Parivartan- UDI

Product Specification

Version: 1

Contents

Section 2 - Environment setup

UDI portal is currently hosted at SBI Life premise for the purpose of familiarization, until a vendor is selected to provide hosting solution. To access UDI Portal, only Chrome browser is required along with internet connectivity. There is no need of any deployment of the software at Insurer's or Bank's end.

Initial setup requirement:

To create initial set up such as users, information about the entities, logos, data need to be submitted by the Banks and Insurers in the prescribed file formats listed as follows:

1. Bank Master in prescribed format attached under the reference document section with ID ID001.
2. Insurer Master in prescribed format attached under the reference document section with ID ID002.
3. Bank Insurance master in prescribed format attached under reference document section with ID ID007.
4. Bank Insurance info master in prescribed format attached in reference document section with ID ID008.

These excel files as per prescribed format along with logo of the bank/insurer in ".png" format is to be mailed to a dedicated email-id created for handholding: udi.training@sbilife.co.in.

On completion of the initial set up, user's will be required to paste the below link in chrome browser and proceed for registration (refer below figure) and subsequent activities.
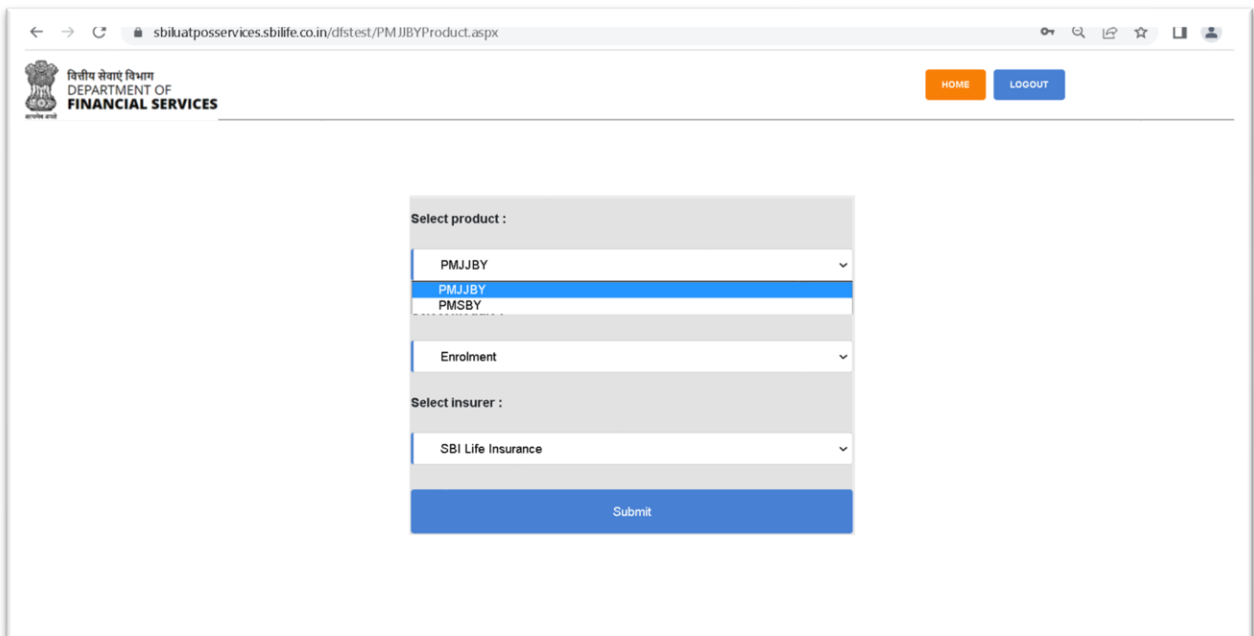
https://sbiluatposservices.sbilife.co.in/dfstest/PMJJBYLogin.aspx

Section 3 - PMJJBY Enrolment Process

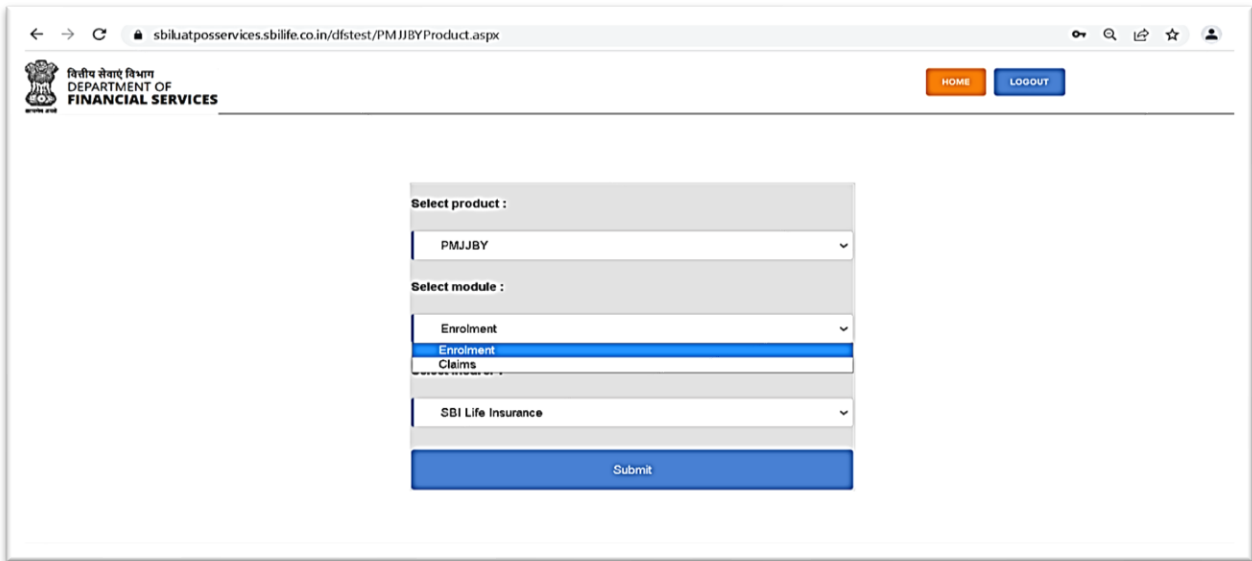The bank user has to login using the URL given. On login page user has to enter Employee ID, Password and select their own respective banks. Then click on submit button. Validation will be done against the 'info master' provided during setup.
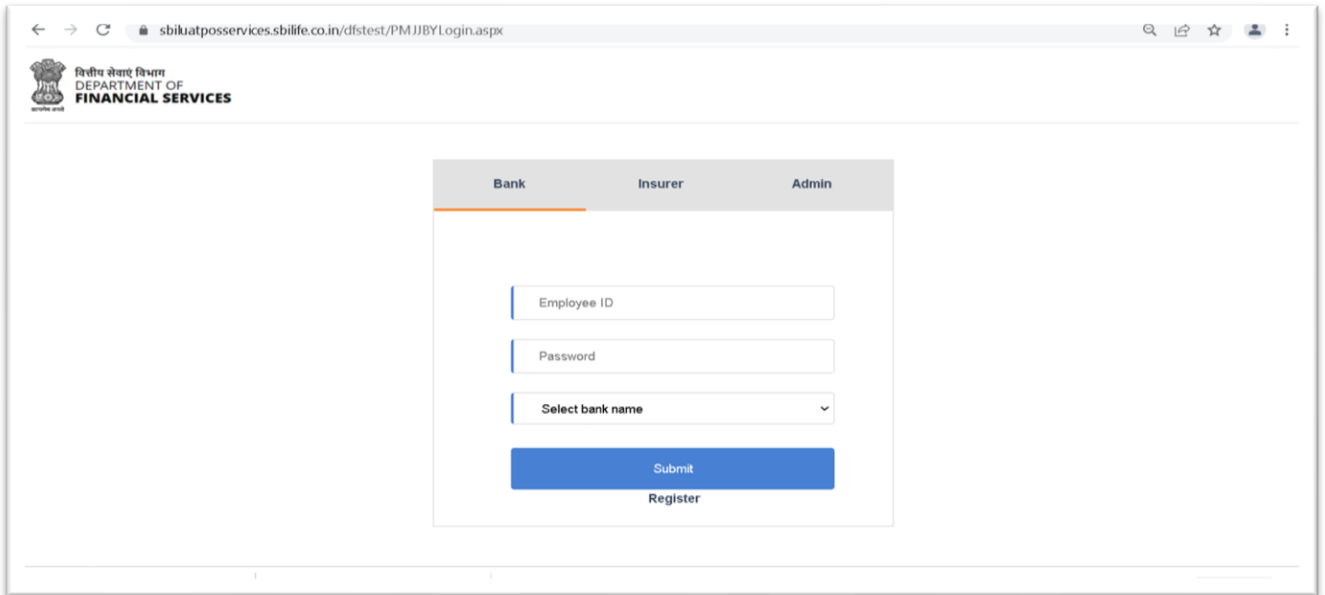
On clicking the submit button user will be redirected to product selection page where in user has to select the desired product they want i.e. PMJJBY or PMSBY.
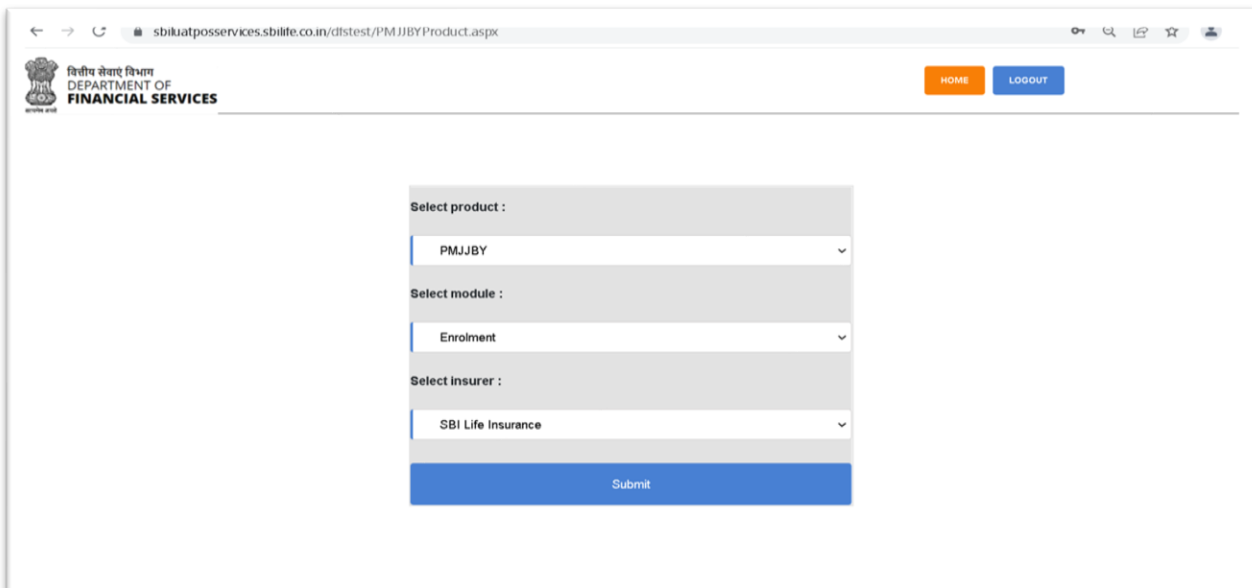
Once the product has been selected, the user has to select the module such as 'Enrolment' for new customers:

Once the product as well as module is selected the insurers name will automatically get selected with whom the bank has a contract.

On login, the bank user will be directed to the 'PMJJBY bank dashboard' where in the bank user can view all the menus and status of existing records. This interface enables the user to view high level summary information at one place. User can view details using the view details option, search any customer details using their account number, and can also download the COI of any customer. Menus for new enrolment using data entry or using bulk upload feature is provided at the top.

+Section 3.1 – PMJJBY Enrolment process (Data entry by bank)

PMJJBY enrolment data entry process flow

```
                              ┌────────────────────────┐
                              │   Customer to submit   │
                              │  enrolment form in Bank│
                              │        branch          │
                              └────────────────────────┘
                                         │
   ◇ Bank to                 ┌────────────────────────┐
   confirm      Duplicate    │         Bank           │      No
   if its an    found.       │  to enter data on UDI  │    duplicate
   actual   ◀─ ─ ─ ─ ─ ─ ─ ─ │ Portal. Check for      │     found
   duplicate                 │ duplicate against the  │
                             │    UDI Repository      │
                             └────────────────────────┘
```

- **Bank to confirm if its an actual duplicate** — Duplicate found. — Bank to enter data on UDI Portal. Check for duplicate against the UDI Repository — No duplicate found

- **Not duplicate** → Generation of unique reference number (URN) for each customer

- **Confirmed Duplicate** → Data enrolment cancelled on UDI portal as duplicate. Bank to inform customer through SMS

- Generation of unique reference number (URN) for each customer

- SMS Alert/ Intimation to customer on rejection of proposal & to contact the Bank Branch for further details

- **CBS check: Failed**

- Validation of data by Bank from CBS records to check eligibility

- **CBS check: Pass : Bank deducts premium in different session of CBS**

- Bank updates UTR No in UDI & upload the documents

- Transfer of premium by debiting bank account of subscriber and crediting to insurer's account in CBS alongwith generation of UTR no

- Insurer and Bank Dashboard updated with UTR no and payment confirmation by Bank

- Bank issue COI to customer/subscriber as per template (with logo of bank & insurer, master policy no., URN)

  SMS alert to customer with COI link from UDI

- Insurer to check for the data and the payment for each URN.

  Confirmation of Payment

- Insurer confirms receipt of premium in UDI

Bank user to click the **Enrolment form** button from the menu bar to capture the customer's PMJJBY proposal details along with document upload. The data captured will be reflected in 'PMJJBY bank Dashboard' with URN (Unique Reference Number) generated by system. Refer section-3.1 for the process flow.

De-duplication Process: On completion of Data Entry and submit of the enrolment form, the de-duplication activity will be done with existing PMJJBY data.

If data matches with existing records, application will display a popup (as shown in the screen shot below) with all matching records. Banker need to check and decide whether to proceed with journey (if the data entered is not duplicate record) or to reject the enrolment form (duplicate). If the user decides to proceed forward, then the screen will be taken to next step of CBS validation, else the data entered will be cancelled.

*--

The parameters considered to do the de-duplication are as follows:

- Bank account number
- Mobile number of the customer
- Name of the customer
- Father name of the customer
- PAN /Aadhaar number or ID number of the customer
- DOB of the customer

URN Generation: Post de-duplication, if not duplicate record, the URN is generated by the system.

Core Banking System (CBS) validation:

Post de-duplication, the CBS validation needs to be confirmed by the banker.

In case banker select the "**Data validated with CBS" as No** and submit the form, it will reflect under dashboard with status "**Validation failure in CBS".**

In case banker select the "**Data validated with CBS" as Yes,** banker has to provide the confirmation on receipt of the payment and its details.

Post update of payment details with UTR number, banker can upload the document for enrolment form/KYC or any others policy reference documents through document upload section.

After successful form submission, SMS will be triggered to the customer with link for COI download. The form status along with policy details will be updated in the dashboard. Sample of SMS is provided below:

The banker can view details of the proposals captured from customers in the PMJJBY bank which provides various search options like date parameter based or by account number of the customer. The various stages of a proposal can be viewed by selecting from the status drop-down as shown in the below screen-shot:

The status drop-down displays the records under the following milestones:

- **Payment Pending:** under this status, the cases pending for the payment details by the banker will be displayed with details.
- **Payment received by bank:** under this status, the cases in which the payment details are updated by banker & case forwarded to insurer but not confirmed by insurer will be displayed with details.
- **Payment confirmed by insurer:** under this status, the cases in which insurer has confirm the receipt of the payment will be displayed with details.
- **Validation failure in CBS:** under this status, the cases with error/incomplete data will be displayed with details.

In the dashboard the bank user has the additional options as follows:

- The banker has an option to download the COI from the dashboard for respective record.
- The banker can view the Enrolment form details for respective record.
- The banker can download and view the documents that were uploaded for respective record.
- The bank user can view the cases by using the search options and filters.

Sample PMJJBY COI is provided below:

Section 3.2 - PMJJBY Enrolment process (Insurer Process)

After Enrolment process at Banks end the Insurer process is as follows:

The Insurer user has to login using the URL given. On login page user has to enter Employee ID, Password and select their own Insurance. Then click on submit button. Validation will be done against the 'info master' provided during setup. Insurer can view, approve, and reject the data uploaded by the bank users for PMJJBY.

After Clicking on submit button it will redirect you to product selection page where in user has to select the desired product they want i.e. PMJJBY or PMSBY and module like enrolment or claims.

After Clicking on submit button a dashboard will appear where in the insurer can view all the details of the customer captured by bank user. This interface enables system user to view the detail information of the insured member. User can view details using the view details option, search any customer details using their URN number.

Insurer can confirm the payment details by selecting the record and click on confirm payment button. Insurer can download the customers COI or documents submitted by the banker.

In enrolment dashboard below status will be displayed.

- **Payment received by bank-**Under this status data submitted by bank user will be displayed for which insurer need to provide confirmation by clicking on the Confirm Payment button
- **Payment confirmed by insurer-** Once the insurer provides the confirmation record will be updated with this Status.

In the dashboard:

- Insurer user can view the customer details on single click by clicking on view details menu in dashboard.
- Insurer user can download the document uploaded by the bank user.
- Insurer user can download the COI for particular insured member.

Section 3.3 - PMJJBY Enrolment process (Bulk upload by bank)

PMJJBY enrolment bulk upload process flow

Customer to submit enrolment form in Bank branch

Validation of data by Bank from CBS records to check eligibility

CBS check: Pass → Bank uploads data in bulk on UDI portal. Check for product validation & duplicate against the UDI repository

CBS check: Failed → SMS Alert/ Intimation to customer on rejection of proposal & to contact the Bank Branch for further details

Successful validation and no duplicates → Generation of URN for each customer. Bank to download Success file to upload payment details

Failure cases → Bank downloads error file and re-uploads on correcting data or rejects and informs customer

Download success file → Transfer of premium by debiting bank account of subscriber and crediting to insurer's account in CBS alongwith generation of UTR no

Bank uploads payment details → Bank uploads file with payment details (UTR no) for successful enrolments. Insurer and Bank Dashboard updated with UTR no and payment confirmation by Bank

Insurer to check for the data and the payment for each URN. Confirmation of Payment

Bank issue COI to customer/subscriber as per template (with logo of bank & insurer, master policy no., URN). SMS alert to customer with COI link from UDI (provision)

Insurer confirms receipt of premium in UDI

The Banker, along with manual data entry of the customer enrolment form as mentioned in section-3.1, has an option to do bulk upload of multiple enrolment forms by using the prescribed excel file (attached in reference documents section with ID ID003 PMJJBY NB Upload Format). The banker can upload / download the files for various operational purpose like data entry, payment upload, error correction, etc. The Banker can use the 'bulk upload' option in the menu-bar for this purpose.

On selection of operation i.e. "New Enrolment", the below screen will appear in which the banker has to mention the "Reason for bulk upload" and provide the consent by checking the check box before selecting the excel file for upload.

On upload of the file, the system will display the 'batch reference number' for the particular file under column header 'Batch number' in the dashboard. The bank user can check for the status i.e. pending / complete under header 'Status'. On clicking the 'Refresh' button the 'status' will provide the latest situation of batch processing. On upload of excel, application will validate the data for:

1. Completeness of mandatory data in proper format.
2. De-duplication check.
3. Eligibility check of the customer.

On successful upload of the bulk upload of excel file, the system will display the cases under each header based on validations built in the system and against the given "Batch No". The description of the headers are as follows:

1. Data Validation Failure: under this header the count of cases that gets failed during bulk upload, due to incomplete data (mandatory data missing), age validation, mismatch in data, etc. will be displayed. In the downloaded file the reason for failure will be provided for each case. The banker can download the data by clicking on the "Download" link and rectify the data and reupload the file for further processing.
2. De-dup records: under this header the count of cases in which the system identifies the client as the existing client, will be displayed. The banker has to perform the de-duplication action of each case manually by clicking on the "Check Status" link and selecting the value "Dedup records" in the dropdown menu.
3. Pending payment: under this header the count of successfully uploaded cases will be displayed. The banker has to download the file and reupload of the same after updating the payment details from CBS.
4. Payment received by banker: under this header the count of cases in which the payment is uploaded successfully will be displayed. In case if any of the cases are failed due to payment details, those cases will still reflect under "Pending payment". Banker can again download the file and rectify and re-upload the same.
5. Payment confirm by insurer: under this header the count of cases in which the payment is approved by insurer will be displayed.

   Any update in a file due to the above reasons will need to be uploaded by clicking on the 'Upload' link provided against the specific batch-number in the dashboard.

A dashboard is provided with status grid for the banker to view the bulk-uploaded cases on screen by clicking on the "Check Status" link against the respective Batch no. (for respective file uploaded). The screen shot is attached below for the same by selecting the status as "De-duplication":

Under the dropdown menu the values with their description are as follows to view the cases on the screen.

- **Validation failure records**-In case of any failure in the uploaded excel due to data/product validations.
- **Dedup records-**If any record is matching with existing PMJJBY history records, policy details will be flagged under dedup. User has to click on check status and manually provide the confirmation to accept or reject the records. The screen for each case will be as below:

- **Payment pending records-** Valid records that are passed through data validation and dedup will be flagged under payment pending status.

- **Payment received by banker records-** Banker will download the Payment pending records and upload with transaction details like UTR number, date and amount. Post successful file upload records will be flagged under this status.
- **Payment confirmed by insurer records**- Respective Insurer can download the payment received records and confirm the same through bulk upload.

Post completion of bulk upload, the banker can go to the main 'PMJJBY bank dashboard' and view the cases by using search and filter options. The COI can be generated from this dashboard.

Section 3.4 – PMJJBY Enrolment process (Bulk upload Insurer process)

Insurer after login, has to select 'new enrolment' option in bulk upload screen.

Insurer has to confirm the payment for enrolment data uploaded in bulk by bank user. In the dashboard the Insurer has to download the excel file and update the status under column header "PAYMENT CONFIRM BY INSURER" by entering the value as "YES" / "NO".

Post update of the status, Insurer has to re-upload the file back by clicking on the "Upload" link. Post successful upload of the file the count under "Payment confirmed by Insurer" will get updated as shown in below screen short.

Insurer has an option to check the status of the records in uploaded files by clicking on Check Status Button. Below status are mentioned in insurer Bulk Upload dashboard as shown in the screen shot below.

- **Payment received by banker records-** The cases pending for payment confirmation by the Insurer will be displayed in the grid.
- **Payment confirmed by insurer records**- The cases for which the insurer has confirmed the receipt of payment will reflect under this status.

Once the Insurer confirm the receipt of the payment, the status for the same cases will also get updated in Bankers dashboard also.

Section 4 - PMJJBY Renewal Process (Bank process)

The detail process flow for Renewal process at banks end:

```
                    ┌─────────┐
                    │  Start  │
                    └────┬────┘
                         │
                         ▼
  ┌──────────────┐   ┌──────────────┐   ┌──────────────┐
  │ Banker Login │──▶│  UDI Portal  │──▶│  Enrollment  │
  └──────────────┘   └──────────────┘   └──────┬───────┘
                                               │
                                               ▼
                                        ┌──────────────┐
                                        │ Bulk Upload  │
                                        └──────┬───────┘
                                               │
                                               ▼
                                          ╱─────────╲       NO      ┌──────────────┐
                                         ╱  Upload    ╲────────────▶│ Upload Failed │
                                         ╲ Successful ╱             └──────────────┘
                                          ╲    ?    ╱
                                           ╲───────╱
                                               │ YES
                                               ▼
                         ┌──────────────────────────────────────────────────┐
                         │                   Dashboard                        │
                         │                                                    │
                         │  FileName | Batch No | Upload Date | Procssing | Status │
                         │  ------------------------------------------------  │                ┌────────┐
  ┌──────────────┐       │  abc.xls    | Bo1      | 27-02-2022 |Pending| check │───────────────▶│  Stop  │
  │ Upload Again │──────▶│  Status |                                          │                └────────┘
  └──────┬───────┘       │                                                    │                After
         ▲               │                                                    │                Process
         │               └──────────────────────────┬───────────────────────┘                Sucessfully
         │                                           │                                         Completed
         │                                On click Check Status
         │                                           │
         │                                           ▼
         │                         ┌──────────────────────────────────────────┐
         │                         │      Check Status Dashboard with filter    │
         │                         │                                            │
         │                         │  1 . Payment Recieved By Bank              │
         │                         │  2 . Failure                               │
  ┌──────┴───────┐                 │                                            │
  │ Download Excel for│            │                                            │
  │ the selected status│           └──────────────────┬─────────────────────────┘
  └──────┬───────┘                                    │
         ▲                         ┌──────────────────┴─────────────────────────┐
         │                         │                 Failure                     │
         └─────────────────────────│  In case of failure validation             │
                                   │  check will be done by the                  │
                                   │  banker                                     │
                                   └────────────────────────────────────────────┘
```
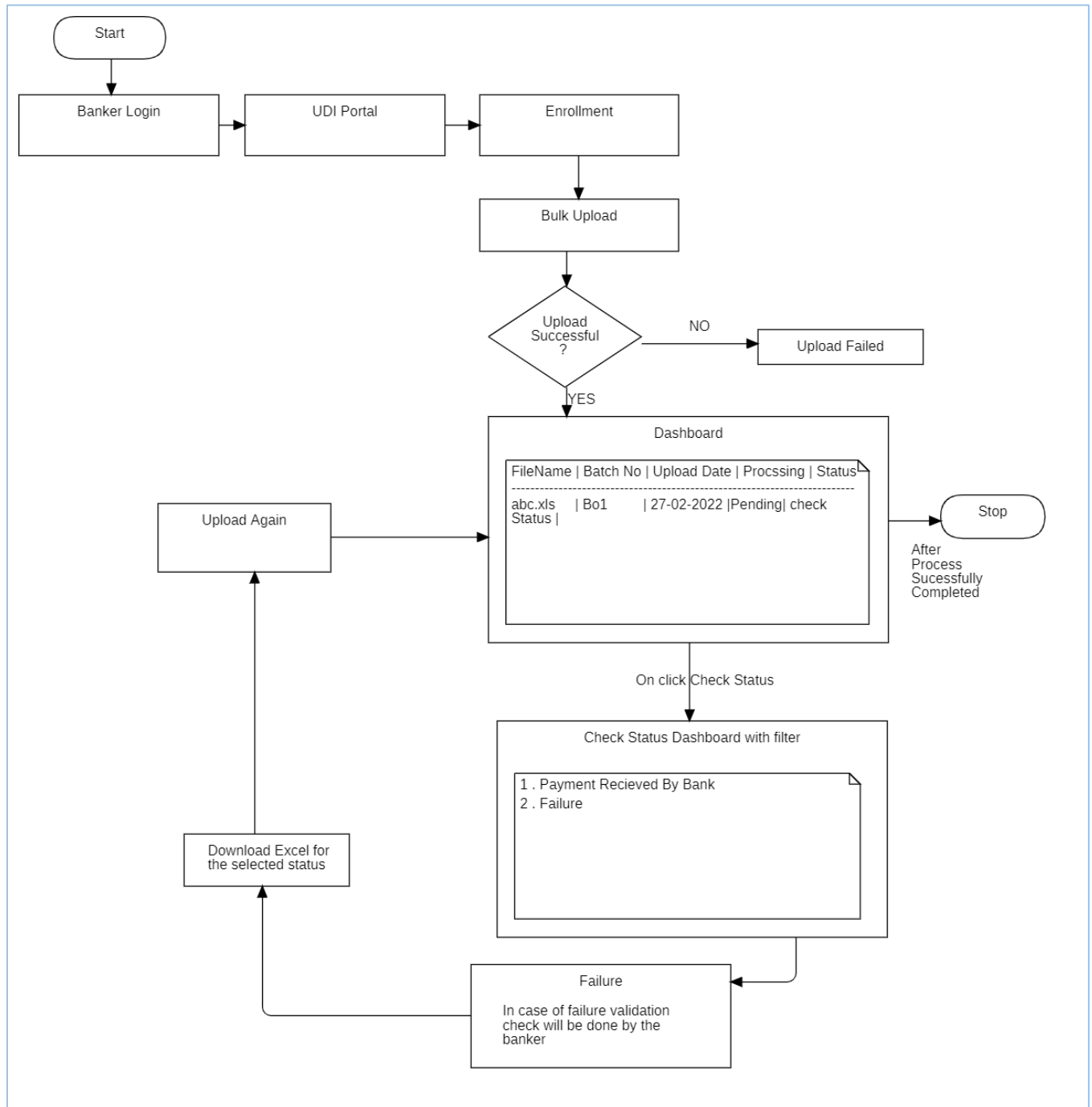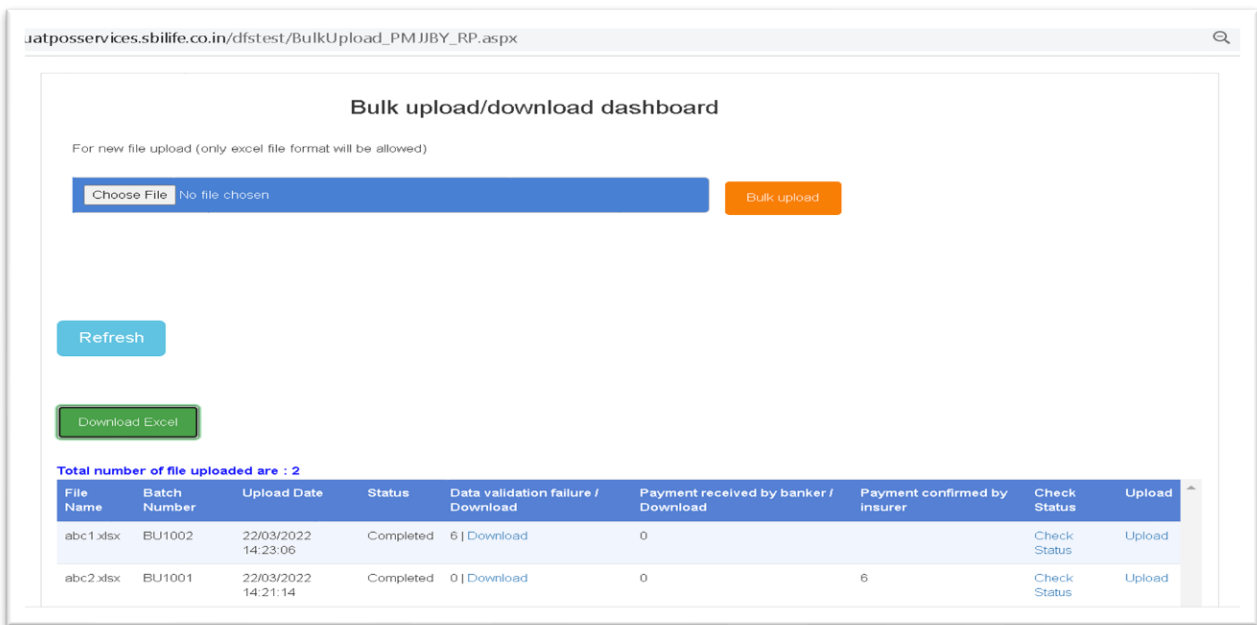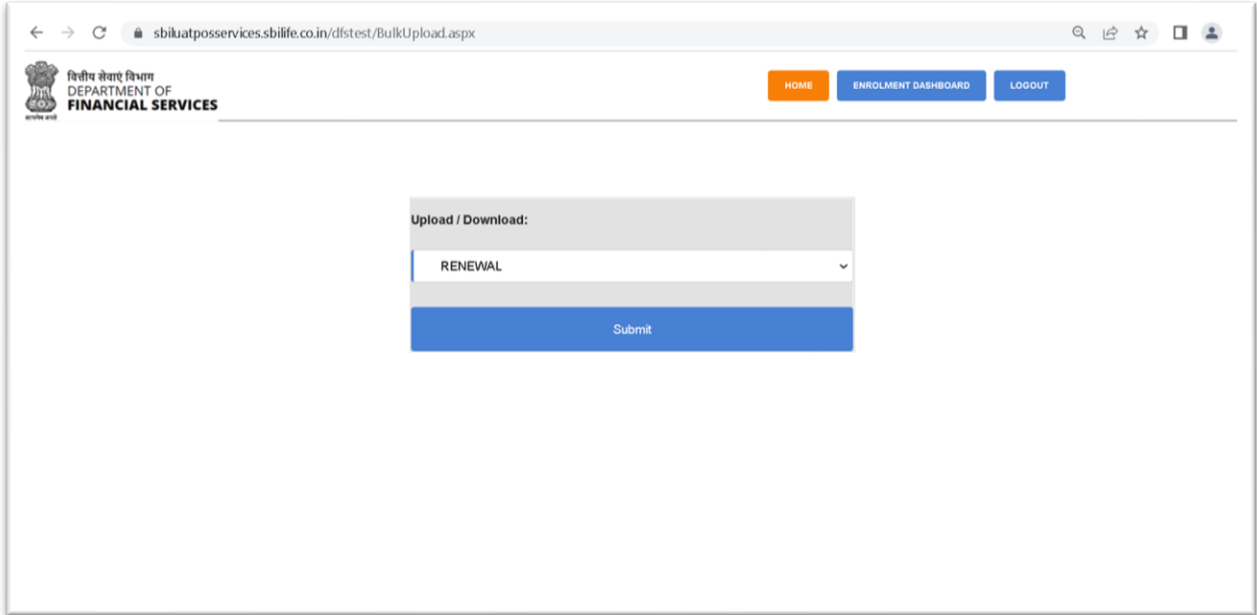
PMJJBY renewal process will be done through bulk upload process using excel in prescribed format (attached in reference documents section with ID ID004 PMJJBY RP Upload Format). Banker will upload file with active policy details by selecting "RENEWAL" under "Bulk Upload" tab.

After successful file upload batch process will validate the records with current financial active records with age validation as on date.

Below status are mentioned in bulk upload dashboard.

- **Validation failure records**-In case of any failure in the uploaded excel due to data validations, user can download the excel in which failure reason will be mentioned. User can correct the details and reupload it.
- **Payment received by banker records-** Banker will upload renewal file with transaction details like UTR number, date and amount. Post successful file upload records will be flagged under this status.
- **Payment confirmed by insurer records**- Under this status the cases for which the payment is confirmed by the Insurer, those will be displayed.

User can check the status of records uploaded through bulk upload file by clicking on **Check Status** button.

Renewal records in PMJJBY bank dashboard.

Banker can view the cases in the PMJJBY bank dashboard by toggling the status as "Enrolment" or "Renewal".

View details

User can view the policy details of customer by clicking on 'view detail' against the record in the dashboard.

Download COI or policy documents

Bank user can download the customer COI or document uploaded during enrolment on single click.

Section 4.1 - PMJJBY Renewal Process (Insurer process)

Insurer can confirm the payment details for renewed policies, which are uploaded by bank users through bulk upload.

Insurer will Login into the UDI Portal and navigate to the bulk upload approval Page.

The bulk upload approval page provides a dashboard (as shown in the screen shot below) where all pending files for approval will appear. The Insurer has to download the file and update the status under column header "PAYMENT CONFIRM BY INSURER" by entering the value as "YES" / "NO" to confirm receipt of premium.

Post update of the status, Insurer has to re-upload the file by clicking on the "Upload" link. Post successful upload of the file the count under "Payment confirmed by Insurer" will get updated as shown in below screen short.

In case of any failure complete transaction would roll-back with error message and insurer will need to redo the process.

Post download / Upload, Insurer can check the status of records by clicking on check status link against each batch number.

On clicking 'check status' in the insurer's 'Bulk upload/download dashboard' below statuses will be displayed.

- **Payment received by bank-** Under this status, the cases for which the payment approval is pending by the insurer, will be displayed in the grid.
- **Payment confirmed by insurer-** Under this status, the cases for which the insurer has confirmed the payment will be displayed in the grid as shown in the screen shot below.

- Once the Insurer confirms the receipt of the payment, the status for the same cases will also get updated in Bankers dashboard also.

Section 5 - PMJJBY Claim Process (Bank process)

PMJJBY Claims Process Flow

Search of Policy/client from repository basis of:
* URN
* Bank / Post office account number

Data Available — No → Banker to check for the record or reject the claim with reason "policy do not exist"

Yes

Auto populate existing data in respective Place holders → Data Entry for empty fields by banker

Data Validation with CBS

No → Record to be stored & update in Dashboard under "Validation Failure in CBS"

Yes → Claim Form & Other documents to upload by Banker

Submit

Record to be updated in Dashboard

Data & Document transfer to Insurer

Insurer's Dash board to reflect details for forms submitted by Bank

Insurer to download the document and do Deduplication of records

Duplicate Found — No → Insurer to process the claim

Yes

Claim Payable

No → Reject the Claim & Intimate/update Bank & Claimant

Yes → Insurer to credit the Claim to Claimant's bank & Update
1. Date of payment
2. Payment transaction ID (UTR)
3. Amount paid

Bankers Dashboard to be updated with Payment details.

Bank user can initiate or track the claims activities under claims module.
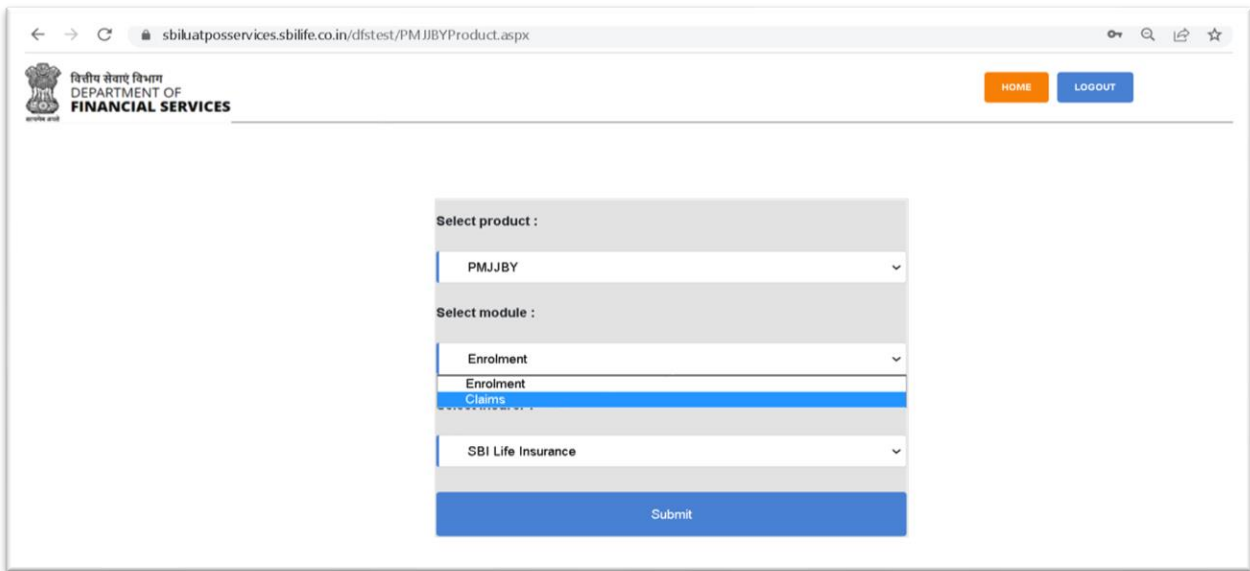
After login and selecting Claims module, the main 'PMJJBY bank dashboard' will be displayed on the screen as shown in the below screen shot:

This interface enables system User to view information at one place. User can view details using the view details option, search any customer details using their account number, and can also upload document of any customer. Dashboard also provides options for data entry of new claim.

The dashboard is also provided with the status wise filters to view the cases under respective status. Below status are provided in the dashboard

- **Claims pending**- Under this status the claim forms that are initiated by the bank user but yet to be processed will be displayed in the grid.
- **Claims confirmed**- Under this status, the claims that are approved by the Insurer will displayed in the gird.
- **Claims declined**- Under this status, the claims that are rejected/declined by the Insurer will displayed in the gird.
- **Validation failure in CBS**- In case of banker select "**data validation with CBS"** as 'No' During claims form data entry it will flagged under this category.

PMJJBY Claims Form

Bank user can initiate the claims by clicking on the 'Claims form' button in the menu bar on top. Search option is provided through either the URN or account number and if the record exists then the customer details will be fetched and auto populated on the screens.

In PMJJBY only one claim is allowed in the lifetime of the customer. In case of existing claims for the customer either under process or rejected, further capture of fresh claim will not be allowed to proceed forward and due message will be displayed on the screen.

On entering the valid URN or Bank Account no. the below given form will appear with the pre-populated details.

Bank user has to enter the details in the blank place holders from the claim form received from the claimant.

Details of the Nominee/ Claimant (In case of no nomination or nominee pre-deceasing the insured member) :

Name of the nominee:
Praveen

Age of nominee:
31

Name of the appointee (In case the nominee is a minor):
Appointee name

Proof of death of nominee (in case of nominee predeceasing the insurred member) :
----Select------

Name of the claimant:
Claimant name

Relationship of the nominee/claimant with the deceased:*
Select

Nominee/claimant mobile number:*
9109107778

Nominee/claimant email address:
name@domain.com

Nominee/claimant address:*
Nehru street

Nominee /appointee/claimant account number:*
Account number

Nominee /appointee/claimant name of bank:*
Name of bank

Nominee /appointee/claimant branch IFSC code:*
IFSC code of bank branch

Nominee /appointee/claimant aadhaar number:
Aadhaar number, if available

Nominee /appointee/claimant Income-tax PAN:
PAN, if available

Nominee /appointee/claimant KYC document :
----Select------

[Proceed]

Post filling up the form banker has to verify the details with the CBS and confirm.

Your URN:

PMJ0000000543

Data validated with CBS ? ⚪YES ⚫NO

[Submit]

If the answer to "Data validated with CBS?", is "No", the case will be saved in "CBS validation failed" bucket. If answer is "Yes", system will allow to proceed with document upload as shown below:

Data validated with CBS ? ⦿YES ⭘NO

Proof of death of insured member:

| ----Select------ ▾ | Choose File No file chosen | Upload |

Proof of death of insured member in case of accidental death:

| ----Select------ ▾ | Choose File No file chosen | Upload |

KYC of insured member :

| ----Select------ ▾ | Choose File No file chosen | Upload |

KYC of nominee / appointee / claimant :

| ----Select------ ▾ | Choose File No file chosen | Upload |

Bank proof of nominee / appointee / claimant :

| ----Select------ ▾ | Choose File No file chosen | Upload |

Proof of death of nominee :

| ----Select ▾ | Choose File No file chosen | Upload |

Document upload is mandatory and without that the claim will not be transferred to Insurer.

Once the documents are successfully uploaded the list of the documents will be displayed on the screens as shown below:

Document type	File name
Hospital_Discharge_Summary	PMJ0000000182.pdf

Submit

Post successful claim form filling and document upload, the banker can view the details entered in "View details" on the dashboard as shown below.

Banker can also upload the pending documents, if any, through dashboard.
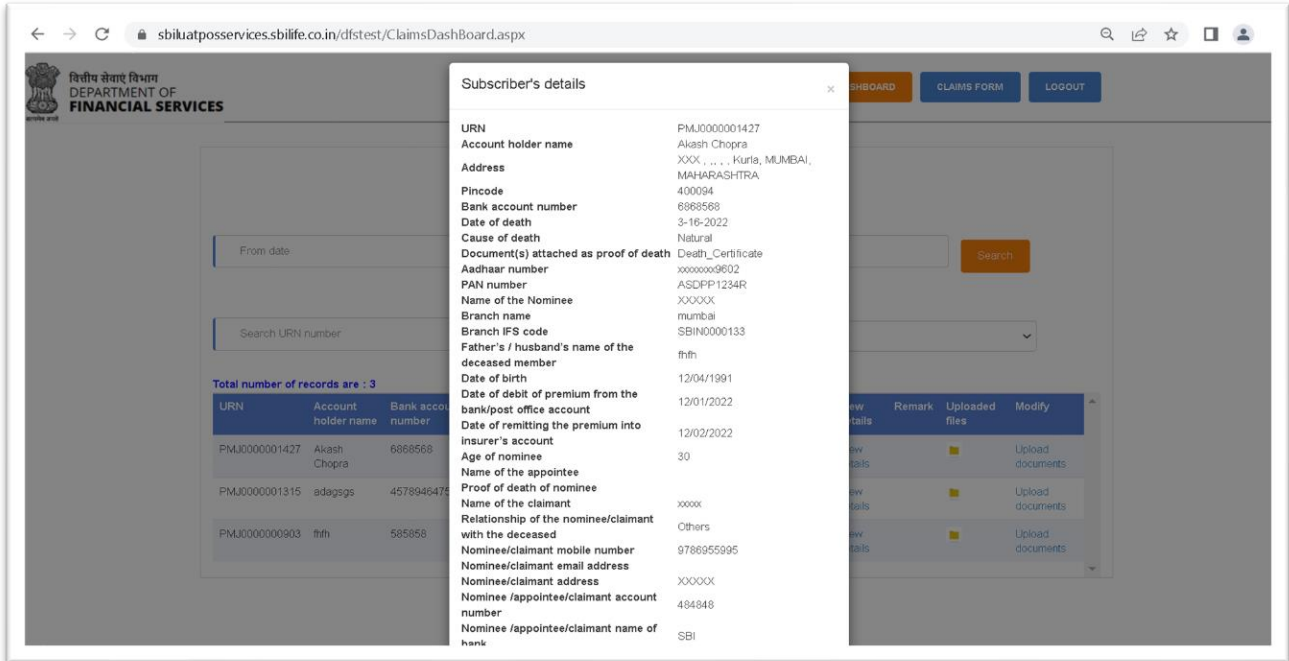
Section 5.1 - PMJJBY Claims Process (Insurer process)
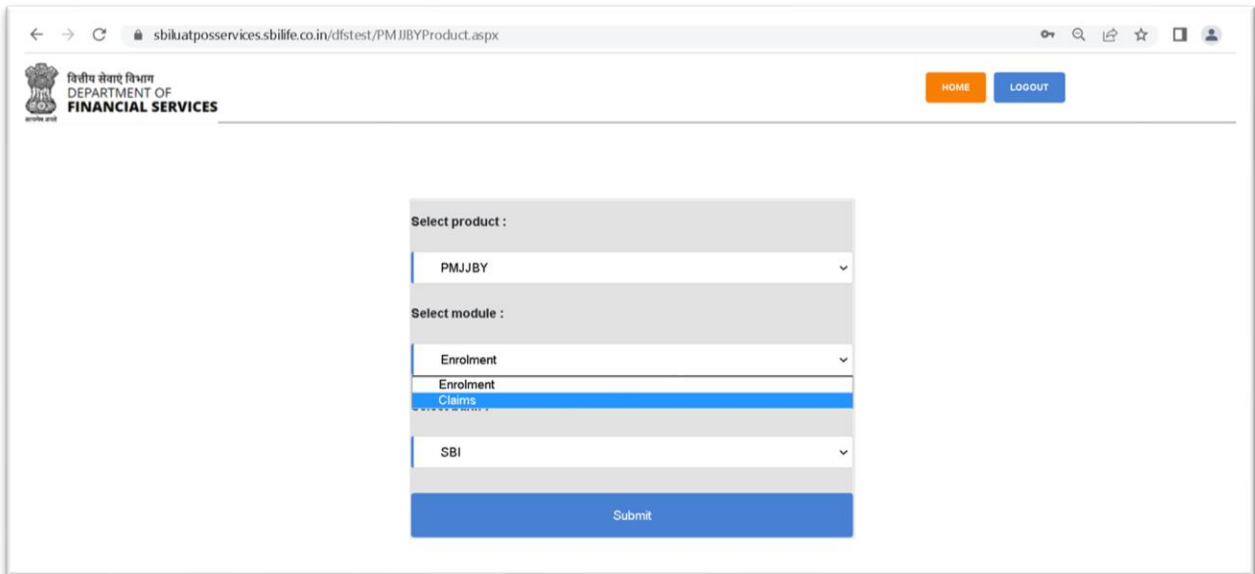
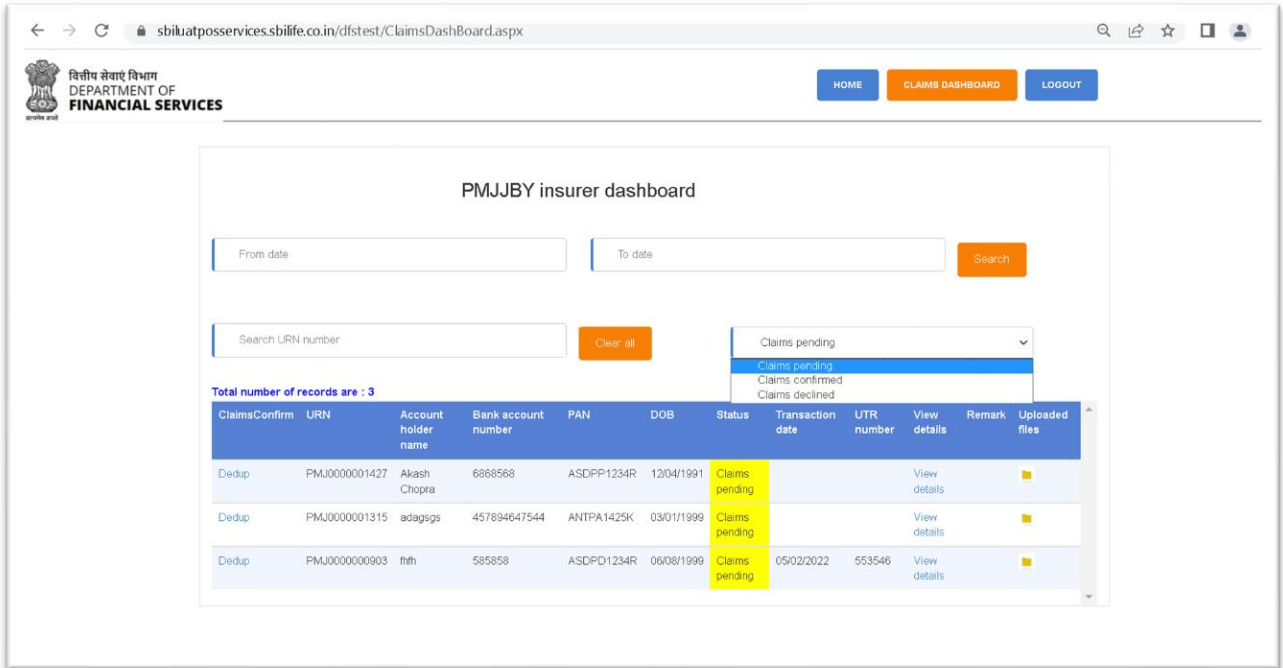Insurer user will track the claims activities for PMJJBY under claims module.

On successful login by the Insurer, the claims dashboard will be displayed on the screen.

In claims dashboard insurer has an option like searching for the cases entering the data parameters or by entering the URN number.

Insurer can also view the cases using the filter for the different status as listed below:

- **Claims pending**- Under this status the claim forms that are initiated by the bank user but yet to be processed will be displayed in the grid.
- **Claims confirmed**- Under this status, the claims that are approved by the Insurer will displayed in the gird.
- **Claims declined**- Under this status, the claims that are rejected/declined by the Insurer will displayed in the gird.

Insurer will initiate the claims confirmation process by clicking on "Dedup" link for respective URN number from dashboard to first check whether it is a duplicate claim or not.

On click on the "Dedup" link the view details screen (the details entered and fetched at banker's end) will pop-up as shown in the screen shot below to verify the details.
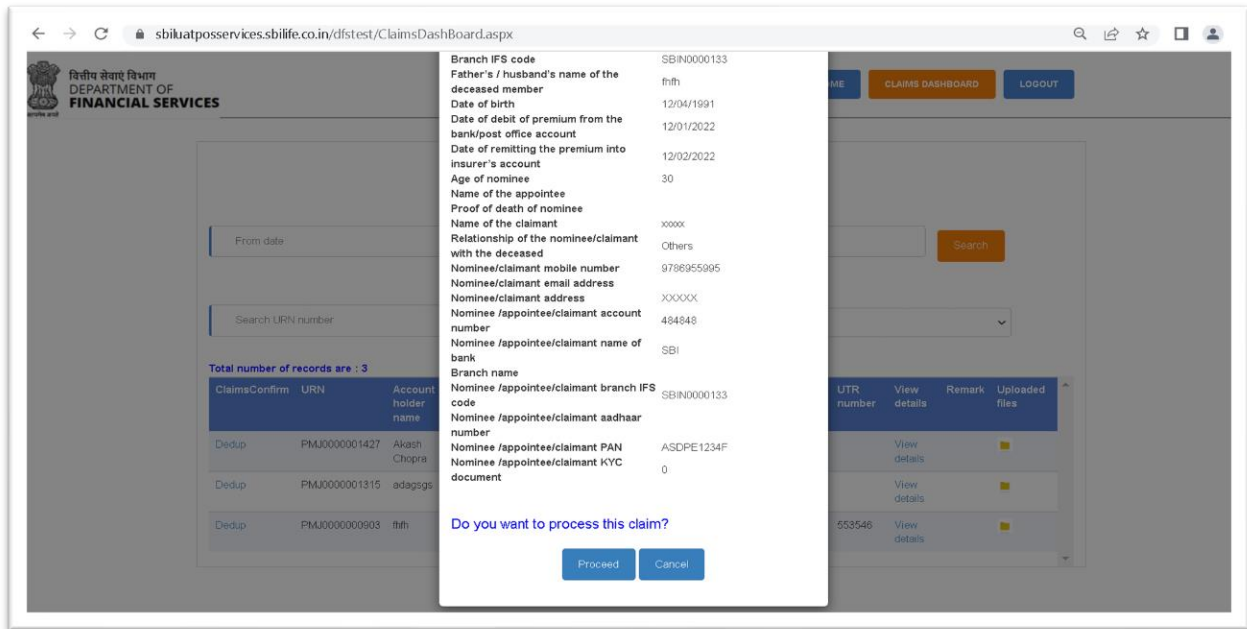
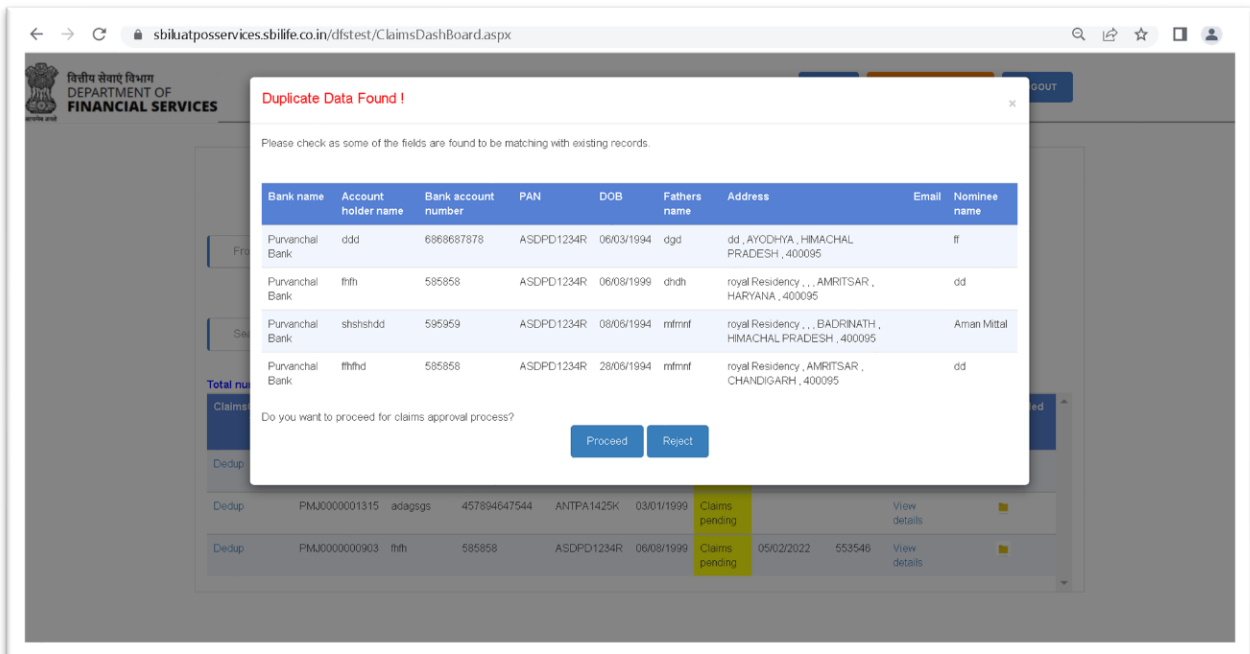Insurer will proceed for the claims by clicking on proceed button.

On clicking the Proceed button, the system will carry out the de-duplication activity. If system identifies any existing details the below screen will appear with existing records, else a pop-up will appear to confirm "is claims payable?".

On this screen Insurer has to check and confirm if the claim can be processed or rejected.

On reject button, the claim will be rejected and move to "Claim declined" bucket.
On proceed button, the below screen with pop-up seeking confirmation "Is claim payable" will appear.

If the answer is "Yes", insurer needs to provide the payment details like UTR number and transaction date.

In case of rejection insurer need to provide the reason for rejection.

Accordingly, the status will be updated in both the dashboards i.e. Insurer's and banker's dashboard for respective URN.

Section 6 - PMSBY Enrolment process

The bank user has to login using the URL given. On login page user has to enter Employee ID, Password and select their own respective banks. Then click on submit button. Validation will be done against the 'info master' provided during setup.
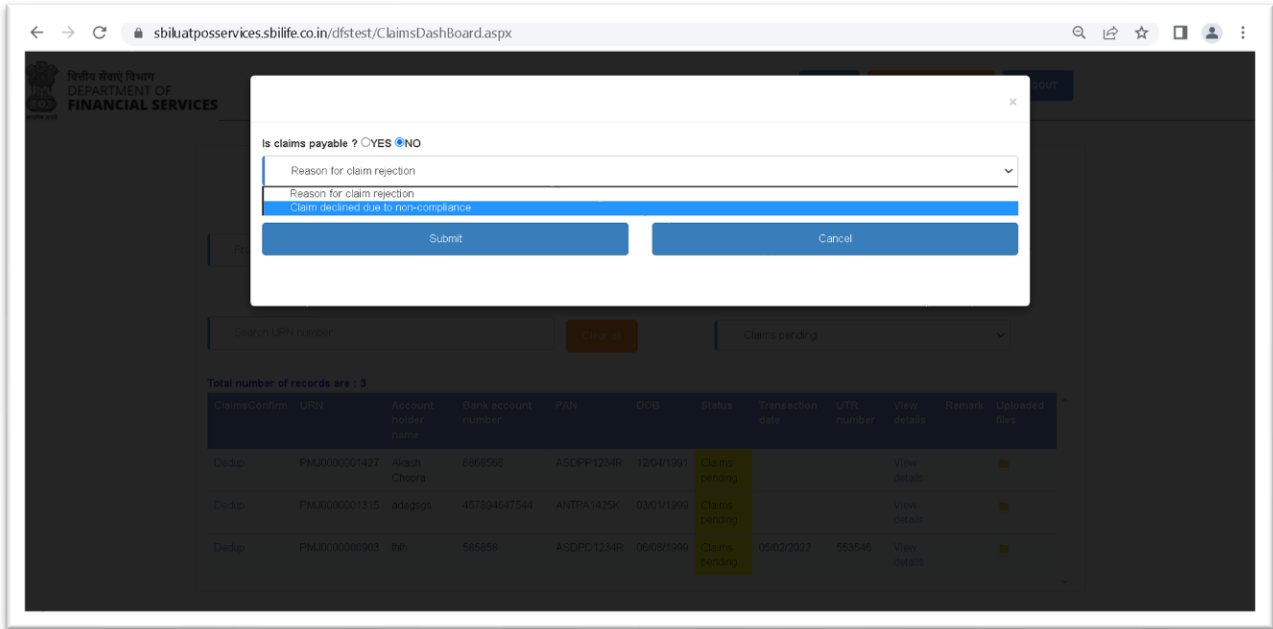

On clicking the submit button it will redirect you to product selection page where in user has to select the desired product they want i.e. PMJJBY or PMSBY.

Once the product has been selected, the user has to select module such as 'Enrolment' for new customers :

Once the product as well as module are selected the insurers name will automatically get selected with whom the bank has a contract.

On login, the bank user will be directed to the 'PMSBY bank dashboard' where in the bank user can view all the menus and status of existing records. This interface enables the user to view high level summary information at one place. User can view details using the view details option, search any customer details using their account number, and can also download the COI of any customer. Menus for new enrolment using data entry or using bulk upload feature is provided at the top.

Section 6.1 - PMSBY Enrolment process (Data entry by bank)

PMSBY enrolment data entry process flow

- Customer to submit enrolment form in Bank branch
- Bank to enter data on UDI Portal. Check for duplicate against the UDI Repository
- Bank to confirm if its an actual duplicate
- *Duplicate found.*
- *No duplicate found*
- *Not duplicate*
- *Confirmed Duplicate*
- Data enrolment cancelled on UDI portal as duplicate. Bank to inform customer through SMS
- Generation of unique reference number (URN) for each customer
- SMS Alert/ Intimation to customer on rejection of proposal & to contact the Bank Branch for further details
- Validation of data by Bank from CBS records to check eligibility
- *CBS check: Failed*
- *CBS check: Pass : Bank deducts premium in different session of CBS*
- Bank updates UTR No in UDI & upload the documents
- Transfer of premium by debiting bank account of subscriber and crediting to insurer's account in CBS alongwith generation of UTR no
- Insurer and Bank Dashboard updated with UTR no and payment confirmation by Bank
- Bank issue COI to customer/subscriber as per template (with logo of bank & insurer, master policy no., URN) / SMS alert to customer with COI link from UDI
- Insurer to check for the data and the payment for each URN. / Confirmation of Payment
- Insurer confirms receipt of premium in UDI

Bank user to click the **Enrolment form** button from the menu bar to capture the customer's PMSBY proposal details along with document upload. The data captured will be reflected in 'PMSBY bank Dashboard' with URN (Unique Reference Number) generated by system. Refer section-6.1 for the process flow.

De-duplication Process: On completion of Data Entry and submit of the enrolment form, the de-duplication activity will be done with existing PMSBY data.

If data matches with existing records, application will display a popup (as shown in the screen shot below) with all matching records. Banker need to check and decide whether to proceed with journey (if the data entered is not duplicate record) or to reject the enrolment form (duplicate). If the user decides to proceed forward, then the screen will be taken to next step of CBS validation, else the data entered will be cancelled.

The parameters considered to do the de-duplication are as follows:

- Bank account number
- Mobile number of the customer
- Name of the customer
- Father name of the customer
- PAN /Aadhaar number or ID number of the customer
- DOB of the customer

URN Generation: Post de-duplication, if not duplicate record, the URN is generated by the system.

Core Banking System (CBS) validation:

Post de-duplication, the CBS validation needs to be confirmed by the banker.

In case banker select the "**Data validated with CBS" as No** and submit the form, it will reflect under dashboard with status "**Validation failure in CBS".**

In case banker select the "**Data validated with CBS" as Yes,** banker has to provide the confirmation on receipt of the payment and its details.

Post update of payment details with UTR number, banker can upload the document for enrolment form/KYC or any others policy reference documents through document upload section.

After successful form submission, SMS will be triggered to the customer with link for COI download. The form status along with policy details will be updated in the dashboard. Sample of SMS is provided below:

The banker can view details of the proposals captured from customers in the PMSBY bank which provides various search options like date parameter based or by account number of the customer. The various stages of a proposal can be viewed by selecting from the status drop-down as shown in the below screen-shot:

The status drop-down displays the records under the following milestones:

- **Payment Pending:** under this status, the cases pending for the payment details by the banker will be displayed with details.
- **Payment received by bank:** under this status, the cases in which the payment details are updated by banker & case forwarded to insurer but not confirmed by insurer will be displayed with details.
- **Payment confirmed by insurer:** under this status, the cases in which insurer has confirm the receipt of the payment will be displayed with details.

- **Validation failure in CBS:** under this status, the cases with error/incomplete data will be displayed with details.

In the dashboard the bank user has the additional options as follows:
- The banker has an option to download the COI from the dashboard for respective record.
- The banker can view the Enrolment form details for respective record.
- The banker can download and view the documents that were uploaded for respective record.
- The bank user can view the cases by using the search options and filters.

Enrolment Dashboard

Total number of records are : 8

URN	Account holder name	Bank account number	PAN	Premium amount (Rs.)	Date of birth	UTR number	Payment transaction date	Status	View details	Remark	Uploaded files	Modify	COI
PMJ2912080921	Rohit Kamble	5696994494	FAEPP1237P	12	29/03/1965		29/03/2022	Payment pending	View Details		📁	Modify	COI
PMJ2911472249	Suman J	5696994491	FAEPP1236P	12	30/03/1965		29/03/2022	Payment pending	View Details		📁	Modify	COI
PMJ2911471386	Anil Gupta	6779797999	FAEPP1234P	12	29/03/1965		29/03/2022	Payment pending	View Details		📁	Modify	COI
PMJ2911290275	Rohit Kamble	5696994494	FAEPP1237P	12	18/01/1993		29/03/2022	Payment pending	View Details		📁	Modify	COI
PMJ2911284895	Suman J	5696994491	FAEPP1236P	12	17/01/1992		29/03/2022	Payment pending	View Details		📁	Modify	COI
PMJ2911282420	Anil Gupta	6779797999	FAEPP1234P	12	15/01/1998		29/03/2022	Payment pending	View Details		📁	Modify	COI
PMS0000000371	Rohit Kamble	5696994494	FAEPP1237P	330	18/01/1993		29/03/2022	Payment pending	View Details		📁	Modify	COI

1 2

Sample PMSBY COI is provided below:

SBI Life

PRADHAN MANTRI SURAKSHA BIMA YOJANA
CERTIFICATE OF INSURANCE

Name of Master Policy Holder	Purvanchal Bank	Master Policy Number	76001001549
Name of Member	Dhiraj Kamble	Unique Reference Number (URN)	PMS0000000362
Address	Flat no. 905, Pankaj Building, near gate number 06 , Mumbai , MAHARASHTRA , Mumbai , 400045	Mobile No.	5799494987
Aadhar Number		Date of birth	18/01/1979
Bank / Post Office a/ c no.	1040111	Name of Bank/Post Office	Purvanchal Bank
Name of Nominee	Dinesh Kamble	Age of Nominee	21 years
Date of commencement of cover	22/03/2022	Cover end date	31/05/2022
Risk Cover	Rs.200,000 payable on Death or permanent total disability* due to accident**		
	Rs.100,000 payable on Permanent Partial disability* due to accident**		
Premium amount paid	Rs.12	Annual Renewal Date (ARD)	1st June of every year
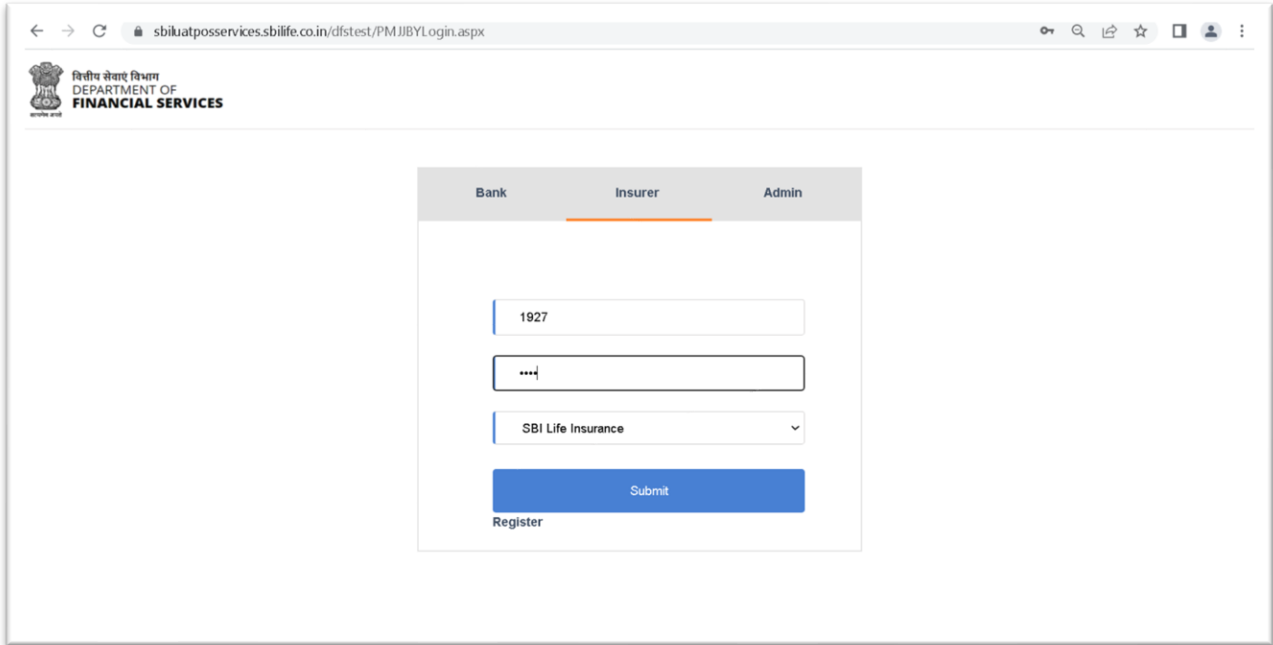
* Permanent Disability means any of the following:

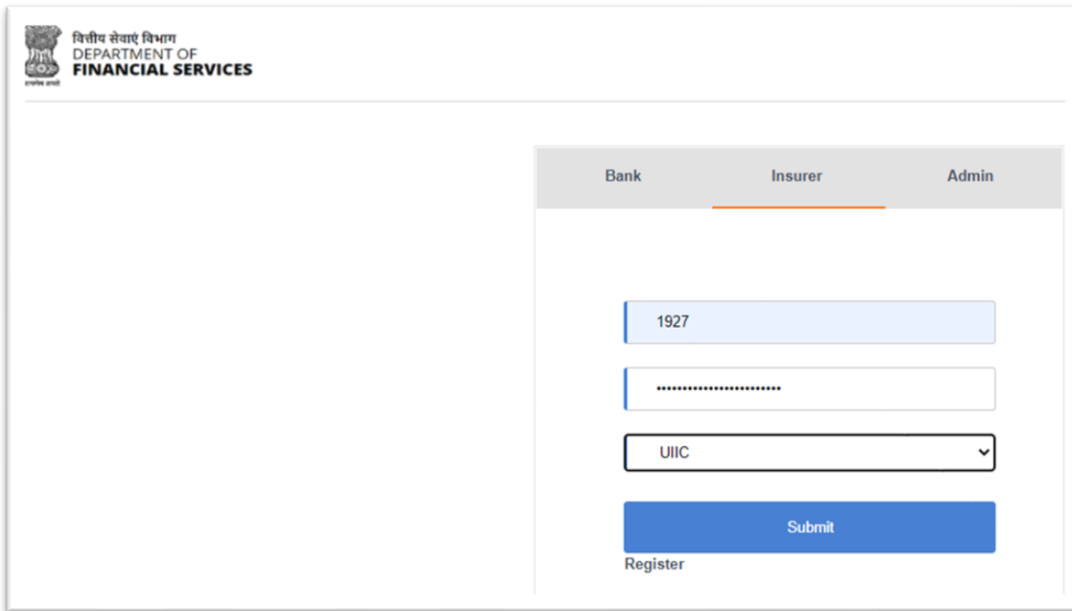| Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of one hand or foot	Total disability-claim amount payable is Rs two lakhs
Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Partial disability-Claim amount payable is Rs one lakh

** Accident means a sudden, unforeseen and involuntary event caused by external, violent and visible means.
The terms and conditions of the scheme are available at https://jansuraksha.gov.in/

Signature of authorised official of Bank / Post Office
Date: 29/03/2022

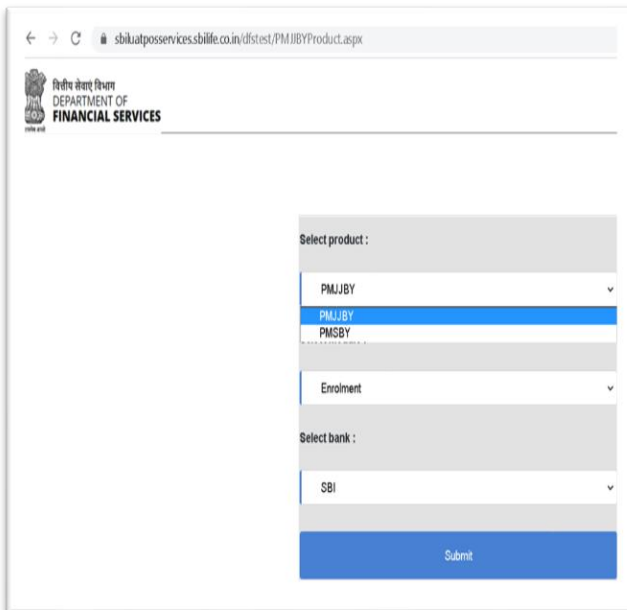## Section 6.2 - PMSBY Enrolment process (Insurer Process)

After Enrolment process at Banks end the Insurer process is as follows:

The Insurer user has to login using the URL given. On login page user has to enter Employee ID, Password and select their own Insurance. Then click on submit button. Validation will be done against the 'info master' provided during setup. Insurer can view, approve, and reject the data uploaded by the bank users for PMSBY.
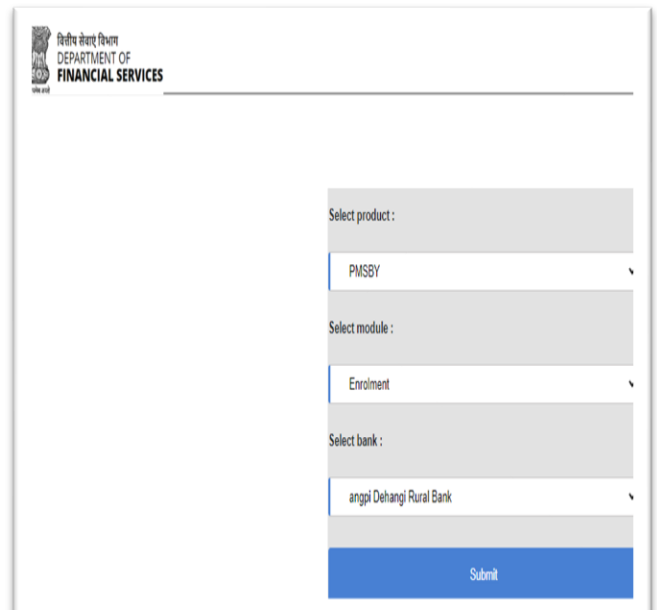

After Clicking on submit button it will redirect you to product selection page where in user has to select the desired product they want i.e. PMJJBY or PMSBY and module like enrolment or claims.

After Clicking on submit button a dashboard will appear where in the insurer can view all the details of the customer captured by bank user. This interface enables system user to view the detail information of the insured member. User can view details using the view details option, search any customer details using their URN number.

Insurer can confirm the payment details by selecting the record and click on confirm payment button. Insurer can download the customers COI or documents submitted by the banker.

In enrolment dashboard below status will be displayed.

- **Payment received by bank-**Under this status data submitted by bank user will be displayed for which insurer need to provide confirmation by clicking on the Confirm Payment button
- **Payment confirmed by insurer-** Once the insurer provides the confirmation record will be updated with this Status.

In the dashboard:

- Insurer user can view the customer details on single click by clicking on view details menu in dashboard.
- Insurer user can download the document uploaded by the bank user.
- Insurer user can download the COI for particular insured member.

Section 6.3 - PMSBY Enrolment process (Bulk upload by bank)

PMSBY enrolment bulk upload process flow

```
                          ┌──────────────────────┐
                          │ Customer to submit   │
                          │ enrolment form in Bank│
                          │ branch               │
                          └──────────────────────┘
                                     │
                                     ▼
┌──────────────────────┐  CBS  ┌──────────────────────┐  CBS    ┌──────────────────────┐
│ Bank uploads data in │ check:│ Validation of data by│ check:  │ SMS Alert/           │
│ bulk on UDI portal   │◄──────│ Bank from CBS records│────────►│ Intimation to        │
│                      │ Pass  │ to check eligibility │ Failed  │ customer on          │
│ Check for product    │       └──────────────────────┘         │ rejection of         │
│ validation & duplicate│                                        │ proposal & to        │
│ against the UDI      │                                        │ contact the Bank     │
│ repository           │                                        │ Branch for further   │
└──────────────────────┘                                        │ details              │
        │                                                        └──────────────────────┘
 Successful                      Failure cases                            ▲
 validation and  ◄──────────────────────────────                         │
 no duplicates                                                            │
        │                                                                 │
        ▼                        ┌──────────────────────┐                 │
┌──────────────────────┐        │ Bank downloads error │─────────────────┘
│ Generation of URN    │        │ file and re-uploads on│
│ for each customer    │        │ correcting data or   │
│                      │        │ rejects and informs  │
│ Bank to download     │        │ customer             │
│ Success file to      │        └──────────────────────┘
│ upload payment       │
│ details              │
└──────────────────────┘
        │
 Download
 success file
        ▼
┌──────────────────────┐  Bank   ┌──────────────────────┐
│ Transfer of premium by│ uploads │ Bank uploads file with│
│ debiting bank account │ payment │ payment details       │
│ of subscriber and    │ details │ (UTR no) for successful│
│ crediting to         │────────►│ enrolments.          │
│ insurer's account in │         │                      │
│ CBS alongwith        │         │ Insurer and Bank     │
│ generation of UTR no │         │ Dashboard updated with│
└──────────────────────┘         │ UTR no and payment   │
                                 │ confirmation by Bank │
                                 └──────────────────────┘
                                   │                  │
                                   ▼                  ▼
              ┌──────────────────────┐    ┌──────────────────────┐
              │ Insurer to check for │    │ Bank issue COI to    │
              │ the data and the     │    │ customer/subscriber as│
              │ payment for each URN.│    │ per template (with   │
              │                      │    │ logo of bank & insurer,│
              │ Confirmation of      │    │ master policy no., URN)│
              │ Payment              │    │                      │
              └──────────────────────┘    │ SMS alert to customer│
                      │                    │ with COI link from   │
                      ▼                    │ UDI (provision)      │
              ┌──────────────────────┐    └──────────────────────┘
              │ Insurer confirms     │
              │ receipt of premium   │
              │ in UDI               │
              └──────────────────────┘
```
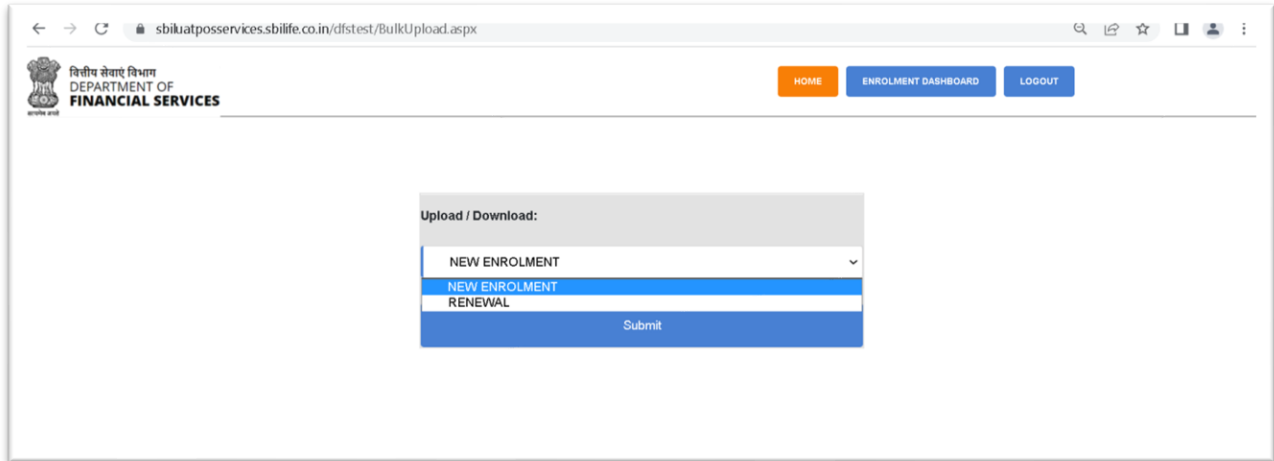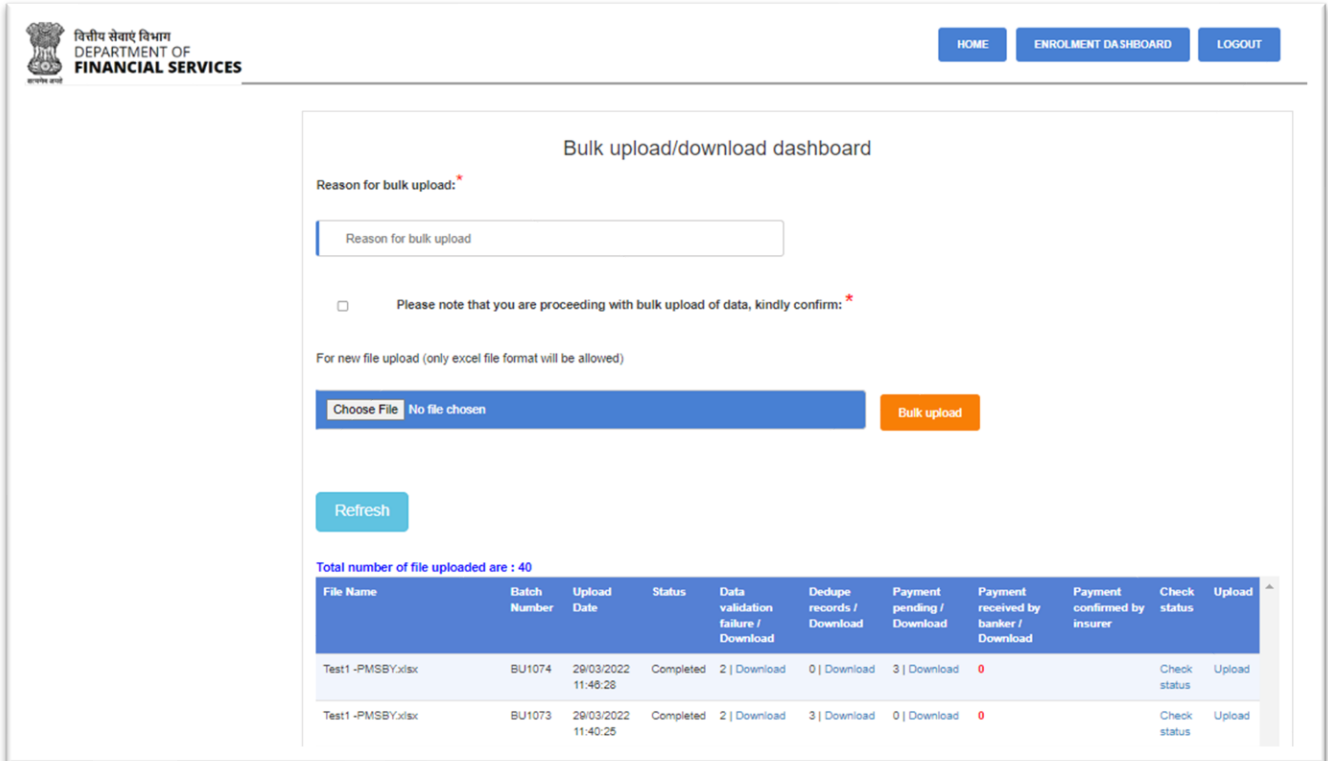
The Banker, along with manual data entry of the customer enrolment form as mentioned in section-6.1, has an option to do bulk upload of multiple enrolment forms by using the prescribed excel file (attached in reference documents section with ID ID005 PMSBY NB Upload Format). The banker can upload / download the files for various operational purpose like data entry, payment upload, error correction, etc. The Banker can use the 'bulk upload' option in the menu-bar for this purpose.

On selection of operation i.e. "New Enrolment", the below screen will appear in which the banker has to mention the "Reason for bulk upload" and provide the consent by checking the check box before selecting the excel file for upload.

On upload of the file, the system will display the 'batch reference number' for the particular file under column header 'Batch number' in the dashboard. The bank user can check for the status i.e. pending / complete under header 'Status'. On clicking the 'Refresh' button the 'status' will provide the latest situation of batch processing. On upload of excel, application will validate the data for:

1. Completeness of mandatory data in proper format.
2. De-duplication check.
3. Eligibility check of the customer.

On successful upload of the bulk upload of excel file, the system will display the cases under each header based on validations built in the system and against the given "Batch No". The description of the headers are as follows:

1. Data Validation Failure: under this header the count of cases that gets failed during bulk upload, due to incomplete data (mandatory data missing), age validation, mismatch in data, etc. will be displayed. In the downloaded file the reason for failure will be provided for each case. The banker can download the data by clicking on the "Download" link and rectify the data and reupload the file for further processing.
2. De-dup records: under this header the count of cases in which the system identifies the client as the existing client, will be displayed. The banker has to perform the de-duplication action of each case manually by clicking on the "Check Status" link and selecting the value "Dedup records" in the dropdown menu.
3. Pending payment: under this header the count of successfully uploaded cases will be displayed. The banker has to download the file and reupload of the same after updating the payment details from CBS.
4. Payment received by banker: under this header the count of cases in which the payment is uploaded successfully will be displayed. In case if any of the cases are failed due to payment details, those cases will still reflect under "Pending payment". Banker can again download the file and rectify and re-upload the same.
5. Payment confirm by insurer: under this header the count of cases in which the payment is approved by insurer will be displayed.

   Any update in a file due to the above reasons will need to be uploaded by clicking on the 'Upload' link provided against the specific batch-number in the dashboard.

A dashboard is provided with status grid for the banker to view the bulk-uploaded cases on screen by clicking on the "Check Status" link against the respective Batch no. (for respective file uploaded). The screen shot is attached below for the same by selecting the status as "De-duplication":

Under the dropdown menu the values with their description are as follows to view the cases on the screen.

- **Validation failure records**-In case of any failure in the uploaded excel due to data/product validations.
- **Dedup records-**If any record is matching with existing PMSBY history records, policy details will be flagged under dedup. User has to click on check status and manually provide the confirmation to accept or reject the records. The screen for each case will be as below:
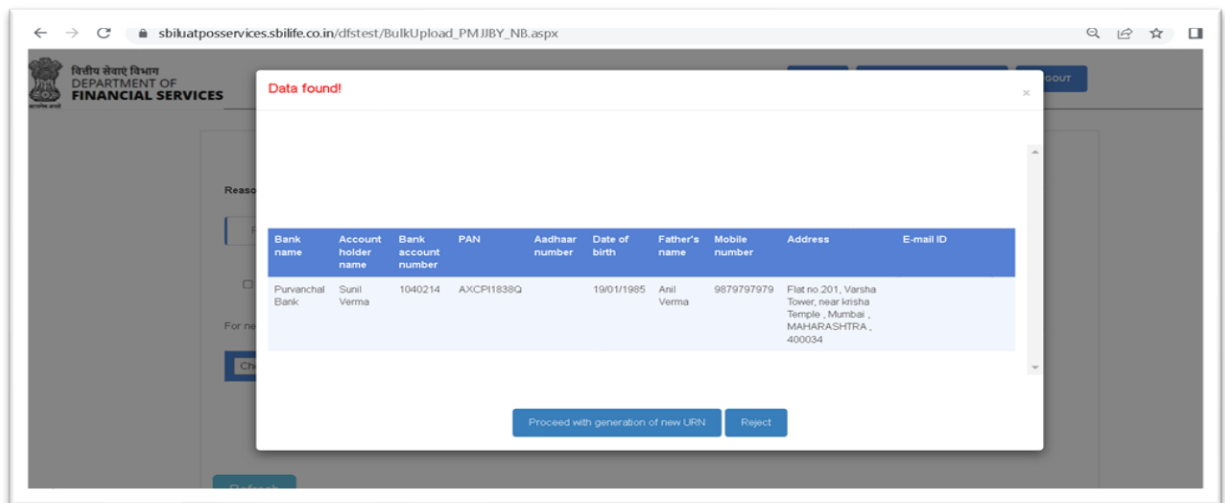
- **Payment pending -** Valid records that are passed through data validation and dedup will be flagged under payment pending status.
- **Payment received by banker -** Banker will download the Payment pending records and upload with transaction details like UTR number, date and amount. Post successful file upload records will be flagged under this status.
- **Payment confirmed by insurer** - Respective Insurer can download the payment received records and confirm the same through bulk upload.

Post completion of bulk upload, the banker can go to the main 'PMSBY bank dashboard' and view the cases by using search and filter options. The COI can be generated from this dashboard.

Section 6.4 - PMSBY Enrolment process (Bulk upload Insurer process)

Insurer after login, has to select 'new enrolment' option in bulk upload screen.

Insurer has to confirm the payment for enrolment data uploaded in bulk by bank user. In the dashboard the Insurer has to download the excel file and update the status under column header "PAYMENT CONFIRM BY INSURER" by entering the value as "YES" / "NO".

Post update of the status, Insurer has to re-upload the file back by clicking on the "Upload" link. Post successful upload of the file the count under "Payment confirmed by Insurer" will get updated as shown in below screen short.

Insurer has an option to check the status of the records in uploaded files by clicking on Check Status Button. Below status are mentioned in insurer Bulk Upload dashboard as shown in the screen shot below.

- **Payment received by banker records-** The cases pending for payment confirmation by the Insurer will be displayed in the grid.
- **Payment confirmed by insurer records**- The cases for which the insurer has confirmed the receipt of payment will reflect under this status.

Once the Insurer confirm the receipt of the payment, the status for the same cases will also get updated in Bankers dashboard also.

Section 7 - PMSBY Renewal Process (Bank process)

The detail process flow for Renewal process at banks end:
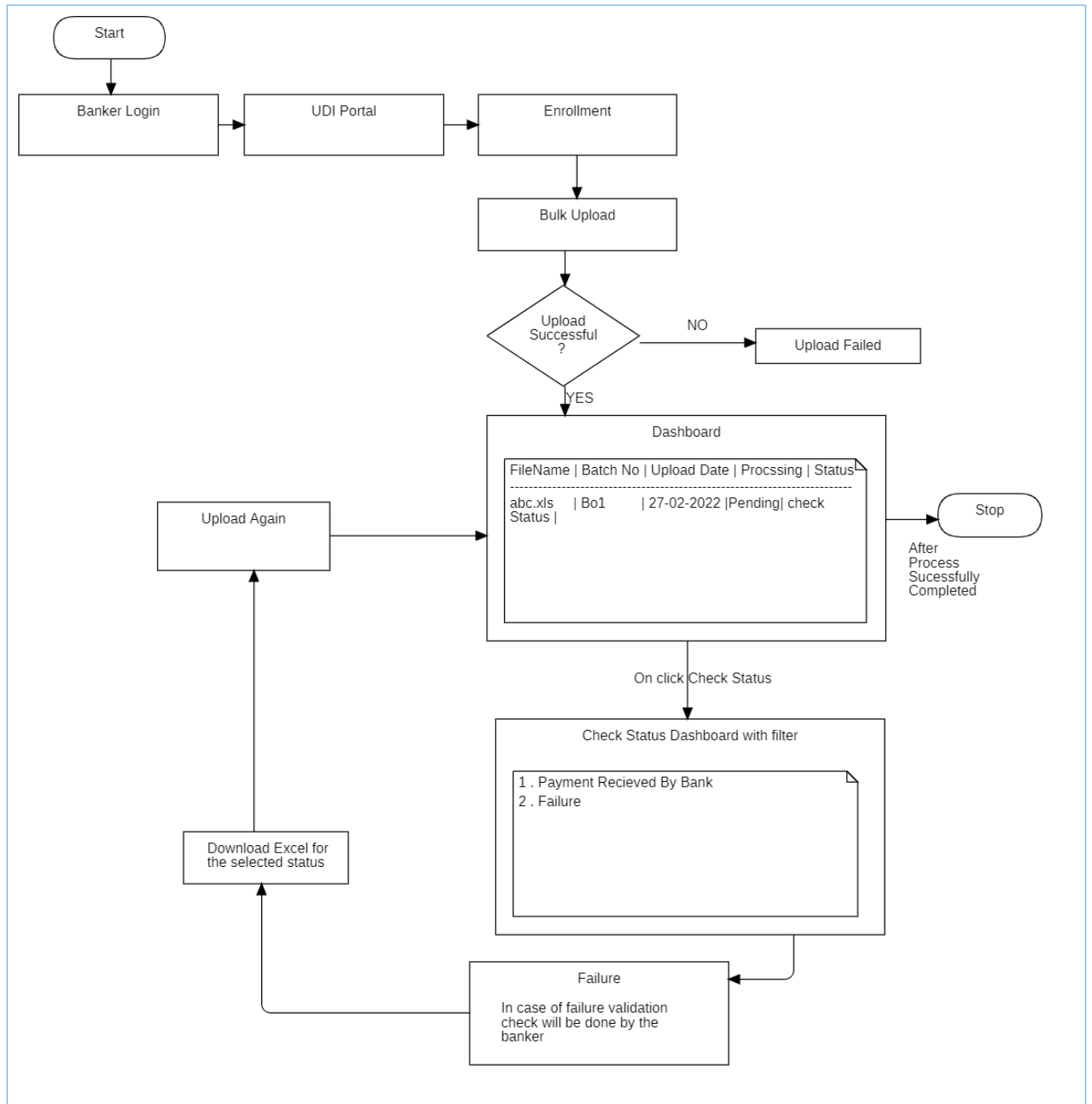
PMSBY renewal process will be done through bulk upload process using excel in prescribed format (attached in reference documents section with ID ID006 PMSBY RP Upload Format). Banker will upload file with active policy details by selecting "RENEWAL" under "Bulk Upload" tab.

After successful file upload batch process will validate the records with current financial active records with age validation as on date.

Below status are mentioned in bulk upload dashboard.

- **Validation failure records**-In case of any failure in the uploaded excel due to data validations, user can download the excel in which failure reason will be mentioned. User can correct the details and reupload it.
- **Payment received by banker records-** Banker will upload renewal file with transaction details like UTR number, date and amount. Post successful file upload records will be flagged under this status.
- **Payment confirmed by insurer records**- Under this status the cases for which the payment is confirmed by the Insurer, those will be displayed.

User can check the status of records uploaded through bulk upload file by clicking on **Check Status** button.

Renewal records in PMSBY bank dashboard.

Banker can view the cases in the PMSBY bank dashboard by toggling the status as "Enrolment" or "Renewal".

View details

User can view the policy details of customer by clicking on 'view detail' against the record in the dashboard.

Download COI or policy documents

Bank user can download the customer COI or document uploaded during enrolment on single click.

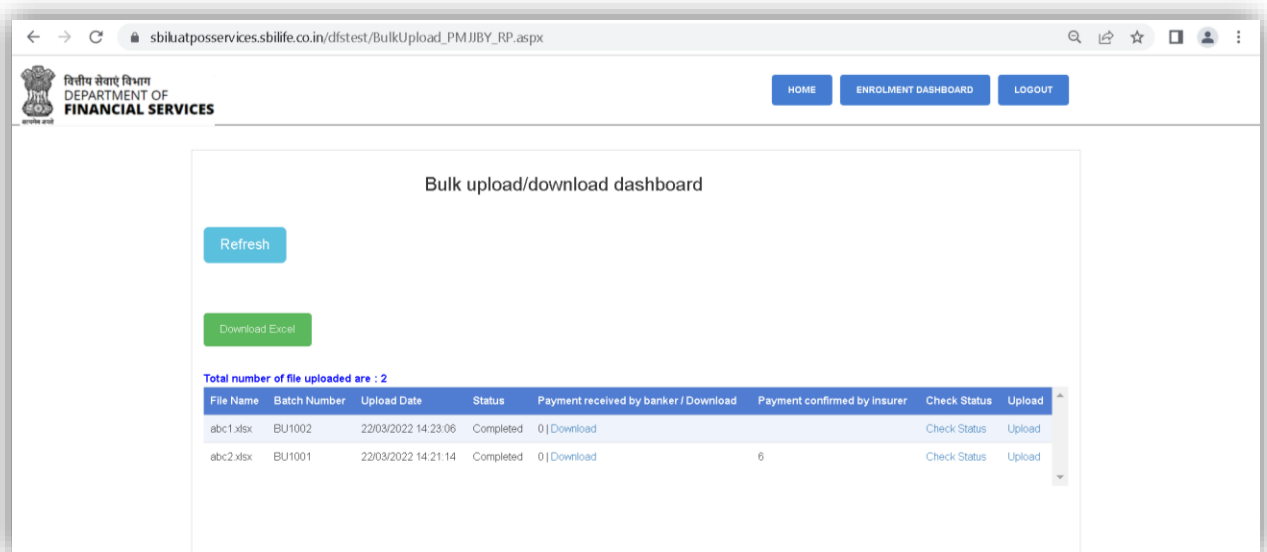## Section 7.1 - PMSBY Renewal Process (Insurer process)

Insurer can confirm the payment details for renewed policies, which are uploaded by bank users through bulk upload.

Insurer will Login into the UDI Portal and navigate to the bulk upload approval Page.

The bulk upload approval page provides a dashboard (as shown in the screen shot below) where all pending files for approval will appear. The Insurer has to download the file and update the status under column header "PAYMENT CONFIRM BY INSURER" by entering the value as "YES" / "NO" to confirm receipt of premium.

Post update of the status, Insurer has to re-upload the file by clicking on the "Upload" link. Post successful upload of the file the count under "Payment confirmed by Insurer" will get updated as shown in below screen short.

In case of any failure complete transaction would roll-back with error message and insurer will need to redo the process.

Post download / Upload, Insurer can check the status of records by clicking on check status link against each batch number.

On clicking 'check status' in the insurer's 'Bulk upload/download dashboard' below statuses will be displayed.

- **Payment received by bank-** Under this status, the cases for which the payment approval is pending by the insurer, will be displayed in the grid.
- **Payment confirmed by insurer-** Under this status, the cases for which the insurer has confirmed the payment will be displayed in the grid as shown in the screen shot below.

- Once the Insurer confirms the receipt of the payment, the status for the same cases will also get updated in Bankers dashboard also.

Section 8 - PMSBY Claim Process (Bank process)

PMSBY Claims Process Flow

Search of Policy/client from repository basis of:
* URN
* Bank / Post office account number

Data Available
- No → Banker to check for the record or reject the claim with reason "policy do not exist"
- Yes ↓

Auto populate existing data in respective Place holders → Data Entry for empty fields by banker

Data Validation with CBS
- No → Record to be stored & update in Dashboard under "Validation Failure in CBS"
- Yes → Claim Form & Other documents to upload by Banker → Submit → Record to be updated in Dashboard → Data & Document transfer to Insurer

Insurer's Dash board to reflect details for forms submitted by Bank → Insurer to download the document and do Deduplication of records

Duplicate Found
- No → Insurer to process the claim → Claim Payable
- Yes → Reject the Claim & Intimate/update Bank & Claimant

Claim Payable
- No → Reject the Claim & Intimate/update Bank & Claimant
- Yes → Insurer to credit the Claim to Claimant's bank & Update
  1. Date of payment
  2. Payment transaction ID (UTR)
  3. Amount paid
  → Bankers Dashboard to be updated with Payment details.

Bank user can initiate or track the claims activities using claims module.

After login and selecting Claims module, the main 'PMSBY bank dashboard' will be displayed on the screen as shown in the below screen shot:

This interface enables system User to view information at one place. User can view details using the view details option, search any customer details using their account number, and can also upload document of any customer. Dashboard also provides options for data entry of new claim.

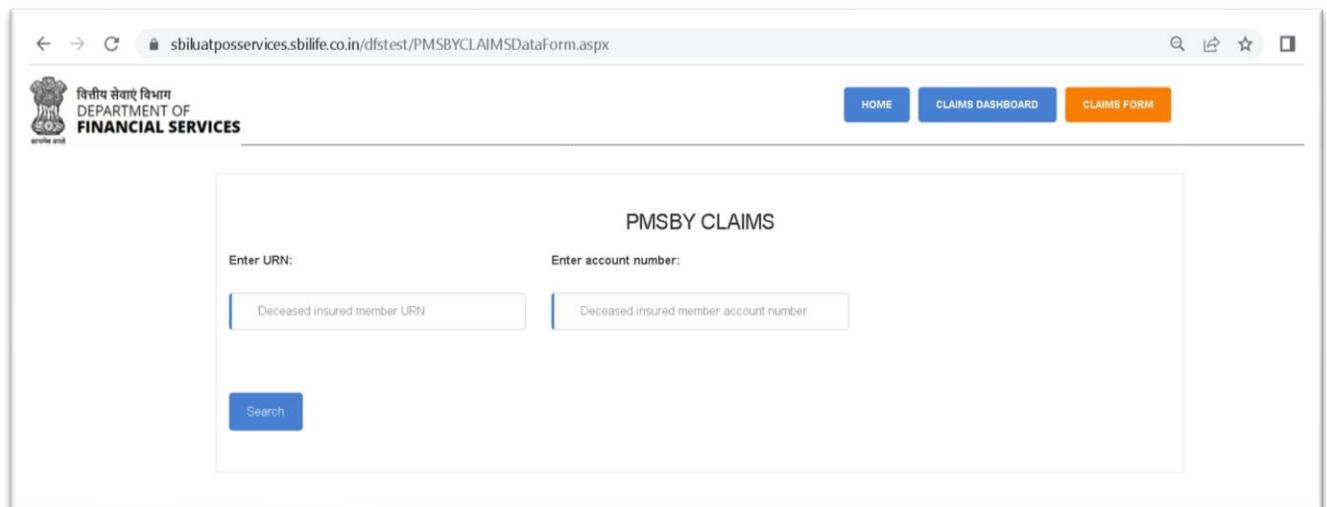The dashboard is also provided with the status wise filters to view the cases under respective status.

Below status are provided in the dashboard

- **Claims pending**- Under this status the claim forms that are initiated by the bank user but yet to be processed will be displayed in the grid.
- **Claims confirmed**- Under this status, the claims that are approved by the Insurer will displayed in the gird.
- **Claims declined**- Under this status, the claims that are rejected/declined by the Insurer will displayed in the gird.
- **Validation failure in CBS**- In case of banker select "**data validation with CBS**" as 'No' During claims form data entry it will flagged under this category.

PMSBY Claims Form

Bank user can initiate the claims by clicking on the 'Claims form' button in the menu bar on top. Search option is provided through either the URN or account number and if the record exists then the customer details will be fetched and auto populated on the screens.

In PMSBY multiple times claim application is accepted.

On entering the valid URN or Bank Account no. the below given form will appear with the pre-populated details.

Bank user has to enter the details in the blank place holders from the claim form received from the claimant.

PMSBY CLAIMS

Enter URN:

PMSB0000000240

Enter account number:

Deceased insured member account number

Search

Details in respect of the insured member:

Name *

KavinRaj

Address: *

Calicut , ,

Pincode: *

656565

District: *

Calicut

Town/City: *

CALICUT

State: *

KERALA

Bank/Post office Account No.: *

2323232323232323

Day, date and time of accident : ^

----Day------   DD/MM/YYYY   --:--

Place of occurrence : ^

Place of occurrence

Nature of accident: *

----Select------

Date of death:

DD/MM/YYYY

Cause of death/ disability(Please specify) : *

Cause of death/ disability

Type of disability:

----Select------

Document(s) attached as proof of permanent disability / death: *

----Select------

AADHAAR number:

xxxxxxxx7890

Income-tax PAN:

DIUJH6789L

Branch name: *

Branch name

Branch IFSC code: *

SBIN0000804

Name of father/husband of the member: *

Prabhu

Date of birth (as per KYC document): *

09/08/1987

Name of the nominee:

Pravin

Date of debit of premium from the bank/post office account: *

DD/MM/YYYY

Date of remitting the premium into insurer's account: *

DD/MM/YYYY

Proceed

In case of death claim and "Date of death" is updated, the "Details of Nominee / Claimant" (as in the below screen shot) section will be enabled for data entry, else will be hidden.

Details of the Nominee/ Claimant (In case of no nomination or nominee pre-deceasing the insured member) :

Name of the nominee:	Age of nominee:	Name of the appointee (In case the nominee is a minor):
Pravin	34	Appointee name

Name of the claimant:	Proof of death of nominee :	Relationship of the nominee/claimant with the deceased:*
Claimant Name	----Select------ ▼	Select ▼

Nominee/claimant mobile number:*	Nominee/claimant email address:	Nominee/claimant address:*
3423423423	name@domain.com	Calicut

Nominee /appointee/claimant account number:*	Nominee /appointee/claimant name of bank:*	Nominee /appointee/claimant branch IFSC code:*
Account number	Name of bank	IFSC code of bank branch

Nominee /appointee/claimant aadhaar number:	Nominee /appointee/claimant income-tax PAN:	Nominee /appointee/claimant KYC document :
		----Select------ ▼
Aadhaar number, if available	PAN, if available	

Proceed

Post filling up the form, banker has to verify the details with the CBS and confirm.

If the answer to "Data validated with CBS?", is "No", the case will be saved in "CBS validation failed" bucket. If answer is "Yes", system will allow to proceed with document upload as shown below:

Your URN:

PMSB0000000240

Data validated with CBS ? ⦿YES ◯NO

Proof of death/ disability of insured member:

----Select------ ▾ | Choose File | No file chosen | | Upload |

FIR / panchnama:

----Select------ ▾ | Choose File | No file chosen | | Upload |

KYC of insured member :

----Select------ ▾ | Choose File | No file chosen | | Upload |

KYC of nominee / appointee / claimant :

----Select------ ▾ | Choose File | No file chosen | | Upload |

Bank proof of nominee / appointee / claimant :

----Select------ ▾ | Choose File | No file chosen | | Upload |

Proof of death of nominee :

----Select------ ▾ | Choose File | No file chosen | | Upload |

Proof of claimant being the legal heir :

Document upload is mandatory and without that the claim will not be transferred to Insurer. Once the document is successfully uploaded the list of the documents will be displayed on the screens as shown below:

Document type	File name
Hospital_Discharge_Summary	PMJ0000000182.pdf

| Submit |

Post successful claim form filling and document upload, the banker can view the details entered in "View details" on the dashboard as shown below.

Banker can also upload the pending document, if any, through dashboard

Upload remaining documents

Banker can able to upload any remaining claims documents at any time from dashboard using upload documents button

Section 8.1 - PMSBY Claims Process (Insurer process)

Insurer user will track the claims activities for PMSBY under claims module.

On successful login by the Insurer, the claims dashboard will be displayed on the screen.

In claims dashboard insurer has a option like searching for the cases entering the data parameters or by entering the URN number.
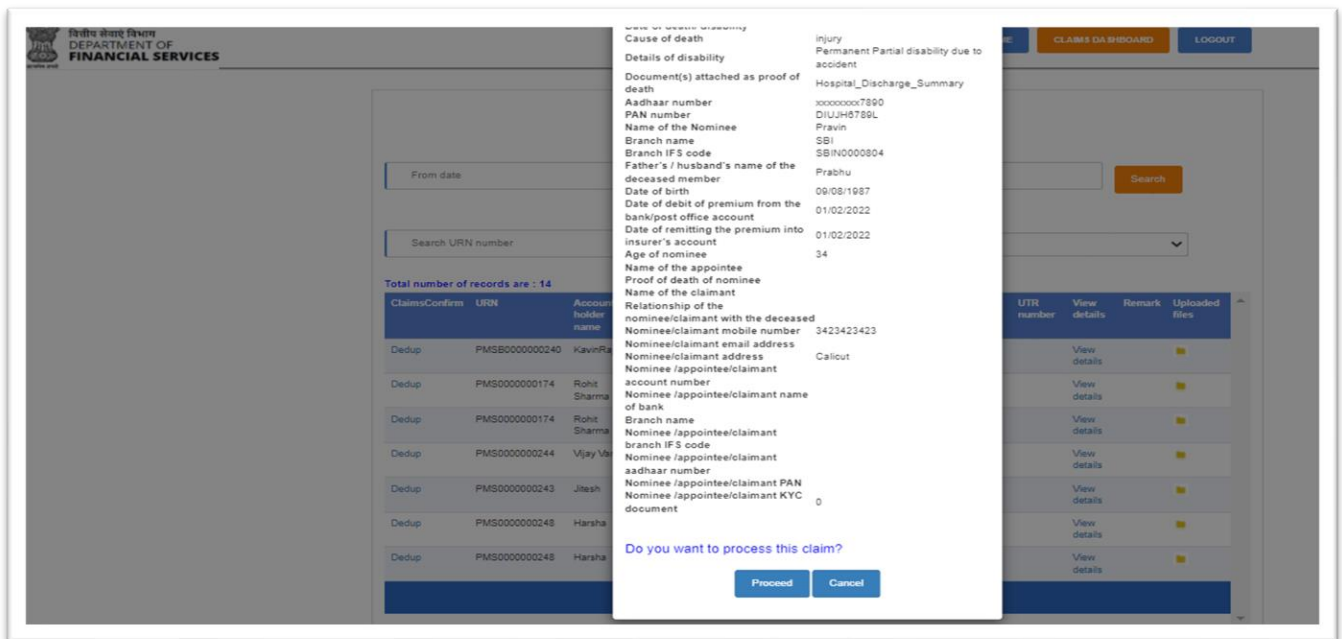
Insurer can also view the cases using the filter for the different status as listed below:

- **Claims pending**- Under this status the claim forms that are initiated by the bank user but yet to be processed will be displayed in the grid.
- **Claims confirmed**- Under this status, the claims that are approved by the Insurer will displayed in the gird.
- **Claims declined**- Under this status, the claims that are rejected/declined by the Insurer will displayed in the gird.

Insurer will initiate the claims confirmation process by clicking on "Dedup" link for respective URN number from dashboard to first check whether it is a duplicate claim or not.
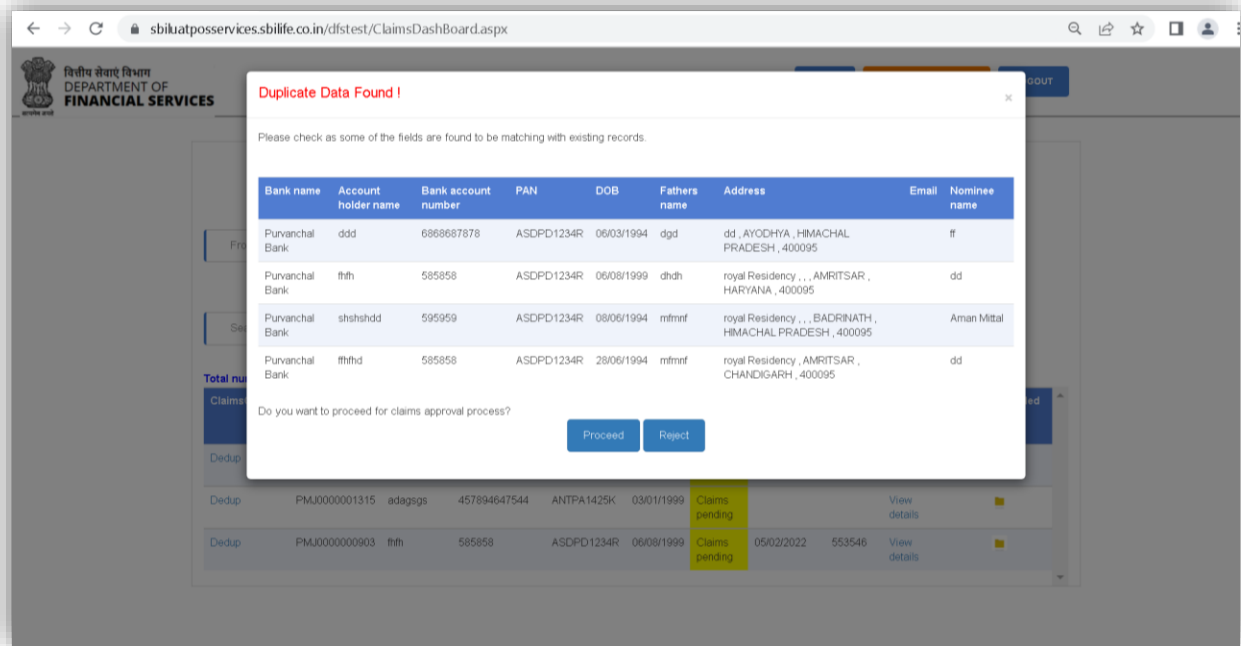
On click on the "Dedup" link the view details screen (the details entered and fetched at banker's end) will pop-up as shown in the screen shot below to verify the details.

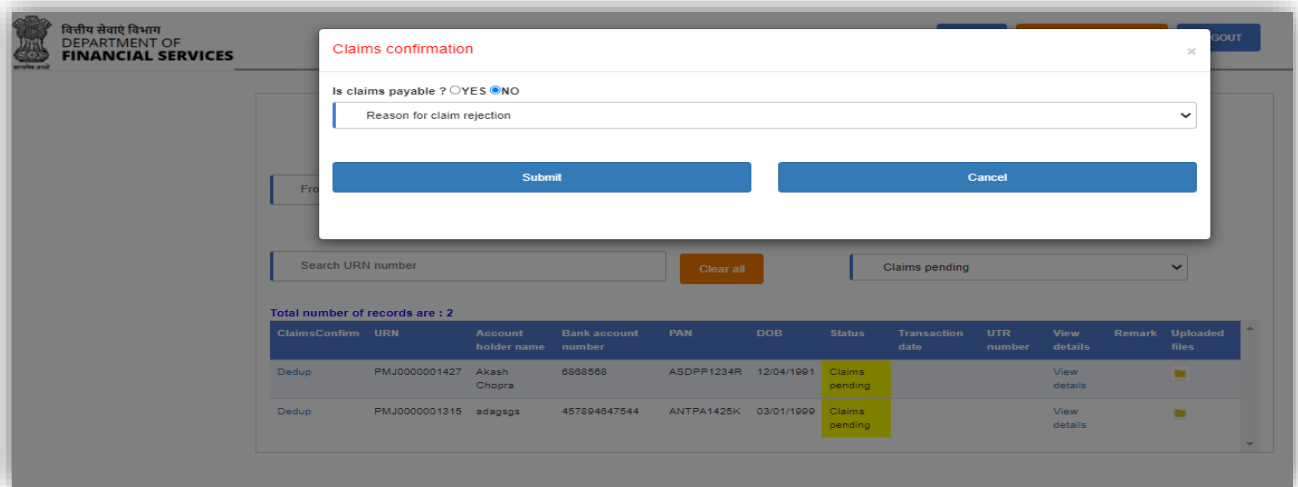Insurer will proceed for the claims by clicking on proceed button.

On clicking the Proceed button, the system will carry out the de-duplication activity. If system identifies any existing details the below screen will appear with existing records, else a pop-up will appear to confirm "is claims payable?".

On this screen Insurer has to check and confirm if the claim can be processed or rejected.

On reject button, the claim will be rejected and move to "Claim declined" bucket.
On proceed button, the below screen with pop-up seeking confirmation "Is claim payable" will appear.

If the answer is "Yes", insurer needs to provide the payment details like UTR number and transaction date.

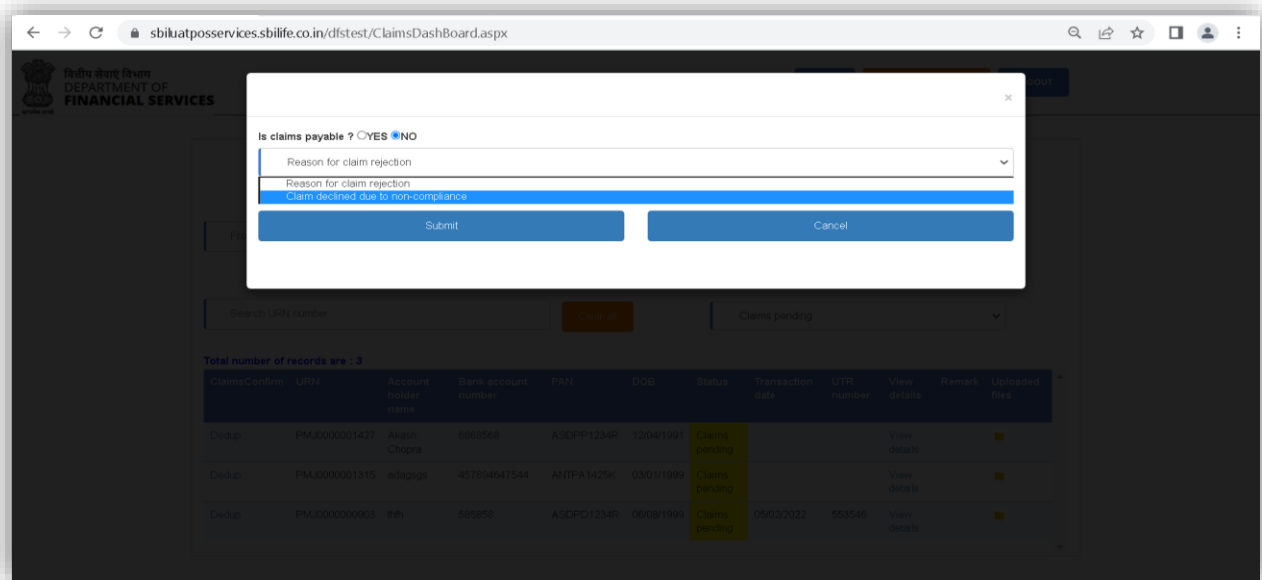The Amount will auto-populate based on the conditions as follows:

Death Claim - 2lacs
Permanent total disability due to accident - 2 lacs
Permanent Partial disability due to accident - 1 lac
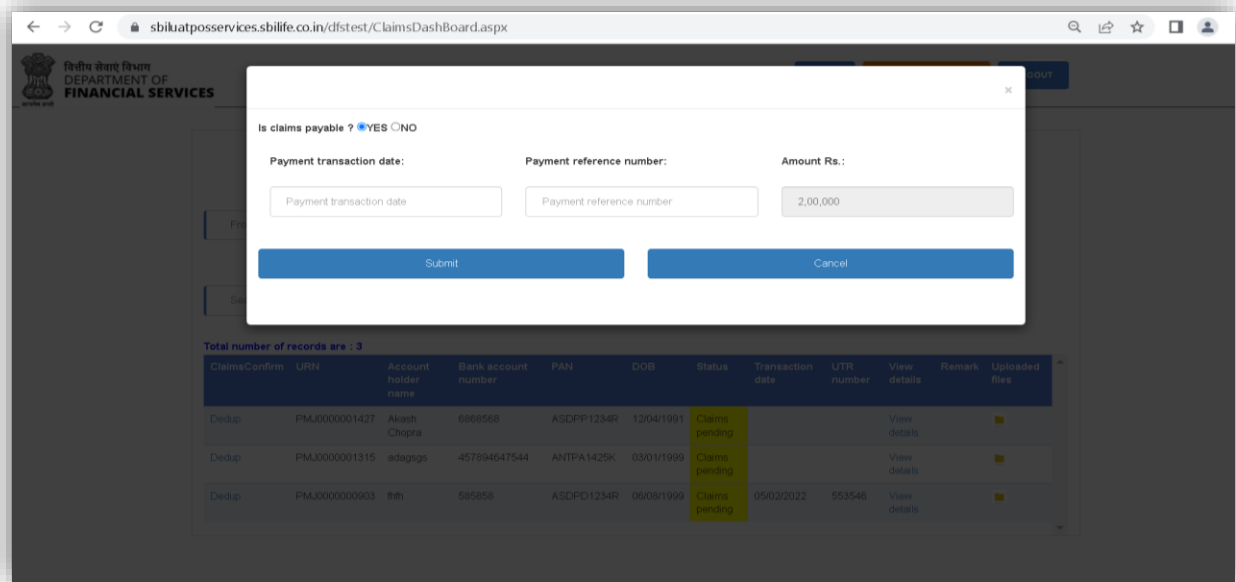
In case of rejection insurer need to provide the reason for rejection.

Accordingly, the status will be updated in both the dashboards i.e. Insurer's and banker's dashboard for respective URN.

Section 9 - Reference Documents

Document ID No	Document Name	Version No	Source
ID001	Bank Master Format Bank Master Format.xlsx	V1.0	SBI Life
ID002	Insurer Master format Insurer Master format.xlsx	V1.0	SBI Life
ID003	PMJJBY NB Upload Format PMJJBY NB Upload Format.xlsx	V1.0	SBI Life
ID004	PMJJBY RP Upload Format PMJJBY RP Upload Format.xlsx	V1.0	SBI Life
ID005	PMSBY NB Upload Format PMSBY NB Upload Format.xlsx	V1.0	SBI Life
ID006	PMSBY RP Upload Format PMSBY RP Upload Format.xlsx	V1.0	SBI Life
ID007	Bank Insurance master Bank Insurance master.xlsx	V1.0	SBI Life
ID008	Bank Insurance info master Bank Insurance info master.xlsx	V1.0	SBI Life