

डाक जीवन बीमा निदेशालय

डाक विभाग, संचार मंत्रालय, भारत सरकार

चाणक्यपुरी डाकघर भवन, नई दिल्ली-११००२१

DIRECTORATE OF POSTAL LIFE INSURANCE

Department of Posts, Ministry of Communications,

Government of India

Chanakypuri Post Office Complex, New Delhi-110021

पत्रांक
No

दिनांक
Dated

25-1/2020-LI

21.08.2020

Office Memorandum

Sub: Revision of approver limits of proposals & settlement of claims in respect of PLI & RPLI

In supersession of OM of this Directorate OM No. 25-1/2011-LI dated 19.10.2015 and to simplify the process of acceptance of new proposals and facilitate settlement of claims within Citizen Charter's norms, approver limits for acceptance of new proposals and settlement of claims are hereby revised as following :-

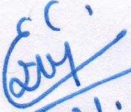
I. New proposals, revival, surrender, forced surrender, maturity, survival, death claims (except early death claims) – PLI & RPLI

S.No	Approving Authority/ Approver	Revised approver limit (for single or aggregate sum assured)
1	Postmaster (HSG I/HSG II), Sr. Postmaster(Gr B), Dy. Chief Postmaster (Gr B), A.D. of HO (Gr B) headed by Director	Upto and equal to Rs. 20 lakhs
2	Head of Division (Gr B/ Gr A), Chief Postmaster (Gr A), Dy. Director of HO (Gr A) headed by a Director	Greater than Rs. 20 Lakhs and upto and equal to Rs. 50 Lakhs

II. Early death claim (Death within 3 years of acceptance of policy) – PLI & RPLI

S.No	Approving Authority/ Approver	Revised approver limits for early death claim (for single or aggregate sum assured)
1	Director GPO (JAG), Director(HQ)/Regional DPS(JAG)	All Cases (irrespective of Sum Assured)

- 2 Second or subsequent loan not exceeding the amount as prescribed in POLI Rules will now be granted by Postmaster/Manager of CPC instead of Postmaster General subject to the condition of full repayment of the previous loan, if any.
- 3 In case of reopening of claim cases (for example, in case of court case etc), the authority competent to approve claims may re-open the claim but would submit it to the next higher authority for decision.
- 4 The following non-financial/financial service requests will continue to be approved by Postmaster/ Manager of Central Processing Centre (GPO/ Head Office) concerned:
 - (a) Address change
 - (b) Agent change
 - (c) Billing frequency change
 - (d) Billing Method change
 - (e) Commutation
 - (f) Conversion
 - (g) Duplicate Policy Bond
 - (h) Name change
 - (i) Refund of premium/loan interest or principal
 - (j) Reduced Paid-up
 - (k) Free Look / policy cancellation.
 - (l) Authorization of medical examiner for examine PLI and RPLI proponent
5. The revised approver limits will be effective from 25th of August, 2020.
6. This issue with the approval of Competent Authority.


21.08.2020

(Hariom Sharma)
Dy. Divisional Manager-II

Copy to:

All CPMGs
Director, RAKNPA, Ghaziabad
All DDGs, Dept. of Posts, Dak Bhawan
GM, CEPT, Mysuru
Directors Postal Training Centres
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