

FEDERATION OF NATIONAL POSTAL ORGANIZATION
T-24, P&T Quarters, Atual Grove Road, New Delhi - 110001

No. 1-1/PLI-RPLI incentive/FNPO

dated 21-09-2023

To
The Director General Posts,
Department of Posts,
Dak Bhavan,
New Delhi – 110001

Respected Sir,

Sub:- Promotional Incentive and Monitoring Structure of PLI/RPLI – Reg.

Ref:- 1. Directorate of PLI, New Delhi Lr.No.28-06/2014-LI(Pt-I) dated 15-09-23

2. My Union/Federation Lr. No. 1-1/RPLI-PLI Incentive Policy/2023 dated
20-07-2023

&&&&

On persuasion of the reply from the Directorate of Postal Life Insurance, New Delhi Lr. No. 28-09/2014-LI(Pt-I) dated 15-09-2023, under reference 1, I am compelled to say that the PLI Directorate is deliberately discriminating the Sale Force and Work Force of PLI/RPLI and CPCs.

In reply to Para No.2 it was intimated that CPC Staff/account office staff works exclusively for PLI/RPLI which includes different functionalities.

It is a bare fact that, consequent on decentralization of PLI/RPLI Work to Hos naming as CPC, no additional establishment was allotted or given. CPCs are assigned with the works of Schedule Tallying, Scrutinizing the Application, Data Entry which will be done in PA Cadre. Details of establishment created in PA Cadre for managing the CPCs may please be informed or analyzed.

With regard to Quality Check, Please, intimate the number of Supervisory Posts created for Quality Check Exclusively for each Head Post Office after Decentralization. It was surprising that the PLI Directorate had ignored the reality at field level that in most of the Hos the work of Quality Check is being carried out as additional work to the existing supervisory post.

With regard to the work related to Approval Work and In-Charge CPC. Please intimate the number of supervisory posts created exclusively for approval assigned with the duties of In-Charge CPC only. Here also the reality is conveniently ignored that in most of the CPCs, Head Postmasters along with the statutory duties, additional work of Approval of Policies, Maturities, Loans, Death Claims which consumes more than 50% of time of his usual work hours is being carried out. In some cases it is leading to the lapses of supervision on regular vigilance aspects also there by costing to the extent.



One MTS is required exclusively for Receipt and Dispatch of Policy Bonds and to complete flow of work related to different aspects of CPCs. But no number of MTS Posts were created in HOs exclusively for this purpose.

Hence it is to request to intimate concisely whether any additional establishment was allowed or created consequent on decentralization of PLI/RPLI work exclusively for the purpose and are there any norms/procedure for creation/augmentation of PAs/Supervisory Staff of CPC Exclusively as mentioned in the reply from time to time keeping in view of increase in volume of business year to year.

Previously when the work related to PLI/RPLI were being carried out in lesser volume at Divisional Level/Regional Level/Circle Level honorarium for approval and issuing of Bonds were granted, but after decentralization even honorarium also not being granted constantly for all the work performed during the Financial Years.

It was also mentioned that Divisional Heads, SDIs and ASP(HQ) is granted incentive for the purpose of monitoring and motivating the sale force under their jurisdiction in order to procure PLI and RPLI Business.

When the recent rulings/orders consequent on De-Centralization are observed the work of Divisional Heads/Sub Divisions Heads/ASPs drastically reduced with regard to Scrutiny of Proposal, the procedure of Check List was discontinued, the Limits of Approval of Policies, Maturities, Loans, Death Claims were increased, process of checking PLI/RPLI Pass Books become easy due to Mc Mish and most of the works are vested with the In-Charge CPC/Head Postmaster.

With regard to monitoring, mobile reimbursement is being granted for remote Monitoring and Motivating, unlike Operative Staff/Sale force. For that purpose it is to emphasize that the mobile reimbursement is not given or granted to the sale force like Departmental Agents or Direct Agents.

When monitoring or motivation is done physically by conducting meetings apart from Head Quarters of DH/SDH/ASP, Daily Allowances, TA along with Pay and allowances for that period/span of time are being paid from the consolidated fund only. For that purpose, it is to emphasize that no daily allowance or transportation charges have not been granted for procurement of business to the Direct Agents or Department Agents/GDS.

When compared to the incentive percentage on insurance premium with other companies it is crystal clear fact that, it is less. The expenditure incurred from consolidated fund in form of motivational incentive in addition to TA/DA and Mobile Reimbursement may reviewed to increase the incentive and benefits to the Sale Force by studying the benefits given to other insurance agents in the industry, it may certainly helpful to increase volume of business.


Even after grant of motivational incentives allotted to the officers in addition, the utmost practice being and will be followed is conducting a meeting with the Operative Staff of the Post Offices that too without conveyance charges, assigning the targets head wise, header wise and even resorting to threatening in the name of APARs. No other optimal marketing efforts have been observed or practiced at the Monitoring or Motivational Level, even though practiced relevant allowances and conveyances have been met from the consolidated fund only.

On persuasion of Para No.3the observations are as follows. It was asked for continuation of payment of Renewal Incentive after discharge/superannuation without procurement of new business to GDS/DE, but surprisingly it was suggested for registration as Agent afresh after discharge/superannuation. It clearly shows with how much attention, approach or interest the aspirations of the stake holders and sale force are being addressed.

It is requested for relaxation of minimum 4 policies per years to the GDS Officials and Department Employees, because the maximum business procurement in respect of PLI/RPLI Business is being done by the GDS and DEs only. This condition will demotivate and cause discontinuation of business procurement due to lapse of agency code. Here it is not pertinent to mention that the volume of business procured by the Direct Agents is nominal when compared to the volume of business procured by the GDS and Des.

In this connection it is to request to conduct a meeting with concerned authorities and service unions with positive approach towards the aspirations of the Sale Force and Work Force.

Thanking you sir,

Yours sincerely,

(SIVAJI VASIREDDY)
Secretary General

21/9/23