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11/7/17



Central Office, Personnel Department, "Yogakshema", Mumbai

Cir. No: CO/Per/ER/A/159/2017

11.7.2017

**All the offices of the Corporation**

**Re: Appointment of Nodal Officer for settlement of terminal/ death benefits to employees/ dependants.**

We are witnessing cases from various offices of the Corporation where dependents of the deceased employees are deprived of the benefits due to him/her due to ignorance and lack of adequate support & guidance from the respective offices. Similar problems may be encountered by the employees who have retired or resigned from the services of the Corporation.

In order to address the issue, it has been decided that each Division/ Zone/ Audit Centre must identify an officer to act as Nodal officer. Broadly, followings are expected from such earmarked officers:

**A. In case of Death of employee while in service:**

1. Contacting the spouse/ dependants/ family members of the deceased employee within 15 days of the information of death of the employee.
2. Collect a copy of death certificate and a formal intimation from the spouse/ dependants regarding death of the employee, for official records, if not received earlier.
3. Handover a comprehensive list of benefits payable to the dependants by the Corporation.
4. Give a list of benefits available to deceased employee under various group insurance policies (GI, GSLI, GPA etc) taken by the Corporation for the employees, as applicable.
5. Facilitate the settlement of unpaid salary, Gratuity, Leave encashment etc. at the earliest.
6. Collect the information about the life insurance policies taken by the deceased on his own life and explain the process of submitting the claim.
7. Provide the claim form/s and extend help in timely settlement of the claims.
8. Enquire about unclaimed Mediclaim/ HCPT bills and facilitate the settlement.

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9. Explain the process of Compassionate appointment and facilitate the application if applied.
10. Devising a mechanism to ensure the payment of salary arrears etc in case of death between the period of 'Wage revision due' and 'Notified by the Government of India'. Similar mechanism may be followed for payment of PLLI as well.

**Official process to be followed:**

1. Nodal officer will submit the copy of death certificate to the office and initiate the process of taking Exit action in our records including in all IT systems.
2. Intimation to the General insurers for Group Insurance claim purpose.
3. Notifying the respective departments/ office for claim settlement.
4. A control sheet should be prepared for each such deceased employee to keep track of the settlement. Suggested format of control sheet is attached.
5. A report to Sr. Divisional Manager/ ZM (I/C) should be submitted every month for any such claim pending beyond 60 days.

**B. In case of employee on retirement:**

1. Nodal officer will contact the retired employee atleast 15 days before due date of retirement and send a list of likely terminal benefits payable to him at the time of retirement.
2. Co-ordinate with the respective departments for timely settlement of terminal dues.
3. Explain him the process of continuation under Group Medclaim scheme and its premium deposit.
4. A control sheet for each such retired employee to be prepared to keep track of payment of all the terminal dues to him. This sheet should be filed in personal record.
5. Cases where terminal dues are not settled and/or pension has not been started within 15 days, to be intimated to Sr. Divisional manger in writing. Such cases pending beyond 30 days (other than disciplinary matters) to be intimated to Regional Manager (P&IR)/ Regional Manager (OS) with the reasons thereof, under the signature of Sr DM. In case of Zonal Office, first intimation to be given to RM(P&IR)/RM(OS) and then to the Zonal Manager.
6. Facilitating for the payment of PLLI as and when declared by respective office.
7. Initiating the process of taking exit action in the records and in all IT systems.

**C. In case of employees who have resigned from service:**

1. Co-ordinating for exit interview.
2. In case of unauthorized absence of employee from the office after submission of resignation, arranging for temporary disablement of his access to various IT module viz. e-mail, Concurrencia, e-Feap etc.
3. Facilitating the settlement of terminal dues in time after acceptance of resignation.

Offices are required to appoint a suitable officer as Nodal officer by issuing an office order and notify his/her name in such a manner that it comes to the notice of all the employees. The above mentioned list is just an indicative list and officer is expected to take initiatives so as to avoid any hassle to the retired employee or family member.

*29.11.2014*  
**Executive Director (Personnel)**

*[Handwritten Signature]*

Enclosed: Format of control sheet



**LIC of India, Divisional Office.....**

Name of the retired/ deceased employee..... SR No. ....  
 Office.....  
 Date of retirement/ Death..... cause of death (if applicable).....  
 Name of spouse/ dependent (s)..... Age.....  
 Address.....Mobile no.....E-mail.....

Contacted on .....

	Benefit name	Whether due	Due date	Estimated amount	Settled amount	Payment details	Reason for pending (if pending)	Remark
1.	Gratuity							
2.	Additional Gratuity							
3.	Provident fund							
4.	Leave encashment							
5.	Free Insurance							
6.	GSLI							
7.	Pension/ DCPS							
8.	Commutation of pension							
9.	Unpaid salary							
10.	O/S Mediclaim							
11.	O/S HCPT claim							
12.	Arrears of wage revision							
13.	Payment of PLLI							
14.	Group Policies		Date of intimation to Insurer					
	24 hours GPA							
	GI							
	GTIS							
	GI for cash carrying							

**2. Details of Life Insurance policies**

	Policy no.	Insurer/ Branch	Nominee	Table/Term	Sum Assured	FUP	Estimated claim amount	Payment details	Reason for pending	Remarks
1.										
2.										
3.										
4.										

**3. Explained the following:**

	Item	To whom	Date	Response	Remark
1.	Continuation of mediclaim				
2.	Settlement of dues regarding :				
	Vehicle				
	Housing				
	Education advance				
	Others				

**4. Compassionate appointment:**

Name of eligible spouse/ dependant	Relationship with the deceased employee	Age	Date of application	Date of offer	Date of medical check up	Date of appointment letter	Date of joining/ Office	Reason, if pending	Remarks

5. Exit Action from System/ records: (E-mail, E-feap, Concurrency etc.)

Date \_\_\_\_\_