

F.No.: 25-03/2025-LI
Ministry of Communications
Department of Posts
(Directorate of Postal Life Insurance)
Chanakyapuri P.O. Complex
New Delhi-110021

Dated: 06.05.2026

OFFICE MEMORANDUM

Sub: Issuance of Operational Instructions regarding restarting of automatic payment through POSB accounts and Policy Payout Integration between McCamish and APT 2.0 – reg.

Policy claims payout through POSB accounts is being enabled and the Payments will be processed automatically for Maturity claim, Death claim, free lookup/policy cancellation, Surrender and loan and also accounted for in DTR automatically in case of Head Post Offices. The functionality has been deployed in production today.

However, manual accounting is to be performed in respect of the following cases.


- a) **Rounding off:-** When there is a rounding off issue in respect of PLI/RPLI payouts, the accounting is to be carried out manually in APT 2.0 to mitigate the discrepancy of receipt and payment side figures in the DTR.

- b) **Death claims:-** In respect of Death claim cases having more than one nominee, the disbursement method should be same for all the beneficiaries and the accounting is to be carried out manually in APT 2.0.

With reference to the above subject, the **operational instructions** relating to “restarting of automatic payment through POSB accounts and the rollout of **Policy Payout Integration between McCamish and APT 2.0**” are enclosed herewith. These instructions have been prepared based on the observations during UAT and initial deployment and are intended to streamline the handling of Cash/Cheque and POSB account payout cases.

2. The enclosed operational and accounting related instructions are to be followed by all HOs/CPCs involved in processing PLI/RPLI payouts through APT 2.0.

3. Circles/Regions/Divisions are requested to disseminate these instructions to all concerned Head Post Offices and ensure strict compliance and monitor tallying of daily account/DTR of HOs in case of policy payout transactions.


(C. P. Prajapat)
DDM-II (Operations)

(Encl. As above)

Head of all Circles

Copy for kind information to:

1. PSO to Secretary (Posts)/PPS to Director General Postal Services.
2. PPS/PS to All Members of Postal Services Board
3. AS&FA/Sr. Deputy Director General (Vigilance) & CVO/Sr. Deputy Director General (PAF)
4. Director, Rafi Ahmed Kidwai National Postal Academy, Ghaziabad
5. CGM (BD)/CGM(Parcel)/CGM(CEPT)
6. Addl. DG, APS C\o 56 APO
7. All DDsG/GMs/Secretary PSB
8. GM (CEPT), Mysuru, with the request to upload the order in India Post Website
9. All Directors, Postal Training Centres/Director, PLI, Kolkata
10. All Officers/Officials of PLI Directorate

Updated set of Instructions regarding “restarting of automatic payment through POSB accounts and the rollout of Policy Payout Integration between McCamish and APT 2.0”

1. Policy claims through POSB account is being enabled and the Payments will be processed automatically for Maturity claim, Death claim, free lookup/policy cancellation, Surrender and loan and also accounted for in DTR automatically in case of Head Post Offices. The functionality has been deployed in production today.

2. Manual accounting is to be performed in respect of following cases. The standard accounting procedure and process in respect of such cases is given below for information and strict compliance by Head Post Offices.

- **Rounding off:** When there is a rounding off issue in respect of PLI/RPLI payouts the accounting is to be carried out manually in APT 2.0 to mitigate the discrepancy of receipt and payment side figures in the DTR.
- **Death claims:** - In respect of Death claim cases having more than one nominee, the disbursement method should be same for all the beneficiaries the accounting is to be carried out manually in APT 2.0.

3. Accounting process to be followed for manual accounting:-

IT 2.0: The sanction memo/authorization of payment generated from McCamish will be manually processed in “Miscellaneous Receipts/Payments” option in IT 2.0 by selecting the appropriate Account Codes of the Category (PLI/RPLI) and Product (EA/AEA etc.,). The amount for Income TDS / GST Amount will be accounted against the respective Account Codes. (List in Annexure-A).

Various Stages related to Processing of Payment in Treasury Module ‘Screen-1’

- i) User needs to select ‘Miscellaneous Receipts/Payments’ option in Treasury Module.
- ii) Then ‘Transaction Type’ is to be selected as ‘Payment’ from the drop-down menu. ‘Transaction Mode’ needs to be selected as Cash/Cheque/POSB.
- iii) Customer details (i.e. policy number, will be entered in the next field.
- iv) Payment type i.e. Closure (Death Claim, Maturity, Surrender/Loan is to entered in the ‘Remarks’ field along with policy number.
- v) Proper ‘Account Code’ is to be entered based on policy type, product type and claim type for payable amount and TDS, if required, separately. Refer Account Code List in Annexure-A
- vi) Sanction voucher as supporting documents extracted from McCamish is to be uploaded.
- vii) Then User is to click “Insert”.
- viii) The Payment request will move to the “Approver” stage.

Various Stages related to Approval of Payment processed w.r.t. above:

- i) The Approver is to “Approve” or ‘Reject” after due verification at his stage.
- ii) Payment will be initiated based on the mode selected by the ‘Maker’.
- iii) After processing the payment, information will be passed to the McCamish system, manually.
- iv) Product-wise, payment-mode wise, date- wise reports is to be extracted from the Accounts Module for cross-checking and necessary verification by the payment offices.

4. Cheque Rejection cases: - In respect of payout through cheque, failed transactions with payment method as “cheque” cannot be changed to any other option. The following instructions are to be strictly performed before initiating PLI/RPLI payout through cheque mode to avoid disbursement failure:-

- i) **Verify beneficiary details thoroughly** before initiating any disbursement request to avoid mismatches.
- ii) **Ensure correct selection of payment mode** at the time of request initiation.
- iii) **Confirm payee availability** in case of cash/cheque disbursements before processing.
- iv) **Avoid unnecessary or duplicate requests**, and ensure proper validation before submission.
- v) In case of failed transactions, **review the failure reason carefully** and initiate fresh requests only after rectifying the identified issue.

5. Role of Post offices: -Ensure that the transactions are accounted as per the processes defined in this document. The list of GL account for IT 2.0 are to be referred from Annexure-A to this document. As manual intervention is there for some transaction types, the supervisor of the Head Post Offices and the Sub Accounts Branch of the Head Post Offices should verify the correctness of the accounted figures in DTR with reference to McCamish Reports. Discrepancies noticed, if any to be brought to the notice of the concerned Chief/Sr./Head Postmaster & Divisional Head for immediate rectification.

6. Role of Divisional Office: Ensure to cross-check all the receipts and payments once in a month with reference to McCamish reports and that accounted in SAP in IT 2.0 Solution, till the transition period is completed. Discrepancies, if any are to be got rectified immediately. All Payments are to be thoroughly checked to ensure that all payments processed in McCamish are properly accounted in IT 1.0 (or) IT 2.0 as the case may be.

7. For McCamish (CIS), Accounting entries are to be manually carried out by the respective CPC/HO from where the claim and loan PLI/RPLI payment of the policies are processed as mentioned below: -

Standard Accounting procedure

PLI/RPLI			
Debit		Credit	
Account Codes HoA	Description (category wise)	Account Codes HoA	Description
Corresponding Account code as per Annexure A	PLI/RPLI Maturity benefit	8671002200- 8671001020100 00	PLI to CBS- In transit (POSB EFT)
	PLI/RPLI Bonus		
	PLI/RPLI Death claim		
	PLI/RPLI Surrender benefit	8670000100- 8670001070100 00	Cheque
	PLI/RPLI Survival benefit	8670000200- 8670001070100 00	NEFT

Encl.:- Annexure (A) – List of Account codes

8. A scenario illustrating a case of manual voucher posting is given below:-

Amounts as per the sanction:

Dr.		Cr.	
Paid up:	268333.34	Unpaid Premium	20065.50
Bonus:	116456.67	CGST:	96.74
		SGST:	96.74
		Interest:	601.97
		CGST on interest	7.56
		SGST on interest:	7.56
		Loan Pr. Repayment:	128760.00
		Net Surrender value (system generated):	235153.00
	384790.01		384789.07

In case the field user observes that the Debit and Credit entries in the DTR do not tally, manual voucher posting shall be carried out as per the below illustration/type to effect necessary adjustment entries.

Individual Round-off for Manual Voucher Posting to be done as below:			
Dr.		Cr.	
Paid up:	268333	Unpaid Premium	20065
Bonus:	116457	CGST:	97
		SGST:	97
		Interest:	602
		CGST on interest	8
		SGST on interest:	8
		Loan Pr. Repayment:	128760
		Net Surrender value (system generated):	235153
	384790		384790