

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

**LOK SABHA
UNSTARRED QUESTION NO. 3938
TO BE ANSWERED ON 18TH MARCH, 2020**

RURAL POSTAL LIFE INSURANCE

**3938. DR. AMOL RAMSING KOLHE:
DR. SUBHASH RAMRAO BHAMRE:
SHRIMATI SUPRIYA SULE:
SHRI RATANSINH MAGANSINH RATHOD:
SHRI SHRINIWAS PATIL:
DR. DNV SENTHILKUMAR S.:
SHRI KULDEEP RAI SHARMA:**

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) whether the Government has achieved the objective of Rural Postal Life Insurance (RPLI) Scheme and if so, the details thereof;
- (b) the details of various types of insurance products offered under the RPLI and the salient features of the same along with the number of such insurance products sold during each of the last three years, State/ UT-wise;
- (c) whether the number of policies sold under the RPLI has declined during the recent period and if so, the details thereof and the reasons therefor;
- (d) whether the Government proposes to introduce various training programmes on the lines of similar programmes run by the Insurance Regulatory and Development Authority to increase the base of RPLI in the rural areas and if so, the details thereof and the steps taken by the Government in this regard; and
- (e) whether the Government has launched Digital Advancement of Rural Post Office for a New India (DARPAN) project in the country and if so, the details thereof and the success achieved so far by the Government thereunder?

ANSWER

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

- (a) Yes, Sir. The Government has substantially achieved the objective of Rural Postal Life Insurance (RPLI) Scheme. RPLI scheme is envisaged to provide insurance cover to the people living in rural areas in general and to benefit weaker sections and women workers of rural areas in particular. As on date, there are 250.36 lakhs RPLI policies, out of which 80 lakhs policies have been issued to women living in rural areas of the country.

(b) Details and salient features of six (6) types of insurance products offered under the Rural Postal Life Insurance (RPLI) Scheme are as under:

Product Name	Gram Suraksha (Whole Life Assurance)	Gram Santosh (Endowment Assurance)	Gram Suvidha (Convertible Whole Life Assurance)	Gram Sumangal (Anticipated Endowment Assurance)	Gram Priya	Gram Bal Jeevan Bima (Children Policy)
Maturity age/ Policy term	At the age of 80 years or death, whichever is earlier.	At the pre-determined age of 35, 40, 45, 50, 55, 58, or 60 years	Can be converted to an endowment assurance after 5 years	Policy term of 15 years or 20 years	Policy term of 10 years	Maturity age: 18 to 25 years
Entry age limits (in years)	19 to 55	19 to 55	19 to 45	19 to 40	20 to 45	Child: 5 to 20 Parent : Max 45
Sum assured limit (in Rs)	10,000 to 10,00,000	10,000 to 10,00,000	10,000 to 10,00,000	10,000 to 10,00,000	10,000 to 10,00,000	20,000 to 1,00,000
Survival benefit	-	-	-	Term 15 years: 20% in year 6, 9, 12 and balance on maturity Term 20 years: 20% in year 8, 12, and 16 and balance on maturity	20% in year 4 and 7 and balance on maturity	-
Loan facility	After 4 years	After 3 years	After 4 years			

Postal Circle (State/UT) - wise RPLI policies issued during each of the last three years (FY 2016-17, FY 2017-18 and FY 2018-19) is enclosed as **Annexure-I**.

(c) No, Sir. The number of policies sold under RPLI has increased from 4,05,793 in FY 2016-17 to 5,23,899 in FY 2017-18 to 7,72,650 in FY 2018-19.

(d) To increase the base of RPLI in rural areas, sales force of RPLI comprising of Gramin Dak Sevaks, Departmental Employees and Direct Agents are given in-house training through various institutions and licentiate training in coordination with the Insurance Institute of India, Mumbai, an institute recognized by the Insurance Regulatory and Development Authority of India.

(e) To make optimum utilization of post offices across the country, Department of Posts has launched Digital Advancement of Rural Post Office for a New India (DARPAN) Project in all 1,29,076 Branch Post Offices in rural areas. Under the project, the Branch Postmasters have been provided with SIM based handheld devices for carrying out online postal and financial transactions. Till date, more than 29 crores transactions involving an amount of Rs. 34,728 crores have been carried out through the DARPAN device.

Annexure referred to in reply of para (b) of Lok Sabha Unstarred Question Number 3938 to be answered on 18th March, 2020 raised by Hon'ble Members of Parliament Dr. Amol Ramsing Kolhe, Dr. Subhash Ramrao Bhamre, Shrimati Supriya Sule, Shri Ratansinh Magansinh Rathod, Shri Shriniwas Patil, Dr. DNV Senthilkumar S. and Shri Kuldeep Rai Sharma regarding "Rural Postal Life Insurance"

Postal Circle (State/UT) – wise RPLI policies issued during each of the last three years

SL.NO.	NAME OF CIRCLE	FINANCIAL YEAR		
		2016-17	2017-18	2018-19
1	ANDHRA PRADESH	34728	66615	80679
2	ASSAM	5445	8309	32263
3	BIHAR	10628	17303	24265
4	CHHATTISGARH	13272	23372	21495
5	DELHI (Including UT of Delhi)	1351	2373	2102
6	GUJARAT (including UT of Dadra and Nagar Haveli, Daman & Diu)	9069	13055	30495
7	HARYANA	3150	4579	4950
8	HIMACHAL PRADESH	9308	11076	11609
9	JAMMU AND KASHMIR (including UT of Jammu & Kashmir, Ladakh)	2640	1565	2894
10	JHARKHAND	2752	14006	16444
11	KERALA (including UT of Lakshadweep)	11029	23327	36108
12	KARNATAKA	47278	41336	79929
13	MAHARASHTRA	28753	35770	51123
14	MADHYA PRADESH	29579	32629	53377
15	NORTH EAST (including states of Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland & Tripura)	24215	7603	13314
16	ODISHA	9313	26760	37395
17	PUNJAB (including UT of Chandigarh)	7677	7560	13710
18	RAJASTHAN	14938	9673	14236
19	TAMIL NADU (including UT of Puducherry)	92072	59102	120209
20	TELANGANA	7735	29916	21769
21	UTTAR PRADESH	26290	25727	28297
22	UTTARAKHAND	7035	7989	13310
23	WEST BENGAL (including Sikkim state & UT of Andaman and Nicobar Islands)	7536	54254	62677
TOTAL		405793	523899	772650
