

File No 13-02/2023-LI
Government of India
Ministry of Communications
Department Of Posts
(Directorate of Postal Life Insurance)

Chanakyapuri, New Delhi-110021

Dated: 10/01/2024

To

All HOCs


Subject : Precautionary measures to guard against fraud in PLI/RPLI

There have been repeated instances coming to light wherein departmental staffs have been identified to be indulged in misappropriation of public money in PLI/RPLI. This office has been regularly issuing directions for taking guard and preventive measures to check occurrence of frauds time and again. Very recently a case has come into the cognizance of this Dte wherein fraud has been committed using Mccamish ID of one of the user/operator after getting Rule-38 transfer to a different Circle.

2. In this regard, the under mentioned letters related to preventive vigilance (enclosed herewith) may please be disseminated among all and in-house training on preventive vigilance be organized sensitizing the staffs/officials to avoid any such recurrence in the future.

Ser No	Letter No	Subject	Date of issuance
01	29-34/2012/LI (Vol-II)	Password Policy-setting complex passwords-Reg	02-08-2016
02	29-34/2012-LI	Forwarding disbursement sanction memos generated by McCamish from one office to other office -reg	13-07-2015
03	06-01/2011-LI(Pt)	Irregular transaction /activities in collection of premium in /Core Insurance Solution	21-12-2016
04	06-01/2011-LI(Pt)	Irregular transaction/activities in collection of premium in /Core Insurance Solution	02-01-2016
05	13-06/2019-LI	Precautionary measures to guard against frauds in PLI/RPLI	09.01.2020

3. In addition to the above, the need to continuously monitor CSI transaction being done on Sunday/holiday for which CEPT has provided a separated dashboard may also be promulgated amongst all. The link of the same is shared herein again <https://utilities.cept.gov.in/pli>.
4. This issues with the approval of the competent authority.


Pranav Kumar 10/1/24
GM (Operations)

Enclosures: As above

डाक जीवन बीमा निदेशालय

डाक विभाग, पोस्ट एवं सूचना प्रौद्योगिकी विभाग, भारत सरकार
चानक्यपुरी डाकघर बंगला, नई दिल्ली-११००११

DIRECTORATE OF POSTAL LIFE INSURANCE

Department of Posts, Ministry of Communications &

Information Technology, Government of India

Chanakypuri Post Office Complex, New Delhi-110021

संख्या
No

दिनांक
Dated

29-34/2012/LI (Vol-II)

02-08-2016

To,

All Chief Postmasters General.

Sub: Password Policy-Setting complex passwords - Reg.

This is regarding setting of complex passwords for accessing McCamish by the officers/officials to enhance/ensure security and to avoid any similarity of passwords with that of any other official/officer.

2. Instructions have been issued in the past also about setting complex passwords by the users so that the same cannot be misused. Unfortunately, several cases have come to light in the recent past where it has been found that officials have set their passwords which are very common and the passwords also match with that of the other users having almost identical characters. Added to this in the casual approach adopted by some users by sharing their passwords with their colleagues and superiors. This situation has led to some unauthorized/irregular financial transactions putting the department in bad light and also financial loss.

3. Further, it should also be ensured that every officer/official who logs into the McCamish uses only his/her User ID to access the system. The credentials can be easily seen & verified by the user, as after logging into the McCamish by the user, Designation, Office Name and User Name clearly appears at bottom right corner, bottom left corner and top right corner respectively on the screen of McCamish. The user ids of official officers no longer working in PLI section should be deactivated by the system administrator working in CO/RO/DO/HO.

4. Sharing each other's password can lead to misuse and also unauthorized transaction for which the official concerned will be solely responsible. It is therefore, requested, to sensitize all concerned to maintain the complexity, uniqueness and secrecy of the passwords and to change the password every 30 days as premium collections are financial transactions. PLI Directorate will take up the matter to get the password policy enabled in the system shortly. The password policy for the Department of Posts is attached for further reference and guidance. This should be circulated to all users, supervisors and other officers.

Enclosure: As above


(A. K. Roy)
General Manager PLI (O)

डाक जीवन बीमा निदेशालय

डाक विभाग, नयाँ दिल्ली एवं पोस्टल जीवन बीमा निदेशालय, भारत सरकार
चन्द्रिकापुरी डाकघर बिल्डिंग, नई दिल्ली-110021

DIRECTORATE OF POSTAL LIFE INSURANCE
Department of Posts, Ministry of Communications &
Information Technology, Government of India
Chandikrapuri Post Office Complex, New Delhi-110021

संज्ञक
No.

29-34/2012-U

दिनांक
Dated
13.07.2016

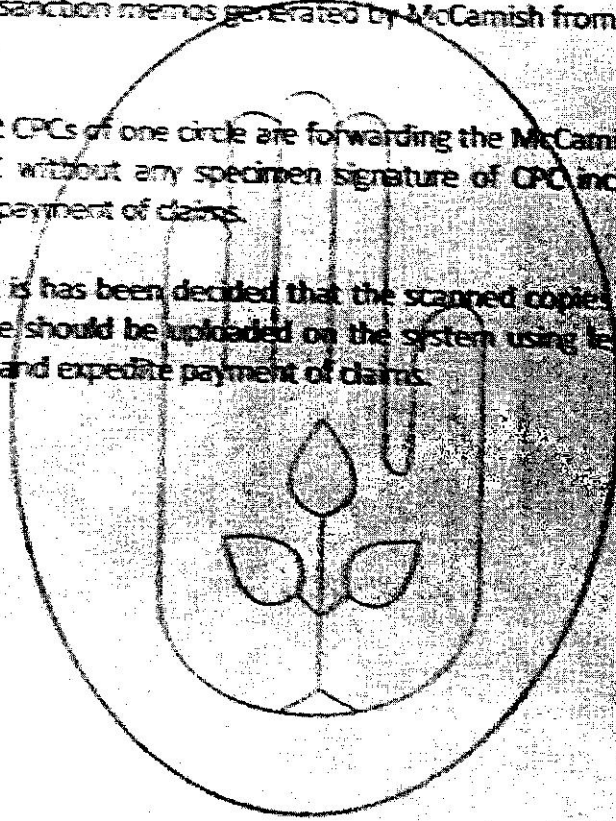
To

Chief Postmasters General,
All Circles.

Sub: Forwarding disbursement sanction memos generated by McCamish from one office to other office- reg.

It has been noticed that CPCs of one circle are forwarding the McCamish sanction memos for payment directly to other CPC without any specimen signature of CPC incharge on the sanction memo. This is creating delay in payment of claims.

2. In view of the above, it is has been decided that the scanned copies of the sanction letters duly signed by the CPC incharge should be uploaded on the system using legacy document upload utility, so as to avoid any doubt and expedite payment of claims.




(A. K. Roy)
General Manager (O)

हाक जीवन बीमा निदेशालय

हाक विभाग, संचार एवं सूचना प्रौद्योगिकी विभाग, भारत सरकार
चानक्यपुरी डाकघर भवन, नई दिल्ली-११००२१

DIRECTORATE OF POSTAL LIFE INSURANCE
Department of Posts, Ministry of Communications &
Information Technology, Government of India
Chanakyapuri Post Office Complex, New Delhi-110021

पत्रांक
No

दिनांक
Dated

06-01/2011-LI (Pt)

21-12-2016

To

All Chief Postmasters General,


Sub: Irregular transactions/activities in collection of premium in 'Core Insurance Solution'

Some irregular transactions/ activities in collection of premium in 'Core Insurance Solution' from Haryana, Uttar Pradesh & Rajasthan Circle have been brought to the notice of PLI Directorate. In view of the above, following are the instructions to Circles for creation of User IDs in 'Core Insurance Solution' (McCamish):

- (i) User IDs should be by name and no User ID should be created by System Admin by designation or otherwise. System Admin concerned will be held responsible, if any User ID is found to have been created by designation or otherwise except by name. Circles will ensure that all User IDs other than by name available in system in their Circle are deactivated by System Admins concerned, within three days.
- (ii) All details like date of birth, mobile number, email ID etc. required to be entered in system for creation of User IDs should be of the officer/ official concerned. Officers/ officials concerned have to furnish correct information to System Admin in writing under their signatures for the purpose. If the same is found to have been wrong, officers/ officials concerned will be held responsible for furnishing wrong information.
- (iii) User IDs should be created by System Admin with written approval of head of office. However, in case of emergency the same may be created by System Admin on verbal approval of head of office, which should be got approved in writing subsequently.
- (iv) User IDs should be created only for Officers/ officials performing PLI/ RPLI work. The officers and officials who have transferred from PLI, should be de-activated in system by System Admin concerned, immediately.

- 3/
- (v) Rights to perform financial transactions (collections & disbursements) should be assigned only to Postal Assistants. Working on PLI/ RPLI counters and not to anyone else. If any other officer/ official is assigned with access of collection and disbursement screens, the System Admin concerned will be held responsible.
 - (vi) Strong Passwords should be set by officers/ officials concerned, so that, the same cannot be cracked by anyone. Besides, the same should not be shared by officer/ official concerned within others. In case their User IDs and passwords are used by any other officer/ official to access to perform any mischievous transaction, the officer/ official concerned whose User ID is used for such transaction will be held responsible equally and liable for disciplinary action.
 - (vii) Supervisor/ Postmaster of the counter of HO/ SO concerned will have to generate the End of Day collection report, disbursement report, receipt and payment report and other related reports of collections and disbursements to ensure that the correct amount is accounted for in the Post Office Account. To ensure this he/ she will generate the report at the end of day and again on next working day for the previous day and check that there is no change in transactions and amount accounted for in Post Office Account. In case of variation the matter should be reported to Divisional/ Unit Head, immediately, by the Supervisor.
 - (viii) Report for Sundays and Holidays should also be generated on next working day in same manner to ensure that no collections & disbursements were made on during non-working days. In case of variation the matter should be reported to Divisional/ Unit Head, immediately, by the Supervisor.
 - (ix) DPM/ APM/ Accountant of Accounts Branch of the HO maintaining Cash Book will also generate aforesaid reports and cross check with the figures appearing in Cash Book to ensure that there is no variation. In case of variation the matter should be reported to Divisional/ Unit Head, immediately, by the DPM/ APM/ Accountant concerned.
 - (x) DPM/ APM/ Supervisor of Counter will also check that no receipt of collection is cancelled by counter PA at his own without following prescribed procedure of noting the error and permission of authority concerned. If any receipt is found to have been cancelled by counter PA at his own, the matter should be reported by the DPM/ APM/ Supervisor of Counter to Divisional/ Unit head and stern action should be taken against the counter PA in addition to conducting inquiry into the matter.

- (xi) DDM (PLI)/ ADM (PLI) in Circle will also generate PAO-wise Funds Flow Report for the same day (in online module) for their Circle at 04:15 PM and again in morning next working day, cross-check both reports to see variations and take up with Division and HO concerned where variation is observed for inquiry and needful action.
- (xii) No collection and disbursement should be done manually. All collections and disbursements related to PLI and RPLI should be done in 'CIS' (McCamish) only. DPM/ APM/ Supervisor of Counter have to keep close watch on the working of counter PA to ensure this.
- (xiii) Premium posting of pushback cases and updation of premium posting, where premium was actually received, but not updated in system, using functionality of Meghdoot upload should be done by CPC only after approval of data contained in .csv file from Postmaster of the HO. DPM/ APM/ Accountant of HO will daily check history of .csv files and premium updated through those files in system and cross check the same with the approvals accorded by Postmaster of HO. Divisional Office should also check records of at least 10% of .csv files uploaded in each CPC under it at random and get a confirmation of approval from Postmaster of HO concerned. If any premium posting is updated through .csv file using Meghdoot Upload functionality for the months post roll-out and current month, the same has to be inquired into in detail by Divisional Office and needful action taken.
- (xiv) During the course of inspections of offices concerned, authority concerned should also check whether aforesaid instructions are being adhered to. If not, responsibility should be fixed and stern disciplinary action should be taken against the officer/ official responsible.


(Sheuli Burman)
General Manager (O)

डाक जीवन बीमा निदेशालय

डाक विभाग, संचार मंत्रालय, भारत सरकार
चानक्यपुरी डाकघर भवन, नई दिल्ली-११००२१

DIRECTORATE OF POSTAL LIFE INSURANCE
Department of Posts, Ministry of Communications,
Government of India
Chanakypuri Post Office Complex, New Delhi-110021

पत्रांक
No

दिनांक
Dated

06-01/2011-LI (Pt)

02-01-2019

To

All Head of the Circles,
Addl. DG of APS

Sub: Irregular transactions/activities in collection of premium in 'Core Insurance Solution'

It is to intimate that some irregular transactions/ activities in collection of premia in 'Core Insurance Solution' in Himachal Pradesh, Haryana, Uttar Pradesh & Rajasthan Circles have been brought to the notice of PLI Directorate. In view of the same, detailed instruction issued vide this office letter of even no. dated 21-12-2016 is being recirculated for strict compliance thereof.


2. Further, in partial modification of the instruction mentioned at SL No. (vii) of this office letter referred above, it has now been decided that -

"The CPC in-charge is responsible to generate the End of Day collection report, will reconcile the disbursement vouchers, receipt and payment report and other related documents of collections and disbursements to ensure that the correct amount of PLI/RPLI Premium receipt is accounted for in the Post Office Account.

To ensure this he/ she will generate the report at the end of day and again on next working day for the previous day and check that there is no change in transactions and amount accounted for in Post Office Account. In case of variation the matter should be reported to Divisional/ Unit Head, immediately, by the CPC in-charge."

3. This issues with the approval of competent authority.

Enclosure: Instruction dated 21-12-2016


21/1/19
(M. U. Abdali)
General Manager (O)

डाक जीवन बीमा निदेशालय

डाक विभाग, संचार मंत्रालय, भारत सरकार
चाणक्यपुरी डाकघर भवन, नई दिल्ली-११००२१

DIRECTORATE OF POSTAL LIFE INSURANCE

Department of Posts, Ministry of Communications,

Government of India

Chanakypuri Post Office Complex, New Delhi-110021

पत्रांक
No

13-06/2019-LI

दिनांक
Dated

09.01.2020

To,

All HOCs

Sub: **Precautionary measures to guard against frauds in PLI/RPLI.**

There have been repeated instances coming to light where in direct agents/ departmental staffs using various modus operandi have managed to misappropriate the government money in PLI/RPLI. This office has been regularly issuing directions for taking guard and preventive measures to check reoccurrence of these frauds. Recently one such case has been reported by a Circle where Direct Agent in connivance with SPM and using user id /password of SPMs, managed to collect premium amount in POs, issue fake receipts and subsequently cancelling the receipts.

2. In view of aforementioned case, the instructions issued vide PLI Directorate letter no. 06-01/2011-LI (Pl) dated 21.12.2016 for preventive vigilance may be strictly adhered to avoid any such instances in future.


09.1.2020
(Hariom Sharma)

Deputy Divisional Manager-II

21

F No.13-02/2021-II (2)
Ministry of Communications
Department of Posts
(Directorate of Postal Life Insurance).

Chanakyapuri P.O. Complex
New Delhi-110021

Dated: 22nd July 2021
23

To,

The CPMG,
Madhya Pradesh Circle
Bhopal-462012

Sub: Misappropriation of Govt. Money by Shri Sanjay Irpachi System Administrator and other staffs in Bhopal Division in PLI/RPLI.

Ref: D. O letter no. LIP/Fraud/PLI-RPLI/2021-22 dated 14.07.2021.

On the subject matter, I am directed to request you to take necessary action on following additional points highlighted as under: -

1. All the policies listed in annexure are needed to be frozen immediately by CEPT Team/FSI and the amount deposited shall be reverted. Moreover, it may further be enquired into, for getting the details of such policies, if any, which have been recently or in past got surrendered/matured by the offender or his accomplices involved in the fraud.
2. A detailed enquiry needs to be initiated by the Circle Office to check the premium, loan amount etc. collected and various payment amounts disbursed in PLI/RPI Policies in McCamish in each of the Post Offices (BO/SO/HO) under the Division with the amount accounted for in the Post Office account of that particular day, so as to rule out any such incidence of misappropriation. This exercise may be conducted for period since the date of migration to McCamish System in the division.
3. PLI/RPLI Transactions performed during holidays or during the period of lockdown, imposed due to COVID-19 may explicitly be investigated.
4. Enquiry shall also extend to the Pay Recovery Policies where premium is received through bulk upload. The user id of such officials performing schedule updation needs to be scrutinized for getting the details of the policies and amount updated during a period with original schedule & actual amount credited to the Department.
5. All other relevant points required to establish/ correct the incident should also be covered.

This issues with the approval of CGM (PLI).

(Signature)
23/7/21
(Hariom Sharma)
Deputy Divisional Manager-II