



Five Star Villages Scheme: India Post

Why in News

The **Department of Posts** (Ministry of Communications) has launched a scheme called **Five Star Villages**. The scheme seeks **to bridge the gaps in public awareness and reach of postal products and services**, especially in interior villages.

Key Points

- **Objective:** To ensure **universal coverage of flagship postal schemes in rural areas** of the country.
- **Features:**
 - **Three components:** Product and Service Availability, Product and Service Publicity and Product and Service Marketing.
 - **One-Stop Centre:** Branch offices will function as one-stop shops to cater all post office related needs of the villagers.
 - **Schemes covered:**
 - Savings Bank accounts, Recurring Deposit Accounts, NSC/KVP certificates,
 - **Sukanya Samridhi Accounts**/ PPF Accounts,
 - Funded Post Office Savings Account linked India Post Payments Bank Accounts,
 - Postal Life Insurance Policy/Rural Postal Life Insurance Policy and
 - Pradhan Mantri Suraksha Bima Yojana Account/Pradhan Mantri Jeevan Jyoti Bima Yojana Account.
 - **Rating System:** One Scheme is equal to one star of rating. Therefore, if a village attains universal coverage for four schemes from the above list, then that village gets four-star status and so on.
 - **A Pilot Implementation:** The scheme is being launched on **pilot basis** in **Maharashtra**; based on the experience here, it will be implemented nation-wide.
 - **Implementation Strategy:**
 - It will be implemented by a **team of five Gramin Dak Sevaks** who will be assigned a village for **marketing** of all products, savings and insurance schemes of the Department of Posts.
 - This team will be **headed** by the **Branch Post Master** of the concerned Branch Office. **Mail overseers** will keep a personal watch on the progress of the team on a daily basis.
- **Significance**
 - India Post has been serving the people in an extraordinary way in the difficult situation which has emerged due to **Covid-19**, by bringing them **medicines and financial assistance**.
 - The Postal Department has been playing a major role in the implementation of Government schemes, leveraging the **immense strength of its vast network**.
 - Postal schemes are known for providing **highly secured deposits**, they provide **higher return of interest with low risk**.

- The way to realize the goal of **Aatmanirbhar Bharat** is through collaborative efforts such as this, wherein various schemes have been brought together under one umbrella, with the goal of providing financial inclusion.

Source PIB

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