

**India Post****भारतीय डाक**

Office of the Chief Postmaster General

( Postal Life Insurance )

West Bengal Circle : Yogayog Bhawan (1<sup>st</sup> flr) : Kolkata 700012SDC  
AM 24/3/18**ALL UNDER ENTRY**

1. The Postmaster General Kolkata Region, Kolkata-700012.
2. The Postmaster General, South Bengal Region, Kolkata-700012.
3. The Postmaster General, North Bengal Region, Siliguri-734001.
4. The Postmaster General, A & N Islands, Port Blair-744101.
5. The Postmaster General, Sikkim State, Gangtok-737101.
6. The Director, Kolkata GPO, Kolkata-700001.
7. The Sr. Postmaster, Barabazar H.O., Kolkata-700007
8. The Sr. Postmaster, Alipore H.O., Kolkata-700027.
9. All the SSPOs'/SPOs' under West Bengal Circle.
10. All the SSRM/SRM under West Bengal Circle.
11. All the In charge of CPCs.
12. All the Group Leaders.
13. The Superintendent PSD, Kolkata- 700002.
14. The Superintendent CDS, Kolkata- 700007.
15. The Superintendent Foreign Post, Kolkata- 700001.

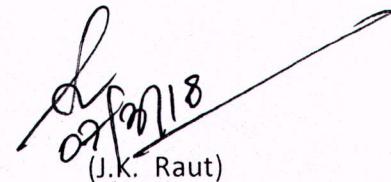
No: PLI/M &amp; G/Ruling VIII

dated at Kolkata-12, the 07.03.2018

Subject: Change in Policy Bond of AEA policies.

Kindly find enclosed herewith PLI Directorate's communication No. 25-6/POLI Rules/Clf./2014-LI dated 19-02-2018, regarding above mentioned subjects. The same is forwarded for information, guidance and taking necessary action.

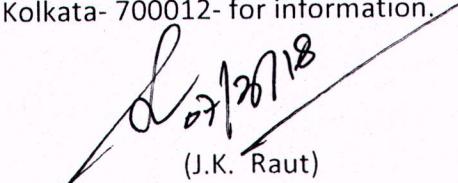
Enclo: As above.

  
(J.K. Raut)

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

Copy to:-

- 1. 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

*Circulate  
ASD(M) Pd*

142  
SIS (PA/S)  
12  
SD 89/C  
1463  
डाक जीवन बीमा निदेशालय  
डाक विभाग, संचार एवं सूचना प्रौद्योगिकी मंत्रालय, भारत सरकार  
चाणक्यपुरी डाकघर भवन, नई दिल्ली-११००२९

DIRECTORATE OF POSTAL LIFE INSURANCE

Department of Posts, Ministry of Communications &

Information Technology, Government of India

Chanakyapuri Post Office Complex, New Delhi-110021

पत्रांक  
No

20 FEB 2018

दिनांक  
Dated

25-6/POLI Rules/Clf./2014-LI

19-02-2018

To,

1. All Head of Circles.
2. Addl. Dte Gen APS(PLI Cell), Sena Bhawan, C/o 56APO
3. Director, All PTCs

Sub: Change in Policy Bond of AEA policies.

Policy document format of AEA policies and 10 year RPLI have been revised inserting the columns of due date(s) of survival benefit payment and actual date of payment thereof.

Requisite changes in format have been tested in system and same is under production stage.

Meanwhile, the revised formats are circulated for arranging the pre-printed stationery on specified paper.

This has the approval of GM(O).

*(U.S. Kanyal)*  
Dy. Divisional Manager-II

Encl: copies of policy bond of AEA (Sumangal), AEA (Gram Sumangal) & Gram Priya.



पोस्ट जीवन बीमा  
Postal Life Insurance



891/C

सुमंगल

**SUMANGAL**  
(ANTICIPATED ENDOWMENT ASSURANCE)

\_\_\_\_\_ YEARS TERM

CPC/Office Name

WHEREAS the proposer named as the "Insured" in the Schedule printed below has deposited with the PRESIDENT OF INDIA a proposal and declaration for an Anticipated Endowment Assurance on his/her own life mentioned in the said Schedule and has agreed that the said proposal and declaration signed by him/her shall be the basis of the contract for such insurance.

AND WHEREAS THE PRESIDENT OF INDIA has accepted the said proposal and has received the first premium paid by the proposer in terms of the letter of acceptance for and insurance of the amount and on the terms stated in the said Schedule.

NOW IT IS HEREBY DECLARED that if the insured shall pay to the Director General of Posts or the Officer for the time being performing his functions or any other officer duly authorised by the PRESIDENT OF INDIA in this behalf, the subsequent periodical premia within the prescribed time limit of such payment as stipulated for in the said Schedule or until his/her death, whichever shall first occur, the PRESIDENT OF INDIA shall be subject and liable to pay the sum mentioned in the said Schedule together with bonus, if any, declared by the PRESIDENT OF INDIA to the insured or his/her assigns as early as possible after the insured has attained the age specified if he/she shall die without receiving payment, unto the Executors, Administrator or Assigns of the insured as early as possible after proof of death of the insured and title of the claimant, to the satisfaction of the Director General of Posts or the Officer for the time being performing his function or any other Officer duly authorised by the PRESIDENT OF INDIA in this behalf as aforesaid.

BUT this contract is made subject to the terms of Contract printed overleaf.

AND it is also hereby declared that every endorsement placed on the policy by the Director General Posts or the Officer for the time being performing his functions or any other officer duly authorised by the PRESIDENT OF INDIA in that behalf, shall be deemed part of the policy.

AGE has been admitted as the "age" hereof mentioned in the said Schedule.

DATE OF COMMENCEMENT OF RISK	POLICY No.	SUM ASSURED	TERM
NAME, OCCUPATION AND ADDRESS OF INSURED	Date of Birth of Insured  Date of Proposal  Date of Declaration  Date of Acceptance  Age at Entry	Date of Maturity  Details of Premium Payable  Mode of Payment  Amount*  Last Premium Due	

Period during which premium will be payable:

Event or events on the happening of which the sum assured is to become payable:

1. On the survival of Life Assured surviving to the stipulated dates as under:
  - a) On the life assured surviving upto the end of 6/8\* years from the date of commencement of risk - 20% of the sum assured.
  - b) On the life assured surviving upto the end of 9/12\* years from the date of commencement of risk - 20% of the sum assured.
  - c) On the life assured surviving upto the end of 12/16\* years from the date of commencement of risk - 20% of the sum assured.
  - d) On the life assured surviving upto the date of maturity - 40% of the sum assured together with accrued bonus.
2. On the assured death before the stipulated date of maturity - Sum assured together with accrued bonus.

\* Depending on 15 Years/ 20 Years term.

Beneficiary to receive proceeds under this policy:

The assured or his/her assignee or nominee(s) under section 39 of the Insurance Act 1938 or Proving Executors or Administrators or other Legal Representatives who should take out representation to Insured's Estate or limited to the moneys payable under this policy from any court of any State or Territory of the Union of India.

	Name(s) of Nominee(s)	Age	Relationship

\*Tax(es), if any, levied by Government will be charged extra.

Due date of Payment			Date of Payment			Signature		
I	II	III	I	II	III	I	II	III

Office Seal & Date

Place:

Manager  
Central Processing Centre  
for and on behalf of the PRESIDENT OF INDIA



WHEREAS the proposer named as the "Insured" in the Schedule printed below has deposited with the PRESIDENT OF INDIA a proposal and declaration for a Ten Years Rural Postal Life Assurance on his/her own life mentioned in the said Schedule and has agreed that the said proposal and declaration signed by him/her shall be the basis of the contract for such insurance.

AND WHEREAS THE PRESIDENT OF INDIA has accepted the said proposal and has received the first premium paid by the proposer in terms of the letter of acceptance for and insurance of the amount and on the terms stated in the said Schedule.

NOW IT IS HEREBY DECLARED that if the insured shall pay to the Director General of Posts or the Officer for the time being performing his functions or any other officer duly authorised by the PRESIDENT OF INDIA in this behalf, the subsequent periodical premia within the prescribed time limit of such payment as stipulated for in the said Schedule or until his/her death, whichever shall first occur, the PRESIDENT OF INDIA shall be subject and liable to pay the sum mentioned in the said Schedule together with bonus, if any, declared by the PRESIDENT OF INDIA to the insured or his/her assigns as early as possible after the insured has attained the age specified if he/she shall die without receiving payment, unto the Executors, Administrator or Assigns of the insured as early as possible after proof of death of the insured and title of the claimant, to the satisfaction of the Director General of Posts or the Officer for the time being performing his function or any other Officer duly authorised by the PRESIDENT OF INDIA in this behalf as aforesaid. BUT this contract is made subject to the terms of Contract printed overleaf.

AND it is also hereby declared the every endorsement placed on the policy by the Director General Posts or the Officer for the time being performing his functions or any other officer duly authorised by the PRESIDENT OF INDIA in that behalf, shall be deemed part of the policy.

AGE has been admitted as the "age" hereof mentioned in the said Schedule.

### SCHEDULE

DATE OF COMMENCEMENT OF RISK	POLICY No.	SUM ASSURED	TERM
NAME, OCCUPATION AND ADDRESS OF INSURED	Date of Birth of Insured  Date of Proposal  Date of Declaration  Date of Acceptance  Age at Entry	Date of Maturity  Details of Premium Payable  Mode of Payment  Amount  Last Premium Due	

Period during which premia will be payable:	Till the stipulated date of last payment or prior death of the life assured whichever is earlier.
Event or events on the happening of which the sum assured is to become payable:	<p>1. On survival of Life Assured surviving to the stipulated dates as under:</p> <ul style="list-style-type: none"> <li>a) On the life assured surviving upto the end of 4 years from the date of commencement of risk - 20% of the sum assured.</li> <li>b) On the life assured surviving upto the end of 7 years from the date of commencement of risk - 20% of the sum assured.</li> <li>c) On the life assured surviving upto the date of maturity - 60% of the sum assured together with accrued bonus.</li> </ul> <p>2. On the assured death before the stipulated date of maturity - Sum assured together with accrued bonus.</p>
Beneficiary to receive proceeds under this policy:	The assured or his/her assignee or nominee(s) under section 39 of the Insurance Act 1938 or Proving Executors or Administrators or other Legal Representatives who should take out representation to Insured's Estate or limited to the moneys payable under this policy from any court of any State or Territory of the Union of India.

### NOMINATION (under Section 39 of the Insurance Act 1938)

Name(s) of Nominee(s)			Age	Relationship
I	II	III	I	II

Due date of Payment			Date of Payment			Signature		
I	II	III	I	II	III	I	II	III

### Office Seal & Date

Place:

Manager  
Central Processing Centre  
for and on behalf of the PRESIDENT OF INDIA



ग्रामीण डाक जीवन वीमा  
Rural Postal Life Insurance



89-2/C  
आम  
**GRAM SUMANGAL**  
(ANTICIPATED ENDOWMENT ASSURANCE)

YEARS TERM

CPC/Office Name

WHEREAS the proposer named as the "Insured" in the Schedule printed below has deposited with the PRESIDENT OF INDIA a proposal and declaration for an Anticipated Endowment Assurance on his/her own life mentioned in the said Schedule and has agreed that the said proposal and declaration signed by him/her shall be the basis of the contract for such insurance.

AND WHEREAS THE PRESIDENT OF INDIA has accepted the said proposal and has received the first premium paid by the proposer in terms of the letter of acceptance for and insurance of the amount and on the terms stated in the said Schedule.

NOW IT IS HEREBY DECLARED that if the insured shall pay to the Director General of Posts or the Officer for the time being performing his functions or any other officer duly authorised by the PRESIDENT OF INDIA in this behalf, the subsequent periodical premia within the prescribed time limit of such payment as stipulated for in the said Schedule or until his/her death, whichever shall first occur, the PRESIDENT OF INDIA shall be subject and liable to pay the sum mentioned in the said Schedule together with bonus, if any, declared by the PRESIDENT OF INDIA to the insured or his/her assigns as early as possible after the insured has attained the age specified if he/she shall die without receiving payment, unto the Executors, Administrator or Assigns of the insured as early as possible after proof of death of the insured and title of the claimant, to the satisfaction of the Director General of Posts or the Officer for the time being performing his function or any other Officer duly authorised by the PRESIDENT OF INDIA in this behalf as aforesaid.

BUT this contract is made subject to the terms of Contract printed overleaf.

AND it is also hereby declared the every endorsement placed on the policy by the Director General Posts or the Officer for the time being performing his functions or any other officer duly authorised by the PRESIDENT OF INDIA in that behalf, shall be deemed part of the policy.

AGE has been admitted as the "age" hereof mentioned in the said Schedule.

DATE OF COMMENCEMENT OF RISK	POLICY No.	SUM ASSURED	TERM
NAME, OCCUPATION AND ADDRESS OF INSURED	Date of Birth of Insured  Date of Proposal  Date of Declaration  Date of Acceptance  Age at Entry	Date of Maturity  Details of Premium Payable  Mode of Payment  Amount*  Last Premium Due	(Frequency)

Period during which premium will be payable:

Till the stipulated date of last payment or prior death of the life assured whichever is earlier.

Event or events on the happening of which the sum assured is to become payable:

1. On the survival of Life Assured surviving to the stipulated dates as under:
  - a) On the life assured surviving upto the end of 6/8\* years from the date of commencement of risk - 20% of the sum assured.
  - b) On the life assured surviving upto the end of 9/12\* years from the date of commencement of risk - 20% of the sum assured.
  - c) On the life assured surviving upto the end of 12/16\* years from the date of commencement of risk - 20% of the sum assured.
  - d) On the life assured surviving upto the date of maturity - 40% of the sum assured together with accrued bonus.
2. On the assured death before the stipulated date of maturity - Sum assured together with accrued bonus.

\* Depending on 15 Years/ 20 Years term.

Beneficiary to receive proceeds under this policy:

The assured or his/her assignee or nominee(s) under section 39 of the Insurance Act 1938 or Proving Executors or Administrators or other Legal Representatives who should take out representation to Insured's Estate or limited to the moneys payable under this policy from any court of any State or Territory of the Union of India.

	Name(s) of Nominee(s)	Age	Relationship

\*Tax(es), if any, levied by Government will be charged extra.

Due date of Payment			Date of Payment			Signature		
I	II	III	I	II	III	I	II	III

Office Seal & Date

Place:

Manager

Central Processing Centre  
for and on behalf of the PRESIDENT OF INDIA