

Parivartan- UDI

Product Specification

Version: 1

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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.

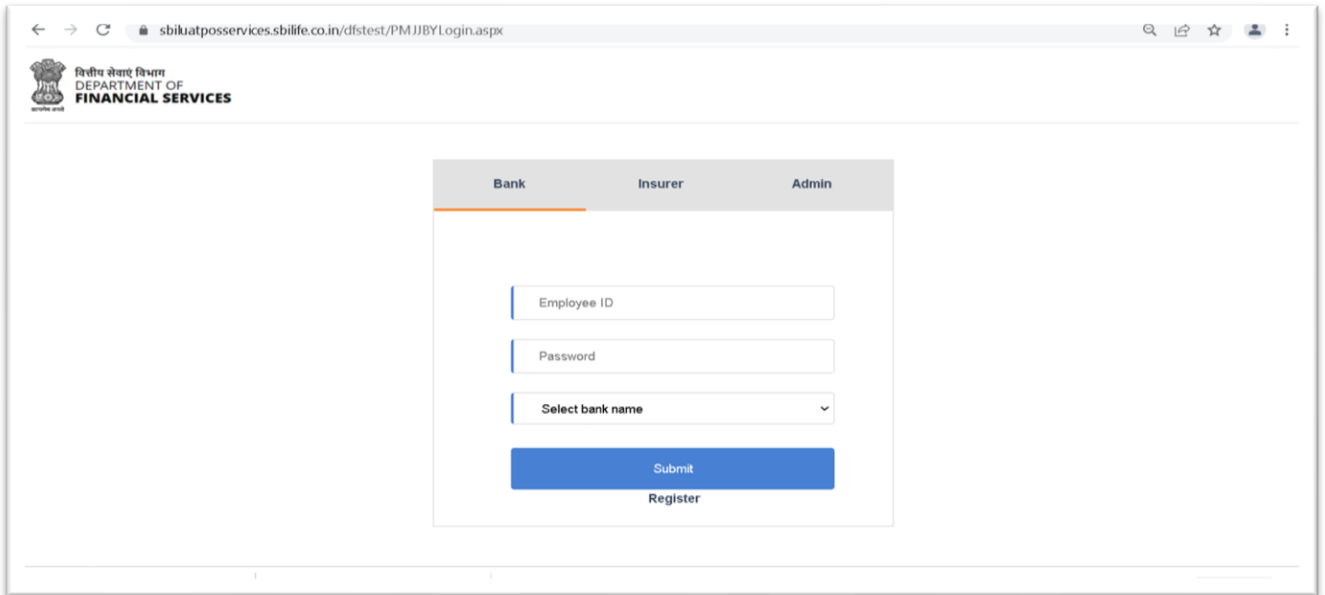
On completion of the initial set up, user's will be required to paste the below link in chrome browser and proceed for registration (refer below figure) and subsequent activities.

<https://sbiluatposservices.sbilife.co.in/dfstest/PMJBYLogin.aspx>

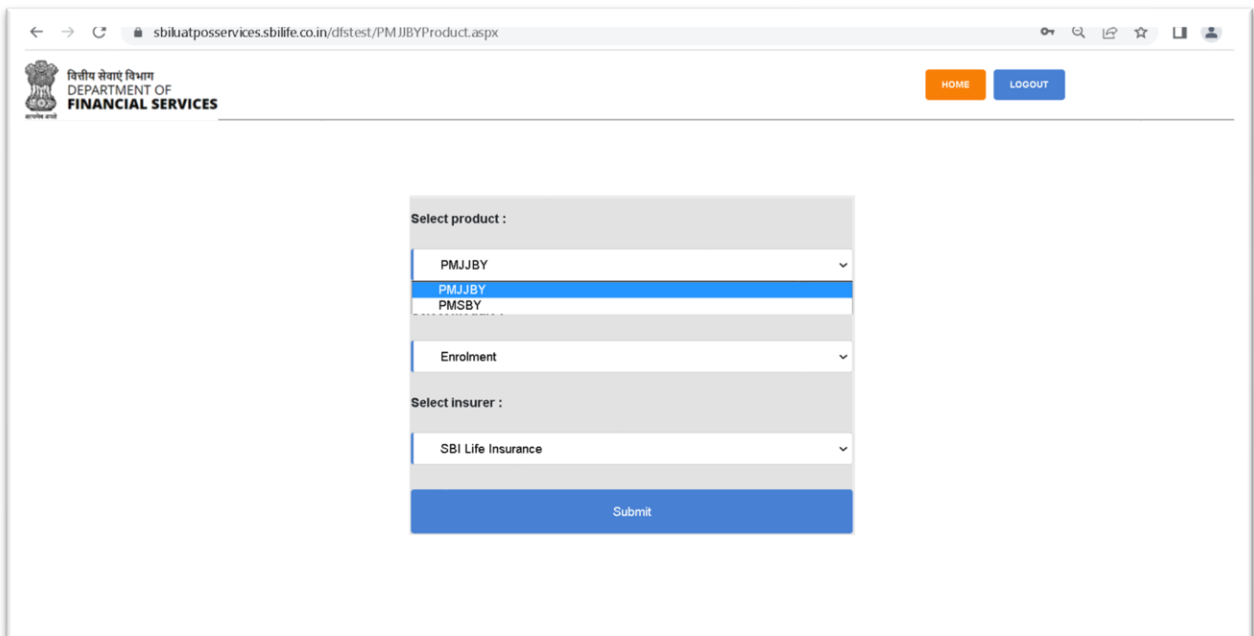
The image displays two screenshots of the UDI portal registration process. The left screenshot shows the 'Bank' registration form with fields for Employee ID, Password, and Select bank name, and a 'Register' button. The right screenshot shows the 'Insurer Employee' registration form with fields for Employee ID, Password, Confirm Password, Select Bank Name, and Date of Birth, and a 'Submit' button. A red arrow points from the 'Register' button in the first form to the 'Submit' button in the second form.

Section 3 - PMJJBY Enrolment Process

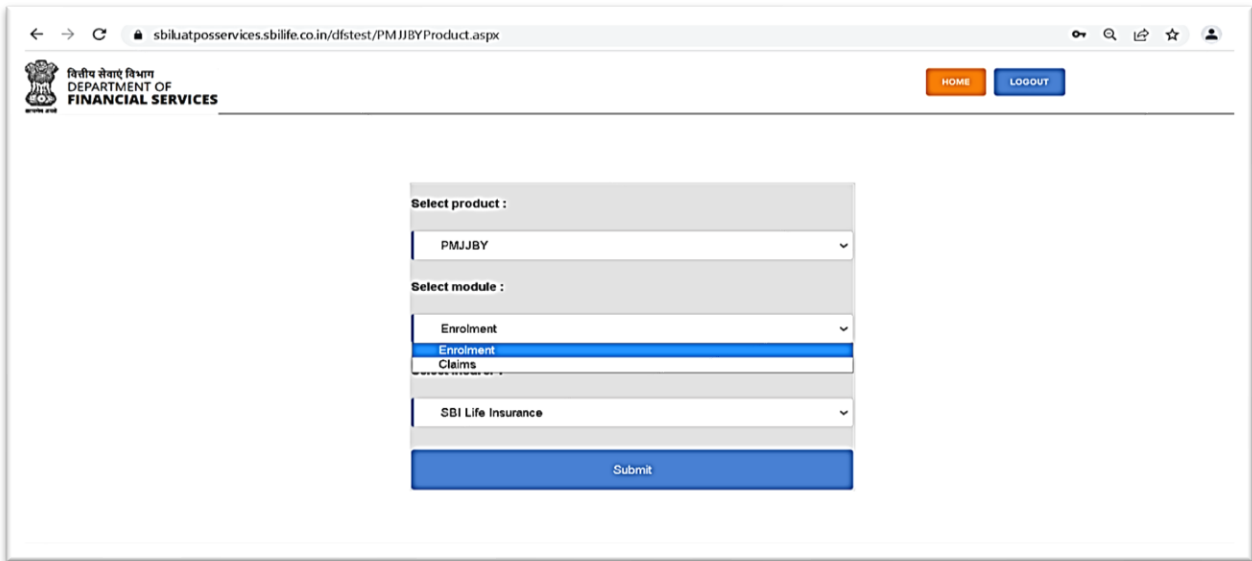
The bank user has to login using the URL given. On login page user has to enter Employee ID, Password and select their own respective banks. Then click on submit button. Validation will be done against the 'info master' provided during setup.



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.

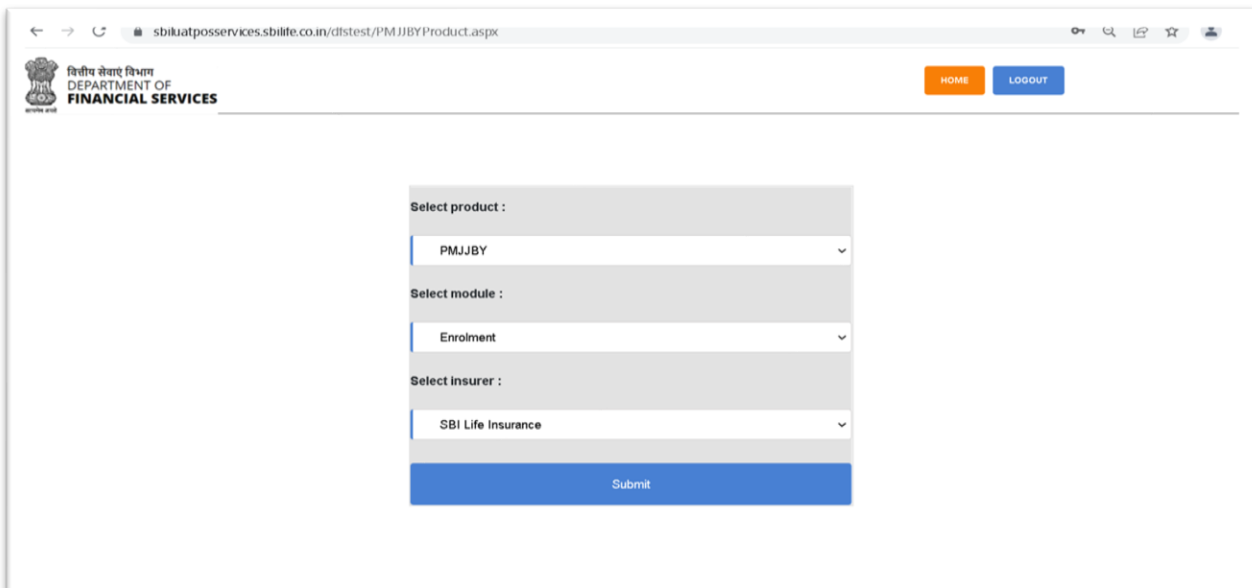


Once the product has been selected, the user has to select the module such as 'Enrolment' for new customers:



The screenshot shows a web browser window with the URL `sbiluatposservices.sbilife.co.in/dfstest/PMJJBYProduct.aspx`. The page header includes the SBI Life logo and the text "वितीय सेवाएं विभाग DEPARTMENT OF FINANCIAL SERVICES". There are "HOME" and "LOGOUT" buttons in the top right. The main content area contains three dropdown menus: "Select product:" with "PMJJBY" selected, "Select module:" with "Enrollment" selected (and "Enrolment" and "Claims" visible in the dropdown list), and "Select insurer:" with "SBI Life Insurance" selected. A blue "Submit" button is located at the bottom of the form.

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



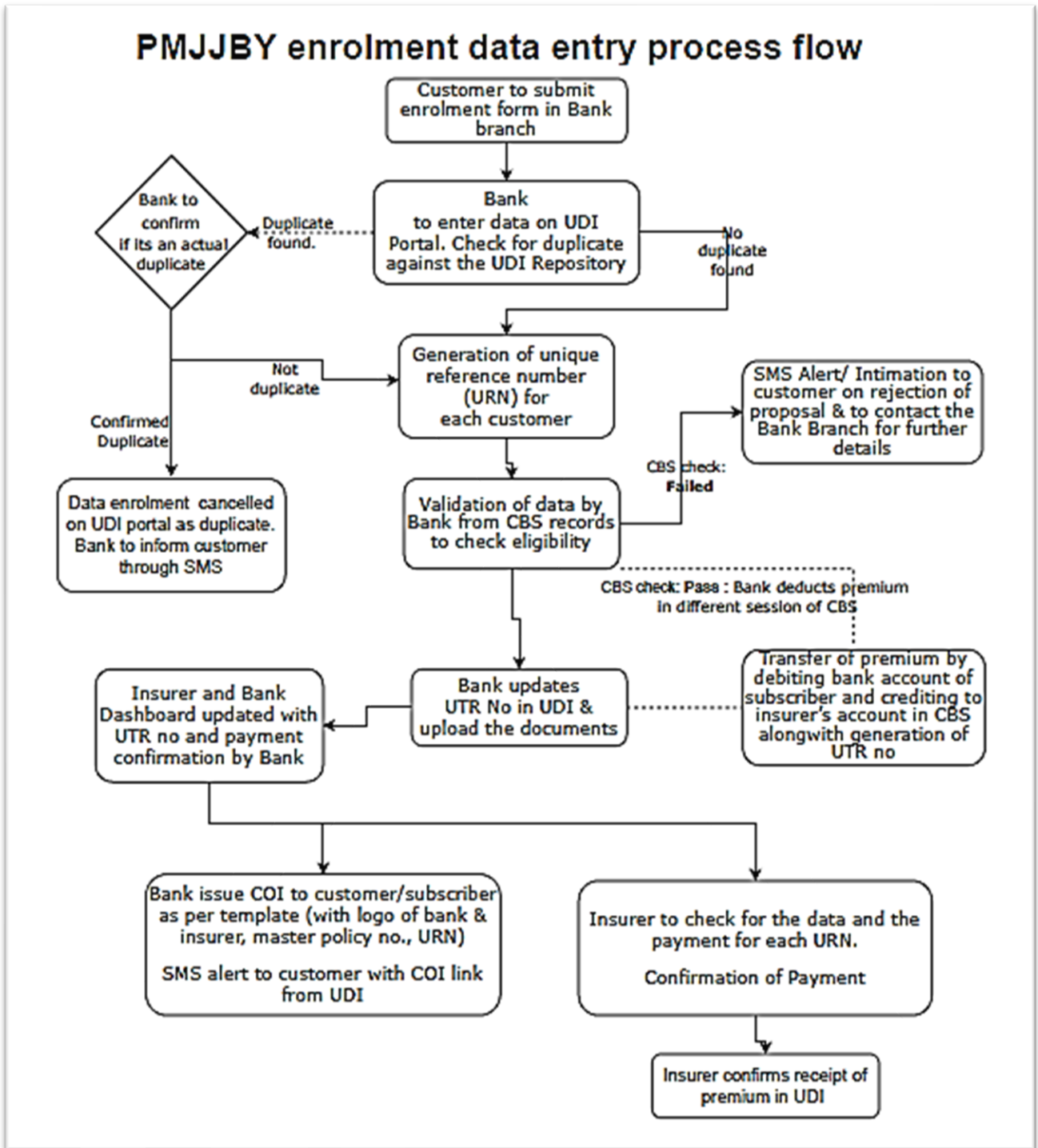
This screenshot is similar to the previous one, but the "Select module:" dropdown is now closed and "Enrolment" is the selected option. The "Select insurer:" dropdown remains set to "SBI Life Insurance". The "Submit" button is still present at the bottom.

On login, the bank user will be directed to the 'PMJBY 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.

The screenshot displays the PMJBY bank dashboard interface. At the top, there is a navigation menu with buttons for HOME, ENROLMENT DASHBOARD (highlighted), ENROLMENT FORM, BULK UPLOAD, MIS, GRIEVANCE, and LOGOUT. The main content area is titled "PMJBY bank dashboard" and contains several search and filter options: "From date" and "To date" input fields with a "Search" button, a "Search account number" input field with a "Clear all" button, a "Payment pending" dropdown menu, and an "Enrolment" dropdown menu. Below these filters is the "Enrolment Dashboard" section, which shows a table of records. The table has the following columns: 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, and Modify. The table indicates a total of 10 records. One record is visible with the following details:

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
PMJ000001334	ABC	123123123121	QQQP8765Z	330		1235	22/02/2022	Payment	View			Modify

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



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.

sbiluatposservices.sbillife.co.in/dfstest/NBDataForm.aspx

वितीय सेवाएं विभाग
DEPARTMENT OF
FINANCIAL SERVICES

HOME ENROLMENT FORM ENROLMENT DASHBOARD MIS BULK UPLOAD GRIEVANCE LOGOUT

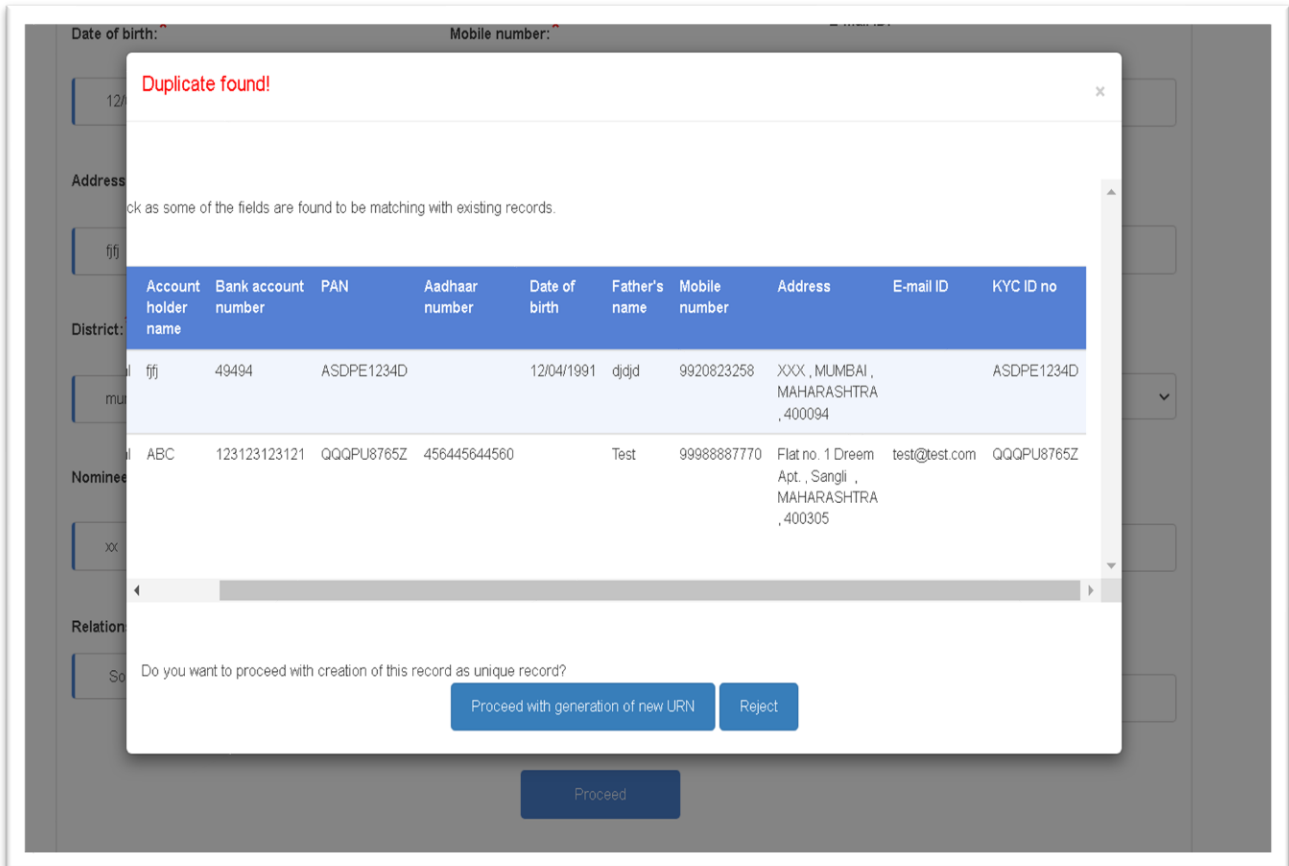
PMJJBY ENROLMENT

Name of the account holder: *	Father's / husband's name: *	Bank/Post office A/C no.: *
<input type="text" value="Name of the account holder"/>	<input type="text" value="Father's / husband's name"/>	<input type="text" value="Bank/Post office A/C no."/>
IFSC code of bank branch: *	Premium amount (Rs.): *	PAN number, if available:
<input type="text" value="IFSC code of bank branch"/>	<input type="text" value="86"/>	<input type="text" value="PAN, if available"/>
Aadhaar number, if available:	KYC ID: *	KYC ID number: *
<input type="text" value="Aadhaar number, if available"/>	<input type="text" value="----Select-----"/>	<input type="text" value="KYC ID number"/>
Date of birth: *	Mobile number: *	E-mail ID:
<input type="text" value="DD/MM/YYYY"/>	<input type="text" value="Mobile number"/>	<input type="text" value="name@domain.com"/>
Address: *	Pincode: *	
<input type="text" value="Address"/>	<input type="text" value="Pincode"/>	
District: *	Town/City: *	State: *
<input type="text" value="District"/>	<input type="text" value="Select City"/>	<input type="text" value="Select State"/>
Nominee name: *	Nominee address: *	Date of birth of nominee: *
<input type="text" value="Nominee name"/>	<input type="text" value="Nominee address"/>	<input type="text" value="DD/MM/YYYY"/>
Relationship of nominee with the account holder: *	Mobile number of nominee: *	Email ID of nominee:
<input type="text" value="Select"/>	<input type="text" value="Mobile number of nominee"/>	<input type="text" value="name@domain.com"/>

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”.

Form fields and values:

- District: * mumbai
- Town/City: * AYODHYA
- State: * DELHI
- Nominee name: * xx
- Nominee address: * xxx
- Date of birth of nominee: * 12/04/1991
- Relationship of nominee with the account holder: * Husband
- Mobile number of nominee: * 9768696959
- Email ID of nominee: name@domain.com
- Your URN: PMJ0000001796
- Data validated with CBS ? YES NO

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.

Form fields and values:

- District: Mumbai
- Town/City: MUMBAI
- State: MAHARASHTRA
- Nominee name: * xxxx
- Nominee address: * xxx
- Date of birth of nominee: * 01/01/1995
- Relationship of nominee with the account holder: * Mother
- Mobile number of nominee: * 9768693970
- Email ID of nominee: name@domain.com
- Your URN: PMJ0000001794
- Data validated with CBS ? YES NO
- Premium amount to be debited Rs. 86
- Please confirm whether the above premium amount (Rs.) has been debited? YES NO
- Payment transaction date: 26/03/2022
- Payment reference number (UTR): * 12345
- Transaction type: Pro-rata
- Amount debited as premium (Rs.): 86

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.

PMJ0000001794

Data validated with CBS ? YES NO
Premium amount to be debited Rs. 86

Please confirm whether the above premium amount (Rs.) has been debited? YES NO

Payment transaction date: 26/03/2022 Payment reference number (UTR):* 12345 Transaction type: Pro-rata

Amount debited as premium (Rs.): 86

Upload the documents (Enrolment form / KYC document)

Enrolment form Choose File No file chosen Upload

Document type	File name
Enrolment_Form	Smart Platina Plus_V01_11_02_2022.xism

Submit

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:

Premium of Rs.172 recieved towards your SBI Life-PMJJBY policy enrolled thru Purvanchal Bank Bank A/c ***7844 is valid up to 31/05/2022. Please click the link given to generate your Certificate of Insurance through <https://sbiluatposservices.sbilife.co.in/dfsu3/COIDownload.aspx> .You may contact your bank for getting the hard copy of the Certificate of Insurance

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 screenshot displays the 'PMJJBY bank dashboard' with the following search filters:

- From date: [] To date: [] Search: []
- Search account number: [] Clear all: []
- Enrolment: []
- Status dropdown: [Payment received by bank]
 - Payment pending
 - Payment received by bank
 - Payment confirmed by insurer
 - Validation failure in CBS

Below the filters is the 'Enrolment Dashboard' section, which includes a table of records. The total number of records is 118.

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	CC
PMJ0000001794	fj	49494	ASDPE1234D	86	12/04/1991	12345	26/03/2022	Payment received by bank	View details				CC
PMJ0000001427	Akash	6868568	ASDPP1234R	172	12/04/1991	5685858	26/02/2022	Payment	View				CC

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 : 118

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	CC
PMJ0000001794	fj	49494	ASDPE1234D	86	12/04/1991	12345	26/03/2022	Payment received by bank	View details				CC
PMJ0000001427	Akash Chopra	6868568	ASDPP1234R	172	12/04/1991	5685858	26/02/2022	Payment received by bank	View details				CC
PMJ0000001347	djd	7878787878	ASPPE1234E	172	12/05/2002	45677	23/02/2022	Payment received by bank	View details				CC
PMJ0000001333	Vaibhav Yadav	457896547	FAEPP1234P	172	01/06/1994	478228474	22/02/2022	Payment received by bank	View details				CC
PMJ0000001333	Vaibhav Yadav	457896547	FAEPP1234P	172	01/06/1994	478228474	22/02/2022	Payment received by bank	View details				CC
PMJ0000001295	Nisha Sharma	5637844	ASDPE1234Q	172	12/04/1991	686	16/02/2022	Payment received by bank	View details				CC
PMJ0000001289	WEWS	9994566789	QRRPU8765R	172	06/01/1990	6877777777777777	15/02/2022	Payment received by bank	View details				CC

1 2 3 4 5 6 7 8 9 10 ...

Sample PMJBY COI is provided below:





**PRADHAN MANTRI SURAKSHA BIMA YOJANA
CERTIFICATE OF INSURANCE**

Name of Master Policy Holder	Purvanchal Bank	Master Policy Number	76001001549
Name of Member	Mukesh Kumar	Unique Reference Number (URN)	PMJ0000001797
Address	fj , BANGALORE , LAKSHADEEP , mumbai , 40094	Mobile No.	9768693970
Aadhar Number		Date of birth	12/04/1992
Bank / Post Office a/ c no.	49383838	Name of Bank/Post Office	Purvanchal Bank
Name of Nominee	xx	Age of Nominee	30 years
Date of commencement of cover	27/03/2022	Cover end date	31/05/2022
Sum Assured	Rs.200,000*	Lien period**	30 days from the date of enrolment / re-joining
Premium amount paid	Rs.86*	Annual Renewal Date (ARD)	1st June of every year

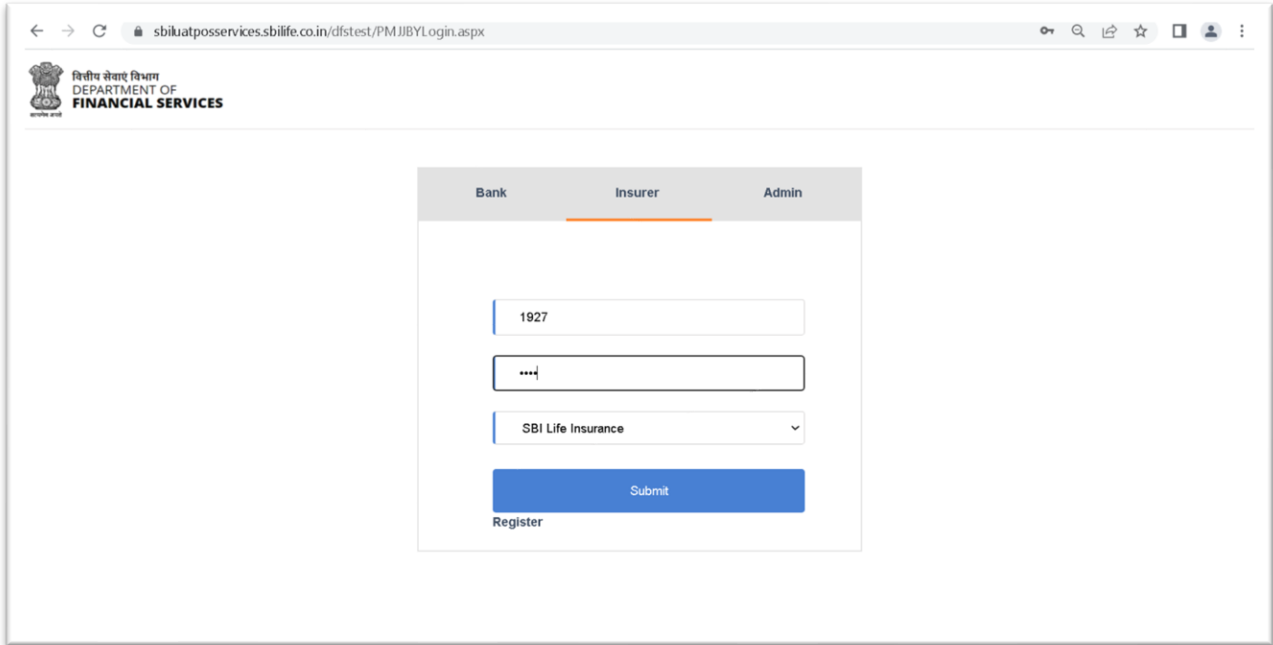
* Rs.2 lakh is payable on member's death due to any cause.
 ** In case of death (other than due to accident) during lien period, no claim would be admissible.
 The terms and conditions of the scheme are available at <https://jansuraksha.gov.in/>

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

Section 3.2 - PMJJB Enrolment process (Insurer Process)

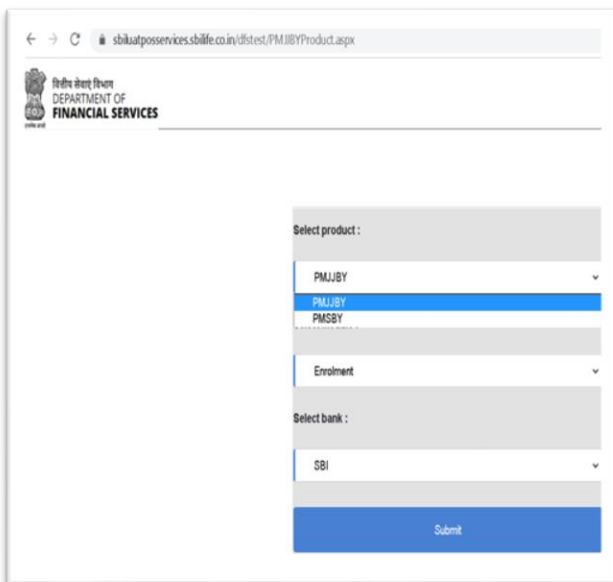
After Enrolment process at Banks end the Insurer process is as follows:

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 PMJJB.

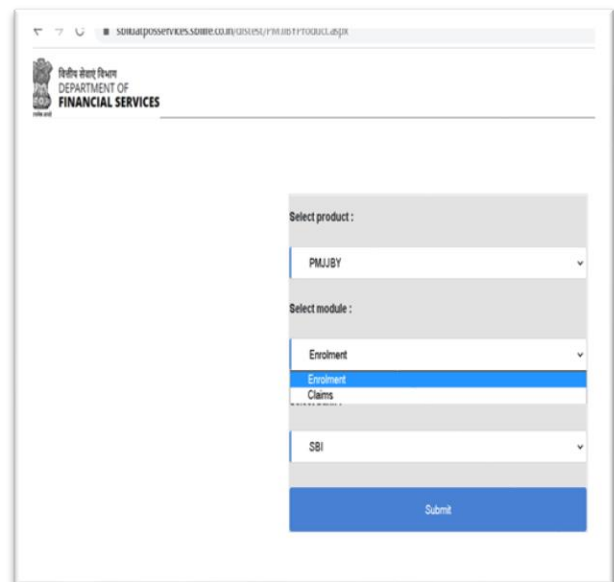


The screenshot shows a web browser window with the URL sbiluatposervices.sbilife.co.in/dfs/test/PMJJBLogin.aspx. The page header includes the logo of the Department of Financial Services. The main content area has three tabs: 'Bank', 'Insurer' (which is selected), and 'Admin'. Below the tabs is a form with three input fields: a text field containing '1927', a password field with masked characters, and a dropdown menu showing 'SBI Life Insurance'. A blue 'Submit' button is at the bottom of the form, with a 'Register' link below it.

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. PMJJB or PMSBY and module like enrolment or claims.



The screenshot shows a web browser window with the URL sbiluatposervices.sbilife.co.in/dfs/test/PMJJBProduct.aspx. The page header includes the logo of the Department of Financial Services. The main content area has three dropdown menus: 'Select product:' with 'PMJJB' selected, 'Select bank:' with 'SBI' selected, and 'Enrolment' selected in the 'Enrolment' dropdown. A blue 'Submit' button is at the bottom.



The screenshot shows a web browser window with the URL sbiluatposervices.sbilife.co.in/dfs/test/PMJJBProduct.aspx. The page header includes the logo of the Department of Financial Services. The main content area has three dropdown menus: 'Select product:' with 'PMJJB' selected, 'Select module:' with 'Claims' selected, and 'SBI' selected in the 'SBI' dropdown. A blue 'Submit' button is at the bottom.

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.

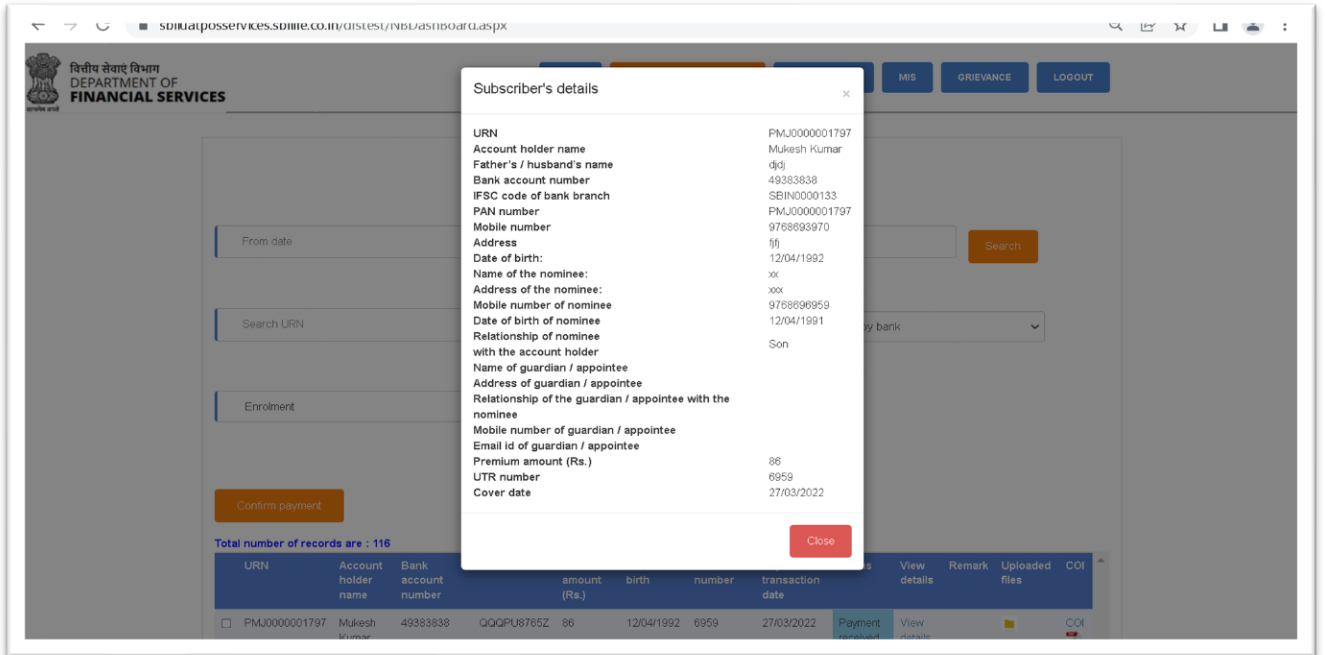
In enrolment dashboard below status will be displayed.

- **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.

The screenshot displays the 'PMJBY insurer dashboard' with the following elements:

- Search Filters:**
 - From date: [] To date: [] Search: [button]
 - Search URN: [] Clear all: [button]
 - Payment received by bank (dropdown menu with options: Payment received by bank, Payment confirmed by insurer)
 - Enrolment: [dropdown menu]
- Enrolment Dashboard:**
 - Confirm payment: [button]
 - Total number of records are : 116
- Table of Enrolment Records:**

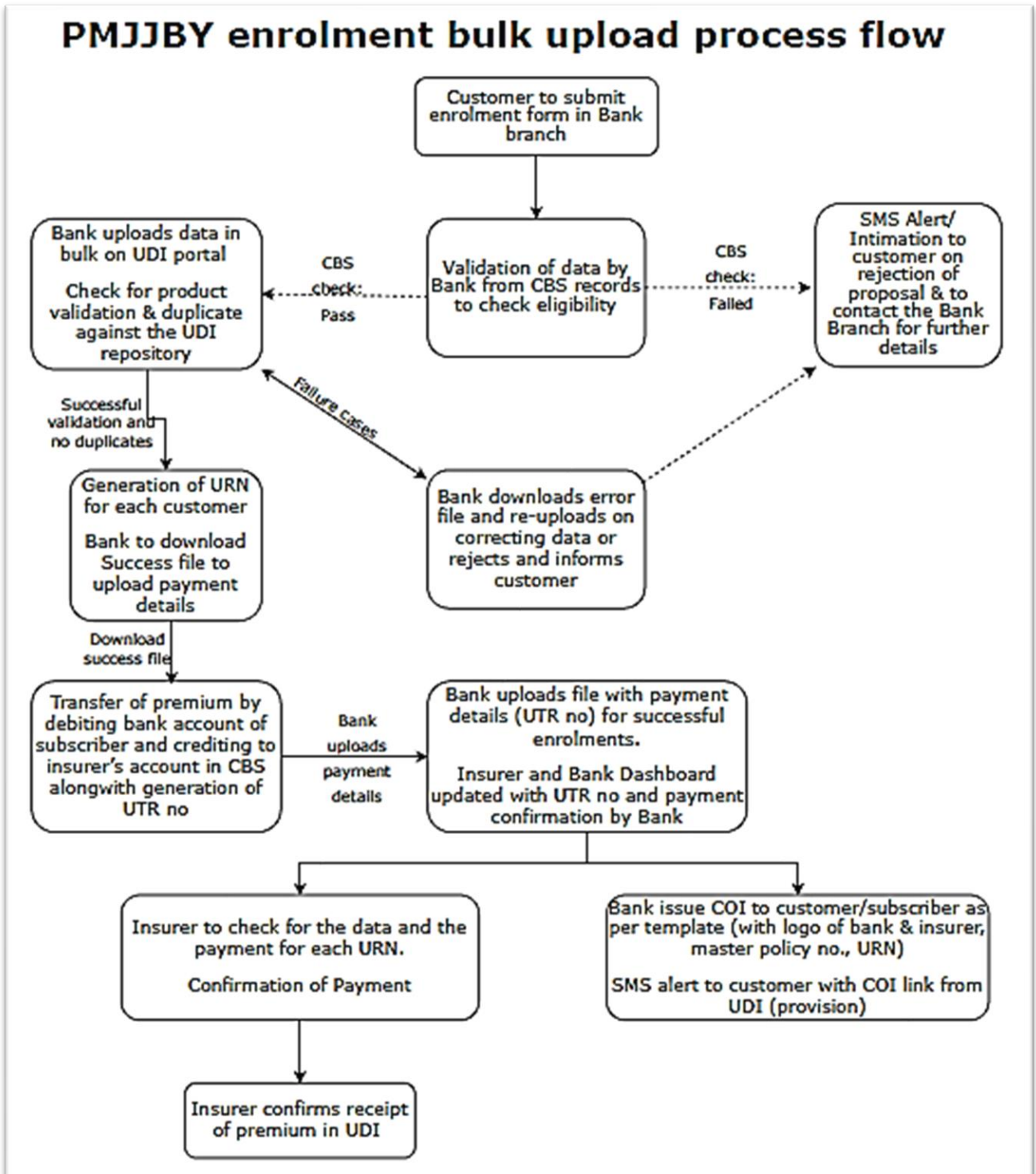
URN	Account holder name	Bank account number	PAN	Premium amount (Rs.)	Date of birth	UTR number	Payment transaction date	Status	View details	Remark	Uploaded files	COI
<input type="checkbox"/> PMJ0000001797	Mukesh Kumar	49383838	QQQP8765Z	86	12/04/1992	6959	27/03/2022	Payment received by bank	View details			
<input type="checkbox"/> PMJ0000001794	सु	49494	ASDPE1234D	86	12/04/1991	12345	26/03/2022	Payment received by bank	View details			
<input type="checkbox"/> PMJ0000001427	Akash	6868568	ASDPP1234R	172	12/04/1991	5685858	26/02/2022	Payment	View			



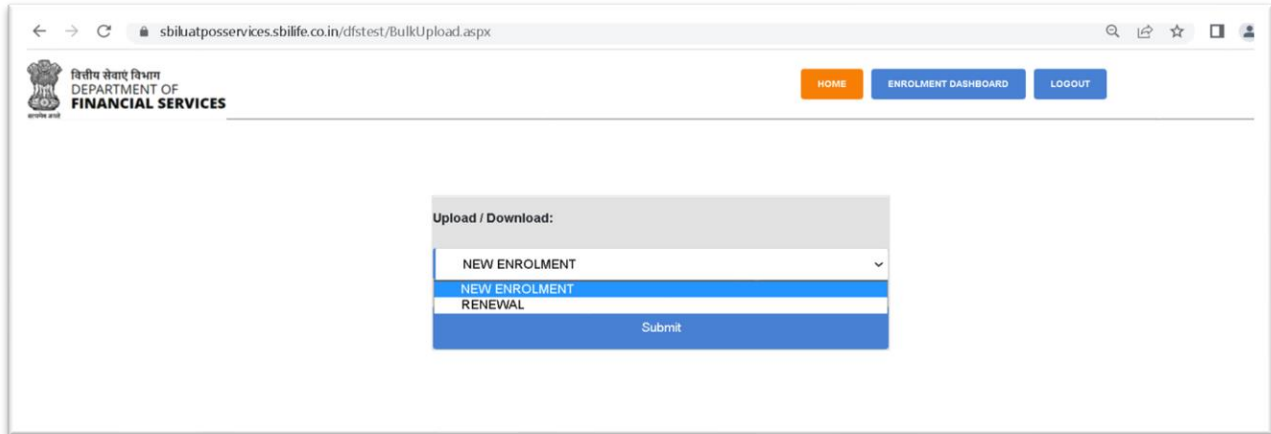
In the dashboard:

- 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.

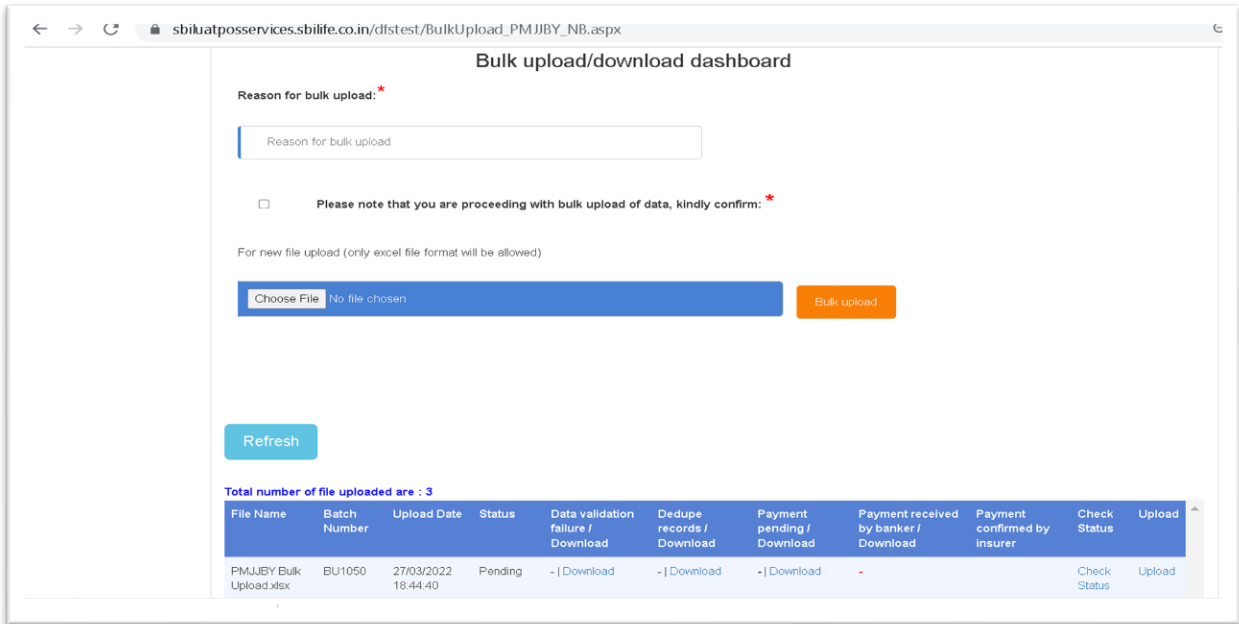
Section 3.3 - PMJJBY Enrolment process (Bulk upload by bank)



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”:

The screenshot shows a dashboard with a table of bulk-uploaded cases. Below the table is a dropdown menu set to 'De-Duplication', and a detailed view of the selected case.

Batch Name	Batch Number	Upload Date	Status	Data Validation failure / Download	Dedup records / Download	Payment pending / Download	Payment received by banker / Download	Payment confirmed by insurer	Check Status	Upload
PMJJBY Bulk Upload.xlsx	BU1050	27/03/2022 18:44:40	Completed	0 Download	6 Download	0 Download	0		Check Status	Upload
PMJJBY Bulk Upload.xlsx	BU1013	24/03/2022 19:31:54	Failed	- Download	- Download	- Download	-		Check Status	Upload
abc1.xlsx	BU1000	22/03/2022 14:15:51	Completed	0 Download	0 Download	- Download	0	6	Check Status	Upload

De-Duplication

Total number of records are : 6

Account holder name	Bank account number	PAN	Premium amount (Rs.)	Date of birth	UTR number	Payment transaction date	Status	Action
Sunil Verma	1040214	AXCP1838Q	330	19/01/1985		27/03/2022		Approve
Rohan Todankar	1040212	AXCPB1838Q	330	19/01/1972		27/03/2022		Approve
Dhiraj Kamble	1040111	AXCPB1837T	330	18/01/1979		27/03/2022		Approve
Amit Jhalak	1048801	AXCPB1836R	330	17/01/1982		27/03/2022		Approve
Nitin Sharma	1040455	AXCPB1835E	330	16/01/1984		27/03/2022		Approve
Aman Gupta	1040258	AXCPB1834V	330	15/01/1973		27/03/2022		Approve

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:

The screenshot shows a 'Data found!' dialog box with a table of duplicate records. The dialog has buttons for 'Proceed with generation of new URN' and 'Reject'.

Bank name	Account holder name	Bank account number	PAN	Aadhaar number	Date of birth	Father's name	Mobile number	Address	E-mail ID
Purvanchal Bank	Sunil Verma	1040214	AXCP1838Q		19/01/1985	Anil Verma	9879797979	Flat no 201, Varsha Tower, near Jethsha Temple, Mumbai, MAHARASHTRA, 400034	

- **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.

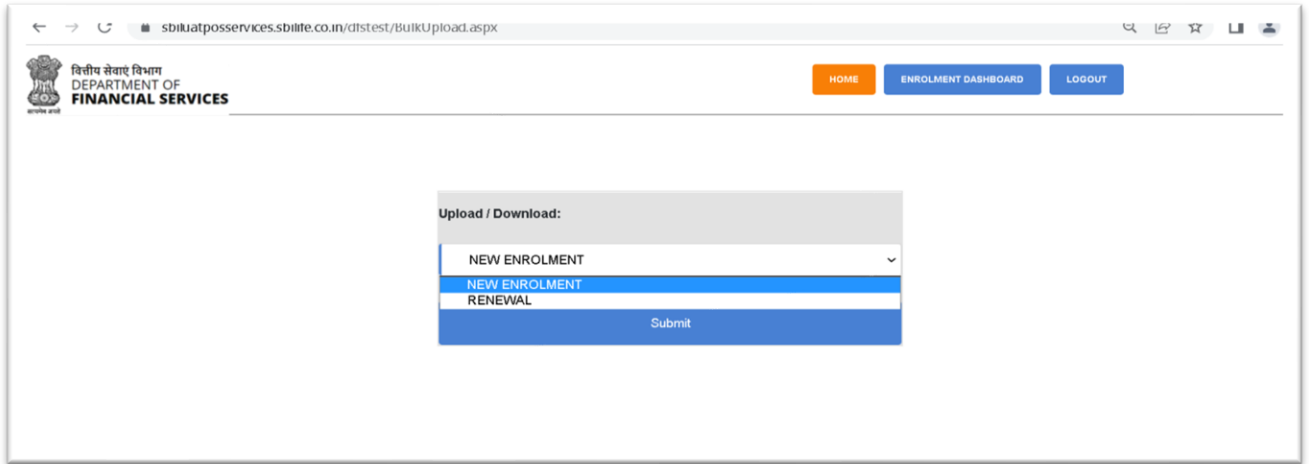
Post completion of bulk upload, the banker can go to the main 'PMJJBY bank dashboard' and view the cases by using search and filter options. The COI can be generated from this dashboard.

The screenshot displays the 'PMJJBY bank dashboard' interface. At the top, there are search filters including 'From date', 'To date', and a 'Search' button. Below these are fields for 'Search account number' with a 'Clear all' button, and a dropdown menu for 'Enrolment' with a downward arrow. A second dropdown menu is open, showing options: 'Payment received by bank', 'Payment pending', 'Payment received by banker', 'Payment confirmed by insurer', and 'Validation failure in CBS'. The main section is titled 'Enrolment Dashboard' and shows 'Total number of records are : 118'. Below this is a table with the following data:

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	CC
PMJ0000001794	fj	49494	ASDPE1234D	86	12/04/1991	12345	26/03/2022	Payment received by banker	View details			-	CC
PMJ0000001427	Akash	6868568	ASDPP1234R	172	12/04/1991	5685858	26/02/2022	Payment	View			-	CC

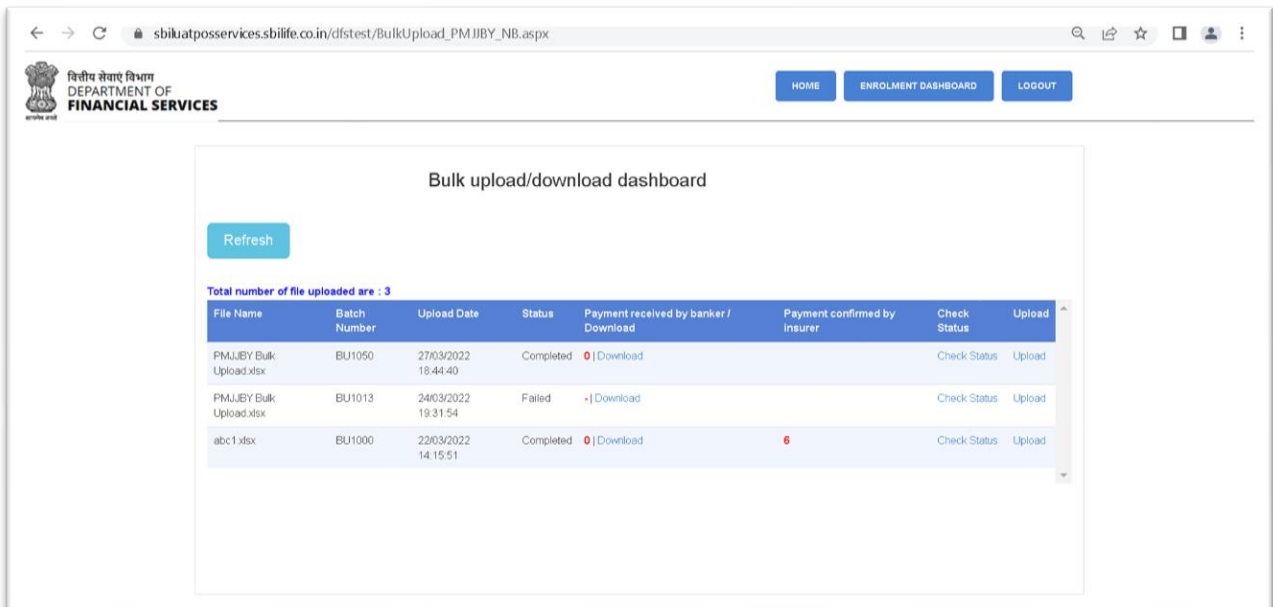
Section 3.4 – PMJJBY Enrolment process (Bulk upload Insurer process)

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.

The screenshot shows a dashboard with a table of upload records. The table has columns for File Name, BU ID, Upload Date, Status, and Download link. Below the table is a filter dropdown set to 'Payment confirmed by insurer'. Below the filter, it says 'Total number of records are : 6'. A detailed table follows with columns: URN, Account holder name, Bank account number, PAN, Premium amount (Rs.), Date of birth, UTR number, Payment transaction date, and Status. All records in this table have a status of 'Payment confirmed by insurer'.

File Name	BU ID	Upload Date	Status	Download	Check Status	Upload
PMJJBY Bulk Upload.xlsx	BU1013	24/03/2022 19:31:54	Failed	- Download	Check Status	Upload
abc1.xlsx	BU1000	22/03/2022 14:15:51	Completed	0 Download	Check Status	Upload

Payment confirmed by insurer

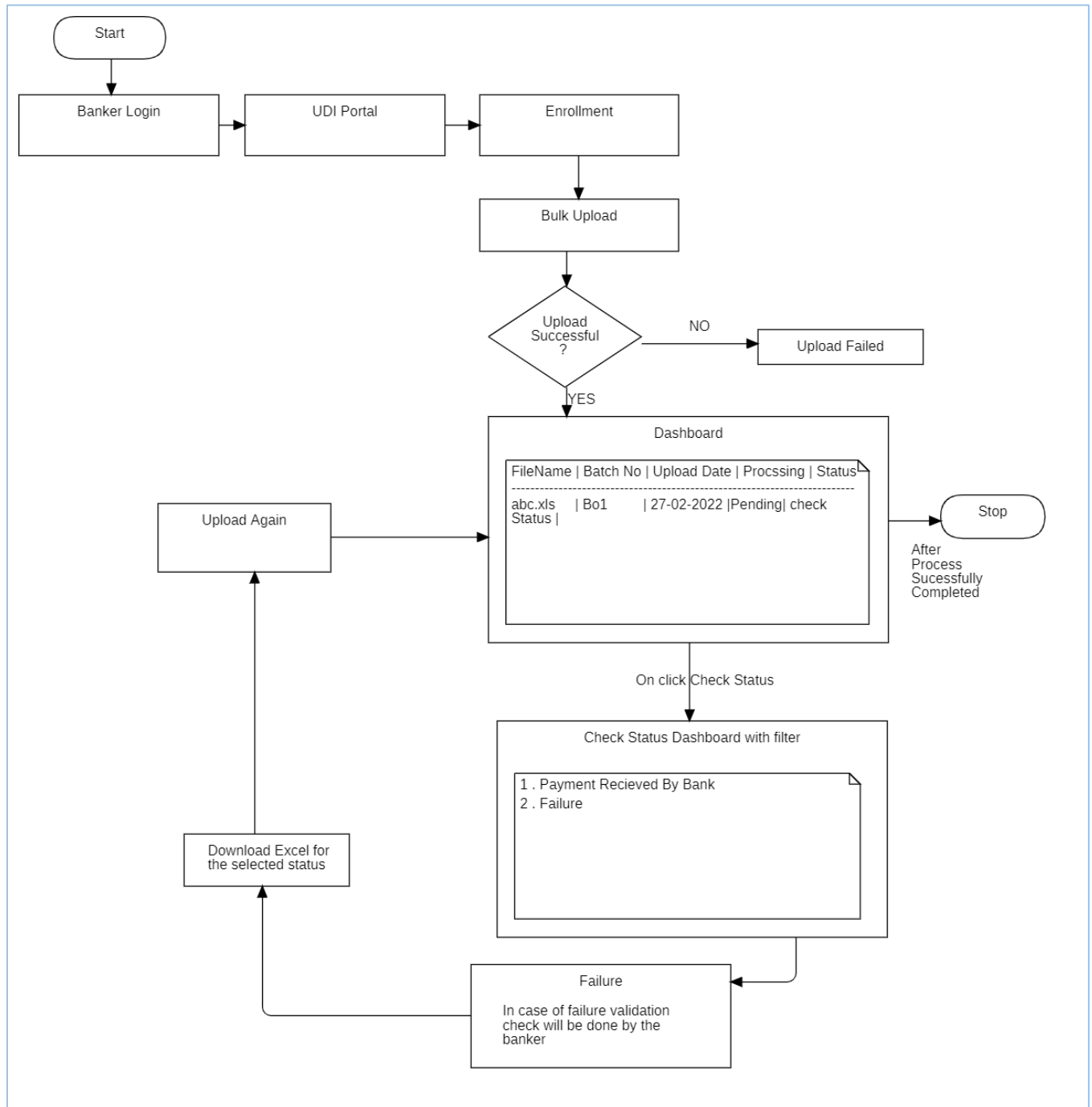
Total number of records are : 6

URN	Account holder name	Bank account number	PAN	Premium amount (Rs.)	Date of birth	UTR number	Payment transaction date	Status
PMJ0000001773	Sunil Verma	1040214	AXCPI1838Q	330	19/01/1985	24244	22/03/2022	Payment confirmed by insurer
PMJ0000001772	Rohan Todankar	1040212	AXCPB1838Q	330	19/01/1972	4244	22/03/2022	Payment confirmed by insurer
PMJ0000001771	Dhiraj Kamble	1040111	AXCPB1837T	330	18/01/1979	24424244	22/03/2022	Payment confirmed by insurer
PMJ0000001770	Amit Jhalak	1048801	AXCPB1838R	330	17/01/1982	24245	22/03/2022	Payment confirmed by insurer
PMJ0000001769	Nitin Sharma	1040455	AXCPB1835E	330	16/01/1984	e34444	22/03/2022	Payment confirmed by insurer
PMJ0000001768	Aman Gupta	1040258	AXCPB1834V	330	15/01/1973	12345	22/03/2022	Payment confirmed by insurer

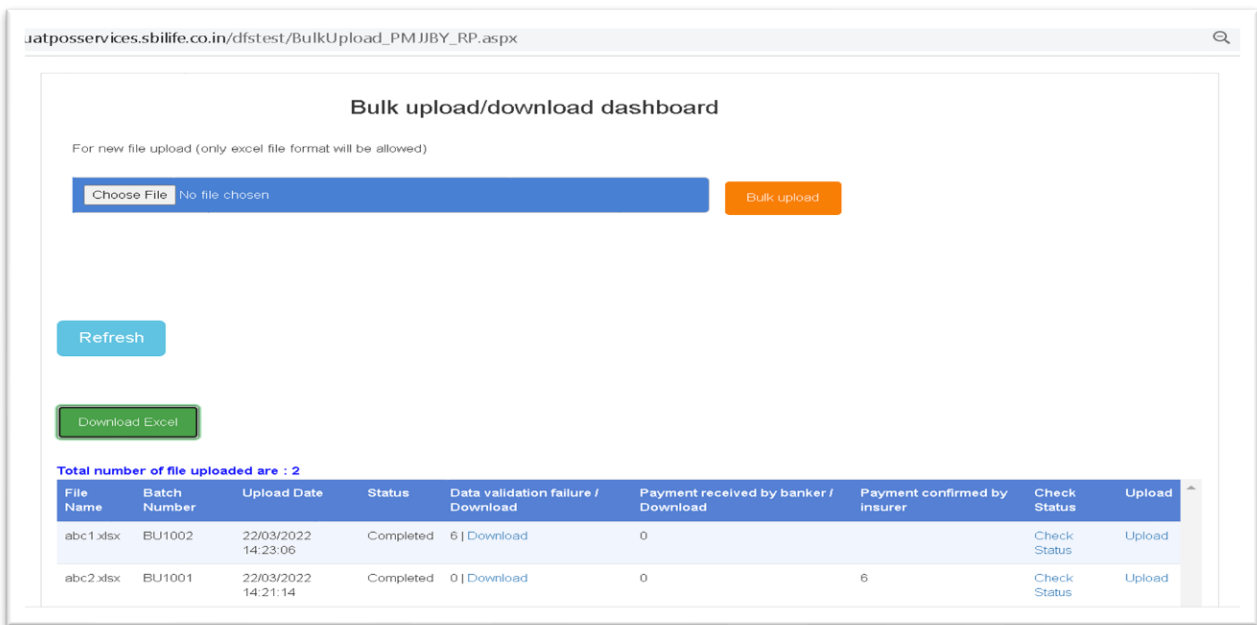
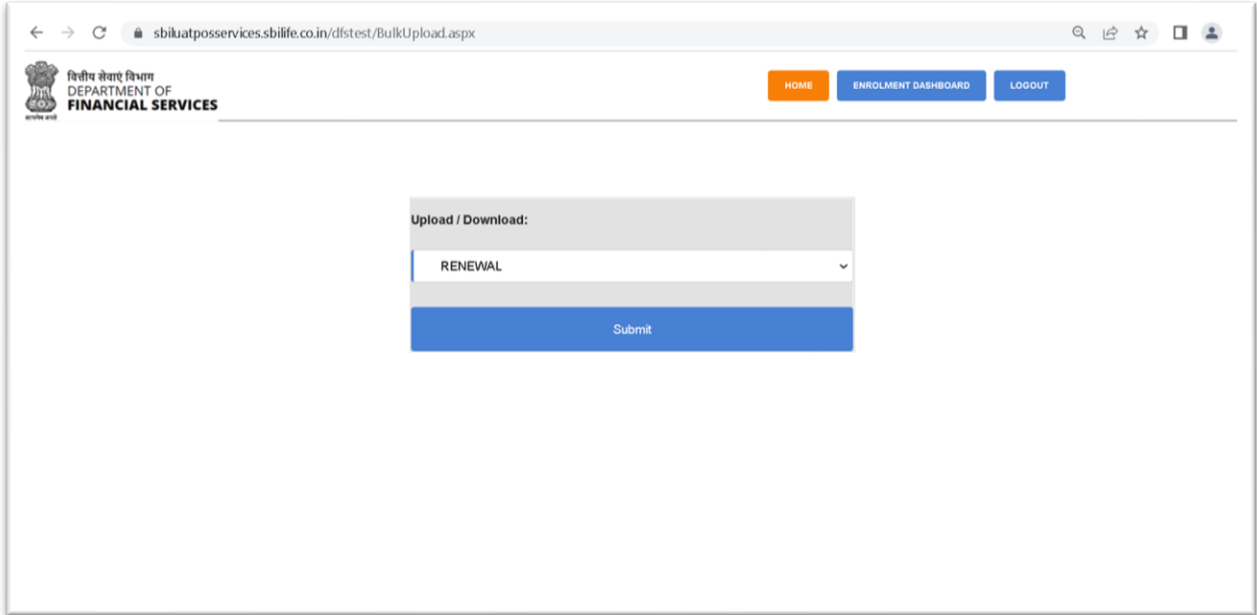
Once the Insurer confirm the receipt of the payment, the status for the same cases will also get updated in Bankers dashboard also.

Section 4 - PMJJBYP Renewal Process (Bank process)

The detail process flow for Renewal process at banks end:



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.

The screenshot shows a web application interface for bulk uploads. At the top, the URL is 'atposservices.sbilife.co.in/dfstest/BulkUpload_PMJBY_RP.aspx'. Below the URL is a table with columns: File Name, Batch Number, Upload Date, Status, Data validation failure / Download, Payment received by banker / Download, Payment confirmed by insurer, Check Status, and Upload. Two rows are visible, both with a status of 'Completed'. Below this table is a dropdown menu currently set to 'Payment confirmed by insurer'. Underneath the dropdown, it says 'Total number of records are : 6'. At the bottom, there is a detailed table with columns: URN, Account holder name, Bank account number, PAN, Premium amount (Rs.), Date of birth, UTR number, Payment transaction date, and Status. This table lists six records, all with a status of 'Payment confirmed by insurer'.

File Name	Batch Number	Upload Date	Status	Data validation failure / Download	Payment received by banker / Download	Payment confirmed by insurer	Check Status	Upload
abc1.xlsx	BU1002	22/03/2022 14:23:06	Completed	6 Download	0		Check Status	Upload
abc2.xlsx	BU1001	22/03/2022 14:21:14	Completed	0 Download	0	6	Check Status	Upload

Payment confirmed by insurer

Total number of records are : 6

URN	Account holder name	Bank account number	PAN	Premium amount (Rs.)	Date of birth	UTR number	Payment transaction date	Status
PMJ0000001769	Nitin Sharma	1040455	AXCPB1835E	330	16/01/1984	e34444	22/03/2022	Payment confirmed by insurer
PMJ0000001768	Aman Gupta	1040258	AXCPB1834V	330	15/01/1973	12345	22/03/2022	Payment confirmed by insurer
PMJ0000001773	Sunil Verma	1040214	AXCPI1838Q	330	19/01/1985	24244	22/03/2022	Payment confirmed by insurer
PMJ0000001772	Rohan Todankar	1040212	AXCPB1838Q	330	19/01/1972	4244	22/03/2022	Payment confirmed by insurer
PMJ0000001771	Dhiraj Kamble	1040111	AXCPB1837T	330	18/01/1979	24424244	22/03/2022	Payment confirmed by insurer
PMJ0000001770	Amit Jhalak	1048801	AXCPB1836R	330	17/01/1982	24245	22/03/2022	Payment confirmed by insurer

Renewal records in PMJBY bank dashboard.

Banker can view the cases in the PMJBY bank dashboard by toggling the status as “Enrolment” or “Renewal”.

The screenshot shows the PMJBY bank dashboard interface. At the top, there are search filters for 'From date', 'To date', and a 'Search' button. Below that, there is a 'Search account number' field, a 'Clear all' button, and a 'Payment confirmed by insurer' dropdown menu. A status dropdown menu is open, showing 'Renewal' selected. The main section is titled 'Renewal Dashboard' and displays a table of records. The table has columns for 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, and COI. Two records are visible, both with a status of 'Payment confirmed by insurer'.

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
PMJ0000001773	Sunil Verma	1040214	AXCP11838Q	330	19/01/1985	24244	22/03/2022	Payment confirmed by insurer	View details				COI
PMJ0000001772	Rohan Todankar	1040212	AXCPB1838Q	330	19/01/1972	4244	22/03/2022	Payment confirmed by insurer	View details				COI

View details

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

The screenshot shows the PMJBY bank dashboard with a 'Subscriber's details' modal window open. The modal displays the following information:

- URN: PMJ0000001773
- Account holder name: Sunil Verma
- Father's / husband's name: Anil Verma
- Bank account number: 1040214
- IFSC code of bank branch: SBIN0012360
- PAN number: PMJ0000001773
- Mobile number: 9879797979
- Address: Flat no 201, Varsha Tower, near krisha Temple
- Email: Anil.verma@gmail.com
- Date of birth: 19/01/1985
- Name of the nominee: Ashish Verma
- Address of the nominee: Flat no 201, Varsha Tower, near krisha Temple
- Mobile number of nominee: 9785594930
- Email id of nominee: Ashish.verma@gmail.com
- Date of birth of nominee: 05/04/2003
- Relationship of nominee with the account holder: Son
- Name of guardian / appointee: [Blank]
- Address of guardian / appointee: [Blank]
- Relationship of the guardian / appointee with the nominee: [Blank]
- Mobile number of guardian / appointee: [Blank]
- Email id of guardian / appointee: [Blank]
- Premium amount (Rs.): 330
- UTR number: 24244
- Cover date: 22/03/2022

The modal also has a 'Close' button at the bottom right.

Download COI or policy documents

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

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
PMJ0000001773	Sunil Verma	1040214	AXCP11838Q	330	19/01/1985	24244	22/03/2022	Payment confirmed by insurer	View details				COI
PMJ0000001772	Rohan Todankar	1040212	AXCPB1838Q	330	19/01/1972	4244	22/03/2022	Payment confirmed by insurer	View details				COI
PMJ0000001771	Dhiraj Kamble	1040111	AXCPB1837T	330	18/01/1979	24424244	22/03/2022	Payment confirmed by insurer	View details				COI
PMJ0000001770	Amit Jhalak	1048801	AXCPB1836R	330	17/01/1982	24245	22/03/2022	Payment confirmed by insurer	View details				COI
PMJ0000001769	Nitin Sharma	1040455	AXCPB1835E	330	16/01/1984	e34444	22/03/2022	Payment confirmed by insurer	View details				COI
PMJ0000001768	Aman Gupta	1040258	AXCPB1834V	330	15/01/1973	12345	22/03/2022	Payment confirmed by insurer	View details				COI

PRADHAN MANTRI SURAKSHA BIMA YOJANA
CERTIFICATE OF INSURANCE

Name of Master Policy Holder	Purvanchal Bank	Master Policy Number	76001001549
Name of Member	Mukesh Kumar	Unique Reference Number (URN)	PMJ0000001797
Address	f/fj , BANGALORE , LAKSHADEEP , mumbai , 40094	Mobile No.	9768693970
Aadhar Number		Date of birth	12/04/1992
Bank / Post Office a/ c no.	49383838	Name of Bank/Post Office	Purvanchal Bank
Name of Nominee	xx	Age of Nominee	30 years
Date of commencement of cover	27/03/2022	Cover end date	31/05/2022
Sum Assured	Rs.200,000*	Lien period**	30 days from the date of enrolment / re-joining
Premium amount paid	Rs.86*	Annual Renewal Date (ARD)	1st June of every year

* Rs.2 lakh is payable on member's death due to any cause.
** In case of death (other than due to accident) during lien period, no claim would be admissible.
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 4.1 - PMJJBYP Renewal Process (Insurer process)

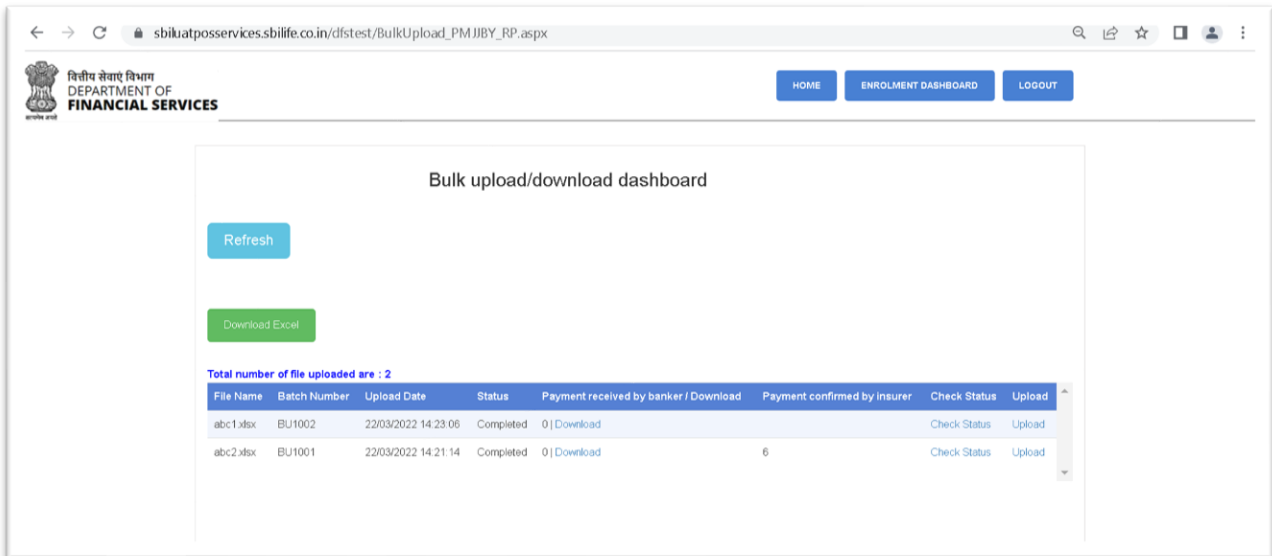
Insurer can confirm the payment details for renewed policies, which are uploaded by bank users through bulk upload.

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.



sbikmatposservices.sbilife.co.in/dfstest/BulkUpload_PMJJBYP_RP.aspx

वितीय सेवाएं विभाग
DEPARTMENT OF
FINANCIAL SERVICES

HOME ENROLMENT DASHBOARD LOGOUT

Bulk upload/download dashboard

Refresh

Download Excel

Total number of file uploaded are : 2

File Name	Batch Number	Upload Date	Status	Payment received by banker / Download	Payment confirmed by insurer	Check Status	Upload
abc1.xlsx	BU1002	22/03/2022 14:23:06	Completed	0 Download		Check Status	Upload
abc2.xlsx	BU1001	22/03/2022 14:21:14	Completed	0 Download	6	Check Status	Upload

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.

atposservices.sbilife.co.in/dfstest/BulkUpload_PMJBY_RP.aspx

Total number of file uploaded are : 2

File Name	Batch Number	Upload Date	Status	Payment received by banker / Download	Payment confirmed by insurer	Check Status	Upload
abc1.xlsx	BU1002	22/03/2022 14:23:06	Completed	0 Download		Check Status	Upload
abc2.xlsx	BU1001	22/03/2022 14:21:14	Completed	0 Download	6	Check Status	Upload

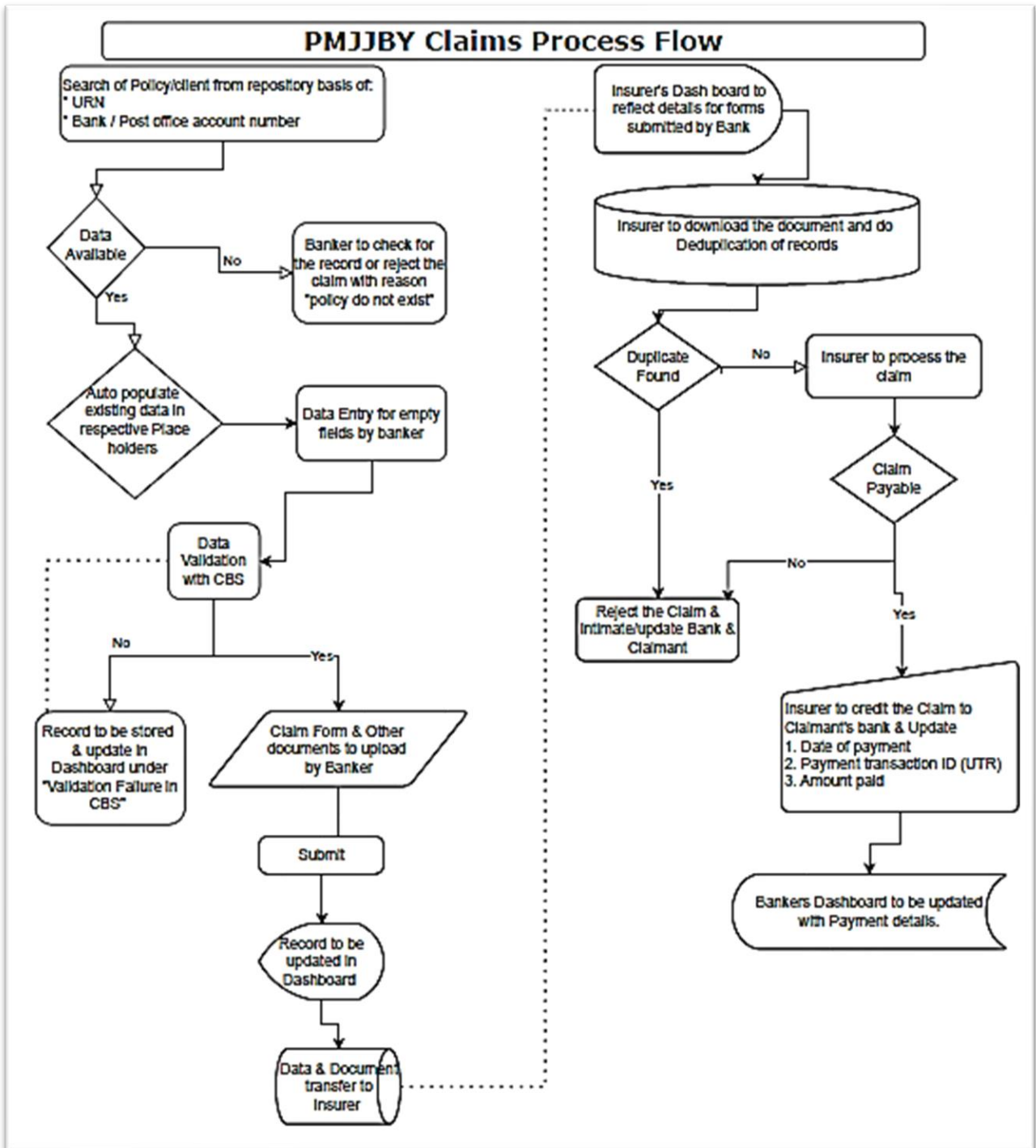
Payment confirmed by insurer

Total number of records are : 6

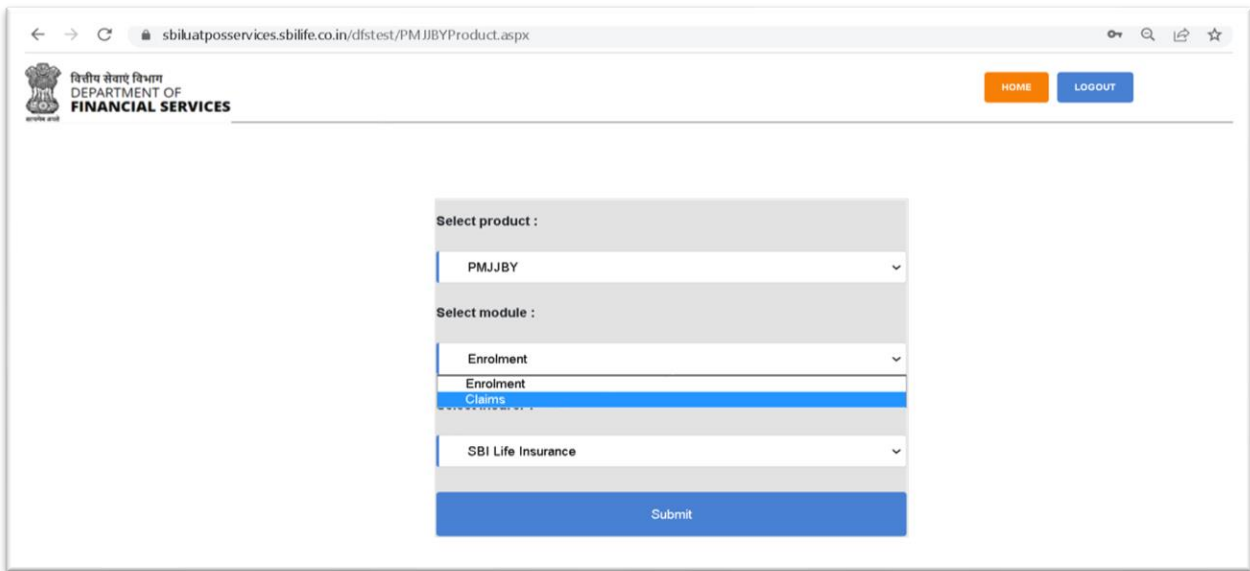
URN	Account holder name	Bank account number	PAN	Premium amount (Rs.)	Date of birth	UTR number	Payment transaction date	Status
PMJ0000001769	Nitin Sharma	1040455	AXCPB1835E	330	16/01/1984	e34444	22/03/2022	Payment confirmed by insurer
PMJ0000001768	Aman Gupta	1040258	AXCPB1834V	330	15/01/1973	12345	22/03/2022	Payment confirmed by insurer
PMJ0000001773	Sunil Verma	1040214	AXCPI1838Q	330	19/01/1985	24244	22/03/2022	Payment confirmed by insurer
PMJ0000001772	Rohan Todankar	1040212	AXCPB1838Q	330	19/01/1972	4244	22/03/2022	Payment confirmed by insurer
PMJ0000001771	Dhiraj Kamble	1040111	AXCPB1837T	330	18/01/1979	24424244	22/03/2022	Payment confirmed by insurer
PMJ0000001770	Amit Jhalak	1048801	AXCPB1836R	330	17/01/1982	24245	22/03/2022	Payment confirmed by insurer

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

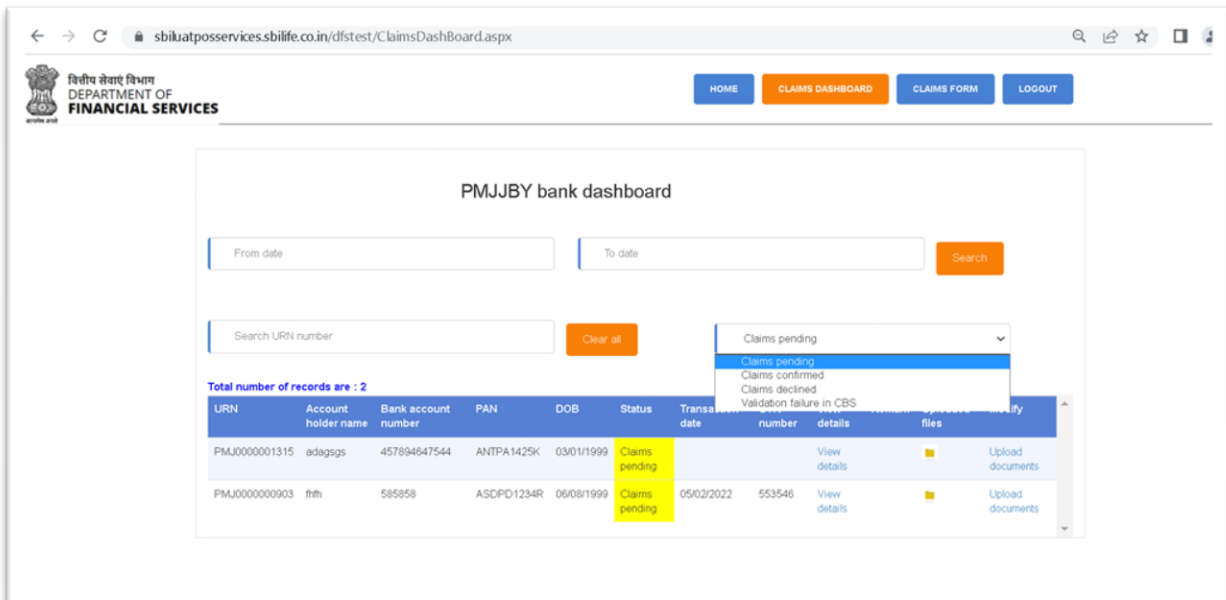
Section 5 - PMJJBY Claim Process (Bank process)



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 grid.
- **Claims declined**- Under this status, the claims that are rejected/declined by the Insurer will displayed in the grid.
- **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.

The screenshot displays the PMJJBY Claims Form interface. At the top, there is a navigation bar with buttons for 'HOME', 'CLAIMS DASHBOARD', and 'CLAIMS FORM'. The main section is titled 'PMJJBY CLAIMS' and features two input fields: 'Enter URN:' with a placeholder 'Deceased insured member URN' and 'Enter account number:' with a placeholder 'Deceased insured member account number'. A blue 'Search' button is positioned below these fields.

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.

PMJJBY CLAIMS

Enter URN: Enter account number:

Details in respect of the deceased insured member (Life assured):

Name *	Address: *	
<input type="text" value="Vikram"/>	<input type="text" value="Nehru street , ,"/>	
Pincode: *	District: *	Town/City: *
<input type="text" value="123456"/>	<input type="text" value="District"/>	<input type="text" value="AMARNATH"/>
State: *	Bank/Post office account no.: *	Date of death: *
<input type="text" value="JHARKHAND"/>	<input type="text" value="231223122318"/>	<input type="text" value="DD/MM/YYYY"/>
Cause of death: *	Document(s) attached as proof of death: *	Aadhaar Number, if available:
<input type="text" value="---Select---"/>	<input type="text" value="---Select---"/>	<input type="text" value="Aadhaar Number, if available"/>
Income-tax PAN:	Branch name: *	Branch IFSC code: *
<input type="text" value="PAN, if available"/>	<input type="text" value="Branch name"/>	<input type="text" value="SBIN0006240"/>
Name of father/husband of the deceased member: *	Date of birth (as per KYC document): *	Name of the nominee:
<input type="text" value="Raja"/>	<input type="text" value="01/01/1987"/>	<input type="text" value="Praveen"/>
Date of debit of premium from the bank/post office account: *	Date of remitting the premium into insurer's account: *	
<input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/>	

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):
<input type="text" value="Praveen"/>	<input type="text" value="31"/>	<input type="text" value="Appointee name"/>
Proof of death of nominee (in case of nominee predeceasing the insured member) :	Name of the claimant:	Relationship of the nominee/claimant with the deceased: *
<input type="text" value="----Select-----"/>	<input type="text" value="Claimant name"/>	<input type="text" value="Select"/>
Nominee/claimant mobile number: *	Nominee/claimant email address:	Nominee/claimant address: *
<input type="text" value="9109107778"/>	<input type="text" value="name@domain.com"/>	<input type="text" value="Nehru street"/>
Nominee /appointee/claimant account number: *	Nominee /appointee/claimant name of bank: *	Nominee /appointee/claimant branch IFSC code: *
<input type="text" value="Account number"/>	<input type="text" value="Name of bank"/>	<input type="text" value="IFSC code of bank branch"/>
Nominee /appointee/claimant aadhaar number:	Nominee /appointee/claimant Income-tax PAN:	Nominee /appointee/claimant KYC document :
<input type="text" value="Aadhaar number, if available"/>	<input type="text" value="PAN, if available"/>	<input type="text" value="----Select-----"/>

Proceed

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

Your URN:

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:

No file chosen

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

No file chosen

KYC of insured member :

No file chosen

KYC of nominee / appointee / claimant :

No file chosen

Bank proof of nominee / appointee / claimant :

No file chosen

Proof of death of nominee :

No file chosen

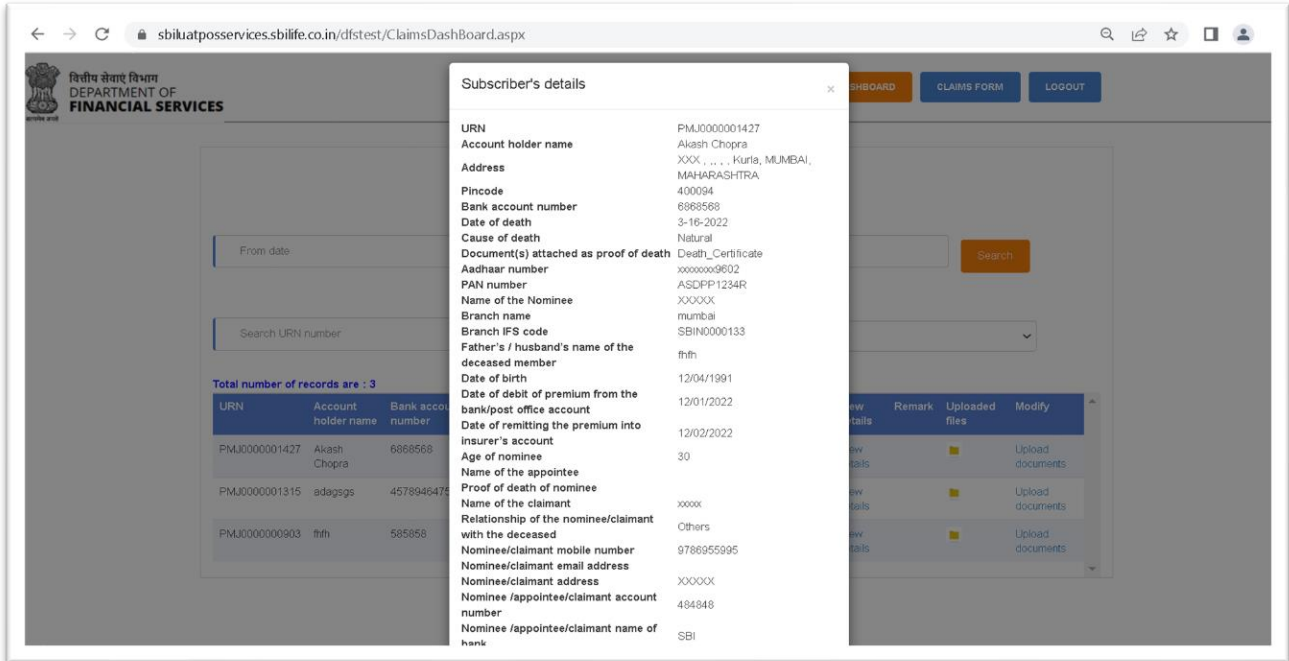
Document upload is mandatory and without that the claim will not be transferred to Insurer.

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

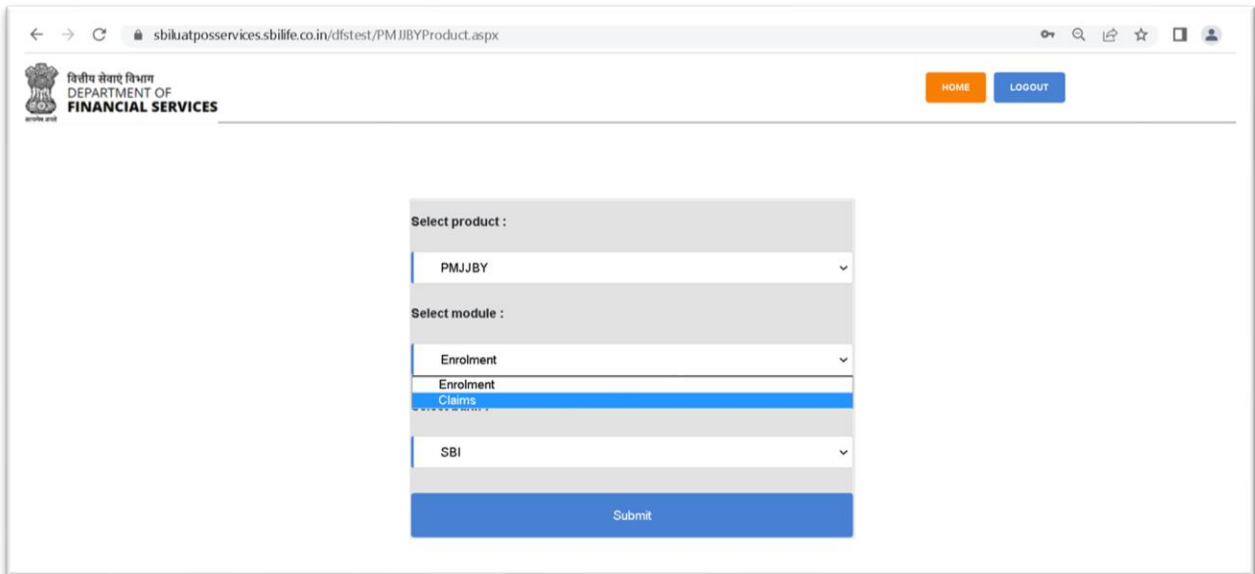
Post successful claim form filling and document upload, the banker can view the details entered in “View details” on the dashboard as shown below.

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.



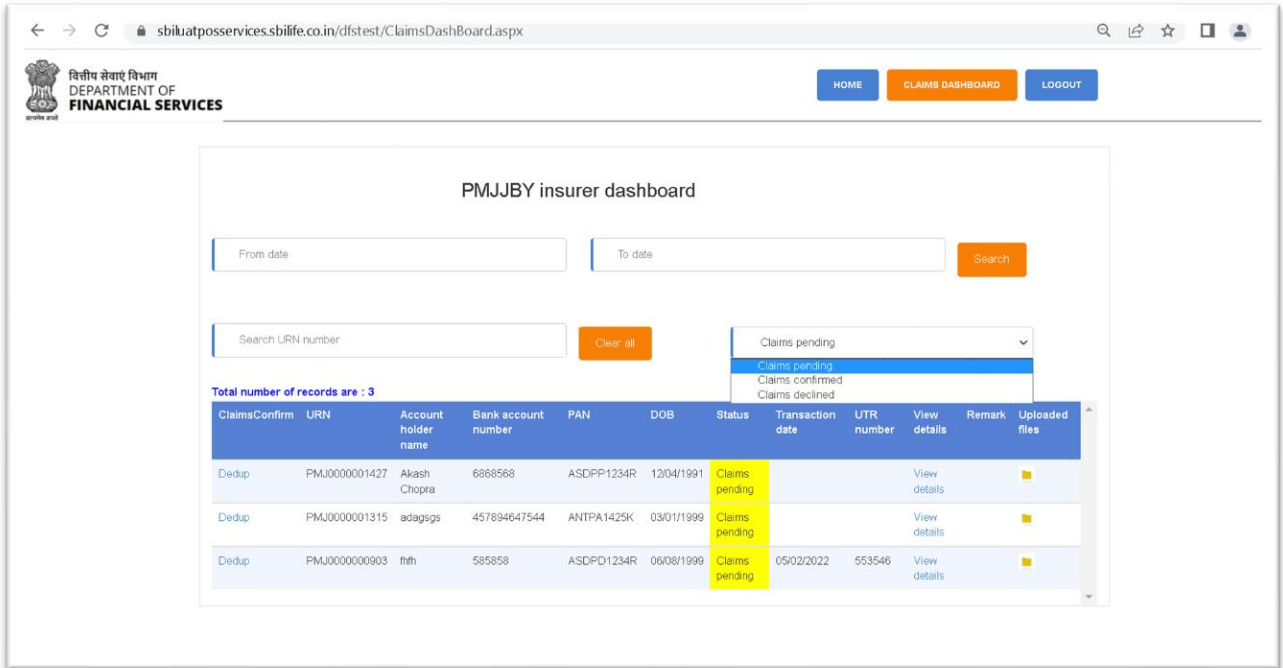
The screenshot shows a web browser window with the URL `sbiluatposervices.sbilife.co.in/dfstest/PMJJBYProduct.aspx`. The page header includes the logo of the Department of Financial Services and buttons for 'HOME' and 'LOGOUT'. The main content area contains three dropdown menus: 'Select product :', 'Select module :', and 'SBI'. The 'Select product :' dropdown is set to 'PMJJBY'. The 'Select module :' dropdown is open, showing options 'Enrolment', 'Enrolment', and 'Claims', with 'Claims' selected. The 'SBI' dropdown is set to 'SBI'. A 'Submit' button is located at the bottom of the form.

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.

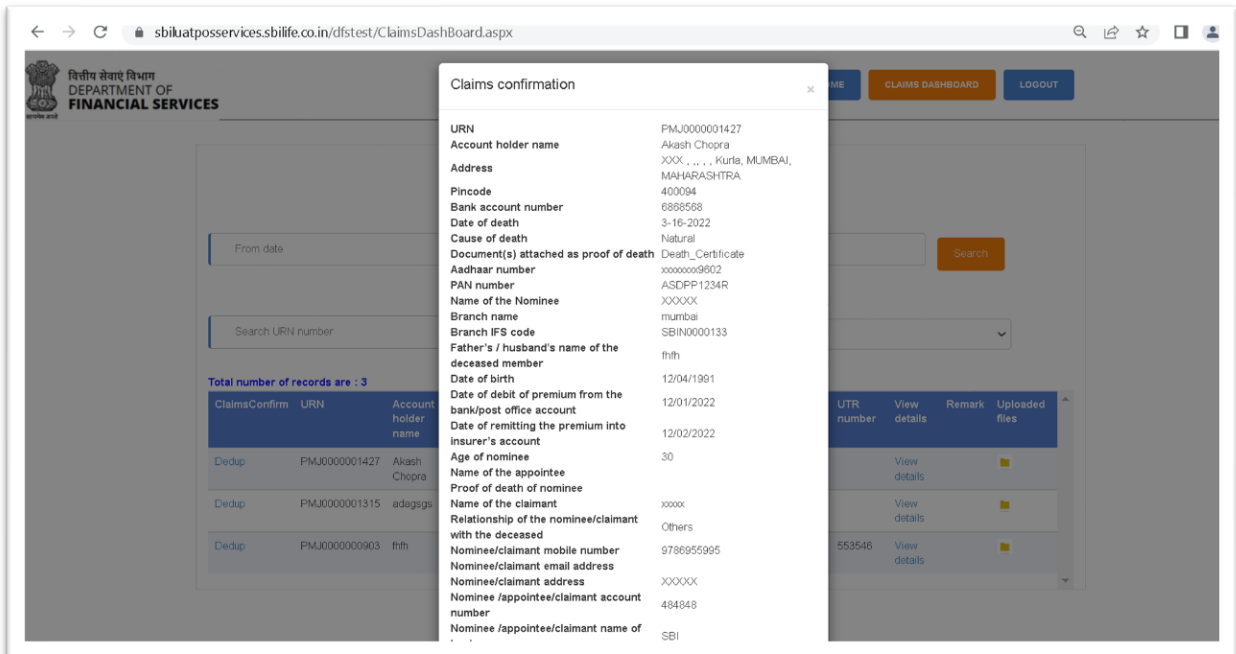
Insurer can also view the cases using the filter for the different status as listed below:

- **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 grid.
- **Claims declined**- Under this status, the claims that are rejected/declined by the Insurer will displayed in the grid.

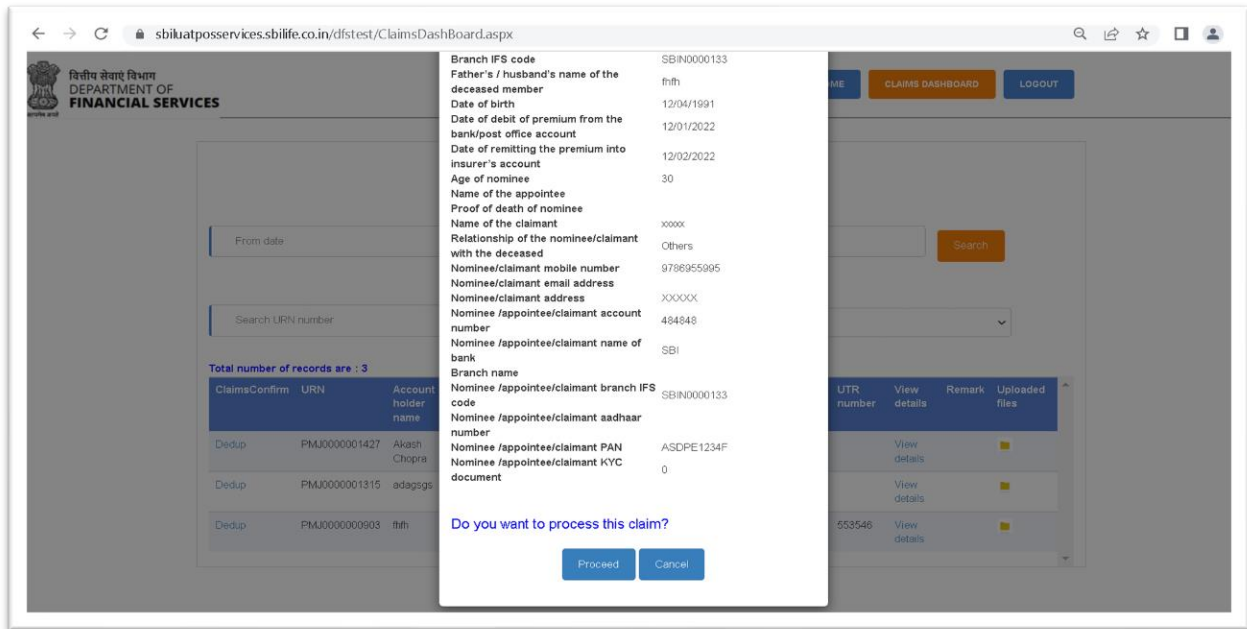


Insurer will initiate the claims confirmation process by clicking on “Dedup” link for respective URN number from dashboard to first check whether it is a duplicate claim or not.

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.

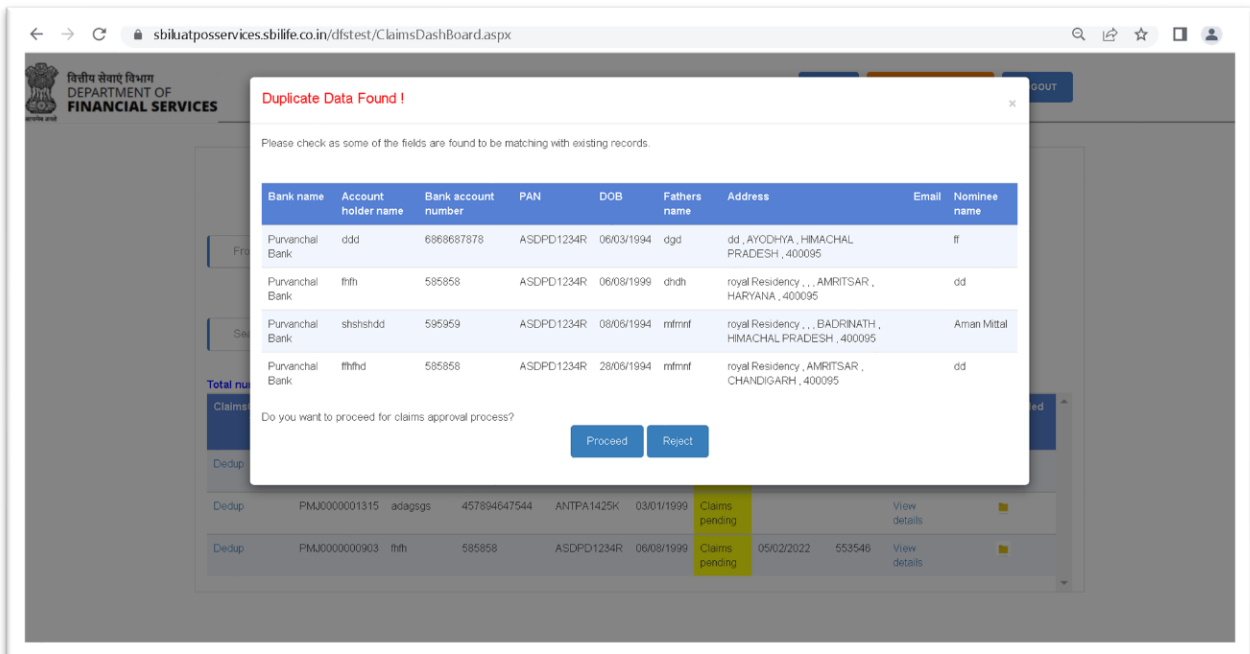


Insurer will proceed for the claims by clicking on proceed button.



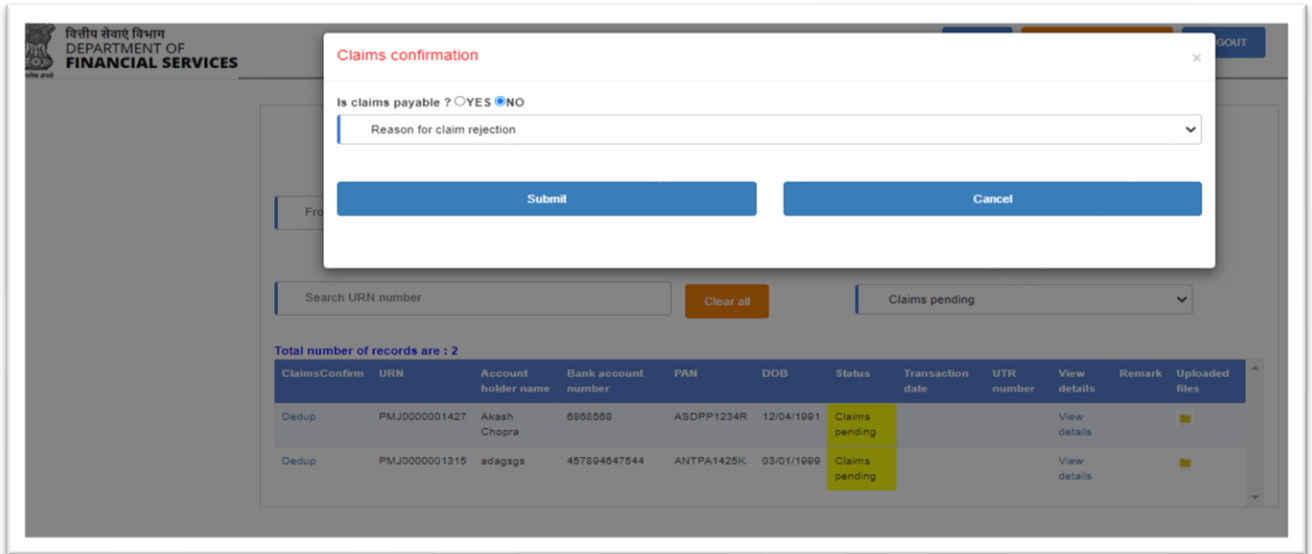
On clicking the Proceed button, the system will carry out the de-duplication activity. If system identifies any existing details the below screen will appear with existing records, else a pop-up will appear "is claims payable?".

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

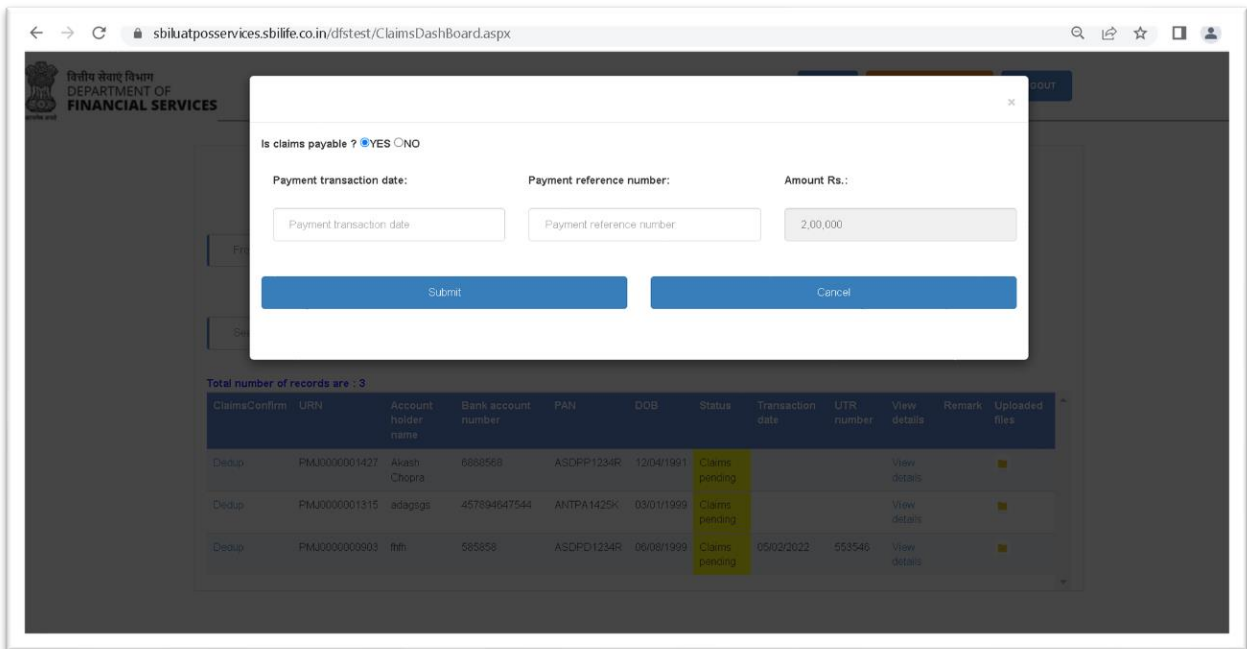


On reject button, the claim will be rejected and move to “Claim declined” bucket.

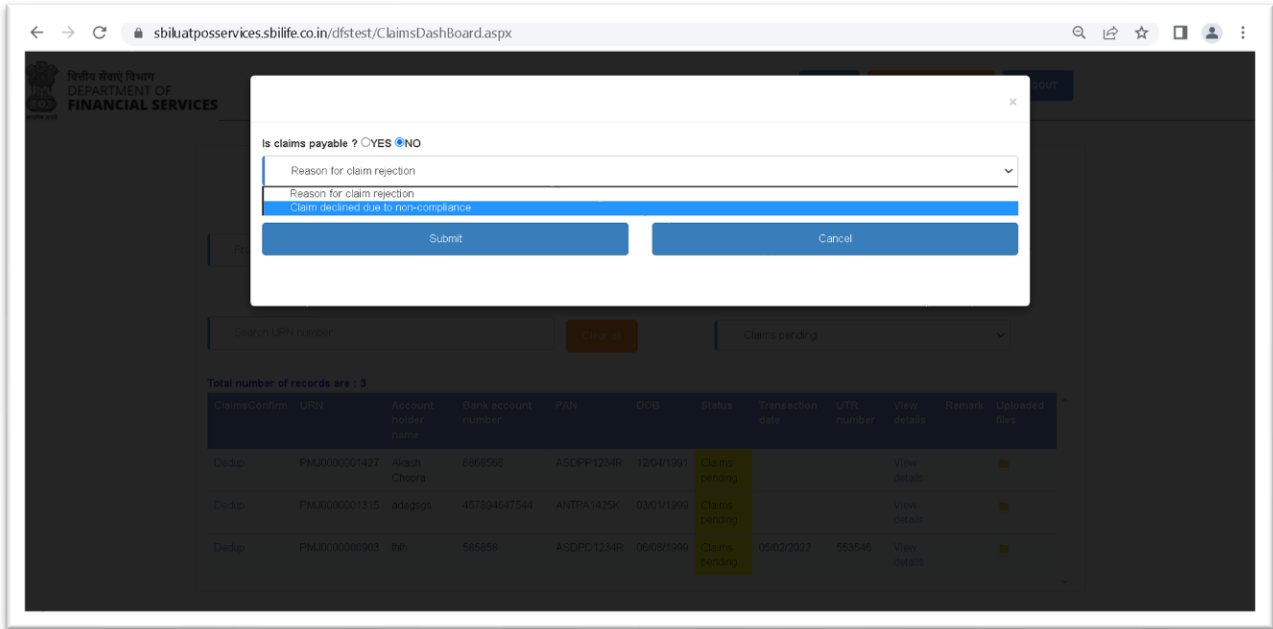
On proceed button, the below screen with pop-up seeking confirmation “Is claim payable” will appear.



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



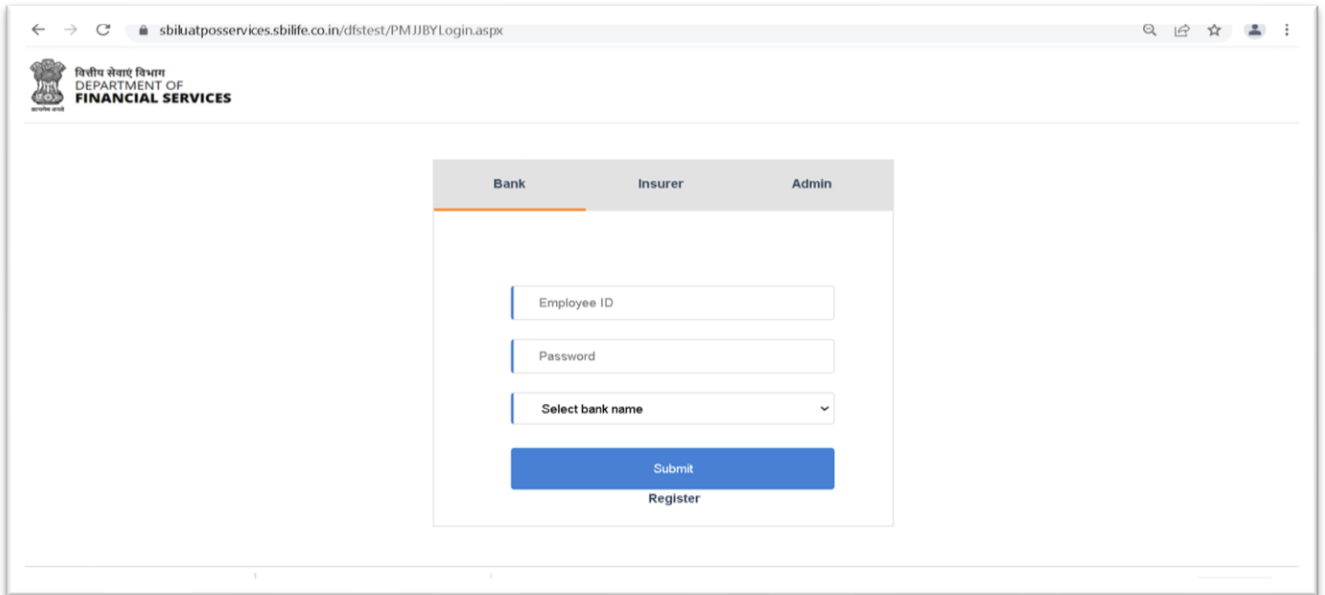
In case of rejection insurer need to provide the reason for rejection.



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

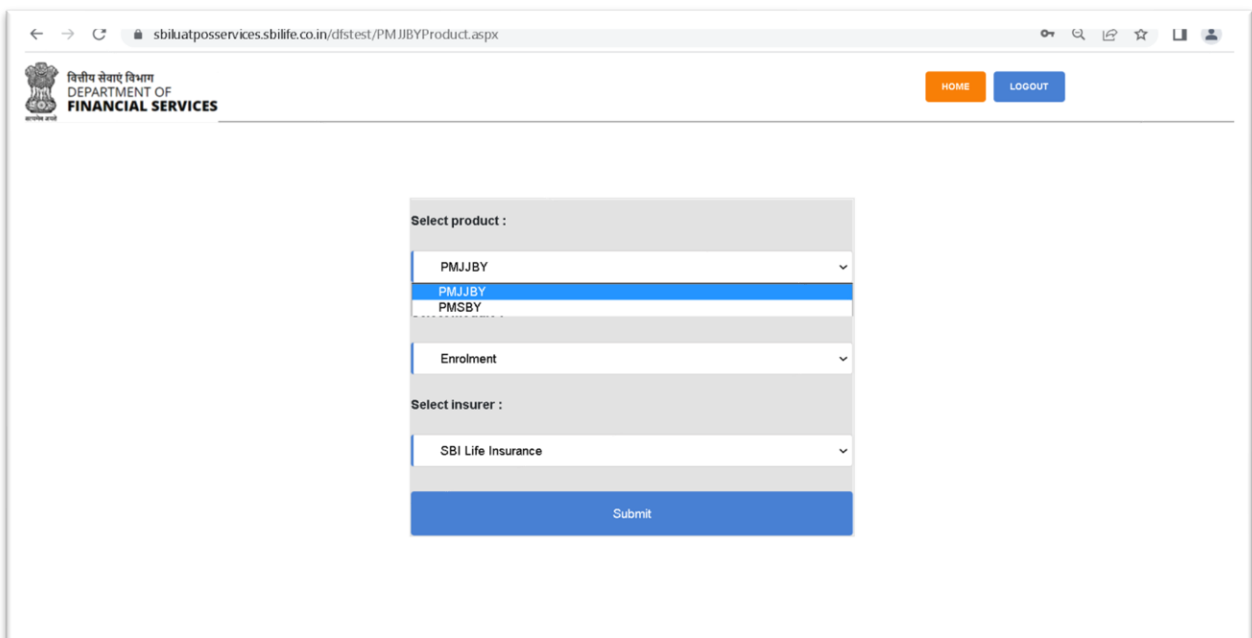
Section 6 - PMSBY Enrolment process

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.



The screenshot shows a web browser window with the URL `sbiuatposservices.sbilife.co.in/dfstest/PMJJBYLogin.aspx`. The page header includes the logo of the Department of Financial Services and the text "वितीय सेवाएं विभाग DEPARTMENT OF FINANCIAL SERVICES". The main content area features a login form with three tabs: "Bank", "Insurer", and "Admin". The "Bank" tab is selected. The form contains three input fields: "Employee ID", "Password", and "Select bank name" (a dropdown menu). Below these fields is a blue "Submit" button and a "Register" link.

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.



The screenshot shows a web browser window with the URL `sbiuatposservices.sbilife.co.in/dfstest/PMJJBYProduct.aspx`. The page header includes the logo of the Department of Financial Services and the text "वितीय सेवाएं विभाग DEPARTMENT OF FINANCIAL SERVICES". There are "HOME" and "LOGOUT" buttons in the top right corner. The main content area features a product selection form with two sections: "Select product :" and "Select insurer :". The "Select product :" section has a dropdown menu with three options: "PMJJBY", "PMJJBY", and "PMSBY". The "Select insurer :" section has a dropdown menu with one option: "SBI Life Insurance". Below these sections is a blue "Submit" button.

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

The screenshot shows a web form for selecting enrolment details. It includes the following elements:

- Select product :** A dropdown menu with 'PMSBY' selected.
- Select module :** A dropdown menu with 'Enrolment' selected.
- Select insurer :** A dropdown menu with 'UIIC' selected.
- Submit** button at the bottom.

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

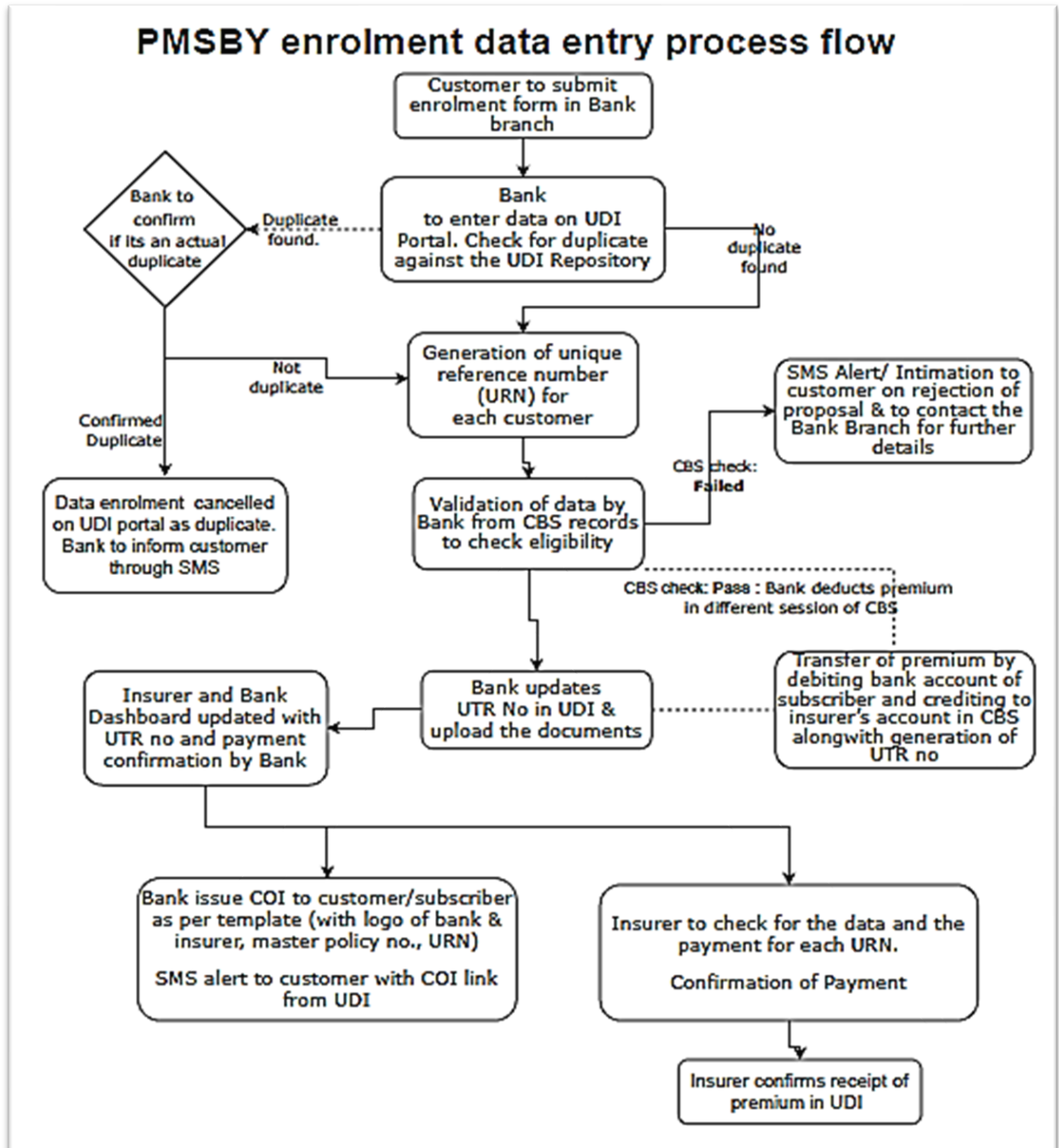
On login, the bank user will be directed to the 'PMSBY bank dashboard' where in the bank user can view all the menus and status of existing records. This interface enables the user to view high level summary information at one place. User can view details using the view details option, search any customer 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.

The screenshot displays the PMSBY bank dashboard interface. It includes the following components:


- Navigation Bar:** HOME, ENROLMENT DASHBOARD, ENROLMENT FORM, BULK UPLOAD, MIS, GRIEVANCE, LOGOUT.
- PMSBY bank dashboard:**
 - Search filters: From date, To date, Search button.
 - Search account number, Clear all button.
 - Enrolment dropdown menu.
 - Payment received by bank dropdown menu with options: Payment pending, Payment received by bank, Payment confirmed by insurer, Validation failure in CBS.
- Enrolment Dashboard:**
 - Total number of records are : 16
 - Table with columns: 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, Mod.

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	Mod
PMS0000000364	Sunit Verma	1040214	AXCP1838Q	12	19/01/1985	424	22/03/2022	Payment received	View Details			

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



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.



वित्तीय सेवाएं विभाग
DEPARTMENT OF
FINANCIAL SERVICES

HOME

ENROLMENT FORM

ENROLMENT DASHBOARD

BULK UPLOAD

MIS

GRIEVANCE

LOGOUT

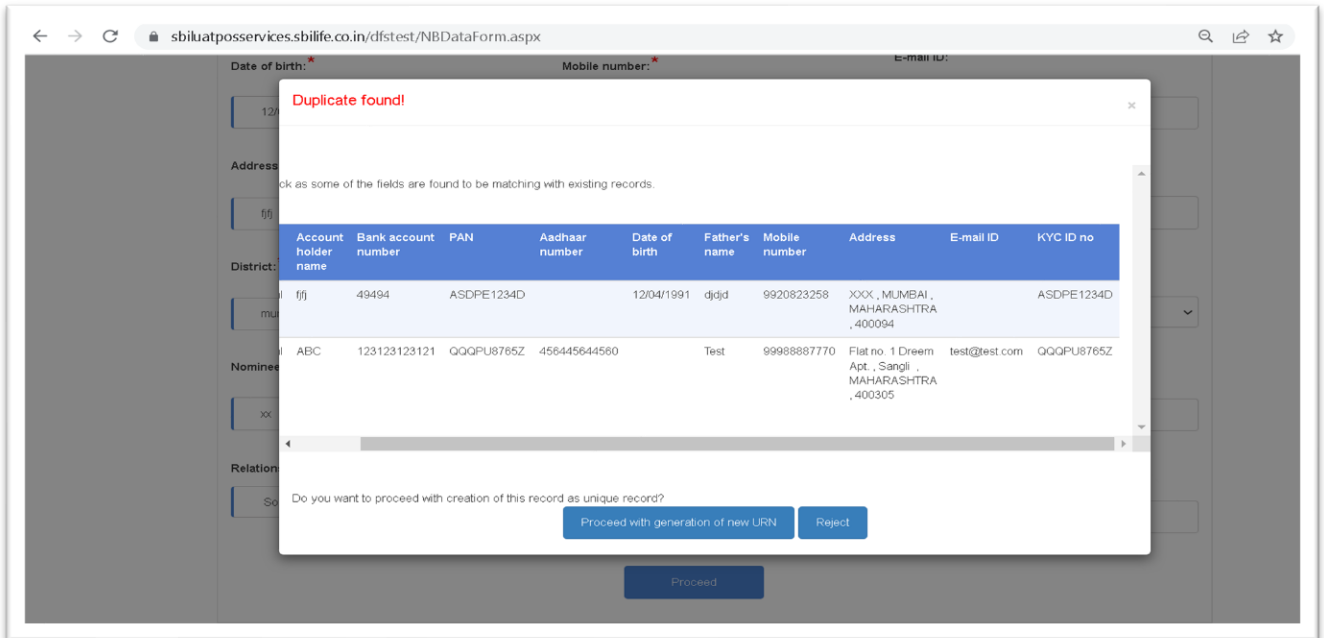
PMSBY ENROLMENT

Name of the account holder: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Name of the account holder"/>	Father's / husband's name: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Father's / husband's name"/>	Bank/Post office A/c no.: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Bank/Post office A/c no."/>
IFSC code of bank branch: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="IFSC code of bank branch"/>	Premium amount (Rs.): * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="12"/>	PAN number, if available: <input style="width: 95%; border: 1px solid #ccc;" type="text" value="PAN, if available"/>
Aadhaar number, if available: <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Aadhaar number, if available"/>	KYC ID: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="----Select-----"/>	KYC ID number: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="KYC ID number"/>

Date of birth: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="DD/MM/YYYY"/>	Mobile number: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Mobile number"/>	E-mail ID: <input style="width: 95%; border: 1px solid #ccc;" type="text" value="name@domain.com"/>
Whether suffering from any disability: <input type="radio"/> Yes <input checked="" type="radio"/> No	If yes, details there of: <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Please state the disability that you are having"/>	
Address: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Address"/>	Pincode: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Pincode"/>	
District: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="District"/>	Town/City: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Select City"/>	State: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Select State"/>
Nominee name: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Nominee name"/>	Nominee address: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Nominee address"/>	Date of birth of nominee: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="DD/MM/YYYY"/>
Relationship of nominee with the account holder: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Select"/>	Mobile number of nominee: * <input style="width: 95%; border: 1px solid #ccc;" type="text" value="Mobile number of nominee"/>	Email ID of nominee: <input style="width: 95%; border: 1px solid #ccc;" type="text" value="name@domain.com"/>

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”.

sbiluatposservices.sbilife.co.in/dfstest/PMSBY_NBDDataForm.aspx

99 40094

District: * Mumbai Town/City: * ALLAHABAD State: * CHANDIGARH

Nominee name: * xx Nominee address: * xxx Date of birth of nominee: * 12/04/1991

Relationship of nominee with the account holder: * Daughter Mobile number of nominee: * 9768696959 Email ID of nominee: name@domain.com

Your URN: PMS000000366

Data validated with CBS ? YES NO

Submit

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.

Your URN: PMS000000373

Data validated with CBS ? YES NO

Please confirm whether the premium amount has been debited? YES NO

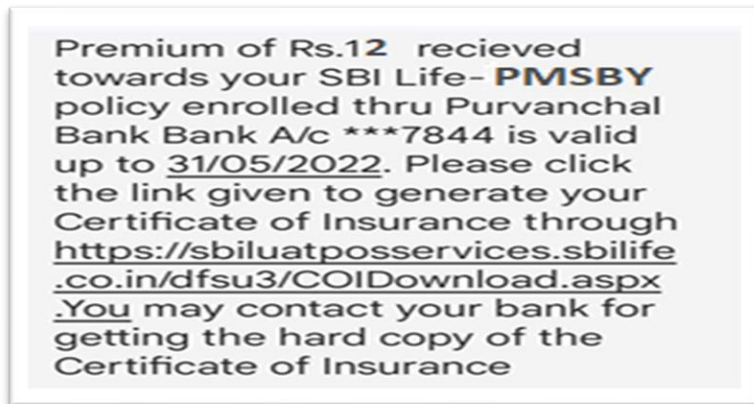
Payment transaction date: 29/03/2022 Payment reference number (UTR): * Payment Reference number Amount debited as premium (Rs.): 12

Upload the documents (Enrolment form / KYC Document)

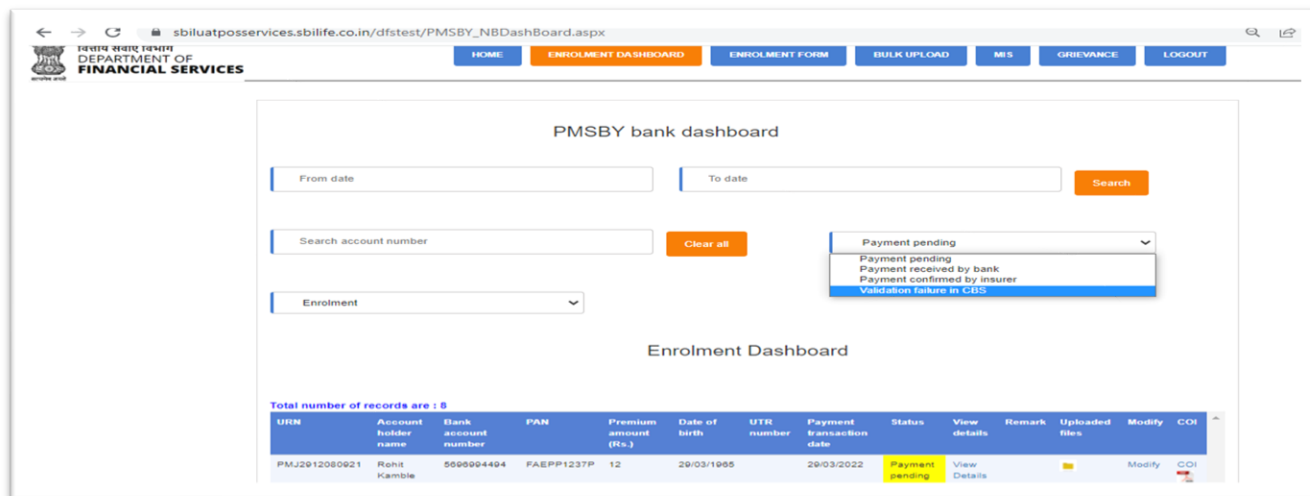
----Select----- Choose File No file chosen Upload

Submit

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	5695994494	FAEPP1237P	12	29/03/1965		29/03/2022	Payment pending	View Details			Modify	COI
PMJ2911472249	Suman J	5695994491	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	5695994494	FAEPP1237P	12	18/01/1993		29/03/2022	Payment pending	View Details			Modify	COI
PMJ2911284895	Suman J	5695994491	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	5695994494	FAEPP1237P	330	18/01/1993		29/03/2022	Payment pending	View Details			Modify	COI

1 2

Sample PMSBY COI is provided below:





**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

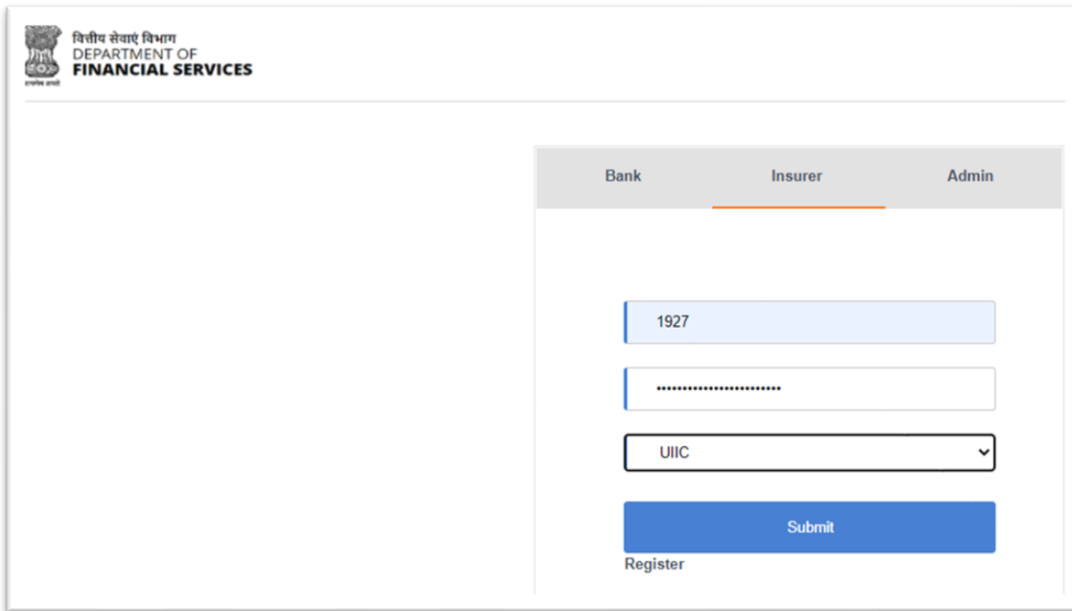
** Accident means a sudden, unforeseen and involuntary event caused by external, violent and visible means.
The terms and conditions of the scheme are available at <https://jansuraksha.gov.in/>

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

Section 6.2 - PMSBY Enrolment process (Insurer Process)

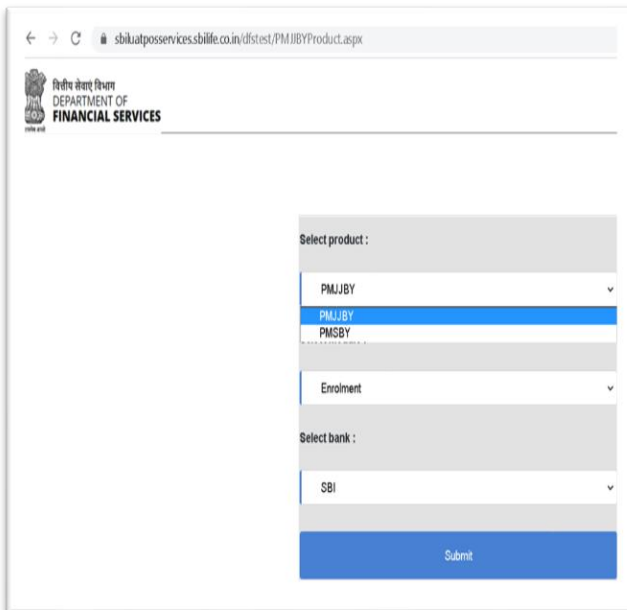
After Enrolment process at Banks end the Insurer process is as follows:

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.

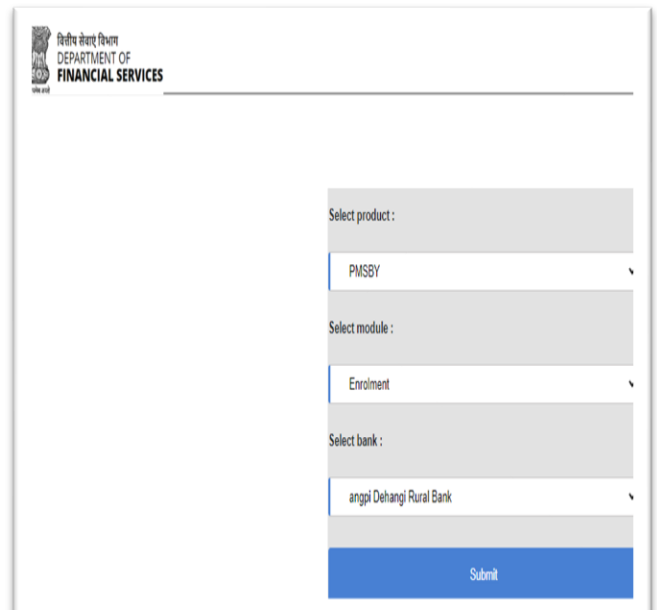


The screenshot shows the login interface for an Insurer user. At the top left is the logo of the Department of Financial Services. A navigation bar contains three tabs: 'Bank', 'Insurer' (which is active), and 'Admin'. The login form includes a text input field with the value '1927', a password field with masked characters, a dropdown menu for 'UIIC', and a blue 'Submit' button. Below the button is a 'Register' link.

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.



The screenshot shows the product selection page. It features three dropdown menus: 'Select product' with 'PMJJBY' and 'PMSBY' options, 'Select module' with 'Enrolment' selected, and 'Select bank' with 'SBI' selected. A blue 'Submit' button is at the bottom.



The screenshot shows the product selection page with 'PMSBY' selected in the 'Select product' dropdown, 'Enrolment' selected in the 'Select module' dropdown, and 'anggd Dehangi Rural Bank' selected in the 'Select bank' dropdown. A blue 'Submit' button is at the bottom.

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.

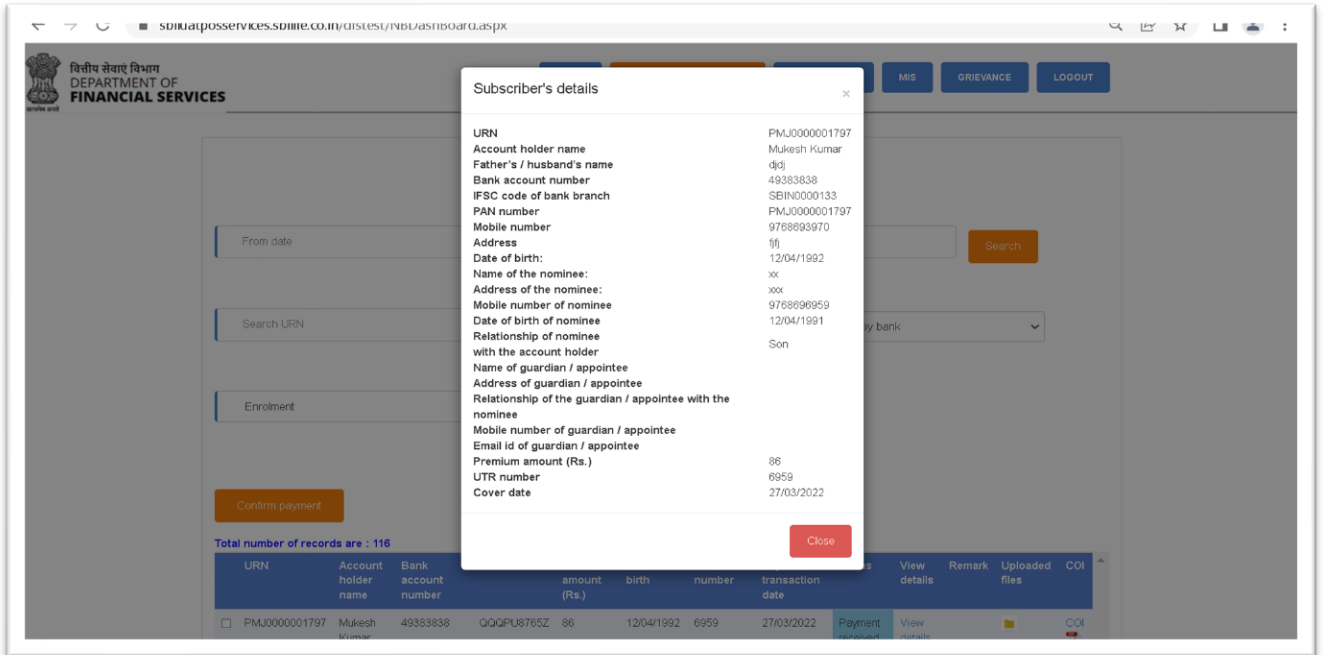
Insurer can confirm the payment details by selecting the record and click on confirm payment button. Insurer can download the customers COI or documents submitted by the banker.

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.

The screenshot shows the PMSBY insurer dashboard. At the top, there is a navigation bar with buttons for HOME, ENROLMENT DASHBOARD, BULK UPLOAD, MIS, GRIEVANCE, and LOGOUT. The main content area is titled "PMSBY insurer dashboard" and contains search filters: "From date" and "To date" with a "Search" button, a "Search URN" field with a "Clear all" button, and a dropdown menu for "Enrolment" with a "Confirm payment" button. A dropdown menu is open, showing options: "Payment received by bank", "Payment received by bank", and "Payment confirmed by insurer". Below the filters is the "Enrolment Dashboard" section, which displays a table of records. The table has columns: 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, and COI. The first record is selected, showing a status of "Payment received by bank".

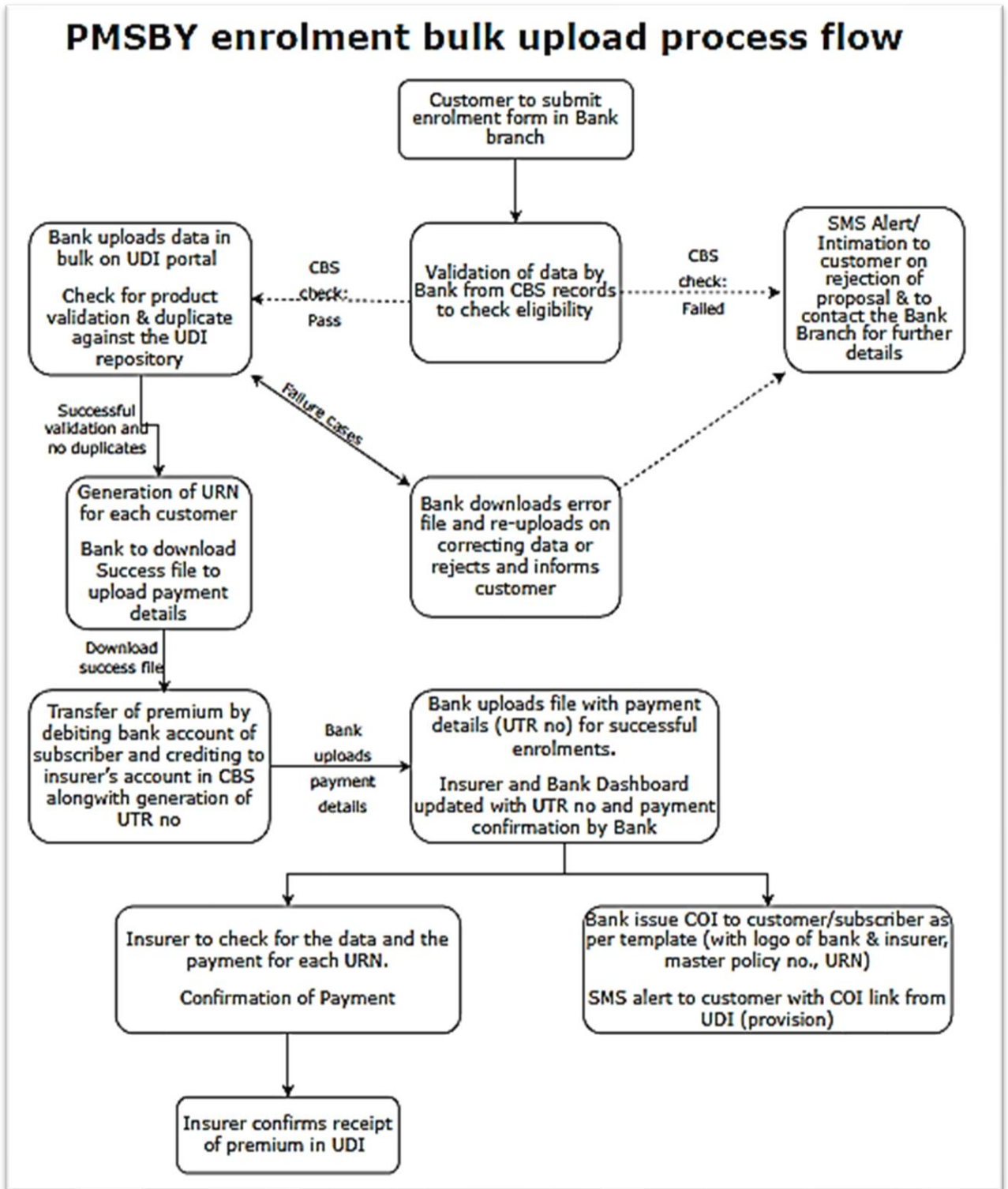
URN	Account holder name	Bank account number	PAN	Premium amount (Rs.)	Date of birth	UTR number	Payment transaction date	Status	View details	Remark	Uploaded files	COI
<input type="checkbox"/> PMS0000000395	Mukesh vanin	49494	ASDPE1234E	12	12/04/1991	2252425	27/03/2022	Payment received by bank	View Details			COI



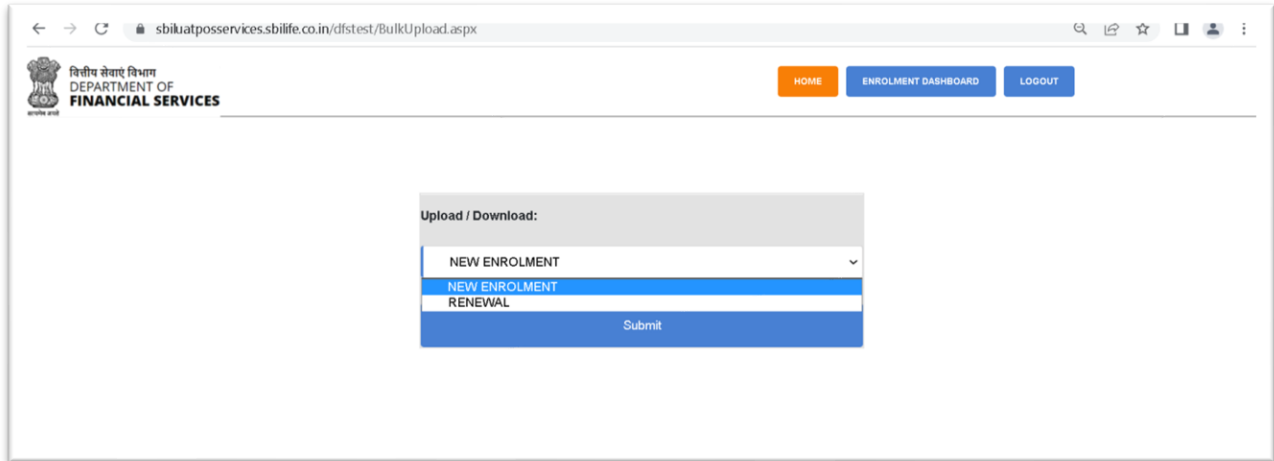
In the dashboard:

- 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.

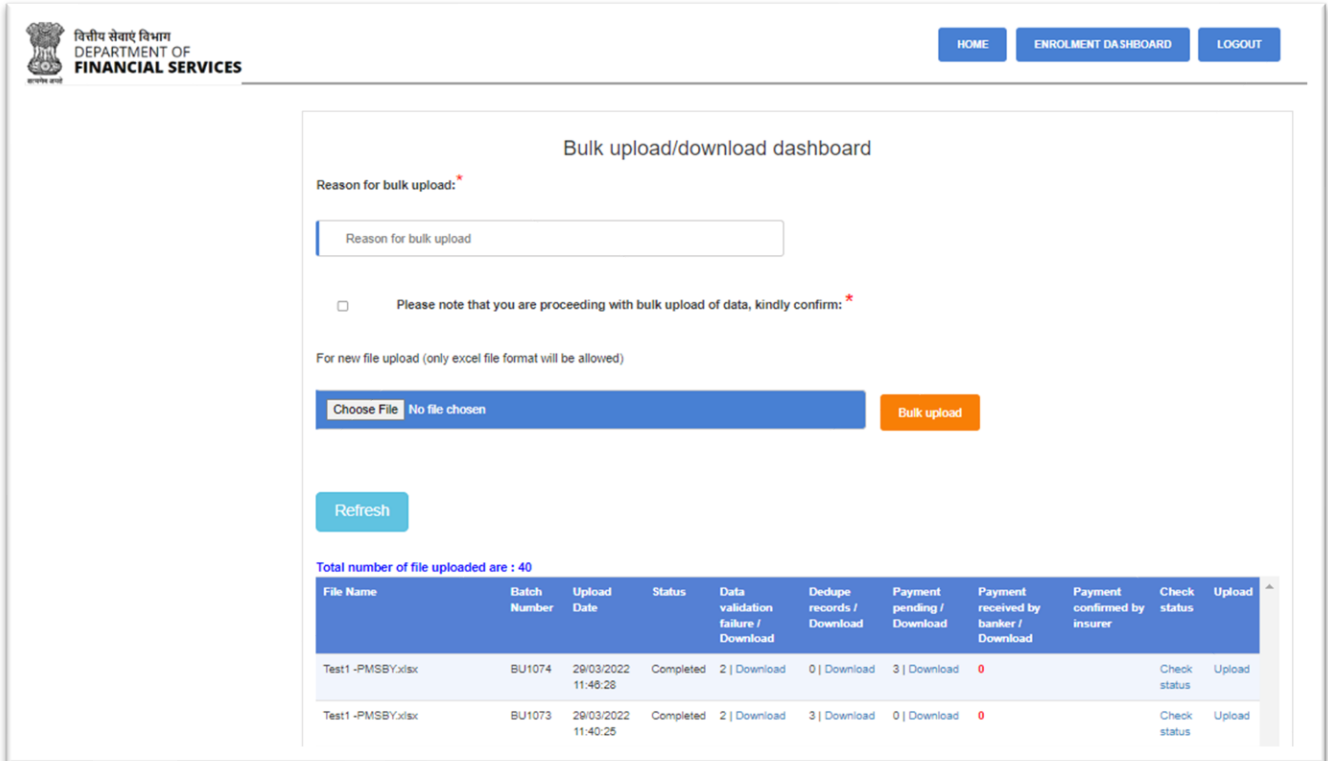
Section 6.3 - PMSBY Enrolment process (Bulk upload by bank)



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:

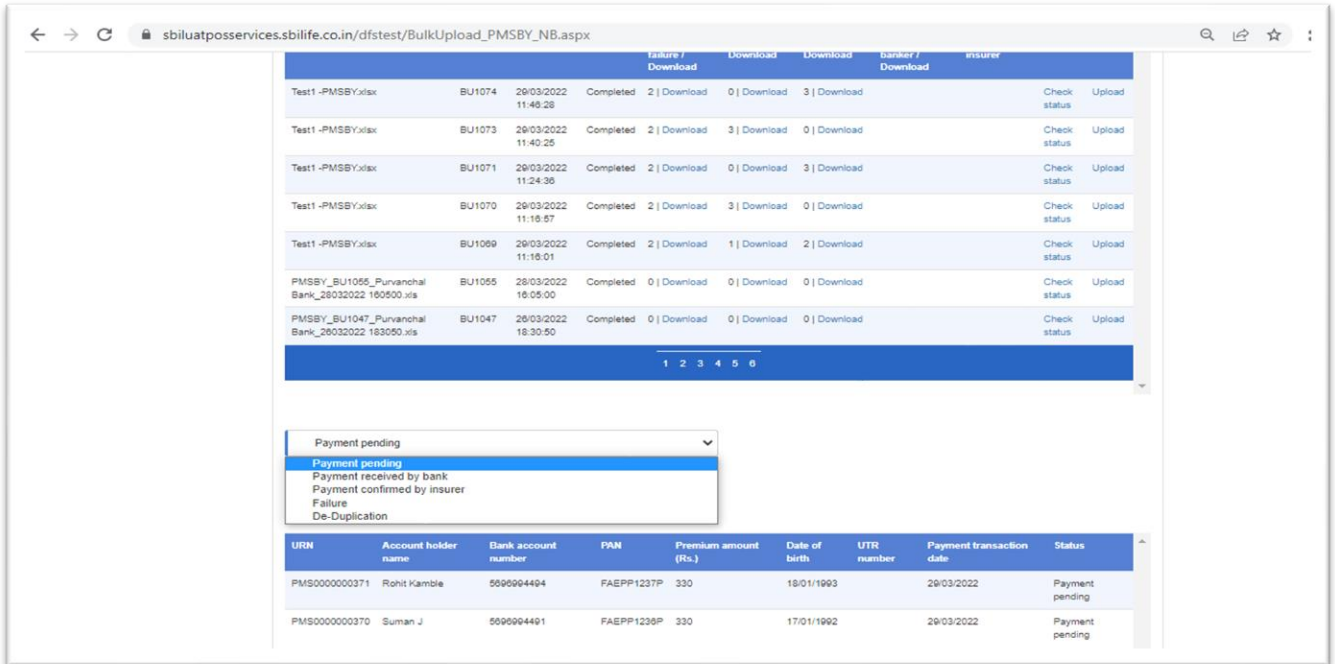
1. Completeness of mandatory data in proper format.
2. De-duplication check.
3. Eligibility check of the customer.

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.

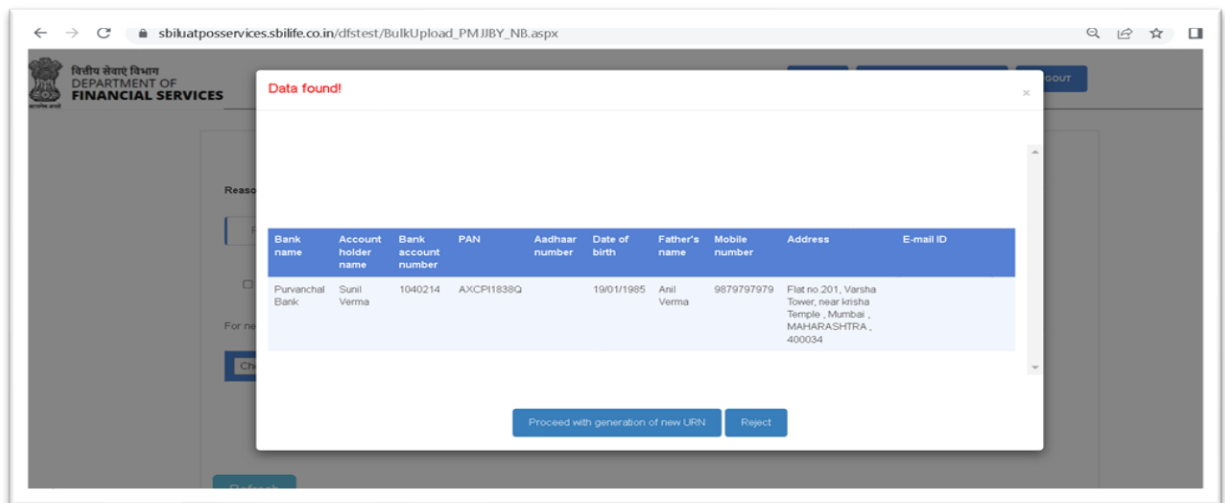
Any update in a file due to the above reasons will need to be uploaded by clicking on the 'Upload' link provided against the specific batch-number in the dashboard.

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.

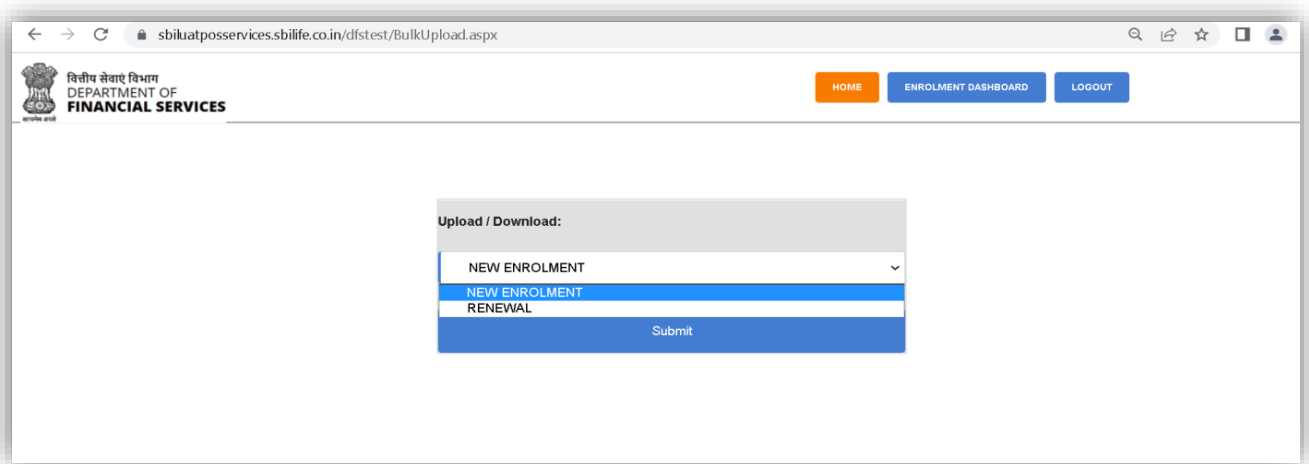
Post completion of bulk upload, the banker can go to the main 'PMSBY bank dashboard' and view the cases by using search and filter options. The COI can be generated from this dashboard.

The screenshot shows the PMSBY bank dashboard interface. At the top, there is a navigation bar with buttons for HOME, ENROLMENT DASHBOARD (highlighted), ENROLMENT FORM, BULK UPLOAD, MIS, GRIEVANCE, and LOGOUT. The main content area is titled 'PMSBY bank dashboard' and contains search filters: 'From date' and 'To date' with a 'Search' button, 'Search account number' with a 'Clear all' button, and an 'Enrolment' dropdown menu. A status filter dropdown is also visible, showing options: 'Payment pending', 'Payment received by bank', 'Payment confirmed by insurer', and 'Validation failure in CBS'. Below the filters is the 'Enrolment Dashboard' section, which displays 'Total number of records are : 8'. A table lists the records with columns for 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, and COI. The table contains three rows of data, all with a 'Payment pending' status.

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
PMJ2012080821	Rohit Kamble	5060004404	FAEPP1237P	12	29/03/1995		29/03/2022	Payment pending	View Details			Modify	COI
PMJ2011472249	Suman J	5060004401	FAEPP1236P	12	30/03/1995		29/03/2022	Payment pending	View Details			Modify	COI
PMJ2011471386	Anil Gupta	6779797999	FAEPP1234P	12	29/03/1995		29/03/2022	Payment pending	View			Modify	COI

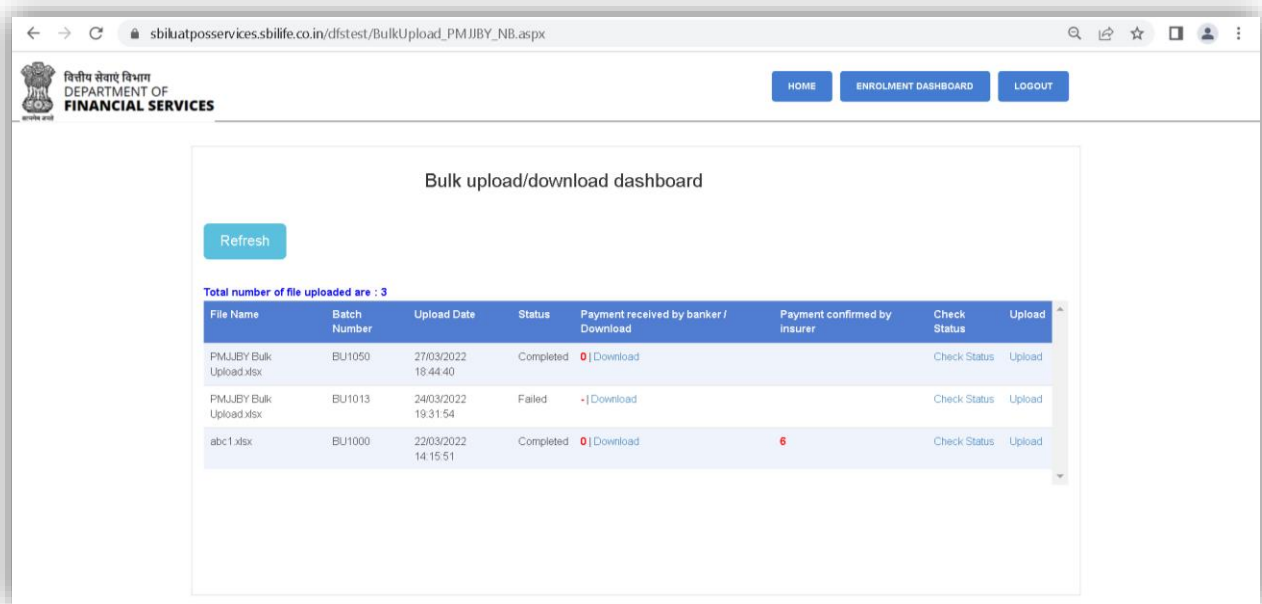
Section 6.4 - PMSBY Enrolment process (Bulk upload Insurer process)

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.

The screenshot displays the insurer Bulk Upload dashboard. At the top, there is a table showing upload attempts:

File Name	BU ID	Date/Time	Status	Download	Check Status	Upload
PMJJB Bulk Upload.xlsx	BU1000	27/03/2022 18:44:40	Completed	0 Download	Check Status	Upload
PMJJB Bulk Upload.xlsx	BU1013	24/03/2022 19:31:54	Failed	- Download	Check Status	Upload
abc1.xlsx	BU1000	22/03/2022 14:15:51	Completed	0 Download	6	Check Status

Below this table, there is a dropdown menu showing "Payment confirmed by insurer".

Total number of records are : 6

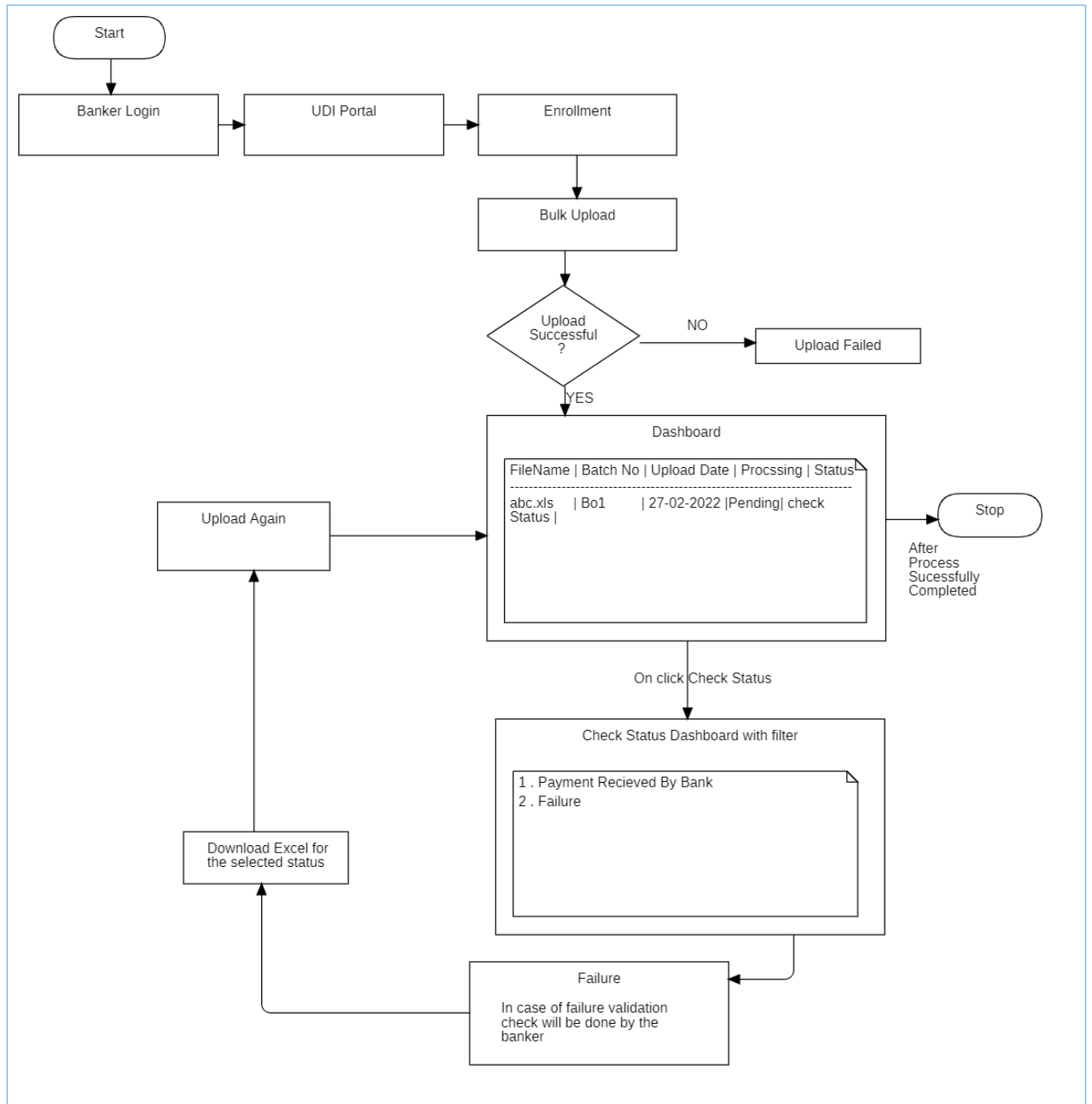
The detailed view shows a table with the following columns: URN, Account holder name, Bank account number, PAN, Premium amount (Rs.), Date of birth, UTR number, Payment transaction date, and Status.

URN	Account holder name	Bank account number	PAN	Premium amount (Rs.)	Date of birth	UTR number	Payment transaction date	Status
PMJ000001773	Sunil Verma	1040214	AXCP1838Q	330	19/01/1985	24244	22/03/2022	Payment confirmed by insurer
PMJ000001772	Rohan Todankar	1040212	AXCPB1838Q	330	19/01/1972	4244	22/03/2022	Payment confirmed by insurer
PMJ000001771	Dhiraj Kamble	1040111	AXCPB1837T	330	18/01/1979	24424244	22/03/2022	Payment confirmed by insurer
PMJ000001770	Amit Jhalak	1048801	AXCPB1836R	330	17/01/1982	24245	22/03/2022	Payment confirmed by insurer
PMJ000001769	Nitin Sharma	1040455	AXCPB1835E	330	16/01/1984	e34444	22/03/2022	Payment confirmed by insurer
PMJ000001768	Aman Gupta	1040258	AXCPB1834V	330	15/01/1973	12345	22/03/2022	Payment confirmed by insurer

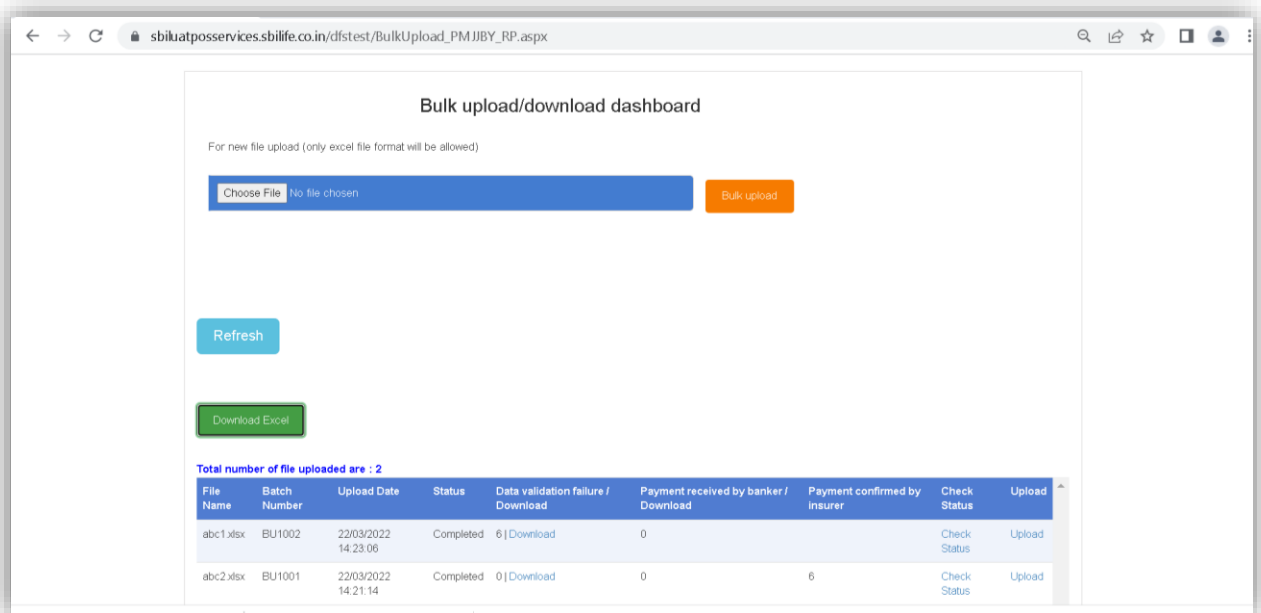
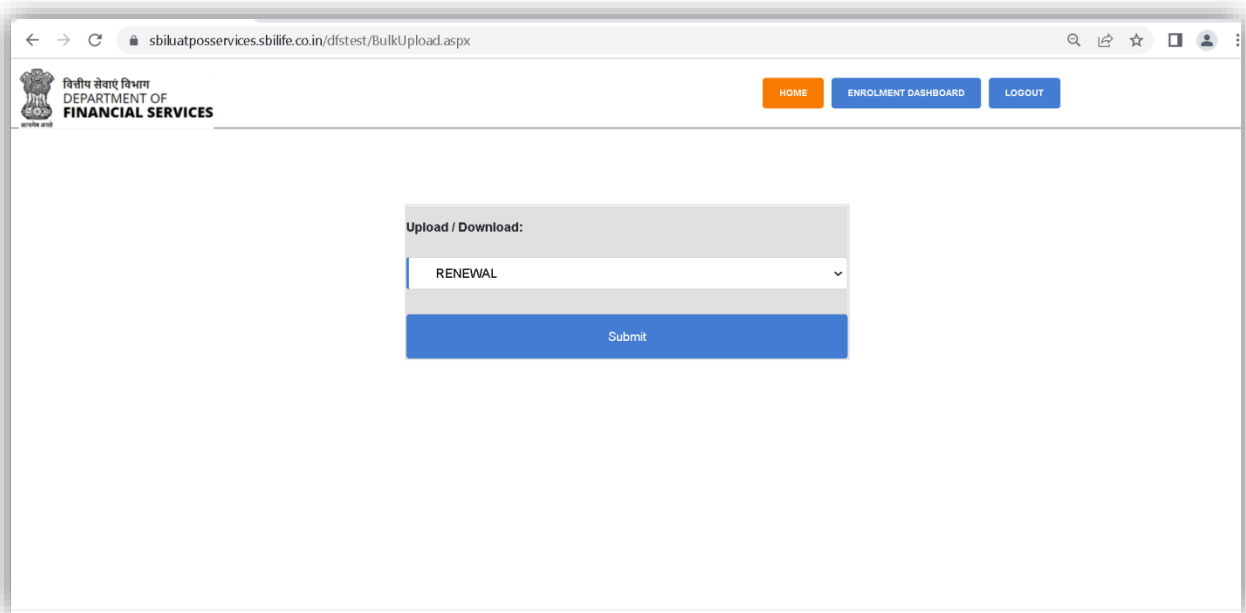
Once the Insurer confirm the receipt of the payment, the status for the same cases will also get updated in Bankers dashboard also.

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.

The screenshot shows a web application interface for bulk uploads. At the top, there is a table with columns: File Name, Batch Number, Upload Date, Status, Data validation failure / Download, Payment received by banker / Download, Payment confirmed by insurer, Check Status, and Upload. Two rows are visible, both with a status of 'Completed'. Below this table is a dropdown menu currently set to 'Payment confirmed by insurer'. A text label indicates 'Total number of records are : 6'. Below that is a detailed table with columns: URN, Account holder name, Bank account number, PAN, Premium amount (Rs.), Date of birth, UTR number, Payment transaction date, and Status. Six rows of data are shown, all with a status of 'Payment confirmed by insurer'.

File Name	Batch Number	Upload Date	Status	Data validation failure / Download	Payment received by banker / Download	Payment confirmed by insurer	Check Status	Upload
abc1.xlsx	BU1002	22/03/2022 14:23:06	Completed	6 Download	0		Check Status	Upload
abc2.xlsx	BU1001	22/03/2022 14:21:14	Completed	0 Download	0	6	Check Status	Upload

Payment confirmed by insurer

Total number of records are : 6

URN	Account holder name	Bank account number	PAN	Premium amount (Rs.)	Date of birth	UTR number	Payment transaction date	Status
PMJ0000001769	Nitin Sharma	1040455	AXCPB1835E	330	16/01/1984	e34444	22/03/2022	Payment confirmed by insurer
PMJ0000001768	Aman Gupta	1040258	AXCPB1834V	330	15/01/1973	12345	22/03/2022	Payment confirmed by insurer
PMJ0000001773	Sunil Verma	1040214	AXCPI1838Q	330	19/01/1985	24244	22/03/2022	Payment confirmed by insurer
PMJ0000001772	Rohan Todankar	1040212	AXCPB1838Q	330	19/01/1972	4244	22/03/2022	Payment confirmed by insurer
PMJ0000001771	Dhiraj Kamble	1040111	AXCPB1837T	330	18/01/1979	2442444	22/03/2022	Payment confirmed by insurer
PMJ0000001770	Amit Jhalak	1048801	AXCPB1836R	330	17/01/1982	24245	22/03/2022	Payment confirmed by insurer

Renewal records in PMSBY bank dashboard.

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

The screenshot shows the PMSBY bank dashboard interface. At the top, there is a navigation bar with buttons for HOME, ENROLMENT DASHBOARD, ENROLMENT FORM, BULK UPLOAD, MIS, GRIEVANCE, and LOGOUT. The main content area is titled "PMSBY bank dashboard" and includes search filters for "From date", "To date", "Search account number", and "Payment received by bank". A dropdown menu is open, showing options for "Enrolment", "Enrolment", and "Renewal". Below the filters, a "Renewal Dashboard" section displays a table of records. The table has columns for URN, Account holder name, Bank account number, PAN, Premium amount (Rs.), Date of birth, UTR number, Payment transaction date, Status, View details, Remark, and Uploaded files. Two records are visible, both with a status of "Payment received by bank".

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	Mod
PMS0000000366	Mukesh vanin	49494	ASDPE1234E	12	12/04/1991	2252425	27/03/2022	Payment received by bank	View Details			-
PMSB0000000227	Rakshan	908789098789		12	02/01/1989	1901202201	17/02/2022	Payment received by bank	View Details			-

View details

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

The screenshot shows the PMSBY bank dashboard with a modal window titled "Subscriber's Details" open. The modal displays the following information:

- URN: PMS0000000366
- Account holder name: Mukesh vanin
- Father's / husband's name: djdj
- Bank account number: 49494
- IFSC code of bank branch: SBIH0000133
- PAN number: PMS0000000366
- Mobile number: 9954844948
- Address: ffj
- Date Of birth: 12/04/1991
- Name of the nominee: xxx
- Address of the nominee: xxx
- Mobile number of nominee: 9765696959
- Date of birth of nominee: 12/04/1991
- Relationship of nominee with the account holder: Daughter
- Name of guardian / appointee: xxx
- Address of guardian / appointee: xxx
- Relationship of the guardian / appointee with the nominee: xxx
- Mobile number of guardian / appointee: xxx
- Email id of guardian / appointee: xxx
- Disability: xxx
- Premium amount (Rs.): 12
- UTR number: 2252425
- Cover date: 27/03/2022

The modal also includes a "Close" button. The background shows the same dashboard as the previous screenshot, with the "View details" link for the first record highlighted.

Download COI or policy documents

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

PMSBY bank dashboard

From date: To date: Search

Search account number: Clear all Payment confirmed by insurer:

Renewal:

Renewal Dashboard

Total number of records are : 28

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	Modif
PMS0000000248	Harsha	342342343243	RAKES5476L	12	01/01/1990	2202202201	22/02/2022	Payment confirmed by insurer	View Details			
PMS0000000244	Vjay Vama	3876038573480		12	01/07/1990	UTR0487563453	21/02/2022	Payment confirmed by insurer	View Details			

**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 95, 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 7.1 - PMSBY Renewal Process (Insurer process)

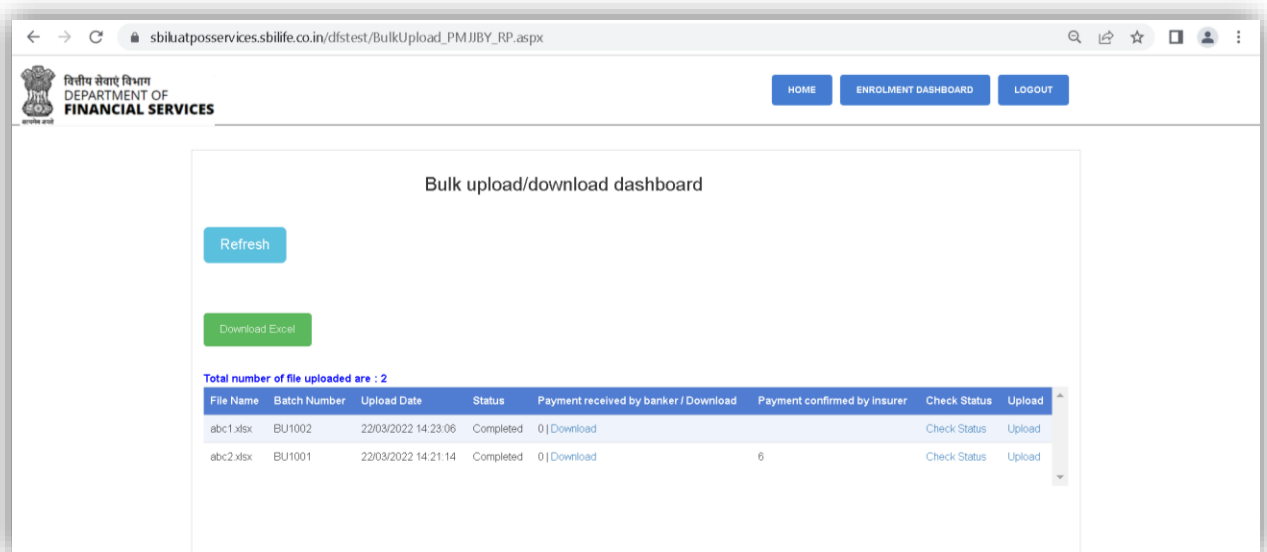
Insurer can confirm the payment details for renewed policies, which are uploaded by bank users through bulk upload.

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.

sbikuatposservices.sbilife.co.in/dfstest/BulkUpload_PMJJBYP.aspx

Total number of file uploaded are : 2

File Name	Batch Number	Upload Date	Status	Payment received by banker / Download	Payment confirmed by insurer	Check Status	Upload
abc1.xlsx	BU1002	22/03/2022 14:23:06	Completed	0 Download		Check Status	Upload
abc2.xlsx	BU1001	22/03/2022 14:21:14	Completed	0 Download	6	Check Status	Upload

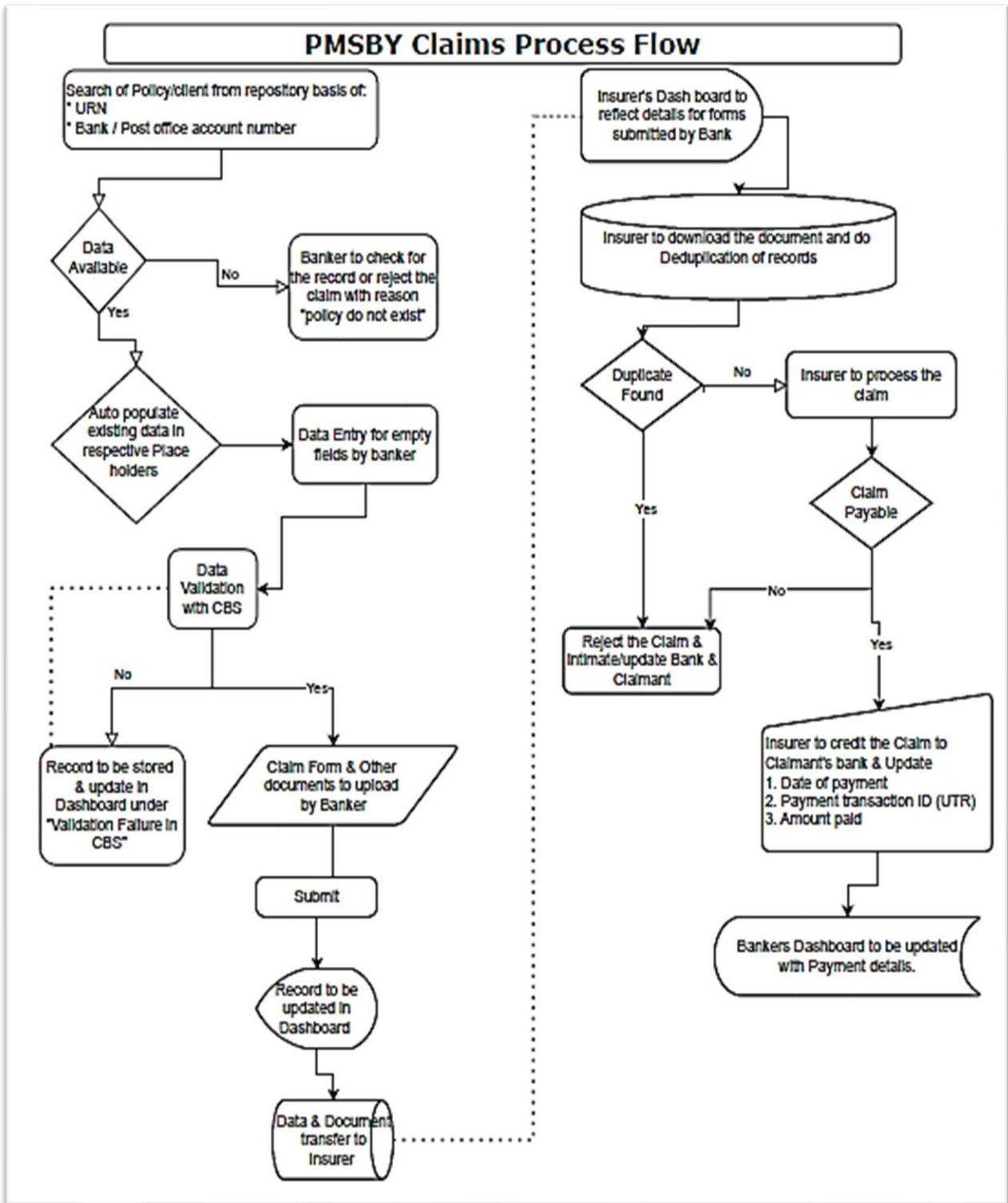
Payment confirmed by insurer

Total number of records are : 6

URN	Account holder name	Bank account number	PAN	Premium amount (Rs.)	Date of birth	UTR number	Payment transaction date	Status
PMJ0000001769	Nitin Sharma	1040455	AXCPB1835E	330	16/01/1984	e34444	22/03/2022	Payment confirmed by insurer
PMJ0000001768	Aman Gupta	1040258	AXCPB1834V	330	15/01/1973	12345	22/03/2022	Payment confirmed by insurer
PMJ0000001773	Sunil Verma	1040214	AXCP1838Q	330	19/01/1985	24244	22/03/2022	Payment confirmed by insurer
PMJ0000001772	Rohan Todankar	1040212	AXCPB1838Q	330	19/01/1972	4244	22/03/2022	Payment confirmed by insurer
PMJ0000001771	Dhiraj Kamble	1040111	AXCPB1837T	330	18/01/1979	24424244	22/03/2022	Payment confirmed by insurer
PMJ0000001770	Amit Jhalak	1048801	AXCPB1836R	330	17/01/1982	24245	22/03/2022	Payment confirmed by insurer

- 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)



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

The screenshot shows a web browser window with the URL `sbiluatposervices.sbilife.co.in/dfstest/PMJBYProduct.aspx`. The page header includes the logo of the Department of Financial Services and buttons for 'HOME' and 'LOGOUT'. The main content area contains three dropdown menus: 'Select product : PMSBY', 'Select module : Enrolment', and 'Select insurer : UIIC'. A blue 'Submit' button is located at the bottom of the form.

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

The screenshot shows the 'PMSBY bank dashboard' with a search bar for 'From date' and 'To date', and a 'Search' button. Below the search bar is a 'Search URN number' field with a 'Clear all' button. A dropdown menu is open, showing options: 'Claims pending', 'Claims confirmed', 'Claims declined', and 'Validation failure in CBS'. Below the dropdown, a table displays a list of records with columns: URN, Account holder name, Bank account number, PAN, DOB, Status, Transac date, number, details, files, and by. The table shows 6 records, all with 'Claims pending' status.

URN	Account holder name	Bank account number	PAN	DOB	Status	Transac date	number	details	files	by
PMS0000000174	Rohit Sharma	7878787878	ASPPE1234E	12/05/2002	Claims pending			View details	Upload documents	
PMS0000000174	Rohit Sharma	7878787878	ASPPE1234E	12/05/2002	Claims pending			View details	Upload documents	
PMS0000000244	Vijay Varma	3879938573499		01/07/1990	Claims pending			View details	Upload documents	
PMS0000000243	Jitesh	3434343434	JITES5478L	09/09/1990	Claims pending			View details	Upload documents	
PMS0000000248	Harsha	342342343243	RAKES5478L	01/01/1980	Claims pending			View details	Upload documents	
PMS0000000248	Harsha	342342343243	RAKES5478L	01/01/1980	Claims			View	Upload	

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.

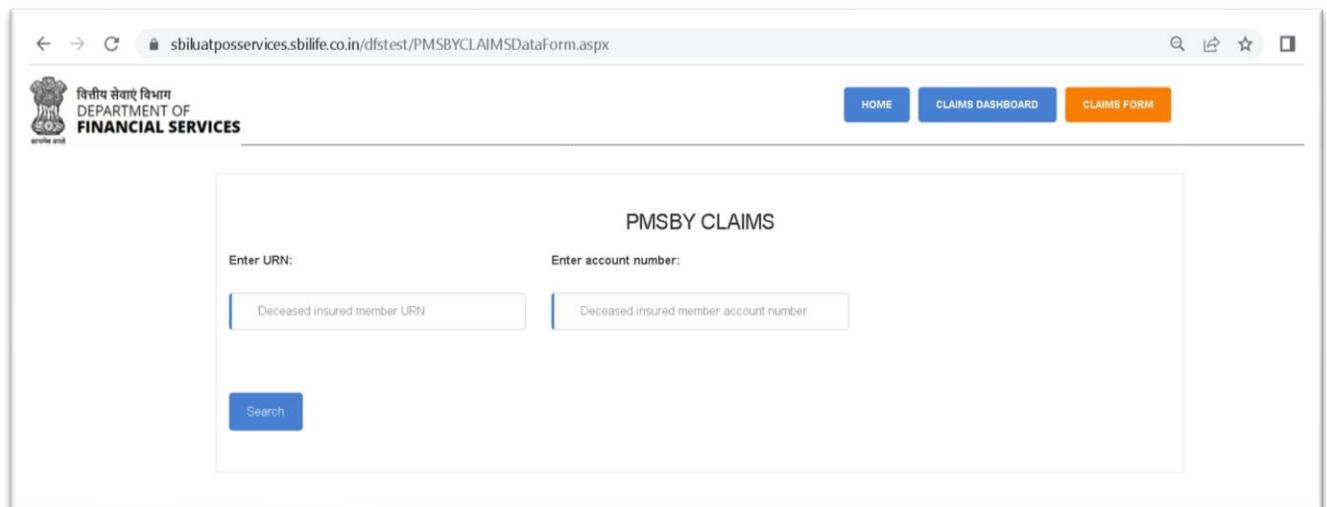
Below status are provided in the dashboard

- **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 grid.
- **Claims declined**- Under this status, the claims that are rejected/declined by the Insurer will displayed in the grid.
- **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:

FMSB000000240

Enter account number:

Deceased insured member account number

Search

Details in respect of the insured member:

Name *

KavinRaj

Address: *

Calicut . .

Pincode: *

856565

District: *

Calicut

Town/City: *

CALICUT

State: *

KERALA

Bank/Post office Account No.: *

23232323232323

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):
<input type="text" value="Pravin"/>	<input type="text" value="34"/>	<input type="text" value="Appointee name"/>
Name of the claimant:	Proof of death of nominee :	Relationship of the nominee/claimant with the deceased: *
<input type="text" value="Claimant Name"/>	<input type="text" value="---Select-----"/>	<input type="text" value="Select"/>
Nominee/claimant mobile number: *	Nominee/claimant email address:	Nominee/claimant address: *
<input type="text" value="3423423423"/>	<input type="text" value="name@domain.com"/>	<input type="text" value="Calicut"/>
Nominee /appointee/claimant account number: *	Nominee /appointee/claimant name of bank: *	Nominee /appointee/claimant branch IFSC code: *
<input type="text" value="Account number"/>	<input type="text" value="Name of bank"/>	<input type="text" value="IFSC code of bank branch"/>
Nominee /appointee/claimant aadhaar number:	Nominee /appointee/claimant income-tax PAN:	Nominee /appointee/claimant KYC document :
<input type="text" value="Aadhaar number, if available"/>	<input type="text" value="PAN, if available"/>	<input type="text" value="---Select-----"/>

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:

PMSB000000240

Data validated with CBS ? YES NO

Proof of death/ disability of insured member:

---Select----- No file chosen

FIR / panchnama:

---Select----- No file chosen

KYC of insured member :

---Select----- No file chosen

KYC of nominee / appointee / claimant :

---Select----- No file chosen

Bank proof of nominee / appointee / claimant :

---Select----- No file chosen

Proof of death of nominee :

---Select----- No file chosen

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

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

DEPARTMENT OF FINANCIAL SERVICES

URN: PMSB0000000240

Account holder name: KavinRaj
 Address: Calicut, ... , CALICUT, KERALA
 Pincode: 686505
 Bank account number: 23232323232323
 Day, date and time of accident: Tuesday 3-4-2022 20:22
 Nature of accident: External
 Place of occurrence: mumbai
 Date of death/ disability: Injury
 Cause of death: Permanent Partial disability due to accident

Details of disability: Permanent Partial disability due to accident

Document(s) attached as proof of death: Hospital_Discharge_Summary

Aadhaar number: xxxxxxxx7890
 PAN number: DIUJH6789L
 Name of the Nominee: Pravin
 Branch name: SBI
 Branch IFS code: SBIN0000804
 Father's / husband's name of the deceased member: Prabhu

Date of birth: 09/08/1987
 Date of debit of premium from the bank/post office account: 01/02/2022
 Date of remitting the premium into insurer's account: 01/02/2022
 Age of nominee: 34

Name of the appointee: [Redacted]
 Proof of death of nominee: [Redacted]
 Name of the claimant: [Redacted]
 Relationship of the nominee/claimant with the deceased: [Redacted]
 Nominee/claimant mobile number: 3423423423
 Nominee/claimant email address: [Redacted]
 Nominee/claimant address: Calicut
 Nominee /appointee/claimant account number: [Redacted]
 Nominee /appointee/claimant name of bank: [Redacted]
 Branch name: [Redacted]
 Nominee /appointee/claimant branch IFS code: [Redacted]
 Nominee /appointee/claimant [Redacted]

From date: [Input field]
 To date: [Input field]
 Search: [Button]

Search URN number: [Input field]
 Clear all: [Button]

Claims pending: [Dropdown menu]

Total number of records are : 15

URN	Account holder name	Bank account number
PMSB0000000240	KavinRaj	2323232323
PMS0000000174	Rohit Sharma	7878787878
PMS0000000174	Rohit Sharma	7878787878
PMS0000000244	Vijay Varma	3876938573489
PMS0000000243	Jitesh	3434343434
PMS0000000248	Harsha	3423423423
PMS0000000248	Harsha	3423423423

Upload remaining documents

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

PMSBY bank dashboard

From date: [Input field] To date: [Input field] Search: [Button]

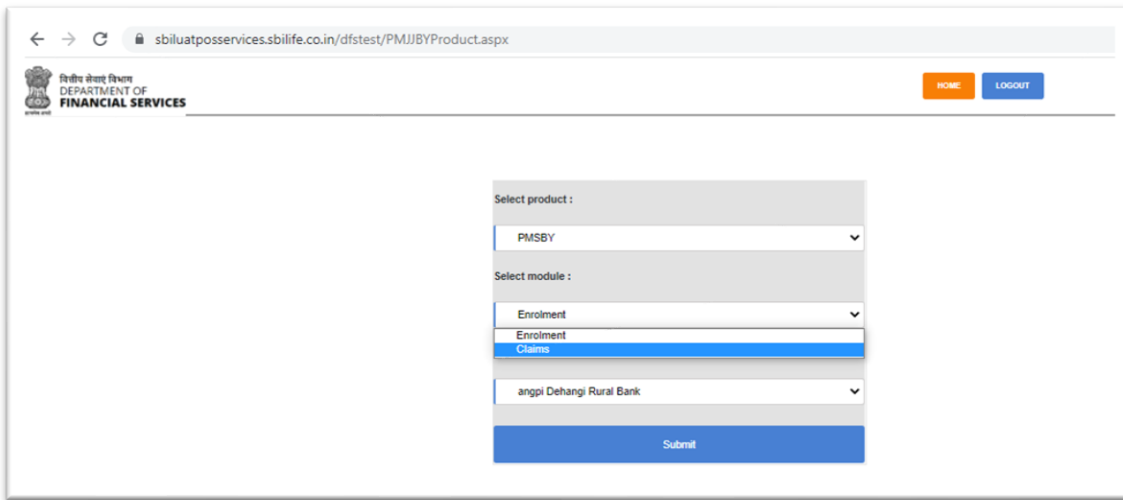
Search URN number: [Input field] Clear all: [Button] Claims pending: [Dropdown menu]

Total number of records are : 14

URN	Account holder name	Bank account number	PAN	DOB	Status	Transaction date	UTR number	View details	Remark	Uploaded files	Modify
PMS0000000174	Rohit Sharma	7878787878	ASPPE1234E	12/05/2002	Claims pending			View details		[Icon]	Upload documents
PMS0000000174	Rohit Sharma	7878787878	ASPPE1234E	12/05/2002	Claims pending			View details		[Icon]	Upload documents
PMS0000000244	Vijay Varma	3876938573489		01/07/1990	Claims pending			View details		[Icon]	Upload documents
PMS0000000243	Jitesh	3434343434	JITES5478L	09/09/1990	Claims pending			View details		[Icon]	Upload documents
PMS0000000248	Harsha	342342343243	RAKES5478L	01/01/1980	Claims pending			View details		[Icon]	Upload documents
PMS0000000248	Harsha	342342343243	RAKES5478L	01/01/1980	Claims pending			View details		[Icon]	Upload documents
PMSB0000000081	suranjan das	1122	ASDPE1234E	08/11/1995	Claims			View		[Icon]	Upload

Section 8.1 - PMSBY Claims Process (Insurer process)

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



The screenshot shows a web browser window with the URL `sbiluatposservices.sbilife.co.in/dfstest/PMJBYProduct.aspx`. The page header includes the logo of the Department of Financial Services and buttons for HOME and LOGOUT. The main content area contains a form with the following fields:

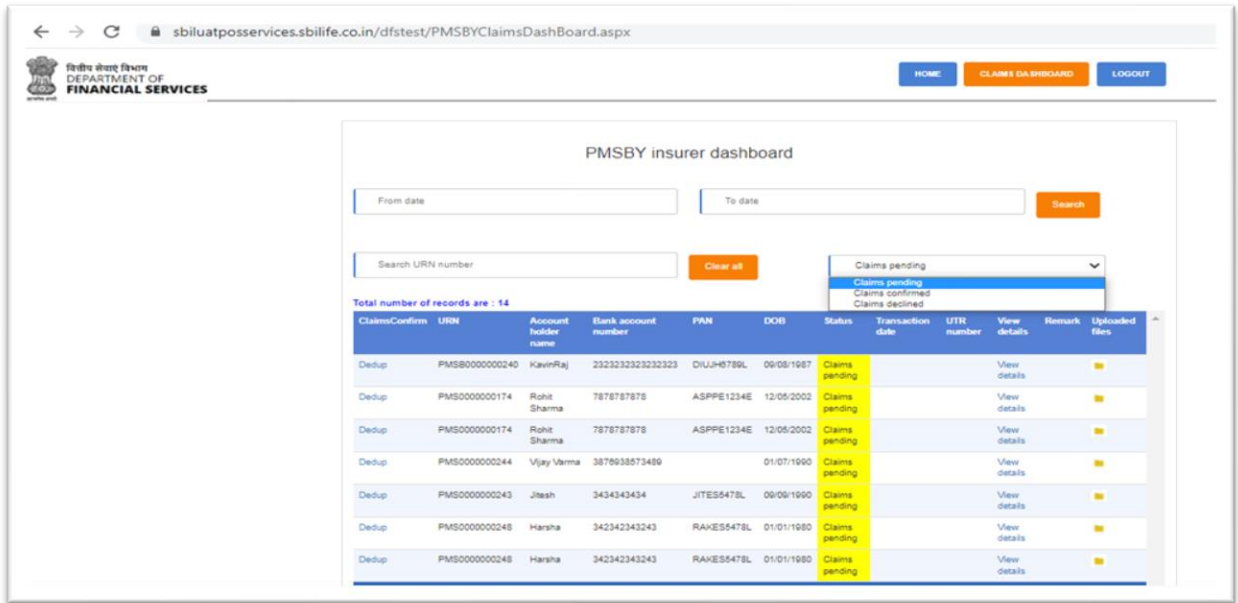
- Select product : PMSBY
- Select module : Enrolment, Enrolment, Claims (highlighted)
- angpi Dehangi Rural Bank
- Submit

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.

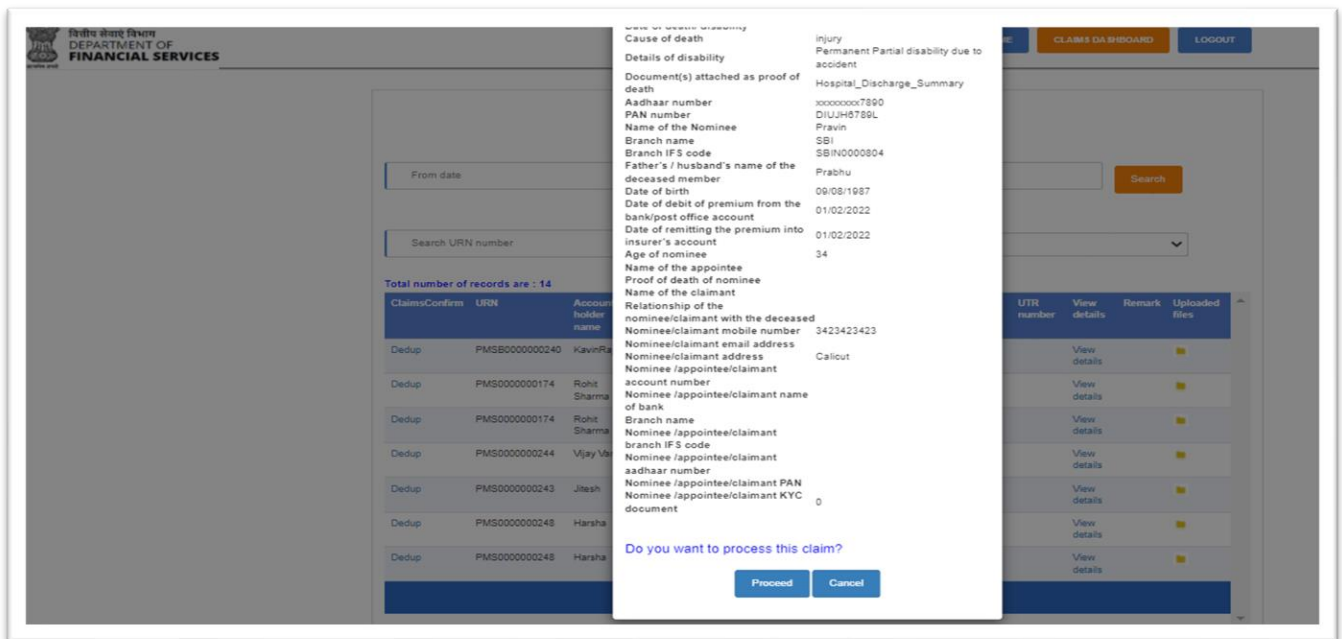
Insurer can also view the cases using the filter for the different status as listed below:

- **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 grid.
- **Claims declined**- Under this status, the claims that are rejected/declined by the Insurer will displayed in the grid.



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.

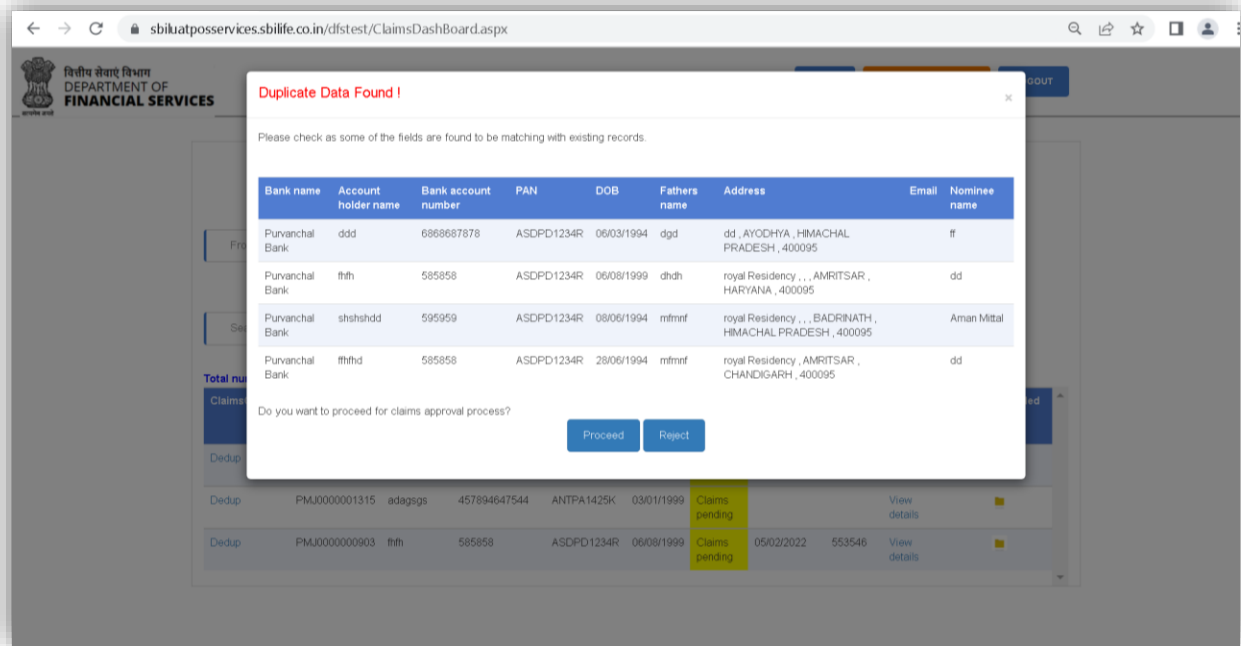
On click on the “Dedup” link the view details screen (the details entered and fetched at banker’s end) will pop-up as shown in the screen shot below to verify the details.



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

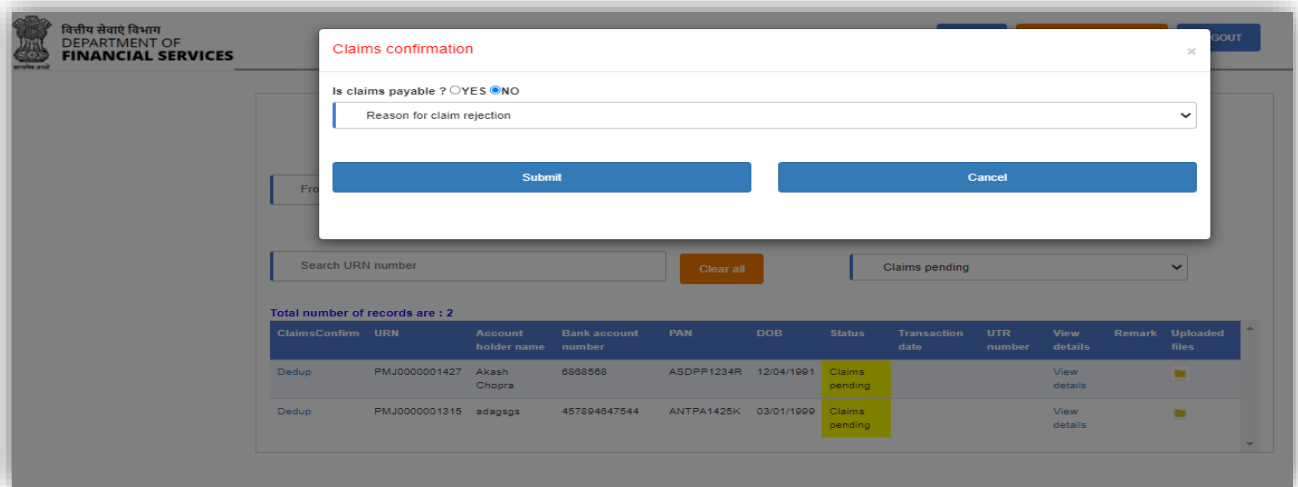
On clicking the Proceed button, the system will carry out the de-duplication activity. If system identifies any existing details the below screen will appear with existing records, else a pop-up will appear to confirm “is claims payable?”.

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.

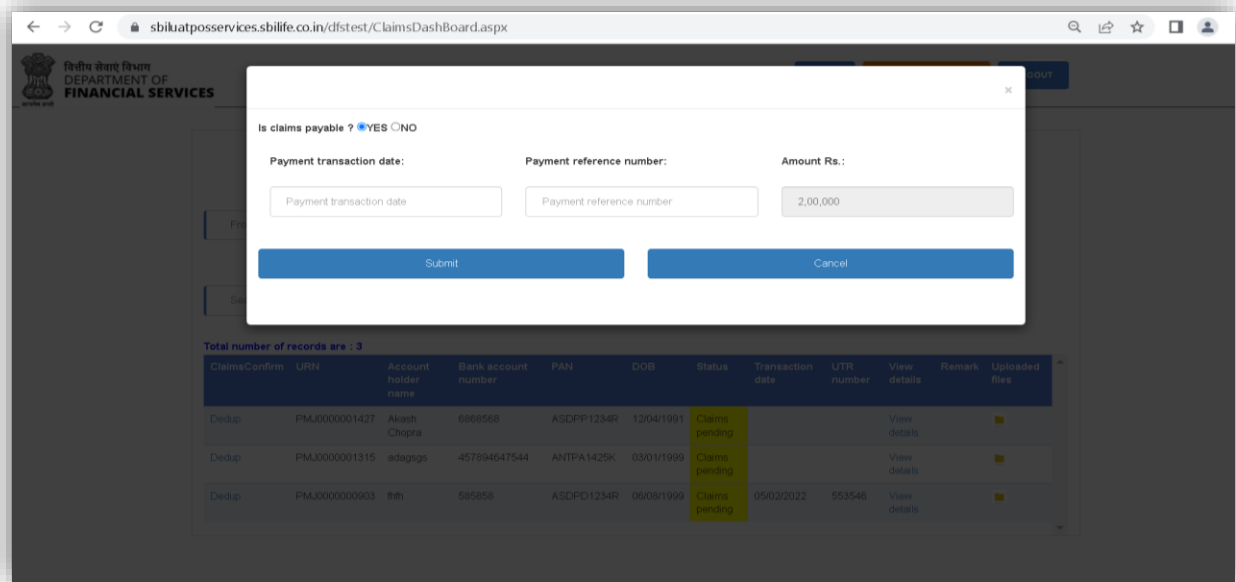


If the answer is “Yes”, insurer needs to provide the payment details like UTR number and transaction date. The Amount will auto-populate based on the conditions as follows:

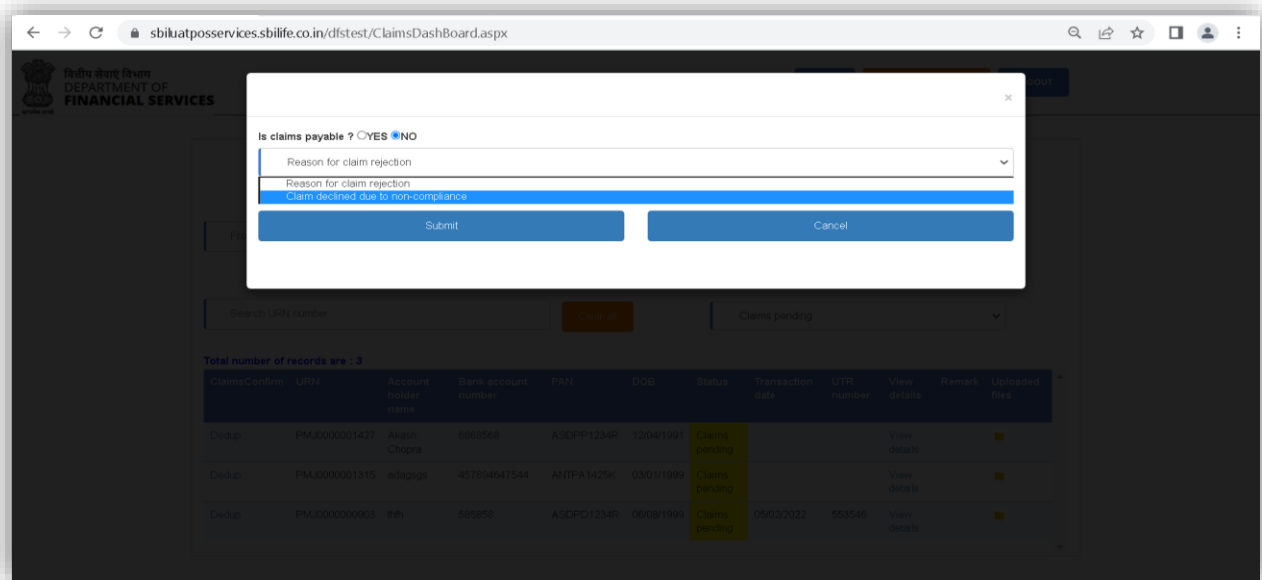
Death Claim - 2lacs

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