

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

**LOK SABHA  
UNSTARRED QUESTION NO. 4125  
TO BE ANSWERED ON 18<sup>TH</sup> MARCH, 2020**

**POSTAL LIFE INSURANCE**

†4125. **SHRI SELVAM G.:**  
**SHRI SUNIL DATTATRAY TATKARE:**  
**SHRI DHANUSH M. KUMAR:**  
**DR. HEENA GAVIT:**  
**SHRI GAUTHAM SIGAMANI PON:**

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) the present status of the Postal Life Insurance (PLI) policy in the country, State/UT-wise including Tamil Nadu and Maharashtra;
- (b) whether the Government has achieved the objective of the said policy since its inception and if so, the details thereof and if not, the reasons therefor;
- (c) the details and the salient features of various types of financial products offered under PLI along with the number of beneficiaries covered under the PLI as on date, State/UT-wise and product-wise and the new beneficiaries added during each of the last three years, State/UT-wise;
- (d) the number of PLI agents working at present and the incentives offered to them, State/UT-wise;
- (e) whether the Government has proposed any training programmes for PLI agents on the lines of the programmes run by the Insurance Regulatory Authority of India (IRDA) to increase the subscribers base of PLI in the country and if so, the details thereof and the steps taken by the Government in this regard; and
- (f) the steps taken by the Government to dispose pending claims of insurance policy in various post offices in a time bound manner?

ANSWER

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

- (a) As on date, there are 64,62,874 Postal Life Insurance (PLI) policies in the country. Postal Circle (State/UT) - wise number of PLI policies including Tamil Nadu and Maharashtra is enclosed as **Annexure-I**.
- (b) Yes, Sir. The Government has substantially achieved the objective of Postal Life Insurance (PLI) policy since its inception in 1884. Benefits of PLI were available to Government and semi-Government employees, which have recently been extended to professionals and employees of listed companies of NSE (National Stock Exchange) and BSE (Bombay Stock Exchange) in October, 2017.

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

Product Name	Suraksha (Whole Life Assurance)	Santosh (Endowment Assurance)	Suvidha (Convertible Whole Life Assurance)	Sumangal (Anticipated Endowment Assurance)	Yugal Suraksha (Joint Life Assurance)	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 – Min :5 years Max : 20 years	Maturity age: 18 to 25 years
Entry age limits (in years)	19 to 55	19 to 55	19 to 50	19 to 40 (20 years term) / 19 to 45 (15 years term)	21 to 45 (both spouses)	Child: 5 to 20 Parent : Max 45
Sum assured limit (in Rs.)	20,000 to 50 Lakhs	20,000 to 50 Lakhs	20,000 to 50 Lakhs	20,000 to 50 Lakhs	20,000 to 50 Lakhs	20,000 to 3 Lakhs
Survival benefit				Term 15 : 20% in year 6, 9, 12 and balance on maturity Term 20: 20% in year 8, 12, and 16 and balance on maturity		
Loan facility	After 4 years	After 3 years	After 4 years		After 3 years	

Number of beneficiaries covered under PLI as on date (State/UT – wise and product – wise) is enclosed as **Annexure – I**. New beneficiaries added in PLI during each of the last three years (State/UT-wise) is enclosed as **Annexure – II**.

(d) Postal Circle (State/UT) - wise number of PLI agents and the incentive paid to them during the last year FY 2018-19 is enclosed as Annexure-III.

(e) To increase the subscriber base of PLI in the country, sales force of PLI comprising of Departmental Employees, Gramin Dak Sevaks 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.

(f) Regular monitoring is done at all levels, including Circle/Regional/Divisional level to settle claims of insurance policies in time bound manner as per Citizen Charter norms.

Annexure referred to in reply of para (a) and (c) of Lok Sabha Unstarred Question Number 4125 to be answered on 18<sup>th</sup> March, 2020 raised by Hon'ble Members of Parliament Shri Selvam G., Shri Sunil Dattatray Tatkar, Shri Dhanush M. Kumar, Dr. Heena Gavit and Shri Gautham Sigamani Pon regarding “Postal Life Insurance”

**Number of PLI policies as on date (State/UT-wise & Product-wise)**

NAME OF Circle	Suraksha - WLA	Suvidha-CWLA	Santosh-EA	Sumangal-AEA	Joint Life - YS	Children Policy -CP	Total Policies
ANDHRA PRADESH	7757	7702	301527	2659	9701	63	329409
APS	1037	463	1051592	12949	2640	75	1068756
ASSAM	942	525	119903	1255	2271	140	125036
BIHAR	1231	299	128857	1671	4391	17	136466
CHHATTISGARH	2130	635	63681	1254	1080	107	68887
DELHI (Including UT of Delhi)	1071	629	137579	3061	3233	17	145590
GUJARAT (including UT of Dadra and Nagar Haveli, Daman & Diu)	11635	15158	507497	8640	12976	64	555970
HARYANA	449	157	103734	2259	600	20	107219
HIMACHAL PRADESH	414	86	96550	1672	1141	54	99917
JAMMU AND KASHMIR (including UT of Jammu & Kashmir, Ladakh)	314	104	51578	2016	207	1	54220
JHARKHAND	2697	115	103884	2112	1373	13	110194
KARNATAKA	4396	7536	527535	8108	6544	156	554275
KERALA (including UT of Lakshadweep)	4670	13708	149056	1962	552	9	169957
MADHYA PRADESH	9339	3894	176948	1299	5938	59	197477
MAHARASHTRA	20585	13917	600453	9134	19542	332	663963
NORTH EAST (including states Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland & Tripura)	209	45	50876	759	782	198	52869
ODISHA	3313	1467	206122	2744	2305	127	216078
PUNJAB (including UT of Chandigarh)	439	61	92027	1028	439	5	93999
RAJASTHAN	2548	2680	221214	5039	5311	58	236850
TAMIL NADU (including UT of Puducherry)	3570	442	577233	5166	4620	685	591716
TELANGANA	4820	5785	172429	1974	6719	25	191752
UTTAR PRADESH	11795	693	314876	2035	4379	79	333857
UTTARAKHAND	244	229	60807	688	709	33	62710
WEST BENGAL (including Sikkim state & UT of Andaman and Nicobar Islands)	5330	1748	282688	2120	3751	70	295707
<b>TOTAL</b>	<b>100935</b>	<b>78078</b>	<b>6098646</b>	<b>81604</b>	<b>101204</b>	<b>2407</b>	<b>6462874</b>

Annexure referred to in reply of para (c) of Lok Sabha Unstarred Question Number 4125 to be answered on 18<sup>th</sup> March, 2020 raised by Hon'ble Members of Parliament Shri Selvam G., Shri Sunil Dattatray Tatkar, Shri Dhanush M. Kumar, Dr. Heena Gavit and Shri Gautham Sigamani Pon regarding "Postal Life Insurance"

**New Beneficiaries added in PLI during each of the last three years**

SL.NO.	NAME OF CIRCLE	FINANCIAL YEAR		
		2016-17	2017-18	2018-19
1	ANDHRA PRADESH	15033	14411	14592
2	ASSAM	4506	6006	9215
3	BIHAR	8449	9328	10373
4	CHHATTISGARH	2296	3871	4971
5	DELHI (Including UT of Delhi)	5696	6473	7460
6	GUJARAT (including UT of Dadra and Nagar Haveli, Daman & Diu)	15035	21483	21193
7	HARYANA	2804	3741	3787
8	HIMACHAL PRADESH	3286	4159	4959
9	JAMMU AND KASHMIR (including UT of Jammu & Kashmir, Ladakh)	1151	1312	1220
10	JHARKHAND	2927	5266	5284
11	KERALA (including UT of Lakshadweep)	8478	10700	11557
12	KARNATAKA	20292	25125	40928
13	MAHARASHTRA	22630	25392	23352
14	MADHYA PRADESH	11171	11925	12136
15	NORTH EAST (including states Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland & Tripura)	3198	4732	3348
16	ODISHA	5837	10022	14957
17	PUNJAB (including UT of Chandigarh)	3526	3911	5024
18	RAJASTHAN	7966	12185	15922
19	TAMIL NADU (including UT of Puducherry)	12856	23444	41242
20	TELANGANA		6862	7752
21	UTTAR PRADESH	14861	14438	12675
22	UTTARAKHAND	1710	2078	3049
23	WEST BENGAL (including Sikkim state & UT of Andaman and Nicobar Islands)	6954	11770	14912
24	ARMY POSTAL SERVICE (APS)	32661	5020	0*
<b>TOTAL</b>		<b>213323</b>	<b>243654</b>	<b>289908</b>

\* Procurement of New Business discontinued by APS in September, 2017

Annexure referred to in reply of para (d) of Lok Sabha Unstarred Question Number 4125 to be answered on 18<sup>th</sup> March, 2020 raised by Hon'ble Members of Parliament Shri Selvam G., Shri Sunil Dattatray Tatkar, Shri Dhanush M. Kumar, Dr. Heena Gavit and Shri Gautham Sigamani Pon regarding "Postal Life Insurance"

**Postal Circle (State/UT) - wise number of PLI Agents and Incentive paid during FY 2018-19**

SL.NO.	NAME OF CIRCLE	TOTAL NUMBER OF PLI AGENTS	INCENTIVE (Rs. in Crores)	
			PLI	RPLI
			2018-19	2018-19
1	ANDHRA PRADESH	5535	0.04	0.72
2	ASSAM	11108	1.33	0.72
3	BIHAR	11725	1.43	0.77
4	CHHATTISGARH	9302	0.72	0.60
5	DELHI (Including UT of Delhi)	699	2.54	0.36
6	GUJARAT (including UT of Dadra and Nagar Haveli, Daman & Diu)	2948	5.39	1.23
7	HARYANA	915	1.35	0.56
8	HIMACHAL PRADESH	4228	0.40	0.82
9	JAMMU AND KASHMIR (including UT of Jammu & Kashmir, Ladakh)	893	0.06	0.01
10	JHARKHAND	17445	0.96	0.16
11	KERALA (including UT of Lakshadweep)	15788	1.12	1.75
12	KARNATAKA	22271	3.96	2.85
13	MAHARASHTRA	13371	0.37	0.99
14	MADHYA PRADESH	1642	1.61	0.67
15	NORTH EAST (including states of Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland & Tripura)	742	0.86	0.60
16	ODISHA	1239	1.85	2.70
17	PUNJAB (including UT of Chandigarh)	2938	0.69	0.48
18	RAJASTHAN	11113	1.23	0.91
19	TAMIL NADU (including UT of Puducherry)	11727	3.12	3.49
20	TELANGANA	15113	0.20	0.96
21	UTTAR PRADESH	7470	1.12	1.03
22	UTTARAKHAND	9252	0.46	0.54
23	WEST BENGAL (including Sikkim state & UT of Andaman and Nicobar Islands)	14674	1.88	1.65
<b>TOTAL</b>		<b>192138</b>	<b>32.69</b>	<b>24.57</b>

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