

**GOVERNMENT OF INDIA
MINISTRY OF COMMUNICATIONS AND INFORMATION TECHNOLOGY
DEPARTMENT OF POSTS**

**LOK SABHA
UNSTARRED QUESTION NO.2844
TO BE ANSWERED ON 11TH MAY, 2016**

POSTAL NETWORK

2844. SHRI DUSHYANT SINGH:
SHRI P.P. CHAUDHARY:
SHRI PINAKI MISRA:
SHRI NARANBHAI KACHHADIYA:

Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:

- (a) whether there has been a considerable decrease in use of many postal services;
- (b) if so, the details thereof and the reasons therefor;
- (c) the details of the assets under management by the Department of Posts through its banking and insurance products;
- (d) the percentage increase or decrease in such assets over the past five years and the reasons therefor; and
- (e) whether the Government is leveraging the vast network of post offices in implementing its mandate of financial inclusion and if so, the details thereof and the number of post offices which have been equipped for the same during the last three years and the current year?

ANSWER

**THE MINISTER OF COMMUNICATIONS AND INFORMATION TECHNOLOGY
(SHRI RAVI SHANKAR PRASAD)**

- (a) No, Madam.
- (b) Question does not arise in view of (a) above.
- (c) The Department of Posts is performing the banking services as an agency work for the Ministry of Finance; no assets are maintained by the Department of Posts. Assets Under Management (excluding frozen corpus) in respect of insurance products i.e. Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) are Rs. 31,217.17 crore and Rs. 13,566.27 crore respectively, as on 31.03.2016.
- (d) There has been increase in Assets Under Management (AUM) of PLI and RPLI during the last five years due to addition of new policies, increase in premium income and income from investments of funds of PLI and RPLI. The details of increase in AUM of PLI and RPLI during the last five years are as under:

Year	Percentage of increase in AUM* of PLI from previous year	Percentage of increase in AUM* of RPLI from previous year
2011-12 (31.03.2012)	169.62	102.19
2012-13 (31.03.2013)	55.94	56.74
2013-14 (31.03.2014)	67.33	46.36
2014-15 (31.03.2015)	45.53	28.01
2015-16 (31.03.2016)	26.18	19.66

*(excluding frozen corpus)

- (e) Yes, Madam. In regard to financial inclusion, Postal Department is facilitating opening up of large number of Saving Accounts and sale of Certificates by leveraging its network, as shown in **Annexure-I**. Likewise, the position for Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) is shown in **Annexure-II**. 25,514 Departmental Post Offices and 1,29,389 extra Departmental Branch Post Offices are equipped for the purpose during the last three years and current year.

ANNEXURE - I

	NO OF ACCOUNTS SCHEMewise & CIRCLEWISE FOR HE YEAR				31.03.2013								2012-13	TOTAL
	SB	MIS	RD	TD	SCHEMewise & CIRCLEWISE			PPF	CTD	SCSS	MSY	NAREGA		
CIRCLES					FD	NSS-87	NSS-92							
A.P.	7460424	1322212	6479401	302128	0	11917	3051	91533	25832	59814	32953	15691296	31480561	
ASSAM	3380525	379159	1555546	148831	0	2252	335	40156	1084	4272	0	1287209	6799369	
BIHAR	10591949	1109267	3150018	1317543	0	2299	202	46491	644	25186	30	6592144	22835817	
BASE	273091	28198	398010	2207	0	393	27	10845	91	419	0	0	713281	
DELHI	1149093	633363	615457	113043	2	28645	1194	221393	10069	92906	2094	0	2867259	
GUJARAT	5059952	2354208	4553010	1004294	0	35155	308	233046	14592	119202	83824	2120263	15578214	
HARYANA	2425727	500889	1953140	813847	0	11590	370	95719	83879	27835	129679	64142	6106817	
H.P.	1678741	195301	1918461	331663	22	1741	84	20048	4615	5386	4297	92963	4253295	
J&K	972083	105950	295409	218219	0	1588	61	7252	5676	3431	21262	4000	1634931	
KARNATAKA	9023919	694018	5713266	220676	7384	17164	1816	94488	10297	63232	0	496860	16343120	
KERAL	5154671	502031	5905948	187643	298	6045	2128	17694	5736	24633	0	247069	12053896	
MAHA	7000723	2448412	18262556	916180	0	18729	2374	460944	19880	154146	57517	3082418	32486879	
M.P.	9160524	699709	8954461	428716	59	8066	398	53493	10533	28338	1108431	1671669	22124397	
N.E.	1021054	64898	692349	37672	4	971	125	5809	1447	2238	19530	647852	2793949	
ODISHA	5999435	479729	2176356	256571	3	5273	347	17411	44409	13201	143823	1851299	10987857	
PUNJAB	2375321	862865	1509781	658797	127	16117	774	177761	13658	52956	140635	227329	6036121	
RAJAS	8362378	943091	4721898	401388	0	8299	896	212150	5617	37860	205357	3527511	18426445	
TAMIL NADU	12359645	971742	7933338	613185	0	18785	5924	138748	8430	90176	88137	0	22228110	
U.P	14201418	2022479	10043530	1211530	0	20381	514	172276	23916	59257	377151	357814	28499266	
W.E.	9277850	5833745	4166353	1444360	0	1325	38780	156796	0	185700	0	6272785	27377694	
C.GARH	2236508	146033	667596	56611	0	1887	102	34042	1322	6806	524045	3682837	7357789	
J.KHAND	3208746	413582	881294	257721	0	3941	0	38259	1877	17153	0	3605990	8428563	
UTTARAKHAND	2940623	175647	1350967	256226	0	3084	206	28307	11403	11684	6903	172143	4957193	
TOTAL	125323400	22886528	93898145	11199051	7899	288620	60016	2374661	305411	1085831	2945668	51695593	312070823	

	NO OF ACCOUNTS SAVING SCHEMES AS ON 31.03.2014.												
CIRCLES	SB	MIS	RD	TD	FD	NSS-87	NSS-92	PPF	CTD	SCSS	MSY	NAREGA	TOTAL
A.P.	7417893	1223751	11409044	409032	0	11503	3086	93277	25671	47959	5513	23960628	44607357
ASSAM	3633960	378180	1610556	165404	0	2252	335	40944	1084	4284	0	1346345	7183344
BIHAR	11283545	1114883	3164098	1351151	0	2299	202	48189	688	26382	30	6651595	23643062
BASE	304135	30438	407319	2762	0	374	28	14714	91	475	0	0	760336
DELHI	1243770	601163	625635	134308	2	27081	1101	220667	10069	85521	2094	0	2951411
GUJARAT	56123296	2241381	5025155	1494807	0	33117	273	229499	14952	113865	51395	2240318	17057158
HARYANA	2507771	428670	2006232	1269315	0	11280	363	96371	83879	25916	129679	66921	6676397
H.P.	1791981	201662	2086017	424506	22	1627	79	21979	4615	5289	32	97381	4635190
J&K	997699	100472	294968	242546	0	1547	61	7371	5676	2786	21262	4031	1678419
KARNATAKA	9292719	668980	6215409	288228	4	16315	1729	100105	8377	58834	0	638384	17289084
KERAL	5806007	481252	5551154	213817	298	4742	2094	18215	5735	22833	3	265573	12372723
MAHA	6671850	1291683	21632124	1534911	0	77457	2337	466169	20705	138417	53230	2303338	35992221
M.P.	10166231	667176	10166213	634704	59	7612	346	54394	10533	26275	1108431	1880985	24722959
N.E.	1209547	61053	659460	25120	4	913	121	5733	1447	2181	19530	659141	2664250
ODISHA	6512269	477080	3115139	332157	0	5020	341	18569	14370	13738	23455	1755076	12267214
PUNJAB	2326945	827854	1503603	757162	127	15289	725	178817	13656	50325	31768	240871	5947142
RAJAS	9338007	880258	4829050	438818	0	8176	841	215383	4645	33723	160560	3565219	19474680
TAMIL NADU	12240143	878804	9865707	568882	0	17934	5687	139708	7270	81699	17668	0	23823502
U.P	14619475	1976100	12706506	1582101	0	19658	532	178346	23916	113546	369098	371979	31961257
W.E.	11026054	5809797	4322709	1723854	0	1325	36373	160635	0	179596	0	6574745	29835089
C.GARH	2702159	135326	741621	62343	0	1729	94	33373	1303	6358	0	3515702	9000008
J.KHAND	3730578	415183	1184893	297833	0	3788	0	39027	1877	16535	0	3667545	9357259
UTTARAKHAND	3066536	176032	1476941	272559	0	2890	193	30332	8887	11215	6903	183617	5236105
TOTAL	133501670	22017179	110599553	14246320	516	274928	56941	2411817	269446	1067752	2000651	62689394	349136167

NO OF ACCOUNTS OF SAVING SCHEMES AS ON 31.03.2015														
CIRCLES	SB	MIS	RD	TD	FD	NSS-87	NSS-92	PPF	CTD	SCSS	MGNREG A	SSA	MSY	(in number) TOTAL
A.P.	15559080	1137842	18109644	540407	0	11101	3237	93611	1130	47323	24589582	219439	15727	60328123
ASSAM	4512042	371945	1900288	181222	0	2252	335	41983	1084	4330	1380161	48451	0	8444093
BIHAR	14268945	1205436	3421886	1594598	0	2299	202	29217	688	26860	6707904	12974	0	27291009
BASE	441349	30438	407319	2762	0	374	28	14714	91	475	0	0	0	897550
DELHI	1463047	59687	621732	153112	2	26985	1100	221311	10069	84099	0	25629	2094	3205987
GUJARAT	6374586	2095543	5298183	2187683	0	31261	255	226239	5678	91720	2262577	63948	0	18637673
HARYANA	3173161	455241	1870540	1268305	0	11014	305	93746	83879	20730	67359	70889	129679	7244848
H.P.	1891628	203843	2183863	488917	22	1514	75	23286	4615	4756	98359	23141	0	4924019
J&K	1282199	93446	283152	256268	0	1509	50	7628	5676	2294	3991	25947	21262	1983422
KARNATAK A	14398705	644017	6209844	301388	4	15473	1671	105092	8373	51972	669670	501860	0	22908069
KERAL	6142153	450376	5150876	207252	298	5714	2094	18629	42710	6866	312963	123615	6	12378132
MAHA	7927560	2191683	21632124	1534911	0	77457	2337	466169	20705	138417	3496733	0	0	37488096
M.P.	11445784	629972	10153376	593515	59	6954	327	55398	10533	22054	2087904	78641	1108431	26192948
N.E.	1440712	60326	680677	53771	4	883	116	5725	1447	2090	681649	9151	19530	2956081
ODISHA	8113358	466482	3998822	394093	0	4782	326	19638	9317	13404	1608472	54884	23455	14707078
PUNJAB	3630646	773857	1622352	877034	127	14594	689	178543	13206	42168	244269	59385	31768	7488638
RAJAS	10155648	815435	4607976	133589	0	7772	801	209856	4600	26446	3720999	35852	102295	20087269
TAMIL NADU	13728456	804931	11805868	711760	0	17188	5604	142327	7270	70217	0	606385	17668	27917674
U.P	15092187	1796524	14163666	1822316	0	18521	413	181361	23916	105018	377636	176763	369098	34127419
W.E.	13001480	5533388	4343864	1945479	0	1851	36373	165000	0	163271	7037265	168006	0	32392675
C.GARH	2870218	124928	867916	69677	0	1547	133	32477	1303	5303	5399961	7868	0	9381331
J.KHAND	5292403	416167	2022431	363590	0	3481	0	40956	1877	15696	3914247	109445	0	12180293
UTTARAKH AND	3762839	175181	1581705	290854	0	2694	185	32033	8887	8668	222901	63732	6903	6156582
TOTAL	165968186	21073808	122938104	16238903	516	263518	56656	24984	181634	954177	64884602	2486005	1847916	399319009

Annexure-II

The number of Postal Life Insurance (PLI) and Rural Postal Insurance (RPLI) Policies during the last three years is as under:

Year	No. of PLI Policies	No. of RPLI Policies
2012-13	52,19,326	146,64,650
2013-14	54,06,093	150,14,314
2014-15	52,42,257	152,45,387
