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सत्यमेव जयते

भारतीय डाक
डाक सेवा-जन सेवा
India Post
Dak Sewa-Jan Sewa

भारत सरकार
संचार मंत्रालय
डाक विभाग
डाक भवन, नई दिल्ली-110001
Government of India
Ministry of Communications
Department of Posts
Dak Bhawan, New Delhi-110001

DO No.: 29-15/2026-LI

Dated: 06.08.2026

Dear CPMG,

The Financial Services vertical (comprising of Postal Life Insurance Directorate and Financial Services Division) has undertaken a comprehensive review of parameters essential for the effective and sustainable business and operational performance of Circles. Accordingly, standardized Performance Metrics Framework and Monthly Scorecards have been developed to provide an objective, transparent and data-driven mechanism for assessment of Circle performance across critical business and service delivery parameters of POSB and PLI/ RPLI.

2. The Framework and Scorecards are intended to assess comparable operational, inclusion, business and other parameters integral to expanding customer base for financial services as well as long term and sustainable retention of the customers currently using financial services. The score for each parameter shall be calculated on the basis of actual performance against prescribed targets/benchmarks. The weighted score of all parameters shall constitute the overall monthly score of the Circle on a scale of 100 marks. Based on the overall score, all Circles shall be ranked every month/quarter/annum and the scores shall be shared with all Circles for review and informed corrective action. The performance of low scoring circles will be monitored closely and viewed seriously.

3. The Performance Metrics Framework shall be implemented with effect from the performance month of July 2026 and Circle ranking shall be prepared based on the performance for July 2026 and circulated separately. The detailed methodology, weightage, scoring formula and benchmarks for PLI/ RPLI and POSB are enclosed as **Annexure-I** and **Annexure-II,** respectively.

4. All Chief Postmasters General are requested to disseminate the Performance Metrics Framework to all Regional Offices, Divisional Offices and other concerned units, closely monitor the performance of their Circle, and formulate appropriate and targeted interventions and corrective measures for improvement on a month to month basis.

with best wishes,

Yours Sincerely,

Manisha

(Manisha Sinha)

All Chief Postmasters General

Annexure-I: Scorecard for PLI

1. **PLI -** Finalized list of metrics to be linked to CPMG performance scorecard

#	Dimension	Weights	Metric (KRA)	Unit	Formula	Benchmark
1	Financial Performance (40%)	20%	**Premium Collected vs Target**[1]	%	Total premium collected / Target premium	100%
2		10%	**New Business Premium (NBP) Ratio**[1]	%	NBP ratio achieved / Target NBP ratio	30%
3		5%	**Early death claim share**[1]	%	Number of early death claims settled[2] / Total number of death claims settled	15%
4		5%	**Persistency of policy (for 13, 25 and 37 months)**[3]	%	Policies persisting at XX months / Policies issued	60%-80%[4]
5	Operations (35%)	15%	**Agent Productivity**[1]	INR	New Business Premium earned / Number of agents in Circle	₹20K / month
6		5%	**Agent Activation**[1]	%	Active agents (agents who procured ≥1 policies in trailing 3 months) / Total registered agents	70%
7		5%	**Agent Onboarding**[3]	%	Number of agents onboarded[5]/ Number of eligible DoP employees	80%
8		10%	**Digital Transaction Share**[1]	%	Number of digital premium payments / Total number of premium payments	30%
9	Customer Satisfaction (15%)	15%	**Adherence to Citizen's Charter norms**[1]	%	Number of service requests fulfilled within service standard norms / Number of service requests raised	98%
10	Financial Inclusion (10%)	10%	**Household Coverage – PLI & RPLI**[3]	%	Active unique policyholders / Total households in Circle	15%

1.1. Sample Scorecard for an illustrative circle

1.1.1. Financial Performance

#	Weight	Metric (KRA)	Unit	Formula	Circle Target	Scoring logic	Actual Achieved	Final Score	Contribution to Bucket
1	20%	**Premium Collected vs Target**	%	Total premium collected /	100%	As per target achievement,	80%	80	16 *(20% x 80)*

				Target premium		capped at 100%			
2	**10%**	**New Business Premium (NBP) Ratio**	%	NBP Ratio achieved / Target NBP Ratio	30%	As per target achievement, capped at 100%	27%	90	9 *(10% x 90)*
3	**5%**	**Early death claim share**	%	Number of early death claims settled / Total number of death claims settled	15%	**0-15%:**100; **15-20%:** inversely proportional, reducing from 100 to 50; **>20%:** Drops to 0	17%	93	4.6 (5% x 93)
4	**5%**	**Persistency (for 13, 25 and 37 months)**	%	Policies persisting at XX months / Policies issued	13M: 80%	As per target achievement, capped at 100%	82%	100	5 *(1.67% x 100 + 1.67% x 100 + 1.67% x 100)*
					25M: 70%	As per target achievement, capped at 100%	76%	100	
					37M: 60%	As per target achievement, capped at 100%	71%	100	
Total Financial Performance Score: 35/40									

1.1.2. Operations

#	Weight	Metric (KRA)	Unit	Formula	Circle Target	Scoring logic	Actual Achieved	Final Score	Contribution to Bucket
5	**15%**	**Agent Productivity**	INR	New Business Premium earned / Number of agents in Circle	₹20,000/month	As per target achievement, capped at 100%	₹19,159	96	14.4 *(15% x 96)*
6	**5%**	**Agent Activation**	%	Active agents (agents who procured ≥1 policies in trailing 3	70%	As per target achievement, capped at 100%	67%	96	4.8 *(5% x 96)*

				months) / Total registered agents					
7	**5%**	**Agent Onboarding**	%	Number of agents onboarded / Number of eligible DoP employees	80%	As per target achievement, capped at 100%	89%	100	5 *(5% x 100)*
E	**10%**	**Digital Transaction Share**	%	Number of digital premium payments / Total premium payments	30%	As per target achievement, capped at 100%	13%	42	4.2 *(10% x 42)*
Total Operations Score:28/35									

1.1.3. Customer Satisfaction

#	Weight	Metric (KRA)	Unit	Formula	Circle Target	Scoring logic	Sub Metric	Actual Achieved	Final Score	Contribution to Bucket
9	**15%**	**Adherence to Citizen's Charter norms**	%	Number of service requests fulfilled within service standard norms / Number of service requests raised	98%	As per target achievement, capped at 100%	**Financial metrics – 10%** - Issue of acceptance letter, policy bond -Payment of maturity / paid-up value, survival -Death claim settlement - Revival & conversion of policy - Loan against policies	60	61	9 *(10% x 61 - + 5% x 78)*

							Other metrics – 5% -Change of nomination - Change of address - Assignmen t of policy - Issue of duplicate policy bond	76%	78	
Total Customer Satisfaction Score:9/15										

1.1.4. Financial Inclusion

#	Weight	Metric (KRA)	Unit	Formula	Circle Target	Scoring logic	Actual Achieved	Final Score	Contribution to Bucket
10	**10%**	**Household Coverage – PLI & RPLI**	%	Active unique policyholders / Total households in Circle	15%	<10.5% = 70 10.5 – 12% = 80 12 – 13.5% = 90 >13.5% = 100	11%	80	8 *(10% x 80)*
Total Financial Inclusion Score:8/10									

1.1.5. Total Scorecard

#	Weight	Bucket	Score Achieved
1	40%	Financial Performance	35
2	35%	Operations	28
3	10%	Customer Satisfaction	9
4	10%	Financial Inclusion	8
Total Circle Score			**80 / 100**

[1]*Cumulative figure up to evaluation month from start of FY*

[2] *Death claims settled within 3 years of policy issuance*
[3] *As on last day of evaluation month*
[4] *Persistency for 13M: 80%, 25M: 70%, 37M: 60%*
[5] *Covers Gramin Dak Sevaks, Departmental Employees, Direct Agents, Field Officers, Other Departmental Employees*

Annexure-II: Scorecard for FS (POSB)

1. FS: Finalized list of metrics to be linked to CPMG performance scorecard

#	Dimension	Weights	Metric (KRA)	Unit	Formula	Target
1	Financial Performance (35%)	15%	**Revenue Achieved vs Target**	%	Revenue achieved during the month ÷ Monthly revenue target × 100	100%
2		10%	**New CIF Addition vs Target**	%	New CIFs created during the month ÷ Monthly target for new CIFs × 100	100%
3		10%	**Net Account Additions vs Target**	%	Net Accounts Additions in current month ÷ Monthly target for net account additions × 100	100%
4	Operations (45%)	5%	**Digital Transactions Share**	%	Internet + Mobile banking transactions during the month ÷ Total transactions during the month × 100	10%
5		5%	**E-KYC transactions share**	%	E-KYC transactions during the month ÷ Total transactions eligible for E-KYC during the month× 100	10%
6		10%	**Digital User Activation**	%	CIFs registered for internet/mobile banking at month-end ÷ Total POSA holders at month-end × 100	10%
7		10%	**E-KYC Adoption Rate**	%	CIFs with E-KYC completed at month-end ÷ Total E-KYC-eligible CIFs at month-end × 100	10%
8		5%	**Aadhar and Mobile Linkage**	%	50% × "either Aadhar or Mobile linked" rate + 50% × "both Aadhar and Mobile linked" rate	75%
9		5%	**BPM Productivity**	#	Net account additionsduring the month in BOs ÷ Total BOs in the circle	Top 20% of Circles: 5 60th–<80th percentile: 4 40th–<60th percentile: 3 20th–<40th percentile: 2 Bottom 20% of Circles: 1
10		5%	**Accounts Opened by Post Offices vs Agents**	%	Accounts opened directly by Post Offices during the month ÷ Total accounts opened by Post Offices and agents during the month × 100	50%

11	Customer Satisfaction (10%)	10%	**FS Complaints**	%	Number of FS complaints received during the month ÷ Total CIFs × 100	Lowest 20% of Circles: 10 20th–<40th percentile: 8 40th–<60th percentile: 6 60th–<80th percentile: 4 Highest 20% of Circles: 2
12	**Financial Inclusion (10%)**	**10%**	**Citizen Coverage**	%	Active CIFs at month-end ÷ Population served by the Circle's postal network × 100	60%

1.1. Sample Scorecard for an illustrative circle

1.1.1 Financial Performance

#	Weight	Metric (KRA)	Unit	Formula	Circle Target	Scoring logic	Actual Achieved	Final Score	Contribution to Bucket
1	**15%**	**Revenue Achieved vs Target**	%	Revenue achieved during the month ÷ Monthly revenue target × 100	100%	As per target achievement, capped at 100%	86%	86	12.9 *(15% x 86)*
2	**10%**	**New CIF Addition vs Target**	%	New CIFs created during the month ÷ Monthly target for new CIFs × 100	100%	As per target achievement, capped at 100%	94%	94	9.4 *(10% x 94)*
3	**10%**	**Net Account Additions vs Target**	%	Net Accounts Additions in current month ÷ Monthly target for net account additions × 100	100%	As per target achievement, capped at 100%	82%	82	8.2 *(10% x 82)*
	Total Financial Performance Score								**30.5/ 35**

1.1.2 Operations

#	Weight	Metric (KRA)	Unit	Formula	Circle Target	Scoring logic	Actual Achieved	Final Score	Contribution to Bucket

4	10%	**Digital Transactions Share**	%	Internet + Mobile banking transactions during the month ÷ Total transactions during the month in accounts × 100	10%	As per target achievement, capped at 100%	8.6%	86	8.6 *(10% x 86)*
5	10%	**E-KYC transactions share**	%	E-KYC transactions during the month ÷ Total transactions eligible for E-KYC during the month in accounts × 100	10%	As per target achievement, capped at 100%	8.6%	86	8.6 *(10% x 86)*
6	5%	**Digital User Activation**	%	CIFs registered for internet/mobile banking at month-end ÷ Total POSA holders at month-end × 100	10%	As per target achievement, capped at 100%	9.4%	94	4.7 *(5% x 94)*
7	5%	**E-KYC Adoption Rate**	%	CIFs with E-KYC completed at month-end ÷ Total E-KYC-eligible CIFs at month-end × 100	10%	As per target achievement, capped at 100%	9.4%	94	4.7 *(5% x 94)*
8	5%	**Aadhar and Mobile Linkage**	%	50% × "either Aadhar or Mobile linked" rate + 50% × "both Aadhar and Mobile linked" rate	75%	As per target achievement, capped at 100%	60%	80	4 *(5% x 80)*
9	5%	**BPM Productivity**	#	Net account additionsduring the month in	N/A	Top 20% of Circles: *5*	60th–*<80th* percentile	4	4

				BOs ÷ Total BOs in the circle		60th–<80th percentile: 4 40th–<60th percentile: 3 20th–<40th percentile: 2 Bottom 20% of Circles: 1			
10	**5%**	**Accounts Opened by Post Offices vs Agents**	%	Accounts opened directly by Post Offices during the month ÷ Total accounts opened by Post Offices and agents during the month × 100	100	As per target achievement, capped at 100%	85	85	4.25 *(5% x 85)*
	Total Operations Score								**38.85 / 45**

1.1.3Customer Satisfaction

#	Weight	Metric (KRA)	Unit	Formula	Circle Target	Scoring logic	Actual Achieved	Final Score	Contribution to Bucket
11	**10%**	**FS Complaints**	%	Number of FS complaints received during the month ÷ Total CIFs × 100	N/A	Lowest 20% of Circles: 10 20th–<40th percentile: 8 40th–<60th percentile: 6 60th–<80th percentile: 4 Highest 20% of Circles: 2	Lowest 20%	10	10

	Total Customer Satisfaction Score					10 / 10

1.1.4Financial Inclusion

#	Weight	Metric (KRA)	Unit	Formula	Circle Target	Scoring logic	Actual Achieved	Final Score	Contribution to Bucket
12	**10%**	**Citizen Coverage**	%	Active CIFs at month-end ÷ Population served by the Circle's postal network × 100	60%	48% and above: 10 36% to <48%: 8 24% to <36%: 6 12% to <24%: 4 Below 12%: 2	30.8%	6	6
	Total Financial Inclusion Score								**6 / 10**

1.1.5 Final Score

#	Weight	Bucket	Score Achieved
1	35%	Financial Performance	30.5
2	45%	Operations	38.85
3	10%	Customer Satisfaction	10
4	10%	Financial Inclusion	6
Total Circle Score			**85.35/100**