

No. 113-02/2019-SB  
Government of India  
Ministry of Communications  
Department of Posts  
(Financial Services Division)

Dak Bhawan New Delhi-110001  
Dated: 26/07/2022.

To,

All Head of Circles,

**Subject: - Regarding non-observance of prescribed procedure for settlement of deceased claim cases of National Savings Schemes by the field units.**

Sir/Madam,

This is with reference to SB Order No. 31/2020 dated 28/08/2020, Addendum to SB Order No. 31/2020 dated 16/09/2020 and 36/2020 dated 06/11/2020 in which revised procedure and timeline for settlement of deceased claim cases were circulated.

2. It has been observed that many post offices are not following prescribed procedures and timeline prescribed for settlement of deceased claim cases. The common irregularities noticed are mentioned below: -

- a) Even though issuance of a separate sanction memo by the Head Post Offices/Sub Post Offices has been discontinued w.e.f. 01.01.2011 vide SB Order No. 25/2010 dated 25.12.2010, still a separate sanction memo is being issued at the post office level (HO/SO).
- b) Sending sanction memo to claimant through Registered post by the Head Post Offices/Sub Post Offices.
- c) Verification of claim cases through PRI (P)/SDI(P).
- d) Abnormal delay in settlement of deceased claim cases.

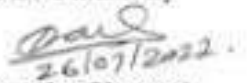
3. I am directed to say that, procedures prescribed in SB Order No. 31/2020 and 36/2020 should be re-iterated to the field units and post offices shall ensure settlement of deceased claim cases within the timeline prescribed. **Further, Head Post Offices/Sub Post Offices should be sensitized to adhere the following guidelines for timely settlement of deceased claim cases: -**

- (a) At the time of receipt of deceased claim case/ KYC documents, the KYC document(s) of claimant shall be verified with the original KYC documents.
- (b) If signature of witness is available on copy of the KYC documents, physical presence of witnesses is not required.

- (c) The claimant(s) should be sensitized to provide his/her Bank Account/PO Savings Account detail at the time of submission of claim form for transfer of payment and obtain Account Detail/signature on acquittance portion, so that nominee(s)/claimant(s) need not to visit post office again to get the payment through cheque.
- (d) **No separate sanction memo is to be issued by Sub Post Office/Head Post Office for settlement of deceased claim cases.** SPM/PM shall sanction the claim on the second part of Form-11 which is prescribed as '**For Office Use Only**'.
- (e) Once a deceased claim case is received with complete documents, further verification through PRI(P)/SDI(P) is not required.
- (g) All post offices shall ensure settlement of deceased claim cases as per prescribed timeline/norms i.e. one working day where nomination exists and seven working days in other cases.

This issues with the approval of the competent authority.

Yours Faithfully



(Devendra Sharma)  
Assistant Director (SB-II)