

**GOVERNMENT OF INDIA
COMMUNICATIONS AND INFORMATION TECHNOLOGY
LOK SABHA**

UNSTARRED QUESTION NO:3596

ANSWERED ON:18.03.2015

POSTAL LIFE INSURANCE

Kalvakuntla Smt. Kavitha;Kundariya Shri Mohanbhai Kalyanjibhai;Saraswati Shri Sumedhanand;Sigrival Shri Janardan Singh;Singh Shri Sunil Kumar

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

- (a) the number of beneficiaries covered under the Postal Life Insurance (PLI) as on date along with new beneficiaries added during the last three years and the current year, State-wise;
- (b) whether the number of PLI policy holders is very low in rural areas due to lack of adequate publicity and easy access;
- (c) if so, the comparative details of policy holders in rural and urban areas and the reasons therefor;
- (d) whether the Government is considering to increase the number of PLI agents in the country particularly in rural areas;
- (e) if so, the State-wise number of PLI agents working at present and likely to be increases in near future; and
- (f) the other measures taken by the Government to promote and popularise the PLI schemes in rural areas in the country?

Answer

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

- (a) Madam, as on date, there are 63,38,312 policies/ beneficiaries under Postal Life Insurance (PLI). Number of new policies/beneficiaries added during the last 3 years and current year are given in Annexure-'A'.
- (b) No Madam, the number of policy holders is not low in rural areas. Life insurance coverage to rural population is provided under Rural Postal Life Insurance (RPLI) scheme. As on date, there are 2,35,13,529 policies/ beneficiaries under Rural Postal Life Insurance (RPLI).
- (c) Madam, not applicable in view of answer to Question (b) above. However number of policies under Rural Postal Life Insurance as on date & number of policies added during the last three years are enclosed in Annexure-'B'
- (d) Yes Madam. Apart from the Department's employees and Gramin Dak Sevaks who are authorized to work as PLI/RPLI agents, Direct Agents are also being employed in rural areas.
- (e) Madam, number of PLI & Rural PLI agents working at present is given in Annexure-'C'. The number of direct agents is proposed to be increased in a phased manner depending upon availability of skilled manpower.
- (f) Following steps have been taken to popularise Rural Postal Life Insurance scheme in the rural areas:-
 - (i) Publicity of products through various media i.e. print, outdoor, radio and television;
 - (ii) Conducting Rural PLI melas in weekly haats in local areas;
 - (iii) Betterment of customer service including speedy settlement of claims