

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

**LOK SABHA  
UNSTARRED QUESTION NO. 4194  
TO BE ANSWERED ON 26<sup>TH</sup> MARCH, 2025  
BIMA GRAM YOJANA IN TAMIL NADU**

**4194. SHRI THARANIVENTHAN M S:**

Will the Minister of COMMUNICATION be pleased to state:

- (a) the features of the Bima Gram Yojana;
- (b) the steps taken to implement the Bima Gram Yojana in Tamil Nadu and the number of villages in the State that have been covered under the scheme so far;
- (c) the number of individuals in Tamil Nadu who have benefited from the Bima Gram Yojana in terms of insurance coverage and the total amount of insurance claims settled in the State under this scheme;
- (d) the types of insurance products being offered under the Bima Gram Yojana in Tamil Nadu, and the manner in which the said scheme aims to improve financial inclusion in rural and underserved areas;
- (e) the challenges faced in the implementation of the Bima Gram Yojana in Tamil Nadu and the manner in which the Government is addressing these challenges to ensure better reach and participation; and
- (f) the measures being taken to create awareness about the Bima Gram Yojana among the rural population in Tamil Nadu to ensure maximum participation and benefit from the scheme?

**ANSWER**

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

- (a) Bima Gram Yojana, a promotional 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 with at least one Rural Postal Life Insurance (RPLI) policy.
- (b) Special drives such as Dak Chaupals and Rural Postal Life Insurance (RPLI) Melas are conducted in the villages to implement 'Bima Gram Yojana'. A total of 4,418 villages have been covered in Tamil Nadu under 'Bima Gram Yojana'.
- (c) A total of 1,67,557 individuals in Tamil Nadu have benefitted from the Bima Gram Yojana in terms of insurance coverage. A total of 80,120 claims amounting to Rs. 608.48 crores have been settled under Rural Postal Life Insurance (RPLI) in Tamil Nadu during the current FY 2024-25 (upto February 2025) including settlement of claims of policies taken under 'Bima Gram Yojana'.
- (d) All the six types of insurance products of Rural Postal Life Insurance (RPLI) are offered under 'Bima Gram Yojana' in Tamil Nadu. 'Bima Gram Yojana' aims to improve financial inclusion in rural and underserved areas by way of providing affordable insurance services with high bonus rate.
- (e) No challenges have been faced in implementing 'Bima Gram Yojana'.
- (f) The Department is organizing special drives such as Dak Chaupals and Rural Postal Life Insurance (RPLI) Melas in the villages to create awareness among rural population in Tamil Nadu to ensure maximum participation and benefit from 'Bima Gram Yojana'. In addition, advertising through local media, social media, radio shows, posters, banners and pamphlets is also being done.

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