No. 25-09/2026-LI
Department of Posts
Directorate of Postal Life Insurance
Chanakyapuri, New Delhi-110021

Dated:23rd November, 2026

OFFICE MEMORANDUM

Sub: PAN-India Rollout of Insurance Management Solution (IMS) w.e.f. 25.11.2026–Implementation of digitization of procedures – reg.

Ref: PLI Directorate instructions vide letter no. 56-14/2025-LI (IMS 2.0) dated 12.11.2026.

As, you are aware that Insurance Management Solution (IMS) has been developed for end-to-end administration and processing of Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) business and policy servicing through system-based platform.

2. After successful POC of IMS at 6 CPCs, the Competent Authority has now decided for PAN India rollout of IMS from 25.11.2026. Accordingly, all Central Processing Centers (CPCs), Post Offices and other authorized channels shall undertake the PLI/RPLI processes through IMS from the date of rollout.

3. The existing POLI Rules, 2011, amendments, Standard Operating Procedures (SOPs), instructions and orders issued by the Competent Authority from time to time shall continue to govern PLI/RPLI operations. However, in IMS, certain procedural changes have been incorporated in the IMS work flows for the purpose of digitization of processes and same will be in operation from 25.11.2026. The relevant IMS User Guides for CPC, Counter, Administration, Customer and Agent Portals enclosed with this OM, shall be followed by the authorized users for carrying out the respective functions.

4. The system-based procedures prescribed in the IMS User Guides shall be read in conjunction with the POLI Rules, 2011, applicable SOPs, instructions and orders. In case of any inconsistency, the statutory provisions, rules and specific orders/instructions of the Competent Authority shall prevail.

5. Circles shall ensure strict compliance to the following instructions related to the IMS role assignment and applicable approval matrix.

a) Every user shall operate IMS only through his/her authorized User ID and assigned role.
b) User credentials including User ID, password and OTP shall not be shared with any other person and strict confidentiality must be maintained.
c) Approvals shall be exercised only within the financial and functional limits applicable to the concerned designated officers.
d) The concerned authority shall ensure that role mapping is reviewed whenever there is a change in posting, designation, delegation or functional responsibility.

6. In order to achieve the vision of end-to-end digital services and paperless operations, the following new enhancements have been introduced with the implementation of IMS.

A. Agent Portal: The new Agent Portal under IMS provides an integrated platform for end-to-end business operations, including customer on boarding through Aadhaar-based eKYC/non-eKYC, quote generation, proposal processing, premium collection and submission to CPC, along with STP of eligible non-medical policies. It also offers agent productivity and business management features such as lead management, tour planning, agent diary, policy details, commission and incentive tracking, performance analytics and MIS reports.

B. Customer Portal: The new Customer Portal under IMS provides an integrated digital platform for PLI/RPLI customers, offering services such as secure registration and login, Aadhaar/Digi-Locker-based eKYC, quote generation, online policy purchase, premium payment, proposal and policy tracking, loan repayment, submission and tracking of financial and non-financial service requests, downloading of policy bonds and tax certificates, and customer support and grievance redressal.

7. The following Operational User Guides prepared by CEPT and are enclosed to this OM shall be used for ease in carrying out the smooth discharge of roles/responsibilities by the concerned users:

i. IMS User Guide – CPC (Annexure-I)
ii. IMS User Guide – Counter (Annexure-II)
iii. IMS User Guide – Administration (Annexure-III)
iv. IMS User Guide – Agent Portal (Annexure-IV)
v. IMS User Guide – Customer Portal ((Annexure-V)

8. In case of any discrepancy between migrated data in IMS and legacy records, the matter shall be reported to CEPT through the existing APT Incident Management System for necessary correction. All financial and accounting-related transactions shall be duly verified, accounted for and reconciled, and any failed, unmatched, duplicate or exceptional transactions shall be promptly reported through the said system.

9. All Head of Circles are requested to disseminate the afore-mentioned instructions/guidelines to all the concerned to ensure strict compliance for successful implementation of the IMS.

This issues with the approval of the Competent Authority.

Enc: As above

C.P.Prajapat
Dy. Divisional Manager-II

To:

1. All Chief Postmasters General.
2. Chief General Manager, CEPT, Mysuru.
3. General Manager, CEPT, Mysuru
4. All Postmasters General/ Directors, Postal Services/ All Directors, Accounts (Postal).
5. All Director, PTCs/ DPLI Kolkata
6. All concerned Sections of PLI Directorate.

Copy to:

1. Sr PPS to Secretary (Posts)/ Sr PPS to DGPS/ Sr PPS to Member (FS) All Members of Postal Services Board.
2. CGM, PLI Directorate/ Sr. DDG (Vig)/ CGM (Parcel)/ DDsG of Postal Directorate
3. Director, RAKNPA, Ghaziabad
4. GM (Finance), PLI Directorate/ Directors Investment Dn Mumbai.
5. Guard File.