

A. M. Bera
28/4/17



DEPARTMENT OF POSTS, INDIA
OFFICE OF THE CHIEF POSTMASTER GENERAL
WEST BENGAL CIRCLE, KOLKATA-700012.

U/E
To

1. The PMG, Kolkata Region, Kolkata -700012/PMG, S.B. Region, Kolkata -700012/PMG (Mails &BD) Region, Kolkata -700012/PMG, N.B.Region, Siliguri-734001/PMG, Sikkim State, Gangtok-737101/PMG, A&N Islands, Port Blair-744101.
2. The GM(PA&F), Kolkata-700012.
3. The DPS(HQ), Kolkata-700012/DPS, Kolkata Region Kolkata-700012/DPS, S.B. Region Kolkata-700012/DPS, Siliguri Region, Siliguri-734001.
4. The Director, Kolkata G.P.O., Kolkata-700001/Director, PLI, Kolkata-700001.
5. All Group Officers, C.O./ Kolkata Region, Kolkata-700012.
6. All SSPOs/SPOs in W.B. Circle.
7. All SSRMs/SRMs in W.B. Circle.
8. The Sr.PM, Barabazar H.O.Kolkata-700007/Sr. PM, Alipore H.O., Kol-700027.
9. The Supdt. PSD,Kolkata-700002/PSD, Siliguri-734101/CSD, Kolkata-700007/Foreign Post, Kolkata-700001.
10. The Sr. Manager, MMS, Kolkata-700015.

No.ESTT/B/E-8/DO/PLI/CO

Dated at Kolkata-700012

the 28.04.2017.

Sub: Re-designation of the post of DO (PLI) as Group Leader.

A copy of Dte's commn. F.No.28-06/2014-LI dt. 10.08.2016 received through DDM (PLI) C.O. letter no. WB/LI/DO/Appt/V/2016 dated 02.03.2017 on the subject stated above is sent herewith for information and necessary action.

Encl: As stated.

(S.K.Bera)

Asstt. Director of Postal Services(Staff,Estt &PN)
O/o the Chief PMG, WB Circle, Kolkata-12.

Copy to:

- ✓ The ADPS (TO),C.O. O/o the Chief PMG, WB Circle, Kolkata-12.for uploading the order in the circle website.

(S.K.Bera)

Asstt. Director of Postal Services(Staff,Estt &PN)
O/o the Chief PMG, WB Circle, Kolkata-12.

Postal Stores Depot, Kolkata

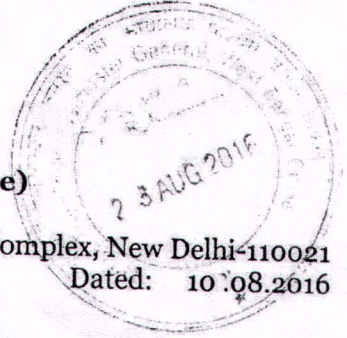
Postal Stores Depot, Kolkata

Department of Post
Department of Post

(Extra)

F.No: 28 - 06 / 2014 - LI
Government of India
Ministry of Communications
Department of Posts
(Directorate of Postal Life Insurance)

Chanakyapuri P.O. Complex, New Delhi-110021
Dated: 10.08.2016



DDM (PLI) / PLI
1/2648
MPG
(71)

To,

1. All Heads of Circles
2. Addl DG APS
3. Director, RAKPNA
4. All Regional PMsG
5. All Directors PTCs

Office Memorandum

Subject: Revamping Marketing (Sales) structure of PLI/RPLI

The matter regarding putting in place an appropriate marketing / sales structure for PLI and RPLI has been receiving attention in the Department for quite some time. In light of the need for professionalism in selling policies and ensuring after sales service, the matter has been discussed during Heads of Circles Conference held from 20th May 2016 to 22nd May 2016 at Hyderabad and thereafter examined by the Postal Services Board in detail. In light of the decisions taken by the Postal Services Board in its 6th meeting for 2016 held on 06.07.2016, the following orders are issued:

1. **Marketing / Sales Structure**

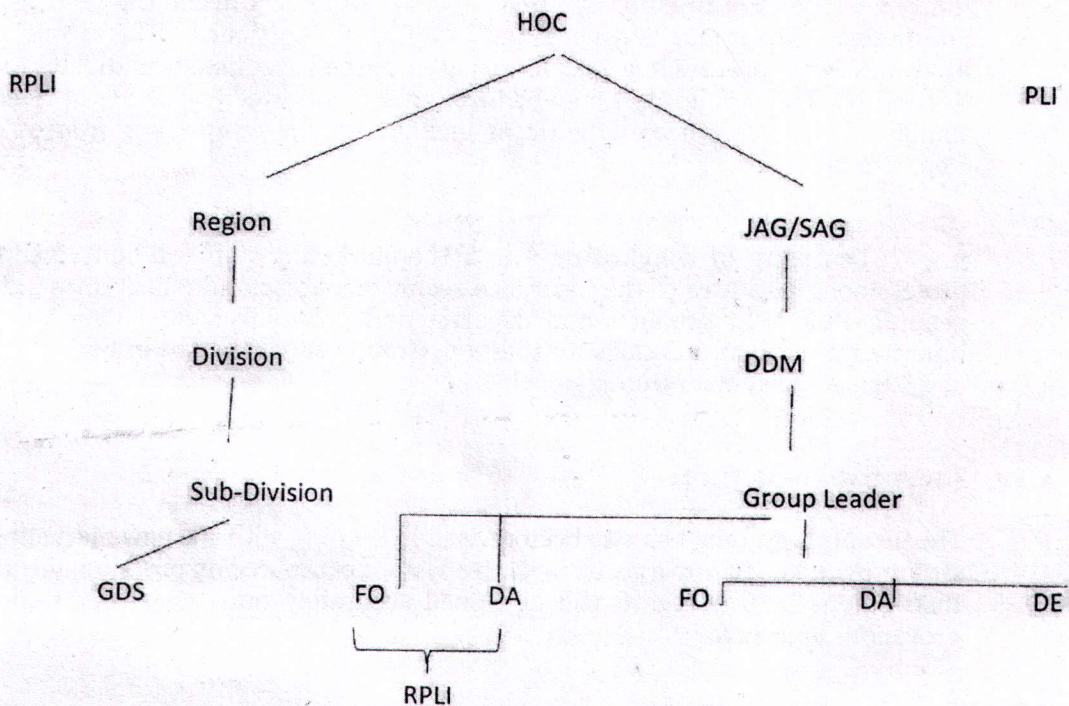
1.1 The sales force for PLI and RPLI shall comprise Gramin Dak Sevaks, Field Officers and Direct Agents. Sales force shall procure new business and service existing policies in terms of ensuring that renewal premium is paid in time and ensuring resolution of other issues relating to after sales service. Sales force other than GDS shall report to a Group Leader ; Group Leader will in turn report to the DDM at the Circle Headquarters. DDM will report to Chief PMG through JAG/SAG level officer to be decided upon by the Head of Circle.

→ 1.2 Existing posts of Development Officers will be re-designated as Group Leader. No additional posts will be created for the purpose. Direct Agents and FOs (PLI) will report to Group leader. GDS staff will continue to report to the Sub-Divisional Head as at present. Group Leader shall not procure business directly but will be responsible for procurement of business by member of the Group assigned to him/her.



1.3
below:

Resultantly, the revised sales structure of PLI and RPLI will be as depicted



The jurisdiction of Group Leader in terms of sales force, geographical area and establishments to be covered will be decided by the Head of Circle. Targets will be apportioned by Head of Circle to the different teams.

1.4 The present system of procuring PLI business outside office hours by Departmental Employees will continue, in addition to garnering business through dedicated sales force, for one year or till the new system is fully functional, whichever is later. Once the new system is in place, however, Departmental employees procuring PLI / RPLI business will also be linked to a Group Leader, and Inspectors / ASPOs will cease to be a part of the Departmental Employees approved for procuring business after office hours.

2. **Location of Group Leader and Direct Agents**

The Direct Agents and Group Leaders will be located as per requirement based on business potential of the Circle by Head of Circle, ensuring that the entire circle is catered to.

3. **Selection and training**

3.1 **Direct Agents and Field Officers** will be engaged at Circle level, in the same manner as at present. Circle Heads shall prescribe minimum performance standards in terms of new business and retention of existing business keeping in mind potential of the area of operation. Performance should be reviewed half yearly and non-performers disengaged. Agency may be renewed after three years on renewal of IRDA license and meeting performance standards.

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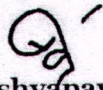
3.2 Group Leaders will be selected through a two-part process, comprising, firstly a written examination at Circle level for all PA/SA in the Circle, to assess the knowledge of insurance in general and PLI/RPLI in particular. The second part will be an interview process to assess the capacity of the short listed candidates to market PLI/RPLI. The second part may be through a Committee consisting of Head of the Circle with another officer of the Department and a marketing expert from outside the Department.

3.3 Training of marketing staff: The marketing staff will be trained through professional institutes of the insurance sector on subjects like insurance industry in general, PLI/RPLI products and departmental procedures etc. They will also be imparted training in soft skills. In addition, Group Leaders will be imparted leadership and basic management training.

4. Incentive Structure:

The incentive system has also been revised in keeping with the new marketing (sales) structure making it into a group incentive system computed on premium income basis. Instructions in this regard will be issued separately once necessary technological provisions are made.

5. The new marketing (sales) system should be put in place by 15.09.2016. Report in this regard should be sent in the enclosed proforma by 30.09.2016 to this Directorate.
6. Processing of all claims etc. relating to Direct Agents and FOs will be done at CPCs.
7. It is also for information of Circles that the bonus will not be uniform henceforth, but will be variable based on premium paying term.
8. Circles are hereby directed to initiate action to put the above-mentioned revised marketing (sales) structure in place by the date noted above. Instructions regarding revised incentive system will follow.


(Vishvapavan Pati)
Chief General Manager