

**No. 24-01/2021-LI  
Government of India  
Ministry of Communications  
Department of Posts  
Directorate of Postal Life Insurance**

**Dated: 11.05.2021**

**Office Memorandum**

**Subject: Record Retention and Document Management Policy for PLI/RPLI -reg**

This is regarding issue of Record Retention and Document Management Policy in respect of PLI/RPLI.

2. Various types of service requests are processed in connection with PLI/RPLI policy viz. proposal, revival, conversion, commutation, change in nomination/address, loan/assignment, surrender/forced surrender, death/maturity claim. Each service request application has enclosures as well. Subsequent to the implementation of CIS and decentralization of PLI/RPLI work, all the records are kept at respective CPCs itself.
3. In order to provide timelines for receive retention, "Record Retention Policy for PLI / RPLI Policy Documents" has been approved by the competent authority. The Gazette notification issued in this regard is enclosed herewith.
4. A Standard Operating Procedure (SOP) on 'Document Management Record Retention Policy' have been approved and enclosed herewith for guiding field units on categorizing, listing, storing, reporting, weeding out and destruction of records received from PLI/RPLI policyholders/claimants in the course of policy servicing at CPCs.
5. This OM along with both enclosures i.e. Gazette Notification and SOP may be circulated among all concerned in the circle for information and strict compliance.

This issues with the approval of competent authority.

  
**(Hariom Sharma)**  
**Dy. Divisional Manager-II**

Copy to:-

1. Sr. PPS to Secretary (Posts)/Sr. PPS to Director General Postal Services.
2. PPS/PS to Addl. DG (Coordination)/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. All CPMGs/Addl. DG, APS/Director, RAKNPA, Ghaziabad/ CGM (CEPT)
7. All Director, PTCs/ Director, PLI, Kolkata
8. All Officers/Officials of PLI Directorate



# भारत का राजपत्र The Gazette of India

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संचार मंत्रालय

(डाक विभाग)

(डाक जीवन बीमा निदेशालय)

नई दिल्ली, 30 अप्रैल, 2021

**सं. 24-01/2021-एल आई.—**भारत के राष्ट्रपति द्वारा डाक जीवन बीमा (पीएलआई) और ग्रामीण डाक जीवन बीमा (आरपीएलआई) के लिए 'पीएलआई/आरपीएलआई पॉलिसी दस्तावेजों हेतु रिकॉर्ड रिटेंशन नीति' की निम्नानुसार घोषणा की जाती है :-

क्रम सं	पॉलिसी का प्रकार	अनुसूची
1	ऐसी पॉलिसियाँ जहाँ तीन वर्ष से कम प्रीमियम अदा किया गया हो और पॉलिसी लैप्स हो चुकी हो।	परिपक्वता तिथि समाप्त होने के 5 वर्ष पश्चात
2	ऐसी पॉलिसियाँ जहाँ कम से कम तीन वर्ष तक प्रीमियम अदा किया गया हो और पॉलिसी को सरेंडर किया गया हो।	सरेंडर वैल्यू के भुगतान के 5 वर्ष पश्चात
3	ऐसी पॉलिसियाँ जहाँ कम से कम तीन वर्ष तक प्रीमियम अदा किया गया हो और पॉलिसी को बाध्यतन सरेंडर किया गया हो।	बाध्यतन सरेंडर की तारीख के 5 वर्ष पश्चात

4	ऐसी पॉलिसियाँ जहाँ कम से कम तीन वर्ष तक प्रीमियम अदा किया गया हो और बीमा अनुबंध परिपक्वता अथवा मृत्यु के कारण समाप्त हो गया हो।	परिपक्वता/मृत्यु दावा राशि के भुगतान के 5 वर्ष पश्चात
5	ऐसी पॉलिसियाँ जो कि 'फ्री लुक' अवधि के दौरान बीमाधारक द्वारा रद्द की गई।	पॉलिसी रद्द करने के 5 वर्ष पश्चात
6	ऐसी पॉलिसियाँ जो किसी भी न्यायालय में दायर किसी भी मामले की विषय वस्तु हों।	मध्यस्थता, मुकदमेबाजी, जांच या ऑडिट, जैसा भी मामला हो, से अंतिम मंजूरी के 3 वर्ष पश्चात अथवा निर्धारित प्रतिधारण अवधि तक जो भी बाद में हो।

- क) उपरोक्त नीति, पॉलिसीधारकों से प्राप्त सभी भौतिक दस्तावेजों पर समान रूप से लागू है और सभी पीएलआई/आरपीएलआई पॉलिसियों के संबंध में बनाए रखी गई है।
- ख) भारत सरकार के रिकॉर्ड रिटेंशन शेड्यूल के अनुसार, प्रत्येक वर्ष मई माह में अधिकतम निर्धारित समय के अनुसार भौतिक अभिलेखों को वीड आउट किया जाएगा और भौतिक अभिलेखों को वीड आउट करने के लिए उपयुक्त रिकॉर्ड रखा जाएगा।
- ग) उपरोक्त अनुसूची संबंधित डिजिटाइज्ड/इलेक्ट्रॉनिक अभिलेखों पर लागू नहीं होती है।
3. यह आधिकारिक राजपत्र में प्रकाशन की तारीख से प्रभावी होगा और सभी पॉलिसियों पर लागू होगा, जिसमें निपटान की गई पॉलिसियाँ, मौजूदा पॉलिसियाँ और नई पॉलिसियाँ शामिल हैं।

मंजू कुमार, मुख्य महाप्रबंधक (डाक जीवन बीमा)  
अतिरिक्त सचिव के समक्ष

## MINISTRY OF COMMUNICATIONS

(Department of Posts)

(DIRECTORATE OF PLI)

New Delhi, the 30th April, 2021

**No. 24-01/2021-LI.**—The President of India is pleased to declare 'Record Retention Policy for PLI / RPLI Policy Documents' for Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) as under:-

Sl.	Type of policy	Schedule
1	Policies where less than 3 years of premia paid and policy is lapsed	5 years after maturity date is over
2	Policies where at least 3 years of premia paid and policy is surrendered	5 years after payment of Surrender value
3	Policies where at least 3 years of premia paid and policy is Forced Surrendered	5 years after the date of 'Forced Surrender'

4	Policies where at least 3 years of premia paid and insurance contract is discharged due to Maturity or Death	5 years after payment of Maturity/Death Claim amount
5	Policies cancelled at the option of Insurant during 'Free Look' period	5 years after cancellation of the policy
6	Policies which are subject matter of any case filed in any court of law	3 years after final clearance from arbitration, litigation, enquiry or audit as the case may be or till the prescribed retention period, whichever is later.

- A. The above policy is applicable uniformly to all physical documents received from policyholders and maintained in connection with all PLI/RPLI policies.
- B. Physical records shall be weeded out per above schedule, in the month of May every year and appropriate record be kept for having weeded out the physical records, as per the Record Retention Schedule of Government of India.
- C. The above schedule is not applicable to the corresponding digitized /electronic records.
2. This shall take effect from the date of publication in the official Gazette and shall be applicable to all Policies including settled policies, existing policies and new policies.

MANJU KUMAR, Chief General Manager (PLI)  
Equivalent to Addl. Secy.

## **Document Management & Record Retention Policy**

### **Standard Operating Procedure**

#### **Background**

Throughout the process of insurance policy administration, from the purchase of a new policy to its' discharge, different types of service requests are processed in connection with a PLI/RPLI policy viz. proposal, revival, conversion, commutation, change in nomination/address, loan/assignment, surrender/forced surrender, death/maturity claim etc. The proposal form has enclosures like KYC documents, medical reports, age proof, eligibility proof etc. Other service requests also require submission of KYC and other relevant documents along with the application form.

The volume of documents received from policy holders and maintained at CPCs is increasing day-by-day. "Record Retention Policy for PLI/RPLI Policy Document" issued vide Gazette Notification no. No. 24-01/2021-LI dated 30.04.2021 has provided for the time period up to which the records are to be retained and timelines for weeding out the same as follows:

<b>Sl.</b>	<b>Type of policy</b>	<b>Schedule</b>
1	Policies where less than 3 years of pre-mia paid and policy is lapsed	5 years after maturity date is over
2	Policies where at least 3 years of premia paid and policy is surrendered	5 years after payment of Surrender value
3	Policies where at least 3 years of premia paid and policy is Forced Surrendered	5 years after the date of 'Forced Surrender'
4	Policies where at least 3 years of pre-mia paid and insurance contract is discharged due to Maturity or Death	5 years after payment of Maturity/ Death Claim amount
5	Policies cancelled at the option of Insurant during 'Free Look' period	5 years after cancellation of the policy
6	Policies which are subject matter of any case filed in any court of law	3 years after final clearance from arbitration, litigation, enquiry or audit as the case may be or till the prescribed retention period, whichever is later.

**To provide guidance to CPCs on managing, retaining and weeding out of physical documents/records, a Standard Operating Procedure (SOP) has been**

**designed to be followed for management and weeding out of physical documents/ records.**

## **1. Receipt of documents at CPC**

1.1 CPCs receive requests for a variety of services sought for by the proposer or policy holder or claimant in the prescribed format comprising of KYC documents, medical reports, policy bond etc., either directly from the proposer/policyholder/agent or through post offices (HO/SO/BO).

1.2 After having processed the service request concerned for which physical documents have been received at CPC, all the documents related to one particular service request are to be gathered and stapled together as a set, which hereinafter are referred to as a 'set of documents'.

## **2. Classification and Marking**

2.1 These sets of documents are to be **classified** as under:

Type of Classification of documents	Document Type
Category A	Sets of Documents related to new Proposal, revival, conversion, commutation, survival claim, change in nomination/address, loan/assignment etc
Category B	Sets of Documents related to discharge of claims viz. surrender, forced surrender, death claim and maturity claim

## **2.2 Marking**

2.2.1 In respect of sets of document classified under Category A, 'Month and year of maturity of the policy' shall be marked on the top right hand corner of the top page of the set in red ink.

2.2.2 In respect of sets of document classified under Category B, 'Date of discharge of claim' (issue of sanction of claim/ rejection by prescribed authority) in dd/mm/yyyy format is to be marked on the top right hand corner of the top page of the set in red ink.

## **3. Sorting and record keeping**

Sets of documents shall be sorted and kept in their respective file folders/guard file on daily basis as under –

### **3.1 Sets of documents in category A**

3.1.1 Individual file folder/guard file is to be maintained separately for different month and year of the maturity of policies concerned viz. one for policies maturing in January 2051, another for policies maturing in February 2051 and so on.

3.1.2 A TOP SHEET in the format prescribed at **Annex-I**, shall be pasted on the inside of the outer cover of the monthly file folder/guard file.

3.1.3 The sets of documents received in the day in this category are to be sorted as per the month and year of maturity of policy concerned marked in red ink on the top page.

3.1.4 Thereafter, all the sets with the same month and year of maturity are to be serialized (as per the serial of TOP SHEET) with serial number marked in red ink in a circle marked on the top page of the set

3.1.5 Thereafter the serialized sets shall be kept in the file folder/guard file of respective month and relevant entries shall be made in the TOP SHEET.

### **3.2 Sets of documents in category B**

3.2.1 Individual file folder/guard file is to be maintained separately for different month and year of the date of discharge of claim of policy concerned viz. one for claims discharged in May 2021, another for claims discharged in June 2021 and so on.

3.2.2 A TOP SHEET in the format prescribed at **Annex-II**, shall be pasted on the inside of the outer cover of the monthly file folder/guard file.

3.2.3 The sets of documents received in the day in this category are to be sorted as per the month and year of the date of discharge of claim of policy concerned marked in red ink on the top page.

3.2.4 Thereafter, all the sets with the same month and year are to be serialized (as per the serial of TOP SHEET) with serial number marked in red ink in a circle marked on the top page of the set

3.2.5 Thereafter the serialized sets shall be kept in the file folder/guard file of respective month and relevant entries shall be made in the TOP SHEET.

## **4. Storage**

4.1 There would be two folders/guard files for each particular month and year - one for **Category A** documents and the other for **Category B** documents. These two folders of a particular month and year shall be kept together in the Almirah/Storage place.

4.2 Folders shall be arranged chronologically in the Almirah/Storage with labels indicating month and year of the folders (viz. May 2025-April 2030) duly marked/pasted on the Almirah/Storage place.

## 5. Documents related to legal cases

5.1 Documents related to a particular PLI/RPLI policy which has become subject matter of a court case/ consumer forum etc. are to be preserved and are not to be weeded out even if their prescribed preservation period is over.

5.2 No documents related to a particular PLI/RPLI policy which has become subject matter of a court case/ consumer forum etc. is to be weeded till 3 years of date of final order of the court/consumer forum etc. or till 5 years of date of maturity or date of discharge of claim, whichever is later.

5.3 Every Divisional/Regional office shall submit the details of all such cases as on 31<sup>st</sup> March each year to the respective Circle Office in the first week of April in the format prescribed at **Annex-III**.

5.3 A Nil report is to be submitted if there are no court / consumer forum cases.

5.5 Circle Office shall compile all this data received from all the units under its jurisdiction and examine it in the light of clause 5.2 above and prepare a '**PLI/RPLI Protected List of the Circle**' of all such policies whose records are not to be weeded out in the format at **Annex IV** and send it to PLI Directorate in the second week of April every year.

5.6 PLI Directorate shall compile the information received from all circles and compiled '**PLI/RPLI Protected List**' shall be circulated to all circles latest by 30<sup>th</sup> April every year. Circles would further circulate the compiled '**PLI/RPLI Protected List**' to all concerned including Regions/Divisions/CPCs. The respective postal Divisions / Regions, featuring in Annexure-IV, will keep a close watch and regularly monitor the progress of such court / consumer forum cases.

5.7 PLI Directorate will monitor the court / consumer forum cases appearing in the PLI/RPLI Protected List in coordination with respective Circles.

## 6. Weeding out of Physical Records

6.1 Weeding out exercise shall be carried out in the first week of May every year.

6.2 CPC shall take out both the folders of all months which have completed 5 years or more as on 30<sup>th</sup> April, e.g. for weeding out in May 2025, the folders for policies matured in the months of May 2019 to April 2020, as well as the folders of claims discharged in the months of May 2019 to April 2020 shall be taken out.

6.3 In respect of set of documents belonging to Category A, i.e. related to other than discharge of claims, CPC shall check the status of the policy (claim discharged/not discharged) from CIS and make relevant entry in the TOP SHEET against the particular policy number. In case of claim discharged, the date of discharge of claim to be written on the TOP SHEET and corresponding set of documents.



6.4 Both categories of sets of documents shall be checked with the latest 'PLI/RPLI Protected List' to confirm whether any court/consumer case is pending in connection with any of policies belonging to category A or Category B. In case any policy have become subject matter of a legal case, appropriate remarks to be noted on the Set of Document concerned and corresponding entry made in the respective TOP SHEET.

6.5 All sets of documents (of both categories A & B) which have completed time period as per the Record Retention Schedule and are not subject matter of any legal case, shall be taken out from their respective folders/guard file and relevant remarks noted in the remarks column of the corresponding TOP SHEET.

## **7. Destruction of Records**

7.1 The Records so weeded out during the month of May every year, shall be destroyed as per the extant guidelines on destruction of physical records viz. shredding etc.

7.2 Relevant records for destruction of records shall be maintained as prescribed in the Register of Records Destroyed (ACG 91).

## **8. Disposal of TOP SHEET**

Once all the sets of documents of the monthly folder are weeded out, TOP SHEET shall be kept in the Guard File maintained specially for this purpose. It shall be kept serially i.e. month/year wise. It shall not be destroyed unless and until instructed to do so by PLI Directorate.

Name of CPC:.....

Month / Year of Maturity : .....

**TOP SHEET**

List of Documents received in connection with PLI/RPLI policies maturing in the month of \_\_\_\_\_ of year \_\_\_\_\_.

Sl.	Type of request*	Name of Policyholder	Policy Number	Total number of pages	Initial of Official	Remarks

\* Viz. Proposal for new policy, change in nomination, change in address, Commutation, Conversion, Loan etc

Name of CPC \_\_\_\_\_

Month / Year of Maturity : .....**TOP SHEET**

List of Documents received in respect of PLI/RPLI policies whose claims discharged in the month of \_\_\_\_\_ of year \_\_\_\_\_.

Sl.	Type of request*	Name of Policyholder	Policy Number	Total number of pages	Particulars of Discharge of Claim- (Sanctioned/ rejected)	Initial of Official	Remarks

\* Viz. death claim, surrender or maturity claim

## Annex - III

Name of Division/Region\_\_\_\_\_

Details of PLI/RPLI policies who are/were subject matter of legal cases viz in courts/consumer forum etc **as on 31<sup>st</sup> March** \_\_\_\_\_ (year) and whose records are not to be weeded out -

Sl.	Policy No.	Name of Policy holder	Month and Year of maturity	Particulars of Discharge of Claim - (Sanctioned/ rejected)	Name of the court/ Forum involved	(i)Case pending/Order passed.  (ii) If order is passed, whether it is in favour of Department or against with date of order in dd/mm/yyyy format  (iii) Details of appeal preferred in higher court of law, if any.	Remarks

The cases shall be listed chronologically based on the month and year of maturity of the policy concerned.

Name of the Circle.....

Year.....

**PLI/RPLI Protected List as on 31st March of the Year**

Details of PLI/RPLI policies who are/were subject matter of legal cases viz in courts/consumer forum etc as on 31<sup>st</sup> March \_\_\_\_\_ (year) and whose records are not to be weeded out -

Sl.	Policy No.	Name of Policy holder	Month and Year of maturity	Particulars of Discharge of Claim - (Sanctioned/ rejected)	Name of the court/ Forum involved	(i)Case pending/Order passed. (ii) If order is passed, whether it is in favour of Department or against with date of order in dd/mm/yyyy format (iii) Details of appeal preferred in higher court of law, if any.	Remarks

The cases shall be listed chronologically based on the month and year of maturity of the policy concerned.

Dated: 30.04.2021

**Office Memorandum**

**Subject: Digital Data Management & Retention Policy for PLI / RPLI**

1.1 As we are aware, CPCs receive many physical documents in respect of various types of service requests viz. proposal, revival, conversion, commutation, change in nomination/address, loan/assignment, surrender/forced surrender, death/maturity claim etc in connection with PLI/RPLI policy for processing. The documents for new policy comprise of proposal forms, its enclosures like KYC documents, medical reports, age proof, eligibility proof etc. and for other service requests relevant documents as prescribed in respective SoP of the service.

1.2 The relevant information and data contained in the documents received in CPC is entered in the Core Insurance Solution (CIS) system for processing. This leads to generation of digital data in the system. At present all the documents received with any service request are also scanned at CPCs and uploaded in CIS system in electronic form.

1.3 This OM lays down the policy in respect of management and retention of digital data so generated by these documents to be adopted from the date of effect of required changes in the CIS system which will be communicated by PLI directorate separately.

1.4 In respect of management of physical documents at CPCs, 'Physical Document Management & Record Retention Policy' is being issued separately.

**Digital Data Management & Retention Policy for PLI / RPLI**

2.1 Scanning of documents at CPCs and uploading in CIS system shall be regulated as under-

Sl.	Type of Service Request/ Policy Servicing	Scanning and uploading requirement at CPC (Yes/ No)
i	Proposals upto aggregated Sum Assured of Rs. 20 lakhs	No
ii	Proposals of aggregated Sum Assured of more than Rs. 20 lakhs	Yes
iii	Maturity claim/ Death claim /Surrender claim upto Rs. 20 lakhs	No
iv	Maturity claim/ Death claim /Surrender claim exceeding Rs. 20 lakhs	Yes

v	Early Death Claim irrespective of amount involved	Yes
vi	All other service requests viz. Loan/Assignment/Reassignment/ Commutation/ Conversion/Reduced paid up/ Revival/ registration or change in nomination/ change of address or other personal details etc	No

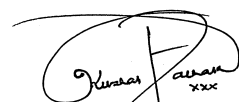
2.2. Data entry in CIS system based on the details furnished in documents by the proposer/policy holder/claimant shall continue to be done in all cases for further processing in system as being done currently irrespective of the fact whether the documents are to be scanned or not.

2.3 Online Proposal form and supporting documents submitted by a proposer directly on the PLI Customer Portal/mobile app shall be processed online only. The documents so uploaded (attached as part of the proposal) shall be deleted from the CIS system after 5 years from the date of final disposal of claim on the policy by the approving authority in the event of death/maturity/surrender.

2.4 Digitised data i.e. data entry made in CIS system shall not be deleted from the server, except with the approval of CGM PLI.

2.5 All the documents scanned and uploaded in CIS system as prescribed in para 2.1 above shall be auto deleted after 5 years of the date of final disposal of the claim on the policy concerned by the approving authority thereon.

This issues with the approval of competent authority.

  
 (Dr. Kushal Pathak)  
 General Manager (Operations)  
 Dr. Kushal Pathak  
 Digitally signed by  
 Dr. Kushal Pathak  
 Date: 2021.04.30  
 16:47:35 +05'30'

Copy to:-

1. Sr. PPS to Secretary (Posts)/Sr. PPS to Director General Postal Services.
2. PPS/PS to Addl. DG (Coordination)/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)
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6. All CPMGs/Addl. DG, APS/Director, RAKNPA, Ghaziabad/ CGM (CEPT)
7. All Director, PTCs/ Director, PLI, Kolkata
8. All Officers/Officials of PLI Directorate