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सत्यमेव जयते

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नई दिल्ली-110001
Department of Posts
Ministry of Communications
Government of India
Dak Bhawan, Sansad Marg
New Delhi-110001

D.O . 29-13/2019-LI
Dated 11th March, 2019

Dear CPMG,

Recently, PLI Directorate has taken certain measures to improve the efficiency of PLI operations. Some of the changes/improvements made are under:

- a. **Increase in limit of claim amount from Rs.1 Lakh to Rs.3 Lakhs for settlement of death claim cases**, having no nomination or nominee pre-deceases. In such cases, production of succession certificate has been waived by amending Rule 54 of POLI Rules, 2011.
- b. **Removal of conditionality of carrying out medical examination of proponent nearest to the place of duty by amending Rule 24 of POLI Rules, 2011.** Now medical examination of proponent can be conducted at the place of permanent/temporary duty or residence or stay of the proponent.
- c. **Heads of Divisions** are now **authorized to empanel RMP** for medical examination of proponents up to the sum assured of Rs. Five Lakhs in place of the Postmaster General. Rule 25 of POLI Rules has been amended accordingly.
- d. **Simplification of proposal form of PLI/RPLI and Children Policy:** Earlier PLI proposal form was of 8 pages, RPLI proposal form of 6 pages and children policy proposal form of 4 pages. Revised PLI/RPLI and children policy forms are of 4 pages and 3 pages respectively. This would now occupy lesser space in system and improve speed of scanning & processing of proposals.
- e. **Simplification of process of issue of duplicate policy:** By doing away with the necessity of publication of loss in any newspaper (irrespective of sum assured) and doing away with discrete inquiry requirement, now duplicate policy can be issued simply on furnishing of indemnity bond.

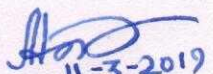
- f. **Removal of limit of number of revivals:** By amending Rule 55 of POLI Rules, 2011 PLI/RPLI policies rendered lapsed can be revived any number of times. As per the earlier provision, revival was permitted only twice. This functionality is being developed by Infosys.
 - g. **Verification/confidential report by ASP/SDI:** RPLI proposals can be accepted by the designated authorities when the confidential report by ASP/SDIs is not received within seven days of indexing of proposals. Instructions to this effect have already been issued.
 - h. **Premium collection receipt Cancellation:** In light of certain frauds, it has been decided and Infosys has been asked to deploy the restriction of Receipt Cancellation functionality at the earliest, i.e. allowing only one CPC in each Circle to cancel the receipt in case of exigency. No Post Office hereafter will be allowed to cancel premium receipt.
 - i. **Optimization of CIS performance:** In the CIS, performance improvements have been made. Core System Batches are now getting completed early, leading to reduced pendency of Letter Generation and Work Flow issues. Further, Alternate ECMS utility was taking extra time due to certain system validation, which has been optimized leading to improvement in the performance of ECMS.
 - j. **Improvement of Customer Portal:** Failure rate of Online Customer Portal transaction has been reduced considerably from more than 4% (during Sep-18) to less than 1% (during Dec-18)
 - k. **Closure of Tickets within 15 days:** Earlier, tickets were not closed for months even after resolution of issues. In order to introduce element of discipline, the provision of auto closure of Tickets after 15 Days (for which solution has been provided and is waiting for user confirmation/response) has been made in the system.
2. The PLI Directorate is working on many other pain points to improve operational efficiency. However, Circles will play crucial role in overall improvement. Some of the main issues to be addressed by Circles are as under:

- 11/c
- a. CPCs are adequately manned with trained manpower
 - b. Timely settlement of claims.
 - c. Publicity of business through various media
 - d. Timely payment of incentive to sales force
 - e. Updation of mobile number in policies for real time SMS.

3. The business and utilization of funds scenario is as under:

- a. Achievement of business target and utilization of funds (scheme) is discussed in each monthly video conferencing. As against PLI premium income target of Rs.8553 crores for the year 2018-19, the achievement has been 6539.41 crores which is 91.75% of proportionate target. Barring Delhi, UP, HP, Uttarakhand and Tamil Nadu, none of the Circles have achieved more than 90 % of proportionate target.
- b. Similarly, against RPLI premium target of Rs.2713 crores, for the year 2018-19, the achievement has been Rs.1903.49 crores which is only 84.19% of proportionate target. Delhi, West Bengal, Telangana, HP, Jharkhand, Tamil Nadu, North East, MP, Uttarakhand, Chhattisgarh and Assam Circles have achieved more than 90 % proportionate target.
- c. As regards, expenditure of scheme (Plan) funds is concerned, it is not satisfactory. Average expenditure is about 26% till January 2019. Except HP, Punjab, West Bengal and AP, none of the other circles have utilized more than 50% of allotted funds for publicity of PLI/RPLI and training activities. Telangana, MP, NE, Kerala and Haryana have spent less than 25% of allotted funds up to January 2019.

4. I am sure that all the Circles will strive hard in this critical month of March to achieve the PLI/RPLI targets of 2018-19 and will fully utilise the funds allotted.


11-3-2019
(A.N Nanda)

All Heads of Postal Circles.