

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

Date: 01.07.2026

To

All Heads of Circles

OFFICE MEMORANDUM

Subject: Introduction of a new category of PLI/RPLI Sales Force – Other Departmental Employee (ODE) – regarding.

Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) have, for more than a century, provided affordable, secure and trusted life insurance protection to millions of citizens. At present, the PLI/RPLI sales force comprises of 4 categories – Departmental Employees (DEs), Gramin Dak Sevaks (GDSs), Direct Agents (DAs) and Field Officers (FOs). As on 01.06.2026, the active sales force strength stands at 3,70,440 of which only 1,06,810 belong to the Departmental Employee (DE) category, which is inadequate to fully leverage the immense business potential available across Government establishments throughout the country.

2. In order to expand the outreach of PLI/RPLI, the Competent Authority has approved the introduction of a new category of sales force to be known as "**Other Departmental Employee (ODE)**". Accordingly, any willing serving Central Government or State Government employee, other than an employee of the Department of Posts, holding a post up to Level-8 of the Pay Matrix, shall be eligible to be engaged as an Other Departmental Employee (ODE) for procurement of PLI/RPLI business, subject to the conditions prescribed herein.

Eligibility and Conditions

3. The engagement of ODEs shall be governed by the following provisions:

3.1 Eligibility: Any serving Central Government or State Government employee (other than Department of Posts employees) holding a post up to Level-8 in the Pay Matrix shall be eligible for engagement as an ODE.

3.2 Prior Permission / No Objection Certificate: Before applying for engagement, the applicant shall obtain a No Objection Certificate (NOC) or such permission as may be required under the conduct rules applicable to his/her parent Department. Along with the application, the applicant shall furnish a self-declaration certifying that the prescribed permission/NOC has been obtained.

3.3 Nature of Engagement: The engagement shall be purely voluntary and shall not create any employer-employee relationship with the Department of Posts.

3.4 Working Hours: ODEs shall procure PLI/RPLI business strictly outside their official working hours and in accordance with the instructions contained in PLI Directorate Letter No. 28-

03/2019-LI (2) dated 06.07.2020 (copy enclosed as *Annexure-I*) and subsequent instructions issued from time to time.

3.5 Applicability of Existing Guidelines: Except where specifically provided in this Office Memorandum, all rules, procedures, eligibility conditions, operational guidelines, incentives, tax deduction, obligations and disciplinary provisions etc. applicable to the Departmental Employee (DE) category shall apply mutatis mutandis to the ODE category.

Administration

4. Every ODE shall be attached to the Development Officer (PLI) of the Postal Division concerned. The Development Officer (PLI) shall act as mentor, guide and supervisory officer for the ODEs attached to him/her and shall provide necessary assistance for:

- (a) procurement of new business;
- (b) servicing of existing policyholders;
- (c) completion of proposal documentation;
- (d) marketing support;
- (e) compliance with Departmental instructions; and
- (f) capacity building and skill development.

5. The Development Officer (PLI) shall also arrange orientation and training programmes for ODEs and provide necessary guidance for successful completion of the Licentiate Examination wherever applicable.

6. The Development Officer (PLI) shall function as the primary interface between the Department and the ODEs and shall ensure proper handholding, monitoring and performance review.

Business Processing

7. All PLI/RPLI proposals procured by ODEs shall be submitted through the concerned Development Officer (PLI), who shall ensure scrutiny and onward transmission to the appropriate CPC in accordance with the existing procedure.

Incentives

8. ODEs shall be entitled to receive procurement and renewal incentives at the rates applicable to the Departmental Employee (DE) category as amended from time to time. The present rate of incentive applicable to ODEs would be as below:

8.1 Incentives Structure for PLI

8.1.1. Procurement Incentive rate for PLI policies other than Anticipated Endowment Assurance (i.e. WLA, CWLA, EA, Children Policy and Yugal Suraksha):

Premium paying term	Incentive Structure
Up to and equal to 15 years	4% of first year premium income
More than 15 yrs. but less than or equal to 25 yrs	10% of first year premium income
More than 25 years	20% of first year premium income

8.1.2 Procurement Incentive rate for PLI Anticipated Endowment Assurance Policies:

Premium paying term	Incentive Structure
less than or equal to 15 years	5% of first year premium income
with term beyond 15 years	7% of first year premium income

8.1.3 Renewal Incentive: For all types of PLI policies, sales force will get renewal incentive @ 1% of renewal premium.

8.2 Incentives Structure for RPLI

8.2.1. Procurement Incentive: For all types of RPLI policies, sales force will get procurement incentive @ 10% of procurement premium.

8.2.2. Renewal Incentive: For all types of RPLI policies, sales force will get renewal incentive @ 2.5% of renewal premium.

9. Development Officers (PLI) shall be entitled to monitoring incentives on business procured through ODEs under their jurisdiction at the rates presently applicable for monitoring business procured by Direct Agents (DAs) and Field Officers (FOs).

10. The incentive structure prescribed in Annexure-V of PLI Directorate Office Memorandum No. 28-03/2019-LI dated 19.06.2020 (*copy enclosed as Annexure-II*), together with amendments issued from time to time, shall apply to ODEs.

Code of Conduct

11. Every ODE shall comply with:

- a) the Code of Conduct prescribed in Annexure-VI of PLI Directorate OM dated 19.06.2020 (*copy enclosed as Annexure-III*);
- b) all instructions issued by PLI Directorate from time to time;
- c) applicable Government Conduct Rules of his/her parent Department; and
- d) all instructions relating to ethical marketing, customer service and grievance redressal.

Accounting Procedure

12. Till the new category of ODEs is inducted into IMS 2.0, incentive payments to ODEs shall be booked under the existing account heads applicable to Field Officers, viz.:

- PLI: 8016061010102
- RPLI: 8016061010202

Incentive after Retirement

13. An ODE shall continue to receive incentive on policies procured during Government service after superannuation, provided he/she enrolls as a Field Officer (FO) within three months from the date of retirement, in accordance with the instructions contained in para (vi) of PLI Directorate Letter No. 28-03/2019-LI (1) dated 19.03.2025 (*copy enclosed as Annexure-IV*) and subsequent instructions issued from time to time.

Application Procedure

14. The application form for engagement under ODE category is enclosed as *Annexure-V*.

Reporting and Monitoring Structure

15. The reporting and monitoring structure for ODEs shall be as under:



16. The Divisional Head shall exercise overall administrative control over ODEs within the Division and shall ensure effective monitoring of their performance.

Effective Date

17. These instructions shall come into force with effect from 01.07.2026.

18. Heads of Circles shall ensure:

- wide publicity of the scheme among Central and State Government offices within their jurisdiction;
- timely engagement of eligible Government employees;
- adequate training and orientation of ODEs;
- effective monitoring of business procured through ODEs; and
- strict compliance with these instructions.

19. Initially, ODEs will be temporarily managed under the existing FO category in the McCamish. Once the IMS (Insurance Management System) 2.0 is made fully operational and the new ODE sales force category is fully incorporated into IMS 2.0, already enrolled ODEs under FO category will be shifted to ODE Category under the monitoring of DO (PLI). Proper record of such ODEs shall be maintained by Divisional Office concerned.

20. This issues with approval of the Director General Postal Services.


01/07/2021

(गिरीश चंद्र लखेड़ा) / (Girish Chandra Lakhera)

उप मंडलीय प्रबंधक-I / Deputy Divisional Manager-I

Copy to:

1. Sr. PPS to DGPS, Dak Bhawan, New Delhi-110001.
2. Sr. PPS to Members (FS), Dak Bhawan, New Delhi-110001.
3. CGM (PLI), PLI Directorate, New Delhi-110021.
4. All PMsG / Directors of Circles.
5. GM (O)/ GM (F), PLI Directorate, New Delhi-110021.
6. DDM-III, Technology Section, PLI Directorate for implementing necessary changes in the IMS 2.0 for creation of sales force category of ODE under monitoring of DO (PLI).
7. DDM-II & Sr. AO, PLI Directorate, New Delhi-110021.
8. Office Copy.

F.No: 28-03/2019-LI(2)

Government of India
Ministry of Communications
Department of Posts

(Directorate of Postal Life Insurance)

Chanakyapuri P.O. Complex, New Delhi-110021

Dated: 06.07.2020


Subject: New Promotional and Incentive Structure of PLI / RPLI - reg

This is regarding the new promotional and incentive structure of PLI/RPLI, circulated vide PLI Directorate OM No. 28-03/2019-LI dated 19.06.2020 and implemented in Circles w.e.f. 01.07.2020.

2. In this connection, certain queries have been received regarding procurement of PLI/RPLI business. These have been examined in PLI Directorate and the following is clarified:

Sl No.	Query	Clarification
(i)	Can sales force of PLI/RPLI procure insurance business from outside their parent Postal Division?	(i) Sales force of PLI/RPLI may procure PLI/RPLI business from anywhere in a Postal Circle. (ii) In such cases, PLI/RPLI policy will be indexed at the HO CPC nearest to the address/place of residence of the insurant. (iii) No TA/DA will be payable to sales force of PLI/RPLI for procuring PLI/RPLI business.
(ii)	Are Sorting Assistant/AAO/PACO cadre eligible to procure PLI/RPLI business?	Yes, all categories of Departmental Employees drawing salary upto the Level-8 (as per 7 th CPC) including MTS, Postman, PA, SA, PACO, IP, AAO, ASP etc. are eligible to procure PLI/RPLI business. The present system of procuring PLI/RPLI business outside office hours by Departmental Employee will continue.

3. This issues with approval of the competent authority.


(Gurvinder Singh)
Deputy Divisional Manager-I

New Incentive Structure

1. Premium received in respect of first 12 months of a PLI/RPLI policy is procurement premium. The incentive payable on the procurement premium will be procurement incentive.
2. Premium received from 13th month onwards in respect of a PLI/RPLI policy is renewal premium. The incentive payable on renewal premium will be renewal incentive.

New Incentive Structure of PLI

3. Procurement Incentive:

3.1 Procurement Incentive rate for PLI policies other than Anticipated Endowment Assurance (i.e. WLA, CWLA, EA, Children Policy and Yugal Suraksha):

Premium paying term	Incentive Structure
Up to and equal to 15 years	4% of first year premium income
More than 15 years but less than or equal to 25 years	10% of first year premium income
More than 25 years	20% of first year premium income

3.2 Procurement Incentive rate for PLI Anticipated Endowment Assurance Policies:

Premium paying term	Incentive Structure
less than or equal to 15 years	5% of first year premium income
with term beyond 15 years	7% of first year premium income

3.3 Procurement Incentive rate on PLI policy for Development Officer (DO):

DO will be paid incentive @ 1% of total PLI new business premium (NBP) procured by Direct Agents attached to that DO.

4. Renewal Incentive:

- 4.1 Renewal incentive @ 1% of renewal premium will be payable to all sales force of PLI.
- 4.2 No renewal incentive on PLI policies will be paid to Development Officer.

New Incentive Structure for RPLI

5. Procurement Incentive

5.1. For all types of RPLI policies, each category of sales force will get procurement incentive @ 10% of procurement premium.

5.2. DO will be paid procurement incentive @ **1%** of total RPLI new business premium (NBP) procured by Direct Agents attached to that DO.

6. Renewal Incentive:

6.1. For all types of RPLI policies, each category of sales force will get renewal incentive @ **2.5%** of renewal premium.

6.2. No renewal incentive on RPLI policies will be paid to Development Officer.

7. Incentive on Online/Cash/Pay policies:

7.1 Procurement incentive at the rate prescribed above will be payable on PLI/RPLI policies in case of online/cash/pay policies.

7.2 Renewal incentive at the rate prescribed above will be payable on PLI/RPLI policies in case of online/cash policies. No renewal incentive will be payable in case of pay policies.

8. Termination of Agency/Superannuation/Discharge from service:

8.1 No procurement/renewal incentive will be payable to sales force of PLI and RPLI after the termination of her/his agency.

8.2 No procurement/renewal incentive will be payable to Departmental Employees/GDS after superannuation/discharge from the service of the official.

9. The group incentive system, as introduced vide PLI Directorate OM No. 28-06/2014-LI dated 03.05.2017, has been done away with.

10. The revised incentive structure of PLI and RPLI will come into force from 01.07.2020.

(Annexure-VI of PLI Directorate Office Memorandum No. 28-03/2019-LI dated 19.06.2020)

Code of Conduct to be followed by Sales Force of PLI/RPLI

Each category of sales force of PLI and RPLI shall be required to adhere to the following code of conduct:

1. **Each PLI /RPLI sales personnel shall:-**

- (i) Disclose his identity card to prospective insurant on demand
- (ii) Disseminate the requisite information in respect of PLI/RPLI product offered for and take into account the needs of the client while recommending a specific insurance plan.
- (iii) Disclose the rate of bonus in respect of the insurance product offered for sale.
- (iv) Indicate the premium to be charged for each scheme of the insurance product offered for sale.
- (v) Explain to the prospective client the nature of information required in the proposal form and also the importance of disclosure of material information in the purchase of an insurance contract
- (vi) Inform promptly the prospective insurant about the acceptance or rejection of the proposal by the Department.
- (vii) Obtain requisite documents at the time of filling the proposal form; and other documents subsequently asked for by the Department for completion of the proposal;
- (viii) Render necessary assistance to the policyholders or claimants or beneficiaries in complying with the requirements for settlement of claims.
- (ix) Offer necessary assistance to the policyholder in effecting nomination, assignment, change of address and other financial / non-financial service requests.
- (x) Immediately deposit the first premium / renewal premium obtained from the proposer in post offices and hand over to him/her the requisite cash receipt/premium receipt book received from the post office.
- (xi) Make attempt to ensure timely payment of premium by the policyholders.
- (xii) Give feedback to the Development Officer / Heads of Divisions about the business procured by him.

2. No PLI /RPLI sales personnel shall:-

- (i) Procure PLI/RPLI business without holding a valid /provisional licence.
- (ii) Procure or canvass for any other insurance company except PLI/RPLI.
- (iii) Induce the prospective insurant to omit any material information in the proposal form.
- (iv) Induce the prospective insurant to submit wrong information in the proposal form or documents submitted to the department for acceptance of the proposal.
- (v) Behave in a discourteous manner with existing /prospective insurant.
- (vi) Interfere with any proposal introduced by any other insurance agent.
- (vii) Offer different rates, advantages, terms and conditions other than those offered by PLI/RPLI schemes.
- (viii) Demand or receive a share of proceeds from the policyholder/claimant/beneficiary under an insurance contract.

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संचार मंत्रालय, डाक विभाग
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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 (1)

Dated:19.03.2025

To

All Head of Circles

OFFICE MEMORANDUM

Subject: Changes in Promotional and Incentive Structure of PLI / RPLI

The proposal of Postal Life Insurance (PLI) Directorate regarding modification in the existing promotional and incentive structure of Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) was considered by the Postal Services Board in its meeting held on 12.03.2025 and PSB approved the following changes/ modifications in the existing Promotional and Incentive Structure vide its minutes dated 17.03.2025. The copies of the existing promotional and incentive structure are also enclosed.

- (i) No minimum business requirement (MBR) for any sales force in a financial year.
- (ii) If the Departmental Employee is promoted to such a post where he/she cannot procure new business, the official will continue to earn incentive on the policies procured by him/her before his/her promotion till the renewal premia on the policies procured is received.
- (iii) No incentive (Procurement & Renewal) will be paid to salesforce, if her/his engagement is terminated for involvement in criminal offence, criminal misappropriation, criminal breach of trust, cheating, forgery, abetment of or attempt to commit any criminal offence, misrepresentation, dishonesty, misconduct, fraud, theft etc. in case of Direct Agent/Field Officer and dismissal/removal from service/engagement in case of DE/GDS.
- (iv) Nomination facility: In the event of the death of a salesforce while his/her agency is in currency, any incentive payable to him/her had he/she been alive, shall be paid to his/her nominee or to his/her heirs on production of succession

certificate/legal heir certificate, so long as such incentive would have been payable had the salesforce been alive provided he/she had continually worked as an agent for not less than two years from the date of his/her appointment and policies on 8 different lives were in full force on a date immediately prior to his/her death. No new policy can be procured on the agency of the deceased sales force. However, if the nominee wants to procure new PLI/RPLI business, he/she will have to obtain new agency code. Further, the details of nominee and his/her account number and other details be mapped in the system for seamless payment of incentives.

(v) Upper age limit of sales force for license and procuring new business: There will be no upper age limit for any type of salesforce for license and procuring new business.

(vi) 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.

2. The Board has also advised that the changes suggested in incentive structure should also be incorporated in the software.

3. The above changes will be effective prospectively w.e.f. 31.03.2025 on all the agencies in currency as per the existing instructions. All concerned are directed to strictly adhere to the above instructions.


(Shiv Kumar)
Assistant Director (PLI)

Copy to:

1. Sr. PPS to Secretary (Post)/Chairman, Postal Services Board, Dak Bhawan, New Delhi 110001.
2. All Members of Postal Services Board, Dak Bhawan, New Delhi 110001.
3. AS&FA/Sr, DDG (PAF)/CVO, Dak Bhawan, New Delhi 110001.
4. CGM (PLI), PLI Directorate, New Delhi 110001.
5. All PMsG / Director of Circles.
6. GM (O) PLI / DDG (Tech) for taking immediate action on incorporating of the changes suggested in the incentive structure in the PLI software.
7. GM (F), PLI Directorate, New Delhi 110021
8. All GM (F), DAP, Postal Circles.
9. GM (CEPT), for uploading of the OM on India Post website.
10. Office Copy and spare copy.

