

Annexure I

1. RuPay Insurance Program for RuPay PMJDY cards has been extended for financial year 2026-27 i.e. from 01.04.2026 to 31.03.2027. The Insurer has been changed from **The New India Assurance Company Ltd to The Oriental Insurance Company Limited** will be the Insurance partner with NPCI for RuPay PMJDY cards. Kindly note the following points below:
 - i. As communicated vide HO Cir. 130/2020, dated 11.03.2020, the RuPay Insurance Program is discontinued for all Classic (Debit Cards and Credit Cards) for incidents occurred from 01.04.2020 onwards.
 - ii. PMJDY account with RuPay issued IIN (Issuer Identification Number (First 6 Digits of Card Number) with 607392, 608031, & 817509 are only to be covered under Rupay Insurance Program for FY 2026-27.
 - iii. Branches are advised to issue only Rupay PMJDY Debit Cards (BIN NO. 607392, 608031, & 817509) to all PMJDY accounts for getting insurance benefits.
 - iv. The Personal accident cover is provided under a Group Personal Accident Insurance Policy issued by the Insurer.
 - v. The policy provided insurance coverage for accidental death and permanent total disability to all the insured persons, being PMJDY account holders in whose name Rupay debit card has been issued under the Rupay Card Scheme, subject to the terms and conditions of the policy. NPCI is the policyholder under the policy. NPCI is not the insurer of the policy.
 - vi. Eligibility for coverage under the Program is subject to the insured person's Rupay Debit Card being active and used at least once within 90 days preceding the occurrence of the event giving rise to a claim. For the purpose of eligibility, such usage shall mean any financial on non-financial transaction made by its cardholder at any bank channel-ATM, Micro ATM, point of sale (POS), e-commerce, or business correspondent, excluding UPI transactions.
2. Detailed information on the benefits, eligibility conditions, exclusions, claim procedures, and documentation requirements to RuPay Insurance Program FY 2026-27 for **RuPay PMJDY Cards** are enclosed as below to this Annexure:

Sl.No	Annexure	Content of Annexure
1.	<u>Annexure A</u>	Claims Process
2.	<u>Annexure B</u>	Frequently Asked Questions FY 2026-27
3.	<u>Annexure C</u>	Claim form FY 2026-27
4.	<u>Annexure D</u>	Declaration form FY 2026-27

Annexure A - Claims Process

A) Claim intimation

1. All the claims where incident has happened in the financial year 2026-27, should be intimated to the dedicated claims id rupay@orientalinsurance.co.in
2. A printed copy of the captioned intimation email should be sent to The Oriental Insurance Co. Ltd. along with all other documents.
3. Claim intimation should be within Ninety (90) days from the date of accident. In case where a person is hospitalized (and under a critical condition) and is unable to file claim within 90 days of loss/incident such claim cases will be accepted by The Oriental Insurance Co. Ltd. for investigation and honored, if all terms under the policy are met as on date of accident.

B) Documents Receipt / Follow-up

All documents are to be received at **The Oriental Insurance Co. Ltd.** office at the below mentioned address:

Claims Service Centre Delhi RO 2
The Oriental Insurance Company Ltd.
Non-Motor Section
4th Floor, Oriental House
Delhi Gate Metro Station Gate No. 3
A-25/27, Asaf Ali Road
New Delhi - 110002
Email: rupay@orientalinsurance.co.in

1. Claim intimation should be within Ninety (90) days from the date of accident. In case where a person is hospitalized (and under a critical condition) and is unable to file claim within 90 days of loss/incident such claim cases will be accepted by The Oriental Insurance Co. Ltd. for investigation and honored, if all terms under the policy are met as on date of accident.
2. All supporting documents relating to the claim must be submitted within sixty (60) days from the date of intimation.
3. The eligible claims will be settled in ten (10) working days from the date of receiving the complete documents set.
4. In case the settlement is not confirmed, the Bank should follow up with The Oriental Insurance Co. Ltd. &/OR NPCI for status update of the claim and comply for the pending requirements in hard copy by post/courier. (Scanned images of required documents shall not be sent to the Insurance Company).

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5. In case documents are not received within sixty (60) days of claim intimation, 1st reminder, hard copy letter will be issued to our Bank by The Oriental Insurance Co. Ltd. followed by an email communication.
6. 2nd reminder hard copy letter will be sent by The Oriental Insurance Co. Ltd. after eighty-one (81) days from claim intimation followed by an email.
7. Closure letter, hard copy letter will be sent to our Bank on 90th day from claim intimation in case of no communication received from our Bank.

C) Investigator Appointment (Specific cases that need detailed investigation)

Based on the merit of the claim, The Oriental Insurance Co. Ltd. investigation team shall be appointed. Turn Around Time (TAT): T +3 (T is the day on which the claim documents received from our Bank).

In 30 days, Investigation report will be finalized. If there is a delay because of some more facts, an interim report will be requested.

D) Claims Follow up / Processing

The reminders shall be sent by The Oriental Insurance Co. Ltd. to Bank at regular intervals for pending claim documents, a communication via letter in hard copy / email will be sent to client with defined timeline. All emails sent for the purpose of follow up should be marked to NPCI Insurance mail id: rupay@orientalinsurance.co.in

Reminder process would be same for the document's deficiency also.

1st reminder T+61

2nd reminder T+81

Closure Letter T+90

(T is Date of Intimation)

E) Escalation Matrix

For Claims:

Sl No	Escalation Level	Name	Designation	Email ID
1	First Query	Mr Puran Kumar	Assistant Manager	kumar.puran@orientalinsurance.co.in
2	Escalation 1	Ms. Usha Pushkar	Manager	usha.pushkar@orientalinsurance.co.in
3	Escalation 2	Ms. Kanchan Thakur	Regional Manager	Kanchan.thakur@orientalinsurance.co.in

For Policy Administration:

Sl No.	Escalation Level	Name	Designation	Email ID
1	SPOC	Mr. Anil Kumar	Assistant Manager	anil.kumar1@orientalinsurance.co.in
2	Escalation 1	Mohd.Imtiaz Ali	Deputy Manager In charge	Imtiaz.ali@orientalinsurance.co.in

F) Claim Payment

Once the claim is approved, the payment in the form of **NEFT** shall be done to the cardholder (in case of Disablement) / to nominee or legal heir (in case of Death) along with a covering letter.

G) Dispute Management

Committee of 3 people as mentioned below to resolve the dispute.

1. Representative from The Oriental Insurance Co. Ltd.
2. Representative from NPCI.
3. Representative/s of the disputing Bank.

H) Document Check list -

For Accidental Death Claims:

- a) Claim Form duly completed and signed.
- b) Original or Certified copy of Death Certificate.
- c) Original or Certified copy of FIR/ Police report giving description of the accident.
- d) Original or certified copy of Post Mortem Report along with Chemical Analysis/ FSL reports (wherever applicable).
- e) Aadhar copies of Cardholder and Nominee.
- f) Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:
 1. Cardholder is holding a RuPay card on RuPay issued IIN (Issuer Identification Number-First 6 Digits of Card Number) and mention the 16 digit card number.
 2. Compliance of 90 days transaction criteria (to be supported with transaction log/ account statement from the bank's system).
 3. Nominee Name and its banking details (including Passbook copy).
 4. Brief description of Accident as per FIR translated in English or Hindi.
 5. Bank official's Name and contact details with email ID.

For Permanent Total Disability Claim:

- a) Claim Form duly completed and signed.
- b) Discharge card along with case history confirmation therein duration

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& percentage of disability duly certified by the concerned/treating Physician/Surgeon.

- c) Original or Certified copy of FIR/ Police report giving description of the accident.
- d) All investigation report in original copies* thereof in respect of tests had undergone pertaining to accident.
- e) Additional documents, if any, based on merit of the loss.
- f) Aadhar copies of Cardholder and Nominee.
- g) Declaration from Card Issuing Banks duly signed by authorized signatory and bank stamp specifying that:
 - 1. Cardholder is holding a RuPay card on RuPay issued IIN and mention the 16-digit card number.
 - 2. Compliance of 90 days transaction criteria (to be supported with transaction log / account statement from the Bank system)
 - 3. Nominee Name and banking details (including Passbook copy)
 - 4. Brief description of Accident as per FIR translated in English or Hindi.
 - 5. Bank official's Name and contact details with email ID.

** If the original claim documents are submitted to any particular General Insurance co., copies of the same duly certified by Branch in-charge of RuPay card issuing bank can be submitted.

Note: A Card Issuing Bank is the specific bank branch where the card is being issued to the customer.

Annexure B- Frequently Asked Questions 2026-27

Death Claims

Q1. What is an accident?

Ans. An accident refers to a sudden, unforeseen and involuntary event caused by external, visible and violent means.

Q2. What are the benefits payable under this policy?

Ans. Personal Accident Insurance provides coverage against accidental injuries. Claim benefits are payable in cases of Accidental Death and Permanent Total Disability arising solely due to an accident.

Q3. Does the Personal Accident policy cover natural death, suicide or death due to illness/ disease/ pregnancy?

Ans. No, Personal Accident policy provides coverage only for deaths resulting from accidents or accidental injuries that are non- intentional or not self-inflicted.

Q4. What is the sum insured under the policy?

Ans. Sum insured of Rs 1 lakh for RuPay cardholders of Old * PMJDY Cards and of Rs 2 lakhs for RuPay cardholders of New** PMJDY cards.

* PMJDY OLD- RuPay PMJDY Cards issued to PMJDY accounts opened till 28.08.2018.

** PMJDY NEW- RuPay PMJDY Cards issued to PMJDY accounts opened after 28.08.2018.

Q5. What is the eligibility criterion to avail Personal Accident Insurance cover on a RuPay PMJDY Card?

Ans : Insurance Benefits are available to Rupay PMJDY cardholders who have completed at least one successful financial or non-financial transaction through any Channel (ATM, Micro-ATM, POS, e-commerce , or Business Correspondent) , intra-bank or inter- bank, within 90 days prior to date of accident including the accident date.

Q6. Is there any age limit for availing Personal Accident Policy?

Ans. Personal Accident Insurance is available to all RuPay PMJDY cardholders above five (5) years of age, subject to fulfillment of the terms and conditions of the policy.

Q7. Does the policy have a worldwide coverage?

Ans. Yes, the Personal Accident policy provides worldwide coverage. Claim are settled in Indian rupees as per the applicable sum insured, upon submission of required documentation. There is no negative list of countries.

Q8. Who can be the beneficiary under the policy?

Ans. Insured person is the beneficiary in case of his/her accidental disability claim.

In case of a death claim, nominee as per bank passbook is the beneficiary. In case of no nomination or the nominee pre-deceasing insured person, the legal heir of the insured is the beneficiary. A legal heir is one who submits a succession certificate or legal heir certificate issued by a competent court or authority.

Q9. How are claims settled in cases where there are multiple heirs or beneficiaries?

Ans. Claim Settlement will be made to one single beneficiary. In cases involving multiple legal heirs, claims are settled in accordance with the legal heir certificate submitted and NO Objection Certificate (NOC) from other legal heirs.

Q10. What is the process for filing a death claim?

Ans. Claim forms and supporting documents, as per the prescribed checklist, are required to be completed and submitted to the bank or branch where the RuPay PMJDY cardholder maintains the relevant account.

Q11. Who should be contacted for claim intimation?

Ans. Claim intimation is required to be made to the RuPay PMJDY card issuing bank or the relevant bank branch.

Q12. What documents are required for submission of an accidental death (India or overseas)?

Ans. The following documents are required:

- a) Duly completed and signed claim form.
- b) Original or Certified copy of Death Certificate.
- c) Original or Certified copy of FIR/ Police report giving description of the accident.
- d) Original or certified copy of Post Mortem Report and Chemical Analysis/ FSL reports (wherever applicable).
- e) Aadhar copies of Cardholder and Nominee.
- f) Declaration from Card Issuing Banks confirming:
 1. Active RuPay PMJDY details (Issuer Identification Number-First 6 Digits of Card Number) and mention the 16 digit card number.
 2. Compliance of 90 days transaction eligibility criteria (supported by transaction logs or system generated account statement).
 3. Nominee Name and banking details (including copy of Passbook).
 4. Brief description of Accident as per FIR (translated in English or Hindi, if required).
 5. Bank official's Name and contact details with email ID.

If the original claim documents are submitted to another insurer, certified copies attested by the Branch in-charge of RuPay card issuing bank can be submitted.

Additional documents may be requested by the insurer based on claim requirements.

Note: A Card Issuing Bank is the specific bank branch where the card is being issued to the customer.

Q13. Within how many days are death claims settled?

Ans. Death claims are settled within ten (10) working days from the date of receipt of a complete set of documents by the insurer.

Q14. What is the timeline for claim intimation?

Ans. Claim intimation is required to be made immediately and not later than 90 days from the date of accident. Delays caused due to hospitalization or critical medical condition may be considered, subject to investigation and fulfilment of policy terms.

Q15. What is the timeline for submission of claim documents?

Ans. Claim documents are required to be submitted within sixty (60) days from the date of claim intimation.

Q16. Is this policy available as an additional cover if another Personal Accident policy exists?

Ans. Yes. This policy operates as a benefit policy and provides additional coverage over and above any other Personal Accident insurance policies held.

Q17. What are the exclusions under the Death Claims section?

Ans. Exclusions refer to specified circumstances under which the insurer is not liable to pay benefits, as defined in the policy document.

Q18. What exclusions are applicable under the policy?

Ans. The insurer is not liable for claims arising from exclusions specified in the policy document, including intentional self-injury, suicide, intoxication, criminal acts, war related events, nuclear risks, pregnancy-related causes, and other standard exclusions.

Q19. Is coverage available if the accident occurs within 90 days of card issuance?

Ans. Yes, as an exception, coverage remains valid even if the accident occurs within 90 days of card issuance, notwithstanding the transaction eligibility window.

Q20. Is coverage valid if the accident occurs during the policy period but the qualifying transaction occurred before the policy period?

Ans. Yes, coverage remains valid provided the accident occurs during the active policy period.

Q21. How many RuPay PMJDY cards are eligible for death claim compensation per cardholder?

Ans. Compensation is applicable to only one eligible RuPay PMJDY card per cardholder or per customer, even if multiple cards satisfy the eligibility criteria. Selection of the card for claim purposes rest with the cardholder.

Permanent Total Disability

Q1. What is Permanent Total Disability?

Ans. Permanent Total Disability is defined as permanent loss of ability to use a body part or bodily function as a result of accidental injuries. Coverage is restricted to the disabilities specified under the policy terms and conditions.

Q2. What benefits are payable under this policy?

Ans. This policy provides compensation for Permanent Total Disability arising solely due to an accident, in accordance with the definitions, limits, and conditions specified in the policy.

Q3. What is covered under Permanent Total Disability whether the incident occurs in India or overseas?

Ans. Permanent Total Disability resulting from an accident is covered worldwide and includes the following disabilities, subject to medical certification and policy conditions:

Type of Disablement	Compensation (% of Sum Insured)
1) Permanent Total Disablement	100%
2) Permanent Total Loss of two Limbs	100%
3) Permanent Total Loss of Sight in both eyes	100%
4) Permanent Total Loss of Sight of one eye and one Limb	100%
5) Permanent Total Loss of Speech	100%
6) Complete removal of the lower jaw	100%
7) Permanent Total Loss of Mastication	100%
8) Loss of the central nervous system or thorax and abdominal organs resulting in the complete inability to engage in any occupation and inability to perform Daily life Activities without full time assistance	100%
9) Permanent Total Loss of Hearing in both ears	75%
10) Permanent Total Loss of one Limb	50%
11) Permanent Total Loss of Sight of one eye	50%
12) Permanent Total Loss of lens of one eye	25%
12) Permanent Total Loss of Hearing in one ear	15%
13) Permanent Total Loss of use of four fingers and thumb of either hand	40%
14) Permanent Total Loss of use of four fingers of either hand	20%
15) Permanent Total Loss of use of one thumb (both joints /one joint)	20% / 10%
16) Permanent Total Loss of one finger (Three /two / one joint)	5% / 3.5% / 2%

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17) Permanent Total Loss of use of toes (as per policy classification)	Up to to 15%
18) Established non-union of fractured leg or kneecap	10%
19) Shortening of leg by at least 5 cms	7.50%
20) Ankylosis of the elbow, hip or knee	20%

Q4. What is the available sum insured under this insurance cover?

Ans. Sum insured of Rs 1 lakh for RuPay cardholders of Old * PMJDY Cards and of Rs 2 lakhs for RuPay cardholders of New** PMJDY cards.

* PMJDY OLD- RuPay PMJDY Cards issued to PMJDY accounts opened till 28.08.2018.

** PMJDY NEW- RuPay PMJDY Cards issued to PMJDY accounts opened after 28.08.2018.

Q5. What is the eligibility criterion to avail Permanent Total Disability Insurance on a RuPay PMJDY Card?

Ans. Insurance Benefits are available to RuPay PMJDY cardholders who have completed at least one successful financial or non-financial transaction through any Channel (ATM, Micro-ATM, POS, e-commerce , or Business Correspondent) , intra-bank or inter- bank, within 90 days prior to date of accident including accident date.

Q6. Is there any age limit for availing the Permanent Total Disability Policy?

Ans. Permanent Total Disability Insurance policy is available to RuPay PMJDY cardholders above five (5) years of age subject to fulfillment of the policy terms and conditions.

Q7. Does the policy have a worldwide coverage?

Ans. Yes, the Permanent Total Disability policy coverage is applicable worldwide. Claim are settled in Indian rupees as per the applicable sum insured, subject to submission of required documentation. There is no negative list of countries.

Q8. Who is the beneficiary under the Permanent Total Disability policy ?

Ans. The insured RuPay PMJDY cardholder is the Beneficiary under the Permanent Total Disability policy.

Q9. What documents are required for submission of a Permanent Total Disability claim?

Ans. The following documents are required for claim processing:

- a) Duly completed and signed claim form.
- b) Discharge card and medical records confirming duration & percentage of disability duly certified by the treating Physician/Surgeon.
- c) Original or Certified copy of FIR/ Police report describing the accident.
- d) Original investigation reports related to accident.

- e) Aadhar copies of Cardholder.
- f) Declaration from Card Issuing Banks confirming:
 - 1. Active RuPay PMJDY details (Issuer Identification Number-First 6 Digits of Card Number) and mention the 16-digit card number.
 - 2. Compliance of 90 days transaction eligibility criteria (supported by transaction logs or system generated account statement).
 - 3. Brief description of Accident as per FIR (translated in English or Hindi, if required).
 - 4. Bank official's Name and contact details with email ID.

Additional documents may be requested by the insurer based on the nature of the claim.

Q10. Within how many days are Permanent Total Disability claims settled?

Ans. Death claims are settled within ten (10) working days from the date of receipt of a complete set of documents by the insurer.

Q11. Whom should be contacted for claim intimation?

Ans. Claim intimation is required to be made to the RuPay PMJDY card issuing bank or the respective bank branch.

Q12. What is the process for filing a Permanent Total Disability claim?

Ans. Claims forms and supporting documents as per prescribed checklist are required to be completed and submitted to the bank or branch where the RuPay PMJDY cardholder maintains the account.

Q13. What is the timeline for claim intimation?

Ans. Claim intimation is required to be made within 90 days of the date of accident. Delays caused due to hospitalization or critical medical condition may be considered, subject to investigation and policy terms.

Q14. What is the timeline for submission of claim documents?

Ans. Claim documents are required to be submitted within 60 days from the date of claim intimation.

Q15. Is this cover available in addition to other Permanent Total Disability policies?

Ans. Yes, The Policy operates as an additional benefit over and above any other Permanent Total Disability or similar insurance policies held.

Q16. Is the cashless facility available under this policy?

Ans. No. This is not a mediclaim policy hence, cashless facilities are not available.

Q17. What are the exclusions under the Permanent Total Disability policy?

Ans. Exclusions refer to specified circumstances under which the insurer is not liable to pay benefits, including intentional self-injury, suicide, intoxication, criminal acts, war related events, nuclear risks, pregnancy-related causes, and other exclusions as detailed in the policy document.

Q18. Is any interim relief payable under this policy?

Ans. No Interim relief is payable. Claims are payable only after entitlement has been established in accordance with the policy terms.

Q19. Is coverage available if the accident occurs within 90 days of card issuance?

Ans. Yes, as an exception, coverage remains valid even if the accident occurs within 90 days of card issuance, notwithstanding the transaction eligibility requirement.

Q20. Is coverage available if the accident occurs within 90 days of card issuance?

Ans. Yes, as an exception, coverage remains valid even if the accident occurs within 90 days of card issuance, notwithstanding the transaction eligibility requirement.

Q21. How many Rupay PMJDY cards are eligible for Permanent Total Disability compensation per cardholder ?

Ans. Compensation is applicable to only one eligible Rupay PMJDY card per cardholder or per customer , even if multiple cards satisfy the eligibility criteria. Selection of the card for claim purposes rests with the cardholder.

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Annexure C Claim Form 2026-27

	The Oriental Insurance Company Limited Block -4, Office Plate A, NBCC Tower, East Kidwai Nagar, New Delhi - 110023 Policy Issuing Office: KBO- Jhandewalan, 4E/14 Ground Floor, Azad Bhawan, Jhandewalan Extension, Delhi – 110055 Contact no. (011) 23521035
RuPay PMJDY CARDHOLDER'S PERSONAL ACCIDENT INSURANCE CLAIM FORM 2026-27 POLICY NO. 272200/48/2027/94 THE ISSUE OF THIS FORM IS NOT TO BE TAKEN AS ADMISSION OF LIABILITY	

RuPay CARD TYPE	
NAME OF RUPAY CARDHOLDER	
AADHAR NUMBER OF CARDHOLDER	
BANK ACCOUNT NUMBER	
ACCOUNT OPENING DATE	
RUPAY CARD NUMBER	

NAME OF NOMINEE [CLAIMANT]	
MOBILE NUMBER	
EMAIL ID	
ADDRESS OF CLAIMANT	

DATE AND TIME OF ACCIDENT	
PLACE OF ACCIDENT	
BRIEF DESCRIPTION OF ACCIDENT [MANDATORY IN ENGLISH / HINDI] IF SPACE IS INSUFFICIENT, PLEASE ATTACH SEPARATE SHEET.	

NATURE OF CLAIM	DEATH / DISABLEMENT
ANY OTHER RuPay CARD HELD BY THE SAME PERSON	YES / NO
IF YES PLEASE GIVE DETAILS	

I hereby declare that the foregoing statements are made by myself and are true in all respect and that I have not attempted to conceal from the Company anything which it ought to be made acquainted and also that I have not abstained from any usual occupation longer than absolutely necessary and I agree that if I have made, or in any further declaration the Company may require, shall make any false or fraudulent statement or any suppression, concealment or untrue averment whatever, the Policy shall be void and my right to compensation forfeited and I am willing, if required to make a Statutory Declaration before a Justice of the Peace of the truth of the whole of the foregoing statement or any other statement I may make in connection with this claim.

BANK SEAL AND SIGNATURE		SIGNATURE OF CLAIMANT:	
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WITNESS CERTIFICATE

[TO BE FILLED UP AND SIGNED BY AN EYE WITNESS TO THE ACCIDENT IF ANY]

I hereby certify that I was present when the Accident occurred to Mr./Ms. _____ On the _____ day of _____ 20 _____ in the manner stated by him/her over leaf, that it was caused by _____ which * was / was not his/her willful act and that he /she * was / was not under the influence of intoxicating liquor at the time.

*Strike out which is not applicable

SIGNATURE & DATE

NAME OF WITNESS
ADDRESS
OCCUPATION

MEDICAL CERTIFICATE for DISABILITY CLAIMS ONLY

Disability Claims must be supported by medical evidence furnished by the Insured and at his/her expense.

NAME OF THE INJURED PERSON [CLAIMANT]	
SEX : [MALE / FEMALE]	AGE:
NATURE OF ACCIDENT	
WHETHER THE INJURIES ARE CONSISTENT TO THE DESCRIPTION OF ACCIDENT.	
DATE ON WHICH YOU FIRST ATTENDED THE CLAIMANT FOR THE INJURY	
HAS THE CLAIMANT BEEN DISABLED TOTALLY OR PARTIALLY	
IS THE CLAIMANT SUFFERING FROM ANY DISEASE/ ILLNESS/SYMPTOMS APART FROM THE INJURY WHICH MAY TEND TO RETARD RECOVERY? IF YES, PLEASE GIVE DETAILS.	
TYPE OF DISABILITY	

Having personally examined the above-named Insured, I certify that the above statements are correct and that the insured person is necessarily disabled by the accident referred to.

Signature: _____

Name & Qualification: _____

Address: _____

Date: _____

Annexure D Declaration form 2026-27



Declaration from Bank

We hereby confirm that Mr./Mrs. _____ having
Aadhar number _____ is holder
of Account number _____ and was issued a
RuPay PMJDY Card bearing no _____.

Account opening date: _____

Card Type: PMJDY (OLD/NEW)

A. Details of Customer induced transaction qualifying for the RuPay Insurance Program 2026-27.

Date of Transaction : _____

Type of Transaction : _____

Brief Description of transaction:

[Copy of Account Statement of cardholder with highlighted qualifying transaction to be attached]

B. Details of Nominee/ Legal Heir

Name of Nominee /Legal Heir : _____

Aadhaar Number of Nominee/ Legal Heir : _____

Relation with Cardholder : _____

Nominee's/ Legal Heir Bank Name : _____

Nominee's / Legal Heir Account Number : _____

Nominee's/ Legal Heir Account IFSC : _____

[Copy of Pass Book/ Cancelled Cheque of Nominee/Legal Heir's A/c. to be attached]

[In case Nominee details are not available, Legal Procedure to be adopted as per Bank's guidelines and Legal Heirs details to be provided]

AUTHORISED SIGNATORY
WITH BANK SEAL.

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C. Brief Description of Accident [to be narrated in English/Hindi only by Bank Official]

D. Details of Bank's Official for follow up regarding the captioned claim.

Name and Address of Bank : _____

Name of official : _____
Contact Number : Mobile : _____
Landline : _____
Email ID of Bank **Branch** : _____
Email ID of Bank **RO/CO** : _____

We hereby solemnly affirm that the above statements are true and correct to the best of my/our knowledge and belief.

We also confirm that the documents sent in support of the captioned claim are true copies and have been verified by us with the original documents.

AUTHORISED SIGNATORY WITH
BANK SEAL.