

भारत सरकार
संचार मंत्रालय, डाक विभाग
डाक जीवन बीमा निदेशालय
चाणक्यपुरी डाक घर परिसर, चाणक्यपुरी, नई दिल्ली-110021
Government of India
Ministry of Communications, Department of Posts
DIRECTORATE OF POSTAL LIFE INSURANCE
Chanakyapuri Post Office Complex, Chanakyapuri, New Delhi-110021

F.No : 28-03/2019-LI

Dated:28.07.2025

To,
Deputy Divisional Manager(PLI)
O/o The Chief Postmaster General
Kerala Circle-695033

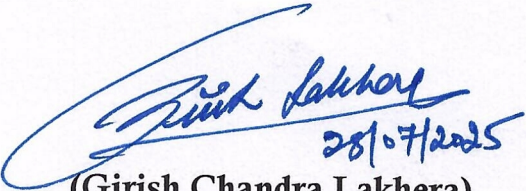
Sub : Changes in Promotional and Incentive Structure of PLI/RPLI-regarding.

2. In connection with your letter No. LI/4-8/2024 Thiruvananthapuram-33 dated 25.06.2025, the pointwise clarification is tabulated below:

Sl. No.	Issue	Para (vi) of PLI Directorate OM No. 28-03/2019-LI (1) dated 19.03.2025	Clarification
(i)	Whether the DE/GDS will be eligible for renewal incentive for three months after discharge or superannuation, regardless of whether they get enrolled as a Field Officer during that period.	Incentive after discharge to DE/GDS: DE/GDS will continue to earn renewal incentive even after the superannuation / discharge from service till the renewal premia on the policies procured while in service, is received provided he/she enrolls himself/herself as Field Officer within three months of superannuation / discharge from service.	DE/GDS will have to enrol themselves as Field Officer within three months after superannuation / discharge then only they will be eligible and continue to earn renewal incentive on the policies procured while in service. The incentive for the period from the date of superannuation / discharge will be kept on hold till expiry of three months period or till the time the superannuated/ discharged DE/GDS enrolls as FO, whichever is earlier.

(ii)	Can the termination of the agent ID for a DE/DGS, who has been discharged from service, be initiated only after the prescribed three-months period, even if the agent is unwilling to get enrolled as a Field Officer?	If, the agent not enrolled within the prescribed period of three months after superannuation / discharge, the agent ID will be terminated after three months.
(iii)	Whether the entitlement to the renewal incentive will get permanently forfeited in cases where the DE/GDS fails to enrol as a Field Officer within the prescribed time limit of three months on superannuation/discharge, even if renewal premiums for policies procured by them during service continue to be received?	In case the superannuated / discharged DE/GDS fails to enrol as FO within three months after superannuation/ discharge, the incentive for the period after superannuation/ discharge will be forfeited.

3. This issues with approval of the competent authority.


 28/07/2025
(Girish Chandra Lakhera)
 Deputy Divisional Manager-I