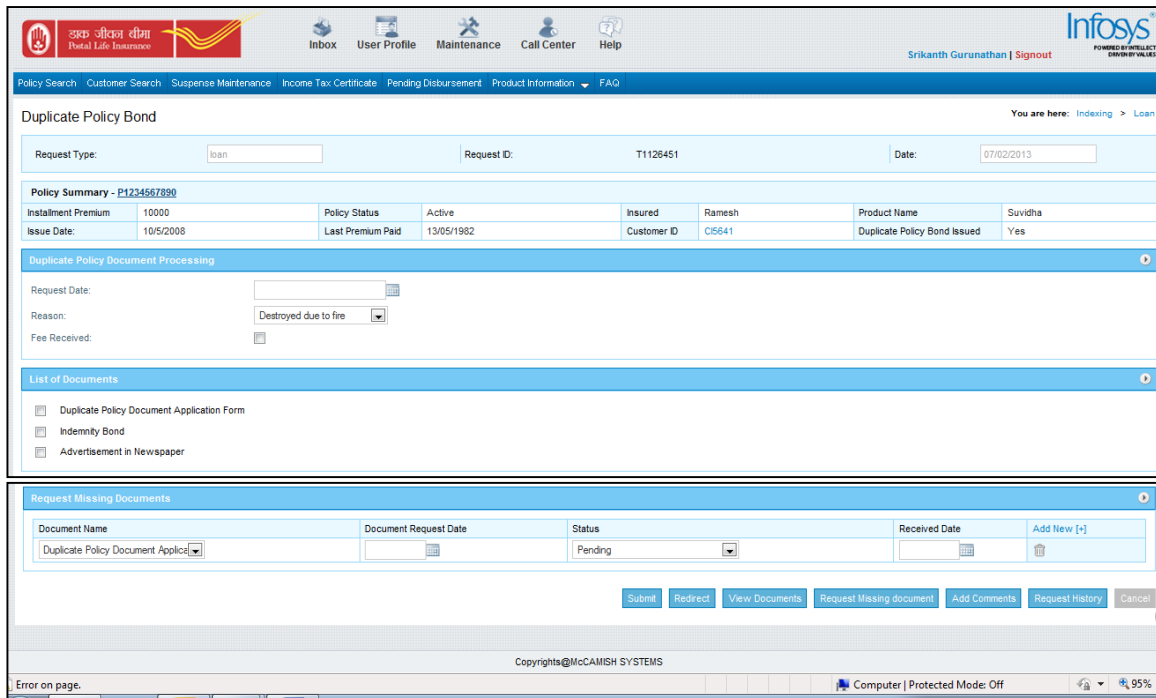




This will open the Duplicate Policy Bond Process screen however the Policy Summary will be read only for the Quality Checker.



The screenshot below shows the Duplicate Policy Bond Quality Checker screen.



The screenshot displays the 'Duplicate Policy Bond' screen in the India Post Portal Life Insurance system. The interface includes a top navigation bar with links like 'Policy Search', 'Customer Search', 'Suspense Maintenance', 'Income Tax Certificate', 'Pending Disbursement', 'Product Information', and 'FAQ'. The user is logged in as 'Srikanth Gurunathan' with a 'Signout' option.

The main section is titled 'Duplicate Policy Bond' and shows the following details:

- Request Type:** loan
- Request ID:** T1126451
- Date:** 07/02/2013

Policy Summary - P1234567890

Instalment Premium	10000	Policy Status	Active	Insured	Ramesh	Product Name	Suvidha
Issue Date	10/5/2008	Last Premium Paid	13/05/1982	Customer ID	C5641	Duplicate Policy Bond Issued	Yes

Duplicate Policy Document Processing

Request Date:
Reason:
Fee Received: ☐

List of Documents

- ☐ Duplicate Policy Document Application Form
- ☐ Indemnity Bond
- ☐ Advertisement in Newspaper

Request Missing Documents

Document Name	Document Request Date	Status	Received Date	Add New [+]
Duplicate Policy Document Appli...	<input type="text"/>	Pending	<input type="text"/>	<input type="button" value="Add New [+]"/>

Buttons at the bottom: Submit, Redirect, View Documents, Request Missing document, Add Comments, Request History, Cancel.

Copyrights ©McCAMISH SYSTEMS

Error on page. Computer | Protected Mode: Off 95%

Duplicate Policy Bond Quality Checker Screen



Click **Request History**.



Click **View Documents**.



If major changes are required for the request **based on the History of request and documents available**, Quality Checker can click on Redirect button to get a pop up asking for confirmation to redirect the request to the data entry level.



The screenshot below shows the Redirect Request screen.

Installment Premium	10000	Policy Status	Active	Insured	Ramesh	Product Name	Suvidha
Issue Date	10/5/2008	Last Premium Paid	13/05/1982	Customer ID	C15641	Duplicate Policy Bond Issued	Yes

Conversion Process			
Policy Term:	10 years	Conversion Status:	Original
Premium:	500.00	Maturity Date:	20/12/2022
Sum Assured:	1,00,000		

Conversion History							
Policy Number	Issue Date	Product	Maturity Date	Sum Assured	Policy Term	Premium	Conversion Date
P13425	11/12/2013	Santhosh	10/05/2015	1,00,000	10 Years	5000	10/05/2015
P4645674	11/12/2013	Santhosh				5000	10/05/2015
G87	11/12/2013	Santhosh				5000	10/05/2015
K5986	11/12/2013	Santhosh				5000	10/05/2015

Conversion Changes	
Converted Product:	Santhosh
Policy Maturity Age:	30 years
Effective Date of Conversion:	

Redirect

Do you want to Redirect the changes?

Redirect Request Screen



To send work item back for reprocessing follow the given steps.

Click **Redirect**.

Click **Yes** to redirect when the pop-up appears.

Click Add Comments.

Click on **Submit**.



The status of the work item will show Redirected Incomplete Information. Necessary comments can be added in the text box.



The **Quality Checker** must order any missing documents if any. Follow the steps given below from the Request Missing Documents section.

Select document from **Document Name** drop-down menu from Document Missing Section.



Enter Document Request **Date** from the **Calendar** icon.



Click **Request Missing Documents**.



Select **Status** as **Pending** from the drop-down menu.



Click **Submit**.



The status of the work item will show Pending Missing Requirements. Necessary comments can be added in the text box.



If there are no missing requirements and to send the Duplicate Policy Bond request for further processing follow the given step.

Click **Submit**.



The status of the work item is now Pending Approval.

4.6 Approval Process



The Approver at the CPC receives the Duplicate Policy Bond Approval Request in Approver inbox. Request is approved or rejected. Rejected requests will be substantiated by a written comment stating the reason for rejection.



Requests with missing or pending information, missing or additional documents, will be sent back to Data Entry Operator.

The Request Approver has the following access and decision levels:

Redirect

- Allows the Approver to redirect the case to the Data Entry Operator for Missing Requirements.

Approve

- Allows only the Approver to approve the Duplicate Policy Bond request. Duplicate Policy Bond event will be generated and Print Duplicate Policy flow is initiated by the system. Customer will be informed of the decision.

Reject

- Allows the approver to reject the request either if the customer has withdrawn the request or any other reason. Customer will be informed of the decision.

View Documents

- Allows the user to view scanned documents tagged to a policy.

Request Missing Documents

- Allows the user to send a request to customer to submit essential document to enable processing.

Add Comments

- Allows the user to note any additional information on the request.

Request History

- Allows the user to view the history of all stages of the particular request.

Cancel

- Allows the user to cancel the request. On cancel the screen would be cancelled, and no action is required at screen level.



The Request Approver has the same Duplicate Policy Bond Process screen however the fields are editable for the Request Approver. But the Policy Summary, Quote, List of Documents section, will be read only for the Request Approver



The Approver also picks his tasks for the day from the **Inbox**, just as the Quality Checker.

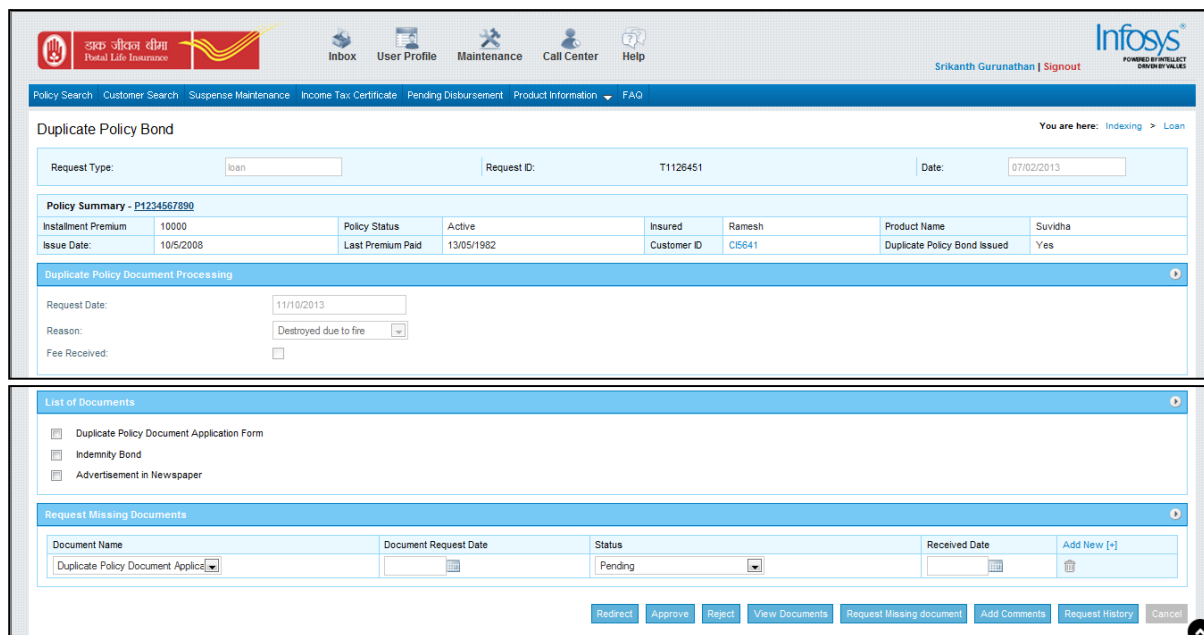
Click **Inbox**.

Select the check-box against the **Policy Number** which has Relationship Maintenance request pending in **Inbox**.

Once the Data Entry Operator clicks on the Ticket ID, the system will prompt for reserving the task and once the task is reserved, system will automatically navigate to the Data Entry screen.



The screenshot below shows the Request Approver screen.



The screenshot displays the 'Duplicate Policy Bond' screen in the India Post - Postal Life Insurance system. The interface includes a top navigation bar with links like 'Inbox', 'User Profile', 'Maintenance', 'Call Center', and 'Help'. The main content area shows a 'Duplicate Policy Bond' form with fields for 'Request Type' (loan), 'Request ID' (T1126451), and 'Date' (07/02/2013). Below this is a 'Policy Summary' table for Policy Number P1234567890, showing details like 'Installment Premium' (10000), 'Policy Status' (Active), 'Insured' (Ramesh), 'Product Name' (Suvidha), and 'Duplicate Policy Bond issued' (Yes). The 'Duplicate Policy Document Processing' section includes 'Request Date' (11/10/2013), 'Reason' (Destroyed due to fire), and 'Fee Received' (checkbox). The 'List of Documents' section shows a table with columns for 'Document Name', 'Document Request Date', 'Status', and 'Received Date'. The 'Request Missing Documents' section includes a table with columns for 'Document Name', 'Document Request Date', 'Status', and 'Received Date'. The bottom of the screen features a navigation bar with buttons like 'Redirect', 'Approve', 'Reject', 'View Documents', 'Request Missing document', 'Add Comments', 'Request History', and 'Cancel'.

Request Approver Screen





The Request Approver must check every document for its correctness by looking at the scanned documents.

Click **Request History**.



Click **View Documents**.



If major changes are required in the request, Request Approver can click on Redirect button to get a pop up asking for confirmation to redirect the request to the data entry level.



The screenshot below shows the Redirect Request screen.

Installment Premium	10000	Policy Status	Active	Insured	Ramesh	Product Name	Suvidha
Issue Date	10/5/2008	Last Premium Paid	13/05/1982	Customer ID	C5541	Duplicate Policy Bond Issued	Yes

Conversion Process	
Policy Term:	10 years
Premium:	500.00
Sum Assured:	1,00,000
Conversion Status:	Original
Maturity Date:	20/12/2022

Conversion History							
Policy Number	Issue Date	Product	Maturity Date	Sum Assured	Policy Term	Premium	Conversion Date
P13425	11/12/2013	Santhosh	10/05/2015	1,00,000	10 Years	5000	10/05/2015
P4645674	11/12/2013	Santhosh				5000	10/05/2015
G87	11/12/2013	Santhosh				5000	10/05/2015
K5986	11/12/2013	Santhosh				5000	10/05/2015

Conversion Changes	
Converted Product:	Santhosh
Policy Maturity Age:	30 years
Effective Date of Conversion:	

Redirect

Do you want to Redirect the changes?

Redirect Request Screen



To send work item back for reprocessing follow the given steps.

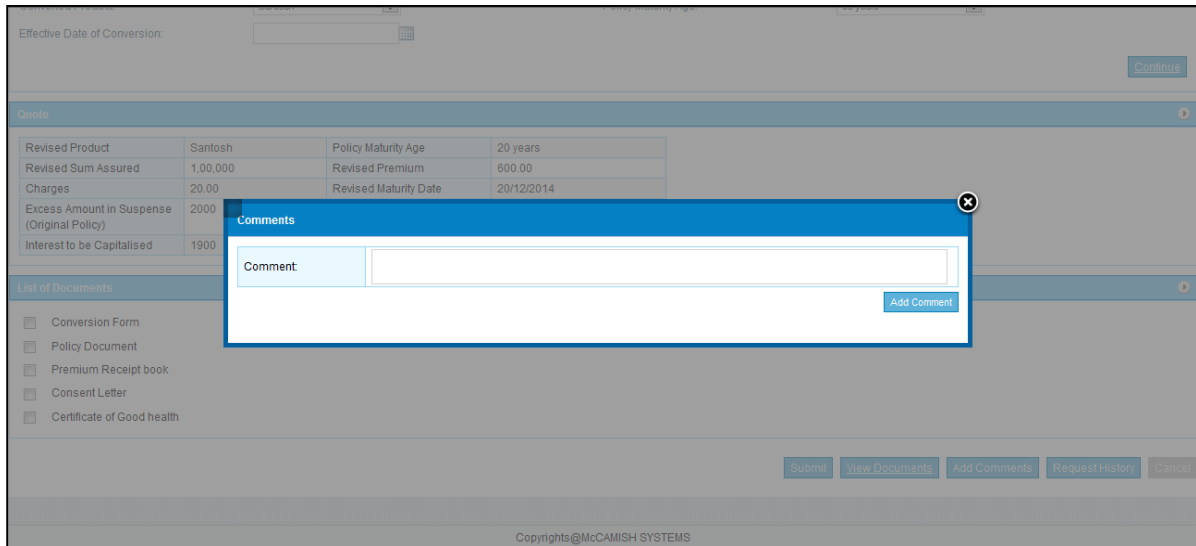
Click **Redirect**.



Click on **Yes** to confirm redirection.



The screenshot below shows the Add Comment screen.



Quote			
Revised Product	Santosh	Policy Maturity Age	20 years
Revised Sum Assured	1,00,000	Revised Premium	600.00
Charges	20.00	Revised Maturity Date	20/12/2014
Excess Amount in Suspense (Original Policy)	2000		
Interest to be Capitalised	1900		

List of Documents	
<input type="checkbox"/>	Conversion Form
<input type="checkbox"/>	Policy Document
<input type="checkbox"/>	Premium Receipt book
<input type="checkbox"/>	Consent Letter
<input type="checkbox"/>	Certificate of Good health

Add Comment Screen



The View Documents will open the scanned documents attached with the policy. To order any missing or additional documents

Select document from **Document Name** drop-down menu.

Enter Document Request **Date**.

Click **Request Missing Documents**.



To reject the Reduced Paid Up request follow the given steps.

Click **Reject**.

Enter reject reason in **Reason for Reject** text pop up.

Click **Submit**.



The status of the work item is now rejected.



To approve the request Approver must click on the approve button.

Click **Approve**.

The status of the work item is now approved.

4.7 Policy Dispatch and Archiving Process



The Dispatch Clerk must print, dispatch and archive a copy of the Policy and any other official documents to the customer.



The given process is followed when the proposal or request is declined.

Proposal or Service Request is rejected by Approver.

Customer is informed of rejection by postal letter or through insurance agent.

All documents related to the proposal form or Service request are held in a temporary folder in ECMS.



If the request or proposal is approved the given process is followed.

Once a new proposal **or service request** is approved, an auto trigger from the McCamish System is sent to ECMS.

Meanwhile McCamish system prints two policy bond documents; one for the customer and another as an office copy (Policy Docket) on pre-printed stationary.

The customer copy is duly signed and sent to the customer by post or through the agent .

A flat file of this policy document is sent to ECMS for scanning and storing the office copy of the policy bond without signature along with other proposal (supporting) documents.

The flat file with all the related documents including the Request/Proposal application form, and other supporting documents are moved to a permanent policy folder and are tagged with policy numbers as well as customer ID.



Glossary

The following table defines the terms used in this manual.

Term	Definition
Logging On	Logging on is the process through which the user of the device is identified and authenticated.
User Profile	User profile is a collection of personal data associated to a specific user; for example, language and password.
Policy Bond	Original Policy bond issued to the customer
Premium Receipt Book	Premium receipt book is considered as proof of premiums paid on the policy.
ID Proof	Valid ID proof of the customer.
EFT	Electronic Fund Transfer is a type of claim settlement option in which the amount will be credited to the customer's account.
Assignment/ Reassignment	When the policy owner assigns the policy to someone else, it means that an assignment has taken place on the policy. In such cases, assignee needs to provide all the required documents.



End of DPB & DPR OM