



YSR BIMA- Meeting with Nodal Officers

01st September 2023

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
- 1,21,73,818 beneficiaries are enrolled under YSR BIMA 2023-24 scheme.
- 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.
- Scheme Period:
 - 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.
- 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.,

YSR BIMA Scheme Details

☒ YSR BIMA Scheme Policy Year 2021-22:

The Government has done MoU with M/s Universal Sompo General Insurance company Limited, Mumbai for settlement of YSR BIMA Scheme claims for the Policy Year 2021-22 duly paying a policy amount of Rs:111,00,00,000-00 (Rupees One Hundred and Eleven Crores) from the commencement of the Scheme.

☒ YSR BIMA Scheme Policy Year 2022-23:

The Government has done MoA with M/s Oriental Insurance company Limited, Mumbai for settlement of YSR BIMA Scheme claims for the Policy Year 2022-23 duly paying the policy amount of Rs:163,16,06,189-00 (Rupees One hundred Sixty Three Crores Sixteen Lakhs Six Thousand One Hundred and Eighty Nine Only) from the commencement of the Scheme.

☒ Due to delay and non-settlement of claims by the Insurance Companies, Government takes a decision on implementing the Scheme 2023 – 24 by the Department themselves and release the funds directly to the department for every 3 months (quarterly) the released full amount can be utilised and the claims will be settled in time.

YSR BIMA – Standard Operating Procedure

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

YSR BIMA – Standard Operating Procedure

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 10 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 10 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 26 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 ([ysrhttps://ysrbima.ap.gov.in/](https://ysrbima.ap.gov.in/)) **within 26 days** from the date of claim registration.

YSR BIMA – Standard Operating Procedure

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 26 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:

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 shall download the Claim Application Form from the YSR Bima web portal (<https://ysrbima.ap.gov.in/>)

Step 13 C: The WEA/WWDS shall obtain signatures from the nominee along with a copy of the following documents as per check list **within 11 days** from the date of registration of claim in case of normal accidents or **within 26 days** from the date of registration of claim 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 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 12 days** from the date of registration of claim in case of normal accidents or **within 27 days** from the date of registration of claim in case of accidents where FSL certificate is required, from the date of claim registration.

Step 15: Authorize & forward of documents by DMU:

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 13 days** from the date of registration of claim in case of normal accidents or **within 28 days** from the date of registration of claim in case of accidents where FSL certificate is required, from the date of claim registration

YSR BIMA – Standard Operating Procedure

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 13 days** in case of normal accidents or **within 28 days** from the date of registration of claim 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 14 days** from the date of registration of claim in case of normal accidents or **within 29 days** from the date of registration of claim 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 24 days** from the date of registration of claim. 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 re-upload the documents **within 39 days** from the date of registration of claim.

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 29 days** from the date of registration of claim in case of normal accidents or **within 44 days** from the date of registration of claim 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:

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

YSR BIMA – SLA (Accidental Death)

SN o.	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.)		
4	Registration of death and uploading death certificate	PS / MC		
5	Issue of Post-mortem Certificate	Medical Officer		
6	Uploading police inquest report and post-mortem certificate	SHO/DCRB (Police Dept.)	T+10	
7	Uploading Forensic Lab Reports (if necessary).	SHO/DCRB (Police Dept.)		T+26
8	Issue of Opinion Certificate by Medical Officer based on the FSL certificate	Medical Officer		T+26
9	Uploading Police final Investigation Report (if necessary)	SHO/DCRB (Police Dept.)		T+26
10	Collection of relevant documents from Police Dept. & Medical Officer and submit to WEA/WWDS	Mahila Police/ANM	T+11	T+26
11	Collection of all documents and Authorize all the documents and upload after scrutiny	WEA/WWDS	T+12	T+27
12	Authorize & forward the claim application	Computer Operator in YSR Bima Call Centre & DPM/APM	T+13	T+28
13	Authorize& forward the claim application	PD-DRDA	T+14	T+29
14	Scrutiny and recommendation of the claim	APGIC	T+24	T+39
15	Claim settlement to nominee	GSWS	T+29	T+44

YSR BIMA – Required Documents

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

- a) First Information Report (F.I.R.)/ Report of Railway Police Force in case of Railway Accidents
- b) Spot Panchanama
- c) Post-mortem Report
- d) Driving Licence

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

YSR BIMA – Required Documents

ii) Accident due to Drowning

- a) First Information Report (F.I.R.) / Police Report
- b) Post-mortem Report
- c) Spot Panchanama/ Inquest Panchanama/ GD Report

- ⊗ 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

- a) First Information Report (F.I.R.) / Police Report
- b) Post-mortem Report
- c) Spot Panchanama/Inquest Panchanama or Inquest Report

- ⊗ 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

- a) First Information Report (F.I.R.) / Police Report
- b) Post-mortem Report
- c) Viscera Report
- d) Forensic Lab Report

YSR BIMA – Required Documents

v) Accident due to Stroke of Lightning OR Electric Shock

- a) First Information Report (F.I.R.) / Police Report
- b) Post-mortem Report
- c) Inquest Panchanama
- d) Spot Panchanama

☒ 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

- a) First Information Report (F.I.R.) / Police Report
- b) Post-mortem Report
- c) Inquest Panchanama/ Spot Panchanama

vii) Murder

- a) First Information Report (F.I.R.)
- b) Inquest Panchanama
- c) Post-mortem Report
- d) Final Report of Police, wherever necessary

viii) Accident or Death due to falling from heights

- a) First Information Report (F.I.R.) / Police Report
- b) Spot Panchanama
- c) Inquest Panchanama
- d) Post-mortem Report

YSR BIMA – Required Documents

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

- a) First Information Report (F.I.R.) / Police Report
- b) Inquest Panchanama
- c) Post-mortem Report / Forensic Lab Report
- d) Viscera Report
- ☒ 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

- a) First Information Report (F.I.R.)
- b) Spot Panchanama
- c) Inquest Panchanama
- d) Post-mortem Report
- e) Final Report of Police, wherever necessary

xi) Riots

- a) First Information Report (F.I.R.)
- b) Spot Panchanama/ Inquest Panchanama
- c) Post-mortem Report
- d) Final Report of Police, wherever necessary

YSR BIMA – Required Documents

xii) Any other accidents

- a) First Information Report (F.I.R.) / Police Report
- b) Spot Panchanama/ Inquest Panchanama
- c) Post-mortem Report
- d) Final Report of Police, wherever necessary

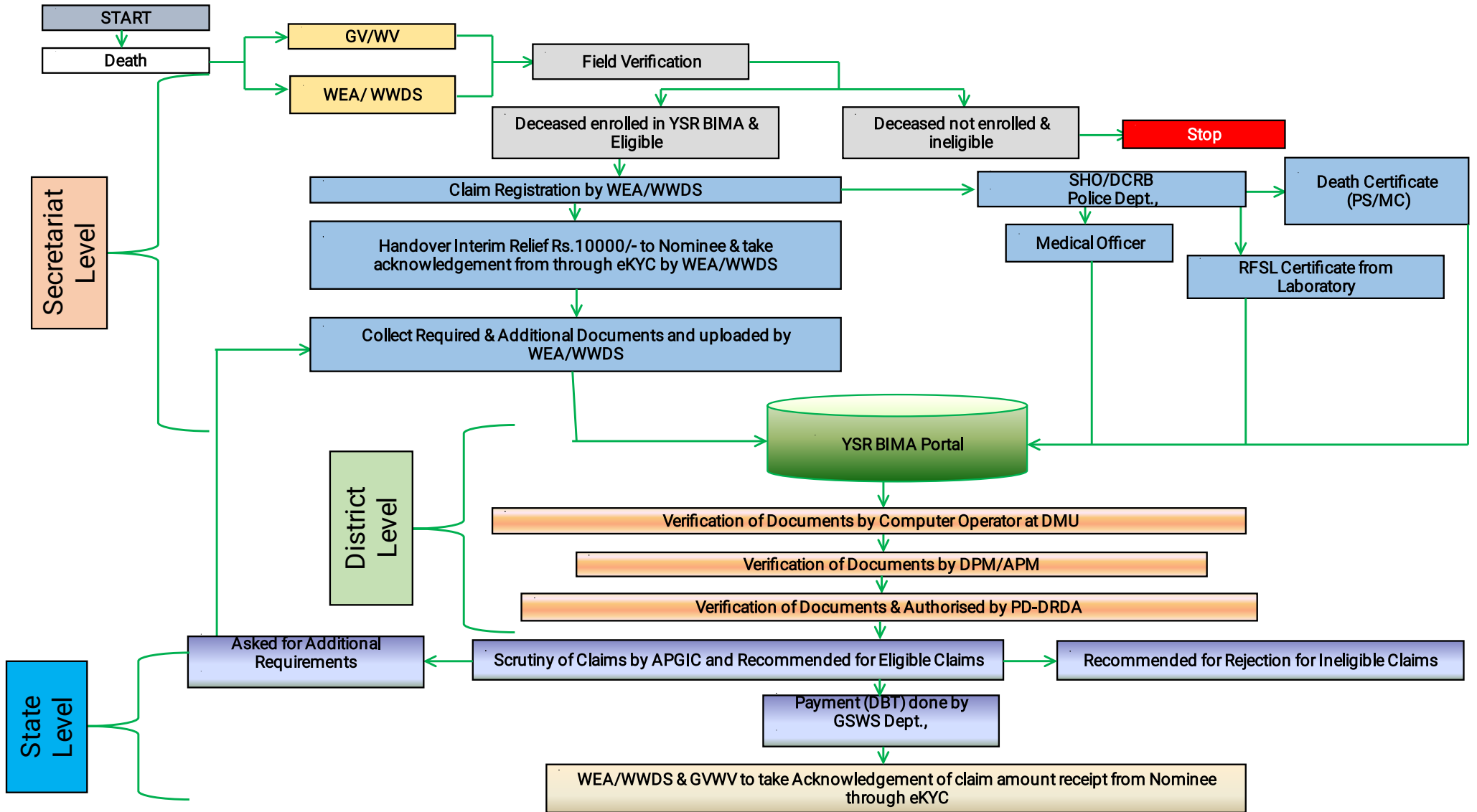
xiii) Additional documents to be submitted for permanent disability

- a) Medical Practitioner's Certificate or Dispensary Notes and Certificate
- b) Certificate of Primary Health Centre / Sub District Health Official

YSRBIMA 2023-2024 District Wise Pending Documents Report

SL.NO	District_Name	Forensic Department	Home Department			Medical&Health		DeathCertificate
		RFSL	FIR	Final Charge Sheet Document	IQ	PMR	Final PMR	
1	ALLURI SITHARAMA RAJU							
2	ANAKAPALLI							
3	ANANTHAPURAMU							
4	ANNAMAYYA							
5	BAPATLA							
6	CHITTOOR							
7	Dr BR Ambedkar Konaseema							
8	EAST GODAVARI							
9	ELURU							
10	GUNTUR							
11	KAKINADA							
12	KRISHNA							
13	KURNOOL							
14	NANDYAL							
15	NTR							
16	PALNADU							
17	PARVATHIPURAM MANYAM							
18	PRAKASAM							
19	SRI POTTI SRIRAMULU NELLORE							
20	SRI SATHYA SAI							
21	SRIKAKULAM							
22	TIRUPATI							
23	VISAKHAPATNAM							
24	VIZIANAGARAM							
25	WEST GODAVARI							
26	YSR							

Accidental Death Process Flow Chart



YSR BIMA – SLA (Natural Death)

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+1
4	Registration of death and uploading death certificate	Panchayat Secretary/ Municipal Commissioner	T+3
5	Collection of documents from nominee as per the checklist and submit to WEA/WWDS	WEA / WWDS & GV / WV	T+5
6	Authorize all the documents and upload after scrutiny	WEA / WWDS	T+7
7	Authorize & forward the claim application	Computer Operator in Call Centre & District Project Manager (DPM)/ Assistant Project Manager (APM)	T+8
8	Sanction & forward the claim application	PD-DRDA	T+11
9	Claim settlement to nominee through DBT	Director, GVWV & VSWS Department	T+14

YSR BIMA – Department wise Logins Provided

- ☒ Police Department Logins : SHO
- ☒ Medical Department Logins : DMHO
- ☒ Municipal Administration Logins : MC/MHO
- ☒ PR & RD Logins : GPS
- ☒ RFSL Logins : Regional Officers

Note: If any additional Logins required please inform to GSWS, YSR BIMA Unit.

YSR BIMA – Action to be taken by Nodal Officers

- ☒ Go through the Web Portal (www.ysrbima.ap.gov.in) & check pending issues of their Respective Departments District/Secretariat wise.
- ☒ Issue instructions to the District Officers for issuance of concerned/required certificates from local officers
- ☒ Ensure issuance of certificates/documents of their departments within SLA
- ☒ Go through the YSR BIMA Nodal Officers Whatsapp group daily, time to time for answering any queries raised by the PD-DRDAs/Team
- ☒ Attending weekly VC conducted by the Director, GSWS Dept., and clarify the issues raised by the PD-DRDAs/Team from Districts.
- ☒ To attend Monthly/Monitoring meeting conducted by the Director, GSWS Department with performance reports.

Thank you