

(356th Session)

SENATE SECRETARIAT

“QUESTIONS FOR ORAL ANSWERS AND THEIR REPLIES”

to be asked at a sitting of the Senate to be held on

Thursday, the 4th December, 2025

[DEFERRED QUESTION]

[Question No. 32]
was deferred on 13th November, 2025 (355th Session)

***(Def.) Question No. 32 Senator Shahadat Awan:**
(Notice Received on 1/07/2025 at 1:28 PM) QID: 43199

Will the Minister for Communications be pleased to state:

- (a) the number of Postal Life Insurance (PLI) policies/claims which have matured during the last three years with region wise break up indicating also the claims out of the same paid and those still pending with reasons thereof in each case;*
- (b) the estimated average time being taken by PLIC to process and disburse mature claims indicating also the mechanism devised to ensure transparency and timely delivery of claims to the public; and*
- (c) whether it is a fact that a number of policy holders with mature claims are deprived of timely payments by the PLIC, if so, the reasons thereof?*

Mr. Abdul Aleem Khan: (a) Till 10th Nov 2025, the Postal Life Insurance Company Limited, since its incorporation in August 2020, has disbursed a total number of 44,361 insurance claims amounting

Rs. 15.1 billion (approx.). However, the details of outstanding claims are as follows:

| Region wise outstanding | | | Year wise outstanding | | |
|-------------------------|----------------------|--------------------|-----------------------|----------------------|--------------------|
| Region | Total Claims pending | | Year | Total Claims pending | |
| | No of claims | Amount in Millions | | No of claims | Amount in Millions |
| Lahore | 25,384 | 6,593 | 2022 | 5,310 | 1,130 |
| Multan | 6,351 | 750 | 2023 | 9,860 | 1,780 |
| Peshawar | 1,609 | 572 | 2024 | 9,750 | 2,155 |
| South | 486 | 250 | 2025 | 8,910 | 3,100 |
| Total | 33,830 | 8,165 | Total | 33,830 | 8,165 |

(b) PLICL processes and disburses maturity claims within 90 **working days** from the date of submission of complete documents and subject to the availability of allocated funds as requested.

Mechanism to Ensure Transparency and Timely Delivery:

- SOPs are in place for claim processing at both region and head office levels, ensuring uniformity and accountability.
- Claim cases are entered into and tracked through an internal management information system (MIS) and providing reports.
- A standardized checklist is used to verify documentation to minimize errors and rework.
- Each case leaves a digital audit trail for internal and external audit purposes, enhancing transparency.
- Periodic reviews by the auditors as per the approved authority matrix.
- Updates are provided to claimants on the status of their claims designated PLICL focal persons.

(c) The primary cause of the substantial pendency is the non-release of adequate funds by the Finance Division against the promissory note and the allocated budget under the relevant Cost Center, i.e., IB0521 – Grants for PLIC Liabilities. This financial constraint has severely restricted the timely settlement of approved claims. A historical analysis

of budget demanded as well as budget approved by the Finance Division for payment of claims liabilities are as under:

| (In Millions) | | | |
|----------------|---------------------------------------|-------------------------------------|--|
| Financial Year | Budget Requirements (Demand) by PLICL | Budget approved by Finance Division | Remarks |
| 2021-22 | 8,000 | 8,000 | Out of the approved budget of Rs.8.00 (Billion), funds Rs.2.417 (Billion) were utilized during the year. The main reason for non-utilization of complete budget is late opening of ASSAN Assignment Account with the AGPR, Islamabad as well as the delay in release of funds by the Finance Division. It is also highlighted that funds for the 1 st quarter of FY 2021-22 were released in Jan-22 instead of July, 2021. |
| 2022-23 | 5,000 | 1,000 | Full utilized |
| 2023-24 | 10,632 | 2,000 | Full utilized |
| 2024-25 | 11,724 | 3,000 | Full utilized |
| 2025-26 | 8,400 | 3,000 | Lum sum 3 billion allocation was requested and Finance Division released the balance on 23 rd September 2025 amounting to Rs. 3 billion out of which almost 2.57 billion is utilized against claim outstanding. |

It is pertinent to mention here that the current allocation of Rs. 3,000 million against the budgetary demand of Rs. 8,400 million for FY 2025-26 is substantially inadequate for clearance of pending liabilities of insurance claims.

As a result, a significant number of claimants, some of whom are retired individuals and widows, have been waiting for an unreasonably long period, and the further growing number of complaints across various courts. This prolonged delay not only undermines public trust but also constitutes a serious deviation from our statutory obligations under the Insurance Ordinance, 2000 where PLICL is liable to pay liquidated damages for delays beyond 90 days, calculated at monthly base with a 5% additional rate over the prevailing base rate. This escalating financial exposure underscores the immediate need for additional budgetary allocation.

Postal Life Insurance Company Limited (PLICL) requested an additional allocation of Rs. 6 billion for FY 2025-26 from the Finance Division through the Ministry of Communications, vide letter No. F.No.2(2)2025-Council dated 04th July, 2025, for clearance of pending insurance claims. However, the requested amount was not fully approved, and only Rs. 3 billion was released on 23rd September 2025 against the lump-sum allocation request for FY 2025-26. As of now, Rs. 2.57 billion has already been utilized, and we expect to fully utilize the remaining amount by 30th November 2025. Subsequently, we will request the release of the remaining unallocated balance of Rs. 6.4 billion from the Finance Division.

The timely settlement of these claims is contingent on the release of additional funds from the Finance Division.

***Question No. 7 Senator Muhammad Talha Mahmood:**
(Notice Received on 18/11/2025 at 1:15 PM) QID: 43633

Will the Minister for Communications be pleased to state:

- (a) the original estimated cost of project for construction/ carpeting of Booni-Torkhow road in Upper Chitral road in Upper Chitral; and*
- (b) whether it is a fact that the cost of the said project has been revised, if so, the details and reasons thereof?*

Mr. Abdul Aleem Khan: (a) & (b) The said road falls under the jurisdiction of the C&W Department, Govt. of KP. Necessary details may please be obtained from the concerned quarters.

***Question No. 8 Senator Muhammad Talha Mahmood:**
(Notice Received on 19/11/2025 at 12:46 PM) QID: 43631

Will the Minister for Communications be pleased to state:

- (a) whether it is a fact that most of the roads under the jurisdiction of Federal Government in Upper Chitral and*

Lower Chitral districts, particularly those located on the bank of river, do not have guard-rail, if so, its reasons; and

(b) whether there is any proposal under consideration of the Government to fix guard-rail on the said roads, if so, when?

Mr. Abdul Aleem Khan: (a)

1. National Highway Authority “Nowshera-Chakdara Chitral Road (N-45)” originates from Nowshera (Km 00+000) & terminating at Chitral (Km 313+000). Chitral Maintenance Unit is the custodian of N-45 from Lowari Tunnel Km 230+000 (Lower Chitral) up to Km 313+000 Chitral City. Another federalized route i.e N145 (federalized) starts from Km 0+000 Chitral City leading to Garam Chashma 86 terminates at Dorah Pass Km 75+000, which is also being maintained.
2. It is worth mentioning that N-45 from Lowari Tunnel up to Chitral is equipped with Guard Rails 86 parapets on every critical curve, except section between Lowari Tunnel 86 Ashrait. This section is prone to frequent landslides due to which most of guard rails 86 parapets have been either damaged.
3. N-145 route leading from Chitral to Dora Pass is an extremely narrow road and extensively prone to landslides during rains. NHA is in process of preparing feasibility/ Design 86 PC-1 through consultants to upgrade the road width to national highways standard, which shall include slope stability works, Retaining & breast walls, drainage & safety structures.
4. Presently, N-145 route is trafficable.

(b) Engineer Estimates for installation of guard rail from Lowari Tunnel up to Ashrait is in approval process.

*Question No. 9 **Senator Muhammad Talha Mahmood:**
(Notice Received on 19/11/2025 at 12:47 PM) QID: 43635

Will the Minister for Communications be pleased to state:

- (a) *the present condition of Mastuj road in District Upper Chitral; and*
- (b) *whether there is any proposal under consideration of the Government to repair the said road, if so, the details thereof?*

Mr. Abdul Aleem Khan: (a) The said road is currently under construction as part of the **Chitral-Booni-Mastuj-Shandur Road Project**.

(b) Yes, the construction work on that road is in progress. Details are given below:

Chitral-Booni-Mastuj-Shandur Road Project (CBMS):

- Length: 153 km
- Packages: 04 Nos.
- Progress: 33% (average)
- Contractor: M/s Umar Jan & Co. Consultant: M/s NESPAK JV ACE & APEX
- Revised PC-1 Cost: PKR 17,783 million

*Question No. 10 **Senator Abdul Shakoor Khan:**
(Notice Received on 20/11/2025 at 10:09 AM) QID: 43734

Will the Minister for Federal Education and Professional Training be pleased to state:

- (a) *whether it is a fact that private schools in ICT are charging fees for the months of summer and other vacations, if so, the details thereof indicating also the details of relevant legal provisions which prohibits such practice; and*
- (b) *the steps taken or being taken by the Government to prevent the said schools from charging fee during summer vacations?*

Dr. Khalid Maqbool Siddiqui: (a) It is apprised that summer vacations are considered part of the academic year. There is no such direction in field from any Court of Law for Private Schools in Islamabad regarding reduction of fees during summer vacations.

Although the ICT-PEIRA Act and Rules do not contain any provision requiring private schools to waive fees during this time, however, ICT-PEIRA has directed private schools in Islamabad to charge summer vacations fee on monthly basis and not in advance, which was causing pressure on parents.

(b) The complaints (if any) regarding it are dealt by complaint cell of ICT-PEIRA.

ISLAMABAD,
The 3rd December, 2025

SYED HASNAIN HAIDER,
Secretary.