



No. CPRC/24-1/2024
भारत सरकार / Government of India
डाक विभाग / **Department of Posts**
केंद्रीकृत प्रोसेसिंग एवं समायोजन केंद्र / **Centralized Processing and Reconciliation Centre**

चेन्नई / Chennai – 600002
दिनांक / Date: 29.10.2025

To
All Heads of Circle

Subject: Handling of Claims related to Jan Suraksha Schemes – Reg.

Madam / Sir,

Kindly refer to this office letter of even number dated 25.08.2025. All the nodal operations related to Jan Suraksha Schemes (JSS) including handling of claims are carried out at Centralised Processing and Reconciliation Centre (CPRC), Chennai w.e.f. 01.09.2025.

2. At present, the post offices send the claim forms related to JSS viz. PMJJBY, PMSBY and APY schemes, along with the documents to the nodal office viz. CPRC, Chennai (formerly Sansad Marg HO).
3. While processing the claims received from the Post Offices, various omissions are noticed and claims are returned to the Post Offices concerned for supplying the same. This is causing delay in processing / settlement of claims which in turn causing dissatisfaction of the customers.
4. In order to ensure submission of claims without omissions and to avoid the delay in claim handling, it is decided that **all the claim cases related to Jan Suraksha Schemes shall be submitted to the nodal office viz. CPRC, Chennai, 600002 through Divisional Head concerned.**
5. In this connection, for verification of claim cases related to all the three Jan Suraksha Schemes i.e. Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) at Divisional Level, check lists are attached.
6. Divisional Heads before forwarding the claims to this office should ensure that the claims have been entered appropriately in Finacle by the Post Offices and also ensure that the claim applications are duly completed in all aspects, as per the checklist concerned.



7. It is requested that this may be circulated to all the post offices and sub-ordinate offices for information and necessary action.

8. This is issued with the approval of DDG (FS).

Yours faithfully

(T. C. VIJAYAN)

Assistant Director

email ID: nodalcpcchennai.tn@indiapost.gov.in

Copy to:

1. The ADG(FS-I) / AD (SB-II), FS Division, Dak Bhawan, New Delhi – 110001 for kind information.
2. The GM, CEPT, Bengaluru. It is requested to arrange to upload the order in India Post Portal for wide publicity.



Checklist for verification of claim cases related to PMSBY

S. No.	Points / Documents to be checked	Remarks
1	Claim form duly filled in with all details in blue ink only	
2	Discharge Receipt along with Witness duly filled with all details in blue ink only	
3	Check whether the claim is entered in Finacle using CCSPMY menu and claim number noted in claim form. Claim ID starts with alphabet SR..... followed by 17-digit numbers thus denoting the date of registering the claim in Finacle	
4	Copy of Death Certificate of the insured member	
5	Copy of FIR	
6	Copy of Postmortem Report	
7	Copy of Disability Certificate issued by Civil surgeon of Govt Hospital (if applicable)	
8	Copy of Aadhaar Card of deceased	
9	Copy of Aadhaar Card of nominee/claimant	
10	Check whether ledger copy of the Savings account of deceased taken from Finacle (HACLI), showing the deduction of PMSBY as proof of debit, duly attested by Postmaster concerned with Postmasters Stamp is attached.	
11	Check whether Copy of the ledger (taken using HACLI) of the PO Savings Account is attached, if nominee/claimant account is in POSB (Active) or If nominee/claimant's account is of other bank, copy of Cancelled Cheque leaf or front page of the passbook indicating Name of the nominee, IFSC Code, Account Number is attached.	
12	Check whether the Name of deceased and nominee are same at all places and in all documents. If any difference in name, a reconciliation certificate is must from appropriate authorities. Ensure that Reconciliation Certificate/Indemnity Bond is attached, if name differs between Aadhaar/Bank.	
13	Check whether all the documents (each and every single page) is counter-signed by the Postmaster concerned with Postmasters Stamp in blue ink only.	
14	Check whether two copies of the whole claim are attached (each and every single page is to be submitted in two copies).	

Other Points

- In case of death due to accidents such as snake bite/fall from tree, etc., hospital record specifying the deceased member's name, father's/husband's name, address and the date, time and cause of death in lieu of other mandatory documents is required.
- All documents/contents attached with claim in local languages are to be translated to either in Hindi or English with reference to the page number, the translation has been carried out. The translated documents must be placed exactly behind the document which has been translated.



Checklist for verification of claim cases related to PMJJBY

S. No.	Points / Documents to be checked	Remarks
1	Claim form duly filled in with all details in blue ink only	
2	Discharge Receipt along with Witness duly filled with all details in blue ink only	
3	Check whether the claim is entered in Finacle using CCSPMY menu and claim number noted in claim form. Claim ID starts with alphabet SR..... followed by 17-digit numbers thus denoting the date of registering the claim in Finacle	
4	Copy of Death Certificate of the insured member	
5	Copy of Aadhaar Card of deceased	
6	Copy of Aadhaar Card of nominee/claimant	
7	Check whether ledger copy of the Savings account of deceased taken from Finacle (HACLI), showing the deduction of PMSBY as proof of debit, duly attested by Postmaster concerned with Postmasters Stamp is attached.	
8	Check whether Copy of the ledger (taken using HACLI) of the PO Savings Account is attached, if nominee/claimant account is in POSB (Active) or If nominee/claimant's account is of other bank, copy of Cancelled Cheque leaf or front page of the passbook indicating Name of the nominee, IFSC Code, Account Number is attached.	
9	Check whether the Name of deceased and nominee are same at all places and in all documents. If any difference in name, a reconciliation certificate is must from appropriate authorities. Ensure that Reconciliation Certificate/Indemnity Bond is attached, if name differs between Aadhaar/Bank.	
10	Check whether all the documents (each and every single page) is counter-signed by the Postmaster concerned with Postmasters Stamp in blue ink only.	
11	Check whether two copies of the whole claim are attached (each and every single page is to be submitted in two copies).	

Other Points

- All documents/contents attached with claim in local languages are to be translated to either in Hindi or English with reference to the page number, the translation has been carried out. The translated documents must be placed exactly behind the document which has been translated.



Checklist for verification of claim cases related to APY

S. No.	Points / Documents to be checked	Remarks
1	Claim form duly filled in with all details	
2	Check whether the Status of PRAN is marked as “death closure” in Finacle through CAPY Menu , after marking the date of death in CIF details and the details of the nominee / claimant in respect of APY is available in Finacle	
3	Copy of Death Certificate of the subscriber	
4	Copy of Aadhaar Card of deceased	
5	Copy of Aadhaar Card of nominee/claimant	
6	Check whether ledger copy of the Savings account of deceased taken from Finacle (HACLI), showing the deduction of APY subscription as proof of debit, duly attested by Postmaster concerned with Postmasters Stamp is attached.	
7	Ensure that Bank proof of nominee / claimant is other than POSB/IPPB and check whether a copy of Cancelled Cheque leaf or front page of the Passbook indicating clear Bank name, Branch Name, Account Number, IFSC Code and PIN Code of the bank, of the nominee in printed format is attached.	
8	Check whether the Name of deceased and nominee are same at all places and in all documents. If any difference in name, a reconciliation certificate is must from appropriate authorities. Ensure that Reconciliation Certificate/Indemnity Bond is attached, if name differs between Aadhaar/Bank.	
9	Check whether all the documents (each and every single page) is counter-signed by the Postmaster concerned with Postmasters Stamp in blue ink only.	
10	Check whether only one copy of the claim is attached	

Other Points

- All documents/contents attached with claim in local languages are to be translated to either in Hindi or English with reference to the page number, the translation has been carried out. The translated documents must be placed exactly behind the document which has been translated.
- In case of death of subscriber before 60 years, the corpus will be settled in the name of the spouse who is the default nominee. In other cases, it will be settled in the name of the nominee. Hence, in case of death of married subscriber before 60 years of age, the post office official should identify the spouse (as registered in the APY system of CRA) and should ensure that the form is filled up only by the spouse who is default nominee under APY.
- In case the claim is submitted by any other claimant (other than the spouse/nominee registered in the APY system of CRA), a legal heir certificate or a certified copy of family member's certificate issued by Executive Magistrate indicating the relationship of the Claimant with the subscriber should be attached.