

No. 6-11/2018-PBI  
Government of India  
Ministry of Communications  
Department of Posts  
(PBI Division)

Dak Bhawan, New Delhi  
Dated 04 August 2022

To,

**All CPMsG**

**Sub: Proposal for Enabling Counter Staff/Postal Assistants to source Insurance Business (Life and Non - Life) using their own Mobile**

Madam/Sir,

I am directed to refer to the subject mentioned above and to state that presently GDS/Postmen are enabled to source Life and General Insurance business using the integrated journey on Micro ATM through IPPB App. This has helped a lot in fulfilling Insurance needs in the rural areas. Motor, Health Insurance plan, Term Insurance and Pension plan are also adding to the improvement in financial inclusion by providing insurance at customer's door step. Insurance serves critical need of the customers as it covers the risk for the dependant/self from unforeseen happenings.

2. Though the current insurance sales solution has limitation of not being available on Core Banking Solution (CBS) at counters, LI/GI can be sold through the 20,000 (Approx.) counter staff/Postal Assistants in HOs and SOs by extending the non-integrated Banking Correspondent (BC) journey to all counter PAs. As per this proposition, they will be able to source insurance through their personal devices/desktop/Mobile easily and will support improvement in Insurance business. This will promote financial inclusion as well as give IPPB the opportunity to engage with HOAs & CAs to generate more leads and can result in higher revenue generation.

3. IPPB already has few channel partners including BAJAJ Life Insurance, TATA GIC, BAJAJ GIC and many others are in the pipeline including SBI Life & HDFC Life Insurance. These companies have great product offerings which may be easily sourced by the Counter PAs and add to the business of the organization. This will help counter PAs to provide options to customers and also ensure revenue to Bank, Department & Counter PA.

4. In view of above, all HoCs are requested to extend support to IPPB in enabling Counter Staff/Postal Assistants to source Insurance Business

(Life and Non - Life) using their own devices/desktop/Mobile.

Yours faithfully



(Mithilesh Kumar Mandal)  
Assistant Director General (PBI-II)

Copy to: - CSMO, IPPB.