

F.No. 25-04/2020-LI  
Government of India  
Ministry of Communications  
Department of Posts  
**(Directorate of Postal Life Insurance).**  
New Delhi-110021

Dated:-17.12.2020

**Office Memorandum**

**Subject: Standard Operating Procedure for Appeal in Postal Life Insurance/Rural Postal Life Insurance Death claim cases.**

This is regarding introduction of provision of preferring an appeal by a claimant (nominee/legal heir etc) against rejection of a death claim case in respect of PLI/RPLI, to further improve the quality of customer service,

2. The Standard Operating Procedure in this regard, as approved by DG (Posts), is enclosed herewith for wide circulation across the Circle including sales force, to follow the procedure laid down and adhering to the timelines given in the SOP.

This issues with the approval of the competent authority.

*(Signature)*  
17.12.2020

**(Hariom Sharma)**

Deputy Divisional Manager-II

Encl: As above.

Copy to:-

1. Sr. PPS to Secretary (Posts)/Sr. PPS to Director General Postal Services.
2. PPS/PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/ Member (PLI)/Member (Tech)
3. Sr. Deputy Director General (Vigilance) & CVO/Sr. Deputy Director General (PAF)
4. CGM (BD)/CGM (Parcel)
5. All DDGs, Dak Bhawan
6. Director, RAKNPA, Ghaziabad/CGM (CEPT)
7. All CPMGs with the request to circulate this SOP among all CPCs.
8. All Director, PTCs/ Director, PLI, Kolkata

## Appeal in PLI/RPLI Death Claim cases

### Standard Operating Procedure

#### Background

As per PLI Directorate letter no. 25-1/2020-LI dated 21.08.2020, approver limits for settlement of death claim cases have been revised as under:

(i) PLI/RPLI Death Claim cases involving no investigation (to be settled within 30 days)

Approving Authority	Amount Limit (single or aggregate sum assured)
Postmaster (HSG-I/HSG-II), Sr. Postmaster (Gr. B), Dy. Chief Postmaster (Gr. B), AD of HO (Gr B) headed by Director	Upto Rs. 20 lakhs
Head of Division (Gr A/ Gr B), Chief Postmaster (Gr A), Dy. Director of HO (Gr A) headed by Director	More than Rs. 20 lakhs and upto Rs. 50 lakhs

(ii) PLI/RPLI Death Claim cases involving investigation i.e. death within 3 years of acceptance of policy (to be settled within 90 days)

Approving Authority	Amount Limit (single or aggregate sum assured)
Director GPO (JAG)/ Director (HQ)/Regional DPS (JAG)	All cases irrespective of Sum Assured

2. In order to further improve the quality of customer service, it has been decided to introduce a provision of Appeal in all such death claim cases where the approving authority concerned has not found the claim fit for approval and has rejected the claim. An appeal can now be preferred by the claimant (nominee/legal heir etc) against rejection of a death claim case in respect of PLI/RPLI. The Standard Operating Procedure in this regard is laid out as under:-

#### 2.1 Cases where Appeal can be made

An appeal can be submitted by the claimant against rejection of 'Death Claim' case.

#### 2.2 Appellate Authority

Appeal against rejection of death claim cases shall lie with the authority, who is the next higher authority of the Approving Authority as detailed under:

	Approving Authority	Appellate Authority
i.	Postmaster (HSG-I/HSG-II), Sr. Postmaster (Gr. B)	Divisional Head
ii.	Dy. Chief Postmaster (Gr. B)	Chief Postmaster (Gr A)
iii.	AD of HO (Gr B) headed by Director, Dy. Director of HO (Gr A) headed by Director	Director (GPO)
iv.	Head of Division (Gr A/ Gr B), Chief Postmaster (Gr A),	Director Postal Services (Region/HQ)
v.	Director Postal Services (Region)	Postmaster General
vi.	Director Postal Services (HQ)	Chief Postmaster General

2.3 In case the post of Appellate Authority is lying vacant or incumbent is on leave, the appeal shall lie with the officer who is holding the charge of the Appellate Authority.

2.4 Details of the Appellate Authority shall be mentioned on the rejection letter issued to the claimant. The following shall be mentioned on the rejection letter:

*“In case you are not satisfied with the decision of the authority concerned, you may file an appeal against the decision within 90 days of receipt of this communication to the following:-*

*Designation of the Appellate Authority*

*Postal Address with pincode*

*Email id:xxxxxxxx@xxxx.xx”*

*The appeal should be supported by relevant rules and documents etc., as applicable.”*

### **3. Time limit to file the Appeal**

3.1 The Appeal may be submitted by the claimant herein after called appellant to the Appellate Authority within 90 days of receipt of the rejection letter.

3.2 The Appellate Authority may condone the delay in filing the appeal within prescribed time of 90 days, if she/he is satisfied that the appellant was prevented by sufficient cause from filing the appeal in time.

#### 4. Manner of submission of Appeal

- 4.1 The appellant may submit his appeal in writing to the Appellate Authority either in person or through post/email.
- 4.2 Alternatively, appeal may also be submitted at any CPC. The CPC shall immediately forward the appeal to the Appellate Authority concerned by Registered Post or by proper entry.
- 4.3 The appellant should elaborate the grounds for appeal and relevant documents etc. be enclosed in support of the same.

#### 5. Action by Appellate Authority

- 5.1 An Appeal Register shall be maintained at the office of the Appellate Authority in the following format:

Sl.	Date of receipt of Appeal	Name & Address of the Appellant	Grounds of Appeal in brief	Date of decision on Appeal	Date and particulars of dispatch of Appellate Order

- 5.2 On receipt of appeal, the Appellate Authority may take one or more than one of the following steps, if deemed necessary:
- 5.2.1 May call for additional information/documents from the Appellant
- 5.2.2 May call for detailed report from the Approving Authority /CPC
- 5.2.3 May give personal hearing to the Appellant
- 5.3 The Appeal shall be decided within 45 days from the date of receipt of appeal by the appellate authority.
- 5.4 The order passed by the Appellate Authority shall be a reasoned order containing detailed justification, rulings, documents etc. which were relied upon while deciding the appeal.
- 5.5 The order passed by the Appellate Authority shall be conveyed to the appellant by authorized mode of transmission. A copy of the order shall also be marked to the Approving Authority, against whom the appeal was made for information and record.