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## A Growth of Rural Postal Life Insurance in India [ A Study with special Reference to Dharmapuri District]

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### ABSTRACT

*The study was carried out to analyze whether the Rural Postal Life Insurance in India have gained importance among the people or not. Government must create more awareness among the rural people about the Rural Postal Life Insurance, saving Schemes and the benefits availed through it as it has not reached the People properly. Good reliable, Government authorized agents should be appointed so that people find it easy to hand over the money so that mobilization of savings could be increased. The Post Offices should be computerized and more staff members are to be appointed as majority feel that the service provided by the post offices are not good. The interest rates have to be increased as for many Investment schemes there is a gradual reduction from high percentage of interest to low percentage. There must be a change in the infrastructure facilities of Post Office and the staff should be more hospitable. The presented paper depicts the current scenario and the a growth of Postal Life Insurance*

**Keywords : RPLI, Growth of Insurance, Savings.**

### 1.1 Introduction

Postal Life Insurance (PLI) was introduced on 1st February 1884 with the express approval of the Secretary of State (for India) to Her Majesty, the Queen Empress of India. It was essentially a scheme of State Insurance mooted by the then Director General of Post Offices, Mr. F.R. Hogg in 1881 as a welfare scheme for the benefit of Postal employees and later extended to the employees of Telegraph department in 1888. In 1894, PLI extended insurance cover to female employees of P & T Department at a time when no other insurance company covered female lives. It is the oldest Life insurer in this country.

In the beginning, the upper limit of life insurance was only Rs 4000/- which has now increased to Rs 10 lacs (Rupees Ten Lacs) for all schemes combined - Endowment Assurance and Whole Life Assurance. Over the years, PLI has grown substantially from a few hundred policies in 1884 to 42,83,302 policies as on 31.03.2010. It now covers employees of Central and State Governments, Central and State Public Sector Undertakings, Universities, Government aided Educational institutions, Nationalized Banks, Local bodies etc. PLI also extends the facility of insurance to the officers and staff of the Defence services and Para-Military forces. Apart from single insurance policies, Postal Life Insurance also manages a Group Insurance scheme for the Extra Departmental Employees (Gramin Dak Sevaks) of the Department of Posts.

Government Saving Bank was started in the three Presidency towns of Calcutta, Madras and Bombay in 1833, 1834 and 1835 respectively. In 1860, the Secretary of state for India initiated steps for empowering the post offices to undertake savings bank operations in India, similar to that of the U.K. But the Government was under organized and mature enough to take upon such banking business. Some changes took place subsequently in the management of Savings Bank. Between 1863 and 1865, the management of the Savings Bank was transferred from Government Treasuries to the Presidency Bank, and each Presidency bank framed its management. The deposit allowed was Rs. 500 in a year up to a maximum of Rs. 3000 and the interest rate was fixed at 3.75 percent per

annum. In practice, the SB counters were kept open twice in a week.

### 1.2 Methodology

This study is based on the Primary and secondary data which were collected from Tamil Nadu and Postal department. The data collected from the survey constitute primary and the information gathered from books, journals, magazines, reports, dailies were secondary.

### 1.3 Sample size

A sample size consists of 100 postal investors where selected. The sample size is selected by adapting convenient sampling techniques.

### 1.4 Analysis

The data collected from the year 2001-2010, the main tool of analysis used in the study is Trend percentage.

### 1.5 Objective of the study

The objective of this study are as follows

1. To study on the growth of rural postal Life insurance.
2. To offer suggestion for improving the postal Life Insurance today

### 1.6 Limitations of the study

❖ The analysis and interpretation are based on secondary data contained in the published annual report of postal department.

❖ Due to the limited time available at the disposal of the researcher the study has been confirmed for a period of 10 years ( 2001-2010)

### 1.9 RPLI Insurance Plans

RPLI offers following types of plans:

1. Whole Life Assurance ( GRAMA SURAKSHA)
2. Convertible Whole Life Assurance (GRAMA SUVIDHA)
3. Endowment Assurance ( GRAMA SANTOSH)
4. Anticipated Endowment Assurance (GRAMA SUMANGAL)

5. GRAM PRIYA
6. Scheme for Physically handicapped persons

The salient features of the Whole Life, Endowment, Convertible Whole Life and Anticipated Endowment Schemes of RPLI are same as the corresponding schemes of PLI except that the minimum Sum Assured is Rs.10,000 and the maximum Sum Assured is Rs.3 lac. The maximum age limit of entry is 55 years in case of Whole Life and Endowment Assurance but 45 years in case of other plans.

All the schemes have compulsory medical examination. For the non-medical policies, the maximum limit of Sum Assured is Rs.25,000/-, and maximum age is 35 years. In case of Non-standard age proof for Rural PLI policies, the maximum age limit is 45 years.

**Table- 1**  
**Rural Postal Life Insurance(RPLI) ( in Rs. Crore)**

| Year    | No.of Policies in force | Trend Per-centage | Sum As-sured | Trend Percent-age | Corpus of Fund | Trend Percent-age |
|---------|-------------------------|-------------------|--------------|-------------------|----------------|-------------------|
| 2001-02 | 1133013                 | 100.00            | 4403.92      | 100.00            | 341.05         | 100.00            |
| 2002-03 | 1795070                 | 158.43            | 7464.53      | 169.50            | 510.69         | 149.74            |
| 2003-04 | 2666485                 | 235.34            | 12385.11     | 281.23            | 756.48         | 221.81            |
| 2004-05 | 3738798                 | 329.99            | 18520.93     | 420.56            | 1127.61        | 330.63            |
| 2005-06 | 4702776                 | 415.07            | 25229.66     | 572.89            | 1624.77        | 476.40            |
| 2006-07 | 5246673                 | 463.07            | 33865.65     | 768.99            | 2284.92        | 669.97            |
| 2007-08 | 6167928                 | 544.38            | 41846.09     | 950.20            | 3003.78        | 880.74            |
| 2008-09 | 7356446                 | 649.28            | 53072.10     | 1205.11           | 3994.36        | 1171.19           |
| 2009-10 | 9925103                 | 875.99            | 59572.09     | 1352.71           | 5524.69        | 1619.91           |

(Source: Indian Post)

The above table no.4 shows that Rural Postal Life Insurance (RPLI) policies are assured and claim settled details in last ten years. It has been simultaneously increased. The table also displays in figure as under:

#### 1.10 Findings

- Male investors dominate the investment scene as they constitute 62 percent of the sample investors and the rest is female investors.
- 39 percent of the sample investors belongs to the age group of 41-50 years and only 12 percent belong to the age group of 21-30 years.
- 69 percent of the investors are married and the rest are unmarried investors.
- 71 percent of the sample investors are in their own residence and rest are in rental houses.
- 22 percent of the sample investors have up to +2 level of education, 31 percent of the sample investors are degree holders, 30 percent of the sample investors are Post-Graduate degree holders, 12 percent of the sample investors are professional degree holders, and 5 percent have other levels of education.
- 39 percent of the sample investors are in clerical cadre, 8 percent are in managerial cadre, 21 percent are in profes-

sional cadre, and the remaining are in other cadres.

- 58 percent of the sample investors are employed in government sectors and 22 percent are in private sectors.
- 41 percent of the sample investors are in villages and the rest 56 percent are in towns.
- 54 percent of the sample investors are heads of the families and the rest are members of the families.
- 53 percent of the sample investors have one earning member in the families, 32 percent have 2 earning members in the families, and 14 percent have 2 and above earning members in the families.
- 75 percent of the sample investors have their spouse not employed and 25 percent have their spouse employed.
- 4 percent of the sample investors have no dependents in their families, 31 percent have 1-2 dependents, 50.27 percent have 3-4 dependents and 14 percent have 5 or more dependents in the families.
- 7 percent of the sample investors have a monthly income ranging up to Rs. 5000, 21.07 percent have a monthly income ranging from Rs. 5000-10000, 24 percent have monthly income ranging from Rs. 10000-15000, and 17.33 percent have monthly income ranging above Rs.15000.
- 35 percent of the sample investors have families' monthly expenses ranging up to Rs. 5000, 50 percent of the sample investors have families' monthly expenses ranging from Rs. 5000 to Rs. 10,000, 12 percent of the sample investors have families' monthly expenses ranging from Rs. 10,000 to Rs. 15,000, and 4 percent of the sample investors have families' monthly expenses ranging above Rs. 15,000.
- 46 percent of the sample investors have a monthly investments ranging up to Rs. 2500, 39 percent of the sample investors have monthly investments ranging from Rs.2500-5000, 12 percent of the sample investors have monthly investments ranging from Rs. 5000 to Rs. 7500, and only 3 percent have monthly investments ranging above Rs.7500.

#### 1.11 Suggestion and Conclusion

Government must create more awareness among the rural and urban people about the Rural Postal Life Insurance, saving Schemes and the benefits availed through it as it has not reached the People properly. Good reliable, Government authorized agents should be appointed so that people find it easy to hand over the money so that mobilization of savings could be increased. The Post Offices should be computerized and more staff members are to be appointed as majority feel that the service provided by the post offices are not good. The interest rates have to be increased as for many Investment schemes there is a gradual reduction from high percentage of interest to low percentage. There must be a change in the infrastructure facilities of Post Office and the staff should be more hospitable.

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