

the Government is creating an enabling framework to facilitate the launch of 5G telecom services in India. The 5G services are expected to be introduced gradually and advance to a full range of services as and when 5G technology ecosystem and demand for 5G services grows.

#### **Postal Life Insurance policies**

2630. SHRI RAJMANI PATEL: Will the Minister of COMMUNICATIONS be pleased to state:

(a) whether it is a fact that many Postal Life Insurance (PLI) policies have lapsed, if so, the details thereof;

(b) whether efforts have been made by Government during last three years to inculcate awareness amongst people regarding procedure and guidelines required to have them reinstated, if so, details thereof, if not, reasons therefor;

(c) the details of procedure and guidelines required to have PLI policies reinstated;

(d) whether Government would simplify reinstatement procedure so that people do not face harassment in having them reinstated; and

(e) whether Government would make renewed efforts in this regard, including extending grace period for renewal of lapsed policies?

THE MINISTER OF STATE OF THE MINISTRY OF COMMUNICATIONS (SHRI MANOJ SINHA): (a) Yes, Sir. The details of lapsed Postal Life Insurance (PLI) policies, Postal circle-wise during the last financial year 2017-18 is given in the Statement (*See* below).

(b) Yes, Sir. Following efforts have been made by Government during last three years to inculcate awareness amongst people regarding procedure and guidelines required to have them reinstated:-

- (i) Insurants are sent notices for revival of policy.
- (ii) Special drive is conducted at Postal Divisional level periodically to contact the insurants whose policies have lapsed to pursue their revival.
- (iii) PLI melas are organised in Postal Circles at Divisional/Sub-Divisional level, wherein insurants are made aware about benefit and procedure of revival of lapsed policies.
- (iv) PLI sales persons contact insurants personally as well and guide them for revival of their lapsed policies.
- (v) There is provision for payment of revival amount in installments to facilitate easy revival of lapsed policies

(c) Sir, as per Post Office Life Insurance Rules 2011, relevant provisions are as under:—

I. Reinstatement of a void or discontinued PLI Policy:—

A Postal Life Insurance (PLI) Policy is treated as void or discontinued, which is in force for less than three years duration and premia for six months or less is not paid from the date of first unpaid premia. Such void or discontinued PLI Policy can be reinstated simply by depositing all the arrears of due premium till the date of payment along with 12% interest per annum thereon in Post Office. The reinstatement of such policy shall be automatic without any further act on the part of the insurant or the Department.

II. Lapsed policy and its revival:—

As per Post Office Life Insurance Rules 2011, a PLI Policy is treated as lapsed in following circumstances:—

- (i) A Policy which is of less than three years duration and premia remain unpaid for more than six months from the date of first unpaid premium.
- (ii) A Policy which is of more than three years duration and premia remain unpaid for more than twelve months from the date of first unpaid premium.

**Process for revival of a lapsed PLI Policy is as under:—**

1. Insurant submits an application in Post Office for revival of lapsed policy.
2. Insurant produces a good health certificate from authorized medical attendant in the prescribed proforma.
3. Revival of Policy is considered and approved based on medical officer's report.
4. Insurant pays due premium along with 12% of interest on due premium.

(d) and (e) Sir, in view of answers (b) and (c) above, the procedure of reinstatement of a PLI Policy is quite simple. There is no proposal under consideration to further simplify it. Further, there is no proposal under consideration to extend grace period for renewal of lapsed policies.

**Statement**

*Postal Circle-wise number of Postal Life Insurance (PLI) Policies lapsed during the Financial Year 2017-18 (01.04.17 to 31.03.18)*

Sl. No.	Name of Circle	Number of PLI Policies lapsed during the period
1.	Andhra Pradesh	11296
2.	Assam	6744
3.	Bihar	13019
4.	Chhattisgarh	2453
5.	Delhi	8004
6.	Gujarat	14227
7.	Haryana	4298
8.	Himachal Pradesh	677
9.	Jammu and Kashmir	3705
10.	Jharkhand	6461
11.	Karnataka	32787
12.	Kerala	21205
13.	Maharashtra	36838
14.	Madhya Pradesh	11223
15.	North East	18442
16.	Odisha	18613
17.	Punjab	27705
18.	Rajasthan	5279
19.	Tamil Nadu	34126
20.	Telangana	6039
21.	Uttar Pradesh	36775
22.	Uttarakhand	3470
23.	West Bengal	11403
	TOTAL	334789