Government of India
Ministry of Communications & IT
Department of Posts
(Inspection Unit)

Dak Bhavan, Sansad Marg,
New Delhi, Dated   09 /10/2015

To,

1. All Heads of Postal Circles.
2. All Postmasters General.
3. All Directors, Postal Training Centres.
4. Director, RAKNPA, Ghaziabad.
5. Army Postal Directorate.

Subject: Supplementary Inspection Questionnaire for CPC/SO/BO relating to PLI/RPLI Branches.
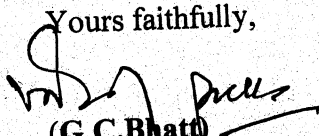
Sir/Madam,

Inspection Division in consultation with Postal Life Insurance Directorate have developed a set of Supplementary Inspection Questionnaire relating to PLI/RPLI Branches of following offices:-

1.Supplementary Inspection Questionnaire of CPC Co-Located in Head Post Office.
2.Supplementary Inspection Questionnaire for Sub Offices
3.Supplementary Inspection Questionnaire for Branch Offices

2.   I am directed to forward the copy of the Supplementary Inspection Questionnaire for guidance and necessary action.

3.   Circles are also requested to circulate the Supplementary Inspection Questionnaire to its subordinate units for using the same while inspecting the respective offices.

4.   Receipt of this letter may kindly be acknowledged.

5.   This issues with the approval of Member (PLI) Postal Services Board.

Enclosure:- **Supplementary Inspection Questionnaire.**

Yours faithfully,

(G.C.Bhatt)
Asstt.Director(Inspection)

Copy to:-
1. CGM,(PLI), Postal Life Insurance Directorate, Chanakyapuri P O Complex New Delhi-110021.
2.Shri Ravi Babu, Director, CEPT Mysore to upload the above questionnaires on the website of the Department for information to all concerned.

QUESTIONNAIRE FOR INSPECTION OF CPCs

Note: Questions relate to both PLI & RPLI and observations should be recorded separately.

Sales

1. When was the last inspection carried out? Are there any pending paras? What action has been taken by incharge of CPC to settle them?

2. Has all the CPC staff got trained in Mc Camish software? Does the office is having trained standby staff to work during leave vacancies/emergent situations?

3. Is the list of Name & Agent code of PLI/RPLI sales personnel under the CPC jurisdiction has been supplied to the CPC by Divisional Office? Whether the data base of eligible clientele of PLI and RPLI is maintained in the CPC and visits of sales persons regulated to cover the left over clientele? Are the leads received at CPC are sent to agents for further action and managed through lead management system or not?

3 (i) How many PLI/RPLI Direct Agents are working under CPC.? How many out of them are Anganwadi workers/women. How many out of them have passed licentiate examination and issued licence so far?

(ii) Check the stock Register of LI-7 receipt books to be issued to sales personnel/Agents and state the results.

(iii) What is the amount of incentive paid to each category of sales force, both in PLI and RPLI during the last year and current year? Have they been paid due incentive timely. What is the pendency and reasons thereof?

(iv) Whether forms required for the use of customers/ office are available and if yes, then for how many months the stock will last?

4. Is the staff working in the CPC aware of the salient features of all the existing PLI/RPLI policies and the after sales services available? Whether supervisor/counter assistant have been trained on citizen's charter & citizen charter is available? Forms required for the use of customers/office are available to meet the requirements of Six months?

Proposal Processing

5. What is the total number of PLI & RPLI proposals pending for acceptance and likely date by which the same will be updated ?

6. What is the time taken between receipt of proposal & acceptance? For how long the oldest proposal is pending and what efforts are being made to bring arrears up to date?

6.1 Whether scanning of all existing policies has been completed & uploaded in ECMS? If not what steps are taken & what is the timeline for its completion? What is the time taken by the system for ECMS process in respect of new Proposals & Service requests?

6.2 Generate stage report & critically examine how many proposals /service requests are pending to be attended to & at what stage they are pending. Cases pending above one month should be pursued for immediate settlement.

7. Examine 5 PLI/RPLI proposal files to see that no column of the proposal form/ medical report is left unanswered and no vague replies are recorded in them. How many proposals out of these five proposals were accepted within 15 days from the date of deposit of first premium?

8. Please check the case of files proposals of Sum assured exceeding Rs five lakhs and see whether they are accepted by the authorized authority.

9. Is there any backlog of work relating to issue of Policy Bonds? If yes, what is the arrangement made for its clearance?

10. Check whether latest proposal form(s), LI-24 /LI-1 containing Mobile number/e mail address Adhaar numbers of the proposer are brought into use and all the details are noted in respective History Sheet in the system. Ensure that the proponent has been medically examined (by suitable rank of the Doctor) as per sum assured

11. See whether bills relating to medical examination fee payable to Medical Officers are cleared promptly. Is there any bill pertaining to last year's business pending? Examine the pendency of medical fee bills with reasons?

12. Test check 10 cases of payments through RTGS/NEFT/ECS to see that acknowledgements of transfers are kept on record.

   a) In case of return or failure of the transaction, proper entries must be passed by the system. Check these and satisfy that both outward and inward transactions are tallying.

   b) Are there any group leaders making payment under the CPC? If yes, check the records relating to payment of premium by them to ensure that it is being done regularly & timely. Investigate if premium is not paid being for a long period in respect of any such group leader.

   c) Check system of accounting for recovery through pay deduction premium. Whether Pay recovery is getting incorporated in fund flow statements and the net accretion report of the CPC or not.

13. Compare the PLI and RPLI premium collection figures for two days a month with system entries, as appearing in the reports, with HO summary/SO Summary/B.O Summary figures and Postmaster's balance sheet.

14. Check whether updating of premium posting in policies where push back happened before migration has been done by the CPC following the prescribed procedure.

15. Are there any cases of excess or short recovery of premia through pay recovery? If yes, what action has been taken to reconcile differences?

16. Check 5 rejected proposals both of PLI & RPLI and see that proposers have been informed of the rejection and see whether the amount of provisional premia paid by the proponent has been refunded in all the cases.

17. Check payments figures of the reports generated for five dates selected at random in respect of maturity, loan and surrender with HO Cash book & satisfy that the figures tally.

Lapsation, Revival, Commutation, Coversion

18. See whether record of paid up and lapsed policies is being maintained. What is the ratio of lapsation both in case of PLI and RPLI in the CPC during the preceding 3 years ?

19. Is the option for conversion of CWL policies being asked for from the insurants before the due date?

20. Is any revival/ conversion/ commutation case is pending in the CPC? If yes, since how long and why it is pending? Take action to get them attended.

21. Check whether any amount is lying Unadjusted /suspense. If yes, what action is taken by the incharge to clear the same?

Loan

22. Check the loan registers both of PLI and RPLI and to see that:

   (i) All applications received being processed promptly. Test check 5 cases both of PLI and RPLI and see whether they are disposed of expeditiously? Are there any pending applications? If yes, since when they are pending? Analyse the reasons for pendency & arrange for their quick disposal.

   (ii) Loan bonds duly executed/signed by insurants are kept in safe custody along with policy documents.

(v) Notices being issued to insurants for payment of half yearly interest.

(vi) Separate assignment register is maintained & all cases are entered therein with particulars of fees paid.

Issue of duplicate Policy Document and Transfer of Policy .

23. Check the Issue of Duplicate policy Register in system. Check whether the indemnity bonds are properly executed and accepted for issue of duplicate policy bonds and requisite fee [Rs 50/-] is realized in each case. What is the average time taken to issue duplicate policy document from the date of receipt of application?

24. Check the transfer policy register (both inward & outward) to see that cases are being processed promptly on line. Are there any pending cases? If yes, since when they are pending & by which date they will be cleared. Whether case files are being transferred promptly?

Settlement of Claims

Maturity Claims.

25. Whether discontinuation notices having details of NCs (if any) are being sent to insurants 6 months before the date of maturity of policy with advice to send L1-9 (b), policy bond/premium receipt book etc. Test Check five case files & record results.

26. Check few cases [Minimum of five cases both of PLI & RPLI] of maturity payments and ensure that loan availed, if any, by the policy holder has been adjusted during settlement of the claim. Simultaneously check that the Loan Accounts in the system are closed and are accounted for.

26.1 Examine all pending maturity cases for more than 15 days & record the reasons, with target date by which all such cases would be settled. Check 5 cases both of PLI & RPLI settled / pending to see that due care has been taken to process/settle them in time.

26.2 What is the average time taken by the Circle/Region/Division for settling the maturity/death claim cases referred by the CPC?. Are there any cases pending? Take up long pending cases with the authorities concerned for immediate settlement.

26.3 Is a Register of maturity claim cases maintained in the system indicating therein the date of receipt of the claim cases and the date of settlement? Whether review is being carried out by Postmaster/Manager of CPC and remarks are recorded therein?

26.4 Check whether survival benefits are released at appropriate intervals and correct amount is released. Test check five cases both of PLI & RPLI to ensure that final payment amount in AEA policies is exclusive of survival benefits already paid.

Death Cases

27. Examine all pending death claim cases for more than one month and three months where investigation is required and analyze the reasons thereof. Is there any delay in receipt of enquiry report causing abnormal delay in settlement of death cases?

28. What is the average time taken for settlement of death cases by the CPC? Are all early death cases [of less than 3 years] being processed/scrutinized as per rules?

28.1Check all the death claim cases settled since last inspection and satisfy that the claims are in order and no deviation of Rules is noticed or no extraneous circumstances were considered by the authorities to settle the claims. Please see that production of all the required Documents by the claimants in support of the claim has been ensured & their genuineness has been got confirmed.

Survival Benefit / Surrender of Policies

29. Check the record of survival benefits payment and pending cases. Are notices to insurants for payment of due survival benefits of AEA /Gram Priya policies being issued in each case as required vide PLI Directorate letter No 26-42/90-LI dated 29.03.1990 ? Test check 5 case files & record results.

30. Examine the register of surrender cases in system (LI -58) to ensure that :-

    (i) It is maintained as prescribed. It is reviewed during 1st week of the each month by the CPC Manager/approver

    (ii) Applications for surrender value are being processed promptly and expeditiously. Examine 5 cases each of PLI and RPLI & record results.

    (iii) The consent letter of Insurant is being obtained in each case and kept on record before issue of sanction.

    (iv) Monthly review of all pending claim cases both for PLI & RPLI are being carried out and suitable action is taken to settle these cases by CPC & the result of review being submitted to the Divisional Head.

    (v) Register of policies discharged is maintained properly & it is kept in the safe custody of CPC Manager

    (vi) The claim module is properly functioning & all the claims pertaining to CPC are entered in the register on the date of receipt itself & final disposal is furnished unfailingly.

Technology

31. Examine whether the network connectivity [both NSP 1 & NSP 2] is functioning properly. Does NSP2 gets switched on automatically whenever NSP 1 goes down? Check whether tickets are raised immediately whenever problems in network connectivity & other technical problems crop up. Please also check the time taken by the vendor to resolve the problem & whether it is within the defined Service Level Agreement [SLA] and breaches, if any, are raised at appropriate levels as per escalation matrix prescribed. Whether record of the above maintained?

32. What is pendency created due to breakdown of network?

33. Examine whether all hardware including UPS are under AMC and leased line connection is also on UPS. Please see whether periodic maintenance & other servicing is being done by the service providers regularly? Check the same with reference to Asset Management Module of CSI

34. Check that pass word security is maintained. Are the passwords changed frequently & secrecy of passwords is ensured. Please see that passwords of transferred/retied staff and the staff not working in CPC are not being used.

35. Are the required MIS reports at CPC level available and are being generated regularly? If any additional report is required, please mention it indicating requisite format? Critically examine the MIS reports and suggest improvements required in them.

36. Ensure that access to the software given to the personnel commensurate with their nature of work and the roles do not overlap. Also test check few roles viz-a-viz the designation of the assistant and satisfy for its justification. Restricted access to certain modules, if found necessary, be examined.

37. Whenever CIS was down, check whether tickets have been raised instantly. Please also check the time taken for restoration.

38. Check whether in above situations, **Business Continuity Plan [BCP]** has been adopted & the transactions done with BCP are later uploaded to the system immediately on its restoration. Test check transactions done under BCP are correctly incorporated in the system & the figures agree.

General

39. Have any court/consumer forum cases been received/reported from the CPC? If yes, have they been dealt with due care & are reported to the administrative authority immediately?

40. Does the CPC record all the queries received from policy holders & the queries are entered in the register to be maintained for the purpose? Are the telephone number & e-mail id of the Customer Care Centre of the Circle displayed for the information of the clientele/public?

41. Examine the upkeep of PLI and RPLI case files, records and schedules in detail. Suggest improvements if any. Are the rulings, important instructions issued by PLI Directorate/ Circles/ Divisions from time to time are kept in a guard file?

42. Has the CPC been modernized? Check the overall upkeep of the branch and suggest improvements required, if any. Check whether all the original documents of the policy are properly and safely kept for retrieval?

43. When were the last Internal Check and/or P&T Audit Inspection carried out? Are there any pending paras? Make efforts to get the pending paras settled. Are Systemic issues raised by Internal / P & T Audit parties properly redressed & taken up with appropriate authorities wherever necessary?

44. Discuss with the staff of the CPC regarding any problems / issues faced by the CPC and record ways and means to improve the working of CPC. Important suggestions should be noted and acted upon. Any grievances of the staff should also be addressed by the Inspecting Officer.

45. Record your impression on the functioning of the CPC. Are the Manager and the assistants sufficiently motivated to see that the branch functions optimally? Also summarize actionable points for the CPC / Divisional head for bringing about improvement in after sales service.

QUESTIONNAIRE FOR INSPECTION OF SUB POST OFFICE

1. Is the office attending to all the transactions in Mc Camish only?

2. Are the SPM and PAs aware of the salient features of all the existing PLI/RPLI schemes?

3. Whether supervisor/counter assistant have been trained on citizen's charter. Is the citizen charter displayed in the public hall for information of the customers? If not, please get it displayed. Are forms required for the use of customers/office available?

4. Is the SO supplying forms, receipt books etc for use by BOs. Is the continuity of receipts issued BOs being watched & the index register is maintained up to date? [After RICT rollout, this will not be valid]

5. Are the proposals procured at the SO/BO being indexed in the system without any delay? Please check indexing work for a five dates selected at random & record results.

6. Is the collection of provisional/subsequent premium at BOs being correctly accounted for by the BPMs? Do the figures in the list of premium collections received from BOs agree with the BODA/BO Summary figures? Test check figures for five dates since last inspection & record results. Do the BPMs write the policy numbers legibly with correct prefix/suffix?

7. Is interest on delayed premium payment & rebate on advance premium payment is being correctly calculated & accounted for? [After RICT rollout, this will not be valid]

8. Collect a few PLI/RPLI Premium Receipt Books [Minimum of 5 each] and check whether the premium noted in them is correctly accounted for in PO records on the respective dates. Also check whether the amount & the period for which the premium collected relates as noted in the PRB agrees with office copies of the receipts.

9. Test check premium collection figures appearing in the premium collection report with the SO account for five dates & record results.

10. Is the print out of all the prescribed reports taken out & the reports are kept neatly arranged in chronological order?

11. Examine whether the network connectivity [both NSP 1 & NSP 2] is functioning properly. Does NSP2 gets switched on automatically whenever NSP 1 goes down? Check whether tickets are raised immediately whenever problems in network connectivity & other technical problems crop up. Please also check the time taken by the vendor to resolve the problem & whether it is within the defined Service Level Agreement [SLA] and breaches, if any, are raised at appropriate levels as per escalation matrix prescribed.

12. Whether any pendency was created due to breakdown of network? Has the same been cleared expeditiously?

13. Examine whether all hardware including UPS are under AMC and leased line connection is also on UPS. Please see whether periodic maintenance & other servicing is being done by the service providers regularly? Check the same with reference to Asset Management Module of CSI.

14. Check that pass word secrecy is maintained. See that the pass word of System Supervisor is not disclosed to any other person. Are the passwords changed frequently? Please see that passwords of transferred/retied staff and the staff not working in CPC are not being used.

15. Are the required MIS reports at SO level available and are being generated regularly? If any additional report is required, please mention it indicating requisite format? Critically examine the MIS reports and suggest improvements.

16. Ensure that access to the software given to the personnel commensurate with their nature of work and the roles do not overlap. Also test check few roles viz-a-viz the designation of the assistant and satisfy for its adequacy. Restricted access to certain modules, if found necessary, be examined.

17. Whenever CIS was down, check whether tickets have been raised instantly. Please also check the time taken for restoration.

18. Check whether in above situations, **Business Continuity Plan** [BCP] has been adopted & the transactions done with BCP are later uploaded to the system immediately on its restoration. Test check transactions done under BCP are correctly incorporated in the system & the figures agree.

19. What is the growth rate of PLI/RPLI business of the office? Are the SPM and the PAs are taking interest in marketing PLI/RPLI policies? What is the target for the current financial year & what is the progress made till the date of inspection?

20. Review the performance of the office for the three previous financial years. Has the office achieved the targets during the previous years? If not, analyse the reasons, talk to the staff & take remedial action.

21. Do the customers have any problems/complaints regarding the serviced provided by the office?

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QUESTIONNAIRE FOR INSPECTION OF BRANCH POST OFFICE.

1. Are the BPM/other GDS in the BO aware of the salient features of all the existing PLI/RPLI schemes?

2. Are forms required for the use of customers/office adequately available? Has the BPM kept the forms / neatly records arranged?

3. Does the BPM write the policy numbers legibly with correct prefix/suffix in receipts/journals?
   [After RICT rollout, this will not be valid]

4. Is the period for which the premium collected relates noted in the PRB, premium receipt, RPLI Journal & in the list of RPLI collections submitted to the AO? [After RICT rollout, this will not be valid]

5. Is interest on delayed premium payment & rebate on advance premium payment is being correctly calculated & accounted for?

6. Check the credit of all the receipts issued in the BO since last visit/inspection with RPLI Journal and BO account.

7. Is the register RPLI policies maintained as prescribed with all required details?

8. Is the BPM noting DLT/DNT in RPLI Journal so that each transaction gets linked with its previous & next transaction? If not being done, please instruct the BPM suitably & ensure noting of the same without fail. [After RICT rollout, only relevant portion be checked]

9. Collect a few PRBs, [Minimum Five] compare the credit entries appearing in them & ensure that all entries in them are recorded in RPLI journal/ Mc Camish [wherever applicable] & are correctly accounted on the respective dates. Please also check whether all the transactions are noted legibly in the PRB and signed & date stamped by the BPM on the respective dates.

10. Are maturity/loan payments are correctly being journalized with full details? Check all such cases since DLI & record results.

11. Has the BO been supplied with the hand held device? Has the BPM been trained in its handling? Has the BPM handling the same correctly? Is the device in safe & in good condition?

12. What is the growth rate of PLI/RPLI business of the office? Are the BPM and other GDS are taking interest in marketing PLI/RPLI policies? What is the target for the current financial year & what is the progress made till the date of inspection?

13. Review the performance of the office for the three previous financial years. Has the office achieved the targets during the previous years? If not, analyse the reasons, talk to the BPM and other GDS.

14. Has the commission due been paid to the BPM/GDS regularly. Is there any pendency?

15. Make confidential enquiries if any heavy premium is being collected with default fee & ensure that the delay is genuine.

16. Do the customers have any problems/complaints regarding the serviced provided by the office?

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File No. 16-01/2013-Inspn.
Government of India
Ministry of & IT Communications
Department of Posts
(Inspection Unit)

Dak Bhavan, Sansad Marg,
New Delhi, Dated 16/10 /2015

To,
1. All Heads of Postal Circles.
2. All Postmasters General.
3. All Directors, Postal Training Centres.
4. Director, RAKNPA, Ghaziabad.
5. Army Postal Directorate.

Subject: Supplementary Inspection Questionnaire for CPC/SO/BO relating to PLI/RPLI Branches. Clarification regarding.

Sir/Madam,

Supplementary Inspection Questionnaire for PLI/RPLI was issued vide this office letter No.16-01/2013-Inspn. Dated 09-10-2015. This Supplementary Inspection Questionnaire relating to PLI/RPLI Branches is for use in the CPC/SO/BO where the Mc Camish software is operational. In other Post Offices where the Mc Camish software is not operational/yet not installed, the inspection of PLI/RPLI Branch will be carried out as per the existing Inspection Questionnaire.

2.   It is therefore requested that this may kindly be brought into the notice of all subordinate units.

3.   Receipt of this letter may be acknowledged.

4.   This issues with the approval of Member (PLI) Postal Services Board.

Centre for Excellence
Technology, Mysore-57...

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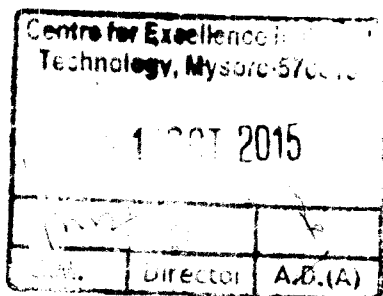
Director | A.D.(A)

Yours faithfully,

(G.C.Bhatt)
Asstt.Director (Inspection) 16·10·/

Copy to:-
1.CGM,(PLI),   Postal Life Insurance Directorate, Chanakyapuri P O Complex New Delhi-110021.
2. Shri Ravi Babu, Director, CEPT Mysore to upload the above clarification on the website of the Department for information to all concerned.

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