

F.no. 25-01/2022-LI  
Ministry of Communications  
Department of Posts  
**(Directorate of Postal Life Insurance)**

**Chanakyapuri P.O. Complex,  
New Delhi-110021**  
Dated: 12-03-2026.

To,

All Heads of Circles,

**Sub : Discontinuation of premium payment through Pay-Recovery Book Adjustment for new PLI policies issued to officials of non-postal Central Government Ministries/Departments/Organizations w.e.f. 01.04.2026 – reg.**

Madam/Sir,

I am directed to refer to the existing practice of collection of Postal Life Insurance (PLI) premium through **pay-recovery book adjustment** in respect of officials of non-postal Central Government Ministries/ Departments/Organizations.

2. In this regard, it has been decided that **the option of premium payment through pay-recovery book adjustment shall be discontinued for new PLI policies issued to officials of non-postal Central Government Ministries/Departments/Organizations with effect from 01.04.2026.**

3. Accordingly, Circles are requested to take necessary action to ensure that no new PLI policies, issued to officials of non-postal Central Government Ministries/Departments/Organizations, are enrolled under the pay-recovery book-adjustment mode from 01.04.2026 onwards. Suitable instructions may be issued to all concerned to ensure compliance.

4. It may also be ensured that Inchrages of CPCs address the DDOs linked to the concerned CPCs by email/letter to advise existing policyholders to opt for **alternate premium payment channels such as NACH (SI through India Post Payments Bank or Post Office Savings Bank or bank account)/online premium payment channels like customer portal.** The process for the purpose is also enclosed herewith as **Annexure.**

5. This may be treated as most urgent and the compliance may be ensured accordingly.

This issues with the approval of the Competent Authority.

Digitally signed by  
Kamal Kumar Sharma  
Date: 12-03-2026  
15:30:37

**(Kamal Sharma)**  
**DDM-III (PLI)**

Copy to:

DPLI Kolkata for information and necessary action.



## ANNEXURE

# PLI Premium Payment through Digital Modes

1. Standing Instruction through POSB account
2. Standing Instruction through IPPB App
3. NACH mandate through Bank account
4. Premium Payment and loan repayment through Customer Portal
5. Premium Payment through POSB Internet Banking
6. Premium Payment through IPPB App

## Benefits of Digital Transactions through Standing instruction-POSB and IPPB-APP, Mandate through NACH and Payment through Customer Portal

**Standing Instructions**  
(POSB Account)- Auto-debit ensures timely payments

**IPPB Mobile App-**  
User-friendly, secure & available 24x7

**NACH Mandate-** Auto-debit facility With Banks

**Customer Portal-** Pay Premium and repay PLI loan online at your convenience

### **Key Benefits for Customers:**

**Convenience:** Pay from the comfort of your home – No need to visit post office.

**Timely Payments:** Standing Instructions prevent policy lapsation due to missed or forgotten payments.

**Real-Time Updates:** Instant SMS/email confirmations with digital receipts.

**Secure & Reliable:** Transactions processed through trusted India Post, IPPB and NACH platform.

**Loan payment facility :** Payment of Loan (partial or full) facility available in Customer Portal.

**Round-the-Clock Service:** 24x7 access to payment facilities – even on weekends and holidays.

**Paperless & Eco-Friendly:** Supports green initiatives with digital receipt.



## 2. PLI / RPLI PREMIUM THROUGH IPPB (Standing Instruction)



**1. Open IPPB Mobile App**  
(Login using your MPIN or biometrics)



**2. Select ' My Services' (**  
on the home dashboard)



**3. Choose 'Post Office Services**



**4. Select Postal life Insurance**



**5. Select Standing Instruction**



**6. Enter Policy Details**

- Policy Number and date of birth



**7. Policy details will be displayed**  
(verify the detail)



**8. Set SI Start Date and End Date**



**9. Confirm and Authorize Transaction**  
(Verify via MPIN)



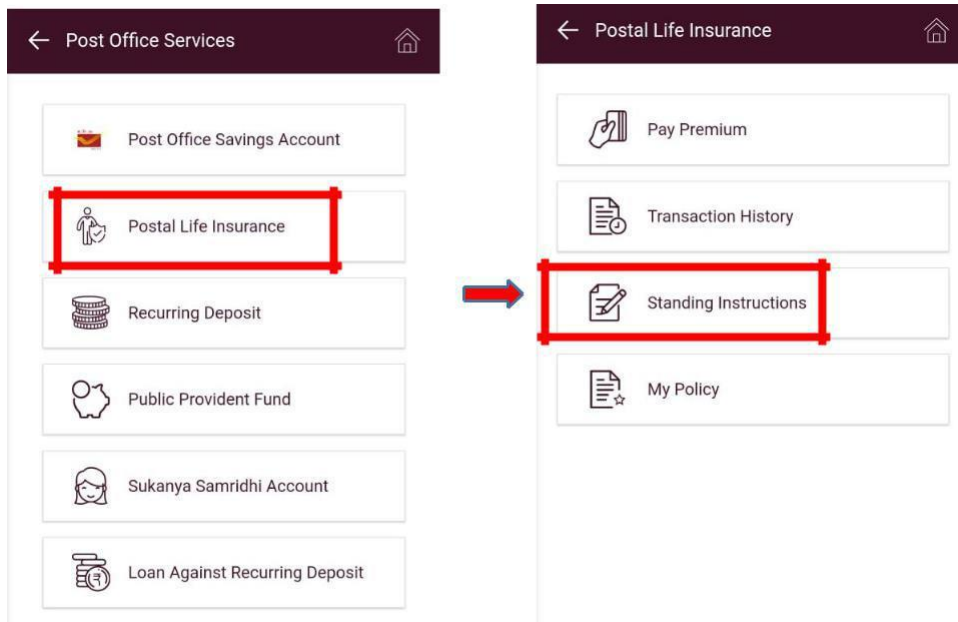
**10. SI Auto Debit Setup Successful**



**End**

# Procedure for Online Payment of PLI/RPLI Premium through IPPB APP (Standing Instruction)

1. Under Postal Life Insurance Select Standing instructions



2. Screen will display existing standing instructions (SI) setup by customer (if any)
3. Select “Add Standing Instructions ” at the bottom of the screen.
4. Input Correct Policy No & Date of Birth of Policy Holder.

The screenshot shows the 'Fetch Policy' screen in the IPPB app. At the top, there is a dark header with a back arrow, the text 'Fetch Policy', and a home icon. Below the header, there are two input fields: 'Policy Number' and 'Date of Birth'. The 'Date of Birth' field has a calendar icon to its right. At the bottom of the screen, there are two buttons: a grey 'Cancel' button and a red 'Continue' button.

6. Policy Number, Policy Name, Premium frequency & Premium amount will be displayed.

7. User has to select the SI validity i.e Start date of Standing instructions & end Date of Standing instructions
8. Select the debit date among 4 options i.e For each premium payment customer A/c will be debited on the date so selected (5<sup>th</sup> of the month or 10<sup>th</sup> of the month or 15<sup>th</sup> of Month or 20<sup>th</sup> of the Month)
9. Select Continue, Application will prompt to select the Debit Account (every time premium will be debited from this account)
10. Select confirm after validating details on confirmation screen.

The image displays three sequential screenshots of a mobile application interface for setting up a Standing Instruction (SI).

**Screen 1: Policy Details**

- Policy Number: [Redacted]
- Product Name: Santosh
- Frequency: Monthly
- Premium Amount: ₹ 849.00
- SI validity period: From Date 27-Feb-2021 to To Date 25-Jun-2021
- First Debit Date: 5, 10 (selected), 15, 20
- Buttons: Cancel, Continue

**Screen 2: Choose From Account**

- Savings Accounts:
  - XXXXXX0092, Balance:- ₹ 739.67
- Current Accounts:
  - XXXXXX0110, Balance:- ₹ 4584.96

**Screen 3: Confirmation**

- From Account: Current Account XXXXXX0110, Balance:- ₹ 4584.96
- Policy Number: [Redacted]
- Product Name: Santosh
- From Date: 27-Feb-2021
- SI Valid Till: 25-Jun-2021
- First Debit Date: 10
- Premium Amount: ₹ 849.00
- Buttons: Cancel, Confirm

11. Authenticate using OTP/MPIN

## Procedure for Online Payment of PLI/RPLI Premium through IPPB APP (Standing Instruction)

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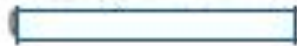
12.SI registration acknowledgement will be displayed. SMS for successful SI registration will be sent to customer post confirmation from PLI systems.



### Standing Instruction Request Registered Successfully

Date: 2 Dec 2020 3:55 PM

Policy Number



Product Name:

**Santosh**

From Date:

**2020-12-03**

SI Valid Till:

**2025-12-25**

First Debit Date:

**5**

Premium Amount:

**₹ 18354.00**

Ref No:-SI00096

#### ① INSTRUCTIONS

Your account will be auto debited towards policy

### 3. NACH mandate through Bank Account



**NACH  
SERVICE FOR  
PLI/RPLI**

NACH facility aims at providing ease to PLI/RPLI customers by auto- deduction of premium for their PLI/RPLI policy(ies) directly from the account standing at any bank available on NACH platform.

The graphic features three hexagonal icons: a family under an umbrella, a post office, and a bank building. A decorative arrow points from the title towards the explanatory text.

## Process:

- Visit nearest Post Office and submit NACH mandate form along with requisite supporting document like cancelled cheque or first page of bank passbook (mandate form can be downloaded from our website or obtained from the Post Office)
- Option to choose debit date i.e. date of deduction of premium (07th, 12th & 17th of the month)
- Post verification, NACH mandate is registered and premium gets deducted directly from bank account of the customer as per preferred debit date.
- Separate mandate form needs to be submitted for individual policy.
- Facility of SMS alerts.



For more information, please visit nearest Post Office or call us at our  
Customer Care Toll Free Number 1800 266 6868  
[www.indiapost.gov.in](http://www.indiapost.gov.in)



## 4.Premium Payment and loan repayment through Customer Portal

### Procedure for Online Payment of PLI/RPLI Premium

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#### STEP: 1 (Updation of Email ID and Mobile Number)

1. Updation of Email ID and Mobile Number can be done by

- (a) Visit to Nearest Post Office
- (b) Dialing at DoP Call Centre i.e. 1800-266-6868

Please keep policy details like policy number, Sum Assured, Premium amount, handy

#### STEP: 2 (Generation of Customer ID on PLI Customer Portal)

1. Follow the below procedure to Generate Customer ID through PLI Customer Portal i.e. <https://pli.indiapost.gov.in/CustomerPortal/PSLogin.action> ( Please refer to Screen 1 below)

The screenshot shows a web browser window displaying the PLI Customer Portal login page. The page has a title bar and a header area with the word 'Login'. Below the header is a form with the following elements:

- A dropdown menu with 'Customer' selected.
- A text input field labeled 'Customer ID'.
- A text input field labeled 'Password'.
- A CAPTCHA image showing the letters 'u w i h q'.
- A 'Refresh' button with a circular arrow icon.
- A 'Login' button.
- Links for 'Forgot Password' and 'Forgot Customer ID'.

A blue arrow points to the 'Generate Customer ID' link located at the bottom left of the page.

## Procedure for Online Payment of PLI/RPLI Premium

2. Click on Generate Customer ID (Please refer to Screen 2)

**Generate Customer ID**

Policy Number *	<input type="text"/>
Sum Assured *	<input type="text"/>
Insured First Name *	<input type="text"/>
Date of Birth *	<input type="text"/>
Gender *	-Select- ▼
Mobile Number *	<input type="text"/>
E-mail Address *	<input type="text"/>
Please enter the letters as shown *	<div style="border: 1px solid black; padding: 5px; text-align: center;">7 1 j 9 3</div> <div style="text-align: right; margin-top: 5px;"><a href="#">Refresh</a> </div> <input type="text"/>

**Submit**

3. Fill up all columns like Policy number, Sum Assured, Insured First Name, Date of Birth, Gender etc as available on the **POLICY BOND** and **Click on Submit.**

4. After Submitting, the following message will pop-up (Please refer to screen 3 below)

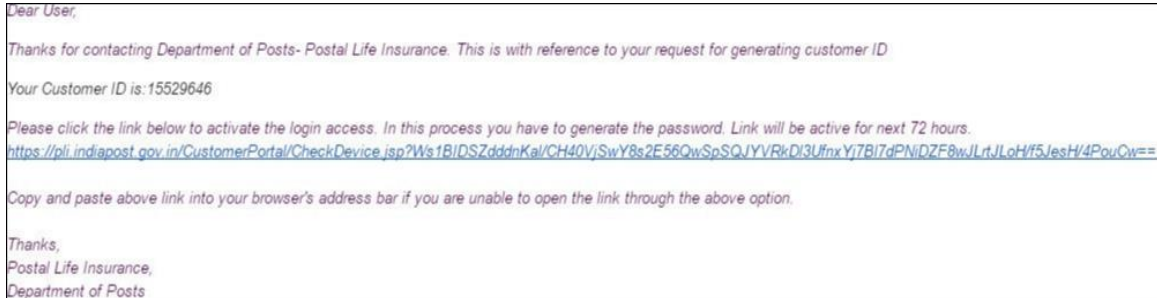
**Success!!**

Thank you for providing the information. The customer ID and a link would be sent to your registered email ID with which the registration process can be completed. The link is valid for 72 hours only from now. After successful registration, the customer-id will be active after 24 hours.

**OK**

## Procedure for Online Payment of PLI/RPLI Premium

- Customer ID and **Registration** Link will be sent to your Email within 24 hours. (Please also make sure checking spam or junk folder). Email (With **Customer ID** and Registration Link) will be as below. The Link is valid for 72 hours. (Please refer to screen 4 below)



- After clicking on the registration link, **Set Password** page will open. (Please refer to screen 5 below)

Secure | <https://pli.indiapost.gov.in/CustomerPortal/>

उक जीवन बीमा  
Postal Life Insurance

Help

Set Password

Enter Password \* :

Re-Enter Password \* :

Set Password

Password setting criteria's

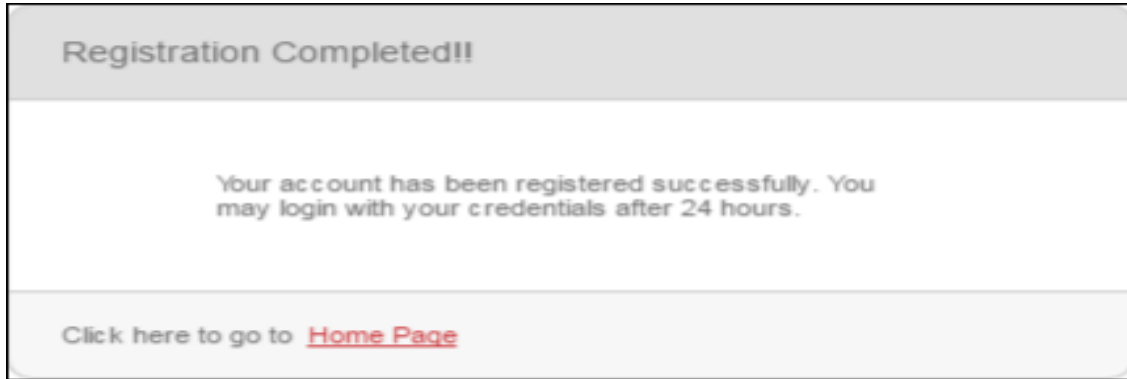
- Password must contain at least 8-32 characters
- Password must contain Upper case characters (A-Z)
- Password must contain Lower case characters (a-z)
- Password must contain numbers (0-9)
- Password must contain special characters

- 6.1** Enter a new password on both columns and click on **Set Password**.

## Procedure for Online Payment of PLI/RPLI Premium

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7. The following message will appear after successful registration. (Please refer to screen 6 below)



### Step-3: Login to Customer Portal for Online Premium Payment

1. After 24 hours of setting the password, login to Customer Portal using Customer ID (received via email) and Password. (Please refer to screen 7 below)



Login

Customer

Customer ID

Password

Please enter the letters displayed

w w n b f

[Refresh](#)

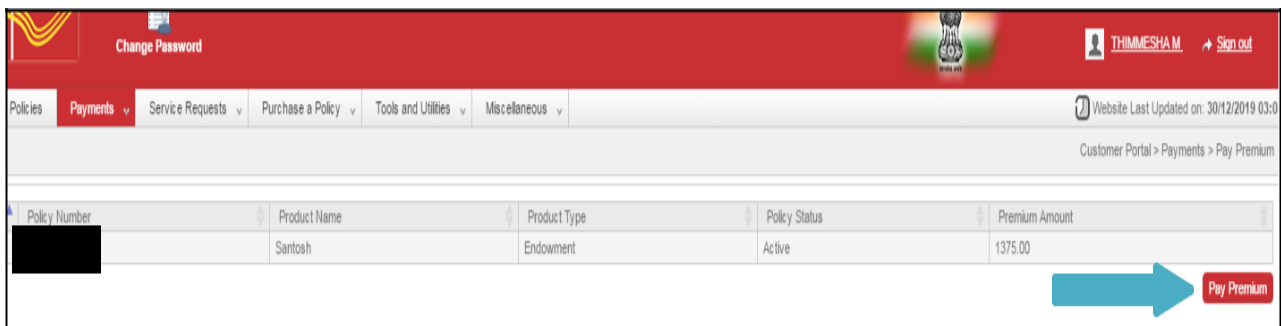
[Generate Customer ID](#) [Forgot Password](#) [Forgot Customer ID](#)

## Procedure for Online Payment of PLI/RPLI Premium

- Following page will open after Login (i) click on Payments and select Pay Premium. (Please refer to screen 8 below)



- Select your policy and click on Pay Premium. (Please refer to screen 9 below)



## Procedure for Online Payment of PLI/RPLI Premium

- Following page will appear after clicking on Pay Premium button, here you can select number of installments for paying premium. (Please refer to screen 10 below)

Home My Profile My Policies Payments Service Requests Purchase a Policy Tools and Utilities Miscellaneous Website Last Updated on: 30/12/2019 03:00

Pay Premium Customer Portal > Payments > Pay Premium

1 Select Premium 2 Confirm Premium 3 Acknowledgement

Dear THIMMESHA M  
You can select the number of premiums on the basis of which the To date will be calculated. This will determine the Total Amount that you need to pay.

Policy Number	[REDACTED]
Product Name	Santosh
Frequency	Monthly
No of Installment Premiums	1
From	01/03/2020
To	31/03/2020
CGST	15.47
SGST/UTGST	15.47
Total GST	31.00
Premium Due Amount	1375.00
Premium Interest	0.00
Premium Rebate	0.00
Excess Amount	0.00
Total Premium Amount	1406.00

Confirm Payment Cancel

Click on Confirm Payment after selecting the installments

# Procedure for Online Payment of PLI/RPLI Premium

5. Confirm total premium amount as number of installments selected and click on **PAY NOW** (Please refer to screen 11 below)

Home My Profile My Policies Payments Service Requests Purchase a Policy Tools and Utilities Miscellaneous Website Last Updated on: 30/12/2019 03:1

Pay Premium Customer Portal > Payments > Pay Premium

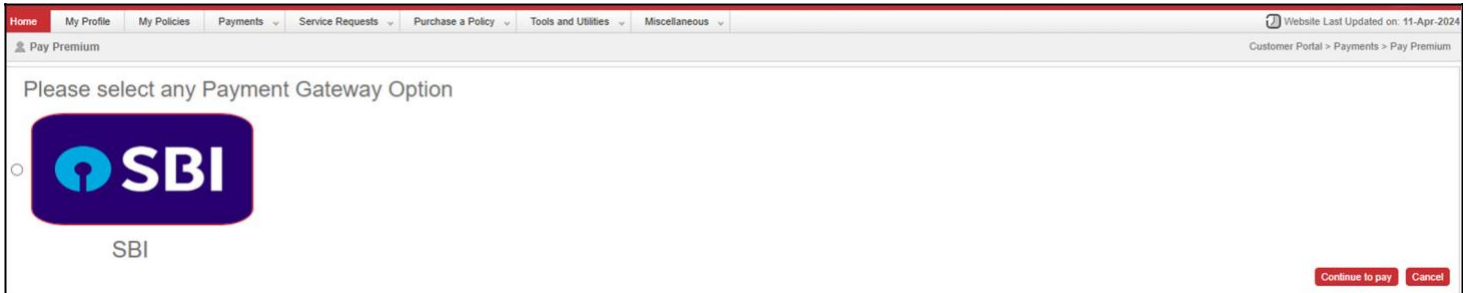
1 Select Premium 2 Confirm Premium 3 Acknowledgement

Policy Number	[REDACTED]
Product Name	Santosh
Frequency	Monthly
No of Installment Premiums	1
From	01/03/2020
To	31/03/2020
CGST	15.47
SGST/UTGST	15.47
Total GST	31.00
Premium Due Amount	1375.00
Premium Interest	0.00
Premium Rebate	0.00
Excess Amount	0.00
Total Premium Amount	1406.00
Transaction Charges ( 0 % )	0.00
Premium Payable Amount	1406.00

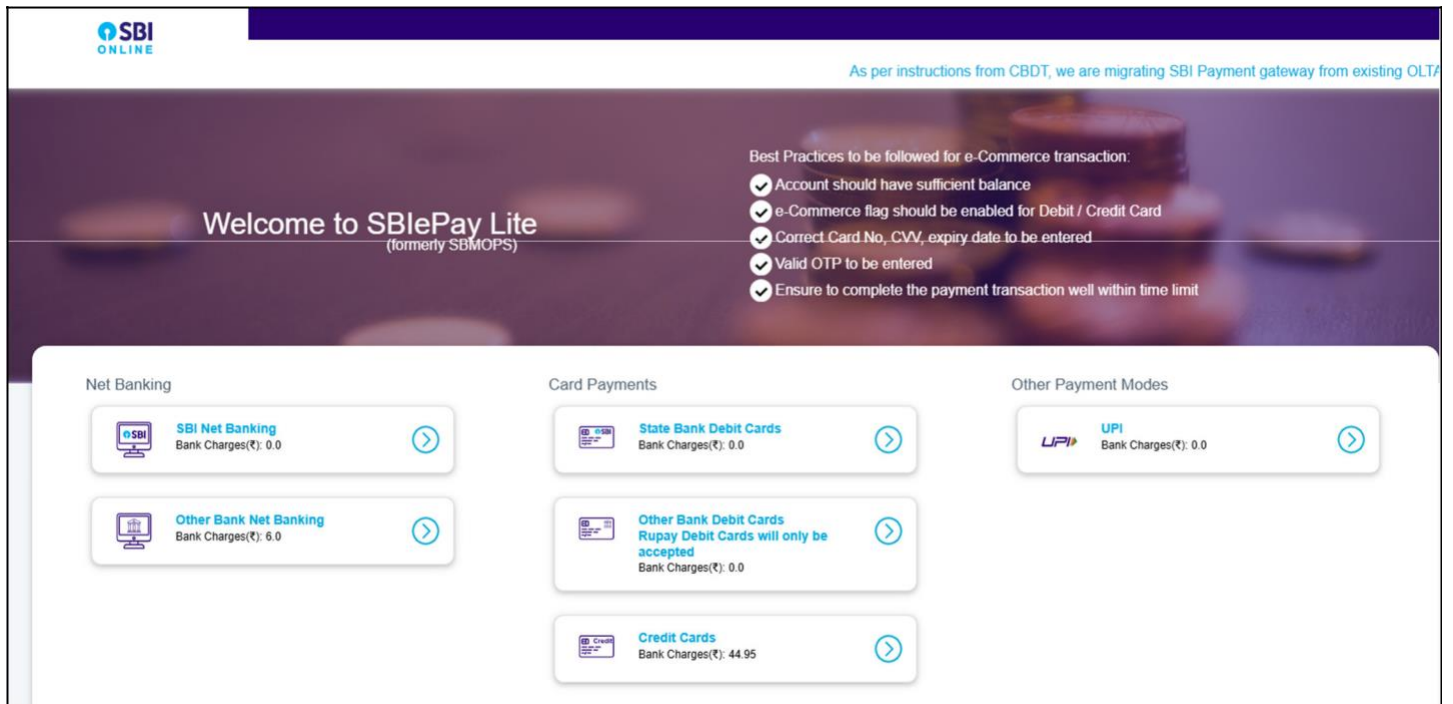
Pay Now Cancel

## Procedure for Online Payment of PLI/RPLI Premium

- The payment Gateway page will appear after clicking on **PAY NOW**. Select Payment Gateway and click on **CONTINUE TO PAY** (Please refer to screen 12 below)



- Payment Gateway page will display different payment options for paying the premium (Please refer to screen 13 below)



- Select Payment options and proceed with the payment.
- After successful payment, receipt will be available for download/print.

## Procedure for Online Payment of PLI/RPLI Premium

10. The receipt can also be downloaded from **'Tools and Utilities'** menu of the customer portal. Customer can also view the status of the transaction. (Please refer to screen 14 below).

Website Last Updated on: 11-Apr-2024  
Customer Portal > Tools & Utilities > Payment History

Payment History

- Revival Calculator
- Loan Quote
- Surrender Quote
- Status Tracking
- Payment History
- Income Tax Certificate
- Claim Procedure

Policy Num

Note: This is applicable from 15th March 2021 onwards

Order Number	Receipt Number	Transaction Type	Transaction Date	Premium Due From	Premium Due To	Amount Paid	Mode of Payment	Status ID	Status	Receipt
OR0023013893	NA	Premium collection	06/12/2024	01/01/2025	30/06/2025	3809	Online Payment	2	Failure	
OR0022154192	NA	Premium collection	15/10/2024	01/01/2025	30/06/2025	3809	Online Payment	2	Failure	
657486452	657486452	Revival	09/10/2024	01/01/2024	31/12/2024	7897	Online	0000	Success	
564305143	564305143	Premium collection	23/07/2023	01/07/2023	31/12/2023	3809	Online	0000	Success	
521861248	521861248	Premium collection	29/12/2022	01/01/2023	30/06/2023	3809	Online	0000	Success	
493370522	493370522	Revival	02/08/2022	01/07/2022	31/12/2022	3815	Online	0000	Success	
OR0008108044	453864190	Premium collection	18/01/2022	01/01/2022	30/06/2022	3809	Online Payment	1	Success	<a href="#">Download Receipt</a>
OR0005480813	416601000	Premium collection	14/07/2021	01/07/2021	31/12/2021	3809	Online Payment	1	Success	<a href="#">Download Receipt</a>
OR0003576805	379903299	Premium collection	06/01/2021	01/01/2021	30/06/2021	3809	Online Payment	1	Success	<a href="#">Download Receipt</a>
OR0002343260	345530879	Premium collection	06/07/2020	01/07/2020	31/12/2020	3809	Online Payment	1	Success	<a href="#">Download Receipt</a>
308987226	308987226	Premium collection	31/12/2019	01/01/2020	30/06/2020	3809	Cash	0000	Success	
303102491	303102491	Premium collection	06/12/2019	01/01/2020	30/06/2020	3809	Cash	Cancel	Pending	
274979888	274979888	Premium collection	31/07/2019	01/07/2019	31/12/2019	3809	Cash	0000	Success	
241247793	241247793	Revival	14/02/2019	01/07/2018	30/06/2019	7719	Cash	0000	Success	
185501425	185501425	Revival	11/05/2018	01/01/2018	30/06/2018	4000	Cash	0000	Success	
146504831	146504831	Revival	28/09/2017	01/07/2017	31/12/2017	3823	Cash	0000	Success	
103479636	103479636	Revival	03/02/2017	01/01/2017	30/06/2017	3600	Cash	0000	Success	

**Note:** If the status of the transaction is marked as **'Pending'** with Status ID=99. Customers are advised to wait for at least 1 hour till the response to the transaction is updated in the Customer Portal.

\*\*\*End\*\*\*

## 5. Premium Payment through POSB Internet Banking

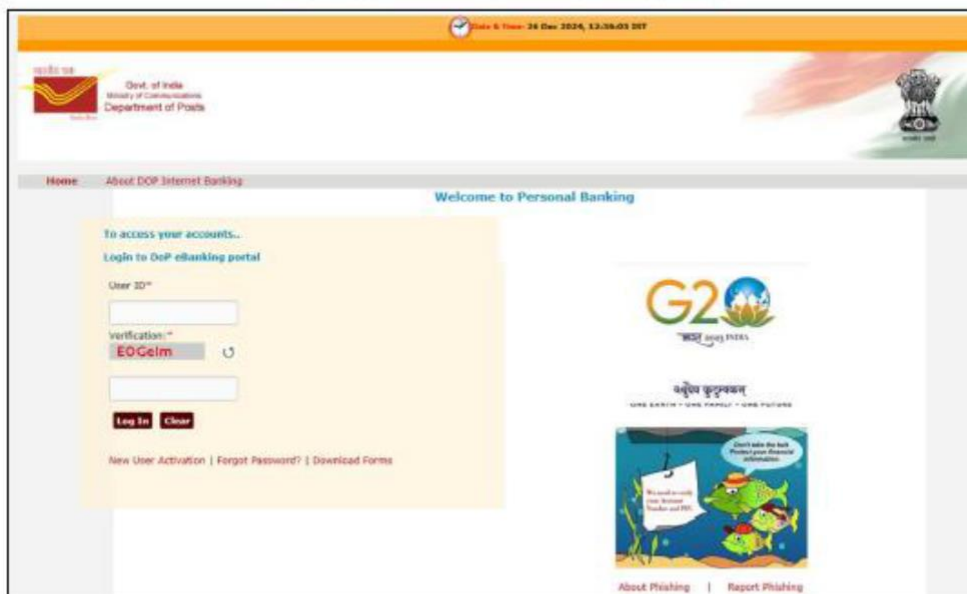
### PROCEDURE TO PAY PLI/RPLI PREMIUM THROUGH INTERNET BANKING OF POSB

#### Step 1: Post Office Savings Bank Account (POSB)

- Visit the nearest Post Office
- Open Post Office Savings Bank Account with **net banking facility enabled**

#### Step 2: Open below URL: (Pls see screen 1 below)

<https://ebanking.indiapost.gov.in>



The screenshot shows the login page of the India Post eBanking portal. At the top, there is a header with the India Post logo and the text 'Govt. of India, Ministry of Communications, Department of Posts'. Below the header, there is a navigation bar with 'Home' and 'About DOP Internet Banking'. The main content area features a login form with the following elements:

- A heading: 'To access your accounts.. Login to DeP eBanking portal'
- A 'User ID' input field.
- A 'Verification' dropdown menu with 'EOGelm' selected.
- 'Log In' and 'Clear' buttons.
- Links for 'New User Activation', 'Forgot Password?', and 'Download Forms'.

On the right side of the login form, there is a 'G20' logo and a cartoon illustration of fish with a speech bubble that says 'Don't take the bait. Phishing is a scam. Report it to the police.' Below the illustration are links for 'About Phishing' and 'Report Phishing'.

#### Step 3: Enter login credentials. Select '**General Services**' from the top menu of the Dashboard. (Pls see screen 2 below)

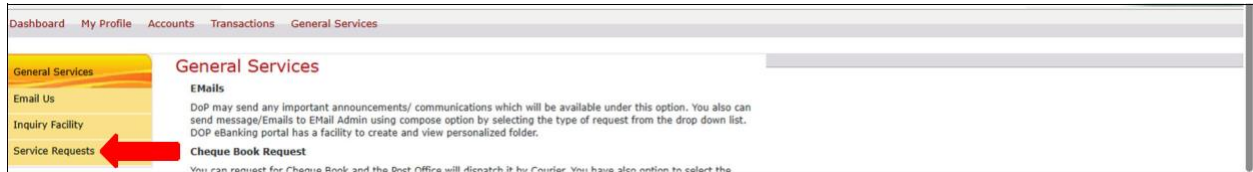


The screenshot shows the dashboard of the India Post eBanking portal. At the top, there is a header with the India Post logo and the text 'Govt. of India, Ministry of Communications, Department of Posts'. Below the header, there is a navigation bar with 'Home' and 'About DOP Internet Banking'. The main content area features a dashboard with the following elements:

- A heading: 'Welcome to Personal Banking'
- A navigation menu with 'Home', 'My Profile', 'Accounts', 'Transactions', and 'General Services'.
- A red arrow pointing to the 'General Services' link in the navigation menu.

# PROCEDURE TO PAY PLI/RPLI PREMIUM THROUGH INTERNET BANKING OF POSB

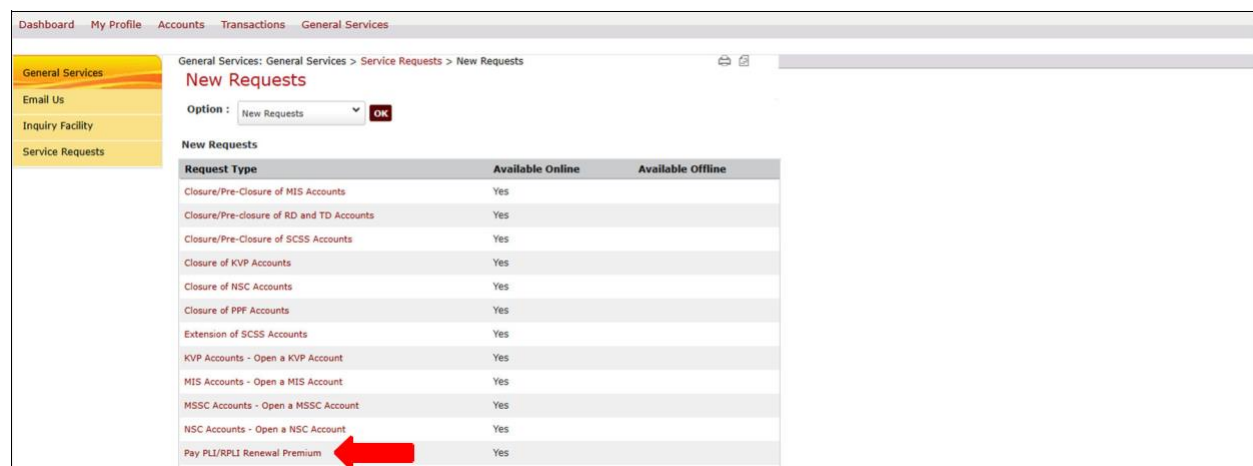
Step 4: Select **'Service Request'** from the left menu under General Services. (Pls see screen 3 below)



Step 5: Select **'New Requests'** from the drop down-list. (Pls see screen 4 below)



Step 6: Select **'Pay PLI/RPLI Renewal Premium'** from the request type. (Pls see screen 5 below)



## PROCEDURE TO PAY PLI/RPLI PREMIUM THROUGH INTERNET BANKING OF POSB

Step 6: Enter 'Policy Number', 'No. of Installments' and Select 'Debit Account' and submit. (Pls see screen 6 below).

Dashboard My Profile Accounts Transactions General Services

General Services: General Services > Service Requests > Pay PLI Renewal Premium

**Pay PLI/RPLI Renewal Premium**

Option: New Requests

**Pay PLI/RPLI Renewal Premium**

*Premium renewal payment is subject to the availability of funds in your account as well as the rules and regulations of Department of Posts.*

Type of Deposit: PLI/RPLI Renewal Premium

PLI/RPLI Policy Number: \*  ←

Number of Installments: \*  ←

Debit Account: \*  ←

Remarks

Transaction Remarks:

Step 7: Review the payment details and Enter 'Transaction Password' to complete the payment. (Pls see screen 7 below).

Dashboard My Profile Accounts Transactions General Services

General Services: General Services > Service Requests > Request Confirmation

**Request Confirmation**

Option: New Requests

**Request Details**

Policy Number:	[REDACTED]
Number of Installments:	1
Debit Account:	[REDACTED]
Policy Holder Name:	[REDACTED]
Insured Name:	[REDACTED]
Frequency:	Monthly
From Date:	2024-12-01
To Date:	2024-12-31
CGST:	9.0
SGST:	9.0
UTGST:	0.0
Total GST:	18
Premium Due Amount:	823.0
Premium Interest:	0.0
Premium Rebate:	0.0
Balance Amount:	9.0
Total Premium Amount:	832.0

Remarks

Transaction Remarks:

**Additional Detail**

Remark:

*Enter your credentials to confirm the transaction*

**Confirmation Details**

Transaction Password:  ←

## PROCEDURE TO PAY PLI/RPLI PREMIUM THROUGH IPPB APP

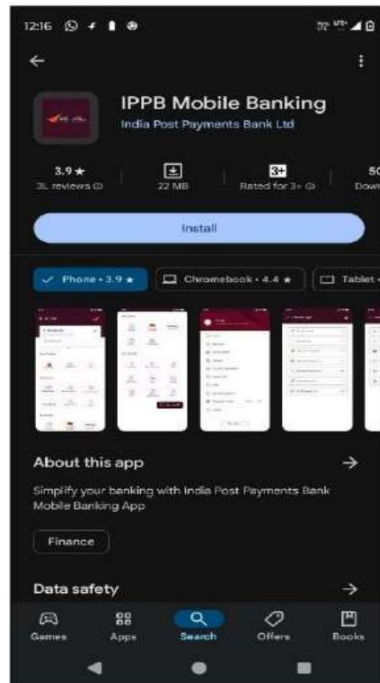


### Step 1: Open an IPPB Account

- i. Visit the nearest post office.
- ii. Open an **India Post Payments Bank (IPPB) account**.

### Step 2: Install the IPPB App

- i. Download **IPPB app from the Google Play Store** or Apple App Store.



ii. Verify mobile number linked to your IPPB account through SMS verification.



## Step 3: Make the Premium Payment

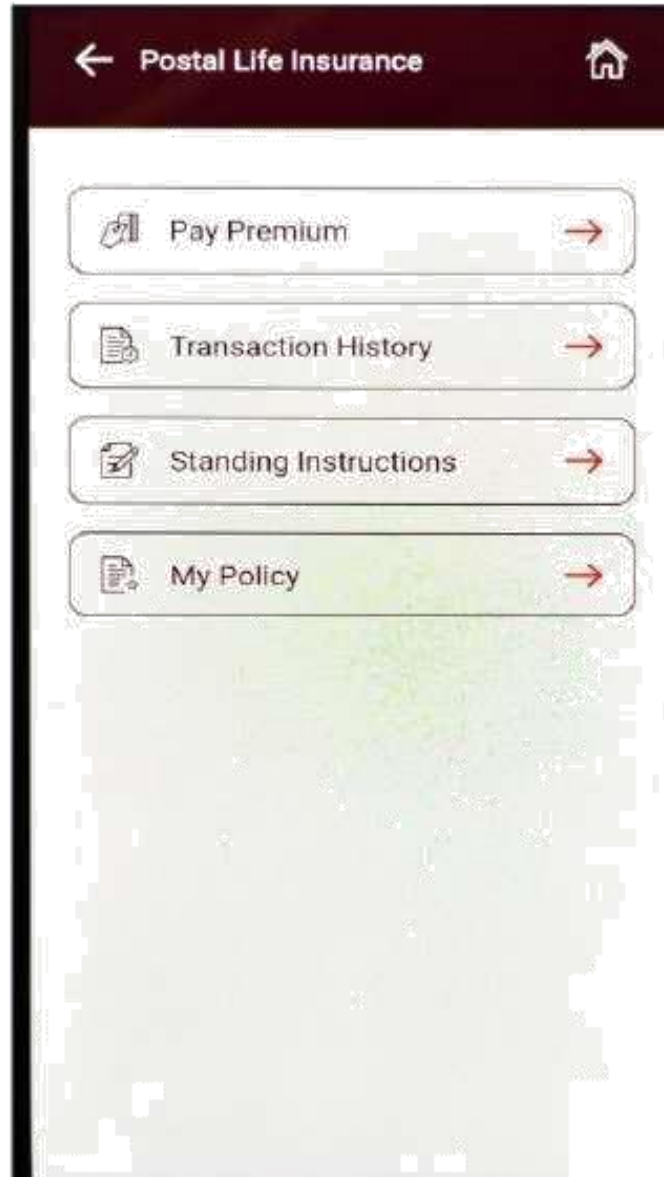
- i. Log in to the app **using your PIN.**
- ii. On the app's Home Page, navigate to **My Services**, Select **Post Office Services**.



iii. Under Post Office Services, select **Option 2 - Postal Life Insurance**.



iv. Click on **Option 1 – Pay Premium.**



- vi. **Enter Policy Details-** Input the Policy Number and Date of Birth of the insured. Click on Continue.

A screenshot of a mobile application interface. At the top, the status bar shows the time 12:10 and battery level 77%. Below the status bar is a dark red header with a white back arrow, the text "Fetch Policy", and a white home icon. The main content area is white and contains two input fields: "Policy Number" and "Date of Birth". The "Date of Birth" field has a calendar icon to its right. At the bottom of the screen, there are two buttons: a grey "Cancel" button and a red "Continue" button.

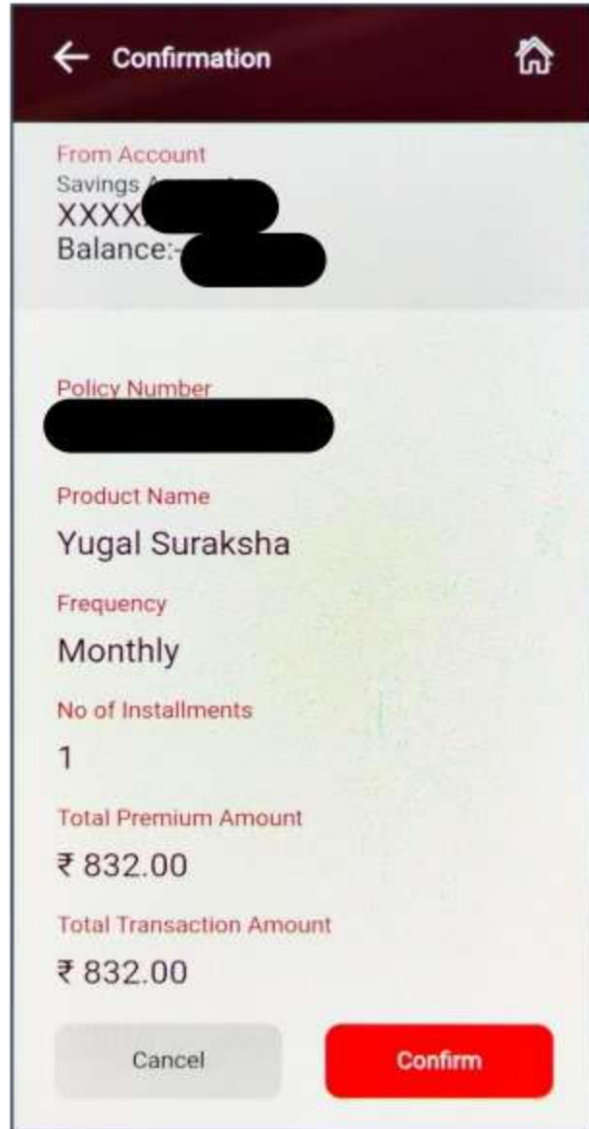
vii. **Review Policy Details**


-View the policy details displayed on the screen.



-Choose the number of installments you wish to pay and proceed by clicking continue.




- viii. **Check the confirmation page, which includes available account balance- If all details are correct, click Confirm and enter your MPIN.**



← Confirmation 

From Account  
Savings A  
XXXX   
Balance: 

Policy Number  


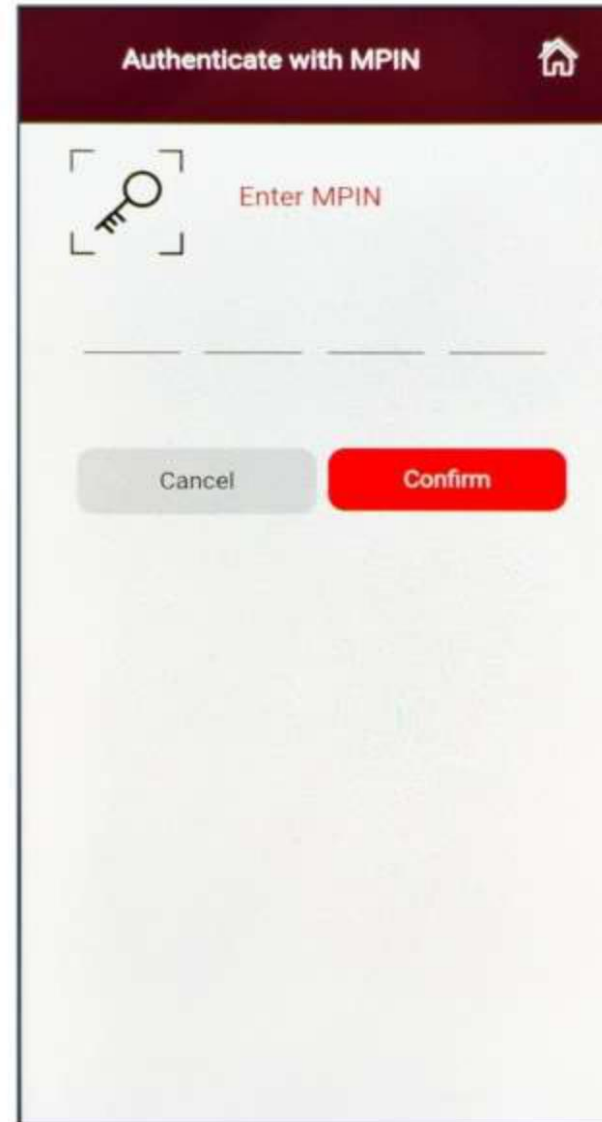
Product Name  
Yugal Suraksha


Frequency  
Monthly


No of Installments  
1

Total Premium Amount  
₹ 832.00

Total Transaction Amount  
₹ 832.00



Authenticate with MPIN 

 Enter MPIN

\_\_\_\_\_

- ix. **The transaction is completed, and a receipt is generated.** Download the receipt. View transaction history for payment confirmation.



**Premium Payment Receipt**

**Customer Copy**

Dear Mr./Ms. VI [REDACTED]

The following transaction has been completed successfully.

Request Type : [REDACTED]

Policy Number : [REDACTED]

Customer ID : [REDACTED]

No of Premiums : [REDACTED]

Premium : 1

Premium Paid From : 01-DEC-2023

Premium Paid Till : 31-AUG-2024

CGST : 159.00

SGST/UTGST : 159

Total GST : 318.00

Transaction Charges : 0.00

GST Charges : 0.00

Rebate : 0.00

Default : 0.00

Excess Amount : 0.00

Total Paid Amount : 15060.00

Total Transaction Amount : 15060.00

Transaction Number : 1

Receipt Number : 647937946

Receipt Date and Time : 28-AUG-2024 02:08 PM

*Note: The procedure ends here. Always save your receipt for reference*



डाक जीवन बीमा  
Postal Life Insurance

