



YSR BIMA 2023 - 24

YSR Bima - Introduction

Objective of the YSR BIMA Scheme:

- ⊠ The main Objective of the scheme is to provide relief to the bereaved families of BPL in case of death or disability of their Primary Bread Earners to mitigate the financial impact due to the sudden loss of the Primary source of income.
- ⊠ YSR BIMA Scheme is being implemented as per the guidelines issued vide. G.O.Ms.No.7 dated 27.06.2021 of LFB&IMS (Lab.I) Department.
- ⊠ The Scheme was implemented from 01.07.2021 to 30.06.2022 & further the Scheme is continued from 01.07.2022 onwards as per G.O.Ms.No.23 dated 11.06.2022 of LFB&IMS (Lab.I) Department.
- ⊠ Scheme is continued from 01.07.2023 onwards as per G.O.Ms.No: 7, Dated: 31.05.2023 of LFB&IMS (Lab.I) Department.

Eligibility:

- ⊠ BPL Families.
- ⊠ Income is less than or equal to Rs.10,000/- in Rural Areas and Rs.12,000/- in Urban Areas.
- ⊠ Age
 - a. Natural Death: an individual shall be 18 years to 50 years.
 - b. Accidental Death: an individual shall be 18 years to 70 years.

YSR BIMA Scheme Details

- Labour Department is Nodal Agency
- GVWV & VSWS Department is the Implementing Agency
- 1,21,82,759 beneficiaries are enrolled under YSR BIMA 2023-24 scheme.
- The scheme period is from 01.07.2023 to 30.06.2024.
- The benefits under the scheme are
 - Rs.1.00 lakh in case of natural death in the age group of 18-50 years paid directly by the Government.
 - Rs 5.00 lakh in case of accidental death/permanent disability in the age group of 18-70 years paid by the Insurance Company under Group Accidental Policy.
- M/s AP General Insurance Company will take up for scrutiny of Accident death Claims for YSR BIMA Policy Year 2023 -24.
- After scrutiny by APGICL, payment will be done by the GVWV & VSWS Dept.,
- The Accidental death policy period is from 16.07.2023 to 15.07.2024.
- The Natural death period is from 01.07.2023 to 30.06.2024.

S No.	Activity	Responsible	SLA	SLA (special case)
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+5	
4	Registration of death and uploading death certificate	PS / MC	T+6	
5	Issue of Post-mortem Certificate	Medical Officer	T+14	
6	Uploading police inquest report and post-mortem certificate	SHO/DCRB (Police Dept.)	T+14	
7	Uploading Forensic Lab Reports (if necessary).	SHO/DCRB (Police Dept.)		T+30
8	Issue of Opinion Certificate by Medical Officer based on the FSL certificate	Medical Officer		T+30
9	Uploading Police final Investigation Report (if necessary)	SHO/DCRB (Police Dept.)		T+30
10	Collection of relevant documents from Police Dept. & Medical Officer and submit to WEA/WWDS	Mahila Police/ANM	T+15	T+30
11	Collection of all documents from nominee as per the checklist	WEA/WWDS &GV/WV	T+16	T+31
12	Authorize all the documents and upload after scrutiny	WEA / WWDS	T+17	T+32
13	Authorize & forward the claim application	Computer Operator in YSR Bima Call Centre	T+18	T+33
14	Authorize & forward the claim application	DPM/ APM	T+19	T+34
15	Authorize& forward the claim application	PD-DRDA	T+20	T+35
16	Scrutiny and recommendation of the claim	APGIC	T+27	T+42

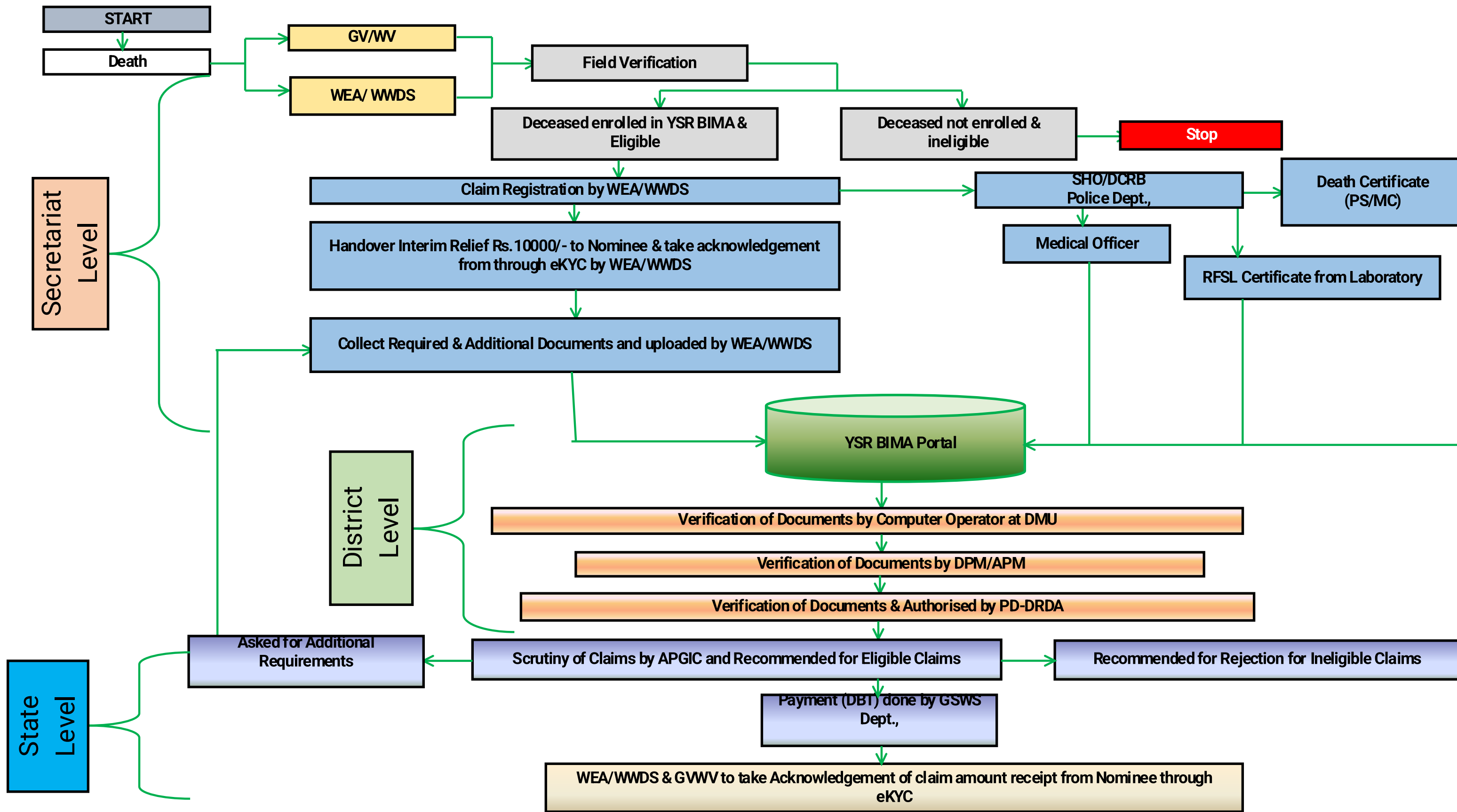
A) SLA for Normal Claims

- a) Total Claim Settlement days : 35 Days
- b) If Additional Documents required : 50 Days

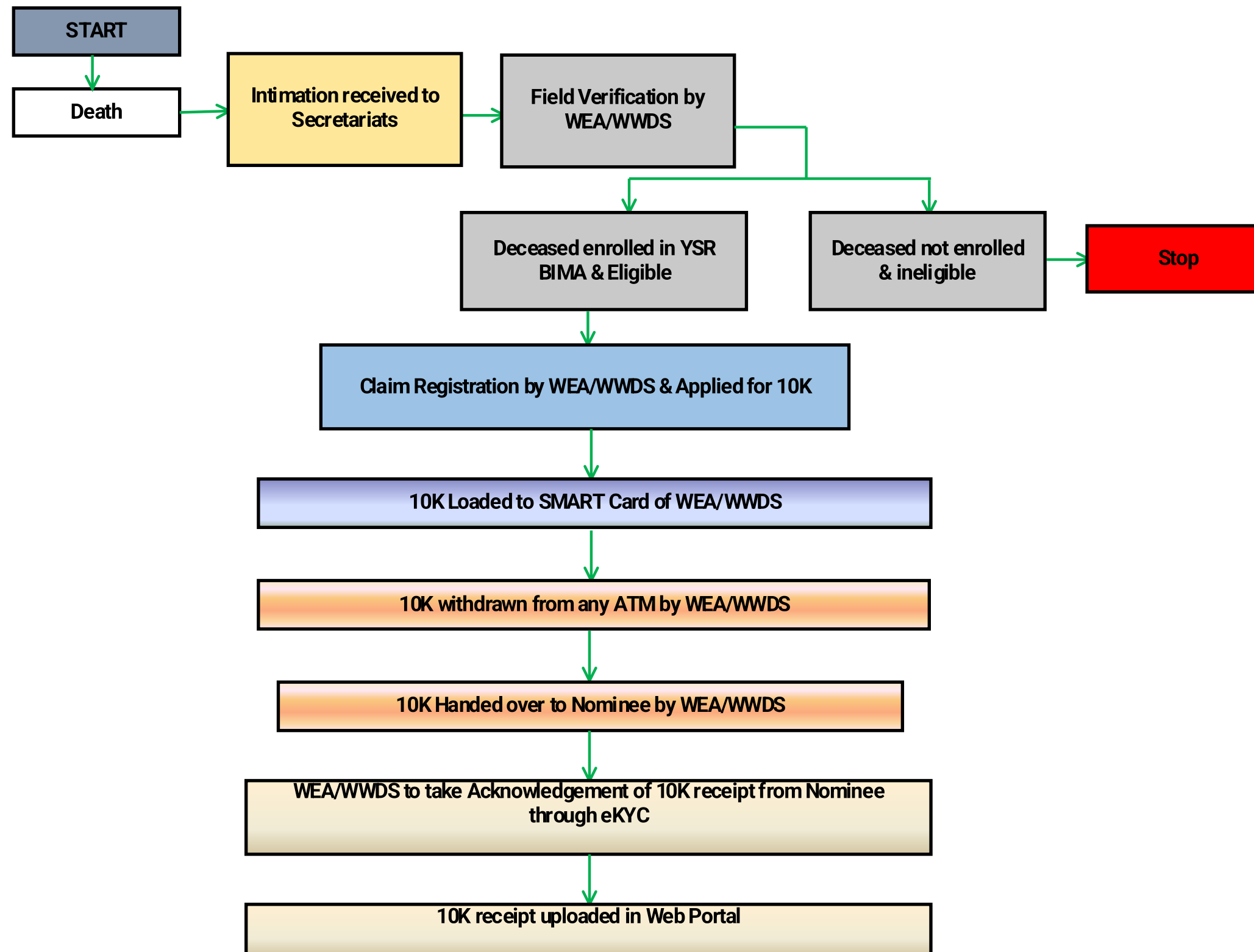
B) SLA for Special claims (RFSL / Police Final Report etc.,)

- a) Total Claim Settlement days : 50 Days
- b) If Additional Documents required : 65 Days

Accidental Death Process Flow Chart



10K Funeral Charges Flow Chart



SoP for Accidental Death:

Step 1: Intimation to WEA/WWDS:

- ☒ The family members or any villager shall intimate the WEA/WWDS, regarding accidental death.

Step 2: Field Verification by WEA/WWDS along with concerned GV/WV:

Step 2A: Upon intimation from any villager, the WEA/WWDS along with concerned GV/WV shall initiate field verification

Step 2B: The WEA/WWDS & GV/WV shall check the enrolled list of YSR Bima cardholders **Step 2C:** In case the deceased is not a YSR Bima Insurance Policy Holder, the WEA/WWDS shall intimate the family members that they are not enrolled under the YSR Bima Scheme

(OR)

- ☒ In case the deceased is a YSR Bima Insurance Policy Holder and their age is more than 70 years or the type of death as mentioned in the exclusion list specified in the MoA, the WEA/WWDS shall intimate the family members that they are ineligible for claim under YSR Bima Scheme

(OR)

- ☒ In case the deceased is a YSR Bima Insurance Policy Holder and their age is above 18 years and below 70 years and the type of death is not as per the exclusion list, the WEA/WWDS shall collect either a copy of the age proof (Aadhaar card or any other document as specified in the notification under section 7 of the Aadhaar Act) or rice card of the YSR Bima Insurance Policy Holder to ascertain the identity of the deceased person.

Step 3: Registration of Claim by WEA/WWDS:

Step 3 A: The WEA/WWDS shall register the death of a YSR Bima Insurance Policy Holder who is not eligible due to ineligibility of age or type of death

Step 3 B: The WEA/WWDS shall register the claim under accidental death for an eligible YSR Bima Insurance Policy Holder, post registration of death

Step 3 C: The WEA/WWDS shall identify the nominee as per the enrolment. In case the nominee is not alive, the WEA/WWDS shall identify the spouse of the deceased as the nominee. In case the spouse is not there then the legal heirs of the deceased shall be identified as the nominee during field verification

(OR)

- ☒ In case the nominee details are not in line with the enrolment, then the WEA/WWDS shall identify the nominee from the family members post due consent

SoP for Accidental Death:

Step 4: Payment of Interim Relief by WEA/WWDS:

- ☒ The WEA/WWDS shall pay the interim relief amount of Rs. 10,000/- to the nominee within **24 hours** from the date of registration of claim. The WEA/WWDS shall duly withdraw money from the provided Smart Card.

Step 5: Acknowledgement on payment of Interim Relief by WEA/WWDS:

- ☒ The WEA/WWDS shall take an acknowledgement from the nominee upon payment of interim relief amount of Rs.10,000/- through eKYC **within 3 days** from the date of registration of claim.

Step 6: Registration of complaint and uploading FIR by SHO/DCRB:

- ☒ The SHO/DCRB shall register a complaint of death by accident, file an FIR and upload the same in Bima web portal (<https://ysrbima.ap.gov.in/>) **within 5 days** from the date of registration of claim.

Step 7: Registration of Death by Panchayat Secrty./Municipal Commi./Medical Officers: The Panchayat Secretary, in case of Gram Panchayats; the Municipal Commissioner in case of Municipalities; and the Medical Officers in case of death at hospital, shall register the death and upload the death certificate on YSR Bima web portal (<https://ysrbima.ap.gov.in/>) **within 6 days** from the date of registration of claim.

Step 8: Issue and upload Post-mortem Certificate

- ☒ The Medical Officer shall issue and upload the post-mortem certificate **within 14 days** from the date of claim registration.

Step 9: Uploading police inquest report

- ☒ The SHO/DCRB shall upload the police inquest report in the Bima web portal (<https://ysrbima.ap.gov.in/>) **within 14 days** from the date of claim registration.

Step 10: Uploading Forensic Lab Reports (in case necessary)

- ☒ The concerned officer in RFSL shall upload the Forensic Laboratory report (FSL certificate) [in special cases] in the Bima web portal (<https://ysrbima.ap.gov.in/>) **within 30 days** from the date of claim registration.

Step 11: Issue and uploading Opinion Certificate by Medical Officer based on the FSL certificate

- ☒ The Medical officer shall issue and upload the Opinion Certificate on Bima web portal (ysr<https://ysrbima.ap.gov.in/>) **within 30 days** from the date of claim registration.

SoP for Accidental Death:

Step 12: Uploading final Police Investigation Report (in case necessary)

- ☒ The SHO/DCRB shall upload the final Police Investigation Report on Bima web portal (<https://bima.ap.gov.in/>) **within 30 days** from date of claim of registration [in special cases].

Step 13: Collection of required documents from Police Dept. & Medical Officer by Mahila Police and WEA/WWDS & GV/WV:

Step 13 A: The Mahila Police shall pursue and collect relevant documents from the concerned SHO/DCRB & Medical Officers & submit to WEA/WWDS

Step 13 B: The WEA/WWDS along with the concerned GV/WV shall download the Claim Application Form from the YSR Bima web portal (<https://ysrbima.ap.gov.in/>)

Step 13 C: The WEA/WWDS & GV/WV shall obtain signatures from the nominee along with a copy of the following documents as per check list **within 15 days** in case of normal accidents or **within 30 days** in case of accidents where FSL certificate is required, from the date of claim registration:

- ☒ Proof of age of the nominee (Aadhaar card/driving license/voted ID or any other document as specified in the notification under section 7 of the Aadhaar Act)
- ☒ Rice card of the nominee
- ☒ Death Certificate issued by Panchayat Secretary/Municipal Commissioner
- ☒ Copy of Bank Passbook (or) Cancelled Cheque for bank account details of the nominee

Step 13 D: The WEA/WWDS & GV/WV shall maintain all the physical documents pertaining to the claim application for future reference

Step 14: Authorize & upload of documents by WEA / WWDS:

- ☒ The WEA/WWDS shall verify all the required documents and authorize, scan, and upload them in the YSR Bima web portal (<https://ysrbima.ap.gov.in/>) **within 16 days** in case of normal accidents or **within 31 days** in case of accidents where FSL certificate is required, from the date of claim registration.

Step 15: Authorize & forward of documents by DPMU:

Step 15 A: After due evaluation, the Computer Operator in the YSR Bima call centre shall authorize and forward the claim application to the District Project Manager (DPM)/ Assistant Project Manager (APM) **within 17 days** in case of normal accidents or **within 32 days** in case of accidents where FSL certificate is required, from the date of claim registration

SoP for Accidental Death:

Step 15 B: After due evaluation, the District Project Manager (DPM)/ Assistant Project Manager (APM) shall authorize and forward the claim application to Project Director- District Rural Development Authority (PD-DRDA) **within 19 days** in case of normal accidents or **within 34 days** in case of accidents where FSL certificate is required, from the date of claim registration

Step 16: Authorize & forward of claim settlement documents by PD-DRDA:

☒ After due verification of the documents, the PD-DRDA shall authorize and forward the claim application to the Insurance company **within 20 days** in case of normal accidents or **within 35 days** in case of accidents where FSL certificate is required, from the date of claim registration.

Step 17: Scrutiny and Recommended by APGIC:

☒ The APGIC shall scrutiny the documents and recommended for payment to GVWV & VSWS Dept., **within 27 days**. If, any discrepancies are found in the documents uploaded the application will be pushed back to the WEA/WWDS who shall coordinate with GV/WV for rectification. The WEA/WWDS shall collect the corrected documents from the concerned GV/WV, and he/she shall reupload the documents **within 42 days**.

Step 18: Claim settlement to nominee through DBT by GVWV & VSWS Dept.:

☒ Post verification of the claim application, the GV/WV shall process and transfer the claim amount of Rs.4,90,000/- {Rs.5,00,000 – Rs.10,000 (funeral charges)} to the nominee bank account through DBT **within 34 days** in case of normal accidents or **within 49 days** in case of accidents where FSL certificate is required, from the date of claim registration.

Step 19: Claim amount acknowledgement by WEA/WWDS along with concerned GV/WV:

Step 19 A: The WEA/WWDS along with concerned GV/WV, shall download the Claim Sanction Letter from the YSR Bima web portal (<https://ysrbima.ap.gov.in/>) and hand over the same to the nominee **within 35 days** in case of normal accidents or **within 50 days** in case of accidents where FSL certificate is required, from the date of claim registration

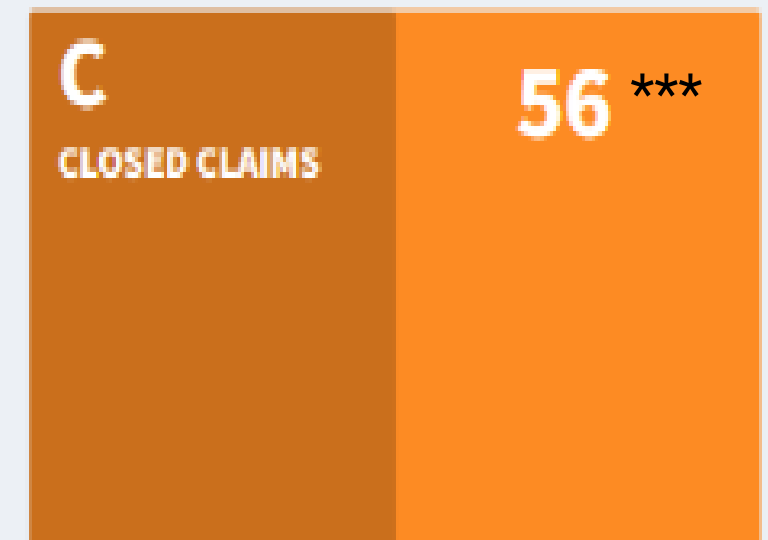
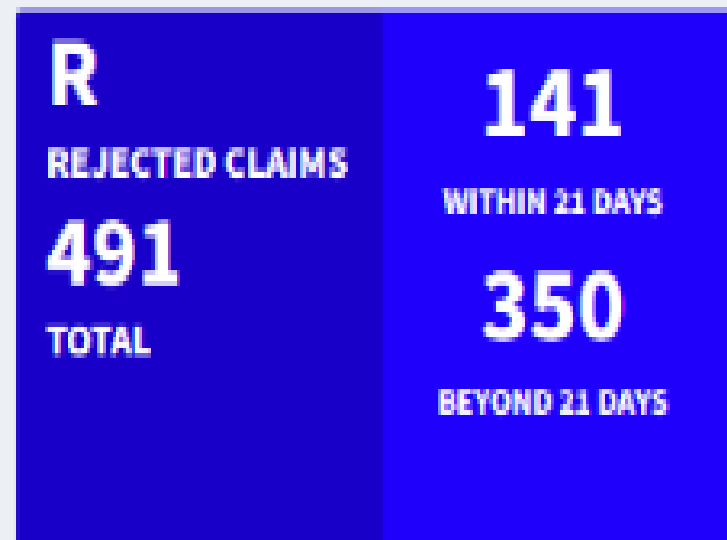
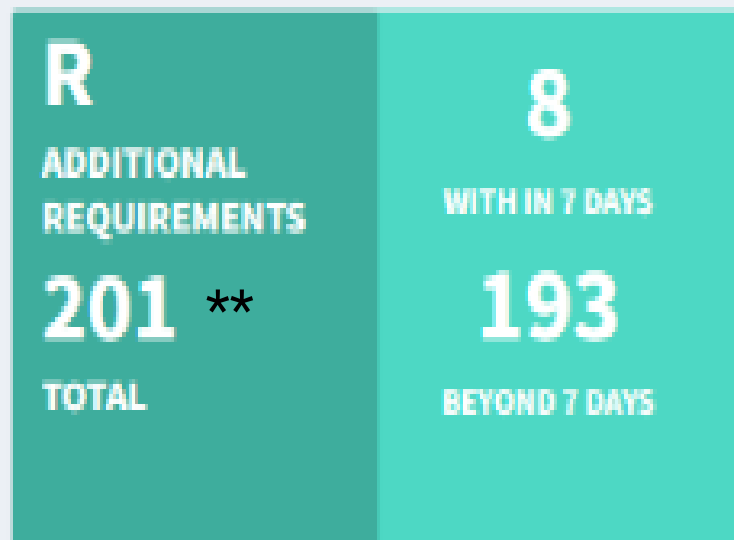
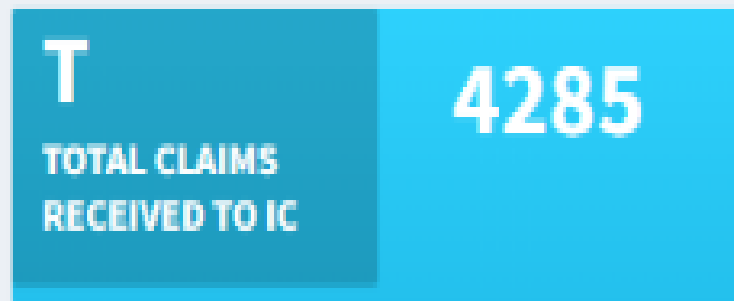
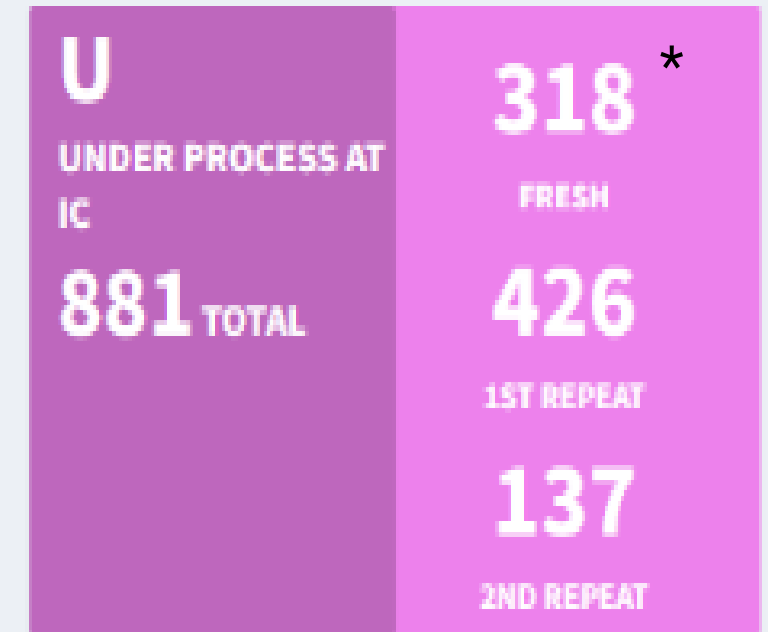
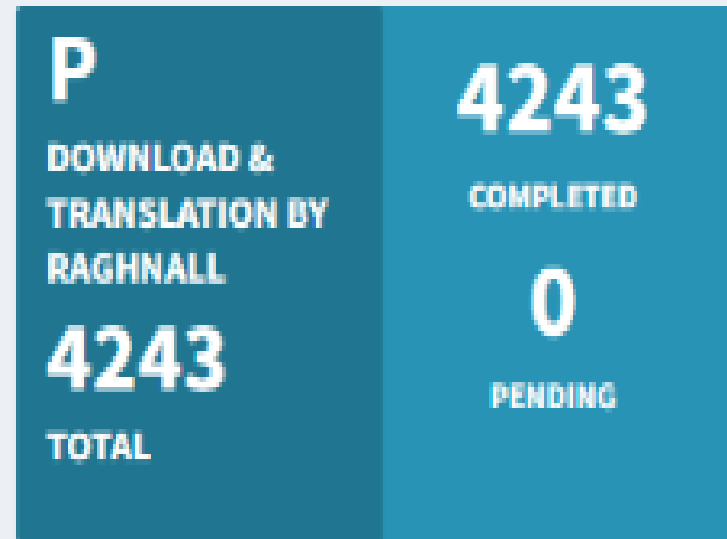
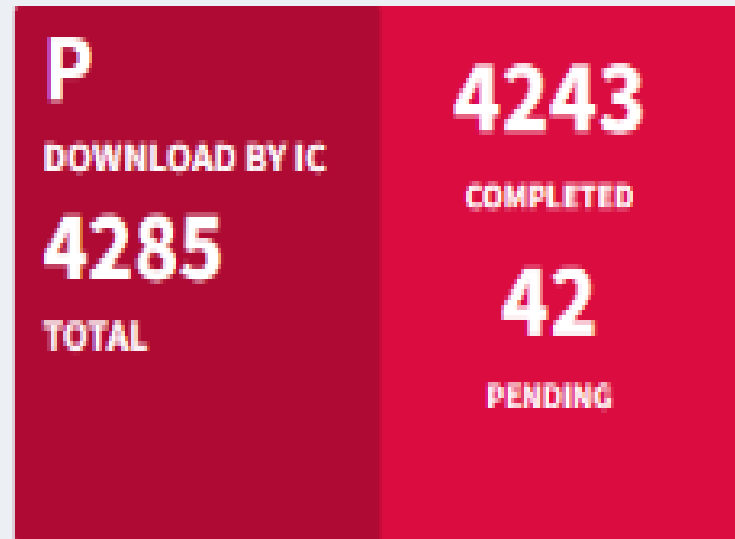
Step 19 B: The WEA/WWDS along with concerned GV/WV shall take an acknowledgement through eKYC from the nominee, upon payment of the claim amount Rs.4,90,000/-, {Rs.5,00,000 – Rs.10,000 (funeral charges)}



YSR BIMA 2022 - 23

Accidental Death Claims 2022 – 23 Dashboard as on 01/08/2023

Insurance Company Claims (Accidental) 22-23



** Additional Requirements

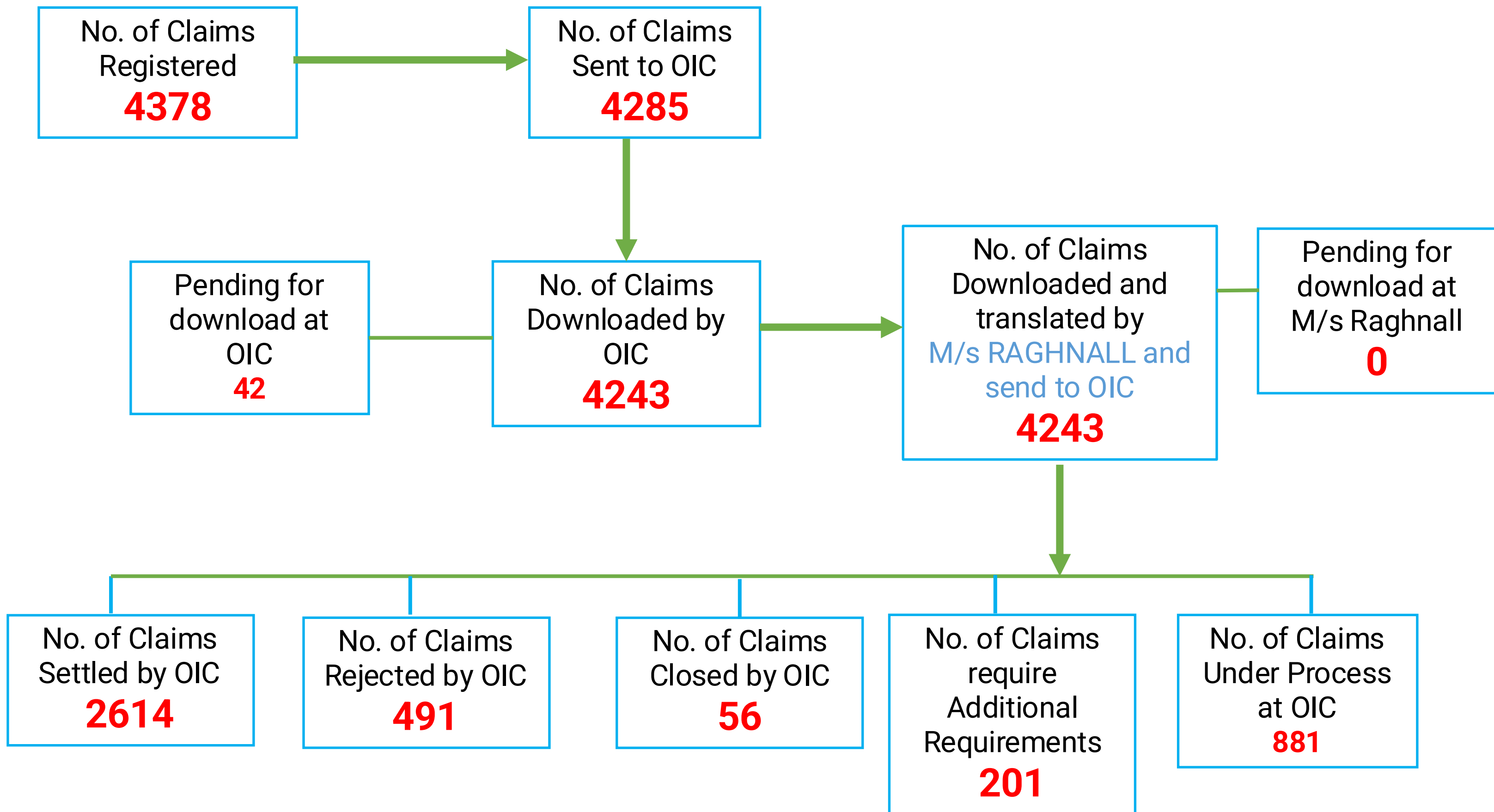
- 1) Sent within this week : 60
- 2) 160 Police Final Reports required out of 201

*** Closed Claims

Resubmitted to IC 52 out of 56

* Under Process

- 1) within 7 days 42
- 2) Beyond 7 days 276



YSR BIMA - Call for Additional Requirements by Insurance Company 2022 - 23 as on 01/08/2023 @ 10:30 AM

Sl. No	District Name	Amended FIR	Amended FIR & Nominee Clarification	Disability Certificate	Driving Licence	Guardian Details	Hospital Papers	Hospital Papers & Amended FIR	Name mismatch with RICE Card & Other Documents	Nominee Name mismatch with RICE Card & Other Documents	Police Final Report	Police Final Report & Amended FIR	Police Final Report & Disability Certificate	Police Final Report & DL	Police Final Report & Hospital Papers	Police Final Report & Legible FIR	Police Final Report & Name mismatch with Rice Card & Other Documents	Police Final Report & RC of Vehicle	Post Mortem Report	RFSL with Final Opinion	RFSL with Final Opinion & Hospital Papers	RFSL with Final Opinion & Police Final Report	RICE Card	10 K Receipt	Total
1	ANANTHAPURAMU																					2			2
2	PRAKASAM											1										1			2
3	YSR										2														2
4	ALLURI SITHARAMA RAJU										1												2		3
5	KURNOOL										1												2		3
6	NANDYAL																				1		2		3
7	KRISHNA			1			1																2		4
8	VIZIANAGARAM										1	1											2		4
9	ANNAMAYYA				2						1												2		5
10	CHITTOOR										1												3	1	5
11	SRI SATHYA SAI	1			1	1					1					1							1		6
12	TIRUPATI										4	1											2		7
13	ELURU								1	1	3				1							1	1		8
14	PARVATHIPURAM MANYAM										3	1								1			3		8
15	SRI POTTI SRIRAMULU NELLORE	1					1	1			1				1								3		8
16	WEST GODAVARI				1		1				3				1								2		8
17	ANAKAPALLI			1				1			2	1										1	4		10
18	BAPATLA						1				2	1		1									4	1	10
19	VISAKHAPATNAM						2				1				2		1					1	3		10
20	Dr BR Ambedkar Konaseema										3				1						1		7		12
21	EAST GODAVARI				2		2				2									1			5		12
22	GUNTUR						1				5				1				3				2		12
23	SRIKAKULAM						1				6												5		12
24	NTR			1			1		1		3				1								5	1	13
25	PALNADU		1				1				5												7		14
26	KAKINADA				1						2		1		1								13		18
Total:		2	1	3	7	1	12	2	2	1	53	6	1	1	9	1	1	3	2	2	3	85	1	2	201

YSR BIMA 2022 – 2023 Status on Accidental Death Claims pending for Forward to IC as on 01.08.2023

Sl No.	District Name	Total Registraion	Uploaded by WEA	Forwarded by PD to IC	Total Balance to be Forwarded by DMU to IC	Processing at DMU	Balance to be Uploaded by WEA	Within 16 days	Within 33 Days (RFSL)	Beyond SLA
1	SRI POTTI SRIRAMULU NELLORE	188	182	180	8	2	6	3	5	0
2	ALLURI SITHARAMA RAJU	63	57	57	6	0	6	1	4	1
3	BAPATLA	142	139	136	6	3	3	3	2	1
4	Dr.BR AMBEDKAR KONASEEMA	164	160	158	6	2	4	5	1	0
5	ELURU	181	179	175	6	4	2	2	4	0
6	YSR	216	210	210	6	0	6	4	2	0
7	KAKINADA	281	276	276	5	0	5	1	4	0
8	KRISHNA	205	201	200	5	1	4	2	3	0
9	KURNOOL	174	173	169	5	4	1	3	2	0
10	TIRUPATI	181	176	176	5	0	5	3	1	1
11	ANNAMAYYA	107	104	103	4	1	3	2	2	0
12	SRI SATHYA SAI	143	139	139	4	0	4	2	1	1
13	ANAKAPALLI	228	225	225	3	0	3	3	0	0
14	PRAKASAM	166	164	163	3	1	2	3	0	0
15	VIZIANAGARAM	202	199	199	3	0	3	0	3	0
16	WEST GODAVARI	125	122	122	3	0	3	2	1	0
17	CHITTOOR	118	116	116	2	0	2	1	1	0
18	EAST GODAVARI	173	172	171	2	1	1	2	0	0
19	GUNTUR	161	160	159	2	1	1	1	0	1
20	NANDYAL	166	164	164	2	0	2	1	1	0
21	NTR	207	205	205	2	0	2	1	1	0
22	PALNADU	163	161	161	2	0	2	2	0	0
23	VISAKHAPATNAM	146	145	144	2	1	1	2	0	0
24	ANANTHAPURAMU	196	195	195	1	0	1	1	0	0
25	RAJAHMUNDRAM	65	65	65	0	0	0	0	0	0

Claims Rejected by IC as on 01/08/2023

Sl No.	Type of Accident	No of Claims Registered
1	Valid Driving Licence	84
2	Alcohol Consumption	74
3	Railway Tress Pass	73
4	Above 90 Days	51
5	Electric work without Safety Measures	40
6	Natural Death	31
7	Suicide	30
8	Pre existing disease	29
9	Others	26
10	Closed	12
11	Deceased Name not mentioned in FIR	9
12	FITS	8
13	Mentally Disabled	7
14	No Policy Period	7
15	Non Submission of Requirements	6
16	Breach of Law	4
	Total	491

Natural Death Claims Status as on 01.08.2023

Sl No.	Period	Total Claims Registered	Claims Settled by GSWS	Claims to be processed for payments	Remarks
(1)	(2)	(3)	(4)	(5) = (3) – (4)	(6)
1	2021-22	30421	26446	3975	Govt has sanctioned of Rs.44 Crs with respect to reimbursement of Formers Suicide Claims. File is pending with Finance. After receipt of amount claims will be processed.
2	2022-23	30602	19133	11469	

YSR BIMA – Average Deaths per Day as on 01-08-2023

Sl No.	Type of Accident	Registered	Registered per day
2021 - 22 (01-07-2021 to 30-06-2022)			
1	Natural Death	30421	83.35
2	Accidental Death	4503	12.34
Total:		34924	95.69
2022 - 23			
1	Natural Death (01-07-2022 to 30-06-2023)	30602	83.84
2	Accidental Death (16-07-2022 to 15-07-2023)	4378	11.99
Total:		34980	95.84

Thank you