

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

**LOK SABHA
UNSTARRED QUESTION NO. 3021
TO BE ANSWERED ON 19TH MARCH, 2025**

BIMA GRAM YOJANA

**3021. PROF. VARSHA EKNATH GAIKWAD:
SMT. SUPRIYA SULE:
DR. AMOL RAMSING KOLHE:
SHRI NILESH DNYANDEV LANKE:
SHRI AMAR SHARADRAO KALE:
SHRI BHASKAR MURLIDHAR BHAGARE:
SHRI SANJAY DINA PATIL:
SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:**

Will the Minister of COMMUNICATION be pleased to state:

- (a) the total number of villages in Maharashtra identified under the Bima Gram Yojana since its inception alongwith the criteria used for selecting these villages;
- (b) the number of households in these villages that have been covered under at least one Rural Postal Life Insurance (RPLI) policy;
- (c) whether there are any plans to expand the scheme to additional villages in the near future, if so, the details thereof;
- (d) the steps taken by the Government to create awareness about the benefits of Postal Life Insurance (PLI) and RPLI among the rural population;
- (e) the major challenges faced in implementing the Bima Gram Yojana, particularly concerning the premium-paying capacity of rural households;
- (f) the measures taken to address these challenges, including any financial assistance or flexible payment options provided to low-income families;
- (g) whether there is any data on policy lapses due to non-payment of premiums and if so, the steps taken to minimize such occurrences;
- (h) the impact assessment of these promotional activities on the enrolment rates in PLI and RPLI schemes;
- (i) the key performance indicators used to evaluate the success of the scheme; and
- (j) the frequency of evaluations conducted and any significant findings from recent assessments and the steps taken to improve the scheme's outreach and efficiency?

ANSWER

**MINISTER OF STATE FOR COMMUNICATIONS AND RURAL DEVELOPMENT
(DR. PEMMASANI CHANDRA SEKHAR)**

(a) Bima Gram Yojana, an initiative of the Department of Posts, aims to provide life insurance coverage to people in rural areas, focusing on bringing a minimum of 100 households in identified villages under at least one Rural Postal Life Insurance (RPLI) policy. Total 3,000 villages have been identified in the state of Maharashtra and 1,366 villages have been covered under Bima Gram Yojana since its inception.

(b) A total of 1,36,767 households in these villages have been covered under the scheme with at least one Rural Postal Life Insurance (RPLI) policy.

(c) Bima Gram Yojana is an initiative of Department of Posts to provide life insurance cover to the people living in rural areas. Continual efforts are made to cover as many villages as possible under the Bima Gram Yojana.

(d) The Department is organizing special drives such as Dak Chaupals and PLI/RPLI Melas in the villages to create awareness among people regarding the benefits of Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI).

(e) & (f) No major challenges have been faced since the premium of insurance policies of RPLI is low and can be afforded as per the paying capacity of the rural population. Various premium payment options such as monthly, quarterly, annually are available to policyholders.

(g) Lapsed policy data is dynamic as the policy holders have option to revive the policy from time to time. However, special revival drives with a waiver on default fees are being conducted for the revival of lapsed policies. One such revival drive with a waiver on default fees is ongoing during the period from 01.03.2025 to 31.05.2025.

(h) There is 15.81 % growth in premium collection of PLI and 23.46 % growth in premium collection of RPLI in Maharashtra during FY 2024-25 (upto January 2025) as compared to corresponding period of previous financial year.

(i) Increase in premium collection under PLI and RPLI is the Key Performance Indicator used to evaluate the success of the scheme.

(j) The Evaluations are done monthly at Circle Office level and Regional Office level. The villagers' response to the insurance widely depends on the yearly farming returns/outcomes. Special drives such as Dak Chaupals and PLI/RPLI Melas are conducted in the villages to create awareness among people regarding the benefits of Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI). In addition, advertising through local media, social media, radio shows, posters, banners and pamphlets etc. is also being done.
