

**PA/BK-1/PLI/ 2019-20**  
**Government of India**  
**Ministry of Communication**  
**Department of Posts, PAF Wing**  
**Dak Bhawan Sansad Marg**  
**New Delhi – 110001**

**Dated: 22/07/2021**

**Sub: Standard Accounting Procedure for McCamish-ATM, McCamish-CBS, McCamish-IPPB and Employee Portal-Payment mode Cheque**

On the cited subject the following Standard Accounting Procedures are enclosed for UAT and implementation

- Standard Accounting Procedure for PLI-RPLI Premium Collections through POSB/DoP Debit Card at POSB/DoP ATMs
- Standard Accounting Procedure for PLI/RPLI Premium Collections and Loan repayment receipts- McCamish-CBS Integration
- Standard Accounting Procedure for CBS-McCamish Integration for PLI and RPLI claim Payments through POSB Accounts - McCamish-CBS Integration
- Standard Accounting Procedure for PLI/RPLI Collections through IPPB
- Standard Accounting Procedure for PLI Employer Portal Transactions and Manual Bulk Upload functionality (For PLI Premiums recovered from the salary of Non-Postal Employees) Payment mode Cheque

This issues with the approval of Sr.DDG (PAF)

Encl : As above

  
**Kunal Srivastava**  
**Director (Accounts)**

- 1. CGM, CEPT for conducting UAT and implementation in the system. UAT result may be communicated to this Directorate**
- 2. CGM-PLI Directorate for information, vet with the standard operating procedure and vide circulation**
- 3. All Postal Accounts Offices for information**

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**Dated: 22/07/2021**

**Standard Accounting Procedure for PLI-RPLI Premium Collections through POSB/DoP Debit Card at POSB/DoP ATMs**

**Nodal PO-Bengaluru GPO**

Case i) If the POSB account stands at Bengaluru GPO- SOL ID and PLI/RPLI Premium is paid at DoP ATM of Bengaluru GPO

Debit		Credit		Profit Center
GL	Description	GL	Description	
4800100010	(POSB)	4200030014	McCamish Account	Bengaluru GPO

Case ii) If the POSB account stands at Bengaluru GPO, and PLI/RPLI Premium is paid at DoP ATM of other than Bengaluru GPO

Debit		Credit		Profit Center
GL	Description	GL	Description	
4878200012	Intersol CBS	8878200012	Intersol CBS	SOL-ID/Profit Center of ATM location
4800100010	(POSB)	8878200012	Intersol CBS	
4878200012	Intersol CBS	4200030014	McCamish Account	Bengaluru GPO

Case iii) If the POSB account stands at Profit Center other than Bengaluru GPO, and PLI/RPLI Premium is paid at DoP ATM of Bengaluru GPO

Debit		Credit		Profit Center
GL	Description	GL	Description	
4878200012	Intersol CBS	4200030014	McCamish Account	Bengaluru GPO
4800100010	(POSB)	8878200012	Intersol CBS	SOL ID/Profit Center of POSB Account Stands

Case iv) If the POSB account stands at SOL ID/Profit Center other than Bengaluru GPO and PLI/RPLI is paid through DoP ATM of same SOL ID

Debit		Credit		Profit Center
GL	Description	GL	Description	
4800100010	(POSB)	8878200012	Intersol CBS	SOL ID/Profit Center of POSB Account Stands
4878200012	Intersol CBS	4200030014	McCamish Account	
				Bengaluru GPO

**Case v)** If the POSB account stands at SOL ID/Profit Center other than Bengaluru GPO and PLI/RPLI is paid through DoP ATM of different SOL ID

Debit		Credit		Profit Center
GL	Description	GL	Description	
4878200012	Intersol CBS	8878200012	Intersol CBS	SOL-ID/Profit Center of ATM location
4800100010	(POSB)	8878200012	Intersol CBS	
4878200012	Intersol CBS	4200030014	McCamish Account	SOL ID/Profit Center of POSB Account Stands Bengaluru GPO

**b) From McCamish**

**Accounting entries to be posted in McCamish at Bengaluru GPO, on receiving report from CEPT (Manual Posting till CSI-PLI GL integration)**

Debit		Credit		Profit Center
GL	Description	GL	Description	
4200030014	McCamish Account	8801400650	PLI-EA Premium receipts and recoveries	Bengaluru GPO
7801601070	Rebate on Premium-PLI	8801400510	PLI-WLA Premium receipts and recoveries	
7801601120	Rebate on Premium-RPLI	8801400580	PLI-CWLA Premium Receipts and Recoveries	
		8801400740	PLI-AEA Premium Receipts and Recoveries	
		8801400820	PLI-JEA Premium Receipts and Recoveries	
		8801400910	PLI-CP Premium Receipts and Recoveries	
		8866102720	CGST- Collection on PLI	
		8866102740	SGST- Collection on PLI	
		8801401060	RPLI-EA Premium receipts and recoveries	
		8801401000	RPLI-WLA Premium receipts and recoveries	
		8801401030	RPLI-CWLA Premium Receipts and Recoveries	
		8801401110	RPLI-AEA Premium Receipts and Recoveries	
		8801401150	RPLI-CP Premium Receipts and Recoveries	
		8866102850	CGST- Collection on RPLI	
		8866102870	SGST- Collection on RPLI	

		2801600790	Late Fee/Penalty/Default-PLI	
		2801600830	Late Fee/Penalty/Default-PLI	

**Note : To Account the rounding of GST, the following GL Code shall be used**

GL Code	Description	Entry
1800423501	Rounding-off of GST PLI	Debit or Credit (As the case may be)
1800423509	Rounding-off of GST RPLI	Debit or Credit (As the case may be)

c) Error handling mechanism may be defined by PLI Directorate



**Kunal Srivastava**  
Director (Accounts)

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**Dated: 22/07/2021**

**Standard Accounting Procedure for PLI/RPLI Premium Collections and Loan repayment receipts for PLI-CBS Integration**

**Nodal PO-Bengaluru GPO**

**a) Accounting entries from CBS**

case i) If the POSB account stands at Bengaluru GPO- SOL ID

Debit		Credit		Profit Center
GL	Description	GL	Description	
4800100010	(POSB)	4200030014	McCamish Account	Bengaluru GPO

Case ii) If the POSB account stands at SOL ID other than Bengaluru GPO,

Debit		Credit		Profit Center
GL	Description	GL	Description	
4800100010	(POSB)	8878200012	Intersol CBS	SOL ID/Profit Center of POSB Account Stands
4878200012	Intersol CBS	4200030014	McCamish Account	Bengaluru GPO

**b) From McCamish**

**Accounting entries to be posted in McCamish at Bengaluru GPO, on receiving report from CEPT (Manual Posting till CSI-PLI GL integration)**

Debit		Credit		Profit Center
GL	Description	GL	Description	
4200030014	McCamish Account	8801400650	PLI-EA Premium receipts and recoveries	Bengaluru GPO
7801601070	Rebate on Premium-PLI	8801400510	PLI-WLA Premium receipts and recoveries	
7801601120	Rebate on Premium-RPLI	8801400580	PLI-CWLA Premium Receipts and Recoveries	

		8801400740	PLI-AEA Premium Receipts and Recoveries
		8801400820	PLI-JEA Premium Receipts and Recoveries
		8801400910	PLI-CP Premium Receipts and Recoveries
		8866102720	CGST- Collection on PLI
		8866102740	SGST- Collection on PLI
		8801401060	RPLI-EA Premium receipts and recoveries
		8801401000	RPLI-WLA Premium receipts and recoveries
		8801401030	RPLI-CWLA Premium Receipts and Recoveries
		8801401110	RPLI-AEA Premium Receipts and Recoveries
		8801401150	RPLI-CP Premium Receipts and Recoveries
		8866102850	CGST- Collection on RPLI
		8866102870	SGST- Collection on RPLI
		2801600790	Late Fee/Penalty/Default-PLI
		2801600830	Late Fee/Penalty/Default-PLI

**Note : To Account the rounding of GST, the following GL Code shall be used**

GL Code	Description	Entry
1800423501	Rounding-off of GST PLI	Debit or Credit (As the case may be)
1800423509	Rounding-off of GST RPLI	Debit or Credit (As the case may be)

c) Error handling mechanism may be defined by PLI Directorate

  
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**Dated: 22/07/2021**

**Standard Accounting Procedure for CBS-McCamish Integration for PLI and RPLI claim**  
**Payments through POSB Accounts**

**No Nodal Post Office**

**a) In McCamish**

The following accounting entries shall be posted manually by the transaction unit in CSI on the disbursements made by them.

SL No	Debit		Credit		Profit Center
	GL Code	Type of Paymnet	GL Code	Description	
1	4801400560	PLI-WLA Premium Repayments-Death Claim	4200030014	McCamish Account	Where the claim is paid
2	4801400570	PLI-WLA Premium Repayments			
3	4801401240	PLI- WLA- Premium payments- Maturity value			
4	4801401250	PLI-CWLA Premium payments- Maturity value			
5	4801400580	PLI-CWLA Premium Receipts and Recoveries			
6	4801400630	PLI-CWLA Premium Repayments-Death Claim			
7	4801400640	PLI- CWLA Premium Repymnt-Pymnt of Surrender Value			
8	4801400700	PLI-EA Premium Repayments-Death Claim			
9	4801400720	PLI-EA Premium Repayments-Pymnt of Maturity claims			
10	4801400730	PLI-EA Premium Repymnt-Pymnt of Paidup Value Claim			
11	4801400790	PLI-AEA Premium Repayments-Death Claim			
12	4801400800	PLI-AEA Premium Repayment-Pymnt of Maturity claims			
13	4801400810	PLI-AEA Prmium Repymnt-Pymnt of Paidup Value Claim			
14	4801400870	PLI-JEA Premium Repayments-Death Claim			

15	4801400880	PLI-JEA Premium Repayment-Payment of Surrender Value
16	4801400890	PLI-JEA Premium Repayment-Pymnt of Maturity claims
17	4801400900	PLI-JEA Premium Repayment-Pymnt of Paidup Value Claim
18	4801400960	PLI-CP Premium Repayments-Death Claim
19	4801400970	PLI-CP Premium Repayment-Payment of Surrender Value
20	4801400980	PLI-CP Premium Repayment-Pymnt of Maturity claims
21	4801400990	PLI-CP Premium Repayment-Pymnt of Paidup Value Claim
22	4801400650	PLI-Free look cancellation
23	7801600950	PLI Bonus
1	4801401010	RPLI-WLA Premium Repayments-Death Claim
23	4801401040	RPLI-CWLA Premium Repayments-Death Claim
24	4801401050	RPLI-CWLA Premium Repayment-Pymnt of Surrender Value
25	4801401070	RPLI-EA Premium Repayments-Death Claim
26	4801401080	RPLI-EA Premium Repayment-Payment of Surrender Value
27	4801401090	RPLI-EA Premium Repayment-Pymnt of Maturity claims
28	4801401100	RPLI-EA Premium Repayment-Pymnt of Paidup Value Claim
29	4801401120	RPLI-AEA Premium Repayments-Death Claim
30	4801401130	RPLI-AEA Premium Repayment-Pymnt of Maturity claim
31	4801401140	RPLI-AEA Premium Repayment-Pymnt of Paidup Value Claim
32	4801401160	RPLI-CP Premium Repayments-Death Claim
33	4801401170	RPLI-CP Premium Repayment-Payment of Surrender Value
34	4801401180	RPLI-CP Premium Repayment-Pymnt of Maturity claims
35	4801401190	RPLI-CP Premium Repayment-Pymnt of Paidup Value Claim



36	4801401200	Payment of Loans to PLI Policy Holders			
37	4801401210	Payment of Loans to RPLI Policy Holders			Where the claim is paid
38	4801401220	Repayment and recovery of Loans from PLI Policy H			
39	4801401230	Repayment and recovery of Loans from RPLI Policy			
40	4801401260	RPLI WLA Premium payments- Maturity value			
41	4801401270	RPLI CWLA Premium payments- Maturity value			
42	4801401060	RPLI -Free look cancellation			
43	7801601010	RPLI Bonus			
<b>Incentive payment</b>					
55	7801601040	PLI-Development Officer	4200030014		Where the claim is paid
56	7801601050	PLI-Field Officers		McCamish Account	
57	7801601060	PLI-Direct Agents, GDS, Departmental Employees etc.			
58	7801601090	RPLI-Development Officer	8002100030		Where the claim is paid
59	7801601100	RPLI-Field Officers		TDS Deduction	
60	7801601110	RPLI -Direct Agents, GDS, Departmental Employees etc.			

**b) From CBS**

Case i) If the POSB account stands at the same SOL ID (Profit Center) where the claim is disbursed eg., If the claim is disbursed at New Delhi GPO and POSB Account stand at New Delhi GPO

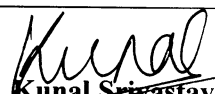
Debit		Credit		Profit Center
GL	Description	GL	Description	
4200030014	McCamish Account	8800100010	(POSB)	New Delhi GPO

(System Posted)

Case ii) If the POSB account stands at other SOL IDs, (Other SOL IDs where the claim is disbursed)

Debit		Credit		Profit Center
GL	Description	GL	Description	
4200030014	McCamish Account	8878200012	Intersol CBS	New Delhi GPO
4878200012	Intersol CBS	8800100010	(POSB)	SOL ID/Profit Center of POSB Account Stands

c) Error handling mechanism may be defined by PLI Directorate.

  
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**Standard Accounting Procedure for PLI/RPLI Collections through IPPB**

**Nodal PO-Bengaluru GPO**

**a) Accounting entries from IPPB**

Debit		Credit		Profit Center
GL	Description	GL	Description	
8845500060	Amount Received from IPPB for direct debiting IPPB account	New GL – shall be created under 878200121010100	IPPB-McCamish Account	Where the IPPB Debit is made
8845500070	Amount Received from IPPB for Bharat QR Code Trans			

**b) Accounting entries to be posted in McCamish at Bengaluru GPO, on receiving response file from CEPT (Manual Posting till CSI-PLI GL integration)**

Debit		Credit		Profit Center
GL	Description	GL	Description	
New GL – shall be created under 878200121010100	IPPB-McCamish Account	8801400650	PLI-EA Premium receipts and recoveries	Bengaluru GPO
7801601070	Rebate on Premium-PLI	8801400510	PLI-WLA Premium receipts and recoveries	
7801601120	Rebate on Premium-RPLI	8801400580	PLI-CWLA Premium Receipts and Recoveries	
		8801400740	PLI-AEA Premium Receipts and Recoveries	
		8801400820	PLI-JEA Premium Receipts and Recoveries	
		8801400910	PLI-CP Premium Receipts and Recoveries	
		8866102720	CGST- Collection on PLI	
		8866102740	SGST- Collection on PLI	
		8801401060	RPLI-EA Premium receipts and recoveries	

		8801401000	RPLI-WLA Premium receipts and recoveries
		8801401030	RPLI-CWLA Premium Receipts and Recoveries
		8801401110	RPLI-AEA Premium Receipts and Recoveries
		8801401150	RPLI-CP Premium Receipts and Recoveries
		8866102850	CGST- Collection on RPLI
		8866102870	SGST- Collection on RPLI
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**Note : To Account the rounding of GST, the following GL Code shall be used**

GL Code	Description	Entry
1800423501	Rounding-off of GST PLI	Debit or Credit (As the case may be)
1800423509	Rounding-off of GST RPLI	Debit or Credit (As the case may be)

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**Standard Accounting Procedure for PLI Employer Portal Transactions and Manual Bulk Upload functionality (For PLI Premiums recovered from the salary of Non-Postal Employees)**

**Payment mode Cheque**

**No Nodal Post Office**


Debit		Credit		Profit Center
GL	Description	GL	Description	
867700102010000 (Remittance to bank Clearing GL of the concerned Circle)	Remittance to Bank	8801400650	PLI-EA Premium receipts and recoveries	Where the schedule is uploaded.
7801601070	Rebate on Premium-PLI	8801400510	PLI-WLA Premium receipts and recoveries	
7801601120	Rebate on Premium-RPLI	8801400580	PLI-CWLA Premium Receipts and Recoveries	
		8801400740	PLI-AEA Premium Receipts and Recoveries	
		8801400820	PLI-JEA Premium Receipts and Recoveries	
		8801400910	PLI-CP Premium Receipts and Recoveries	
		8866102720	CGST- Collection on PLI	
		8866102740	SGST- Collection on PLI	
		2801600790	Late Fee/Penalty/Default-PLI	
		2801600830	Late Fee/Penalty/Default-PLI	

**Note : 1. No RPLI Policies shall come under this Pay roll deduction**

2. There is no Nodal PO. Transactions shall be accounted where the schedule is uploaded.

To Account the rounding of GST, the following GL Code shall be used

GL Code	Description	Entry
1800423501	Rounding-off of GST PLI	Debit or Credit (As the case may be)
1800423509	Rounding-off of GST RPLI	Debit or Credit (As the case may be)

  
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