

F.No.26-02/2024-LI  
Ministry of Communications  
Department of Posts  
(Directorate of Postal Life Insurance).  
Chanakyapuri P.O. Complex  
New Delhi-110021

Dated: 23.01.2025

**OFFICE MEMORANDUM**

To

All HOCs

**Sub: Revival Drive – Waiver on default fee for revival of lapsed PLI/RPLI policies during the period 01.03.2025 to 31.05.2025**

In order to encourage revival of lapsed PLI/RPLI policies, it has been decided to launch a drive for revival of lapsed PLI/RPLI policies during the period **01.03.2025 to 31.05.2025**.

2. To make the drive attractive to our customers, waiver on default fee has been approved by the competent authority. The waiver is applicable only on revival of a policy, not on reinstatement. The approved maximum limits of waiver, which shall apply on the default/late fee only, on payment of revival amount in one installment / lump sum in a lapsed PLI/RPLI policy, are as follows:-

Total Premium Receivable for all types of PLI/RPLI Policies on account of revival	Concession/Waiver in Late/Default Fee	Maximum limit of Concession/Waiver in Late/Default Fee restricted to
Up to ₹ 1,00,000/-	25%	₹ 2500/-
From ₹ 1,00,001/- up to ₹ 3,00,000/-	25%	₹ 3000/-
From ₹ 3,00,001/- and above	30%	₹ 3500/-

\* The above figures are excluding GST.

3. All Circles are therefore requested to kindly arrange to give wide publicity to the Revival Drive at Circle/Regional/Divisional/CPC levels through melas, print media, social media, pamphlets, notice boards, messages printed on counter receipts etc to boost the revival of lapsed policies as well as to educate and sensitize policyholders about the benefits of revival of lapsed policies.

4. As the maximum possibility of revival is expected in those PLI/RPLI policies which have lapsed during the last five years, Circles should focus on targeting these policies for revival. Data related to the above-mentioned policies may be extracted from the McCamish system at Circle level and made available to Divisions/CPCs to target the same for revival.

This issues with the approval of the competent authority.

  
(Mrinalni Srivastava)  
Additional General Manager (PLI)

Copy to:-

1. All PMsG
2. GM (CEPT), Mysuru, with the request to upload the order in the India Post Website
3. All Sections of PLI Directorate