

## Citizen Charter

(Our Commitment to you)

Sl. No.	Nature of Work	Qualifying description	Service standards (in days)
1	Issue of acceptance letter and policy bond	Time taken from the receipt of completed documents	15
2	Revival/Conversion	Time taken from the receipt of completed documents	15
3	Loan, change of nomination, assignment of policy, issue of duplicate policy bond	Time taken on receipt of request	10
4	Change of address	Time taken on receipt of request	5
5	Maturity claim/ paid up value/survival benefit payment	Time taken from the receipt of completed documents	15
6	Settlement of death claims	With/without nomination (Time taken from the receipt of required documents)	30
		Involving investigation	90

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#TohPostalHo



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**Insuring lives  
Assuring happiness  
with India Post**



Postal Life Insurance (PLI), introduced in 1884, is one of the oldest life insurance schemes in India for the benefit of employees of Central & State Governments, Defence and Para- Military Services, Public Sector Undertakings, Banks, Educational Institutions, Local Bodies, professionals (such as doctors, engineers, chartered accountants, MBAs, lawyers, journalists etc.) and employees of companies listed with National Stock Exchange (NSE)/ Bombay Stock Exchange (BSE).

### Schemes offered under PLI

#### Whole Life Assurance (Suraksha)

Entryage	19 to 55 years
Limitofsumassured	Rs. 20,000 to Rs. 50 lakh
Maturity/PolicyTerm	80 years of age or death, whichever is earlier
Loanfacility	After 4 years
Surrender	After 3 years
Can be converted into Endowment Assurance	Upto age of 59 years
Premium paying age may be opted for as	55, 58 or 60 years

#### Endowment Assurance (Santosh)

Entryage	19 to 55 years
Limitofsumassured	Rs. 20,000 to Rs. 50 lakh
Maturity—at pre-determined age	35, 40, 45, 50, 55, 58 or 60 years
Loanfacility	After 3 years
Surrender	After 3 years

#### Convertible Whole Life Assurance (Suvidha)

Entryage	19 to 55 years
Limitofsumassured	Rs. 20,000 to Rs. 50 lakh
Loanfacility	After 4 years
Surrender	After 3 years
Can be converted into Endowment Assurance	After 5 years but not later than 6 years of taking policy. If not converted, the policy will be treated as Whole Life Assurance.

#### Anticipated Endowment Assurance (Sumangal) (Money Back Policy) :

Min.ageatentry	19 years
Maxage	40 year (for a 20 year policy) and 45 year (for a 15 year policy)
Limitofsumassured	Rs. 20,000 to Rs. 50 lakh
PolicyTerm	15 years or 20 years
LoanandSurrenderfacility	Not available
Survivalbenefit	15 year term – 20 % in years 6, 9, 12 and balance 40 % with bonus on maturity. 20 year term – 20 % in year 8, 12, 16 and balance 40 % with bonus on maturity

#### Joint Life Assurance (Yugal Suraksha)

\*One of the spouses should be eligible for PLI policy. Life cover to both spouses to the extent of sum assured and bonus accrued on payment of premium by one of the spouses.

Entryage	21 to 45 years (both spouses)
Limitofsumassured	Rs. 20,000 to Rs. 50 lakh
PolicyTerm	Min. 5 years, Max. 20 years
Loanfacility	After 3 years
Surrender	After 3 years

"Death Benefit- Paid to either of the survivor and policy is terminated.

#### Children Policy (Bal Jeevan Bima)

Insurancecover	Max 2 children of WLA/EA policy holders
Entryage	Child - 5 to 20 years, Parent(policyholder) – Below age of 45 years
Limitofsumassured	Rs. 20,000 to Rs. 3 lakh or sum assured of the policyholder parent, whichever is less
Medical examination	For child not necessary
LoanandSurrenderfacility	Not available

Can be made paid up, provided premium paid continuously for 5 years.

No premium to be paid on the death of the policyholder (parent). Full sum assured and bonus accrued shall be paid on completion of term.

Rural Postal Life Insurance (RPLI) was introduced in 1995 to provide insurance cover to people residing in rural areas as well as people who moves on to urban areas for employment but continue to have rural base.

### Schemes offered under RPLI

#### Whole Life Assurance (Gram Suraksha)

Entry age	19 to 55 years
Limit of sum assured	Rs. 10,000 to Rs. 10 lakh
Maturity/Policy Term	80 years of age or death, whichever is earlier
Loan facility	After 4 years
Surrender	After 3 years
Can be converted into Endowment Assurance	Upto age of 59 years
age Premium paying age may be opted for as	55, 58 or 60 years

#### Endowment Assurance (Gram Santosh)

Entry age	19 to 55 years
Limit of sum assured	Rs. 10,000 to Rs. 10 lakh
Maturity—at pre-determined age	35, 40, 45, 50, 55, 58 or 60 years
Loan facility	After 3 years
Surrender	After 3 years

#### Convertible Whole Life Assurance (Gram Suvidha)

Entry age	19 to 45 years
Limit of sum assured	Rs. 10,000 to Rs. 10 lakh
Loan facility	After 4 years
Surrender	After 3 years
Can be converted into Endowment Assurance	After 5 years but not later than 6 years of taking policy. If not converted, the policy will be treated as Whole Life Assurance.

#### Anticipated Endowment Assurance (Gram Sumangal) (Money Back Policy) :

Min. age at entry	19 years
Max. age	40 years
Limit of sum assured	Rs. 10,000 to Rs. 10 lakh
Policy Term	15 years or 20 years
Loan and Surrender facility	Not available
Survival benefit	15 year term – 20% in years 6, 9, 12 and balance 40% with bonus on maturity. 20 year term – 20% in year 8, 12, 16 and balance 40% with bonus on maturity.

#### 10 year Anticipated Endowment Assurance (Gram Priya) Money Back Policy :

Min. age at entry	20 years
Max. age	45 years
Limit of sum assured	Rs. 10,000 to Rs. 10 lakh
Policy Term	: 10 years
Loan and Surrender facility	: Not available
Survival benefit	: 20% of sum assured on completion of 4th and 7th Year of policy and balance 60% with bonus on maturity. No interest charged upto 1 year on arrears of premia in case of natural calamities like flood, draught, earthquake, cyclone etc.

#### Children Policy (Gram Bal Jeevan Bima)

Insurance cover	Max 2 children of WLA/EA policyholders
Entry age	Child - 5 to 20 years, Parent (policyholder) – Below age of 45 years
Limit of sum assured	: Rs. 20,000 to Rs. 1 lakh or sum assured of the policyholder parent, whichever is less
Medical examination	: For child not necessary
Loan and Surrender facility	: Not available

No premium to be paid on the death of policy holder (parent). Full sum assured and bonus accrued shall be paid on completion of term.

## New initiatives undertaken

### Operational Enhancements

- **Postal Life Insurance Alerts** : 2 months advance intimation about maturity through SMS and Email, thereby customer getting the benefits of maturity claims on the date of maturity itself.
- **Simplification of Rules on suicide claims** : An amendment has been made wherein admissibility of claim on death due to suicide in PLI/RPLI has been reduced from 2 years to 1 year.
- **Welcome kit to customers** : Introduced Welcome letter containing details of all the benefits viz. maturity benefits, grace period, rebate allowed, premium payment option, customer grievance mechanism etc. that a policyholder can see at a glance.
- **Revision of approver limits of new proposals** : All new PLI/RPLI proposals are now approved at Head Post Office/GPO/Divisional Office for convenience of policyholders.
- **Revision of approver limits of settlement of claims** : All claims are now approved at Head Post Office/ GPO / Divisional Office except early death claim where death occurs within 3 years of acceptance of policy which are approved by Director.
- **Removal of conditionality of only two time revival of a lapsed policy** : Policy can now be revived on any number of occasions during the entire term of the policy provided a period of 5 (five) consecutive years have not passed from the date of first unpaid premium.

### Technological Enhancements

- **Online Purchase of Policy** : For the benefit of citizen, now policy proposal form along with supporting documents can be uploaded online and policy can be issued without a visit to the post office.
- **Digital PLI/RPLI Policy Bond** : Policyholder can download e-PLI/RPLI bond by following simple steps through digilocker app. This is at par with the original policy bond issued by the Department of Posts for processing all types of financial & non-financial requests related to PLI/RPLI.
- **Multiple Policy Management** : Policyholder can now de-clutter multiple policies by merging all PLI/RPLI policies into one customer account & thereby manage to keep track of her multiple PLI/RPLI policies easily.
- **Customer Portal** : The success rate of online PLI customer portal transaction is maintained at 99.99% since July 2021 with average monthly transaction being 2 Lakh.



Insurance Ho Toh Postal Ho



## Frequently Asked Questions

### Q When did PLI and RPLI start?

**A** Postal Life Insurance (PLI) was introduced on 1st February, 1884. In 1894, PLI extended insurance cover to female employees at a time when no other insurance company covered female lives. Rural Postal Life Insurance (RPLI) has been introduced with effect from 24th March, 1995.

### Q What are the advantages of PLI and RPLI policies?

**A** Low premium and high bonus distinguishes PLI and RPLI policies from other life insurers.

### Q Who are eligible for PLI and RPLI policies?

**A** PLI policy is available to employees of Central & State Governments, Defence and Para-Military Services, Public Sector Undertakings, Banks, Educational Institutions, Local Bodies, professionals (such as doctors, engineers, chartered accountants, MBAs, lawyers, journalists etc.) and employees of companies listed with National Stock Exchange / Bombay Stock Exchange. Benefit of Rural PLI is available to all people residing in rural areas as well as people who moves on to urban areas for employment but continue to have rural base.

Low Premium High Bonus

## Premia Payment

### Q How can policy holder pay premium?

A PLI and RPLI policyholders can pay their premium at any post office across the country. In case of salaried employees, recovery of premia from salary is possible. Alternatively, premium may also be paid (i) online at the **customer portal** <https://pli.indiapost.gov.in/CustomerPortal/PSLogin.action> through debit/credit card, wallet, BHIM/UPI and net banking, (ii) Cashless premium payment through **India Post Payments Bank (IPPB)** accounts using IPPB App, Standing Instructions (SI) Registration, IPPB Counter and with assistance of Postman & Gramin Dak Sewak (GDS) through Micro ATM (iii) Premium payment through **POSB accounts** through eBanking, mBanking, SI Registration and DOP ATM with their POSB Debit Card. Customer Portal offers a convenient any-time and any-where premium payment option to policyholders and allow policyholders to view the status of their policies on a real time basis.

### Q Is rebate allowed in PLI/RPLI premium payment?

A Admissible rebate @ 1% and 2% shall be given for (i) 6 months and (ii) 12 months or more advance deposits in PLI respectively. Admissible rebate @ 0.5%, 1% and 2% shall be given for (i) 3 months, (ii) 6 months and (iii) 12 months or more advance deposits in RPLI respectively. In addition, for every Rs. 20,000/- sum assured, a rebate of Rs. 1 is allowed every month in EA/WLA/AEA policies

### Q Can one revive a lapsed policy?

A If the premia are not paid for 6 months in case of policy within 3 years, (or) 12 months in case of policy more than 3 years, then the policy becomes lapsed. This needs revival to make it active. Revival may be on any number of occasions during entire term of the policy, provided a period of consecutive 5 (five) years should not have passed from the date of first unpaid premium. After credit of due premium with interest @ 12% per annum and a good health certificate, the policy can be revived. Revival amount may be paid in one lumpsum or in convenient instalments not exceeding 12 instalments.

### Q What happens if one forgets to pay one's premium in a month?

A One can pay the premium in the subsequent month, by paying a minimum fine of 1% of premium amount per month.

### Q Is income tax rebate admissible for PLI policies?

A Income tax rebate is available under the section 80-C of Income Tax Act.

## Medical and Non-medical Policies

### Q When is the medical examination of proposer mandatory?

A APLI policy upto Rs. 2 lakh of sum assured will be non-medical irrespective of age limit. Further, medical examination is not required for a policy (i) upto Rs. 5 lakh in PLI for age of proposer not exceeding 40 years and (ii) upto Rs. 1 lakh in RPLI for age of proposer not exceeding 35 years. Medical examination is mandatory in respect of other PLI/RPLI policies.

### Q What are the benefits of medical policy?

A It is always better & safe to go for medical policy. Non-medical policy attracts deduction of sizable percentage of death claim amounts, if policy holder dies within 3 years from the date of acceptance of policy.

### Q Has declaration on proposal form about fitness/medical history any bearing on the policy?

A Yes, it is always safe and secure to declare truthfully about one's health condition, ailments or family history while taking a policy.

## Nomination, Assignment and Conversion

### Q Is there any nomination facility available in PLI/RPLI?

A Yes, nomination can be made for three (3) persons. A policyholder is advised to nominate a person to whom the sum assured shall become payable in the event of his death, so as to save his legal heirs the trouble and expense of obtaining legal title to the sum payable under the policy.

### Q When can assignment of a policy be made?

A Policies may be assigned by the policyholder either for valuable consideration, loan against policy or by way of gift.

### Q When can conversion of a policy be done?

A Conversion of PLI/RPLI policy means any alteration affecting the date of maturity of contract of insurance and includes not only alteration from WLA to EA but also ante-dating or post-dating of the maturity of an EA policy and consequent increase/decrease of premium.

## Loan

### Q Is loan facility available?

A Loan may be taken against (i) WLA and Convertible WLA policies after completion of 4 years and (ii) EA and YS policies after completion of 3 years. Loan is not available in AEA and Children policy. Loan entitlement is calculated on a pre-fixed proportion of the surrender value. Interest @ 10% per annum is calculated on a six monthly basis. Further, interest is payable once in six months.

## Surrender

### Q What will be the surrender value of PLI/RPLI policy?

A Surrender facility is available after 3 years in case of WLA, EA, CWLA and YS policies. No surrender facility is available in case of AEA and Children policy. Surrender value depends on the surrender factor, type and term of policy. Surrendering any policy is always a loss. Bonus on the reduced sum assured is paid only if the policy is surrendered after 5 years.

## Claim Settlement

### Q How are claims settled in PLI/RPLI policies?

A All types of claims are settled as per prescribed SOP and Citizen Charter norms.

### Q Can an appeal be preferred against rejection of death claim in PLI / RPLI?

A Yes. An appeal may be preferred by the claimant against rejection of death claim to the next higher authority in Department of Posts.

## Miscellaneous

### Q How can a policyholder update her/his mobile number and email id in PLI/RPLI policy?

A Policy holder can call on toll free number 18002666868 to add her/his mobile number and e-mail id in PLI/RPLI policy or can contact the nearest post office for updation.

### Q How can a policyholder enquire details about her/his policy?

A Policy holder can call on toll free number 18002666868 for any inquiry in respect of her/his policy or can visit the nearest post office.

### Q How does a customer get a grievance settled?

A Policy holder can contact the nearest post office, Head Post Office (CPCs), office of Divisional Heads/Regional PMsG/CPMsG/CGM (PLI) for redressal of their grievances.

Alternatively, policy holder can submit her/his grievance on CRM (Customer Relationship Management) portal <http://www.indiapost.gov.in> or call on toll free number 18002666868.

## Bonus

### Q What is a rate and frequency of declaration of bonus?

A The reversionary bonus on PLI/RPLI policies is declared every year. The rate of bonus applicable from 01.04.2022 is as under:

Type of Policy	Rate of Bonus (PLI)	Rate of Bonus (RPLI)
WLA	Rs. 76 per thousand of sum assured	Rs. 60 per thousand of sum assured
EA (including Joint Life and Children Policy)	Rs. 52 per thousand of sum assured	Rs. 48 per thousand of sum assured
AEA	Rs. 48 per thousand of sum assured	Rs. 45 per thousand of sum assured
CWLA	WLA bonus rate applicable. On conversion, EA bonus rate will be applicable.	
Terminal Bonus	Rs. 20 per sum assured of Rs. 10,000 subject to max of Rs. 1000 for WLA and EA policies with term of 20 years or more.	



Low Premium High Bonus