

F.No. PLI-29/1/2023-PLI-DoP
Govt. of India
Ministry of Communications
Department of Posts
Directorate of Postal Life Insurance

Chanakyapuri PO Complex
New Delhi - 110021
Dated 10.07.2025

To,
All HOCs,
All DDMs/ADMs (PLI)

Subject: - Regarding grievances in respect of outstanding GST on PLI/RPLI default fees being collected w.e.f 1st July'2017.

This is to intimate that after the deployment of the provision for collection of outstanding GST on PLI/RPLI default fees being collected w.e.f 1st July'2017 in McCamish system on 14-06-2025, a number of grievances regarding the same are being received in this Directorate.

In this regard I am directed to request you to kindly make necessary arrangements to make the insurants and counter PAs aware about the recent deployment. All concerned may be informed that the amount being collected as "outstanding GST" is actually the amount which the insurants were supposed to pay along with PLI/RPLI default premiums as per section 15(2) and 32(4) (c) of CGST ACT'2017.


Since the provision was not available in McCamish System, 18% GST applicable on the default fees hasn't been collected w.e.f 1st July'2017. Now after deployment in the system, the due GST on default fees is being collected in one go.

Moreover, insurants may also be informed that any amount of GST on default fees collected manually from 01-01-24 will be adjusted in the McCamish system with the total payable amount, provided that data has been shared by HOs/Circles and for updating in the system from back end.

A copy of the notice to be displayed on counters for information of PLI/RPLI customers is also enclosed. It is requested that this information may be disseminated widely at your end by suitable and effective platforms for public/ policy holder information.

This is issued with the approval of the competent authority.

Encl : As above


(Sahabuddin Laskar)
Sr. Accounts Officer (PLI)

Copy for kind information to:
PPS to CGM (PLI)
AGM (O) for displaying the notice on the PLI customer portal.

Important Notice for PLI/RPLI Customers

Dear Customer,

This is to inform you that due to non-provision in software, the applicable/ statutory GST on default fee was not collected on the premium of PLI/ RPLI paid by you, with effect from 1st July 2017. Now following the software deployment on June 14, 2025, "outstanding GST on default fees" as was payable is now being collected through the system with effect from July 1, 2017. However, any amount of GST on default fee already paid manually by customers will be adjusted against the total outstanding amount.

We regret inconvenience to the customer and appreciate your kind cooperation in this regard.

Thank you.

पीएलआई/आरपीएलआई ग्राहकों के लिए महत्वपूर्ण सूचना

प्रिय ग्राहक,

आपको सूचित किया जाता है कि सॉफ्टवेयर में प्रावधान न होने के कारण, आपके द्वारा भुगतान किए गए पीएलआई/आरपीएलआई के प्रीमियम पर डिफॉल्ट शुल्क पर लागू वैधानिक जीएसटी 1 जुलाई 2017 से नहीं लिया जा सका। अब 14 जून, 2025 को सॉफ्टवेयर परिनियोजन के बाद, देय "डिफॉल्ट शुल्क पर बकाया जीएसटी" 1 जुलाई, 2017 से सिस्टम के माध्यम से लिया जा रहा है। हालाँकि, ग्राहकों द्वारा पहले से मैनुअल रूप से भुगतान किए गए डिफॉल्ट शुल्क पर जीएसटी की किसी भी राशि को कुल बकाया राशि में समायोजित किया जाएगा।

हमें ग्राहक को हुई असुविधा के लिए खेद है और इस संबंध में आपके सहयोग के लिए हम आभारी हैं।

धन्यवाद।