

Dated: 30.04.2021

**Office Memorandum**

**Subject: Digital Data Management & Retention Policy for PLI / RPLI**

1.1 As we are aware, CPCs receive many physical documents in respect of various types of service requests viz. proposal, revival, conversion, commutation, change in nomination/address, loan/assignment, surrender/forced surrender, death/maturity claim etc in connection with PLI/RPLI policy for processing. The documents for new policy comprise of proposal forms, its enclosures like KYC documents, medical reports, age proof, eligibility proof etc. and for other service requests relevant documents as prescribed in respective SoP of the service.

1.2 The relevant information and data contained in the documents received in CPC is entered in the Core Insurance Solution (CIS) system for processing. This leads to generation of digital data in the system. At present all the documents received with any service request are also scanned at CPCs and uploaded in CIS system in electronic form.

1.3 This OM lays down the policy in respect of management and retention of digital data so generated by these documents to be adopted from the date of effect of required changes in the CIS system which will be communicated by PLI directorate separately.

1.4 In respect of management of physical documents at CPCs, 'Physical Document Management & Record Retention Policy' is being issued separately.

**Digital Data Management & Retention Policy for PLI / RPLI**

2.1 Scanning of documents at CPCs and uploading in CIS system shall be regulated as under-

Sl.	Type of Service Request/ Policy Servicing	Scanning and uploading requirement at CPC (Yes/ No)
i	Proposals upto aggregated Sum Assured of Rs. 20 lakhs	No
ii	Proposals of aggregated Sum Assured of more than Rs. 20 lakhs	Yes
iii	Maturity claim/ Death claim /Surrender claim upto Rs. 20 lakhs	No
iv	Maturity claim/ Death claim /Surrender claim exceeding Rs. 20 lakhs	Yes

v	Early Death Claim irrespective of amount involved	Yes
vi	All other service requests viz. Loan/Assignment/Reassignment/ Commutation/ Conversion/Reduced paid up/ Revival/ registration or change in nomination/ change of address or other personal details etc	No

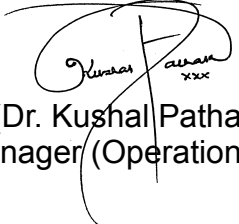
2.2. Data entry in CIS system based on the details furnished in documents by the proposer/policy holder/claimant shall continue to be done in all cases for further processing in system as being done currently irrespective of the fact whether the documents are to be scanned or not.

2.3 Online Proposal form and supporting documents submitted by a proposer directly on the PLI Customer Portal/mobile app shall be processed online only. The documents so uploaded (attached as part of the proposal) shall be deleted from the CIS system after 5 years from the date of final disposal of claim on the policy by the approving authority in the event of death/maturity/surrender.

2.4 Digitised data i.e. data entry made in CIS system shall not be deleted from the server, except with the approval of CGM PLI.

2.5 All the documents scanned and uploaded in CIS system as prescribed in para 2.1 above shall be auto deleted after 5 years of the date of final disposal of the claim on the policy concerned by the approving authority thereon.

This issues with the approval of competent authority.

  
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