

**India Post****भारतीय डाक**

SAC
PI updated
On
6/12/17

Office of the Chief Postmaster General
(Postal Life Insurance)

West Bengal Circle : Yogayog Bhawan (1st flr) : Kolkata 700012

ALL UNDER ENTRY

16. The Postmaster General Kolkata Region, Kolkata-700012.
17. The Postmaster General, South Bengal Region, Kolkata-700012.
18. The Postmaster General, North Bengal Region, Siliguri-734001.
19. The Postmaster General, A & N Islands, Port Blair-744101.
20. The Postmaster General, Sikkim State, Gangtok-737101.
21. The Director, Kolkata GPO, Kolkata-700001.
22. The Sr. Postmaster, Barabazar H.O., Kolkata-700007
23. The Sr. Postmaster, Alipore H.O., Kolkata-700027.
24. All the SSPOs'/SPOs' under West Bengal Circle.
25. All the SSRM/SRM under West Bengal Circle.
26. All the In charge of CPCs.
27. All the Group Leaders.
28. The Superintendent PSD, Kolkata- 700002.
29. The Superintendent CDS, Kolkata- 700007.
30. The Superintendent Foreign Post, Kolkata- 700001.

No: PLI/M & G/Ruling VIII

dated at Kolkata-12, the 01.12.2017

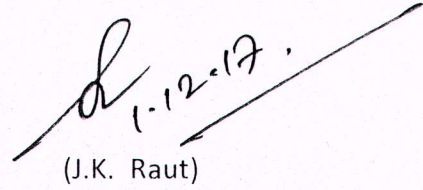
Subject: (a) Notification on use of Aadhaar number for establishing identity of an insurant under Section 57 of Aadhaar Act, 2016 (No. 18 of 2016).

(b) Gazette notification regarding Bonus on the Postal Life Insurance.

(c) Extended Clientele Base of PLI- Clarification-regarding.

Kindly find enclosed herewith PLI Directorate's communications No. 29-05/2011-LI dated 08.11.2017, 04-04/2017-LI dated 20.11.2017 and 25-02/2017-LI dated 21.11.2017, regarding above mentioned subjects for information, guidance and taking necessary action.

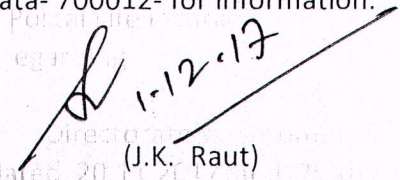
Encl: As above.


(J.K. Raut)

Asst Divisional Manager (PLI)
O/o the Chief Postmaster General
W.B.Circle, Kolkata-700012

Copy to:-

2. ^{The} ADPS (TO), O/o The Chief. P.M.G, Kolkata- 700012 – for information and upload the order in indiapost website.
2. All the S/S of PLI section, O/o The Chief. P.M.G, Kolkata- 700012- for information.


(J.K. Raut)

Asst Divisional Manager (PLI)
O/o the Chief Postmaster General
W.B.Circle, Kolkata-700012

ADM(PLI)/PLI
1/3052

Handwritten signature and initials

R- 274
24.11.17

Government of India
Ministry of Communications
Department of Posts
(Directorate of Postal Life Insurance)

Chanakypuri P.O. Complex, New Delhi-110 021

F.No.29-05/2011-LI

Dated: 08.11.2017

To :

All Heads of Circles
Director RAKNPA, Ghaziabad
Addl DG APS
Director PTCs
Director PLI, Kolkata



Subject: Notification on use of Aadhaar number for establishing identity of an insurant under Section 57 of Aadhaar Act (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 (No. 18 of 2016)

Insurance schemes of Department of Posts namely, Postal Life Insurance(PLI) and Rural Postal Life Insurance (RPLI), would come under Aadhaar Enabled Services (AeS) as per the decision taken in a meeting on DBT Platform held on 17.01.2017, under the Chairmanship of Joint Secretary DBT Mission, Cabinet Secretariat, Government of India.

2. Accordingly, following instructions are issued under Section 57 of Aadhaar Act (Targeted Delivery of Financial and other Subsidies, Benefits and Services) Act, 2016 (No. 18 of 2016) dated 26th March, 2016:

(a) **Identification of Insurants – Aadhaar number shall be one of the identifiers for establishing the identity of a Postal Life Insurance(PLI) and Rural Postal Life Insurance (RPLI) insurant;**

Provided that where Aadhaar number has not been assigned, the insurant shall submit proof of application of enrolment for Aadhaar;

Provided further that every insurant under this rule who has not given his Aadhaar number at the time of application for such PLI/RPLI policy shall submit his Aadhaar number to the Post Office or CPC (Central Processing Centre) concerned on or before 31st day of March 2018.

3. Circles are requested to ensure compliance of these instructions, which will come into effect from the date of issue of this Notification.

Handwritten signature of Sheuli Burman
(Sheuli Burman)

General Manager (Operations)

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 s/s m/s R. Agulade
 26.11.2017

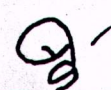
Government of India
 Ministry of Communications
 Department of Posts
 Directorate of Postal Life Insurance
 Chanakyapuri, New Delhi-110021

TO BE PUBLISHED IN THE GAZETTE OF INDIA
IN PART-I, SECTION 1
EXTRAORDINARY NOTIFICATION
NEW DELHI, THE 26. NOVEMBER, 2017

File No. 04-04/2017-LI- In exercise of powers conferred vide Rule 3 of Post Office Life Insurance Rules (2011) and on the basis of Actuarial Valuation of the assets and liabilities of Post Office Life Insurance Fund (POLIF) as on 31.03.2016, the Director General (Posts) is pleased to declare a simple Reversionary Bonus on the Postal Life Insurance Policies on their becoming claims, due to death or maturity at the following rates: -


<u>Type of Insurance Policy</u>	<u>Rate of Bonus</u>
i. Whole Life Assurance (WLA)	Rs. 85/- per thousand of sum assured
ii. Endowment Assurance (EA) (including Joint life & Children policies)	Rs. 58/- per thousand of sum assured
iii. Anticipated Endowment Assurance (AEA)	Rs. 53/- per thousand of sum assured
iv. Convertible Whole Life Policies(CWA)	Whole Life bonus rate would be applicable, but on conversion, Endowment Assurance bonus rate will be applicable
v. Terminal Bonus	Rs. 20/- per sum assured of Rs. 10,000/- subject to maximum of 1000 for Whole life assurance and Endowment assurance policies with term of 20 years or more.

- 2. The rates of Bonus for the year 2015-2016 will be applicable from the date of receipt of this Notification by the Circles and this will also be applicable to claim cases received but not settled till the date of receipt of this Notification.
- 3. Interim Bonus at the rates mentioned above will also be payable for all claims arising due to maturity or death until future valuation is completed.
- 4. The amount of Bonus involving a fraction of 50 paise or more shall be rounded off to the next higher Rupee and fraction below 50 paise shall be ignored.


 (VISHVAPAVAN PATI)
 CHIEF GENERAL MANAGER (PLI)
 (Equivalent to the Rank of Additional Secretary,
 Government of India)

No. 04-04/2017-LI dated 20 NOVEMBER, 2017

To
 The Manager,
 Government of India Press,
 Mayapuri,
 New Delhi-110064.


 (VISHVAPAVAN PATI)
 CHIEF GENERAL MANAGER (PLI)
 (Equivalent to the Rank of Additional Secretary,
 Government of India)

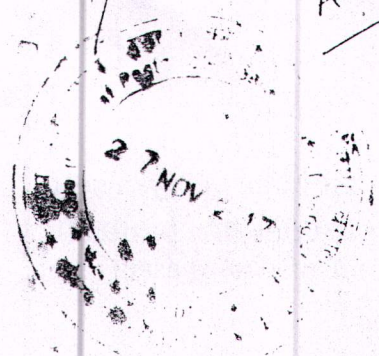
No. 04-04/2017-LI dated 20 NOVEMBER, 2017

The Manager,
 Government of India Press,
 Mayapuri,
 New Delhi-110064.

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ADM (A)
PH
Circles/Category
11/10/17
11E S/S
CMB (1)

S/C



F. No.25-02/2017-LI
Government of India
Ministry of Communication
Department of Posts
(Directorate of Postal Life Insurance)

Chanakyapuri P.O. Complex, New Delhi-110 021
Dated: 21.11.2017

Sub: Extended Clientele Base of PLI – Clarifications – regarding

As Circles are aware, benefits of PLI are no longer confined to Government and semi-Government employees. The clientele base of PLI has been extended to cover professionals (viz., doctors, engineers, bankers, etc.) and employees of Companies listed with NSE and BSE. An Office Memorandum (O.M.) No. 25-02/2017-LI dated 18.10.2017 in this regard was issued to all Circles.

2. Certain queries have been received from Circles while implementing the extended clientele base of PLI. In this regard, clarifications to queries raised by Circles are as under: -

- (i) PLI policies in respect of extended clientele base, as categorized in Rule 6 (11), (12), (13) of POLI Rules 2011, will be **cash policies only**. Alternately, insurants will have the option to pay their premium online.
- (ii) As already clarified vide letter No. 25-2/2017-LI dated 18.10.2017, Para No.16 in the PLI Proposal Form regarding 'Certificate of Immediate Superior' regarding employment details etc. is dispensed with in respect of extended clientele base, as categorized in Rule 6 (11), (12), (13) of POLI Rules, 2011.
- (iii) As a proof of profession of the proponent, copy of relevant degree from a recognized institute/regulatory body will be obtained from the proponents.
- (iv) In case of employees of companies listed with NSE/BSE, photo identity card of the employee issued by the employer is sufficient as employment proof. Getting Employment Certificate from the Company is not mandatory.
- (v) In case of teaching/non-teaching staff category, some Circles have asked for clarification on whether (a) affiliation certificate of schools/colleges to recognized boards and (b) pay slip/ copy of appointment letter etc. have to be ascertained from the school etc. It is clarified that such affiliation certificates/ pay slips/ appointment letters etc. need not be insisted upon from the proponents. Instead, a **self-declaration by the proponent** regarding affiliation to boards/income / salary etc. along with photo identity card issued by the employer is sufficient.

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(i) As a proof of profession of the proponent, copy of relevant degree from a recognized institute/regulatory body will be obtained from the proponents.

- (vi) In case of professionals, whether self-employed or working in government/private sector, and who want to purchase a high value policy, a **self-declaration** by the proponent **regarding his/her income/salary from the profession** will form the criteria to evaluate the admissibility of sum assured of the policy being procured.
- (vii) According to Rule No. 18 of POLI Rules 2011, the immediate Supervisor of the proposer will issue certificate after comparing with the proposer's Service Book, service roll, appointment certificate and hand over the proposal form to the Marketing Agent along with certified document. In this rule, there is no mention that the certificate is to be obtained for Cash policies or Pay policies.

Circles have informed that the field units and sales team including Group Leaders (PLI) have reported that getting Certificate from immediate superior is difficult in many institutions, and have requested to dispense with this Certificate.

Accordingly, it is clarified that "Certificate of Immediate Superior" will be dispensed with in respect of all types of cash policies. Instead of this certificate, copies of self-attested documents like employee ID, Aadhaar, driving license can be obtained from the proponents.

- (viii) In case of premature death claim case within three years from the commencement of policy in case of a self-employed / private sector professionals, documents such as hospitalization certificate, death certificate, post-mortem reports, police reports, medical records and other related documents etc. will be required to carry out deep investigation to settle the early death claim case. In these cases, sales force must ensure that the health information of the proponent, as existing in Para 11, 12 and 13 of the Proposal Form, should be filled carefully to avoid insurance of any bad life.

3. This letter issues with approval of the competent authority.



(R.K. Mishra)
Addl. Gen. Manager(B&I)

To,

All HOCS