

**GOVERNMENT OF INDIA  
MINISTRY OF COMMUNICATIONS  
DEPARTMENT OF POSTS**

**LOK SABHA  
UNSTARRED QUESTION NO. 3748  
TO BE ANSWERED ON 11<sup>TH</sup> DECEMBER, 2019**

**POSTAL LIFE INSURANCE**

**†3748. SHRI AJAY KUMAR MISRA TENI:**

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) whether the Government has formulated any plan to make Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) more attractive and lucrative for people by enhancing the benefits given under these schemes;
- (b) if so, the details thereof; and
- (c) if not, the reasons therefor?

**ANSWER**

**MINISTER OF STATE FOR COMMUNICATIONS,  
HUMAN RESOURCE DEVELOPMENT AND  
ELECTRONICS & INFORMATION TECHNOLOGY  
(SHRI SANJAY DHOTRE)**

(a) & (b) Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) offer life insurance policies with low premium and high bonus. Besides government employees, the benefits of PLI have also been extended recently to professionals and employees of listed companies of NSE (National Stock Exchange) and BSE (Bombay Stock Exchange). Core Insurance Solution (CIS) has been implemented in all Post Offices, thus enabling servicing of PLI and RPLI policies anywhere in the country. To further build on its life insurance offerings, a proposal for setting up of a Postal Life Insurance (PLI) Strategic Business Unit (SBU) is under consideration.

(c) Does not arise in view of (a) and (b) above.

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