

Government of Andhra Pradesh

YSR BIMA 2022 - 23

STANDARD OPERATING PROCEDURE

**Gram Volunteers / Ward Volunteers &
Village Secretariats/Ward Secretariats Department**

1 Abbreviations

S. No	Abbreviation	Explanation
1.	APM	Assistant Project Manager
2.	BPL	Below Poverty Line
3.	CO	Computer Operator
4.	CRC	Claim Redressal Committee
5.	DCRB	District Crime Records Bureau
6.	DPM	District Project Manager
7.	DPMU	District Project Monitoring Unit
8.	eKYC	Electronic Know Your Client / Customer
9.	GV	Gram Volunteer
10.	GVVW & VSWS Department	Gram Volunteer / Ward Volunteer and Village Secretariat / Ward Secretariat Department
11.	MC	Municipal Commissioner
12.	PBE	Primary Bread Earner
13.	PD-DRDA	Project Director – District Rural Development Officer
14.	PPD	Permanent Partial Disability
15.	PS	Panchayat Secretary
16.	PTD	Permanent Total Disability
17.	RCN	Rice Card Number
18.	RFSL	Regional Forensic Science Laboratory
19.	SERP	Society for Elimination of Rural Poverty
20.	SHO	Station House Officer
21.	SLA	Service Level Agreement
22.	SOP	Standard Operating Procedures

23.	VRO	Village Revenue Officers
24.	WEA	Welfare & Education Assistant
25.	WWDS	Ward Welfare and Development Secretary
26.	WV	Ward Volunteer

2 Definitions:

2.1 Age

- In case of Natural Death, an individual shall be 18 years to 50 years, as on the day of 30th June. For claim the insured person should not have attained 51 years on the date of death.
- In case of Accidental Death/ Permanent Total Disability/ Permanent Partial Disability due to accident, an individual shall be 18 years to 70 years, as on the day of 30th June. For claim the insured person should not have attained 71 Years on the date of accident.

The age evaluation shall be done based on valid Aadhaar card or any other document as specified in the notification under section 7 of the Aadhaar Act.

2.2 Below Poverty Line (BPL)

- In rural areas, Family having income up to Rs. 10,000/- per month i.e., Rs.1.20 lakh per year and in urban areas up to Rs. 12,000/- per month i.e., Rs.1.44 lakh per year from all sources of income.
- Family having agriculture land not exceeding 10 acres dry or 3 acres wet or total land both dry and wet together not exceeding 10 acres.
- Family having own or rented house whose average monthly electricity consumption less than 300 units.
- Family having own house of less than 1000 Sq. Ft in Urban Areas.
- Family where there is no government employee.
- Family not having own motorized four-wheeler. However, family having taxis, Auto and Tractors used for agriculture purposes are eligible.
- Family not having any member as Income Tax Payee.

2.3 Claim Amount

It is the balance sum payable (after deduction of the interim relief amount) by the GVWV & VSWS Department or the Insurance Company to the nominee or YSR Bima cardholder as per the eligibility.

2.4 Claim Application

It is a formal request to the GVWV & VSWS Department/Insurance Company for payment of relief amount based on the terms of the insurance policy.

2.5 Enrollment

A process by which an individual is identified, through the survey conducted by designated department of Govt. of Andhra Pradesh, as a Primary Bread Earner in the rice card under one Rice Card Number (RCN) and shall have a registered Aadhaar Number.

2.6 Family

All listed members as indicated in the rice card under one Rice Card Number (RCN).

2.7 Implementing Agency

GVWV & VSWS Department, Government of Andhra Pradesh, shall be the “Implementing Agency” at the state level. The detailed roles and responsibilities of the Implementing Agency are listed in **section 6.7** of this document.

2.8 Interim Relief

Immediate financial assistance given by WEA/WWDS to the nominee w.r.t the death of a YSR Bima cardholder for funeral expenses.

2.9 Nature of Claim

Based on the event as identified by the WEA/WWDS and GV/WV, and the nature of the claim may be one of the following:

- Natural Death
- Accidental Death
- Permanent Total Disability (PTD) due to Accident
- Permanent Partial Disability (PPD) due to Accident

2.10 Nodal Agency

Labour Department, Government of Andhra Pradesh, shall be the “Nodal Agency” at the state level. The detailed roles and responsibilities of the Nodal Agency are listed in **section 6.6** of this document.

2.11 Nominee

Any person nominated by the YSR Bima Insured PBE /concerned authority as a legal beneficiary to avail the benefits under this scheme in case of death of the YSR Bima Insurance Holder.

2.12 Non-surveyed Member

All the families having rice card who were not surveyed in 2022-23 and correspondingly, Non-PBEs.

2.13 Primary Bread Earner (PBE)

A rice card holder who is identified by the family members as an earning member of the family and whose income/earning is the source for sustaining the members of the family or other dependents.

2.14 Rice Card

The card given by the Government to the BPL families for distribution of essential commodities.

2.15 Surveyed Member

All the families having rice card who were surveyed in 2021-22 and PBE was identified by GV/WV.

3 About YSR Bima Scheme:

3.1 Objective

To provide relief to the bereaved families of the BPL in case of death or disability of the PBE to mitigate the financial impact resulting from the loss of primary income source.

3.2 Eligibility

- a. Only one person per family shall be recognized as the PBE to be eligible under the scheme.
- b. An individual shall be listed member of the family in a rice card.
- c. An individual shall be identified by the family members as the PBE as **defined under 2.13**.
- d. An individual shall be of eligible age as **defined under 2.1**.
- e. An individual shall belong to BPL family as **defined under 2.2**.

3.3 Relief

- a. **Rs.1.00 lakh** relief amount to be paid to the nominee in case of Natural Death of a YSR Bima cardholder in the age group of 18-50 years. The relief amount under YSR Bima Scheme shall be paid directly by the State Government through GVWV & VSWS Department.
- b. **Rs.5.00 lakh** relief amount to be paid to the nominee/YSR Bima cardholder in case of Accidental Death of the YSR Bima Insured PBE in the age group of 18-70 years. The relief amount will be paid directly by the Insurance Company.
- c. **Upto Rs.2.50 lakh** relief amount to be paid to the nominee/YSR Bima cardholder in case of Permanent Total Disability/ Permanent Partial Disability of the YSR Bima Insured PBE in the age group of 18-70 years. The relief amount will be paid directly by the Insurance Company.

3.4 Documents required for the claims

List of documents required for claims are listed under **Annexure 1**

4 Standard Operating Procedures:

4.1 SOP for Enrolment of Members under YSR Bima

4.1.1 Role of Grama/Ward Volunteer

4.1.1.1 For Surveyed members:

- a. Based on the information available in the YSR Bima volunteer mobile app, the PBE is already identified for a rice card.
- b. The volunteer shall verify from the family members in the rice card whether PBE, Nominee and other details are correct or not.

- c. If all details are found correct, then the Volunteer Authenticate the details in the app. No e-KYC is required in this case.

A) Change of PBE:

- a. The volunteer shall select a family member as the PBE based on the request of the family members.
- b. Enter the Aadhaar number of the PBE.
- c. Capture eKYC through biometric and verify the data with UIDAI.
- d. Verify Name, Father/Husband Name, Age, Caste, Caste Category of the Bread Earner.
- e. Capture details of the nominee such as Name, Aadhaar, DOB, Relation and Bank Account.

B) Change of Nominee:

- a. All the existing 'SELF NOMINEE' must be changed and to updated Nominee Details.
- b. Nominee should be a family member of PBE.
- c. For Single Rice Cards Nominee should be mentioned and Self Nominee is not allowed.
- d. If nominee is a minor GV/WV shall capture details of an appointee/guardian such as Name, Aadhaar, and Relation.
- e. GV/WV shall give consent to disclaimer and authenticate using Aadhaar biometric.
- f. Data shall be submitted.

C) Other Changes:

- a. Name corrections, Age, Caste, Caste Category of the Bread Earner.
- b. Correction of details of the nominee such as Name, Aadhaar, DOB, Relation and Bank Account.

4.1.1.2 For Non-Surveyed members:

- a. The Grama/ Ward Volunteer shall visit door to door of rice card family and select/enter the rice card number in YSR Bima volunteer mobile app.
- b. The volunteer shall select a family member as the PBE based on the consent of the family members.
 - 1. Enter the Aadhaar number of the PBE.
 - 2. Capture eKYC through biometric and verify the data with UIDAI.
 - 3. Enter Father/Husband Name, Age, Caste, Caste Category of the PBE.
 - 4. Capture details of the nominee such as Name, Aadhaar, DOB, Relation and Bank Account (if available).
 - 5. If nominee is a minor GV/WV shall capture details of an appointee/guardian such as name, Aadhaar, relation with the minor.

6. GV/WV shall give consent to disclaimer and authenticate using Aadhaar biometric.
7. Data shall be submitted.

4.1.2 Role of Welfare Education Assistant / Ward Welfare & Development Secretary.

4.1.2.1 For Surveyed Members:

- a. WEA/WWDS shall verify 10% of all the Existing PBEs and authenticate the details submitted by the volunteer.
- b. WEA/WWDS shall verify 100% PBE changes and nominee changes and authenticate the details submitted by the Volunteer.
- c. WEA/WWDS shall verify 100% PBE of Single Member rice cards and ensure to update Nominee details.

4.1.2.2 For Non- Surveyed Members:

- a. The WEA/WWDS shall visit and verify 100% of the House Holds and authenticate the details submitted by the Volunteer for Non- Surveyed (New Enrolment) rice cards. They shall also verify whether the selected person is PBE or not in following manner:
- b. If yes, the WEA/WWDS shall continue for eKYC.
- c. If not WEA/WWDS, shall select a family member as PBE based on the consent of the family members.
- d. Enter Aadhaar number of the PBE.
- e. Verify PBE details such as Name, Father/Husband Name, Age, Caste, Caste Category.
- f. Verify the nominee details such as name, Aadhaar, DOB, relation.
- g. If nominee is a minor, the verify appointee/guardian details such as Name, Aadhaar, Relation with the minor.
- h. WEA/WWDS may change/update any detail wherever applicable.
- i. WEA/WWDS shall give the consent to disclaimer and authenticate using Aadhaar biometric k. Data shall be submitted.
- j. WEA/WWDS shall verify all PBE of Single Member rice cards and ensure to update Nominee details.

4.1.3 Service Level Agreement (SLA) for YSR Bima Enrolment

S No.	Activity	Responsible	SLA (in Working Days)
a.	Enter the Aadhaar of the PEB	GV / WV	T
b.	Capture eKYC through biometric and verify data with UIDAI		
c.	Consent to disclaimer and authenticate using Aadhaar biometric	WEA / WWDS	T+2

4.2 SOP for payment of Interim Relief Amount (in case of natural / accidental death)

- a. The nominee/any family member/any person in the village/ward shall call the YSR Bima Call Centre in District Project Monitoring Unit (DPMU) or any Volunteer/Functionary in Village/Ward Secretariat to give information about the death.
- b. The WEA/WWDS along with concerned GV/WV shall visit the YSR Bima cardholder family to confirm the genuineness of the claim prima-facie and the WEA/WWDS in Village/Ward Secretariat shall initiate the claim registration process by taking Rice Card Number or Aadhaar number of the YSR Bima Insured PBE and register the claim.
- c. **Amount for Funeral Expenses:** An amount of Rs.10,000/- will be deposited in "Smart card" provided to WEA/WWDS by GVWV & VSWS Department for meeting the interim relief of Rs. 10,000/- towards funeral expenses from time to time as and when registration done.
- d. After the claim is registered, the Welfare Assistant (WEA/WWDS) along with concerned GV/WV shall visit the YSR Bima Insured PBE family and handover Rs.10,000/- in cash as Interim relief (towards funeral expenses) to the Nominee **within 24 hours** from the time of claim registration.
- e. WEA/WWDS shall collect the acknowledgement through eKYC from the nominee/family member in YSR Bima WEA app from the nominee / family on handover of interim relief Rs.10,000/- **within 3 days** from the date of claim registration.
- f. WEA/WWDS shall maintain the Bima Register for funeral expenses payment.
- g. WEA/WWDS shall upload the day-to-day transactions of Funeral expenses on YSR Bima web portal.
- h. The WEA/WWDS shall upload the books of accounts in the YSR Bima web portal.
- i. GVWV & VSWS Department will release the amount for Funeral expenses to the Village/Ward Secretariats' "Smart card" provided to WEA/WWDS upon uploading the day-to-day transactions and Books of Accounts details in the web portal.

4.3 SOP for Insurance Claim Settlement Process

4.3.1 *Period for registration of claims*

All the claims received from the insured's nominee / legal heir/s within the policy period and within 90 days from the date of incident/accident shall be accepted.

4.3.2 *In case of Natural Death, process of Insurance claim*

- a. GV/WV shall download the Claim Application Form from the YSR Bima web portal and obtain signatures from the nominee along with a copy of the following documents:
 -
 - Rice Card/Aadhaar of the YSR Bima Insured PBE
 - Rice Card/Aadhaar of the nominee
 - Nominee bank details
 - Bank passbook/cancelled cheque

- b. Panchayat Secretary (PS) in case of Gram Panchayats (GP), Municipal Commissioner (MC) in case of Municipalities or Medical officers in case of death at hospital, shall register the death and upload the death certificate to the web portal **within 5 days** from the date of claim registration.
- c. WEA/WWDS along with the concerned GV/WV shall collect the required documents as per check list **within 8 days** from the date of claim registration.
- d. The WEA/WWDS after scrutinizing all the required documents shall authorize, scan and upload them in the YSR Bima web portal **within 1 day** from the date of receipt of all required documents. The WEA/WWDS shall maintain all the physical documents of all the Claims and file them properly for future reference.
- e. After due scrutiny of the documents uploaded, the Computer Operator in the YSR Bima Call Centre shall authorize and forward the claim application to DPM/ APM in the Call Centre **within 48 hours** from the date of upload of documents. If any discrepancies are found in the documents uploaded, the application will be pushed back to the WEA/WWDS who shall coordinate with the concerned GV/WV for rectification. The WEA/WWDS shall collect the corrected documents from the concerned GV/WV, and he/she shall re-upload the documents.
- f. After due scrutiny of the documents, the DPM/ APM shall authorize and forward the claim application to PD-DRDA **within 72 hours** from the date of approval by DPM/ APM. If any discrepancies are found in the documents uploaded, the application will be pushed back to the WEA/WWDS who shall coordinate with the concerned GV/WV for rectification. The WEA/WWDS shall collect the corrected documents from the concerned GV/WV, and he/she shall re-upload the documents.
- g. Upon verification of the documents uploaded, the PD-DRDA shall sanction and forward the claim to GVWV & VSWS Department **within 72 hours** from the date of approval by DPM/ APM. If any discrepancies are found in the documents uploaded, the application will be pushed back to the WEA/WWDS who shall coordinate with the concerned GV/WV for rectification. The WEA/WWDS shall collect the corrected documents from the concerned GV/WV, and he/she shall re-upload the documents.
- h. Irrespective of the discrepancies due to return of the documents at any stage, PD-DRDA shall ensure that the required documents in the prescribed formats must be submitted to the GVWV & VSWS Department **within 17 days**.
- i. After verification of claim application, the GVWV & VSWS Department shall process and transfer the claim amount to the nominee bank account through DBT **within 7 days** from the date of sanction of claim application by PD-DRDA.
- j. GV/WV will download from the web portal and hand over the claim sanction letter to the Nominee duly taking acknowledgement and upload the same through the Mobile Application **within 24 hours** of claim settlement.

4.3.3 SLA for insurance claim in case of Natural death

Note: SLA is calculated in number of working days.

S No.	Activity	Responsible	SLA
1	Registration of Claim	YSR Bima Call Centre / WEA / WWDS	T
2	Payment of interim relief amount (Funeral Charges)	WEA / WWDS	
3	Rs.10,000/- acknowledgement from Nominee through eKYC	GV / WV	T+2
4	Registration of death and uploading death certificate	Panchayat Secretary/ Municipal Commissioner	T+4
5	Collection of documents from nominee as per the checklist and submit to WEA/WWDS	WEA / WWDS & GV / WV	T+7
6	Authorize all the documents and upload after scrutiny	WEA / WWDS	T+8
7	Authorize & forward the claim application	Computer Operator in Call Centre	T+10
9	Authorize & forward the claim application	District Project Manager (DPM)/ Assistant Project Manager (APM)	T+13
11	Sanction & forward the claim application	PD-DRDA	T+16
12	Claim settlement to nominee through DBT	Director, GVWV & VSWS Department	T+23
13	Claim amount acknowledgement from nominee through eKYC	GV/WV	T+24

4.3.4 In case of Accidental Death, process of Insurance Claim

- a. GV/WV shall download the Claim Application Form from the YSR Bima web portal and obtain signatures from the nominee along with a copy of the following documents:
 -
 - Rice card/Aadhaar of the YSR Bima cardholder.
 - Rice card/Aadhaar of the nominee.
 - Nominee bank details.
 - Bank passbook/cancelled cheque.
- b. Registration of complaint and uploading a copy of the FIR by the SHO/DCRB **within 2 days** from the date of claim registration.
- c. The PS in case of GP, MC in case of Municipalities or Medical officers in case of death at hospital, shall register the death and upload the death certificate to the web portal **within 5 days** from the date of claim registration.
- d. The Medical officer shall issue the post-mortem certificate to the concerned officer in Police Department (SHO/DCRB) within **7 days** from the date of claim registration.
- e. Police inquest report and the post-mortem report shall be uploaded by the SHO/DCRB **within 8 days** from the date of claim registration.

- f. Forensic laboratory report (FSL certificate) [in special cases] shall be uploaded by SHO/DCRB to the web portal within **22 days** from the date of claim registration.
- g. The Medical officer shall upload final opinion certificate to the web portal within **24 days** from the date of claim registration.
- h. The SHO/DCRB must upload the final police investigation report **within 25 days** from date of claim of registration [in special cases].
- i. Mahila Police shall be responsible to pursue and collect relevant documents from the concerned SHO/DCRB & Medical Officers & submit to WEA/WWDS and WEA/WWDS along with GV/WV shall collect all other documents from the nominee as per the checklist.
 -
 - **Within 11 days** from date of claim registration in case of normal accidents.
 - **Within 27 days** from the date of claim registration, in special cases where FSL certificate is required.
- j. The WEA/WWDS shall scrutinize all the required documents received and shall authorize and upload them in the web portal **within 24 hours** from the time of receipt of documents. The WEA/WWDS shall maintain all the physical documents of all the Claims and file them properly for future reference.
- k. After due scrutiny of the documents uploaded, the Computer Operator in the YSR Bima Call Centre shall authorize and forward the claim application to the DPM/ APM in Call Centre **within 24 hours** from the date of upload of documents. If any discrepancies are found in the documents uploaded, the application will be pushed back to the WEA/WWDS who shall coordinate with the concerned GV/WV for rectification. The WEA/WWDS shall collect the corrected documents from the concerned GV/WV, and he/she shall re-upload the documents.
- l. After due scrutiny of the documents, the DPM/ APM shall authorize and forward the claim application to PD-DRDA **within 24 hours** from the date of approval by APM. If any discrepancies are found in the documents uploaded, the application will be pushed back to the WEA/WWDS who shall coordinate with the concerned GV/WV for rectification. The WEA/WWDS shall collect the corrected documents from the concerned GV/WV, and he/she shall re-upload the documents.
- m. Upon verification of the documents, the PD-DRDA will authorize and forward the claim application to Insurance company **within 48 hours** from the date of approval by DPM/ APM. If any discrepancies are found in the documents uploaded, the application will be pushed back to the WEA/WWDS who shall coordinate with the concerned GV/WV for rectification. The WEA/WWDS shall collect the corrected documents from the concerned GV/WV, and he/she shall re-upload the documents.
- n. Irrespective of the discrepancies due to return of the documents at any stage, PD-DRDA shall ensure that the required documents in the prescribed formats must be submitted to the Insurance Company **within 16 days**. In some special cases where FSL certificate is required, PD-DRDA shall ensure that the required documents in the prescribed formats must be submitted to the Insurance Company **within 33 days**.

- o. The Insurance company shall verify the documents to sanction the claim amount and release the amount to the nominee of the YSR Bima Insured PBE **within 21 days** from the date of authorization by PD-DRDA. If any discrepancies are found in the documents uploaded, the application will be pushed back to the WEA/WWDS who shall coordinate with the concerned GV/WV for rectification. The WEA/WWDS shall collect the corrected documents from the concerned GV/WV, and he/she shall re-upload the documents.
- p. The GV/WV will download from the web portal and hand over the claim sanction letter to the nominee duly taking acknowledgement through eKYC and upload the same through the mobile app **within 24 hours** of claim settlement.

4.3.5 SLA for claim settlement process in case of accidental death

Note: SLA is calculated on number of working days.

S No.	Activity	Responsible	SLA	SLA (special case) ^[1]
1	Registration of Claim	YSR Bima Call Centre / WEA / WWDS	T	
2	Payment of interim relief amount (funeral charges) of Rs.10,000/- to nominee	WEA/WWDS		
3	Registration of complaint and uploading a copy of the FIR	SHO/DCRB (Police Dept.)	T+1	
4	Registration of death and uploading death certificate	PS / MC	T+4	
5	Issue of Post-mortem Certificate	Medical Officer	T+6	
6	Uploading police inquest report and post-mortem certificate	SHO/DCRB (Police Dept.)	T+7	
7	Uploading Forensic Lab Reports (if necessary).	SHO/DCRB (Police Dept.)	NA	T+21
8	Issue of Opinion Certificate by Medical Officer based on the FSL certificate	Medical Officer		T+23
9	Uploading Police final Investigation Report (if necessary)	SHO/DCRB (Police Dept.)		T+24
10	Collection of relevant documents from Police Dept. & Medical Officer and submit to WEA/WWDS	Mahila Police	T+10	T+26
11	Collection of all documents from nominee as per the checklist	WEA/WWDS & GV/WV	T+10	T+26
12	Authorize all the documents and upload after scrutiny	WEA / WWDS	T+11	T+27

13	Authorize & forward the claim application	Computer Operator in YSR Bima Call Centre	T+12	T+29
14	Authorize & forward the claim application	DPM/ APM	T+13	T+30
15	Authorize & forward the claim application	PD-DRDA	T+15	T+32
16	Verification of claims	Insurance Company	T+36	T+53
17	Sanction of claims			
18	Claim settlement to nominee			
19	Final claim amount acknowledgement from Nominee	GV/WV	T+37	T+54

4.3.6 In case of permanent total disability/ permanent partial disability due to accident, process of Insurance Claim

- a. Registration claim shall be initiated by YSR Bima Call Centre or WEA/WWDS in Village/Ward Secretariat, subject to eligibility of the YSR Bima cardholder.
- b. SHO/DCRB shall upload a copy of the FIR within **2 days** of claim registration.
- c. Mahila Police shall collect the following documents within **1 week** of claim registration and submit to WEA / WWDS.
 - Hospital discharge summary sheet
 - Disability photograph
- d. WEA/WWDS shall upload the hospital discharge summary sheet & full disability photograph **within 24 hours** from the date of receipt of documents from Mahila Police.
- e. SADAREM certificate shall be uploaded by the Director, Medical Education Department **within 30 days** from the date of registration claim.
- f. WEA/WWDS along with the concerned GV/WV shall collect the required documents from YSR Bima cardholder **within 38 days** from the date of claim registration.
- g. WEA/WWDS shall scrutinize all the documents collected, authorize and upload in the web portal **within 1 day** from the date of receipt of required documents. The WEA/WWDS shall maintain all the physical documents of all the Claims and file them properly for future reference.
- h. Computer Operator in the YSR Bima Call Centre shall verify all the uploaded documents. After scrutiny, they shall authorize & forward the claim application to the DPM/ APM in Call Centre **within 24 hours** from the date of upload of documents. If any discrepancies are found in the documents uploaded, the application will be pushed back to the WEA/WWDS who shall coordinate with the concerned GV/WV for rectification. The WEA/WWDS

shall collect the corrected documents from the concerned GV/WV, and he/she shall re-upload the documents.

- i. The DPM/ APM after due scrutiny of all the documents shall authorize & forward the claim application to the PD-DRDA **within 24 hours** from the date of approval by DPM/ APM. If any discrepancies are found in the documents uploaded, the application will be pushed back to the WEA/WWDS who shall coordinate with the concerned GV/WV for rectification. The WEA/WWDS shall collect the corrected documents from the concerned GV/WV, and he/she shall re-upload the documents.
- j. Upon verification of all the documents, the PD-DRDA will authorize and forward the claim application to Insurance Company **within 48 hours** from the date of approval by DPM/ APM. If any discrepancies are found in the documents uploaded, the application will be pushed back to the WEA/WWDS who shall coordinate with the concerned GV/WV for rectification. The WEA/WWDS shall collect the corrected documents from the concerned GV/WV, and he/she shall re-upload the documents.
- k. Irrespective of the discrepancies due to return of the documents at any stage, PD-DRDA shall ensure that the required documents in the prescribed formats shall be submitted to the Insurance Company **within 44 days**.
- l. The Insurance Company after due scrutiny, the claim amount will be calculated and transferred to YSR Bima Insured PBE through DBT **within 21 days** from the date of sanction of the claim by PD-DRDA. If any discrepancies are found in the documents uploaded, the application will be pushed back to the WEA/WWDS who shall coordinate with the concerned GV/WV for rectification. The WEA/WWDS shall collect the corrected documents from the concerned GV/WV, and he/she shall re-upload the documents.
- m. WEA/WWDS along with the concerned GV/WV shall download from the YSR Bima web portal and hand over the claim sanction letter to the YSR Bima cardholder duly taking acknowledgement through eKYC and upload the same through the mobile application **within 24 hours** of claim settlement.
- n. If any claim is rejected by the insurance company, such information for rejection along with the reasons will be intimated to the YSR Bima Insured PBE by the concerned GV/WV.

4.3.7 SLA for insurance claim in case of permanent total disability / permanent partial disability due to accident

Note: SLA is calculated on number of working days.

S No.	Activity	Responsible	SLA
1	Registration of Claim	YSR Bima Centre / WEA / WWDS	T
2	Collect hospital discharge summary sheet, wound certificate & full disability photograph and submit to WEA/WWDS	Mahila Police	T+6
3	Upload hospital discharge summary sheet, wound certificate & full disability photograph and submit to WEA/WWDS	WEA / WWDS	T+7

4	Uploading SADAREM certificate	Director, Medical Education Dept.,	T+37
5	Collection of required documents from YSR Bima card holder as per the checklist	WEA / WWDS & GV / WV	T+38
6	Authorize all the documents and upload after scrutiny	WEA / WWDS	T+39
7	Authorize & forward all the claim settlement documents uploaded by WEA / WWDS	Computer Operator in YSR Bima Call Centre	T+40
8	Authorize & forward all Claim Settlement documents	DPM/APM	T+41
9	Authorize & Forward the claim documents	PD-DRDA	T+43
10	Verification of claims	Insurance Company	T+64
11	Sanction of claims		
12	Claim settlement		
13	Acknowledgement of claim amount from YSR Bima cardholder	WEA/WWDS & G V/WV	T+65

5 Roles and Responsibilities:

5.1 Role of Gram/Ward Volunteer

- a. Adhere to the SLA fixed by the GVWV & VSWS Department.
- b. Create awareness on YSR Bima scheme to the families in the cluster.
- c. Evaluate the eligibility with respect to the scheme and enrolment thereafter maintain a list of members covered/enrolled in YSR Bima.
- d. Communicate all the claim related details to WEA/WWDS, in case any enrolled member dies either by accident or natural death, in their cluster area.
- e. Visit the bereaved family after registration of claim and verify the claim i.e. date of death, place of death and cause of death.
- f. Ensure payment of interim relief of Rs. 10,000/- to the nominee as advance claim amount as funeral expense.
- g. Obtain acknowledgement from nominee through eKYC for payment of interim relief of Rs.10,000/-.
- h. Download the claim application form and discharge voucher (for accidental claims) from web portal and obtain the signature of the nominee.
- i. Collect copy of Rice Card/Aadhaar cards and SB Account passbook of YSR Bima cardholder and nominee.
- j. Support nominee in opening a SB account, in case they do not have the same
- k. Distribute claim sanction letter to the nominee along with the WEA/WWDS and take acknowledgement through eKYC.

5.2 Role of WEA/WWDS

- a. Adhere to the SLA fixed by the GVWV & VSWS Department.
- b. Responsible for enrolment of all eligible members into YSR Bima.
- c. Visit the bereaved family along with concerned GV/WV on the same day of incident/accident and extend moral support and to pay Rs. 10,000/- immediate assistance.
- d. Monitor claims registered in the Village/Ward Secretariat .
- e. Collect all the required documents along with concerned GV/WV and initiate claim settlement process by uploading the same in YSR Bima web portal.
- f. Maintain 'GSWS Funeral Charges' bank account and update day-to-day transactions.
- g. Maintain Bima Register and other books of accounts.
- h. Maintain all physical records of claim settlement documents of each YSR Bima cardholder and file them properly for future reference.
- i. Download claim sanction letter and distribute it to the nominee with Grama/Ward Volunteer and take acknowledgement through eKYC.

5.3 Mahila Police

- a. Adhere to the SLA fixed by the GVWV & VSWS Department.
- b. In case of accidental deaths or permanent disability due to any accident, coordinate & follow-up with SHO/DCRB, Medical Officer and other concerned officers to collect required document/reports and submit to WEA/WWDS.

5.4 Role of District Level Team (DPMU)

- a. Adhere to the SLA fixed by the GVWV & VSWS Department.
- b. Ensure to enrolment all individuals eligible under the scheme.
- c. Monitor the claim registered by WEA/WWDS on day today basis.
- d. Verify the Claim details and inform WEA/WWDS for payment of Interim relief of Rs.10,000/-.
- e. Extend support to WEA/WWDS & GV/WV while collection of documents from various line departments.
- f. Extend support to WEA/WWDS in terms of uploading relevant documents.
- g. Validate all the documents uploaded by WEA/WWDS.
- h. Coordinate with Line Departments for issue of certificates (i.e. Death Certificate, FIR, Inquest Report, Post-Mortem Examination Report, RFSL Report, Final Opinion Report, Police Final Report, Family Member Certificate) for submission of claim documents.

5.5 Role of Project Director-District Rural Development Agency (PD-DRDA)

Responsible for ensuring effective implementation of YSR BIMA scheme and related activities in the district. At district level, he has the approval authority for any claim under Natural death and forwarding authority to Insurance Company for any claim under accidental death or permanent disability due to accident.

- a. Adhere to the SLA fixed by the GVWV & VSWS Department.
- b. Ensure review of all the interim relief payments made to the nominee of the YSR Bima Insured PBE's family.
- c. Follow-up with WEA/WWDS to upload claim documents as per SLA.
- d. Follow-up with DPMU/APMU to approve claim documents as per SLA.
- e. Validate all the documents uploaded by WEA/WWDS.
- f. Monitor the Insurance Company's claims status.
- g. Monitor the documents required by the Insurance Company and compliance to the same.
- h. Undertake detailed review of the scheme once in every 15 days with all the concerned district-level officials and submit a report to the District Collector on the same.
- i. Undertake grievance redressals.

5.6 Role of Nodal Agency

- a. MoA shall be entered with General Insurance Company to provide Group Accidental Insurance Policy for all enrolled PBEs.
- b. Master policy for all enrolled PBEs will be obtained from the Insurance Company by paying premium amount.
- c. Issue guidelines from time to time about the age and eligibility criteria for enrolment under the YSR Bima scheme.
- d. Shall coordinate with all concerned implementing agencies to adopt a strong IT based system.
- e. Shall coordinate with APGIC for providing technical support for effective implementation of the scheme.
- f. Fund Manager – pool, maintain & administer funds.
- g. Release of funds to GVWV & VSWS Department towards amount for Funeral expenses.
- h. Payment of premium amount to the Insurance Company in case of deaths/permanent disability due to accidents.
- i. Release of funds to GVWV & VSWS Department towards payment of insurance claim in case of natural death.
- j. Release of administrative costs to GVWV & VSWS Department which includes YSR Bima Cell in Head Office, Support staff for PD-DRDA at districts, IT infrastructure, software development & maintenance, office furniture and stationery.
- k. The Nodal Agency shall evaluate that YSR Bima Insured PBE covered under the scheme is in the respective age group as per the eligibility criteria of the scheme **defined under clause 2.10**.

5.7 Role of Implementing Agency

- a. Establishment of State Level Project Management Unit at Head Office duly deploying staff from SERP.
- b. Provide bank accounts for transaction/process of claim amount received from the Insurance Company and amount for Funeral expenses from the Labour Department.

- c. Timely release of amount for funeral expenses to WEA/WWDS through Smart cards.
- d. Share YSR Bima Insured PBE related details with the Nodal Agency for facilitating insurance.
- e. Create a dedicated "New YSR BIMA" web portal to capture the information pertaining to YSR BIMA claim enrolment, registration, processing, and settlement. All reports pertaining to enrolment details, Insurance Company wise registered, settled, rejected & balance reports shall be made available through MIS.
- f. Coordinate with all line departments (Police Dept, DCRB, RFSL, Medical & Health Dept., Panchayat Raj & Rural Development Dept, Municipal Administration & Urban Development Dept.) to review or suggest changes pertaining to the scheme, wherever applicable.
- g. Conduct periodical review meetings with line departments, under the Chairmanship of the Special Chief Secretary to Government, GVWV & GSWS Department.

5.8 Role of Insurance Company

- a. Maintain logins provided to the Insurance Company to access the documents received with respect to YSR Bima claim.
- b. Download claim related documents on day-to-day basis using login ID from the web portal for processing of claims as per the terms and condition of the MoU/Agreement.
- c. Upload claims status on the web portal on day-to-day basis.
- d. Release the insurance claim amount to nominee/YSR Bima Insured PBE.
- e. Release interim relief amount for funeral charges to Nodal Department after settlement of claim.

6 YSR Bima Monitoring & Review Committees:

6.1 State Level Monitoring Committee

S.No	Designation	Role
1	Special Chief Secretary to Government / Principal Secretary to Government, LFB&IMS	Chairman
2	Special Chief Secretary to Government, GVWV & VSWS Department	Member
3	Principal Secretary to Government, PR & RD Department	Member
4	Special Commissioner of Labour, AP	Member Convener
5	Commissioner & Director, GVWV & GSWS Department	Member
6	Commissioner, PR & RD	Member
7	Commissioner, MA & UD	Member
8	Commissioner, Consumer Affairs, Food & Civil Supplies Department	Member
9	Chief Executive Officer, SERP	Member
10	Managing Director, APGIC	Member

The Committee shall meet once in three months to review the district-wise implementation progress of the scheme and submit a report to the Government with specific observations and recommendations, if any, to improve the performance.

6.2 Grievance Redressal

Any grievances related to

- Enrolment of beneficiaries into the scheme and
- Registration of claims
- Registration of Nominees

may be addressed to the PD-DRDA. In case of settlement of claim if any dispute arises against any Insurance Company the individual can file a complaint before District Consumer Forum or Insurance Ombudsman only.

Apart from the above-mentioned, all the rejected, disputed, closed, deficient or ambiguous claims will be reviewed by the Claim redressal Committee (CRC) to take a final decision on the stated claims.

Claim Redressal Committee (CRC):

This committee shall review and redress rejected, disputed, closed, deficient and ambiguous claims considering all material facts that are documented by appropriate authorities and professionals. It will recommend to the insurance company or to the purchaser regarding the admissibility of such claims. All rejected disputed, closed, deficient and ambiguous claims shall be reviewed by the CRC to validate the reasons for rejection on a monthly basis. Any unresolved and disputed claims shall be handled as per the provisions of Grievance Redressal Mechanism.

6.3 Claim Management System

A dedicated “YSR Bima” web portal shall capture the information pertaining to YSR Bima enrolment, claim registration, processing, and settlement. Additionally, all reports pertaining to the enrolment details, settled, rejected and balance reports shall be made available through the MIS.

Annexure 1

A) Documents common to all claims including natural death

- a. Claim Form along with Discharge Voucher (To be signed by the nominee (or) guardian if nominee is minor).
- b. Copy of Aadhar Card.
- c. Copy of Rice Card.
- d. Death Certificate (In case of claims pertaining to Accidental Death).
- e. Disability Certificate (In case of claims pertaining to Accidental Disability).
- f. Bank details of the PBE (in case of disability claims).
- g. Bank Details of the nominee (Copy of bank pass book or Copy of bank cheque or Copy of bank statement attested by Branch Manager).

B) Other documents required for specific kinds of accidents

i) Accident / Railway Accident

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.)/ Report of Railway Police Force in case of Railway Accidents	Mahila Police
b.	Spot Panchanama	Mahila Police
c.	Post-mortem Report	Mahila Police
d.	Driving Licence	GV/WV

Considering the motor vehicle facilities availability, claims arising due to some accidents as stated below will be considered as payable in case the documents stated above are submitted.

- Accidents occurring due to carrying of passengers in excess of the capacity of vehicles. All the insured passengers shall be eligible for the claim.
- Accidents occurring where the driver does not have a valid driving license. All the insured passenger/s, except the one who is driving should be eligible for the claim.
- Accidents occurring where the driver is under the influence of Alcohol. All the insured passenger/s, except the one who is driving should be eligible for the claim.
- Mode of Transport shall not be the basis for the rejection of any claim.

ii) Accident due to Drowning

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.) / Police Report	Mahila Police
b.	Post-mortem Report	Mahila Police
c.	Spot Panchanama/ Inquest Panchanama/ GD Report	Mahila Police

- Additional evidences like Photographs/Videos may be produced, subject to availability, wherever the above stated documentary evidences are not sufficient.
- In exceptional cases, if the body is not found after a waiting period of 6 months, a declaration by the family along with certificate by an appropriate authority (not below the rank of Tahsildar) that the person is dead due to

drowning is required. For "Missing at Sea" claims, settlement will be based on final investigation report after a waiting period of 2 (Two) years.

iii) Accident due to Fire

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.) / Police Report	Mahila Police
b.	Post-mortem Report	Mahila Police
c.	Spot Panchanama/ Inquest Panchanama or Inquest Report	Mahila Police

- In case the body is completely charred to ashes, then a declaration by the family member and a certificate by an appropriate authority (not below the rank of Tahsildar) shall be issued stating that the person has succumbed due to a fire accident.

iv) Accident due to handling of poisonous substances

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.) / Police Report	Mahila Police
b.	Post-mortem Report	Mahila Police
c.	Viscera Report	Mahila Police
d.	Forensic Lab Report	Mahila Police

v) Accident due to Stroke of Lightning OR Electric Shock

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.) / Police Report	Mahila Police
b.	Post-mortem Report	Mahila Police
c.	Inquest Panchanama	Mahila Police
d.	Spot Panchanama	Mahila Police

- Wherever the above stated documentary evidences are not sufficient, a report furnished by AP State Electricity Board Report shall be considered.

vi) Accident while working with Labour Machinery

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.) / Police Report	Mahila Police
b.	Post-mortem Report	Mahila Police
c.	Inquest Panchanama/ Spot Panchanama	Mahila Police

vii) Murder

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.)	Mahila Police
b.	Inquest Panchanama	Mahila Police
c.	Post-mortem Report	Mahila Police
d.	Final Report of Police, wherever necessary	Mahila Police

viii) Accident or Death due to falling from heights

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.) / Police Report	Mahila Police
b.	Spot Panchanama	Mahila Police
c.	Inquest Panchanama	Mahila Police
d.	Post-mortem Report	Mahila Police

ix) Snake Bite/Scorpion Bite/Animal Bite/Rabies/Any injury by any animal resulting in death or loss of limb/s.

Wherever available:

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.) / Police Report	Mahila Police
b.	Inquest Panchanama	Mahila Police
c.	Post-mortem Report / Forensic Lab Report	Mahila Police
d.	Viscera Report ^[2]	Mahila Police

- In case of permanent/ partial disability, there may or may not be a Post mortem report or medical analysis report. Hence, a certificate from any registered medical practitioner approved by the Indian Medical Association (IMA), health centre / sub-centre that death/disablement was caused due to the aforesaid will be required.
- In case the body is not found due to dragging/eaten-up by the animal, then after a wait period of 6 months, a declaration by the family member and a certificate by an appropriate authority (not below the rank of Tahsildar) that the person has died due to animal attack will be required.

x) Murder by Naxalites

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.)	Mahila Police
b.	Spot Panchanama	Mahila Police
c.	Inquest Panchanama	Mahila Police
d.	Post-mortem Report	Mahila Police
e.	Final Report of Police, wherever necessary	Mahila Police

xi) Riots

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.)	Mahila Police
b.	Spot Panchanama/ Inquest Panchanama	Mahila Police
c.	Post-mortem Report	Mahila Police
d.	Final Report of Police, wherever necessary	Mahila Police

xii) Any other accidents

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	First Information Report (F.I.R.) / Police Report	Mahila Police
b.	Spot Panchanama/ Inquest Panchanama	Mahila Police
c.	Post-mortem Report	Mahila Police
d.	Final Report of Police, wherever necessary	Mahila Police

Certified copy from an appropriate authority that an accident has occurred resulting in death and permanent disability.

xiii) Additional documents to be submitted for permanent disability

S.No.	Document Name	Person responsible to obtain from concerned authorities
a.	Medical Practitioner's Certificate or Dispensary Notes and Certificate ^[3]	Mahila Police
b.	Certificate of Primary Health Centre / Sub District Health Official ^[4]	Mahila Police

NOTE:

- Certified or true copies of First Information Report (F.I.R.) and Post Mortem report are required and not original.
- Xerox copies duly certified or true copy by the Appropriate Authorities will be accepted by the Insurance Companies.
- Certificate received from the Medical Practitioner stating that the driver / conductor / cleaner has lost his limb or eye will be taken as final for the purpose of paying the Permanent Total Disability claim. The % disability mentioned on such a certificate won't have any validity.

[1] In cases where FSL certificate is required.

[2] It has been agreed by the Insurance Companies that if it is concluded from the Post-mortem Report that the death is due to the above cause, Viscera Report shall not be insisted by the Insurance Companies.

[3] Specifying the reasons and the nature of disability or non-functioning of organ/details of non-functioning organ.

[4] with counter signature of District Civil Surgeon.