F.No. 56-01/2021-LI
Ministry of Communications
Department of Posts
(Directorate of Postal Life Insurance).
Chanakyapuri P.O. Complex, New Delhi-110021

Dated: 11th Oct 2021

Office Memorandum

Sub: **Issuance of Digital copy of Postal Life Insurance (PLI)/Rural Postal Life Insurance Policies (RPLI) through DigiLocker.**

DigiLocker is an initiative under the Digital India Program by the Government of India where citizens can get authentic documents/certificates in digital format from original issuers of these certificates. Department of Posts intends to minimize the use of physical documents that will enhance effectiveness of service delivery, making hassle free and friendly services for the citizens.

2. The Department of Posts on the occasion of Azaadi Ka Amrit Mahotsav is launching the digital version of the Postal Life Insurance policy bonds and is inaugurating the 'ePLI bond' in the digital format which will now be available to eligible policyholders through DigiLocker. By securely logging in to the DigLocker using Aadhaar authentication, the user can download the digital copy of the Policy bond on their mobile phone.

3. This electronic copy of PLI policy bonds having a digital signature in the DigiLocker platform is valid proof as per the IT Act 2000. It shall be treated at par with the original policy bond issued by the Department of Posts for processing all types of Financial & Non-financial requests related to PLI/RPLI.

4. Issuance of policy bond through DigiLocker will help the customers and Department in following ways: -

4.1   Benefits for the PLI/RPLI customers: -

a. Insurance Bond is an important document for an insurant and timely access to insurance bonds is of critical importance. Thus, providing digital PLI/RPLI bonds through DigiLocker would be of significant convenience to customers which will help them to store the bond in a safer and more secured manner without any additional cost.

b. The Policy Bond in digital format is available after the purchase of Postal Life Insurance policy from the Post Office or through the India Post website.

c. The digitally signed copy of the policy bond is available for download immediately after the acceptance/approval of a proposal from the DigiLocker mobile application.

d. If the user is holding multiple Postal & Rural Postal Life Insurance Policies like Endowment Assurance, Anticipated Endowment Assurance, Whole Life Assurance, Convertible Whole Life Assurance, Child Policy, Yugal Suraksha (in PLI) & Gram Priya (in RPLI), all of them can be downloaded by using the same authentication mechanism.

e. Many times, the physical copy of the policy bonds is old and the upkeep of it is difficult. Now with a digital copy available in Digilocker, the policyholder will get the benefit of showing digital copy during the maturity claim settlement through the issued section of the DigiLocker app. Similarly, now the policyholder can show the digital policy bond for any changes that are required in the policy document like address change, nomination etc.

f. All the subsequent changes on the policy bonds will be synced to the DigiLocker by the Department of Posts servers. Therefore, the policyholder gets the benefit of always keeping the updated version of the policy bond in digital format in the mobile app.

4.2 Benefits to the Department

a. The Postal Officer can check the veracity of the digital PLI Policy document by using a Digi locker QR code reader. Only this app can read the policy details from the QR code which is encrypted.

b. During the policy servicing, the Post office staff can validate the digital copy simply by verifying the digital signature and scanning the encrypted QR code embedded in the Policy bond from within the issued section of the DigiLocker app.

c. This will drastically reduce the policyholders' complaints regarding missing policy bonds, issue of duplicate policy bonds etc.

d. The verifiability through the aadhaar authentication system, having embedded digital signature and encrypted QR code will reduce fraudulent cases to a substantial extent.

e. As the name in digilocker (which in turn is obtained from Aadhaar) is matched with that of PLI Policy, the Postal Department get the benefit of clean and identifiable KYC.

5. Procedure to be followed for downloading/verifying policy bonds in DigiLocker:- -

The Policyholder after successful authentication using Aadhaar from their mobile app, will enter the policy number. The DigiLocker will match the Policyholder

name and date of birth from the Aadhar database with that available in the Postal Life Insurance database. Upon a successful match, the Policy bond will get downloaded and will be available in the issued documents section of Digilocker mobile app.

6. This information may be widely disseminated among all administrative offices, operational offices, and sales forces for wide publicity by way of properly circulating the instructions, educating the officials during training/workshop held at different levels, sensitizing the customers through marketing agents & during the melas and inclusion of this information in PLI/RPLI brochures & various other advertisements printed/displayed by Circles from time to time.

7. A list of FAQs (Frequently Asked Questions) is attached for reference.

This issues with the approval of competent authority.

11/X/2021

(Hariom Sharma)
Deputy Divisional Manager-II

Copy for information and necessary action to: -

1. PS to Minister of Communications/Minister of State for Communications.
2. Sr. PPS to Secretary (Posts)/Sr. PPS to Director General Postal Services.
3. PPS/PS to Member (Banking)/Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/Member (Tech)/ Addl. DG (Co-ordination)/ Secretary (PSB)
4. Sr. Deputy Director General (Vigilance) & CVO/Sr. Deputy Director General (PAF)
5. CGM (BD)/CGM (Parcel)
6. All DDGs, Dak Bhawan
8. All CPMGs/Addl. DG, APS/Director, RAKNPA, Ghaziabad/ CGM (CEPT)
9. All Director, PTCs/ Director, PLI, Kolkata
10. Office Copy

FAQs on Digital PLI / RPLI Bonds

1.   Who can download the PLI Policy bond?

        All existing PLI policyholders can download their digital copy of the PLI Policy bond using the digilocker app.

2.   Can I download Policy bonds that I have purchased in the year 1990 or earlier?

        Yes

3.   Are all policy bonds available in digital format?

        Yes

4.   Is the digital policy bond in the original scanned format?

        No, policy bond is available in digital format

5.   What if I have multiple PLI policies? Can I download them all?

        Yes, a user having multiple Postal & Rural Postal Life Insurance Policies like Endowment Assurance, Anticipated Endowment Assurance, Whole Life Assurance, Convertible Whole Life Assurance, Child Policy, Yugal Suraksha (in PLI) & Gram Priya (in RPLI), all of the policies can be downloaded by using the same authentication mechanism.

6.   Can I also download Rural Postal Life Insurance Policy through Digilocker?

        Yes, using the same procedure, RPLI policies in digital format can also be downloaded.

7.   Do I need to take the printout after downloading from digilocker?

        No.

8.   Why is a digital copy of the policy bond not valid when taken as a printout?
     Digital copy is only valid if presented in digital format from the Digilocker app. The print copy downloaded from digilocker is not valid proof for verification.

9.   If I have lost the physical copy of the policy bond, is the digital copy valid?

     Yes

10. Can I download the PLI policy from the India Post website?

     No, Postal Life Insurance Policy Bonds in the digital format are only available to eligible policyholders by securely logging in to the Digilocker app available on Google and Apple App Store. Alternatively, one can download from the website https://digilocker.gov.in

11. Can I use the desktop computer to download the ePLI bond and use it in the post office?

     Yes, the ePLI bond is available for download by visiting digilocker.gov.in, however, the ePLI bond is only valid proof when it is presented to the Post office, using the digilocker mobile app from the issued section.

12. Does the digital policy bond have any expiry date?

     No, it is treated at par with the original physical bond during the entire term of the policy.

13. The Digital copy has the digital signature, what is that?

     A digital signature is an electronic, encrypted stamp of authentication on digital data. The signature confirms that the information originated from the signer and has not been altered. The digital signature is imprinted in the downloaded policy document by the digilocker with the date and time stamp.

14. The digital Policy bond has the QR code, what is the purpose?

     QR codes are available on the policy bond store information related to the policy in an encrypted manner. When these QR Codes are scanned by the officer of the Department of Posts, the

information related to the Policy bond appears on the screen. The purpose of the QR code is to allow the Post office staff to access information instantly without feeding manually.

15.   I am not able to read the QR code from the policy bond? Why?

If the QR Code is not readable, it might be due to bad quality of QR Code, poor resolution of QR Code, too small size of the QR Code to be readable or placement of QR is not proper. Take corrective action so that it can be readable. Further, the QR code of PLI is only readable through the digilocker app.

16.   Do I need to have aadhaar seeding with the PLI?

There is no need to update Aadhar in the PLI database to avail this facility.

17.   Do I need to have a mobile number with the aadhaar to download the PLI policy?

Yes, a mobile number linked with aadhaar is mandatory to link aadhaar to digilocker and then in turn access the PLI policy.

18.   Is aadhaar mandatory for downloading the PLI Policy from digilocker?

Yes, it is mandatory to have an aadhaar for downloading the PLI Policy from digilocker. However, it is not mandatory to seed/have the aadhaar in the PLI database.

19.   Why am I not able to download the PLI policy bond, it says that the name or date of birth is not matching?

Digilocker will match the Policyholder name and date of birth from the Aadhar database with that available on the policy bond in the Postal Life Insurance database. Thus, it is mandatory for the policyholder to have the same name and date of birth in the aadhar as given in the PLI/RPLI policy bond for downloading the digital policy bond.

20.   How many times can I download the digital policy bond from digilocker?

There are no such restrictions. Policyholders can download any number of times the digital policy bond from digilocker.

21. What if I change the policy details like a nomination, how to get the updated copy of the policy bond?

All the subsequent changes on the policy bonds will be synced to the Digi locker by the Department of Posts servers. Therefore, the policyholder gets the benefit of always keeping the updated version of the policy bond in digital format by downloading revised digital policy bonds again through the same mechanism.

22. Is the Policy bond issued by Digilocker or the Department of Posts?

DigiLocker is a secure cloud-based platform for storage, sharing and verification of documents & certificates. Therefore, the Department of Posts in collaboration with DIGILOCKER, National eGovernance Division (NeGD), Ministry of Electronics & IT (MeitY) Government of India using the e-platform services of Digilocker, issues the Policy bond to PLI/RPLI policyholders from the database of the Department of Posts.

23. Can I use the digital copy for making a loan request against my policy?

Yes

24. Can I show the digital policy bond for any service request changes like address, nomination etc?

Yes

25. Are there any charges for downloading the digital copy of the Policy bond? Or are there any charges for redownloading?

No, the service is free of cost

26. Do I need to bring the physical copy during maturity, or is the digital copy valid?

There is no need to bring the physical copy at the time of maturity. This ePLI bonds having a digital signature in the DigiLocker platform is valid proof as per the Rule 9A of the Information Technology (Preservation and Retention of Information by Intermediaries Providing Digital Locker Facilities) Rules, 2016 notified on February 8, 2017, vide G.S.R. 711(E). It shall be treated at par with the physical policy bond issued by the Department of Posts for processing all types of Financial & Non-financial requests related to PLI/RPLI.

27.   I have lost/misplaced my physical copy, can I just have the digital copy only?

Yes, policyholders can keep the digital copy at his /her digilocker mobile app & it shall be treated at par with the physical policy bond issued by the Department of Posts.

28.   What if my mobile phone where I have downloaded the digital copy got stolen? Can I download it again?

There are no such restrictions. Policyholders can download any number of times the digital policy bond from digilocker with an authentic downloading mechanism using the new mobile app.

29.   How secure is the digital PLI policy?

Digilocker uses mobile authentication based signup via OTP (one-time password) for authenticating users and allowing access to the platform. In turn, the digilocker validates the user using a secured aadhaar database. PLI of the Department of Posts securely authenticates the details provided in digilocker with the policy bond, and thereafter issue the digital policy bond to digilocker. This policy bond is then digitally signed and QR code which in turn is encrypted. Therefore, there is a secured communication protocol between the user request and the presentation of the digitally signed policy bond.

30.   If I am facing a technical issue in downloading, whom to contact?

DigiLocker Helpdesk: https://support.digitallocker.gov.in/open