

F. No. 40-17/2015-Plg  
Govt. of India  
Ministry of Communications  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi - 110001  
Dated: 04.05.2026

To,  
All CPMsG

Subject : Request for furnishing Comments on the Report submitted by the Committee to review income and cost formula/ norms for Post Offices in view of implementation of IT 2.0.

Sir/ Madam,

This is regarding request for furnishing Comments on the Report submitted by the Committee to review income and cost formula/ norms for Post Offices in view of implementation of IT 2.0.


2. In this regard, it is informed that the Committee to review income and cost formula/norms for Post Offices was constituted in view of implementation of IT 2.0. The Terms of the references of the Committee are as under:

- i) Review of existing norms for opening of Post Offices (BO/SO/HO)
- ii) Review of Income & Cost Norms of Post Offices in view of IT 2.0 Rollout.
- iii) The assessment & Linkage of Annual Revenue & Expenditure activity of DoP with Income and Cost Calculation formula for Post Offices.
- iv) Other relevant activity related to norms of opening/functioning of Post Offices, with the approval of Chairperson of the committee.
- v) Review of workload norms of Branch Post Offices.

3. The Committee has submitted its report dated 22.04.2026 as per the Terms of References (copy enclosed). The matter is correlated with Establishment review and also one of the HMOC Dashboard Agenda Items. Thus, the Circles are requested to kindly go through the report and arrange to furnish your comments before 15.05.2026 to Planning Section for further necessary action at this end.

This issues with the approval of competent authority.

Encl. : As above

  
(Dushyant Mudgal)  
DDG (Establishment)

निदेशक (स्थापना एवं योजना)  
Director (Estt. & Planning)  
डा. सं./Dy. No. 358  
दिनांक/Date 27/4/26

Director GDS/PAP/PCC  
Dy. No. 453  
Date 27/04/26

Government of India  
Ministry of Communications, Department of Posts  
Dak Bhawan, New Delhi - 110001

To  
The Deputy Director General (Establishment)  
Department of Posts  
Dak Bhawan, New Delhi - 110001

उप महानिदेशक (स्थापना) का कार्यालय  
O/o Dy. Director General (Estt.)  
डा. सं./Dy. No. 6352  
दिनांक/Date 24/4/26

No. DPS/SBP/IT 2.0/2026 dated at New Delhi the 22<sup>nd</sup> April 2026

Sub: Submission of Final Report and Recommendations of Committee constituted for review of Income & Cost of Post Offices and review of workload of BO-s in APT 2.0 Environment.

Ref: Directorate letter No. 40-17/2015-Plg dated 11.12.2025 and 09.03.2026

Respected Sir,

Final Report and Recommendations of the above-mentioned Committee, duly signed by all members and the Chairman, is enclosed for kind consideration and further action.

With regards,

Encl: As above

Yours faithfully.

-S.K. Thakre  
Convener-cum-DPS

Sambalpur Region, Sambalpur-768001

~~Dir CGWS~~  
~~[Signature]~~

सहायक महानिदेशक  
ADG (Plg) 656  
डा. सं./Dy. No. 29/4/26  
दिनांक/Date

29/4/26

Director (Estt. & Plg.)

29/4/26

जातिता  
29/04/26

ADG (Plg)  
Ms. Bindu

Pl. examined & submit  
PTI as disallowed.

**Review of Apportionment of Income  
among the Post Offices in view of  
implementation of IT 2.0**

**REPORT OF THE COMMITTEE SET UP  
BY  
DEPARTMENT OF POSTS,  
MINISTRY OF COMMUNICATION,  
GOVERNMENT OF INDIA  
NEW DELHI - 110 001**

## SETTING UP OF THE COMMITTEE:

A committee was set up vide letter No. 40-17/2015-Plg dated 11.12.2025 to review the income and cost formula/norms for Post Offices in view of the implementation of IT 2.0. Even though the Committee was expected to submit its report by 15<sup>th</sup> January 2026, in view of the fact that considerable studies were to be conducted from the field units, the submission of the report was delayed. The Committee have had deliberations a number of times and studied various proposals received from Circles before finalizing its report.

## INTRODUCTION

The expenditure on provision of Postal Service has always been met from charging a price from the users and not from the tax revenue of the Central Government. Since 1<sup>st</sup> April 1925, the P&T Department has been required by Government of India to maintain pro-forma commercial accounts to know

- The extent to which the service imposes financial burden on the general revenue or bring revenue to the Government exchequer, and
- Whether the rates charged from users are adequate to meet the expenditure involved in providing these services or not.

Through sustained efforts within the framework of five-year plans, the postal network has been expanded considerably in our country. While opening new post offices in addition to other norms, the projected cost and income of the proposed office has also been a deciding factor. While in urban areas, the cost is expected to be met from the income, in the rural areas post offices are opened if the expected shortfall in income is within prescribed limits. This cost calculation is entirely futuristic and is not realistic as the factors to be taken into account are complex.

The existing formula for calculating the cost and income of the Post Office envisages calculating income based on postal traffic for 15 days. The formula for calculating the cost and income of the post office is prescribed in the Rule 547 of Volume IV of Postal Accounts Manual. According to this formula, the following are the components of revenue and cost for finding out revenue-based justification for a post office:

<b>Components of income</b>	<b>Components of cost</b>
<ul style="list-style-type: none"><li>• Part value of incoming postage</li><li>• Part value of unpaid postage</li><li>• Part value of MO issued</li><li>• Part value of MO paid</li><li>• Part value of IPO sold and paid</li><li>• Lump-sum credit of total income</li></ul>	<ul style="list-style-type: none"><li>• Establishment charges of the office</li><li>• Rent-allowance towards rental</li><li>• Cost of stationery and forms etc</li><li>• Part cost of line establishment</li><li>• Indirect overhead charges</li><li>• Fraction value of stamps &amp; stationery</li></ul>

*Shree Kumar*

## **EVOLUTIONARY HISTORY OF THE COST AND INCOME FORMULA**

The formula for calculating the cost and income of post office as per rule 547 & Rule 548 of Volume IV of Postal Accounts Manual is as below:

### **METHOD OF CALCULATING THE POSTAL INCOME AND COST OF THE POST OFFICE:-**

**Rule 547:** The postal income and the postal cost of an office, whether permanent or experimental are made up of the following items shown below under the respective heads:-

#### **Income**

- I.  $\frac{3}{8}$ <sup>th</sup> of the value of all postage stamps (including service postage stamps) borne by all classes of articles posted for despatch and received for delivery by the office
- II.  $\frac{3}{4}$ <sup>th</sup> of the postage collected on unpaid and insufficiently paid articles posted at the office
- III.  $\frac{1}{8}$ <sup>th</sup> of the postage due on unpaid and insufficiently paid articles posted at the office
- IV.  $\frac{3}{8}$ <sup>th</sup> per cent of the total value of money orders other than service money orders issued and paid by the office. (If the office is a sub-office, the money order transactions of the branch offices in account with it should be excluded)

#### **Cost**

- I. The establishment charges of the office.
- II. A fixed addition to the establishment charges according to the following scale:-
  - a. Rs 1.50 in the case of an extra-departmental branch office not doing all classes of business
  - b. Rs 2.00 in the case of an extra-departmental branch office doing all classes of business
  - c. Rs 2.50 in the case of a departmental branch office, Rs 5.00 in the case of a sub office.
- III. The line establishment charges, if any, that are maintained solely for the benefit of the office and could be abolished if the office were closed
- IV. Assessed rent of the office if it is held in a PWD or departmental building.

**Rule 548 :** In cases in which it is impossible to work out with any degree of accuracy, the cost of the line establishment that may be said to be maintained solely for the benefit of the office and item (III) under the head "Cost" has,

*Ashu Kumar*

therefore, to be excluded from calculations, items (I), (II) and (III) under the head "Income" should be altered by substituting  $1/3$ ,  $2/3$  and  $1/9$  for  $3/8$ ,  $3/4$  and  $1/8$  respectively.

**N.B:-** For the purpose of calculating the cost of the establishment of an office, the average cost of the time-scale appointment or appointments in it should be taken into account.

The formula for cost/income calculation of a Post Office has been reviewed by different committees from time to time. In 1956 a committee was set up to review the formula. The Committee suggested only minor changes to the formula. It is noticed that changes were made in the proportion of income sharing the  $3/8^{\text{th}}$  of postage being replaced by  $2/5^{\text{th}}$  of postage on articles received for delivery and  $7/20^{\text{th}}$  of stamp value on articles posted. The proportion of sharing the income from money order was also changed as  $21/40^{\text{th}}$  of value of MOs issued and  $3/5^{\text{th}}$  of the value of MOs paid. A total of 3% of the total income of the office was also added towards income from agency and other inter-service functions. Thus one can see that there was an effort to make distinction between various types of activities performed by post office in the formula to calculate income of the post office.

#### **Amendment to Rule 547 in 1967**

Another amendment was made to the Rule 547 in 1967, according to which the income and cost of a post office has to be calculated as per the formula indicated below:-

#### **Income**

##### **Rural areas:**

- a.  $2/5^{\text{th}}$  of the value of all postage stamps (including service postage stamps) borne by all classes of Inland and foreign articles received for delivery
- b.  $7/20^{\text{th}}$  of the value of all postage stamps (including service postage stamps) borne by all classes of Inland and Foreign articles posted for despatch.
- c.  $3/4^{\text{th}}$  of the postage collected on unpaid and insufficiently paid articles delivered by the office
- d.  $1/8^{\text{th}}$  of the postage due on unpaid and insufficiently paid articles delivered by the office.

##### **Urban areas:**

- e.  $21/40^{\text{th}}$  percent of value of money orders (other than P&T Service MOs) issued by the office.
- f.  $3/5^{\text{th}}$  percent of value of money orders (other than P&T Service MOs) paid by the office
- g.  $2/5^{\text{th}}$  of the amount of commission realised on Indian Postal Orders sold by the office

*Shree Kumar*

- h. 2/5<sup>th</sup> of the amount of commission that would have been realised on the Indian Postal Orders paid at the office
- i. Add lump-sum credit of 3% of the total income total of (a) to (h) on account of all agency and inter-service functions performed by the office

**Note 1:** In respect of foreign mail articles, postage on such articles should be assumed to be the same as for corresponding classes of Inland articles, notwithstanding the actual postage affixed.

**Note 2:** In respect of money order value, the commission should not be included. If the post office is a sub-office, MO transactions of the branch post offices should be excluded.

**Cost**

- a. Establishment charges of the office or if it is a combined office, the charges which are treated as its postal establishment charges for administrative purposes (Please see Note -1 below)
- b. A fixed addition to the establishment charges (Rs 2 /- for EDBO; Rs 3.50 for Departmental BO; Rs 6.50 for Sub office)
- c. Fixed House Rent in case of rented building or assessed rent of the office if it is held in a departmental building.
- d. Fixed stationery charges for the office
- e. 2/3<sup>rd</sup> of the line establishment charges that are maintained solely for the benefit of the office (See Note -2 below)
- f. A sum of Rs 2 /- per month as "Indirect Overhead Charges" for running a branch post office
- g. 5% of the total value of postage stamps borne by articles posted for despatch, to cover cost of printing of stamps, postcards etc, cost of Directorate and Audit

**Note 1:** For calculation of the cost of establishment charges, the average cost of the time scale appointment or appointments of the actual amount of consolidated allowance- including ad-hoc increases should be taken into account. All allowances such as DA, HRA, CCA admissible on the average cost should be taken into account while calculating the establishment charges at item (a) of the cost above.

**Note 2:** In cases where the line establishment is not maintained solely for the benefit of a particular office, the cost of line establishment charges may be proportionately divided among the various offices served by the particular line in the proportion of their distance from the place where the mail line emanates. (No: 1-33/63-Plg.I/23-1/67)

*Shree Kumar*

### Study by Seshanna Committee

In 1973-74 Seshanna Committee studied the issue of amending the formula for calculating the cost and income of post office. The changes proposed by Seshanna Committee were as indicated below:

Category	As per Rule 547 of Vol. IV	As per Seshanna Committee
Mail delivered	2/5 <sup>th</sup> of value of postage stamps on articles received or delivered	2/5 <sup>th</sup> of stamps and stationery sold at the office plus 20%
Mails posted	7/20 <sup>th</sup> of value of all stamps on articles posted	No change proposed
Unpaid posted	1/8 <sup>th</sup> of postage due	No change proposed
Unpaid delivered	3/4 <sup>th</sup> of postage collected	No change proposed
MO issued	21/40 <sup>th</sup> of value of MOs issued	24% of average revenue per MO
MO paid	3/5 <sup>th</sup> of value of MOs paid	30% of average revenue per MO
IPO sold	2/5 <sup>th</sup> of the commission	No change proposed
IPO paid	2/5 <sup>th</sup> of the commission	No change proposed
Agency inter-service functions and	3% of the total income of the office	SB: 50 ps per transaction CTD: 30 ps per transaction BRL: 55 ps per license Other functions: 1% of the income of the office

A departmental committee was set up in 1974-75 to examine the formula for calculation of income and cost of ED post offices, which made the following recommendations:

1. Instead of the value of stamps used on postal articles received for delivery and posted for despatch (which do not lend itself to proper verification) the share of income on such articles should be based on the figures of the sale of postage stamps and stationery sold at the office and through the authorised agents under the jurisdiction of the office - These figures form a part of the BO's account and can be verified at any time.

2. The existing provisions relating to income as percentage of the value of money orders issued and paid do not take into account. The revision of

*Shanku Kumar*

commission from time to time and the fact that the time required to handle a money order is invariably the same irrespective of its value. Therefore, the share of revenue should be related to the commission charged on the money order of average value handled by the office. 24% of the commission realised on money order booked and 38% of commission realised on money orders paid should be treated as part of the income of the office.

**3.** The flat credit of 3% of entire income of an office towards agency functions is inadequate and arbitrary. The commission earned on Savings Bank transactions should be considered for calculating income of the office. 50 p towards SB transaction, 30 p towards CTD transactions and 55 p towards BRL transactions should be treated as the income of the post office.

**4.** A flat credit of 1% for the remaining agency functions like PLI, Customs duty collections, sale of revenue & Excise stamps, booking telephone calls and telephone revenue collections has been suggested.

**5.** The fixed allowance in the cost components should be increased to Rs 4.75 for an EBBO.

A Board memo was prepared to amend Rule 547 of Volume IV and this was approved in 1982. While discussing the issues involved, the Board Memo made a mention of the following issues:

- The prevalent method of calculation of income and cost of post office does not act as a financial tool to assess the viability of all categories of post offices.

- The method is used as a simple device to see whether a town sub office proposed to be opened in an urban area will be remunerative or whether an extra-departmental branch post office proposed to be opened in a rural area can be expected to work within the permissible limit of loss.

- After such an office is actually opened, to determine its permanency also this method can be used.

- This method cannot be used to determine the financial working of departmental post offices beyond the experimental period.

- While in urban areas the post offices generate good income, in rural sector the postal services are mostly subsidised and to that extent the cost and income approach becomes relevant to ensure that permissible limits of subsidy are not exceeded.

- While expanding the rural services, the financial considerations have been subordinated to a larger objective of strengthening the infrastructure for rural development since rural post offices play a significant role in rural development by acting as a vital interface between the government and rural population. They facilitate financial inclusion

*Ashlee Kumar*

through savings accounts, insurance (PLI/RPLI), DBT payments, and remittances, thereby improving household financial stability. They also support social welfare delivery such as pensions and subsidies, enhance access to communication and e-commerce logistics, and create local employment. Beyond economic functions, they serve as trusted community institutions that enable last-mile delivery of essential services, thereby contributing to inclusive growth and reducing rural-urban disparities. For ensuring remunerative postal services, the more important exercise would be the costing of the individual services and their economic pricing rather than the financial assessment of individual post offices.

- Since the method used is for a limited context of postal network planning (for determining the financial viability of the rural post office to be opened), the method needs to be reviewed from time to time to ensure that various percentages/credits/charges prescribed are rational and logical and in tune with the operational co-ordinates.

- The primary revenue figures on which certain items of income are based are unreliable. Certain safeguards are necessary especially in respect of postage revenue.

- Periodic revision is also necessary in the manner of allocation of income from money orders, Savings Bank transactions and other agency functions.

- In assessing the financial viability of a proposed office, the existing financial position of all the branch offices under the same sub office should be taken as the basic criterion. (This was not agreed to by the Board as it would jeopardise the opening of new rural offices and therefore financial viability of individual offices have to be a significant criterion)

#### **Other deficiencies noted in the prevalent method:**

- The postage on the articles is computed only for a few days through a 'value return' and does not make allowance for fluctuations throughout the year and therefore does not give a correct picture of the annual income.

- The figures in the value returns are reported by branch offices by actual observations on the relevant days. These are not verifiable subsequently and are susceptible to inflation.

- The committee found on review that on an average the value of the postage on articles received for delivery is approximately 120% of the value of postage stamp actually sold at the office. A study conducted by National Institute for Rural Development, Hyderabad in 1991 points out that the inward traffic of a rural post office is much more than its outward traffic. In the case of unregistered mail, the inward traffic is about 150% of

outward traffic. In the case of registered articles the inward traffic is 170% more than the outward traffic. The inward traffic of money orders is about four times that of outward traffic. A branch post office thus receives very little mail in the changed market conditions now and therefore emphasis on mails received for working out income is no longer tenable. Moreover it fails to reckon the retailing potential of the rural post offices.

- Since there are different MO commission for different slabs of MO value, the commission should be the basis for calculating the income and not the value of money orders issued and paid.

- Instead of average commission earned on money orders, the actual commission earned should be taken into consideration for calculating the income from money order transactions.

- There should be specific allocation of income in respect of savings bank transactions. These rates are dependent on the reimbursement rates from Ministry of Finance. However how the costing cell has worked out the proportion of income to be attributed to a branch office is not mentioned in the board memo. However, now the reimbursement is for number of accounts and therefore the number of transactions does not matter.

#### **Paper by Sri S B Lal**

In 1979 Sri S B Lal submitted a paper on the issue of cost and income of the post office, which came under the active consideration of the Department. The salient postulates of the paper are as below:-

- Present distinction between rural and urban areas for creation of post office is not based on sound logic.

- a. The services rendered by post offices in urban and rural areas are the same
- b. A post office should have a reasonable possibility of generating or marshalling new traffic and/or business
- c. Post office should not be considered to be a social service department like Health. The need for a hospital in an area where there is population, even though there may not be any diseases, is different from the need for having a post office in an area where there is no postal traffic or business,
- d. A post office must provide not only the basic postal functions but also allied agency functions, depending on the need of the area where it is established and therefore, for establishment of a post office, the sole determining criterion should not be just the postal functions, but also other revenue-generating or social service activities (subject to the office being a viable economic unit of its own)

*S. B. Lal*

- o Therefore common norms are required to be evolved for opening of post offices in urban and rural areas and post offices should be opened for any or all reasons mentioned above.

This paper also discussed at length issues involved in working out the cost and income of post offices. It was mentioned in the paper that the proportion of sharing of income generated by mail delivered and mail despatched by the office has not been worked out on a rational basis. Similarly how 2/3<sup>rd</sup> of the cost of line establishment is to be attributed to the post office concerned has also not been rationally explained. Thus the paper categorically states that the proportions worked out in the formula are arbitrary and ad-hoc. The lump-sum credit of 3% of total income towards agency functions is also considered as illogical by Sri S B Lal. The conclusions drawn in the paper regarding the extant formula for calculation of cost and income of post offices are :

- The formula is based on ad hoc and arbitrary assumptions;
- The formula does not give credit for agency and inter-departmental functions
- The formula gives substantial credit for postal functions at the expense of the business functions of the post office.

The functions of a post office and its sources of income are:

Sl. No.	Sources of Income	Delivery PO	Non-delivery PO	BO
1.	Stamps and Stationery sold	X	X	X
2.	Letters received for delivery	X		X
3.	Registered mail booked	X	X	X
4.	Registered mail delivered	X		X
5.	Parcels booked	X	X	RARE
6.	Parcels delivered	X		RARE
7.	VP articles booked	X	X	RARE
8.	VP articles delivered	X		RARE
9.	INS articles booked	X	X	RARE
10.	INS articles delivered	X		X
11.	Postage on unpaid articles	X		RARE
12.	Money Orders booked	X	X	X
13.	Money Orders paid	X		HIGH
14.	Savings schemes deposits	X	X	ON INCREASE
15.	Savings schemes withdrawals	X	X	ON INCREASE
16.	SB schemes other transactions	X	X	ON INCREASE
17.	Savings certificate deposits	X	X	X

*Shree Kumar*

18.	Savings schemes payments	X	X	X
19.	Telephone Revenue Collections	X	X	ON INCREASE
20.	RPLI proposal work	X	X	ON INCREASE
21.	RPLI/PLI premium work	X	X	ON INCREASE

**d.** The formula does not clearly reflect the business and traffic potential of an office

**e.** A post office on opening may not immediately generate business or mail traffic. The, initial impact of opening a new office will be on the existing traffic through diversion of traffic. Later on the post office will generate new business but other aspects such as sale of stamps, registration etc register very little growth.

**f.** There are a number of differences between cost and income calculations of delivery post offices and no-delivery post offices. The components of income of proposed delivery office will be:

- i.** Letters and registered articles received for delivery.
- ii.** Commission earned on money orders issued and IPOs sold etc.
- iii.** Telephone revenue collections.
- iv.** Savings Bank Transactions.
- v.** Registration, insurance, sale of stamps and stationery and other postal counter functions such as money order booking etc
- vi.** Renting of post boxes

Taking these components into consideration the formula suggested for calculating income of a delivery post office was as below:

1. 25% of the value of postage stamps on articles received for delivery in the delivery area.
2. 50% of the sum worked out as cited above as expected value of the sale of stamps and stationery
3. 25% of the commission on accountable articles received for delivery.
4. 50% of the item 3 above as expected value of accountable articles to be booked by the office
5. Revenue expected to be earned as hire-charges for post boxes
6. 10% of the value of items 1 to 4 above towards revenue collection and agency function. (This is ad-hoc and is subject to revision based on the actual of one year)

*Ashu Kumar*

The income components for a no-delivery POs, office would be:-

1. 50% of the value of the postage stamps borne by letters received in the parent office for delivery in the area to be covered by the proposed post office.
2. 50% of the value of commission accruing to the parent office on accountable articles received for delivery in the area to be covered by the proposed post office.
3. 10% of the commission received by the parent office on booking of money orders, IPOs etc (Subject to revision, based on actual for one year)
4. 10% of the value of items 1 to 3 above (Subject to revision, based on actual of one year) as credit for revenue collection and agency functions.

The paper also suggested the following components while calculating the components of cost of a post office:-

1. Rent of the building
2. Pay and allowances of the staff employed in the office
3. Cost of furniture to be supplied to the office plus 1% of the cost as maintenance/depreciation charges.
4. 1% of the total pay bill as contribution towards welfare and staff quarters fund
5. Stationery charges as per the existing norms
6. 1% of items 1 to 5 towards cost of manuals, forms, stores etc.

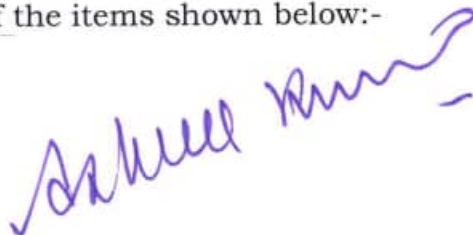
Some of the observations from Circles on this paper:-

- More expenditure is incurred in rural areas for conveyance of mails and delivery of mails other than office of origin and offices of transit.
- The area of delivery coming under the territory of no-delivery office cannot be determined as it is not possible to delineate such a territory of no-delivery office.

#### **Amendment of Rule 547 in 1982**

The proposals made in this paper could not be taken to a logical conclusion and Vide Directorate letter No 1-2/79-PRP dated 8-3-1982 the Rule 547 was amended as below:

**Rule 547:** The income and cost of a post office whether permanent or experimental are made up of the items shown below:-



## **Income**

### **Rural areas**

- a)**  $\frac{2}{5}$ <sup>th</sup> of the value of all postage stamps and stationery (including service stamps) sold at the office plus 20% (this represents income on account of articles received for delivery)
- b)**  $\frac{7}{20}$ <sup>th</sup> of the value of all postage stamps and stationery (service postage stamps) sold at the office (This represents income on account of articles posted for despatch)
- c)**  $\frac{3}{4}$ <sup>th</sup> of postage collected on unpaid and insufficient paid articles delivered by the office.
- d)**  $\frac{1}{8}$ <sup>th</sup> of the postage due on unpaid and insufficiently paid articles posted at the office.

### **Urban areas**

For urban areas the income on the above items is worked out at  $\frac{43}{120}$  /  $\frac{37}{120}$ ,  $\frac{5}{7}$  /  $\frac{5}{42}$  for (a), (b), (c) and (d) respectively.

All offices (Urban/Rural)

- e)** 24% of the money order commission on money orders issued by the office.
- f)** 38% of the money order commission on money orders paid by the office
- g)**  $\frac{2}{5}$ <sup>th</sup> of the amount of commission realised on Indian Postal Orders sold by the office
- h)**  $\frac{2}{5}$ <sup>th</sup> of the amount of commission that would have been realised on the Indian Postal Orders paid at the office.
- i)** 75 paise per SB transaction and 50 paise per CTD/Savings Certificate transaction performed by the office
- j)** 65 Paise per BRL renewed by the office
- k)** 1% of the total income on other items (mentioned above) towards agency functions where these are performed.

**Note 1:** In respect of branch office and sub offices, which are not actually opened but are at the proposal stage, there would be no figures to represent the value of postage stamps and stationery sold. In such cases against item (a) above, the value of postage stamps (including, Service stamps) borne by all classes of Inland and Foreign articles received for delivery and against item (b) above, value of postage borne similar articles posted for despatch shall be taken into account. In respect of foreign mail articles value of postage should be assumed to be the same as for Corresponding classes of Inland articles, notwithstanding the actual postage fixed.

**Note 2:** If the post office is a sub office, money order transactions of the branch offices in account with it may be excluded.

*Ashu Kumar*

**Cost**

- a) Establishment charges of the office or if it is a combined office, charges which are treated as its postal establishment charges for administrative purposes (please see Note 1 below)
- b) A fixed addition to the establishment charges (Rs 6.00 for EDBO and Rs 19.50 for a sub office)
- c) Fixed house rent in the case of rented building or assessed rent of the office if it is in a departmental building.
- d) Fixed stationery charges of the office
- e) 2/3<sup>rd</sup> of the line establishment charges that are maintained solely for the benefit of the office. (See Note 2 below)
- f) A sum of Rs 2/ per month as "Indirect Overhead Charges" for running a branch office
- g) 5% of the total value of postage stamps sold at the office to cover cost of printing of stamps, postcards etc. towards cost of Directorate and Audit.

**Note 1:**

For calculation of the cost of establishment charges, the average cost of the time scale appointment or appointments or the actual amount of consolidated allowance, including ad-hoc increase should be taken into account. All allowances such as DA, HRA, CCA admissible on the average cost should be taken into account while calculating the establishment charges at items (a) of cost above.

**Note 2:**

In cases where the line establishment is not maintained solely for the benefit of a particular office, the cost of line establishment of a particular office, the cost of line establishment charges may be proportionately divided among the various offices served by the particular line in the proportion of their distance from the place where the mail line emanates.

**Recommendations of the Departmental Committee constituted 24th September, 2003, under the Chairmanship of Shri M.P. Rajan, Postmaster General, Dharwar, Karnataka Circle.**

*Ashu Kumar*

## ISSUES DELIBERATED BY THE COMMITTEE

The first issue deliberated upon by the Committee was whether to continue with the existing omnibus formula for calculation of cost and income of post office for all post offices or to consider the formula only in the case of branch post offices. For the following reasons, it was decided that the formula should apply only to branch post offices:

- Branch post offices in most of the cases are very low income generating but proportionately high-cost offices.
- There is homogeneity in the components that constitute the income and cost of branch post office but such a homogeneity is absent if departmental post offices are taken into consideration.
- The cost and income of the departmental post offices can be fairly accurately calculated since there is enough data available in such offices. Moreover the mail function might be a significant factor in the income of a departmental post office and hence the formula for calculation of income and cost of departmental post offices can remain unchanged except for taking into consideration the revenue earned from agency functions and retailing functions, as indicated in the formula for the branch post offices at the end of this report. This interim formula may continue until the profit centre concept for the departmental post office is worked out. This, the committee understands is under active consideration of Directorate.
- Departmental post offices have a large number of components adding to their cost such as rental, electricity and water charges, large quantity of forms required by the post office, furniture, contingent expenditure, bills paid and various other expenses which are absent in the case of branch post office.
- As regards the EDSOs, we have to take a clear stand. The main distinction between EDSO and branch post office is that the EDSO receives most of the powers relating to customer service, unlike a branch post office where every transaction is overseen by the account office. If the profitable branch post offices can be given specified powers, and their work is checked through the inspection agencies the concept of EDSO can be done away with. This would mean better check through inspection system for such limited offices than through the accounting system as is done today. This will also help department to consolidate the postal network by reducing substandard head post offices.
- As regards the PSSKs, the committee observed that the PSSKs have failed to serve the purpose for which they were set up. Unless the areas of

*Ashu Kumar*

potential utility such as retailing functions are thrown open to PSSKs, the concept may not work well. The person working in PSSK could also be allowed to function as agent for the Savings Bank and RPLI etc, enlarging the marketing options for the Department. Thus there will be more utility for the PSSK than at present. If the scope of PSSK is widened, we can also open up a channel to do away with the non-remunerative branch post offices over a timeframe. Such branch post offices could be converted into PSSKs, which would provide most facilities except those where financial transactions are involved.

### **Time Resource utilisation in post offices**

Studies made about allocation of cost in different levels of departmental post offices on apportionment of work time on different postal operations indicate the following:-

- Time spent on mails is about 16% for mails (gradually declining from 20% in LSG offices to 10% in C class offices). In the case of branch post offices, however, the time spent on delivery of letters and payment of money order would occupy more time than retailing whereas the retailing consumes more time in the sub offices.
- Time spent on money orders is about 8% (no significant variation between different status of offices)
- Nearly 76% of the time is spent on retailing functions and related back office work (gradually increasing from 73% in LSG offices to 80% in C class offices).

In branch post offices, time utilisation pattern is generally of the reverse. Time spent on mails and money order payment is found to be large compared to time spent at the counters for other transactions.

Hence the cost and income patterns in branch post offices and departmental post offices vary considerably. Keeping the above in mind the committee recommends that:-

**The formula for calculating the cost and income of post office will now be exclusive for the branch post office. For other types of offices such as Departmental Sub offices, distinct approach has to be taken and formula worked out, along with introduction of the profit centre concept.**

*Ashu Kumar*

## COST ISSUES

There is a compulsion on postal services to meet its expenses from the revenue it earns. This objective of achieving financial self-sufficiency need not necessarily impede seriously the welfare maximisation or community objective of the Department. If the Universal Service Obligations of the Post Offices are clearly spelt out, the costs involved in meeting such obligations can be funded in different ways. All remaining postal operations should be run on a commercial basis. The present approach of blanket subsidy for meeting the deficit does not provide adequate motivation to the postal services to improve the quality of service or to increase productivity.

Cost of Postal services embodies two characteristics: economy of scale and economy of scope. Economy of scale occurs when the unit cost of production of service declines by delivering more with same manpower. Similarly, when the same agent delivers many services it offers economies of scope. Postal services are also a multi-product form with common production line. The same counter may offer many services at a time or the same delivery agent may deliver different products. In a multi-product service such as postal services average cost will not serve any purpose. If only one product is served, then average would do. A cost is attributable to a service only if that cost is CAUSED by the supply of that service. For example, parcel charges can be attributed to parcel service because only when parcels are to be delivered, this cost will be incurred. In a multi-product network industry, not all costs are caused by individual products. Product group sustaining costs are associated with the provision of a group of products but do not vary with provisions in the level of that service. This would be a business sustaining cost.

Post offices are opened not merely for the purpose of collection and delivery of mails but also carrying out many agency functions. The justification for a post office can be on the basis of workload, revenue generated in comparison to the expenditure and in terms of social cost benefit. The increasing cost of postal operations and the pricing policy have always been posing major challenges to postal management. The Excellence Committee in its report in 1989 observed that 80% of the cost relates to establishment, 10% on transportation, 5% on stamps and stationery and remaining on other items. Since postal services come in the Service sector, it faces costing issues different from that of manufacturing firms. Services are to be produced on demand and there is always uncertainty about the demand. The costs of waiting time at the counter and at other points by employees and addresses for which there is no mail to be delivered has all to be borne by the department. Postal services also have a large network responsibility. There will be

*Ashu Kumar*

many delivery points, which need not be served for want of mail but they cannot be ignored because of the high network responsibility.

While working out the cost, we have to remember that in all postal business, be it related to mail or other agency functions, there are other offices involved in completion of the process. Hence working out the cost of an activity for an office specifically becomes very difficult.

The cost of an office can be worked out by taking the direct attributable cost of that office. Similarly cost of some activities can be worked out at a global level for entire department. Neither entire activity cost nor cost of offices individually (status wise) can be accurately assessed from the present level of aggregation of costs.

Every transaction of a BO is considered as a part of transactions of the sub post office with which it is in account with. Same relationship does not prevail between sub post office and the head post office. This would mean that the pattern of shared costs would vary between branch post office and departmental sub office. In such a situation there are four scenarios possible of cost attribution of postal services.

1. Cases where entire cost can be attributed to an office

**Departmental post offices**

- Exclusive establishment costs
- Rental charges, electricity and other such charges
- Office expenses of that office
- Contingent expenses of that office

**Extra-departmental post offices**

- Exclusive establishment costs

2. Cases where entire cost can be attributed to an activity without sharing

**Departmental post offices**

- Delivery costs where exclusive establishment is provided
- Exclusive mail transportation costs
- Cost of sale of stamps and stationery
- Back office work relating to accounting etc.

**Extra-departmental post offices**

- Delivery costs where exclusive establishment is provided
- Exclusive mail transportation cost
- Cost of sale of stamps and stationery

*Arjun Kumar*

3. Cases where costs are shared between activities

Mail collection, mail processing, counter transactions, accounting for postal transactions

4. Cases where costs are shared between offices and activities

Departmental post offices agency functions and other mail related counter transactions.

Extra-departmental post offices agency functions and other mail related counter transactions.

**Mail costs**

Let us now examine the operations involved in the mail operations to examine the feasibility of activity costing. The spheres of activity can be divided into the following main groups:-

- Post office counter costs
- Collection costs
- Transportation costs
- Processing costs
- Delivery costs
- Other costs

A professional study on costs in mail services points out that network costs constitute about 2/3<sup>rd</sup> of the total institutional cost of mail services. Of this, the delivery agent network costs more than 50% of the network costs.

<b>Sources</b>	<b>Percentage of Institutional Costs</b>
<b>Network costs</b>	<b>66.5%</b>
Delivery agent network	37.9%
Retail network	10.5%
Transportation network	5.2%
Mail processing network	12.9%
<b>Non-network costs</b>	<b>33.5%</b>
Administration & supplies	20.5%
Building costs	5.5%
Other costs	7.5%

*Ashe Kumar*

It is observed by professional studies that when traffic falls, the impact will be more on sorting and transportation and the reduction in cost of collection of mails will be almost negligible. A 10% fall in traffic of mail will only lead to

- ½ % reduction in cost of collection of mail.
- 8% reduction in cost of sorting
- 3% reduction in cost of transportation

This would mean that now when mail traffic is declining what needs to be focused on more are the sorting and transportation costs. Unit cost of delivery and unit cost of mail transportation will become prohibitive with the decline in mail volume.

The Committee observed that mail has become a major cost component of a rural post office. The existing formula considers mail as major income component of the post office. This paradox has to be set right while working out a revised formula.

Cost of delivery of mail is going to be a critical factor in the years to come, especially in view of the drastic decline in mail volumes. The network costs will have to be borne while most of the network establishment will not be effectively deployed. The unit cost of delivery of mail, especially where mail volumes are abysmally low would be very high. There is also a need to assess the total number of delivery points 77 under each delivery office so that there can be a constant watch on the increasing unit cost of delivery of mail. The Committee there recommends that:-

**The cost of delivery needs to be separately accounted for by having separate head of account for cost of delivery establishment and other delivery costs.**

In such a scenario, the only way of increasing the income of a branch post office would be to fully make use of the retailing capacity of the post office. If the entire time of 3 hours during which the branch office counter is to be kept open is used without idle time and user service charges are fixed in proportion to the time usage pattern, the entire cost of the branch post office could be recovered including the prohibitive cost of mail delivery. It would be necessary to work out the cost component of mail delivery that needs to be recovered from the retailing income.

Study made in rural areas of Karnataka on unit cost of delivery of mail indicates the following:

- If mail delivery is affected at the windows, the unit cost works out to Rs 1.20; if mail delivery is through combination of delivery agents and branch postmasters, the unit cost mounts to Rs 5.79 and when the delivery is made through exclusive delivery agents the unit cost of delivery works out to Rs 10.64.

- It is also noticed that nearly 60% of the mail operations cost relate to delivery costs. This is due to the large wastage of resources involved in delivery function.

*Shree Kumar*

- Multiple deliveries at single address are going to be highly economical where as single delivery at single address is going to be very costly. The sparse delivery need multiplies the cost of delivery enormously.

- In order to encourage multiple mail delivery at single address, concessions such as free post boxes, free door delivery of mail to bulk addressees etc, can be explored so that the delivery establishment is optimally used. Simultaneously, higher tariff should be thought of to discourage delivery of junk mail in a sparse area. This would however depend on the inclusion or exclusion of mails such as direct marketing mail and other junk mail within the ambit of the Universal Service Obligations of the Department.

The above studies allow us to come to the following conclusions:

- Giving more weightage to delivery of articles, it would be contrary to the financial goals of the Department. Moreover, the figures on mail received for delivery can easily be inflated (it is an accepted fact that mail delivery figures are inflated 3-4 times).

The committee felt that no income should be shown as accruing from mail received for delivery for the following reasons:

- No reliable data is possible to be obtained for unregistered mail in the case of branch post offices. This data is always highly inflated.

- Mail delivery is highly informal and the quality is much below the Standards prescribed thus leading to wastage of resources

- Mail is a major cost contributor. It is a poor income contributor to a branch post office. Hence committee recommends that –

**While calculating the income of the branch post office, there is no need to give any credit to the postage on the mail delivered, as the figures are unreliable and often the mail volume being insignificant. It is necessary to encourage outward mail from branch post office by giving full credit to the branch post office for such mail.**

The Committee also observed that most branch post offices are serving the rural areas to bring in money through money orders, especially the social security payments such as old age pension, physically handicapped pension etc. Keeping this in view and the need to encourage more counter transactions, the committee recommends that –

**In the case of money orders and Indian postal orders, the commission as its income and the receiving/paying branch office issuing branch post office should get 60% of the value of the should receive 40% of the value of the commission as its income.**

*Asheesh Kumar*

## **AGENCY FUNCTIONS AND RETAILING**

The revenue per transaction in the case of Savings Bank has come down in the new method of calculating revenue (recovery of working expenses) from Savings Bank work. For example, earlier each RD transaction used to fetch Rs 21.85 while after the compensation method has been changed vide Dte. letter No PA/BK-1/17-1/Fin. Review/200-02/1020-103 dated 18-8-2003 to compensation per live account (Rs 100.26). This would mean in an RD Account, per transaction rate has come down to Rs 8.35.

In the case of Telephone revenue collection also there would be pressure to bring down the commission for bill collection, because of competition in the field. However there are many agencies who would like to use the retailing capacity of the post office for their work. The committee therefore recommends that -

**Each minute spent by a branch post office for a retailing/agency work can properly be computed so that retailing services can be priced easily and also the full retailing potential of rural post offices can comprehensively be exploited.**

It is also recommended that the entire retailing aspect of postal services be systematically studied and a costing method evolved so that pricing can be done quickly and in a rational manner without losing any opportunities due to delay in decision-making.

## **INCOME ISSUES**

Certain patterns have emerged in the work pattern of all branch post offices in the last one decade or so. Branch post offices have not been giving much emphasis to counter transactions. Mail delivery is given the prime place, probably due to the role post office was expected to play in the communication sector.

While calculating the cost and income of a branch post office, the following aspects are to be borne in mind:-

1. There is a need to give more importance to booking of articles, sale of stamps & stationery and more counter transactions in post offices than giving undue weightage to the mail received by the office.
2. Inward traffic is higher in respect of branch post offices and of late, money order payment, especially the social security pension payment through money order, has become a major activity in most of the rural post offices.
3. The components of income adopted now give very little importance to the retailing potential of the post offices. If retailing functions could be made into significant factors in working out cost and income of a post office, it would act as a motivator for the branch postmasters to increase such activities.

*Ashu Kumar*

These aspects are to be considered while working out a formula for calculation of cost and income of a branch post office in future.

**The formula suggested by the Committee is as below:-**

**PROPOSED FORMULA FOR CALCULATION OF COST AND INCOME OF BRANCH POST OFFICE**

The income and cost of a branch post office, both rural and urban, will be made up of the following items shown below:

**INCOME**

- i. 100% of postage collected on unpaid and insufficient paid articles delivered by the office.
- ii. 100% of the value of all postage stamps and stationery (including service postage stamps) sold at the office
- iii. 60% of the value of the money order commission on money orders issued by the office
- iv. 40% of the value of the money order commission on money orders paid by the office
- v. 60% of the value of the Indian Postal Orders commission on IPO sold by the office
- vi. 40% of the value of the Indian Postal Orders commission on IPO paid by the office
- vii. 25% of the income earned by the Department from all retailing functions performed by the office (This will include income from Savings Bank and Savings Certificate in addition to other retailing functions)

**COST**

- a) Full establishment charges on exclusive establishment of the office
- b) In case of shared establishment, proportionate cost of that establishment
- c) Incentive paid to the GDS agents for retailing and RPLI work
- d) 1% of the total cost of the branch post office as worked out above, may be added towards any indirect overhead charges for running the branch post office

*Ashu Kumar*

INTERIM FORMULA FOR CALCULATION OF INCOME AND COST OF  
DEPARTMENTAL SUB POST OFFICES

**Income**

**Rural areas**

- I. 100% of postage collected on unpaid and insufficient paid articles delivered by the office.
- II. 100% of the value of all postage stamps and stationery (including service postage stamps) sold at the office
- III. 60% of the value of the money order commission on money orders issued by the office.
- IV. 40% of the value of the money order commission on money orders paid by the office
- V. 60% of the value of the Indian Postal Orders commission on IPO sold by the office
- VI. 40% of the value of the Indian Postal Orders commission on IPO paid by the office
- VII. 25% of the income earned by the Department from all retailing functions performed by the office (This will include income from Savings Bank and Savings Certificate in addition to other retailing functions).

Note: If the sub post office has branch offices in account with it, money order transactions of the branch offices in account with it may be excluded.

**Cost**

- I. Full establishment charges on exclusive establishment of the office
- II. In case of shared establishment, proportionate cost of that establishment
- III. Cost of mail conveyance/a/c bag conveyance to the office, if through MMS.
- IV. Fixed house rent in the case of rented building or assessed rent of the office if it is in a departmental building, rates and taxes if any.
- V. Fixed stationery charges of the office
- VI. Incentive paid to the staff for retailing and RPLI work etc.
- VII. 2% of the total cost worked out above towards indirect overhead charges for running the post office.

**Note 1:**

For calculation of the cost of establishment charges, the average cost of the time scale appointment or appointments or the actual amount of consolidated allowance, including ad hoc increase should be taken into account. All allowances such as DA, HRA, CCA admissible on the average cost should be taken into account while calculating the establishment charges at items (a) of cost above.

*Ashu Kumar*

**Revision of method for calculation of income and cost of Branch Post Offices (BOs) by planning Division vide memo no 40-17/2015-Plg. Dated 24<sup>th</sup> August'2015.**

**INCOME**

**Rural areas:**

- (a) 2 / 5<sup>th</sup> of the value of all postage stamps and stationery (including service postage stamps) sold at the office plus 20% (This represents income on account of articles received for delivery).
- (b) 7 / 20<sup>th</sup> of the value of all postage stamps and stationery (including service postage stamps) sold at the office (This represents income on account of articles posted for dispatch).
- (c) 3 / 4<sup>th</sup> of the postage collected on unpaid and insufficiently paid articles delivered by the office.
- (d) 1 / 8<sup>th</sup> of the postage due on unpaid and insufficiently paid articles posted at the office.

**Urban areas:** For urban areas the income on the above items is worked out at

- (a) - 43 / 120<sup>th</sup>
- (b) - 37 / 120<sup>th</sup>
- (c) - 5 / 7<sup>th</sup>
- (d) - 5 / 42<sup>th</sup>

**All Offices (Rural and Urban):**

- (e) 24% of the money order commission on money orders issued by the office.
- (f) 38% of the money order commission on money orders paid by the office.
- (g) 2 / 5<sup>th</sup> of the amount of commission realized on Indian Postal Orders sold by the office.
- (h) 2 / 5<sup>th</sup> of the amount of commission that would have been realized on IPOs paid at the office.
- (i) Rs 63.74 per POSB (per Live Account per annum), Rs.9.67 (per Silent Account per annum), Rs. 21.85 per Savings Certificate transaction and Rs.24.88 (per Active Account per annum) for Wages Payment under MGNREGA performed by the Branch Post Office subject to appropriate change in future on pro rata basis as per change in per account of reimbursement from the Ministry of Finance.
- (j) 1% of the total income on other items (viz., postage, money orders, postal orders, Savings certificates, etc.) towards other agency functions where these are performed.

*Asheer Kumar*

**Note-1:**

In respect of Branch Post Offices which are not actually opened, but are at the proposal stage, there would be no figures to represent the value of postage stamps and stationery sold. In such cases, against item (a) above, the value of postage stamps (including service postage) borne by all classes of Inland and Foreign articles received for delivery and against item (b) above, value of postage borne by similar articles posted for dispatch shall be taken into account.

In respect of foreign mail articles value of postage should be assumed to be the same as for corresponding classes of inland articles, notwithstanding the actual postage affixed.

**Note-2:**

If the post office is a sub office, money order transactions of the branch offices in account with it may be excluded.

**COST**

- (a) Establishment charges of the office or if it is a combined office, charges which are treated as its postal establishment charges for administrative purposes (please see Note 1 below).
- (b) A fixed addition to the establishment charges (Rs. 49.50 for a sub-office).
- (c) Fixed house rent in the case of rented building or assessed rent of the office if it is in a Departmental building.
- (d) Fixed stationery charges for the office.
- (e) 2/3<sup>rd</sup> of the line establishment charges that are maintained solely for the benefit of the office (see note 2 below)
- (f) 5% of the total value of postage stamps sold at the office to cover cost of printing of stamps, postcards, etc., cost of direction and audit.

**Note-1:**

For calculation of the cost of establishment charges, the average cost of the time scale appointment or appointments or the actual amount of consolidated allowance, including ad hoc increase, should be taken into account.

The pension and leave salary element equal to 12% and 11% respectively of the average cost of the time scale of pensionable posts should be added.

All allowances such as DA, HRA, CCA admissible on the average cost should be taken into account while calculating the establishment charges at item (a) of the cost above.

**Note-2:**

In cases where the line establishment is not maintained solely for the benefit of a particular office, the cost of line establishment charges may be proportionately divided among various offices served by the particular line in the proportion of their distance from the place where the mail line emanates.



## **RESEARCH BY THE PRESENT COMMITTEE**

The Committee began its deliberations by considering whether the omnibus formula for apportioning post office revenues should continue to apply to all categories of post offices or be revised in the light of the implementation of IT 2.0.

In this regard, the Committee held a series of discussions and meetings—on 20.02.2026 at Dak Bhawan, on 05.03.2026 through a virtual meeting, and on 23.03.2026 & 24.03.2026, 02.04.2026, and 21.04.2026 & 22.04.2026 again at Dak Bhawan—with all members and co-opted members. Revenue apportionment is required primarily in revenue-generating sectors where portions of work are distributed among various offices. The Committee is of the view that revenue sharing may be carried out based on time factors and the equitable distribution of revenue corresponding to the work performed at the BO level.

Further, citizen-centric services—viz. Aadhaar, AEPS, CLEC, DBT, DLC, and IPPB—which are mainly incentive-based services, are currently excluded from the apportionment of revenue to BOs. However, the Committee members are of the opinion that a portion of the revenue (excluding the incentive paid to end users) received by the Department from agency-based services may be apportioned at the HO/SO/BO level. This formula is also applicable to the Circle specific services also.

### **POSB Operations:**

Various activities performed at BO/SO/HO levels have changed after the implementation of IT 2.0. Most of the SB-related work is now being carried out in APT 2.0 at the BO level wherever, the account is opened at BO. Only voucher checking and monitoring of proper accounting remain at the SO/HO level. Therefore, in respect of BO account opening, the role of BO has become prominent whereas the role of SO has been minimized compared to earlier workload of SO in respect of account opened at BO. Based on the time factor, determined by the work study team recently in APT 2.0 environment and incentive recommended by small savings, the revenue share should be determined.

### **PLI & RPLI Operations:**

The majority of PLI/RPLI work, such as indexing of new policy and collection of premium, is being managed at the BO level through the DREAM app after the implementation of IT 2.0. CPC at the HO level deals with the issuance of new policies and various service requests related to PLI/RPLI policies. Therefore, income sharing should be load based in respect of BOs/SOs and CPC of HOs.

*Ashu Kumar*

**Mail operation:**

In case of revenue sharing for mail operations, the committee has divided the features under *two categories*.

The first one is purely mail related like booking and delivery of documents /merchandise and parcel. In this regard, the committee referred the memorandum note by Parcel Directorate in the meeting of postal service board members held on 29.01.2026 and examined whether the proposal can be applied to other mail products or not.

And the second category involves other ancillary products/services like eMOs & IPOs, sale of postage stamp over the counter etc. For the second part, the committee discussed about the necessity in changing the earlier revenue sharing model as per the requirement in APT 2.0.

**Citizen-centric Services:**

Most citizen-centric services such as Aadhaar, AEPS, CLEC, DBT, DLC and IPPB-General Insurance and Circle specific local services are being carried out up-to the BO level now-a-days. And so far as POPSK is concerned the transaction for the same takes place mostly at H.O. and selected S.O. levels. Therefore, revenue receipts by the Department for offering third party agency service will be apportioned based on the time factor excluding the incentives given to the end users.

**Recommendation of the Committee on terms of References:-****(1) Existing norms for opening of Post offices and its review:-**

(a) At present, a BO can be opened if its projected income is at least 33.33% of its projected cost, in general. For hilly & Tribal areas, it should earn at least 15 % of its projected cost.

Considering the increasing importance of BOs, in providing last-mile outreach for almost all products and services available via India post, committee proposes that these ratios be revised. Revised norms are proposed to be 50% for general areas and 25% for hilly and tribal areas. Retention of BOs should also be based on similar Income to Cost ratios. Rationale behind this increase is explained in the apportionment of revenue to BO-s, wherein the Committee has enhanced the share of BO-s from almost all products & services.

The other norms related to distance and population would continue to be governed by extant norms being revised from time to time.

(b) At Present, an SO must be self sufficient in terms of Income at the time of opening. However, for retention, it is proposed that it earns at-least 5% profit. The Committee proposes that the norms may be retained as they are.



(c) At present, each District should have a HPO provided a minimum of 20 SOs can be attached to it. The Committee proposes, the norms may be retained as they are.

**(2) Review of income and Cost norms of Post Offices in view of IT 2.0 roll out.**

The Committee decided that apportionment of revenue to Branch Post Offices should be based on *time factors* rather than the customary method of factorization or fixed portions of revenue.

The time factors are derived from the Work Study of Head Post Offices and Branch Post Offices, undertaken to scientifically assess operational activities in the APT 2.0 environment. The study aims to establish realistic workload norms based on field observations and to facilitate rational manpower planning.

While calculating the revenue apportionment to the Branch Post offices following points are considered:

- i. Time factor as per activities performed under APT 2.0 environment after implementation of IT 2.0
- ii. Standardized time factors provide a realistic approach for revenue apportionment to BOs
- iii. Recognition of the effort by BOs while doing the last-mile delivery of the postal articles.
- iv. Equitable distribution of revenue.
- v. Life-cycle of an account, a policy, a mail article booked and apportionment of revenue in accordance with it.

**Lifecycle approach of revenue apportionment**

The lifecycle approach of revenue apportionment is a method in which the total revenue from a service is distributed among different levels or units (such as BO, SO, HO) based on the total effort contributed by each over the entire life of that service, rather than focusing on a single transaction or stage.

In traditional systems, revenue is often assigned at the point where it is booked or accounted for. However, most postal services are not one-time activities; they involve a series of interconnected operations spread over time and across multiple offices. The lifecycle approach captures this reality by identifying all stages of a service—from initiation to completion—and measuring the time and effort spent at each stage.

For example, in PLI/RPLI, the lifecycle of a Policy begins with proposal booking, followed by policy issuance, and continues for many years through monthly premium collections and occasional servicing requests. Although the policy is issued at the HO, the majority of the work over time—especially premium collection—is performed at the indexing office. Therefore, under the lifecycle

*Ashu Kumar*

approach, a larger share of revenue is attributed to BO for the policies of BO, reflecting its cumulative effort rather than just the initial transaction.

Similarly, in POSB accounts, account opening is only one event, while deposits, withdrawals, and other services occur repeatedly over the account's life. Since, for the account opened at a BO, the BO handles most of these frequent transactions, they receive a higher share of revenue, even though SOs and HOs perform backend functions like CIF creation and verification.

In mail operations, the lifecycle includes booking, transmission, and delivery. Instead of assigning all revenue to the booking point, the lifecycle approach recognizes delivery as a distinct stage and allocates a portion of revenue (e.g., 20%) to delivery activity, since it completes the service.

**The key principle is: Revenue should follow effort over time, not just point of origin.**

This approach ensures:-

- Fair recognition of all contributing units.
- Alignment of incentives with actual work done.
- More accurate and defensible financial assessment.

In essence, the lifecycle approach transforms revenue apportionment from a static, transaction-based system into a dynamic, effort-based system, better suited to complex, network-driven services like those in the postal domain.

## **PROPOSAL REGARDING APPORTIONMENT OF REVENUE TO VARIOUS LEVELS OF POST OFFICES**

### **1) POSB OPERATIONS:**

The Share of income of a BO, SO, HO for a live account opened at BO is arrived at by following lifecycle approach for an account. The frequencies of different types of transactions are assumed reasonably and the proportion of time spent is used in dividing the remuneration earned per live account per annum.

Accordingly, the proportion of time spent for an account opened at BO over its lifecycle arrives at 66% at BO, 22 % at SO & 12 % at HO. The calculation (based on recent study-team workload report) is explained below:

- Account Opening at BO

Manual + Device-based operations: 449 seconds

- Deposit Transactions

Average time per deposit = 178 seconds

Weighted lifecycle frequency (across SB, RD, SSA mix) =85

Total deposit lifecycle time = 15,130 seconds

*Ashu Kumar*

This component forms a major share due to high frequency and regularity of deposits.

- Normal Withdrawals

Average time per withdrawal = 244 seconds

Frequency assumed = 50 transactions

Total withdrawal lifecycle time = 12,200 seconds

- Account Closure at BO: 165 seconds
- Other BO Activities Includes:
  - Mini statement
  - Balance inquiry
  - DTR generation
  - Miscellaneous customer service
- Average lifecycle contribution = 94 seconds
- Total BO Time

449+15,130+12,200+165+94=31,656 seconds

- SO Time= 10,355 seconds

(CIF creation, CBS operations, high-value withdrawals, Finacle activities, etc.)

- HO Time = 5,710 seconds

(Primarily voucher checking and control functions)

- Apportionment on the basis of time taken:-

BO: 31656/ 47,721≈ 66 %

SO: 10355/721≈ 22 %

HO: 571047/ 721≈ 12 %

Thus, for accounts opened & maintained at SOs, the time taken would be (66 + 22) %, i.e. 88% of total time associated with the process. For HOs, it would involve entire 100% of the effort.

Accordingly, following apportionment is proposed to various levels of offices:-

Accounts Opened and Maintained at (live Accounts)	Remuneration	BO	SO	HO
BO	Of Rs. 219.23	66%	22%	12%
SO		-	88%	12%
HO		-	-	100%
<b>(for Silent Account)</b>				
BO	Of Rs 33.61	50%	-	50 %
SO		-	50 %	50 %
HO		-	-	50 %
<b>Savings Certificate</b>	Of 73.92/ NSC KVP, 19.59/IVP			
BO		-	-	-
SO		-	88 %	12%
HO		-	-	100 %

*Arjun Kumar*

***Considering the managerial, supervisory and audit & accounts functions in mind, the committee proposes retention of 10% revenue from each level, with the Circle as overhead cost.***

## **2) PLI/RPLI OPERATIONS :**

The revenue of PLI & RPLI operations is calculated as per FRR (Fixed Rate of Remuneration) at the rate of 4 % of PLI premium collection & 12 % of RPLI premium collection. This income, recorded in the vertical as "Recoveries", is proposed to be apportioned on the basis of life cycle of the products and consequent services, as well as efforts at the back office towards Policy management, and other service-related aspects.

At the Branch Office level, the activities primarily include solicitation and booking of new proposals, as well as recurring premium collections throughout the policy term. For a typical policy, the time required for processing a new proposal at the BO level is estimated as 411 seconds. In addition, premium collection is a recurring activity, and assuming a 20-year policy with monthly payments, a total of 240 premium transactions are carried out. With each transaction requiring 196 seconds, the cumulative time spent on premium collection amounts to 47,040 seconds. Thus, the total time attributable to BOs comes to 47,451 seconds over the lifecycle of a policy.

At the Head Office level, the major activities involve centralized processing of proposals and handling of complex service requests. The time required for processing a new proposal at the CPC/HO level is estimated at 1,496 seconds. Furthermore, miscellaneous service requests—such as policy servicing, alterations, claims-related processing, revival of policy and certain other non-routine interventions—are assumed to require a total of 6,000 seconds over the lifecycle of the policy. Accordingly, the total time attributable to the HO level is calculated as 7,496 seconds.

Based on the above, the total lifecycle time required for servicing a single PLI policy is 54,947 seconds. In order to incorporate the role of Sub Offices, it is assumed that SO-level activities—primarily supervisory, accounting, and support functions—constitute a lump sum of 5% of the total lifecycle time. Accordingly, 2,747 seconds are allocated to the SO level.

The remaining 95% of the total time, amounting to 52,200 seconds, is then apportioned between BOs and HOs in proportion to their respective shares in the original workload. Applying proportional distribution, the BO share works out to

*Ashu Kumar*

approximately 45,078 seconds, while the HO share is approximately 7,122 seconds.

When expressed as percentages of the total lifecycle time, Branch Offices account for approximately 75 % of the total effort made for collection of premium for PLI/RPLI, 15 % for Head Offices, 10 % for SOs. Thus, the committee recommends that income from "FRR" be apportioned as under:-

Premium Collected at	RPLI	PLI	BO	SO	HO
BO	Of 12% of	Of 4% of	75 %	10 %	15%
SO	Premium	Premium	-	85%	15%
HO	Collected	Collected	-	-	100%

***Considering the managerial, supervisory and audit and accounts functions in mind, the committee proposes retention of 10% revenue from each level, with the Circle as overhead cost.***

### 3) Mail Operations :

#### (A) **Accountable Articles:-**

The Committee considered apportionment of revenue on the basis of life cycle of articles comprising of three stages:-

1. Booking activity – acceptance, processing, and revenue realization
2. Transmission- Hub to Hub Transportation and associated bag handling & scanning.
3. Delivery activity – last-mile service and completion of transaction

All these activities are done in APT 2.0. For revenue purpose, it is proposed that the apportionment is done as under:-

1. 50 % to the booking phase
2. 5 % to its origin (Booking) Accounts Office
3. 20 % to the transmission phase (Hub to Hub)
4. 5 % to its destination (Delivery) Accounts Office
5. 20 % to the delivery phase.

This allocation is not based on life cycle of the product. Instead, it is based up on the memorandum of Postal Services Board dated 29<sup>th</sup> January 2025 and inputs received from Finance Members of the Committee.

From these apportionments, 10 % from each level is to be retained as 'Overhead', involving Administrative & Supervisory activities at Circle Level.

For Return to Sender (RTS) Articles, the committee did not possess enough data to propose a separate apportionment model. However, based on data

*Ashu Kumar*

collected through APT 2.0, later some apportionment can be done for attempted delivery and associated handling.

**(B) Unaccountable Articles:-**

Proceeds from Sale of Stamps including Philatelic Stamps would be assigned entirely to concerned office after deduction of 10% of value as overhead.

The Committee could not recommend any apportionment towards delivery and transmission of such articles in absence of required reliable data. It is expected that in future a data-driven ecosystem would be developed which would allow monitoring of unaccountable articles comprehensively. That would enable development of a model to apportion revenue to various levels through which such articles pass.

- (C)** 100% of postage collected on unpaid and insufficiently paid articles delivered, may be apportioned to the concerned Office.

**4) E-MO :**

- i. 60% of the value of the money order commission on e-money orders issued by the office.
- ii. 40% of the value of the money order commission on money orders paid by the office.

From these apportionments, 10 % from each level is to be retained as Overhead, involving Administrative & Supervisory activities at Circle level.

**5) Citizen Centric Service:**

As, CCS at BOs is being performed using the IPPB platform, thus, income generated by that mode at BO level is handled in the subsequent stages of offices.

For activities at SO and HO, department earns scheme-specific remuneration. The Committee proposes that 90% of such remuneration be assigned to the concerned office and 10% to be retained as Overhead, involving Administrative & Supervisory activities at Circle level.

**6) IPPB Transactions:-**

The present IPPB is commission-based model. 60 % of its income is retained by IPPB, 32 % is distributed amongst end-users of DoP in the shape of incentive. The remaining 8 % is the revenue of the Department.

The committee recommends that, out of this 8 %, revenue for BO may be fixed on the basis of IPPB transactions.

*Ashu Kumar*

The overall apportionment to the department and various levels is subject to change based on the recommendation of the appropriate committee constituted vide Directorate letter No. 1-3/2017-PBI dated 11.02.2026.

**Note-1:**

For Branch Offices that have not been opened but are at 'proposal' stage, projected income may be calculated as under~

$A_1$  = Notional Income of the parent BO/SO

$G_1$  = Area of the parent BO/SO

$G_2$  = Area of the proposed BO/SO

**Therefore, Notional Income of the proposed BO/SO, i.e.  $A_2 = A_1 * (G_2/ G_1)$**

**Proposal for calculation of Cost of various types of Post Offices:-**

**(A) For BO**

- (a) 100% TRCA, Bonus, and CEA paid to GDS working only for the BO.
- (b) In case the GDS is serving multiple BO-s, the TRCA, Bonus. And CEA is to be apportioned proportionately.
- (c) 100% of other establishment charges incurred on behalf of the BO, including Office Maintenance allowance (OMA) for office accommodation (standards: Rs. 500/- per month & non-standard/rent-free accommodation: Rs. 250/- per month, subject to revision from time to time)
- (d) Cost incurred for provisioning of stamps and inventories as well as management of cash and mail arrangements are proposed to be recovered from Income itself as "Overhead". Thus, no additional cost is being imposed for such activities.

**(3) The assessment & Linkage of Annual Revenue & Expenditure activity of DoP with Income and Cost Calculation formula for Post Offices.**

The apportioning of income and cost to various levels of post offices is strictly notional. However, the proposed apportionment of income and cost may be incorporated in APT 2.0, whereby ECR of any office can be computed from the system.

**(4) Additional observations and recommendations:**

- a. The committee holds that online transactions in POSB as well as PLI/RPLI would keep on increasing in future, resulting in more & more deposits taking place through various payment gateways directly to a central account. Under such circumstances, a mechanism may be developed for apportioning

*Ashu Kumar*

- Revenue-Income from such mode to the Office where the business had originated (i.e. Account had been opened or policy had been procured).
- b. Creation of a data-enabled environment ensuring capture of required data for income-cost distribution.
  - c. Extension of all postal products & services to BO-level to increase avenues of income for BO-s so that they can become profit centres.
  - d. POP-SK centres at HO/SO-s require dedicated personnel and several other resources to perform highly sensitive work. However, at present Department receives reimbursement only for successful transactions despite equal amount of effort & resources spent on rejected transactions. Therefore, rejected transactions may also be recompensed to some extent.
  - e. Department of Posts has to open offices in LWE areas or to cover unbanked areas irrespective of projected Income, thus disregarding the Income to cost norms. **To compensate these expenses as well as to meet the in-built losses incurred by the BOs (due to their income being only 50%/25% of the cost), the committee proposes that the department may submit a proposal for a budgetary corpus in the form of Viability Gap Funding to Ministry of Finance to meet the Universal Service Obligations of the DoP.**

(5) Review of workload norms of BOs.

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## **WORKLOAD ASSESSMENT OF BRANCH POSTMASTERS**

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### **1. INTRODUCTION**

The assessment of workload of Branch Postmasters (BPMs) is a critical administrative function, as it forms the basis for determining the Time Related Continuity Allowance (TRCA) and ensures equitable distribution of work across Branch Post Offices (BOs).

At present, workload assessment is carried out using a point-based system, wherein different activities are assigned standardized points based on prescribed norms. However, with the implementation of IT 2.0 / APT and the transformation of postal operations into a transaction-driven, digitally monitored system, the existing methodology requires review and modification.

*Ashu Kumar*

## 2. Existing Point-Based Workload Assessment System

Current system assigns workload points based on predefined norms for different activities. These norms, circulated vide Directorate letter no. 5-1/2007-WS-I (Pt.) dated 16<sup>th</sup> December 2010, are~

### 2.1 Activity-Based Norms

The major norms include:

- 1 point for 25 unregistered articles per day
- 1 point for 22 registered articles per month
- 1 point for 15 Money Orders per month
- 1 point for ₹900 stamp sales per month
- 1 point for ₹20,000 cash handled per month
- 1 point for 10 SB/NSC transactions per month
- 1 point for 10 RPLI transactions per month
- 1 point for 20 bills collected per month
- Fixed 14 points per month for administrative work

### 2.2 Method of Calculation

- Data was collected based on quarterly averages
- Sample-based estimation was used for unregistered articles
- Total points were mapped to working hours. This system provided for a simplified proxy for estimating workload, as under~

Points	Work Hours
75	Up to 3 hours
100	3.5-4 hours
125	4.5-5 hours

## 3. Proposed Time-Based Workload Assessment System

### 3.1 Conceptual Basis

The proposed system assesses the workload of Branch Postmasters (BPMs) based on the actual time required to perform each activity, expressed in seconds. The time standards have been derived from a comprehensive Work Study conducted by the Directorate, which captures:-

- Operations performed through APT 2.0 / DREAM App
- Associated manual activities, including verification, documentation, and record maintenance

Thus, the system ensures that workload reflects the complete operational effort involved in each activity.

*Ashu Kumar*

### 3.2 Activity-Wise Workload Components with Time Factors

The workload of a BPM is composed of multiple categories of activities. Each activity is assigned a standard time (in seconds) based on empirical observation.

#### 3.2.1 Day Begin Activities (Per Working Day)

These activities are mandatory for initiating daily operations:

- Marking attendance – 27 seconds
- Changing date stamp – 74 seconds
- Login in DREAM App – 26 seconds
- Day Begin operation – 8 seconds

Total Day Begin Time = 135 seconds/day

#### 3.2.2 Counter Operations (Per Transaction unless specified)

These activities involve customer interaction and system processing:

- Speed Post booking (Cash) – 239 seconds
- Speed Post booking (QR) – 246 seconds
- eMO booking (Cash) – 311 seconds
- eMO booking (QR) – 318 seconds
- COD Retail MO booking – 72 seconds
- e-Biller transaction – 23 seconds

#### Reports (daily where applicable):

- Item Report – 26 seconds/day
- MO Report – 23 seconds/day
- e-Biller Report – 19 seconds/day
- Transaction History Report – 21 seconds/day

#### 3.2.3 Bagging Management (Per Working Day unless specified)

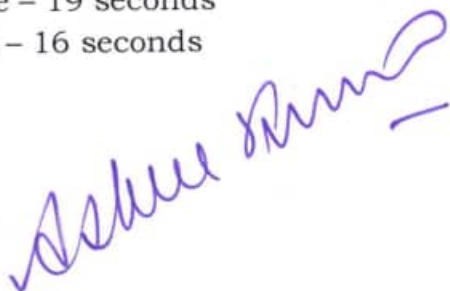
- Receiving of bag – 216 seconds
- Opening of bag – 25 seconds
- Bagging report – 79 seconds
- Closing of bag – 115 seconds
- Dispatch of bag – 42 seconds
- Bagging discrepancy – 66 seconds per occurrence

Total (routine daily bagging) = 477 seconds/day

#### 3.2.4 Cash and Stamp Management

Cash Operations:

- Cash request – 37 seconds
- Cash remittance – 203 seconds
- Cash remittance report – 18 seconds
- Cash acknowledgment – 107 seconds
- Cash error update – 19 seconds
- Cash error report – 16 seconds



### Stamp Operations:

- Stamp request – 42 seconds
- Stamp acknowledgment – 34 seconds
- Stamp error update – 16 seconds
- Stamp sale – 66 seconds per transaction
- Stamp remittance – 22 seconds
- Inventory sale report – 18 seconds
- Stamp balance report – 16 seconds/day
- Cash balance report – 18 seconds/day
- BPM cash transfer – 26 seconds

### 3.2.5 Delivery Management

- Invoicing of items – 17 seconds per article
- Sorting of items – 9 seconds per article
- eMO receipt/printing – 23 seconds per eMO
- eMO invoicing – 25 seconds per eMO
- Unregistered postage due invoicing – 25 seconds per article
- Return handling (unregistered) – 20 seconds per article
- Return handling (accountable) – 43 seconds/day
- Window delivery – 71 seconds per article
- Delivery manifest – 18 seconds/day
- Reports – 22 seconds/day

### 3.2.6 CBS (Savings Bank Operations)

- Cash withdrawal – 244 seconds per transaction
- High-value withdrawal – 308 seconds per transaction
- Cash deposit – 178 seconds per transaction
- Account opening – 449 seconds per transaction
- Account closure – 165 seconds per transaction
- Daily transaction report – 18 seconds/day

### 3.2.7 PLI/RPLI Operations

- Premium collection – 192 seconds per transaction
- Proposal indexing – 411 seconds per transaction
- Service request indexing – 38 seconds per transaction
- Insurance report – 51 seconds/day

### 3.2.8 Day End Activities (Per Working Day)

- Counter account closure – 50 seconds
- ECB/Liability – 29 seconds
- BO Daily Account preparation – 718 seconds
- Day End operation – 10 seconds

Total Day End Time = 807 seconds/day

*Ashutosh*

### 3.2.9 Miscellaneous Activities

• Provision for interruptions and ancillary plus all misc. works – 2700 seconds/day

• In practical terms, ancillary work comprises essential but non-transactional tasks that are not captured in APT/DREAM systems, such as manual invoicing of articles in the Postman Book, cleaning and upkeep of the Branch Office, assisting customers in filling forms for savings, insurance and other services, and providing assisted doorstep services in rural areas. It also includes handling routine interruptions like customer queries, coordination with Account Offices, and resolving operational issues. These activities, though not system-recorded, consume substantial time and are critical for the smooth functioning of the Branch Office, and hence the provision ensures that workload assessment reflects the full scope of effort involved.

### 3.3 Methodology of Workload Calculation

The workload is calculated as follows:

1. Data is collected for 1 month of each quarter;
2. Average is taken for 1 month;
3. Time, converted into points for miscellaneous works done in system as well as manually, along-with time spent for marketing and customer care;
4. Points less than 1750 (One Thousand, Seven Hundred and Fifty) would signify TRCA level 1, i.e. 4 hours' workload;
5. 1750 (One Thousand, Seven Hundred, and Fifty) Points and above would signify TRCA level 2, i.e. 5 hours' workload.

(a) As per time-factors associated with APT 2.0 workload at BO can be assessed as under: -

Sl. No.	Activity Type	Name of Activity	Total Avg. Time (in seconds)	Remark
1	Day Begin Activities	Marking of attendance	27	Per working day
2	Day Begin Activities	Changing of Date Stamp	74	Per working day
3	Day Begin Activities	Login in "DREAM APP"	26	Per working day
4	Day Begin Activities	Day Begin in "DREAM APP"	8	Per working day
5	Counter Operations	Booking of Inland Speed Post Document/Parcel (by Cash)	239	Per transaction
6	Counter Operations	Booking of Inland Speed Post Document/Parcel (by OR)	246	Per transaction

*Ashish Kumar*

7	Counter Operations	Item Report generation	26	Per day (In which booking took place)
8	Counter Operations	Booking of eMO (by Cash)	311	Per transaction
9	Counter Operations	Booking of eMO (by QR)	318	Per transaction
10	Counter Operations	MO Report	23	Per day (In which booking took place)
11	Counter Operations	Booking of COD Retail MO Booking	72	Per transaction
12	Counter Operations	e-Biller transaction	23	Per transaction
13	Counter Operations	e-Biller Reports	19	Per day (In which booking took place)
14	Counter Operations	Transaction History Reports	21	Per day (In which booking took place)
15	Bagging Management	Receiving of Bag	216	Per working day
16	Bagging Management	Opening of Bag	25	Per working day
17	Bagging Management	Bagging reports	79	Per working day
18	Bagging Management	Closing of Bag	115	Per working day
19	Bagging Management	Despatch of Bag	42	Per working day
20	Bagging Management	Bagging Discrepancy	66	Per bagging discrepancy
21	Cash & Stamp	Cash Request	37	Per cash request
22	Cash & Stamp	Cash Remittance	203	Per Occasion of cash remittance
23	Cash & Stamp	Cash Remittance Report	18	Per Occasion of cash remittance
24	Cash & Stamp	Cash Acknowledgement	107	Per Occasion of cash receipt from AO
25	Cash & Stamp	Cash Error Update	19	Per cash error
26	Cash & Stamp	Cash Error Report	16	Per cash error

*Arjun Kumar*

27	Cash & Stamp	Stamp Request	42	Per stamp request
28	Cash & Stamp	Stamp Error Update	16	Per stamp error
29	Cash & Stamp	Stamp acknowledgement	34	Per Occasion of stamp receipt from AO
30	Cash & Stamp	Sale of Stamp	66	Per sale transaction
31	Cash & Stamp	Stamp Remittance	22	Per Occasion of cash remittance to AO
32	Cash & Stamp	Inventory Sale Report	18	Per Occasion of inventory sale
33	Cash & Stamp	Stamp Balance Report	16	Per day (in which stamp sale/receipt took place)
34	Cash & Stamp	Cash Balance Report	18	Per working day
35	Cash & Stamp	BPM Cash Transfer	26	Per cash transfer
36	Delivery Management	Invoicing of items	17	Per article
37	Delivery Management	sorting of invoiced items (if more than 1 beat)	9	Per article
38	Delivery Management	Receiving/Printing of eMO	23	per eMO
39	Delivery Management	Invoicing of eMO	25	per eMO
40	Delivery Management	Invoicing of Unregistered items (postage due)	25	Per article
41	Delivery Management	Take return of unregistered items (Postage due)	20	Per article
42	Delivery Management	Take Returns of accountable items/eMO	43	Per working day
43	Delivery Management	Window Delivery of items	71	Per article
44	Delivery Management	Generation of delivery manifest	18	Per working day
45	Delivery Management	Reports	22	Per working day
46	CBS	Cash Withdrawal	244	Per transaction
47	CBS	High Value request Generation and withdrawal	308	Per transaction
48	CBS	Cash Deposit	178	Per transaction

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49	CBS	Opening of New Account	449	Per transaction
50	CBS	Daily Transaction Report	18	Per day (in which POSB transactions took place)
51	CBS	Closure of Account	165	Per transaction
52	PLI/RPLI	Postal Life Insurance/Rural Postal Life Insurance Collection.	192	Per transaction
53	PLI/RPLI	Indexing of Postal Life Insurance/ Rural Postal Life Insurance Proposal	411	Per indexing transaction
54	PLI/RPLI	Service Request Indexing	38	Per indexing transaction
55	PLI/RPLI	Insurance Report	51	Per Day (in which transactions took place)
56	Day End Activities	Close Account (Counter Submit account)	50	Per working day
57	Day End Activities	ECB/Liability	29	Per Occasion of ECB
58	Day End Activities	BO Daily Account	718	Per working day
59	Day End Activities	Day End	10	Per working day
60	Miscellaneous		2700	

This corresponds to  $(2700 * 25) = 67,500$  seconds, i.e. 1125 minutes per month. Taking 1 point = 2.4 minutes, this is equal to 469 points.

(b) According to the revised norms circulated vide Directorate letter no. 25-11/2019-PE-I/WS dated 27<sup>th</sup> March 2026, following activities are carried out in a BO manually, i.e. **beyond the scope of APT 2.0~**

*Shree Ram*

**Branch Office**

Sl. No.	Name of Activity	Sl. No.	Name of System Activities	Avg. Time (in seconds)	Name of Manual Activities	Avg. Time (in seconds)	Total Avg. Time (in seconds)
1	Marking of attendance	1.1	Open Aadhaar BAS App->Select attendance domain->Enter attendance ID (Last 8 digits of Aadhaar)->Select entry point->Tick the consent->->Scan face->Click ok	27			27
2	Changing of Date Stamp	2.1			Changing of BO date stamp and Impressing stamp in Book of Postmarks	74	74
3	Login in "DREAM APP"	3.1	Open DREAM App->Enter Employee ID & Password and click on login.	26			26
4	Day Begin in "DREAM APP"	4.1	1. After login "Day begin screen" will be displayed, Click on Day begin. 2.After confirming the date click on confirm to perform DAY BEGIN action.	8			8

**Counter Operations**

5	Booking of Inland Speed Post Document/Parcel	5.1			Receipt of item from Customer, Checking weight, dimensions (for parcel), Pasting Barcode	24	239 (Cash) 246 (QR)
		5.2	Select-> Booking -> Speed Post Letter-> Select Document/ Merchandise-> enter item no.-> Booking type-> weight-> prepaid type -> Mail Shape-> Enter Dimensions ->Select VAS type (Registration/OTP based Delivery/POD/COD Retail/ Insured) ->Select delivery instruction-> Next->Enter Sender details ->next -> Enter Addressee Detail-> submit-> Add to Cart/Book now	155			
		5.3	Submit and select payment method (Cash/Digital)	7			
		5.4			If Cash (collection of money)	20	
		5.5	If QR -> Validate payment status	27			
		5.6	Printing of receipt with thermal printer	9			
		5.7			Pasting of slip on item and handover of customer copy	24	
		5.8			Entry of booked item in BO journal (per item)	18	

*Ashu Arora*

6	Booking of India Post Parcel	6.1		Receipt of item from Customer, Checking weight, dimensions, Pasting Barcode	24	270 (Cash) 277 (QR)	
		6.2	Select-> Booking -> India Post Parcel-> Enter item no.-> Booking type-> weight-> prepaid type -> VAS Dimensions ->Select Mail Shape ->Enter Dimensions->Select VAS (Ack/AIR/COD retail) ->Select Delivery Instruction ->Next->Enter Sender details ->Next -> Enter Addressee Detail-> submit-> Add to Cart/Book now	186			
		6.3	Submit and select payment method (Cash/Digital)	7			
		6.4			If Cash (Collection of money)		20
		6.5	If QR -> Validate payment status	27			
		6.6	Printing of receipt with thermal printer	9			
		6.7			Pasting of slip on item and handing over of customer copy		24
		6.8			Entry of booked item in BO journal (per item)		18
7	Booking of eMO	7.1		Receipt and checking of money order form	19	311 (Cash) 318 (QR)	
		7.2	Select-> Booking -> MO Booking-> Select MO Type->Enter MO Value->Enter Message Type ->Select Delivery Instruction-> Tick Check box "Remitter not exceeding 25000 this month ->Sender details->Paye Details->Submit -> Add to cart or Confirm-> On click of Confirm button, 10 digit PNR Number will be generated. Click on OK button	169			
		7.3	Select payment method (Cash/Digital)	7			
		7.4			If Cash (collection of money)		20
		7.5	If QR -> Validate payment status	27			
		7.6	Printing of receipt with thermal printer	9			

*Ashu Kumar*

		7.7			Pasting slip on money order form and write eMO number on MO form and handover slip to customer	24	
		7.8			Issuance of MS-87 receipt	63	
8	<b>Booking of COD Retail MO Booking</b>	8.1	Select-> Booking -> COD Retail MO Booking ->Click on fetch item details ->Select delivered item No.->Next->Click on Submit->Confirm the payment details	72			72
9	<b>Miscellaneous</b>	9.1	Select-> Booking -> Miscellaneous -> Select Payment Description Type ->Enter Amount and remarks->Submit	23			23
	<b>Track and Trace</b>	9.2	Select-> Booking -> Track and Trace -> Select track type> Enter item/MO Number->Track Now	30			30
	<b>Pincode Search</b>	9.3	Select-> Booking -> Pincode Search -> Enter Pincode/Office Name	21			21

#### Reports

10	<b>Item Reports</b>	10.1	Booking -> Reports ->Item Reports-> Select Request Type->From Date and To Date-> Fetch Data-> Generate PDF	26			26
	<b>MO Report</b>	10.2	Booking -> Reports ->MO Report->Select Product Type->From Date and To Date-> Fetch Data-> Generate PDF	23			23
	<b>E-Biller Reports</b>	10.3	Booking -> Reports ->E Biller reports->From Date and To Date-> Fetch Data-> Generate PDF	19			19
	<b>Inventory Sale Report</b>	10.4	Booking -> Reports ->Inv Sale reports->From Date and To Date-> Fetch Data-> Generate PDF	18			18
	<b>Transaction History Reports</b>	10.5	Booking -> Reports ->Transaction History Reports->From Date and To Date-> Fetch Data-> Export to PDF	21			21

#### Bagging Management

11	<b>Receiving of Bag</b>	11.1			Receiving of BO Bag from ABPM	16	16
		11.2	Bagging Management-> Receipt Bag -> Select Schedule-> Scan/ Enter Bag No. -> Enter Weight -> Add-> Receive Bags	31			31
		11.3			Opening and checking of bag	51	51
		11.4			Impressing date stamp on BO slip and signing	13	13
		11.5			Stamping of date stamp on items received (per item)	3	3

*Asku Kumar*

		11.6			Counting of cash/stamps and tallying with BO slip	87	87
		11.7			Counting of item and tallying with delivery manifest	15	15
12	Opening of Bag	12.1	Bagging Management-> Bag Open ->Select Date -> Bag label-> BO Slip-> Amount-> Cash Bag Weight-> Stamp Details-> eMO Details-> Scan item/Enter item -> Bag Open	25			25
13	Closing of Bag	13.1	Bagging Management->BO Bag Close -> Remarks -> Select Document->Others-> Enter Details->fetch item ->Select item-> Scan Bag No.-> Enter Bag Weight->Submit	40			40
		13.2			Insertion of item/SB Document/PLI Document/other documents/ECB memo/cash bag and sealing of bag	75	75
14	Despatch of Bag	14.1	Bagging Management-> Bag despatch ->Select Schedule-> Scan Bag No.-> despatch Bag	22			22
		14.2			Handing over of bag to ABPM	20	20
15	Bagging Discrepancy	15.1	Bagging Management-> Bagging discrepancy -> Issue item ER/ Issue Bag ER/View ERs -> Enter details of item number->bag number-> Received office ->Discrepancy type-> Submit	66			66
<b>Cash &amp; Stamps</b>							
16	Cash Request	16.1	Select Cash and Stamps -> Cash Request->Amount-> Liability details-> Tick Special remittance> Line Limit>Select Employee ID>Submit	37			37
17	Cash Remittance	17.1			Counting of cash and preparation of cash details	75	75
		17.2	Select Cash and Stamps -> Cash Remittance->Amount-> Remarks>Office ID ->Enter cash denomination> Weight>Tick Special remittance> Line Limit>Select Employee ID>Submit	54			54
		17.3			Closing and sealing of cash bag and handover to special messenger/cash overseer/ABPM	74	74
18	Cash Acknowledge	18.1			Opening of Cash Bag and counting of cash	70	70

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		18.2	Select Cash and Stamps -> Cash Acknowledge->select request type->select office >enter acknowledge amount ->Cash denomination> Approved/Acknowledge>Submit	36			36
19	<b>Cash Error Update</b>	19.1	Select Cash and Stamps -> Cash error update->Select pending/Updates > From to date> Enter remarks> update status >Submit	19			19
20	<b>Stamp Request</b>	20.1	Select Cash and Stamps -> Stamp Request->Select category > Stamp Type>Quantity> Add Stamps >Submit stamp request details	42			42
21	<b>Stamp Error Update</b>	21.1	Select Cash and Stamps -> Stamp error update->Select pending/Updates > From to date> Enter remarks> update status >Submit	16			16
22	<b>Stamp Acknowledge</b>	22.1			Counting of stamps	12	12
		22.2	Select Cash and Stamps -> Stamp Acknowledge->select request type->select office >Select request> Process	22			22
23	<b>Sale of Stamp</b>	23.1	Select Cash and Stamps -> Stamp Sales-> stamp category-> stamp type >quantity> add stamp details> Mode of Payment >Cash/QR > Submit	35			66
		23.2			If Cash (Collection of money)	16	
		23.3			Handing over of stamps to customer	15	
24	<b>Cash Remittance Report</b>	24.1	Select Cash and Stamps -> cash remittance report-> from date to date> fetch	18			18
25	<b>Cash Error Report</b>	25.1	Select Cash and Stamps -> cash error report-> from date to date> fetch	16			16
26	<b>Stamp Balance Report</b>	26.1	Select Cash and Stamps -> stamp balance report-> from date to date> fetch > Print	16			16
27	<b>Cash Balance Report</b>	27.1	Select Cash and Stamps -> cash balance report-> from date to date> fetch > Print	18			18
28	<b>Stamp Remittance</b>	28.1	Select Cash and Stamps -> stamp remittance-> Category> Stamp type> Quantity> Add> Remark > Submit	22			22
29	<b>BPM Cash Transfer</b>	29.1	Select Cash and Stamps -> BPM Cash Transfer->Select from user->Select To user->Remarks->Enter amount->Transfer	26			26
30	<b>IPPB transaction Report</b>	30.1	Select Cash and Stamps -> IPPB ->Select report date->Fetch IPPB transactions	17			17
<b>Delivery Management</b>							
31	<b>Invoicing of items</b>	31.1	Delivery management -> Invoice->Employee ID->Scan item/Select item->Invoice	17			17

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		31.2			Sorting of items as per beat (in case of more than 1 beat)	9	9
32	Receiving/Printing of eMO	32.1	Delivery management-> Receive/print eMO->Select eMO-> Action->print/Missent	23			23
33	Invoicing of eMO	33.1	Delivery management-> Invoice->Employee ID->Scan eMO ->Invoice->Cash Process	25			25
34	Invoicing of Unregistered items	34.1	Delivery management->Unregistered item->Employee ID->Enter item count -> Postage Due >Invoice	25			25
35	Take return of unregistered items	35.1	Delivery management ->Unregistered item->Select Return->Employee ID->item count-> Postage Due >Update	20			20
36	Take Returns of accountable items/eMO	36.1	Delivery management-> Return->Modify-> Employee ID->No. of items->Postage Due->Update-> Confirm-> Select Window/BPM-> Accept Cash	43			43
37	Items to be invoiced	37.1	Delivery management-> To be invoiced->Fetch items -> Select Remark ->Pincode-> Submit	23			23
38	Window Delivery of items	38.1	Delivery management -> To be invoiced->Fetch items -> Select Remark (Window Delivery)->Receiver Name, ID Proof, Mobile Number, Signature-> Cash/QR (if applicable)-> Update	56	Obtain signature of customer on delivery manifest and handover of item	15	71
39	Invoicing of In Deposit items	39.1	Delivery management->In Deposit->Select item/eMO-> Deposit with Postman-> Select Product->Select item-> Invoice	23			23
40	Generation of delivery manifest	40.1	Delivery management ->Generate Manifest-> Select Action (item Manifest/eMO Manifest-> Employee ID-> Generate	18			18
41	Reports	41.1	Delivery management ->Reports-> Select report (item abstract/eMO abstract/ Postmen delivery etc->View report -> Download PDF (per report)	22			22

**Door Step Services**

42	Acknowledgement of items	42.1	Select Door step services -> Acknowledge-> View->acknowledge-> Confirm/OK	19			19
43	Item Delivery	43.1	Select Door step services -> item Delivery-> Scan item-> Select Option-> Delivered to->Document type -> ID No. > Digital Signature-> Cash/QR (if applicable)-> Submit	47	Obtaining signature of customer on delivery manifest and handing over of item (per item)	15	62
		43.2	Select Door step services -> item Delivery-> Scan item> Select Option (Non delivered)-> Remarks-> Pincode (RTS) ->Submit	48			48
		43.3	Redirection of item	114			114
44	eMO Payment	44.1	Select Door step services -> eMO Payment -> Scan eMO -> Remark (delivered) -> Name-> ID Type and Number -> Digital Signature-> Submit	63			63

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45	<b>LB Clearance</b>	45.1	Select Door step services ->LB Clearance-> Scan letter box ID->Count of items-> Submit	57		57
46	<b>Unregistered item delivery</b>	46.1	Select Door step services ->Unregd. item delivery-> select item number->update delivery status.	24		24
47	<b>Unregistered Count/unpaid</b>	47.1	Select Door step services ->Unregd. Count/unpaid->enter No. of items delivered->postage collected->No. of items despatched->Amount of Postage due despatched->Submit	23		23
48	<b>Drop Off Management</b>	48.1	Select Door step services ->Drop off Management-> select assigned request	10		10
49	<b>Reports</b>	49.1	Select Door step services ->reports-> item/eMO/LB Report/Statistics ->Remarks given/pending -> Generate -> view pdf (per report)	20		20

**Core Banking Services**

50	<b>Cash Withdrawal</b>	50.1			Receiving and checking of withdrawal form	29	244
		50.2	Select Core Banking Solution-> Select Cash Withdrawal -> Enter Account Number -> Submit-> Select Authentication Mode-> Submit->Select Match/Cancel Signature-> Yes->Enter Amount-> Initiate Withdrawal-> Print	56			
		50.3			Checking of Signature with Specimen Book (if Signature not available in System)	32	
		50.4			Entering Transaction ID, date, amount and impress date stamp on vouchers and making entry in Passbook and concerned journal	101	
		50.5			Handing over Cash and receipt to customer	26	
51	<b>High Value request Generation and withdrawal</b>	51.1			Receiving and checking of withdrawal form	29	308
		51.2	Select Core Banking Services-> Select High Value Withdrawal -> Enter Account Number -> Submit-> Click on New Request -> Amount ->Create New Request -> Print	41			

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		51.3	Select Core Banking Services-> Select High Value Withdrawal -> Enter Account Number -> Submit-> Click on Enquiry (if approved from SO) -> Initiate Withdrawal -> Select Holder -> Initiate-> Authentication Mode-> Select Match/Cancel Signature-> Yes-> Initiate Withdrawal-> Print	47			
		51.4			Checking of Signature with Specimen Book (if Signature not available in System)	32	
		51.5			Entering Transaction ID, date, amount and impress date stamp on voucher and making entry in Passbook and concerned journal	101	
		51.6			Handing over Cash and receipt to customer	58	
52	Cash Deposit	52.1			Receiving and checking of deposit form	24	178
		52.2			Receiving and counting of cash	17	
		52.3	Core Banking Services-> Select Cash Deposit ->Enter Account Number -> Search-> Check details >Initiate Deposit ->Enter Amount-> Fetch Additional Detail (RD) -> Initiate Transaction -> Confirmation (Yes/Cancel) -> Print	40			
		52.4			Entering Transaction ID, date, amount and impress date stamp on vouchers and making entry in Passbook and concerned journal	90	
		52.5			Handing over receipt to customer	7	
53	Opening of New Account	53.1			Receipt and checking of AOF, deposit Slip and obtain signature of customer	63	449
		53.2			Preparation of SB-26	45	
		53.3			Receiving and counting of cash	25	

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		53.4	Core Banking Services->Open New Account-> Select Scheme-> Initiate for New Account - > Enter Primary Cif Id and Name, Minor - Yes/No, Joint holder cif id and name - > Select Mode of Operation -> Submit->Enter Amount -> Initiate Transaction-> Confirmation (Yes/Cancel)->Print (3 Copies)	79			
		53.5			Entering Reference Number and Transaction Id on Account Opening Form, deposit slips and making entry in concerned Journal.	133	
		53.6			Entering details and Pasting of Signature and Photo in specimen Book	104	
54	<b>Mini Statement</b>	54.1	Select Core Banking Services-> Select Mini Statement - > Enter Account Number -> Submit-> Print	27			27
55	<b>Daily Transaction Report</b>	55.1	Select Core Banking Services-> Select Daily Transaction Report ->Select From Date to Date ->Click on Fetch	18			18
56	<b>Closure of Account</b>	56.1	-	-	Receiving closure form and obtain passbook and Signature of Customer	165	165
57	<b>Account Enquiry</b>	57.1	Select Core Banking Services-> Select Account Enquiry - > Enter Reference number/Date -> Search	34			34
58	<b>Pending Transaction Stratus</b>	58.1	Select Core Banking Services-> Select Update Pending Transaction ->Fetch	15			15
<b>Postal Life Insurance/ Rural Postal Life Insurance</b>							
59	<b>Postal Life Insurance/Rural Postal Life Insurance Collection</b>	59.1			Receiving of PLI/RPLI passbook along with cash from customer and counting of cash	25	192
		59.2	PLI-> Collection-> Collection Type (Initial/ Renewal) Enter Policy Number - > Search -> Enter No. of Monthly Installment -> Calculate -> Make Payment -> Select Cash - > Continue-> Confirmation (Yes/No) -> Print	66			

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		59.3			Entering Transaction ID, date, amount and impress date stamp in PLI passbook and RPLI journal	92	
		59.4	-	-	Handing over receipt to customer	9	
60	Indexing of Postal Life Insurance/ Rural Postal Life Insurance Proposal	60.1			Receipt and checking of Postal Life Insurance /Rural Postal Life Insurance Form	138	411
		60.2	Select Postal Life Insurance-> Proposal Indexing-> Select Postal Life Insurance/Select Postal Life Insurance -> Select Product Name -> Next -> (No Date Change )Next->Agent ID then click on Search->Insurance Detail (Enter First Name and Last Name, Select Gender, Select DOB -> Enter Sum Assured, Select Premium Payment Frequency->Select Age Maturity-> Make Payment-> (Amount Shown) Confirm->(Proposal Number Generated) Print -> Pay Premium-> Cash/Cheque-> Enter Amount -> Continue-> Confirmation(Yes/Cancel)-> Print	157			
		60.3			Writing Proposal Number on form	27	
		60.4			Handing over receipt to customer	10	
		60.5			Entry in RPLI/PLI Journal	79	
61	Service Request Indexing	61.1	Select Postal Life Insurance->Service Request Indexing-> Product Name->Enter Policy Number-> Search -> Check and Submit -> Print	38			38
62	New Business Quote	62.1	Select Postal Life Insurance -> New Business Quote->Select Gender->Select scheme->Product name->Sum assured->Get quote/Re-calculate.	47			47
63	Policy Search	63.1	Select Postal Life Insurance -> Policy Search->Policy number->Name of insurant -> DOB->Search	43			43
64	Quote Generation	64.1	Select Postal Life Insurance -> Quote Generation->Select Option->Policy Number->Date->Next->Get Quote->Revival/Reinstatement Quote/Surrender/Loan->Get quote/print/reset	47			47
65	Status Request	65.1	Select Postal Life Insurance -> Status Request->Select option->Proposal Number->Submit	33			33
66	Transaction update	66.1	Select Postal Life Insurance ->Insurance Transaction update->Fetch	16			16
67	Insurance Report	67.1	Select Daily summary report->Select date range and fetch	17			17

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		67.2	Select Daily Indexing Report->Select date range and fetch	17			17
		67.3	Select Day end collection report->Select date range and fetch	17			17
<b>IPPB</b>							
68	<b>Login to Micro ATM</b>	68.1	Login to Micro ATM	22			22
69	<b>Biometric Authentication</b>	69.1	Biometric Authentication> Continue> for AEPS operator authentication	31			31
70	<b>Account Opening</b>	70.1	open new account>Regular Account>Mobile number>Continue>Otp>Submit>Aadhaar number>Re enter Aadhaar number>Submit>Finger/Iris/Face>Personal information>Enter Details>Income>Nomination>Save>Issue QR Code>Confirm	290			290
71	<b>MY Task</b>	71.1	Checking of tasks assigned to operator.	11			11
72	<b>CASH DEPOSIT</b>	72.1	Cash transaction>Aadhaar Authentication>Cash Withdrawal/Deposit>Amount>Deposit>confirm>	87			87
73	<b>CASH WITHDRAWAL</b>	73.1	Cash transaction>Aadhaar Authentication>Cash Withdrawal/Deposit>Amount>Deposit>confirm>	88			88
74	<b>SEND MONEY</b>	74.1	Send Money>Authentication>Select Services	118			118
75	<b>Prepaid Recharge</b>	75.1	IPPB>Prepaid Recharge>Authentication>Select Biller>Category and Details>Amount>Submit	69			69
76	<b>AEPS TRANSACTION</b>	76.1	AEPS>Agent Details>Continue>Fingerprint Authentication>Cash Transaction>Done	135			135
77	<b>MY Limits</b>	77.1	To Check the Deposit and withdrawal Limits.	12			12
78	<b>RE KYC</b>	78.1	RE-KYC>Search Customer (Account no./ Aadhar no./Mobile no.)>Validation>(Fingerprint Authentication/OTP/IRIS/Face>Confirm>Enter OTP>Submit> enter KYC details> Submit.	96			96
79	<b>Balance Inquiry</b>	79.1	Balance enquiry>Search Customer (Account no./ Aadhar no./Mobile no.)>Validation>(Fingerprint Authentication/OTP/IRIS/Face>Confirm>Enter OTP>Submit>Submit> Generate balance statement	49			49
80	<b>Service Request</b>	80.1	Validation>Account Number/Mobile Number>Fingerprint Authentication/OTP/IRIS/Face>Confirm>Enter OTP>Submit>Select>Service Request(MMID Mobile Money Identifier>Account Services/Request( and Complaints/Feedback and Suggestion/Uploads/Account upgradation/Cards/DBT Subscription>Submit.	69			69

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81	<b>PO Service (POSA Link)/RD/SSA/PPF/PLI Deposit/Sweep In/Sweep Out</b>	81.1	Post office services>Search Customer (Account no./ Aadhar no./Mobile no.)>Validation>(Fingerprint Authentication/OTP/IRIS/Face>Confirm>Enter OTP>Submit> POSB/PLI/RD/PPF/SSA/Loan Against RD>Amount to be deposited>Submit.	93		93
82	<b>Insurance (Motor/General/Term/Health/Accidental)</b>	82.1	Insurance>Search Customer (Account no./ Aadhar no./Mobile no.)>Validation>(Fingerprint Authentication/IRIS/Face>Confirm>enter details> payment> Submit.	454		454
83	<b>PMJJBY</b>	83.1	Select PMJJBY>Search Customer (Account no./ Aadhar no./Mobile no.)>Validation>(Fingerprint Authentication/OTP/IRIS/Face>Confirm>Enter OTP>Submit>Add nominee>Continue>Payment> Submit.	170		170
84	<b>Digital Life Certificate</b>	84.1	1.IPPB>Digital life certificate>Generate Digital life certificate Select pension sanctioning authority> Mobile no.>Add pensioner details> Aadhar Authentication.	375		375
85	<b>Aadhar Update (Mobile No.)</b>	85.1	Child enrolment client> Operator login>Details for Aadhar mobile updation.	120		216
		85.2	IPPB>Aadhar Mobile Update> enter customer count>Submit.	96		
86	<b>New Child enrolment in Aadhar</b>	86.1	Child enrolment client> Operator login>Details for child enrolment ( Aadhaar)	250		250
87	<b>Bills Payment</b>	87.1	IPPB-Bill payment- mode (Cash/IPPB Account)> enter mobile no.>Continue>Select biller category-Biller Details-Amount> Submit.	111		111
88	<b>AEPS Lock/Unlock Debit</b>	88.1	AEPS Lock/Unlock Debit> Search Customer ( Account no./ Aadhaar no./Mobile no.)>Validation>Fingerprint Authentication/OTP/IRIS/Face>Confirm>Enter OTP>Submit>Select from Account> Submit.	66		66
89	IPPB transaction history reports	89.1	IPPB transaction history reports	46		46

**Reports**

90	<b>Counter reports</b>	90.1	Reports->Counter reports->item report->Select item type-> from/end date->Fetch.	22		22
		90.2	Reports->Counter reports->MO report->Select product type->from/end date->Fetch.	19		19

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		90.3	Reports->Counter reports->e-biller report-> from/end date->Fetch.	16			16
		90.4	Reports->Counter reports->Transaction history report-> from/end date->Fetch.	19			19
91	<b>Delivery Reports</b>	91.1	Reports->Delivery reports->select report type->Report date-> generate.	19			19
92	<b>Cash and stamps report</b>	92.1	Daily Account->Report date->print	19			19
		92.2	Stamp balance->From/to date->Fetch balance	15			15
		92.3	Cash balance->From/to date->Fetch balance	16			16
		92.4	Cash Error report->From/to date->Fetch.	16			16
93	<b>Bagging reports</b>	93.1	Bag reports->Bag report type->date->Fetch	18			18
		93.2	item reports->Report type->date-> fetch	18			18
		93.3	Print bag manifest-> Bag number. ->Fetch-> print.	22			22
		93.4	BODA Report-> Date->Generate-> print.	21			21
<b>Day End Activities</b>							
94	<b>Miscellaneous</b>	94.1			Checking of Visit Book of ABPM	53	53
		94.2			Issuance of SB-28 slip to customer	46	46
		94.3			Collection of SB/SSA/PPF Passbooks for interest entry to Account Office	102	102
95	<b>Close Account (Counter Submit account)</b>	95.1	Select-> booking -> Close Account -> Fetch Counter Data-> Click on Close Account to close the Account for the day-> Confirm-> click on Yes-> OK	41	Tallying of voucher with report (per voucher)	9	50
96	<b>ECB/Liability</b>	96.1	Bagging Management-> ECB/Liability ->Select Date-> View details-> Select liability particular -> Submit	29			29
97	<b>BO Daily Account</b>	97.1			Maintenance of BO Account	305	305
		97.2	Bagging Management-> BO Daily Account ->Select Date-> Generate ->Submit	25	Maintenance of BO Daily Account	388	413
98	<b>Day End</b>	98.1	Click on Day end and then Ok	10			10

Accordingly, time taken for manual activities, as recorded by the Work-Study team, comes to 3317 seconds per day. Taking 25 working days in an average, every month, this becomes equal to  $(3317 * 25) = 82,925$  seconds, i.e. 1382 minutes per month. Taking 1 point = 2.4 minutes, this is equal to 576 Points per month.

(c) Several works have to be done by BO-s in present rural ecosystem, in accordance with policies of financial inclusion and rural banking, towards marketing and customer care. These are neither measured in APT 2.0 nor have been accounted for

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in Work-Study report. These time-factors would be applicable as per the day-to-day requirements, and as per the BPM's intelligent understanding of other activities of the day. However, at the time of field-survey by the Committee, it has been observed that these activities are done invariably, and average times taken for such activities are as under: -

- i. Marketing of existing POSB products: 10 minutes per day;
- ii. Marketing of RPLI/PLI: 10 minutes per day;
- iii. Marketing for Parcel and other Mail Products: 7.5 minutes per day;
  
- iv. Liaison with various authorities for Citizen Centric Services: 05 minutes per day;
- v. Customer Care: 7.5 minutes.

Thus, every day 40 minutes are spent by a BO for these works outside the office and hence not measured by APT 2.0 or Work-Study team. This corresponds to  $(40 * 25) = 1000$ , i.e.  $(1000 / 2.4) = 417$  points.

#### 4. Conversion of Work load into points system

Inputs were received from Establishment Section and the Review Portal being developed by CEPT based on work-study reports. Based on these inputs, Committee was of the opinion that review of establishment of any office would be more convenient as per points for each type of work. Accordingly, following points were proposed for each major type of activity at BO so that the exercise can be carried through the CEPT Portal~

<b>Assessment of Workload of Branch Postmasters in Point System</b>				
<b>Sl. No.</b>	<b>Item of Work</b>	<b>Points arrived</b>	<b>Standard prescribed</b>	<b>Points</b>
1	Booking of Inland Speedpost	$246 \text{ sec}/60=4.1 \text{ min}/2.4=1.71$	per article	1.71 points of Work load
2	Booking of Parcel	$246 \text{ sec}/60=4.1 \text{ min}/2.4=1.71$	per article	1.71 points of work load
3	Booking of eMO	$318 \text{ sec}/60=5.3 \text{ min}/2.4=2.21$	per eMO	2.21 points of work load
4	Booking of COD retail MO booking	$72 \text{ sec}/60=1.2 \text{ min}/2.4=0.5$	per article	0.5 point of work load
5	Sale of Stamps	$66 \text{ sec}/60=1.1 \text{ min}/2.4=0.45$	per stamp	0.45 points of work load

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6	Opening of new Account	449 sec/60=7.48 min/2.4=3.11	per account	3.1 points of Work load
7	POSB Cash Deposit	178 sec/60=2.96/2.4 min=1	per cash transaction	1 point of work load
8	POSB Cash Withdrawal	244 sec/60=4.06/2.4 min=1.6	per cash transaction	1.6 points of Work load
9	High Value request generation & withdrawal	308 sec/60=5.1/2.4 min=2.1	per cash transaction	2.1 points of Work load
10	PLI/RPLI Collection	192 sec/60=3.2 min/2.4=1.33	per PLI/RPLI	1.3 point of work load
11	Indexing of PLI/RPLI	411 sec/60=6.85 min/2.4=2.85	per PLI/RPLI	2.8 point of workload
12	Aadhaar Update	216 sec/60=3.6 min/2.4=1.5	per transaction	1.5 points of workload
13	Aadhaar enrolment	250 sec/60=4.16 min/2.4=1.73	per transaction	1.7 points of workload
14	Collection of Bills	111 sec/60=1.85 min/2.4=0.77	per transaction	1 point of workload
15	Misc. work	2700 sec/60=45 min/2.4=18.75	Misc Work includes generation of reports, preparation of BO Daily account, Writing of BO Journal, Tallying of accounts, Dispatch of BO Bag, receipt of BO bag and verification of contents, cash remittance & receipt, marketing, etc.	Fixed 18.7 points per day
*1 point =2.4 minutes				

The Committee conducted field-surveys at BO-s of Gujarat, Odisha, and West Bengal Circles, keeping the socio-economic diversity and topographic conditions in mind. Based on the proposed point-based system, the findings are enclosed as Annexure. These findings are largely in-sync with the current workload assessment methodology.

*Ashu Kumar*

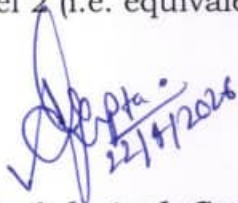
## 5. Final Recommendation

Committee therefore recommends that~

(a) The point-based review system mentioned above may be incorporated in the CEPT Portal for review of workload-norms.

(b) These points are to be calculated by assessing the workload of a BO in 1 month per quarter, for the year.

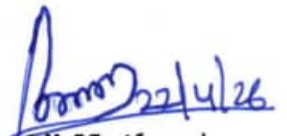
(c) It is also recommended that points earned up to 1750 would justify TRCA level 1 (i.e. 4 hours and below), and points from 1750 & above would justify TRCA level 2 (i.e. equivalent to 5 hours and below).



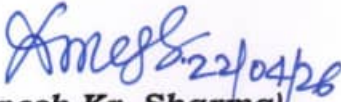
(Sh. Ashutosh Gupta)  
ADG (T&C), DoP HQ  
PAF Member  
AD & (IA)



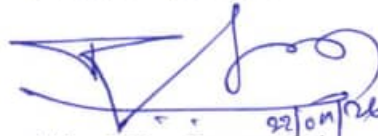
(Sh. Kalyan Dan)  
APMG (Staff), O/o CPMG  
WB Circle  
Member (Co-opted)



(Sh. Aji Mathew)  
AO (Budget), DoP HQ  
Member (Co-opted)



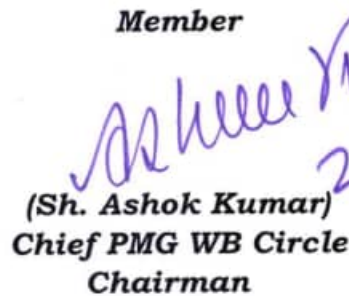
(Sh. Dinesh Kr. Sharma)  
PMG Vadodara, Gujarat  
Member



(Sh. Riju Ganguly)  
PMG South Bengal  
Member



(Sh. S.K. Thakre)  
DPS Sambalpur, Odisha  
Convener



(Sh. Ashok Kumar)  
Chief PMG WB Circle  
Chairman

Ashok Kumar  
22.04.2026

## Annexures

NAME OF BO: PASODARA BO, NAME OF SO : SARTHANA SO , SUB DIVISION : EAST SUB DIVISION , DIVISION: SURAT DIVISION , CIRCLE: GUJARAT						
MONTH & YEAR: DEC 2025 (URBAN BO-BPM TRCA LEVEL I)						
(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/ (60x2.4)
1	Booking of Inland Speed Post	per article	2	246	492	3.42
2	Booking of India Post Parcel	per article	1	246	246	1.71
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	38	449	17062	118.49
7	Cash Deposit	per cash transaction	270	178	48060	333.75
8	Cash Withdrawal	per cash transaction	47	244	11468	79.64
9	High Value request generation & withdrawal	per cash transaction	8	308	2464	17.11
10	PLI/RPLI Collection	per PLI/RPLI	10	192	1920	13.33
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>376</b>	<b>11726</b>	<b>292,185</b>	<b>2029.45</b>

NAME OF BO: PASODARA BO, NAME OF SO : SARTHANA SO , SUB DIVISION : EAST SUB DIVISION ,  
DIVISION: SURAT DIVISION , CIRCLE: GUJARAT

MONTH & YEAR: JAN 2026 (URBAN BO-BPM TRCA LEVEL I)

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	2	246	492	3.42
2	Booking of India Post Parcel	per article	0	246	0	0.00
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	38	449	17062	118.49
7	Cash Deposit	per cash transaction	243	178	43254	300.38
8	Cash Withdrawal	per cash transaction	36	244	8784	61.00
9	High Value request generation & withdrawal	per cash transaction	6	308	1848	12.83
10	PLI/RPLI Collection	per PLI/RPLI	7	192	1344	9.33
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>332</b>	<b>11726</b>	<b>283,257</b>	<b>1967.45</b>

NAME OF BO: BORDI BO, NAME OF SO : DAKOR MDG , SUB DIVISION : DAKOR SUB DIVISION ,  
DIVISION: ANAND DIVISION , CIRCLE: GUJARAT

MONTH & YEAR: DEC 2025 (RURAL BO-BPM TRCA LEVEL I)

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	1	246	246	1.71
2	Booking of India Post Parcel	per article	0	246	0	0.00
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	1	72	72	0.50
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	0	449	0	0.00
7	Cash Deposit	per cash transaction	114	178	20292	140.92
8	Cash Withdrawal	per cash transaction	69	244	16836	116.92
9	High Value request generation & withdrawal	per cash transaction	1	308	308	2.14
10	PLI/RPLI Collection	per PLI/RPLI	10	192	1920	13.33
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>196</b>	<b>11726</b>	<b>250,147</b>	<b>1737.52</b>

NAME OF BO: BORDI BO, NAME OF SO : DAKOR MDG , SUB DIVISION : DAKOR SUB DIVISION ,  
DIVISION: ANAND DIVISION , CIRCLE: GUJARAT

MONTH & YEAR: JAN 2026 (RURAL BO-BPM TRCA LEVEL I)

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	1	246	246	1.71
2	Booking of India Post Parcel	per article	0	246	0	0.00
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	2	72	144	1.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	7	449	3143	21.83
7	Cash Deposit	per cash transaction	103	178	18334	127.32
8	Cash Withdrawal	per cash transaction	60	244	14640	101.67
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	9	192	1728	12.00
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>182</b>	<b>11726</b>	<b>248,708</b>	<b>1727.53</b>

NAME OF BO: BAJIPURA BO, NAME OF SO : ODE SO , SUB DIVISION : DAKOR SUB DIVISION ,  
DIVISION: ANAND DIVISION , CIRCLE: GUJARAT

MONTH & YEAR: DEC 2025 (RURAL BO-BPM TRCA LEVEL II)

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	98	246	24108	167.42
2	Booking of India Post Parcel	per article	1	246	246	1.71
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	38	449	17062	118.49
7	Cash Deposit	per cash transaction	270	178	48060	333.75
8	Cash Withdrawal	per cash transaction	47	244	11468	79.64
9	High Value request generation & withdrawal	per cash transaction	8	308	2464	17.11
10	PLI/RPLI Collection	per PLI/RPLI	10	192	1920	13.33
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>472</b>	<b>11726</b>	<b>315,801</b>	<b>2193.45</b>

NAME OF BO: BAJIPURA BO, NAME OF SO : ODE SO , SUB DIVISION : DAKOR SUB DIVISION ,  
DIVISION: ANAND DIVISION , CIRCLE: GUJARAT

MONTH & YEAR: JAN 2026 (RURAL BO-BPM TRCA LEVEL II)

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	2	246	492	3.42
2	Booking of India Post Parcel	per article	0	246	0	0.00
3	Booking of eMO	per eMO	1	318	318	2.21
4	Booking of COD retail MO Booking	per article	1	72	72	0.50
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	68	449	30532	212.03
7	Cash Deposit	per cash transaction	84	178	14952	103.83
8	Cash Withdrawal	per cash transaction	40	244	9760	67.78
9	High Value request generation & withdrawal	per cash transaction	9	308	2772	19.25
10	PLI/RPLI Collection	per PLI/RPLI	37	192	7104	49.33
11	Indexing of PLI/RPLI	per PLI/RPLI	13	411	5343	37.10
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>255</b>	<b>11726</b>	<b>281,818</b>	<b>1957.45</b>

NAME OF BO: PIPADHRA BO, NAME OF SO : RAJ PARDI SO , SUB DIVISION : JHAGHADIA SUB DIVISION  
DIVISION: BHARUCH DIVISION , CIRCLE: GUJARAT

MONTH & YEAR: DEC 2025 (TRIBAL BO-BPM TRCA LEVEL I)

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	129	246	31734	220.38
2	Booking of India Post Parcel	per article	0	246	0	0.00
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	4	449	1796	12.47
7	Cash Deposit	per cash transaction	93	178	16554	114.96
8	Cash Withdrawal	per cash transaction	24	244	5856	40.67
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	39	192	7488	52.00
11	Indexing of PLI/RPLI	per PLI/RPLI	3	411	1233	8.56
12	Aadhaar Update	per transaction	20	216	4320	30.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>312</b>	<b>11726</b>	<b>279,454</b>	<b>1941.04</b>

NAME OF BO: PIPADHRA BO, NAME OF SO : RAJ PARDI SO , SUB DIVISION : JHAGHADIA SUB DIVISION ,  
DIVISION: BHARUCH DIVISION , CIRCLE: GUJARAT

MONTH & YEAR: JAN 2026 (TRIBAL BO-BPM TRCA LEVEL I)

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	40	246	9840	68.33
2	Booking of India Post Parcel	per article	2	246	492	3.42
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	17	449	7633	53.01
7	Cash Deposit	per cash transaction	70	178	12460	86.53
8	Cash Withdrawal	per cash transaction	23	244	5612	38.97
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	33	192	6336	44.00
11	Indexing of PLI/RPLI	per PLI/RPLI	1	411	411	2.85
12	Aadhaar Update	per transaction	13	216	2808	19.50
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>199</b>	<b>11726</b>	<b>256,065</b>	<b>1778.61</b>

NAME OF BO: KOS BO, NAME OF SO : ANAVAL SO , NAME OF SUB DIVISION : AHWA SUB DIVISION ,  
DIVISION: BARDOLI DIVISION CIRCLE: GUJARAT

MONTH & YEAR: DEC 2025 (TRIBAL BO- BPM TRCA LEVEL I)

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	14	246	3444	23.92
2	Booking of India Post Parcel	per article	0	246	0	0.00
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	32	449	14368	99.78
7	Cash Deposit	per cash transaction	238	178	42364	294.19
8	Cash Withdrawal	per cash transaction	63	244	15372	106.75
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	74	192	14208	98.67
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>421</b>	<b>11726</b>	<b>300,229</b>	<b>2085.31</b>

NAME OF BO: KOS BO, NAME OF SO : ANAVAL SO , NAME OF SUB DIVISION : AHWA SUB DIVISION ,  
DIVISION: BARDOLI DIVISION CIRCLE: GUJARAT

MONTH & YEAR: JAN 2026 (TRIBAL BO- BPM TRCA LEVEL I)

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	13	246	3198	22.21
2	Booking of India Post Parcel	per article	0	246	0	0.00
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	20	449	8980	62.36
7	Cash Deposit	per cash transaction	206	178	36668	254.64
8	Cash Withdrawal	per cash transaction	42	244	10248	71.17
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	0	192	0	0.00
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>281</b>	<b>11726</b>	<b>269,567</b>	<b>1872.38</b>

## BALANGIR DIVISION

Statistics under point system of GDS BPM		Name of the BO				NAGAON BO	Name of the SO	LOISINGHA SO		
Sl. No.	Item	Statistics Taken for months				Total	Average per month	Time Factor (In Sec)	Total Time in sec (Monthly)	Points=F/(60*2.4)
		Oct-25	Nov-25	Jan-26	Feb-26					
1	Booking of Inland Speed Post	1	1	1	1	4	1	246	246	1.71
2	Booking of Indiapost Parcel	0	0	0	2	2	0.5	246	123	0.85
3	Booking of eMO	0	0	0	0	0	0	318	0	0.00
4	Booking of COD/retail MO booking	2	1	0	1	4	1	72	72	0.50
5	Sale of Stamps	0	0	0	0	0	0	66	0	0.00
6	Opening of POSB new accounts	23	9	19	3	54	13.5	449	6061.5	42.09
7	Cash Deposit	208	178	224	278	888	222	178	39516	274.42
8	Cash withdrawal	87	39	45	35	206	51.5	244	12566	87.26
9	High Value request Generation and Withdrawal	8	7	0	2	17	4.25	308	1309	9.09
10	PLI/RPLI Collection	95	99	108	114	416	104	192	19968	138.67
11	Indexing of PLI/RPLI	5	3	2	3	13	3.25	411	1335.75	9.28
12	Aadhaar Updates	7	5	5	5	22	5.5	216	1188	8.25
13	Aadhaar Enrolment	0	0	0	0	0	0	250	0	0.00
14	Collection of Bills	0	0	0	0	0	0	111	0	0.00
15	Misc. Work in APT 2.0	0	0	0	0	0	0	2700	67,500	469
16	Manual Activities	0	0	0	0	0	0	3317	82,925	576
17	Marketing and Customer Care Activities	0	0	0	0	0	0	2402	60,048	417
							<b>406.5</b>	<b>11726</b>	<b>292,858.25</b>	<b>2034.12</b>

DHENKANAL DIVISION

Statistics under point system of GDS BPM		Name of the BO		B.Katni		Name of the SO		Bhapur SO		
Sl. No.	Item	Statistics Taken for months				Total	Average per month	Time Factor (In Sec)	Total Time in sec (Monthly)	Points=F/(60*2.4)
		Oct-25	Nov-25	Jan-26	Feb-26					
1	Booking of Inland Speed Post	1	1	5	7	14	3.5	246	861	5.98
2	Booking of Indiapost Parcel	0	0	0	0	0	0	246	0	0.00
3	Booking of eMO	0	0	0	0	0	0	318	0	0.00
4	Booking of COD/ retail MO booking	0	0	0	0	0	0	72	0	0.00
5	Sale of Stamps	0	0	0	0	0	0	66	0	0.00
6	Opening of POSB new accounts	20	20	14	15	69	17.25	449	7745.25	53.79
7	Cash Deposit	210	242	252	224	928	232	178	41296	286.78
8	Cash withdrawal	64	57	44	39	204	51	244	12444	86.42
9	High Value request Generation and Withdrawal	1	3	5	0	9	2.25	308	693	4.81
10	PLI/RPLI Collection	83	105	101	95	384	96	192	18432	128.00
11	Indexing of PLI/RPLI	2	5	7	1	15	3.75	411	1541.25	10.70
12	Aadhaar Updates	0	0	0	0	0	0	216	0	0.00
13	Aadhaar Enrolment	0	0	0	0	0	0	250	0	0.00
14	Collection of Bills	0	0	0	0	0	0	111	0	0.00
15	Misc. Work in APT 2.0	0	0	0	0	0	0	2700	67,500	469
16	Manual Activities	0	0	0	0	0	0	3317	82,925	576
17	Marketing and Customer Care Activities	0	0	0	0	0	0	2402	60,048	417
							<b>405.75</b>	<b>11726</b>	<b>293,485.5</b>	<b>2038.48</b>

KEONJHAR DIVISION

Sl. No.	Statistics under point system of GDS BPM	Name of the BO	Khuntapada BO				Name of the SO	Jhumpura SO				
			Statistics Taken for months					Total	Average per month	Time Factor (In Sec)	Total Time in sec (Monthly)	Points=F/(60*2.4)
			Oct-25	Nov-25	Jan-26	Feb-26						
1	Booking of Inland Speed Post		2	1	1	3	7	1.75	246	430.5	2.99	
2	Booking of Indiapost Parcel		0	0	0	0	0	0	246	0	0.00	
3	Booking of eMO		0	0	0	0	0	0	318	0	0.00	
4	Booking of COD/retail MO booking		0	0	0	0	0	0	72	0	0.00	
5	Sale of Stamps		0	0	0	0	0	0	66	0	0.00	
6	Opening of POSB new accounts		21	23	28	50	122	30.5	449	13694.5	95.10	
7	Cash Deposit		217	203	246	239	905	226.25	178	40272.5	279.67	
8	Cash withdrawal		25	17	25	21	88	22	244	5368	37.28	
9	High Value request Generation and Withdrawal		0	0	0	0	0	0	308	0	0.00	
10	PLI/RPLI Collection		13	6	0	31	50	12.5	192	2400	16.67	
11	Indexing of PLI/RPLI		13	6	0	31	50	12.5	411	5137.5	35.68	
12	Aadhaar Updates		0	0	0	0	0	0	216	0	0.00	
13	Aadhaar Enrolment		0	0	0	0	0	0	250	0	0.00	
14	Collection of Bills		0	0	0	0	0	0	111	0	0.00	
15	Misc. Work in APT 2.0		0	0	0	0	0	0	2700	67,500	469	
16	Manual Activities		0	0	0	0	0	0	3317	82,925	576	
17	Marketing and Customer Care Activities		0	0	0	0	0	0	2402	60,048	417	
								<b>305.5</b>	<b>11726</b>	<b>277,776</b>	<b>1929.39</b>	

**ROURKELA DIVISION**

Statistics under point system of GDS BPM		Name of the BO				SARDHAPUR BO	Name of the SO		LAHUNIPARA SO	
Sl. No.	Item	Statistics Taken for months				Total	Average per month	Time Factor (In Sec)	Total Time in sec (Monthly)	Points=F/(60*2.4)
		Oct-25	Nov-25	Jan-26	Feb-26					
1	Booking of Inland Speed Post	4	7	5	10	26	6.5	246	1599	11.10
2	Booking of Indiapost Parcel	1	1	2	11	15	3.75	246	922.5	6.41
3	Booking of eMO	0	0	0	0	0	0	318	0	0.00
4	Booking of COD/retail MO booking	1	1	1	3	6	1.5	72	108	0.75
5	Sale of Stamps	0	0	0	0	0	0	66	0	0.00
6	Opening of POSB new accounts	19	20	19	32	90	22.5	449	10102.5	70.16
7	Cash Deposit	246	248	296	324	1114	278.5	178	49573	344.26
8	Cash withdrawal	26	32	27	34	119	29.75	244	7259	50.41
9	High Value request Generation and Withdrawal	0	0	0	0	0	0	308	0	0.00
10	PLI/RPLI Collection	184	170	231	195	780	195	192	37440	260.00
11	Indexing of PLI/RPLI	4	5	4	10	23	5.75	411	2363.25	16.41
12	Aadhaar Updates	9	13	21	8	51	12.75	216	2754	19.13
13	Aadhaar Enrolment	0	0	0	7	7	1.75	250	437.5	3.04
14	Collection of Bills	0	0	0	0	0	0	111	0	0.00
15	Misc. Work in APT 2.0	0	0	0	0	0	0	2700	67,500	469
16	Manual Activities	0	0	0	0	0	0	3317	82,925	576
17	Marketing and Customer Care Activities	0	0	0	0	0	0	2402	60,048	417
							<b>557.75</b>	<b>11726</b>	<b>323,031.75</b>	<b>2243.67</b>

**SAMBALPUR DIVISION**

Statistics under point system of GDS BPM		Name of the BO				TRIBANPUR BO	Name of the SO		RAIRKHOLO SO		
Sl. No.	Item	Statistics Taken for months				Total	Average per month	Time Factor (In Sec)	Total Time in sec (Monthly)	Points=F/(60*2.4)	
		Oct-25	Nov-25	Jan-26	Feb-26						
1	Booking of Inland Speed Post	1	1	3	1	6	1.5	246	369	2.56	
2	Booking of Indiapost Parcel	0	0	0	2	2	0.5	246	123	0.85	
3	Booking of eMO	0	2	0	3	5	1.25	318	397.5	2.76	
4	Booking of COD/retail MO booking	0	0	0	0	0	0	72	0	0.00	
5	Sale of Stamps	0	0	0	0	0	0	66	0	0.00	
6	Opening of POSB new accounts	20	6	8	2	36	9	449	4041	28.06	
7	Cash Deposit	85	57	74	104	320	80	178	14240	98.89	
8	Cash withdrawal	55	45	47	45	192	48	244	11712	81.33	
9	High Value request Generation and Withdrawal	0	0	0	0	0	0	308	0	0.00	
10	PLI/RPLI Collection	60	51	53	62	226	56.5	192	10848	75.33	
11	Indexing of PLI/RPLI	2	1	3	1	7	1.75	411	719.25	4.99	
12	Aadhaar Updates	0	0	0	0	0	0	216	0	0.00	
13	Aadhaar Enrolment	0	0	0	0	0	0	250	0	0.00	
14	Collection of Bills	0	0	0	0	0	0	111	0	0.00	
15	Misc. Work in APT 2.0	0	0	0	0	0	0	2700	67,500	469	
16	Manual Activities	0	0	0	0	0	0	3317	82,925	576	
17	Marketing and Customer Care Activities	0	0	0	0	0	0	2402	60,048	417	
							<b>198.5</b>	<b>11726</b>	<b>252,922.75</b>	<b>1756.77</b>	

**NAME OF BO:-RANIDANGA BO- DIVISION: DARJEELING -CIRCLE: WEST BENGAL.  
MONTH & YEAR:- DECEMBER 2025**

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	147	246	36162	251.13
2	Booking of India Post Parcel	per article	6	246	1476	10.25
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	17	449	7633	53.01
7	Cash Deposit	per cash transaction	144	178	25632	178.00
8	Cash Withdrawal	per cash transaction	26	244	6344	44.06
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	2	192	384	2.67
11	Indexing of PLI/RPLI	per PLI/RPLI	5	411	2055	14.27
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>347</b>	<b>11726</b>	<b>290,159</b>	<b>2015.39</b>

**NAME OF BO:-RANIDANGA BO - DIVISION: DARJEELING -CIRCLE: WEST BENGAL.  
MONTH & YEAR:- JANUARY 2026**

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	142	246	34932	242.58
2	Booking of India Post Parcel	per article	7	246	1722	11.96
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	26	449	11674	81.07
7	Cash Deposit	per cash transaction	145	178	25810	179.24
8	Cash Withdrawal	per cash transaction	26	244	6344	44.06
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	5	192	960	6.67
11	Indexing of PLI/RPLI	per PLI/RPLI	5	411	2055	14.27
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>356</b>	<b>11726</b>	<b>293,970</b>	<b>2041.85</b>

**NAME OF BO:- BINODPUR AMBIKANAGAR BO - DIVISION: BARUIPORE -CIRCLE: WEST BENGAL.  
MONTH & YEAR:- DECEMBER 2025**

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	11	246	2706	18.79
2	Booking of India Post Parcel	per article	3	246	738	5.13
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	47	449	21103	146.55
7	Cash Deposit	per cash transaction	171	178	30438	211.38
8	Cash Withdrawal	per cash transaction	6	244	1464	10.17
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	2	192	384	2.67
11	Indexing of PLI/RPLI	per PLI/RPLI	17	411	6987	48.52
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>257</b>	<b>11726</b>	<b>274,293</b>	<b>1905.21</b>

**NAME OF BO:- BINODPUR AMBIKANAGAR BO - DIVISION: BARUIPORE -CIRCLE: WEST BENGAL.  
MONTH & YEAR:- JANUARY 2026**

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	14	246	3444	23.92
2	Booking of India Post Parcel	per article	1	246	246	1.71
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	72	449	32328	224.50
7	Cash Deposit	per cash transaction	192	178	34176	237.33
8	Cash Withdrawal	per cash transaction	16	244	3904	27.11
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	17	192	3264	22.67
11	Indexing of PLI/RPLI	per PLI/RPLI	17	411	6987	48.52
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>329</b>	<b>11726</b>	<b>294,822</b>	<b>2047.76</b>

**NAME OF BO:- BALIA BO - DIVISION: MURSHIDABAD -CIRCLE: WEST BENGAL.  
MONTH & YEAR:- DECEMBER 2025**

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	29	246	7134	49.54
2	Booking of India Post Parcel	per article	0	246	0	0.00
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	1	72	72	0.50
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	45	449	20205	140.31
7	Cash Deposit	per cash transaction	353	178	62834	436.35
8	Cash Withdrawal	per cash transaction	236	244	57584	399.89
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	1	192	192	1.33
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>665</b>	<b>11726</b>	<b>358,494</b>	<b>2489.92</b>

**NAME OF BO:- BALIA BO - DIVISION: MURSHIDABAD -CIRCLE: WEST BENGAL.  
MONTH & YEAR:- JANUARY 2026**

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	19	246	4674	32.46
2	Booking of India Post Parcel	per article	0	246	0	0.00
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	2	72	144	1.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	45	449	20205	140.31
7	Cash Deposit	per cash transaction	354	178	63012	437.58
8	Cash Withdrawal	per cash transaction	171	244	41724	289.75
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	1	192	192	1.33
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>592</b>	<b>11726</b>	<b>340,424</b>	<b>2364.43</b>

**NAME OF BO:- BARAMITRAPARA BO - DIVISION: BURDWAN -CIRCLE: WEST BENGAL.  
MONTH & YEAR:- DECEMBER 2025**

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	335	246	82410	572.29
2	Booking of India Post Parcel	per article	4	246	984	6.83
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	10	449	4490	31.18
7	Cash Deposit	per cash transaction	234	178	41652	289.25
8	Cash Withdrawal	per cash transaction	9	244	2196	15.25
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	0	192	0	0.00
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>592</b>	<b>11726</b>	<b>342,205</b>	<b>2376.8</b>

**NAME OF BO:- BARAMITRAPARA BO - DIVISION: BURDWAN -CIRCLE: WEST BENGAL.  
MONTH & YEAR:- JANUARY 2026**

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	248	246	61008	423.67
2	Booking of India Post Parcel	per article	7	246	1722	11.96
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	6	449	2694	18.71
7	Cash Deposit	per cash transaction	235	178	41830	290.49
8	Cash Withdrawal	per cash transaction	8	244	1952	13.56
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	0	192	0	0.00
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>504</b>	<b>11726</b>	<b>319,679</b>	<b>2220.39</b>

**NAME OF BO:- TARA B0 - DIVISION: PURULIA -CIRCLE: WEST BENGAL.  
MONTH & YEAR:- DECEMBER 2025**

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	85	246	20910	145.21
2	Booking of India Post Parcel	per article	0	246	0	0.00
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	4	449	1796	12.47
7	Cash Deposit	per cash transaction	117	178	20826	144.63
8	Cash Withdrawal	per cash transaction	41	244	10004	69.47
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	0	192	0	0.00
11	Indexing of PLI/RPLI	per PLI/RPLI	8	411	3288	22.83
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>255</b>	<b>11726</b>	<b>267,297</b>	<b>1856.61</b>

**NAME OF BO:- TARA B0 - DIVISION: PURULIA -CIRCLE: WEST BENGAL.  
MONTH & YEAR:- JANUARY 2026**

(A)	(B)	(C)	(D)	(E)	(F)	(G)
Sr. no	Item of Work	Standard Prescribed	Monthly Count of Article/Transaction	Time Factor (in Sec)	Total Time in Sec (Monthly)	Points = (F)/(60x2.4)
1	Booking of Inland Speed Post	per article	20	246	4920	34.17
2	Booking of India Post Parcel	per article	0	246	0	0.00
3	Booking of eMO	per eMO	0	318	0	0.00
4	Booking of COD retail MO Booking	per article	0	72	0	0.00
5	Sale of Stamps	per stamp	0	66	0	0.00
6	Opening of New Account	per account	18	449	8082	56.13
7	Cash Deposit	per cash transaction	132	178	23496	163.17
8	Cash Withdrawal	per cash transaction	39	244	9516	66.08
9	High Value request generation & withdrawal	per cash transaction	0	308	0	0.00
10	PLI/RPLI Collection	per PLI/RPLI	8	192	1536	10.67
11	Indexing of PLI/RPLI	per PLI/RPLI	0	411	0	0.00
12	Aadhaar Update	per transaction	0	216	0	0.00
13	Aadhaar Enrolment	per transaction	0	250	0	0.00
14	Collection of Bills	per transaction	0	111	0	0.00
15	Misc. Work in APT 2.0	Constant	0	2700	67,500	469
16	Manual Activities	Constant	0	3317	82,925	576
17	Marketing and Customer Care Activities	Constant	0	2402	60,048	417
		Total in 25 days	<b>217</b>	<b>11726</b>	<b>258,023</b>	<b>1792.22</b>