

**F.No PLI-56/11/2023-PLI-DOP**  
Government of India  
Ministry of Communications  
Department of Posts  
Directorate of Postal Life Insurance  
New Delhi-110021

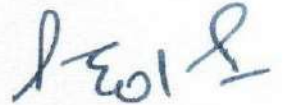
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Dated: 28.06.2024

Sub: Implementation of National Automated Clearing House (NACH) for auto-deduction of PLI/RPLI premium directly from the bank account-reg

- 1) PLI SBI NACH integration was rolled out PAN India in Jan 2024.
- 2) This facility aims at providing ease to PLI/RPLI customers by auto-deducting premium directly from the policyholders' bank account linked to the NACH platform.
- 3) It also benefits the Department as it reduces lapsation rate of PLI/RPLI policies.
- 4) It is pertinent to highlight that, so far, only 1,068 PLI/RPLI customers have been registered for this facility, as detailed in the report enclosed '**Annexure-I**'.
- 5) Notably, some Circles have not yet registered a single mandate in the system, whereas the Northeast, Maharashtra, and Chhattisgarh Circles have registered over 200 mandates on the system till date.
- 6) Number of users created for using the SBI portal for mandate processing across Circles has been obtained and is provided in '**Annexure-II**' for kind reference. Dedicated SBI mandate team is available to support the Circles/CPCs & also to facilitate the creation of new User IDs. Further, separate group, including at PLI Dte, IPPB, SBI, and the Nodal Office i.e. Bengaluru GPO, has also been put in place to address issues/queries, if any, and disseminate information among Circle SPOCs.

- 7) Detailed Standard Operating Procedures (SOP) and guidelines on this matter has already been circulated to the Circles via PLI Dte letter no. 29-02/2023-LI dated 22-01-2024 and letter no. PLI-56/11/2023-PLI-DOP dated 08-04-2024.
- 8) Creative has also been designed by PLI Dte. highlighting the benefits & procedure for customers opting for NACH which is enclosed at '**Annexure-III**'. Wide publicity amongst PLI/RPLI customers may be undertaken by the Circles and, if required, may get the above creative translated in the regional language.
- 9) This issues with the approval of competent authority.



**(Pranav Kumar)**  
General Manager (PLI)

All HOCs

Encl: As above

**ANNXURE-I**

HO WISE	NO. OF NACH BILLING METHOD CHANGE			
	7TH	12TH	17TH	TOTAL
<b>ANDHRA PRADESH</b>	<b>4</b>	<b>3</b>		<b>7</b>
GUDIVADA H.O	1			1
PALAKOL H.O	1			1
TADEPALLIGUDEM H.O		3		3
TIRUPATI H.O	1			1
VISAKHAPATNAM H.O	1			1
ASSAM	1			1
BARPETA HO	1			1
<b>BIHAR</b>	<b>47</b>	<b>4</b>		<b>51</b>
ARRAH HO		1		1
PATNA GPO	47	3		50
<b>CHHATTISGARH</b>	<b>98</b>	<b>85</b>	<b>38</b>	<b>221</b>
RAIGARH HO	2			2
RAIPUR HO	96	85	38	219
<b>HARYANA</b>	<b>1</b>	<b>1</b>		<b>2</b>
HISAR HO	1			1
KURUKSHETRA H.O		1		1
<b>HIMACHAL PRADESH</b>	<b>1</b>			<b>1</b>
SHIMLA G.P.O	1			1
JHARKHAND	2			2
Dhanbad	2			2
<b>KERALA</b>	<b>9</b>	<b>1</b>	<b>2</b>	<b>12</b>
ADUR KLA HO	2	1		3
ALAPPUZHA HO	1			1
MAVELIKARA HO	6		1	7
Thiruvananthapuram G.P.O.			1	1
<b>MADHYA PRADESH</b>	<b>26</b>	<b>11</b>	<b>15</b>	<b>52</b>
BHEL H.O			1	1
BHOPAL G.P.O.	5	4	3	12
C.T.T.NAGAR H.O	8	3	3	14
GUNA HO	2		2	4
KHANDWA HO	5			5
LASHKAR H.O	4	1		5
RATLAM H.O	2	3	5	10
TIKAMGARH H.O			1	1
<b>MAHARASHTRA</b>	<b>137</b>	<b>77</b>	<b>56</b>	<b>270</b>

BHANDARA H.O		2		2
KALBADEVI H.O	2			2
MUMBAI GPO	104	70	44	218
PUNE CITY HO	31	5	12	48
<b>NORTH EASTERN</b>	<b>85</b>	<b>104</b>	<b>106</b>	<b>295</b>
Agartala HO	20	2	4	26
Aizawl HO	58	102	100	260
IMPHAL H O	2		1	3
RKPUR HO	5		1	6
<b>RAJASTHAN</b>	<b>9</b>	<b>3</b>	<b>3</b>	<b>15</b>
ALWAR HO	3	1	2	6
JAIPUR G.P.O.	6	2	1	9
<b>TAMIL NADU</b>	<b>18</b>	<b>8</b>	<b>2</b>	<b>28</b>
CHENNAI GPO	14	8	1	23
MADURAI	1		1	2
PARK TOWN H.O	3			3
<b>TELANGANA</b>			<b>1</b>	<b>1</b>
MAHABUBABAD HO			1	1
<b>UTTAR PRADESH</b>	<b>2</b>			<b>2</b>
NAWABGANJ HO	1			1
SAHARANPUR HO	1			1
<b>WEST BENGAL</b>	<b>76</b>	<b>13</b>	<b>19</b>	<b>108</b>
ASANSOL HO	69	9	12	90
SERAMPORE HO	7	4	7	18
<b>TOTAL</b>	<b>516</b>	<b>310</b>	<b>242</b>	<b>1068</b>

CIRCLE-WISE	NO. OF NACH BILLING METHOD CHANGE			
	7	12	17	TOTAL
NORTH EAST	85	104	106	295
MAHARASHTRA	137	77	56	270
CHATTISGARH	98	85	38	221
WEST BENGAL	76	13	19	108
MADHYA PRADESH	26	11	15	52
BIHAR	47	4	0	51
TAMIL NADU	18	8	2	28
RAJASTHAN	9	3	3	15
KERALA	9	1	2	12
ANDHRA PRADESH	4	3	0	7
HARYANA	1	1	0	2
JHARKHAND	2	0	0	2
UTTAR PRADESH	2	0	0	2
ASSAM	1	0	0	1
HIMACHAL PRADESH	1	0	0	1
TELANGANA	0	0	1	1
ODISHA	0	0	0	0
KARNATAKA	0	0	0	0
DELHI	0	0	0	0
PUNJAB	0	0	0	0
GUJARAT	0	0	0	0
J&K	0	0	0	0
UTTRAKHAND	0	0	0	0
<b>TOTAL</b>	<b>516</b>	<b>310</b>	<b>242</b>	<b>1068</b>

User IDs Created in SBI Portal			
Circle	Checker	Maker	Total
MAHARASTRA	83	77	160
UTTAR PRADESH	70	74	144
KERALA	57	54	111
ANDHRA PRADESH	51	51	102
WEST BENGAL	48	47	95
MADHYA PRADESH	44	44	88
ODISHA	37	38	75
RAJASTHAN	26	26	52
JHARKAND	22	24	46
ASSAM	21	19	40
KARNATAKA	15	10	25
NORTH EAST	11	11	22
DELHI	11	6	17
HIMACHAL PRADESH	7	7	14
TELANGANA	6	6	12
TAMIL NADU	8	2	10
BIHAR	3	3	6
CHATTISGARH	3	3	6
HARYANA	4	2	6
PUNJAB	2	4	6
GUJARAT	2	2	4
J&K	2	2	4
UTTRAKHAND	1	1	2
Total	534	513	1047

# 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.



## Benefits to Customers:

- No need to remember due date of payment
- Reduces the risk of late or default fee
- Provides hassle-free automated procedure
- Removes need for repetitive manual payments
- Avoids physical visits to Post Office after mandate acceptance
- Reduces cash handling and ensures a secure payment environment

## 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.



डाक जीवन बीमा  
Postal Life Insurance



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)