NPCI/2026-27/RuPay/051

To,

All Members, RuPay

Sub: Extension of RuPay PMJDY Insurance Program for FY 2026–27 and change in Insurer

We wish to inform you that the RuPay Insurance Program for PMJDY account holders ("Program") has been extended for financial year 2026–27, i.e., from 1st April 2026 to 31st March 2027. Key updates in relation to the Program are set out below:

1. **Change in Insurer**: The insurer for the Program has been changed from The New India Assurance Company Limited to The Oriental Insurance Company Limited ("Insurer").

2. **Insurance Coverage and Terms**:
   a) The personal accident cover is provided under a Group Personal Accident Insurance Policy issued by the Insurer.
   b) The policy provides insurance coverage for accidental death and permanent total disability to all 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.
   c) 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 or non-financial transaction made by its cardholder at any bank

Type:
Circular

Product / Brand:
RuPay®

Category:
PMJDY Cards

Member:
Issuer

Region:
Domestic & International

Published:
30th April 2026

Effective:
1st April 2026

Action:
Cardholder Communication

1001A, The Capital, B Wing, 10th Floor,
Bandra Kurla Complex, Bandra (E), Mumbai 400 051
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contact@npci.org.in www.npci.org.in
CIN: U74990MH2008NPL189067

channel-ATM, Micro ATM, point of sale (POS), e-commerce, or business correspondent, excluding UPI transactions.

d) Detailed information on the benefits, eligibility conditions, exclusions, claim procedures, and documentation requirements are provided in the annexures to this circular.

3. **Responsibilities of Members:** Members are required to:

a) Inform and explain the terms and conditions of the insurance policy to the insured persons including (without limitation) eligibility criteria, details of the Insurer, and the process for filling claim. Such information must be shared at the time of issuance of the RuPay debit card, upon any revision in the Program / policy and in response to queries received from their customers in this regard.

b) collect insurance claim forms and supporting documents from the insured persons / claimants and forward the same to the Insurer promptly.

c) ensure appropriate dissemination of this circular, along with its annexures and any subsequent updates, to all relevant internal and external stakeholders, including insured persons.

d) take necessary steps to ensure adequate awareness and operational preparedness, including (without limitation) readiness of: i) Branches, ii) Customer service and grievance redressal teams, iii) Operations and claims-handling teams.

For any further clarifications and details, members are requested to refer to the annexures enclosed with this circular.

Yours Sincerely,

Kalawatia

Kunal Kalawatia
Chief of Products & Marketing

Annexures enclosed with this circular:

1. **Annexure A**: Claims Process – RuPay Insurance Program for RuPay PMJDY Cards for FY 2026–27
2. **Annexure B**: Frequently Asked Questions (FAQs) – RuPay PMJDY Insurance Program for FY 2026–27
3. **Annexure C**: Claim Form – RuPay PMJDY Cards for FY 2026–27
4. **Annexure D**: Declaration Form for Member Bank – RuPay PMJDY Cards for FY 2026–27

Claims Process – RuPay Insurance Program 2026-27 for RuPay PMJDY Cards

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:

Claim Service Centre Dehi 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 -110 002
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).

5. In case documents are not received within sixty (60) days of claim intimation, 1st reminder, hard copy letter will be issued to Member 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 Member Bank on 90th day from claim intimation in case of no communication received from Member Bank.

C) <u>Investigator Appointment (Specific cases that need detailed investigation)</u>

Based on the merit of the claim, The Oriental Insurance Co. Ltd. investigation team shall be appointed. TAT: T +3 (T is the day on which the claim documents received from the Member 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 Member Bank at regular intervals for pending claim documents, a communication via letter in hard copy / email will be sent to client within 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 documents deficiency also.

1st reminder T+61

2nd reminder T+81

Closure Letter :T+90 (T is Date of Intimation)

E) Escalation Matrix

For Claims:

Sr. 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:

Sr. 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 Incharge	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/s.

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 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.

Permanent Total Disability Claim: –

a) Claim Form duly completed and signed.

b) Discharge card along with case history confirmation therein duration & 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. Meeting 90 days transaction criteria (include the transaction log / account statement from the system)
3. Nominee Name and his 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.

<u>RuPay Insurance Program – RuPay PMJDY Cards (FY 2026-27)</u>

<u>Frequently Asked Questions</u>

<u>Death Claims</u>

Q1. What is meant by an accident?

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

Q2. What benefits are 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, or pregnancy?

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

Q4. What is the sum insured under the policy?

Ans.:

- ₹1 lakh for RuPay PMJDY Old Cardholders for PMJDY Bank Accounts opened till 28th August 2018.
- ₹2 lakh for RuPay PMJDY New Cardholders for PMJDY Bank Accounts opened after 28th August 2018.

(As per PMJDY card classification applicable during the policy period.)

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 the date of accident, including the accident date.

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

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

Q7. Does the policy provide worldwide coverage?

Ans.: Yes. The Personal Accident policy provides worldwide coverage. Claims 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 claim (India or overseas)?

Ans.: The following documents are required:

- Duly completed and signed claim form
- Original or certified copy of the Death Certificate
- Original or certified copy of FIR/Police report describing the accident
- Original or certified copy of Post-Mortem Report and Chemical Analysis/FSL reports, wherever applicable
- Aadhaar copies of the cardholder and nominee
- Declaration from the card-issuing bank confirming:
    - Active RuPay PMJDY card details (IIN and 16-digit card number)
    - Compliance with the 90-day transaction eligibility criteria (supported by transaction logs or system-generated account statement)
    - Nominee name and banking details (including copy of passbook)
    - Brief description of the accident as per FIR (translated into English or Hindi, if required)
    - Name and contact details of the bank official

If original documents have been submitted to another insurer, certified copies attested by the branch in-charge of the card-issuing bank may be submitted. Additional documents may be requested by the insurer based on claim requirements.

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 hospitalisation 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 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 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 rests with the cardholder.

Permanent Total Disability

Q1. What is meant by Permanent Total Disability?

Ans.: Permanent Total Disability refers to the 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.: The 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)**
Permanent Total Disablement	100%
Permanent total loss of two limbs	100%
Permanent total loss of sight in both eyes	100%
Permanent total loss of sight in one eye and one limb	100%
Permanent total loss of speech	100%
Complete removal of the lower jaw	100%
Permanent total loss of mastication	100%
Loss of central nervous system or thorax and abdominal organs resulting in complete inability to engage in any occupation and inability to perform daily life activities without full-time assistance	100%
Permanent total loss of hearing in both ears	75%
Permanent total loss of one limb	50%
Permanent total loss of sight in one eye	50%
Permanent total loss of lens in one eye	25%
Permanent total loss of hearing in one ear	15%
Permanent total loss of use of four fingers and thumb of either hand	40%
Permanent total loss of use of four fingers of either hand	20%

Permanent total loss of use of one thumb (both joints / one joint)	20% / 10%
Permanent total loss of one finger (three / two / one joint)	5% / 3.5% / 2%
Permanent total loss of use of toes (as per policy classification)	Up to 15%
Established non-union of fractured leg or kneecap	10%
Shortening of leg by at least 5 cm	7.5%
Ankylosis of elbow, hip, or knee	20%

Q4. What is the sum insured under the Permanent Total Disability cover?

Ans.:

- Up to ₹1 lakh for RuPay PMJDY Old Cardholders
- Up to ₹2 lakh for RuPay PMJDY New Cardholders

(As per PMJDY card classification applicable during the policy period.)

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 the date of accident, including the accident date.

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

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

Q7. Does the policy provide worldwide coverage?

Ans.: Yes. Permanent Total Disability coverage is applicable worldwide. Claims 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:

- Duly completed and signed claim form
- Discharge card and medical records confirming duration and percentage of disability, duly certified by the treating physician or surgeon
- Original or certified copy of FIR/Police report describing the accident

- Original investigation reports related to the accident
- Aadhaar copy of the cardholder
- Declaration from the card-issuing bank confirming:
    - Active RuPay PMJDY card details (IIN and 16-digit card number)
    - Compliance with the 90-day transaction eligibility criterion (supported by transaction logs or system-generated statement)
    - Brief description of the accident as per FIR (translated into English or Hindi, if required)
    - Name and contact details of the bank official

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.: 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.: 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 account.

Q13. What is the timeline for claim intimation?

Ans.: Claim intimation is required to be made within 90 days from the date of accident. Delays caused due to hospitalisation 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. This policy operates as an additional benefit over and above any other Permanent Total Disability or similar insurance policies held.

Q16. Is a cashless facility available under this policy?

Ans.: No. This is not a mediclaim policy; therefore, cashless facilities are not available.

Q17. What are 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, 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 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 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.

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 IF YES PLEASE GIVE DETAILS	YES / NO

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	

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 wilful 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 expense.

NAME OF 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 from Member Bank [on Bank's letterhead]

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

Account opening date : ______________

Card type : **PMJDY [OLD/NEW]**

A. Details of Customer induced transaction qualifying for the RuPay Insurance Program 2026-2027.

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 : ______________________

Aadhar Number of Nominee/ Legal Heir : ______________________

Relation with Cardholder : ______________________

Nominee's/ Legal Heir's Bank Name : ______________________

Nominee's/ Legal Heir's Account number : ______________________

Nominee's/ Legal Heir's Account IFSC code : ______________________

[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.

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/ZO** : ______________________________

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.