

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

UNSTARRED QUESTION NO:2844

ANSWERED ON:11.05.2016

Postal Network

Chaudhary Shri P.P.;Kachhadia Shri Naranbhai;Misra Shri Pinaki;Singh Shri Dushyant

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:

<pre>

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

</pre>

*(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.

NO OF ACCOUNTS SCHEMEWISE & CIRCLEWISE FOR HE YEAR ` 31.03.2013

NO OF ACCOUNTS SCHEMEWISE & CIRCLEWISE 2012-13

CIRCLES SB MIS RD TD FD NSS-87 NSS-92 PPF CTD SCSS MSY NAREGA TOTAL

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
ANNEXURE - I
<pre>

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 `

(in number)

CIRCLES SB MIS RD TD FD NSS-87 NSS-92 PPF CTD SCSS MGNREGA SSA MSY 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 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

KARNATAKA 14398705 644017 6209844 301388 4 15473 1671 105092 8373 51972 669670 501860 0 22908069

KERALA 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

UTTARAKHAND 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

</pre>

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

<pre>

</pre>
