

# Report on functioning of 'Rural Postal System' including 'Panchayat Sanchar Seva Yojana'

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## **PREFACE**

The Department of Post is changing fast. Many new innovative products and services have been launched during the last decade to enable it to meet the ever changing requirements of its clientele and several more initiatives are planned. Change is an ongoing process in Department of Post and its pace will accelerate rapidly in years to come.

It is in this scenario that the present study was launched, sponsored by Planning Commission, Government of India. Since majority of the population of the country still lives in rural India, the focus of the study has been on Rural Postal System including Panchayat Sanchar Seva Yojana.

With the emergence of new technologies and rise in level of literacy, there has been a significant change in the way people communicate with each other. The importance of letter writing is diminishing and other means of communication such as telephones and internet are becoming easily accessible.

Rural postal requirements are mainly met through a system of Sub Post Offices, Extra Departmental Branch Post Offices and Panchayat Sanchar Seva Kendras. Branch Post Master (BPM) is the key functionary in the whole set up. With so many new services being taken up by the Department of Posts and rising expectations of the customers, the skill levels of BPMs needs improvement. There is an urgent need for manpower and skill development programmes to be undertaken.

To facilitate the process of change and to enable faster decision making it is suggested that Department of Post be converted to an independent Corporation, wholly owned by Government of India.

Many senior officers of the Planning Commission and in the Department of Posts have already visualized the future and have begun the process of introducing attitudinal changes and change in work culture at the local level. These visionaries are the torch bearers of the Department and we wish them good luck in their pioneering endeavor. Their work needs to be replicated and improved to meet the aspiration of the employees and users of postal service.

The Department of Posts has a great responsibility and duty to become an important harbinger of social and economic betterment of rural India. Post office should become a nodal point for providing futuristic communication, information and financial services. It should also become self sustaining.

We wish the Department success in its endeavor and hope that in years to come it would become a model organization for rest of the world .

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### **List of abbreviation used:**

- |    |          |   |
|----|----------|---|
| 1. | ASPO     | : Assistant Sub Post Master                         |
| 2. | ASSOCHAM | : Association of Chamber of Commerce and Industries |
| 3. | BO       | : Branch Post Office                                |

4.	BPM	: Branch Post Master
5.	CAT	: Common Administrative Test
6.	CE	: Continuing education
7.	CII	: Confederation of Indian Industries
8.	DA	: Dearness allowance
9.	DOT	: Department of Telecom
10.	DSO	: Departmental sub Post Office
11.	DMR	: Departmental Mail Runner
12.	EDA	: Extra Departmental agent
13.	EDBO	: Extra Departmental Branch Post Office
14.	EDBPM	: Extra departmental Branch Post master
15.	EDDA	: Extra Departmental Delivery agent
16.	EDMC	: Extra Departmental Mail Carrier
17.	EDSO	: Extra Departmental Sub post office
18.	FICCI	: Federation of Indian Chamber of commerce and Industries
19.	GDS	: Gramin Dak Seva
20.	GDSBPM	: Gramin Dak Seva Branch Post Master
21.	HRD	: Human Resource Development
22.	IPO	: Inspector of Post Office
23.	ISD	: International Subscriber Dialing
24.	IVP	: Indira Vikash Patra
25.	KVP	: Kisan Vikash Patra
26.	LIC	: Life Insurance Corporation
27.	MO	: Money Order
28.	MIS	: Monthly Income Scheme
29.	NABARD	: National Bank for Agriculture and Rural Development
30.	NSC	: National Savings Certificate
31.	NSO	: National Saving
32.	OJT	: On Job Training
33.	PCO	: Public Call Office
34.	PLI	: Postal Life Insurance
35.	PMG	: Post Master General
36.	PSSK	: Panchayat Sanchar Seva Kendra
37.	PSSY	: Panchayat Sanchar Seva Yojana
38.	RD	: Recurring Deposit
39.	RPLI	: Rural Postal Life Insurance
40.	SB	: saving Bank
41.	SKA	: Sanchar Kendra Agent
42.	SO	: Sub Post Office
43.	SSKA	: Sanchar Seve Kendra Agent
44.	SSP	: Senior superintendent of Post office
45.	STD	: Subscriber Trunk Dialing
46.	TA	: Touring Allowance
47.	TD	: Term Deposit
48.	TRC	: Telephone Revenue collection
49.	UPSO	: Universal Postal Service Obligation
50.	VP	: Value Payable Post
51.	VSAT	: Very Small Aperture Terminals

## **EXECUTIVE SUMMARY**

### **SUMMARY OF FINDINGS**

***Principal recommendations of the report include following:***

- ***Creating a separate cadre for Mail Overseers (Chapter 8)***
- ***Motivation Training & Rejuvenation Programme for the Department of Post (Chapter 10)***
- ***Corporatisation of Postal Department (Chapter 12)***

***Other findings, recommendations and comments have been made in Chapter 11 of the report for improving the working of the department.***

### **INTRODUCTION**

Under the central authority, post office is the biggest network in the country. At the time of independence, India had 23,344 Post Offices which were largely confined to urban areas and selected villages. By 31st March 2002, this network had expanded to approximately 1,55,802 Post Offices, of which over 89% are in rural areas. India has by far the largest network of Post Offices in the world.

India, as member of Universal Postal Union, has 'Universal Postal Service Obligation'. It is committed to ensure provision of quality based postal services on regular basis to all the users in all parts of the country at affordable prices. They include Post Card, Inland Letter, Envelope and Money Orders up to a certain limit.

The total manpower engaged in running postal services in India is about 5,79,694, equally divided between permanent employees (2,72,958) and extra departmental employees (3,06,736). Total revenue expenditure of the department is Rs.3783.09 crore with a revenue deficit of Rs.1411.51 crore (2001-2002).

Expansion of postal network in the country, especially in rural areas was mainly done through a system of Extra-Departmental Branch Post Offices (EDBOs). However, in recent years, a third tier of Postal network that of Panchayat Sanchar Seva Kendras (PSSKs) has been introduced. They serve as nodal point for retailing some of the basic services like sale of stamps and postal stationary, collection and delivery of mail and booking of registered articles etc. in villages not covered by postal services.

It is well known that rural postal services are heavily subsidized throughout the world. In India too rural post is subsidized and this subsidy is increasing year after year. Hence, there is a need to have a serious re-look at the way Rural Postal Services are organized in the country in order to find ways and means of reducing the subsidy element, while continuing to provide good services for the purpose of meeting the needs of the rural masses.

It is in this context that Planning Commission, Government of India, commissioned a study with **AMC Research Group** titled 'Functioning of Rural Postal System including 'Panchayat Sanchar Seva Yojana'.

**The study was conducted in the six states in the different regions of the country. A draft report was submitted in August 2003 to Planning Commission and the Department of Posts. Subsequently, a check study was done in the states of Tamil Nadu & Karnataka for getting additional inputs.**

## **OBJECTIVES OF THE STUDY**

The main objectives for the study as set by Planning Commission were:

- *Operational Analysis of the present postal setup in the rural areas.*
- *Analysis of service provided by EDBOS, DSOs, & PSSKs at present*
- *Perception of beneficiaries on the service requirements and service availability under the schemes.*
- *Suggestion for improvement and search for better alternatives (e.g. Support from banks) in terms of providing essential postal service to rural population at lower cost and examining other relevant issues indicated in earlier paragraph.*



In addition to the above, following issues have also been examined in the study:

- What should be the norms for opening new post offices?
- Relevance of current norms?
- What are the services of state governments which post offices can handle?
- Fine tuning of recruitment procedure in PSSKs.
- What could be alternative systems for delivery of postal services?
- What services can be offered by rural post offices to make them economically more viable? e.g. could banks, PCOs and other such services be provided under one roof?
- Can Post Office building be used for all such services like Internet, banking, financial services etc.?
- Suitability of location of post offices?

## **METHODOLOGY AND SAMPLE SIZE**

Desk study on the subject was followed up by preparation of detailed questionnaires on various issues relating to different stake holders. These questionnaires were reviewed and finalized in a joint meeting with Adviser (C & I), Planning Commission on 24th February 2003, in which DDG and other senior officers of Department of Post participated. In this meeting following six sets of questionnaires were finalized:

1. Questionnaire for beneficiaries of PSSK / EDBO scheme.
2. Questionnaire for Panchayat authorities
3. Questionnaire for Panchayat Sanchar Sevak
4. Questionnaire for Sub Post Offices / EDBOs
5. Questionnaire for Supervisory staff / Mail Overseers / IPOs /ASPOs
6. Questionnaire for Senior Officers

A copy each of the questionnaires is given as Annexure '5'. As evident from the nomenclature, each questionnaire was addressed to a different set of stake holders.

In view of the vast numbers of rural post offices in the country, it was decided that field work will be done on a sample basis.

Following states were chosen for study

BIHAR  
HIMACHAL PRADESH  
KERALA  
ORISSA  
PUNJAB  
RAJASTHAN

Following sample size was attempted:

1% of the Extra Departmental Branch Post Offices (EDBOs)  
5% of the Departmental Sub Post Offices (DSOs)  
5% of the Panchayat Sanchar Seva Kendras (PSSKs)

Our team visited 45 DSOs, 346 EDBOs and 67 PSSKs in the selected states.

## **FINDINGS AND RECOMMENDATIONS**

Findings and recommendations are detailed in Chapter 11 of the report. Some of the findings and suggestions are reproduced below:

1. Over the last decade, there has been a profound change in the way people communicate with each other. Letter writing as a means of personal communication is becoming less and less popular. People, in general, prefer to talk over telephone, which provides two way communications at an affordable price. Even illiterate people can use telephone services. *(para 4.2.2)*

In view of the emerging scenario, **targeting the opening of more and more post offices based on the present norms can be dispensed with as a policy measure.** Relocations and adjustments may however be made based on the assessment of specific needs. *(para 4.2.6)*

2. Almost 57% of the EDBOs covered under the study were found to be performing below the acceptable norms of the department. Since the study has been done on a sample basis, a thorough review of the working of EDBOs may be undertaken by each postal division to weed out & close the non-performing EDBOs. *(para 5.3.0)*

3. SSPs should take initiative to revitalize the whole system by conducting training & motivational workshops for the departmental field staff & EDBOs for getting better results. They should also interact with the villagers frequently to know their difficulties so that the same can be resolved in a proper and effective manner. *(para 5.5.2.b)*
4. **Mail overseer is the most responsible field job and requires separate cadre manned by relatively younger but experienced people who are willing to travel extensively.** They should be put in a separate salary grade higher than that of a Postman and given suitable TA/ DA to attract better talent and to enable them to carry out their duties diligently. *(para 8.2.12)*
5. Training is a continuous process. Apart from initial training, emphasis should be laid on 'on the job training' (OJT). In addition, refresher courses should be organized from time to time for all categories of staff in rural areas including extra departmental staff. *(para 11.2.12)*
6. In order to provide terminal benefits to BPMs / EDDAs suitable RPLI based schemes may be worked out by the Department. These RPLI policies can also be assigned to the department as collateral against financial irregularities which may be committed by any of the BPMs / EDDAs *(para 11.2.14)*
7. It has been observed from the study that the sale proceeds of 18.3 % of the PSSKs are below Rs. 250 per month and require closer attention of the Department. The rest 81.7 % have sales above Rs. 250 per month and can be considered satisfactory, since their main job is collection and delivery of mail. *(para 11.2.35)*
8. To prevent fraudulent use / misuse of the system, there should be a ceiling on issue of postage through PSSKs every month. *(para 11.2.36)*
9. Financial services of the Department of Post such as SB/RD/TD/RPLI need to be actively promoted and more revenue earning schemes should be introduced. Department of Post earned revenue of Rs 1496.75 crores from Saving Bank business in the year 2001-2002 alone and revenue of Rs.1577 crore was projected for the year 2002-2003. *(para 11.2.28)*

10. Our study shows that people in rural areas are willing to pay between Rs. 5 to Rs. 10 per bill to Post Office for collection of payment of utility bills like telephone bills, electricity bills, etc. This may further be exploited to generate more revenue for the department. *(para 11.2.29)*
11. **While fulfilling of the ‘Universal Service Obligations’ would continue to need subsidization, the retail financial and other functions of the Post office should be organized on a commercial basis to generate maximum revenues for the Department.** *(para 11.2.30)*
12. We have been given to understand that several initiatives taken by individual officers in Jullandhar district of Punjab, Dharwar district in north Karnataka & several districts of Tamil Nadu and Haryana mainly in rural areas, have shown extraordinary results and has led to quantum jump in the Saving bank / RD / RPLI business in their divisions, within a short period of 3 to 4 months. (For details see Chapter 10) *(para 11.2.31)*

**Their initiatives need to be replicated in rest of the country.**

Other initiatives required are as follows:-

13. ‘Licensed Postal Agents’ should be appointed in rural areas to mobilize the growing rural incomes into postal saving schemes. *(para 11.2.38)*
14. Rural ‘Licensed Postal Agents’ may also be allowed to set up a PCO in their village, thus integrating PCO with postal activities. *(para 11.2.39)*
15. In due course of time, these PCOs could be developed further into information kiosks, for providing internet services, e-governance, etc. and for promoting government schemes and other community based services. *(para 11.2.40)*
16. **To facilitate the process of change and enable faster decision making, it is suggested that the Department of Post be converted into an autonomous Corporation , wholly owned by Government of India.** *(para 12.3.5)*

## **CHAPTER 1**

### **INTRODUCTION**

#### **1.0 INDIAN POSTAL SYSTEM**

Postal network in India was created under the British rule almost 150 years ago. Enormity of its operations can be judged by the fact that total area of the country is about 32,87,200 sq. kms of which rural area is 31,43,240 sq. kms ; total population of the country in the year 2001 was 1027.02 million of which rural population formed 72.22% ; the number of villages in 1991 was 6,34,321. Terrain in the country is also of relevance to the postal services. They have to provide service to the villages in the desert, hilly and forest areas.

1.0.1 Under the central authority, post office is the biggest and most wide spread network in the country. Its reach extends to even those areas which have no access by road or rail. A "Harkara" or foot runner delivers the mail even today to the remotest part of the country in quickest possible time. Postman is considered respectable and honorable by the common man more so in the rural areas. Generally, he is referred to as "*Postman Kaka or Chacha*", a term of endearment. This is really the most valuable "Brand Equity" of the Department of Post on which a high premium can be put and it has considerable commercial value.

1.0.2 Annual growth rate of population in the period 1991-2001 was 1.94%, which indicates the rate at which postal services have to be expanded to meet the needs of the growing population. Increased economic activity, advancement in technology, specially in the field of information technology and integration of Indian economy with rest of the world pose new challenges for the postal services. Other factors which have impact on these services are increasing levels of literacy, growth of print and visual media, expansion of telecom networks, higher levels of family income and competition from private sector in this field.

1.0.3 Over the years, the Department of Posts has demonstrated the dynamism to meet the changing needs of its clientele.

**1.0.4 Vision of the department is "India Post will be a socially committed, technology driven, professionally managed and forward looking organization."**

1.0.5 At the time of independence, India had 23,344 Post Offices which were largely confined to urban areas and selected villages. By 31st March 2003, this network had expanded to 1,55,802 Post Offices, of which over 89% were in rural areas. India has by far the largest network of Post Offices in the world. China with 25% higher population than India has only 57,135 Post Offices against 1,55,802 in India.

1.0.6 The position, in terms of “people served per Post Office” in India is more or less similar to Germany, better than USA and a little worse than Japan and Australia. On the whole, infrastructure of postal services set up by India compares well with the developed world and is better than the developing world.

1.0.7 The total manpower engaged in running postal services in India is about 5.79,694 equally divided between permanent employees (2,72,958) and extra departmental employees (3,06,736). Total revenue expenditure of the department is Rs. 3783.09 crore (2001-2002) with a revenue deficit of Rs. 1411.51 crore. The total revenue expenditure as a percentage of receipts for post was 160% in India as compared to 101% in U.K, 102% in USA, 99% in Brazil and 138% in Sri Lanka. The postal deficit in India has increased from Rs. 91.81 crore in 1992-93 to Rs. 1,411.51 cr. in 2001-02.

1.0.8 In order to reduce the subsidy a two pronged strategy has been launched. This includes reducing operational costs through up gradation and modernization of technology and redeployment or reduction in manpower, increasing the revenue through diversification and aligning the postal tariffs to cost.

## **1.1 UNIVERSAL POSTAL SERVICE OBLIGATION**

1.1.0 India as a member of Universal Postal Union has “Universal Postal Service Obligation” (UPSO). It is committed to ensure provision of quality based postal services on regular basis to all the users at all points in the country at affordable prices. Keeping in view recommendations made by the working group on Posts and objectives envisaged in 10th plan, UPSO needs to include post card, inland letter, envelope and money orders up to a certain limit. These services should continue to be delivered at affordable prices. Other services can be priced on commercial basis. At present these basic services carry heavy subsidy.

1.1.1 Among major objectives of Indian Posts are:

- (1) To ensure availability of basic Postal services in all parts of the country, including tribal, hilly and remote areas.
- (2) To provide efficient, economic and reliable services.
- (3) To provide value added services according to market requirements.
- (4) To generate more resources and improve financial performance.

1.1.2 During the year 2002-2003, it is estimated that out of 38 services, only 9 will be able to recover cost of operation. Total revenue during year 2001-2002 was Rs. **37830.9** million against net working expenses of Rs. **51,946** million, leaving a gap of Rs. 14,115.1 million.

## **1.2 RURAL POSTAL NETWORK**

1.2.0 For providing Postal services the whole country is divided into 22 Postal circles. Each circle is divided into regions comprising groups of field units, called divisions. Each circle is headed by a Chief Postmaster General. Post offices in the country are categorized as Head Sub and Branch Post Office. Gramin Dak Seva Post offices are located in rural areas. Expansion of Postal network in the country, especially in rural areas was mainly done through a system of Extra-Departmental Branch Post Offices (EDBOs).

1.2.1 However, in recent years, a third tier of Postal network that is Panchayat Sanchar Seva Kendras (PSSKs) has been introduced. They serve as nodal point for retailing some of the basic services like sale of stamps and postal stationary, collection and delivery of mail and booking of registered articles etc. During the year 2001-2002, the fifth year of the ninth five year plan a total number of 405 EDBOs and 51 Departmental Sub-Offices (DSOs) were opened throughout the country. A target of opening 250 EDBOs and 25 DSOs was set for the year 2002-2003. In the year 2001-2002, 2042 PSSKs were opened and target for opening 1500 more was set for the year 2002-2003.

1.2.2 Department Of Posts has certain norms for opening EDBOs. They are based on population in a village, distance from existing Post office and anticipated income from operations. As per two norms of distance and population, at present there are 4295 villages without a Post office counter facility in India. Covering these villages could take more than a decade at the present rate of expansion. The scheme for opening rural Post

offices suffers from weaknesses like availability of funds, large operational subsidy and agents operating EDBOs claiming to become permanent departmental employees.

1.2.3 Hence, a change in strategy was proposed in the ninth Five year plan, which envisaged setting up of PSSKs in Gram Panchayats which were yet to be provided with a Post Office. Twin objective in view was keeping the government expenditure to the minimum at the same time accelerating the increased access to the services. Under the scheme, Gram Panchayat has to provide suitable furnished accommodation free of cost and appoint a person to decide on the functions of Panchayat Sanchar Seva Kendras and ensuring financial discipline and propriety. Operation of these services is done on a commercial basis.

1.2.4 The basic idea of this scheme is to provide some retailing facility like sale of stamps and Postal stationary, booking of registered articles, delivery of mail through a network of PSSKs. These Kendras operate three hours a day on all working days. Sanchar Kendra Agent (SKA) is given a fixed allowance of Rs. 600 per month for providing counter services, for collection, conveyance and delivery of mail plus other admissible incentives. They include 10% commission on the sale of stamps and postal stationary and 50 paise per registered letter booked.

1.2.5 PSSKs are expected to propagate schemes like national saving scheme and Postal Life Insurance etc. in a manner prescribed by the Divisional Superintendent or SSP, whenever they are asked to so. They can be entrusted with operation of STD, PCO and Panchayat phone subject to fulfillment of certain conditions. PSSY was first introduced in the states of Karnataka, Orissa, Himachal Pradesh, Uttar Pradesh, Bihar and Gujarat in the year 1995-1996. By now more than 1800 PSSKs have been opened in different states. So far, response to this scheme is not very encouraging. Not only targets fixed could not be achieved but also some PSSKs have been closed down due to lack of business.

1.2.6 However, with renewed efforts made to popularize the scheme, there was a measure of success if we consider that in the years 2000-2001 and 2001-2002 number of new offices opened was 2005 and 2042 respectively. This is against a total of 1360 offices opened from 1995-1996 to 1999-2000. It was, however, felt that there was a need to review the scheme and assess its viability. Apparently, the scheme has not been able to generate sufficient interest in the potential SKAs and Panchayats. The reasons for this need to be examined and suitable action needs to be taken.



1.2.7 It is well known that rural postal services are heavily subsidized throughout the world. In India too rural post is subsidized and this subsidy is increasing every year. Hence, there is a need to have serious re-look at the way Rural Postal Services are organized in the country in order to find ways and means of reducing the subsidy element and yet provide good service in order to meet the needs of the rural masses. Not only the services need to be efficient but would have to be expanded where ever required.

1.2.8 It is in this context that **AMC Research Group** was assigned the task of carrying out a review of the present system with special focus on 'Panchayat Sanchar Seva Yojna'. Objectives of the study, methodology followed and recommendations are given in the subsequent chapters.

1.2.9 The study has involved painstaking effort on the part of researchers who have traveled to various nooks and corners of the states covered by the study, to gather views of the current and prospective users of the postal services. Also there has been interaction with the officers of the department at various levels. A number of useful suggestions have emerged which are covered under the chapter titled 'Recommendations'

## **CHAPTER – 2**

### **OBJECTIVES AND METHODOLOGY**

#### **2.1 OBJECTIVES OF THE STUDY**

2.1.0 The principal objective of the present study was to assess the feasibility of “Present schemes of providing postal services to rural areas” and in particular to examine the working of “Panchayat Sanchar Seva Yojana” in its present format. Other objectives for the study as set by Planning Commission were:

- Operational Analysis of the present schemes
- Analysis of service provided by EDBOs, DSOs & PSSKs
- Perception of beneficiaries on the service requirements and service availability under the scheme
- Suggestion for improvement and search for better alternatives (e.g. Support from banks) in terms of providing essential postal service to rural population at lower cost and examining other relevant issues indicated in earlier paragraph.

#### **2.1.1 Other Issues Involved**

In a joint meeting held on 7th May 2002 in the office of the Advisor (C& I), Planning Commission along with Senior DDG and other officers of the Department of Posts, it was decided that following issues also need to be examined in the study:

- What should be the norms for opening new post offices?
- Relevance of current norms?
- What are the services of state governments which post offices can handle?
- Fine tuning of recruitment procedure in PSSKs.
- What could be alternative systems for delivery of postal services?
- What services can be offered by rural post offices to make them economically more viable? e.g. could banks, PCOs and other such services be provided under one roof?

- Can Post Office building be used for all such services like Internet, banking, financial services etc.?
- Suitability of location of post offices?

## **2.2 COVERAGE OF STUDY**

2.2.0 The study was carried out in following six states of the country. These states were selected in consultation with the Planning Commission and Department of Post.

BIHAR

HIMACHAL PRADESH

KERALA

ORISSA

PUNJAB

RAJASTHAN

2.2.1 These states were chosen because they offer a good combination of backward / remote / hilly / desert districts of India. Kerala was included because of its high literacy rate and a very high level of gulf remittances, which are changing the face of the rural society.

2.2.2 Punjab is a state with the highest rural income in the country. In Rajasthan desert, most of the villages are at a great distance from urban centres and are widely dispersed. In fact, a village here is a huge area consisting of many 'Dhanis' or hamlets consisting of a few houses separated from each other by several kilometers of desert.

2.2.3 In Himachal Pradesh the villages are located far and wide in different hills and valleys and present a logistic problem because of poor accessibility and long distance from the urban centres.

2.2.4 Bihar and Orissa being backward states have problems of their own, caused by seasonal floods, cyclone and generally poor road infrastructure.

- Study was carried out in six states i.e. Punjab, Himachal, Rajasthan, Kerala, Orissa & Bihar. Also Check study was carried out in states of Karnataka and Tamil Nadu on random basis.
- A total of 352 EDBOs, 47 DSOs and 72 PSSKs were visited .
- Field work was done by our team with the help of six questionnaires addressed to a different set of stake holders

## **2.3 METHODOLOGY OF STUDY**

### **2.3.1 Study of Secondary Data**

Various reports including tenth plan document and Steering Committee report on Postal Department and other reports done by the Department of Post and Planning Commission were studied to understand the working of rural postal system in India and to get an overall perspective.

### **2.3.2. Field Survey / Interviews with beneficiaries**

Since the very purpose of the scheme is to provide postal facilities to the rural population at their doorsteps, it was considered necessary to get a feed back on how the beneficiaries perceive the administration of the scheme in all aspects. Five beneficiaries from each of the PSSKs / EDBOs visited were interviewed to obtain their assessment of the benefits from the scheme.

### **2.3.3 Interviews with Senior Officers / ASPOs / IPOs etc, & Field staff**

Personal interviews were conducted with senior officers such as SSPs / ASPs and field staff such as ASPOs, IPOs, Mail Overseers, Post Masters etc. who are directly involved in administering the rural postal schemes for the benefit of the rural population.

Most of the senior officers and administrators involved in implementing the scheme during interviews gave their frank opinions on many issues relating to the operation of these schemes.

### **2.3.4 Interviews with the BPMs / SKAs**

The study team interviewed several Extra Departmental Branch Post Masters (BPMs) and Sanchar Seva Kendra Agents (SSKAs) to obtain their views on best method of getting results from the present scheme. Other problems relating to their operations were also discussed.

### **2.3.5 Operational analysis of the scheme**

The study team has also done an operational analysis of the scheme and correlated it with the Universal Service Obligations of the Government of India, so as to assess the relevance of the schemes.

## **2.4 UNIVERSE FOR THE STUDY**

As per the information base available before the start of the study, the number of EDBOs / PSSKs / DSOs in the selected states was as follows:

### **NUMBER OF RURAL POST OFFICES IN SELECTED STATES (March 2000)**

<b><u>STATE</u></b>	<b><u>EDBO</u></b>	<b><u>DSO</u></b>	<b><u>PSSK</u></b>
Orissa	6748	194	117
Kerala	3028	526	---
Himachal Pradesh	2290	18	205
Bihar	7841	99	658
Rajasthan	8863	102	80
Punjab	3106	10	79
Total	31876	949	1139

## **2.5 SAMPLING PROCEDURE**

2.5.0 In view of the vast numbers of rural post offices in these states, it was decided that field work will be done on a sample basis.

2.5.1 Following sample size was attempted:

- 1% of the Extra Departmental Branch Post Offices (EDBOs)
- 5% of the Departmental Sub Post Offices (DSOs)
- 5% of the Panchayat Sanchar Seva Kendras (PSSKs)

2.5.2 It was decided to use a mixed sampling procedure, including both purposive and random sampling, so that all postal divisions / circles / districts in the selected states are covered in the sample.

2.5.3 Attempt was made to cover at least one EDBO performing well and one EDBO performing poorly, in each district. The rest were selected randomly. The same was applicable to PSSKs and DSOs. This is best illustrated by the instructions issued by Director (E & PN) to Chief PMGs of the concerned states which is quoted below:

Para 3 of the letter No. 40 – 37 / 2002 Plg dated 16 – 1 – 2003

“In this context you are requested to shortlist EDBOs, DSOs and PSSKs that can form the sample of the study. While selecting these offices due care must be taken in order to ensure that the sample is a representation of all kinds of offices varying from very little workload to heavy workload, located in remote area to such offices located along arterial routes etc. Presenting a broad spectrum in this sample will make the study relevant.”

## **2.6 SAMPLE SIZE PROPOSED AND ACHIEVED**

Based on the above parameters following sample size was proposed for the study. The actual sample size achieved after completion of field work is also indicated in the following table:

### **SAMPLE SIZE – PROPOSED AND ACHIEVED**

STATES	EDBOs		DSOs		PSSKs	
	Proposed	Achieved	Proposed	Achieved	Proposed	Achieved
Orissa	67	70	10	19	6	12
Kerala	30	44	26	14	nil*	---
H.P	23	25	1	2	10	6
Bihar	78	83	5	5	33	35
Rajasthan	88	92	5	5	4	8
Punjab	31	32	1	0	4	6
Total	317	346	48	45**	57	67

\* Kerala does not have any PSSKs

\*\* 15 DSOs visited are not included in the above table due to incomplete data

## **2.7 RESEARCH INSTRUMENTS**

2.7.0 For carrying out the field work, six sets of research instruments were developed after detailed consultations with senior officers of Planning Commission and Department of Posts.

2.7.1 A copy of these is annexed to the report. These were:

1. Questionnaire for beneficiaries of PSSK / EDBO scheme.
2. Questionnaire for Panchayat authorities
3. Questionnaire for Panchayat Sanchar Sevak
4. Questionnaire for Sub Post Offices / EDBOs
5. Questionnaire for Supervisory staff / Mail Overseers / IPOs / ASPOs
6. Questionnaire for Senior Officers

2.7.2 As is evident from the nomenclature, each questionnaire was addressed to a different set of stake holders.

2.7.3 The beneficiary questionnaire was administered to 5 beneficiaries selected randomly from each post office area. Beneficiary interviews were not conducted in post offices but a little away from the vicinity of post office, so that objective response could be obtained. Effort was made to include at least one woman, one farmer, one student and one shopkeeper in the beneficiary sample.

2.7.4 The questionnaires for senior officers were given to them for filling while all others were filled by our field investigators, in the presence of Inspectors / Mail Overseers from the Department accompanying our field team. In several cases data provided was cross checked with the available records.

## **CHAPTER – 3**

### **INTERNATIONAL SCENARIO**

#### **3.0 DECREASING MAIL TRAFFIC – INTERNATIONAL SCENARIO**

3.0.0 Share of Postal Mail in world communication market has been declining rapidly all over the world, due to greater use of new and emerging technologies by customers.

3.0.1 In USA the diversion of physical mail to electronic medium is taking place at a rapid pace.

- \* All business with over 100 employees use Fax
- \* 43 % of fax messages were diverted mail
- \* 80 % of home computers are used for E-Mail
- \* Banks are opting for E - banking
- \* 40 % households pay their bill through Internet
- \* 55 % of all Government payments are made electronically

<b><u>World Communication Market</u></b>	<b><u>1995</u></b>	<b><u>2005</u></b>
- Fax and Telephone	75.2 %	73.9 %
- Postal Mail	19.6 %	14.5 %
- Electronic Mail	5.2 %	11.6 %

***Reduction in Mail traffic in India over last decade is also significant  
(See graph 'A' in Annexure)***



### 3.1.1 ANALYSIS OF INTERNATIONAL SCENARIO

India compares favourably well in terms of spread of postal service as compared to other well developed countries of the world. Following table compares postal systems of different countries on common service parameters:

TABLE - 1

COUNTRY	POPULATION (Crores)	AREA (Lakh sq. kms)	POPULATION DENSITY (Persons per Sq. km)	NUMBER OF POST OFFICES	POPN. SERVED PER P.O.	SERVICE AREA PER P.O. (sq. km)
USA	28.48	93.72	30	38,123	7,471	245.85
UK	5.95	2.44	244	17,633	3,377	13.84
Germany	8.24	3.57	231	13,000	6,335	27.46
Brazil	17.24	85.12	20	12,520	13,769	679.87
S. Africa	4.43	12.21	36	2,650	16,728	460.77
Nigeria	11.69	9.24	127	4,624	25,288	199.78
China	128.49	95.96	134	57,135	22,490	167.97
Australia	1.94	77.13	3	3,872	5,008	1,992.09
Japan	12.73	3.78	337	24,760	5,143	15.26
Egypt	6.79	10.01	68	5,399	12,575	185.49
<b>India</b>	<b>102.70</b>	<b>32.88</b>	<b>312</b>	<b>1,55,295</b>	<b>6,613</b>	<b>21.17</b>

Source: Universal Postal Union (UPU) year 2001 figures for all countries except India. Department of Post figures relating to India are for year 2002.

TABLE -2

<b>ORGANISATION</b>	<b>REVENUE Million US\$</b>	<b>EMPLOYEES</b>	<b>NO. OF POs</b>	<b>PROFITS Million US\$</b>	<b>TYPE</b>
US POST	65,834.0	891,005	38,123	- 1680.0	Govt. Owned
DEUTSCHE POST	31,302.1	283,330	13,000	1417.6	Govt. Owned
JAPAN POST	20,281.2	142,923	24,700	-90.4	Govt. Owned
LA POSTE	15,248.5	313,854	17,061	-85.0	Govt. Owned
ROYAL MAIL	12,040.0	220,000	17,633	-1346.0	Govt. Owned
<b>INDIA POST</b>	<b>844.0</b>	<b>579,694</b>	<b>1,55,000</b>	<b>-300.0</b>	<b>Govt. Owned</b>

Source : Fortune 500 magazine

3.1.2 It can be seen that when compared to other large countries of the world like USA, China, Brazil, Australia, etc, India comes out well on most of the parameters. India has three times more post offices than China a country three times in size and area. It has four times more post offices than USA, again a country three times bigger in size than India. Number of post offices in India is twelve times more than in Brazil another country which is three times the size of India and at a same stage of development as India. We have forty times more post offices in India as compared to Australia, which is a country having more than twice the area as compared to India.

3.1.3 Average population density per post office in India is 6613 as compared to 22410 in China, 16728 in Brazil, 7417 in USA and 5008 in Australia.

3.1.4 Average service area per post office is 21.17 sq. km. in India which compares very favourably with 167.97 sq. km. in China, 245.85 sq. km. in USA, 679.87 sq. km. in Brazil and 1992.09 sq. km. in Australia

3.1.5 Even in terms of subsidy element and losses on postal operations, India comes out much better than USA post which shows annual loss of US\$ 1680 million, Royal Post of UK which has an annual loss of US\$ 1347 million. Losses on Indian Post are only US\$ 300 million annually, which is substantially lower than these developed economies.

3.1.6 As can be seen from the above table, Deutsche Post of Germany is the only organization showing profits. They have been able to achieve this because of following:

- They have good reliable data
- „ good costing policy
- „ good marketing policies

## **3.2 INDIA VIS-À-VIS OTHER POSTAL NETWORKS**

3.2.0 It is apparent from the above analysis that Indian Postal network is much better organized and its spread is wider than most other countries. If there are any perceived shortcomings in quality of service, they definitely cannot be blamed on fewer numbers of post offices in India. The statistics quoted above clearly indicate that we have more than sufficient numbers of post offices in the country.

- India compares well in terms of spread of postal services and most other parameters as compared to other developed and large countries
- Average population density per PO in India is 6613 and average service area per PO is 21.17kms

## **CHAPTER – 4**

### **DOMESTIC SCENARIO**

#### **4.0 POSTAL NETWORK IN INDIA**

4.0.0 As can be seen from the discussions in the previous chapter, Indian Postal network compares favorably with postal systems of the other countries. India is a very large country and there are many localized problems relating to quality of service in some of the circles, which can be tackled at the local level itself. These perceived shortcomings can not be attributed to fewer number or lack of post offices in the country.

Opening of more post offices without ascertaining the local needs would therefore be counterproductive.

**4.0.1 Thus, there is absolutely no need to target opening of post office in every village.**

4.0.2 The aim of the department should be to improve the quality of postal service, without opening many more post offices and reduce operating costs so that subsidy element is kept at a minimum.

4.0.3 Many steps can be taken by the Department in this direction, such as tightening general administration, giving refresher training to postal workers, redeployment of manpower, closing non-performing / low performing post offices, relocation of post offices, appointing more licensed postal agents / franchisees, downgrading EDBOs to PSSKs where work is not sufficient, introduction of more value added services, and so on.

4.0.4 While on the topic of opening a post office in every village, it may also be mentioned that the concept of a village is not a standard concept in India. A village can have a population from a few hundred to a few thousand people. In Rajasthan a village may spread for as much as 20 kms either way. They have a concept of 'Dhanis' which are hamlets of 3 or 4 houses. Many such 'Dhanis' spread over a vast area extending several kms either side becomes a village. A Panchayat village could be even bigger.

4.0.5 In states like Punjab & Kerala, where foreign remittances are pouring in from abroad, people have started building houses in the middle of farms away from the traditional village. In Punjab, at times, Postmen have to travel long distance to deliver their mail away from their normal beat just to serve one single house situated in the centre of a large farm. However, in Kerala, there are often more than one post office in a village to meet the requirement.

## **4.1 SWOT ANALYSIS OF INDIAN POSTAL SYSTEM**

4.1.0 It is worth while understanding clearly the strengths and weakness of the Indian Postal system, as this will go a long way in fulfillment of the objectives of the present study.

### **4.1.1 STRENGTHS**

- \* It is the largest physical network in the country
- \* Large, disciplined and well organized human resource
- \* Large Infrastructure
- \* Tried and tested and a trustworthy organization
- \* Good public image

### **4.1.2 WEAKNESS**

- \* Low service quality
- \* Low customer orientation
- \* No business culture in the organization
- \* Less skilled labour
- \* Less concern for costs
- \* Bureaucratic mentality
- \* Inefficiency at all levels
- \* Resistance to new initiatives

### **4.1.3 OPPORTUNITIES**

- \* Many opportunities in new communication areas
- \* Redeployment of human resources for greater efficiency and cost reduction
- \* New IT based areas are emerging, which can be exploited
- \* Partnership with others possible for expanding service areas and increasing revenues

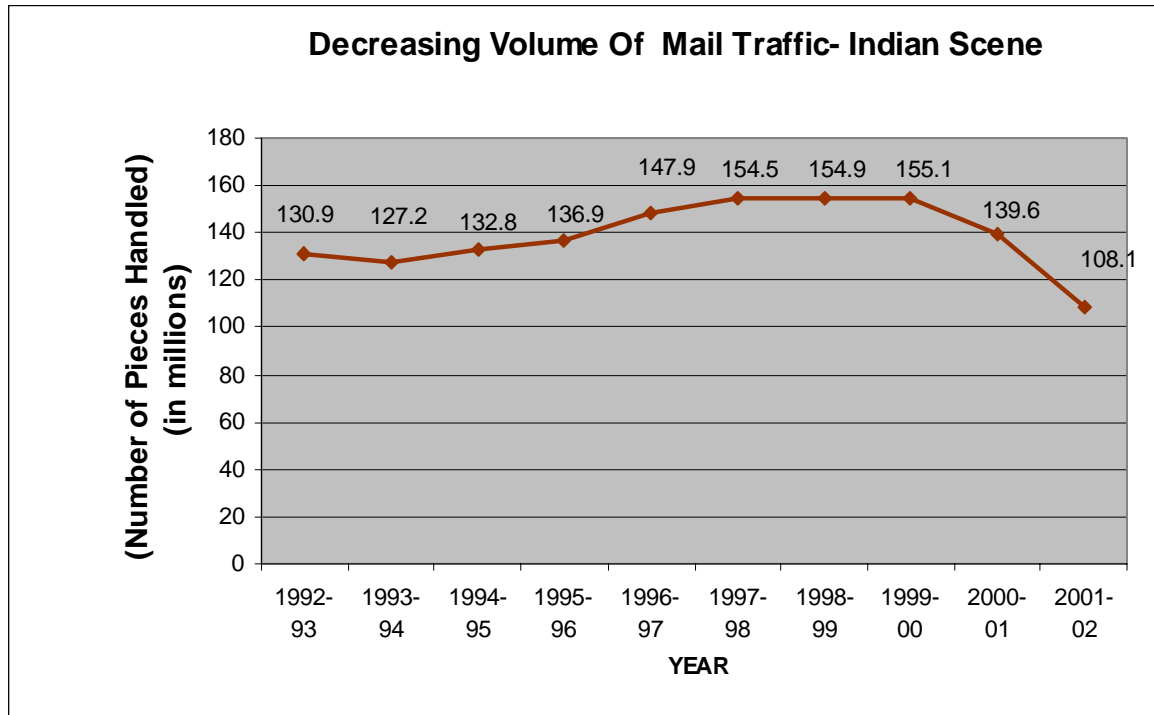
### **4.1.4 THREATS**

- \* Emerging competition from private sector
- \* Price inflexibility
- \* Less adaptability
- \* Ever increasing costs
- \* Slow in using emerging technologies and emerging opportunities

## **4.2 PRESENT SCENARIO**

4.2.0 Our field study shows that with the current network in place, Department of Post is able to meet its 'Universal Service Obligations' without any major physical constraint.. Our study has covered many districts and states of India from Lahaul & Sipti valley in Himachal Pradesh to the Thiruvananthipuram district in Kerala and our researchers have talked to many villagers in these remote areas. We did not come across a single person complaining about the non-availability of basic postal service or asking for a new post office to be opened in his or her village / near his or her village.

4.2.1 In line with trends over the rest of the world, volume of Postal Traffic in India has reduced substantially over last decade, as is apparent from the following chart:



4.2.2 Over past decade, there has been a profound change in the way people communicate. Today, very few people write personal letters. Most of the mail consists of official communication or unsolicited promotional literature commonly known as 'Junk mail'. However, magazines constitute bulk of the mail in Punjab villages.

4.2.3 For personal communication people prefer to use a telephone, which offers a cheap two way communication as compared to more expensive letter writing. Any telephone call from one place to another within Himachal Pradesh is treated as local call and is substantially cheaper and more convenient than writing a letter and waiting for a response. Even in Metros like Delhi the range of local calls has been increased to approximately 200 kms.

4.2.4 In United States of America, a country three times the size of India, there is no concept of STD and call rates are same from anywhere to anywhere in the country.

4.2.5 Secondly, the literacy level is quite low in rural areas and this acts as an impediment for writing letters. A verbal communication through telephone does not require the user to be properly educated. Almost anyone can learn to dial numbers.

**4.2.6 In this emerging scenario, we do not see any wisdom in opening more and more post offices. Relocations and adjustments may however be made based on the assessment of the specific needs.**

**4.2.7 In fact it is time we made a clear distinction between ‘providing good postal service’ and ‘opening of more post offices’. The two are not synonymous. Delivery of postal service needs to improve without necessarily opening more post offices.**

4.2.8 The Steering Committee Report on Communications and Information (May 2002) for the Tenth Five year Plan also recommends as follows:

“Keeping in view the overall goal of making the Department self financing, no more post offices should be permitted to be opened in the rural areas under the present scheme.”  
(Para 13, page 26)

4.2.9 We can provide good postal service and meet our Universal Service Obligations without opening more and more post offices in rural and remote areas where the services shall hardly be used. Opening of new post office should be rare and a well considered decision from both economic and the requirement of service considerations.

### **4.3 NORMS FOR OPENING NEW POST OFFICES AND THEIR RELEVANCE**

4.3.0 New post offices should only be opened where a need exists, such as in new townships, new localities, new urban and rural business centres where a need for such services emerges.

4.3.1 We have been informed by postal authorities that several EDBOs, in rural and remote areas of north east have done ‘Zero’ business in past twelve months. Our own study shows that there are many rural post offices (including PSSKs) that do a business of less than Rs. 100 per month and hardly justify their existence.

#### **4.3.2 Present norms for opening of new Extra Departmental Branch Post Offices**

##### Population

- a) In normal areas:  
3000 population in a group of villages (including the PPO Villages)



- b) In the hilly, tribal, desert and inaccessible areas  
500 population in an individual village or 1000 population in a group of villages

Distance

- a) In normal areas:  
The minimum distance from the nearest existing post office will be 3 Kms.
- b) In the hilly, tribal, desert and inaccessible areas:

The distance limit will be same as above except that in hilly areas. The Directorate in cases can relax the minimum distance limit where such relaxation is warranted by special circumstances, which should be clearly explained while submitting a proposal.

Anticipated Income

- a) In normal areas:  
The minimum anticipated revenue would be 33 1/3 % of cost
- b) In the hilly, tribal, desert and inaccessible areas:  
The minimum anticipated income will be 15 % of the cost

4.3.3 As per the two norms of distance and population, at present there are 4295 villages including gram panchayat ones without a post office in India. According to departmental estimates, covering these villages could take more than a decade at the present rate of expansion.

**4.3.4 Our findings indicate that as a country India is well covered by Postal network and has a reasonably good postal service. Mail is delivered even in the remotest part of the country and in inaccessible areas.**

4.3.5 Still, requirements of new post offices will emerge mainly from new settlements, new townships, new industrial centres, educational centres etc. many of which would be located in rural and remote regions in order to promote all round and well balanced development of the country.

4.3.6 The requirement of additional postal services in the rural areas, in general, will remain low and will not justify opening of new post offices. Our study shows that even today approximately 57% of the existing EDBOs cannot meet the minimum income norms prescribed by the Department and therefore do not justify their existence.

4.3.7 According to us, the future expansion of postal service in hitherto uncovered rural and remote areas where requirement of service is low, can be achieved through the PSSK scheme and the proposed system of “ Licensed postal Agents”. This will impose less financial burden on the Department to achieve the desired results.

**4.3.8 The following changes are suggested in the existing norms for opening rural post offices:**

1. Population norms:

These are reasonable and no change is suggested

2. Distance norms:

A few kilometer distance to the post office is no more a formidable problem. Even to day, the village people prefer to do postal activity during their visits to the town for other work and seldom use EDBO which may be nearer on the way. With this changing scenario we feel distance norms can be increased as follows:

“The minimum distance from the nearest existing post office will be 6 K.M”  
(Presently 3 K.M)

3. Anticipated Income

Our research team feels that the present income norms are too liberal and there is scope for tightening up the norms. We suggest following.

In Normal areas

The minimum anticipated revenue will be 40% of the cost (presently 33.33%)

In Hilly / Tribal / Remote / Desert Areas

The minimum anticipated revenue will be 20% of the cost ( presently 15%)

#### **4.4 UNIVERSAL SERVICE OBLIGATIONS**

4.4.0 Our basic 'Universal Service Obligations' relate to collection and delivery of mail and sale of postal stationery. For this the existing system of DSOs / EDBOs / PSSKs already exists. This can be improved further and made more efficient and cost effective by closing down PSSKs not meeting the cost norms and down grading non-performing EDBOs to PSSKs.

4.4.1 It may be pointed out that while a PSSK costs approx. Rs. 9600 per annum to run, a two handed EDBO costs nearly Rs. 55,000 per annum in operating expenses. Thus PSSK is a low cost option for areas where demand for service is low.

4.4.2 The system of incentives should also be made more attractive so that these EDBOs / PSSKs are encouraged to work hard and take on new responsibilities thereby generating revenue for the department and commission for themselves.

#### **4.5 LICENSED POSTAL AGENTS / LICENSED VENDOR SCHEME**

4.5.0 A system of 'Licensed Postal Agents' already exists in urban areas for promoting Postal Saving Schemes and insurance. This opportunity should also be given to EDBOs / PSSKs in rural areas for enabling them to extend the range of services offered.

4.5.1 There are other advantages to the 'Licensed 'vendor scheme. For example in a place like Poanta Sahib where there is only one post office in one corner of the town, a person has to walk almost 3 - 4 kms to buy stamps from post office. However, if licensed vendors are introduced, this problem could be taken care of, without the hassle of opening a post office.

4.5.2 All in all we feel that postal network in the country is good. In the last 150 years some aberrations have taken place, which can be rectified by reviewing and revamping the system and improving the general administration.

- New post offices should be opened only on need basis taking into account the feasibility and focusing on the type and quantum of service required.
- Licensed vendor scheme can be revived. It can help in providing sale of postal stationery without opening a post office.
- PSSK is a low cost option in areas where the demand for service is low but can be merged with Licensed Vendor Scheme

## **CHAPTER – 5**

### **ROLE OF DSOs and EDBOs**

#### **5.0 INTRODUCTION**

5.0.0 Departmental Sub-Post Offices (DSOs) and Extra Departmental Post Offices (EDBOs) form the backbone of rural postal network in India. India has 26,089 DSOs of which 11,978 are located in rural areas. There are 1,29,472 EDBOs which are all located in rural India. In addition nearly 6,400 Panchayat Sanchar Seva Kendras (PSSKs) have been established in various parts of the country in last decade to service rural gram panchayats.

#### **5.1 DSO SCHEME**

5.1.0 Under this scheme, emphasis is laid on opening post offices in newly developed areas of the cities, satellite townships etc. wherever volume of activity justifies upgradation of EDBOs to DSOs (Departmental Sub Post Offices).

5.1.1 Departmental Sub-Post Offices are owned and run by the Department of Post. Generally, they have staff strength of 3 + 1 (A branch post master, one mail sorter, one mail carrier and one packer)

- **India has 26, 089 DSOs including 11, 978 in rural areas.**
- **DSOs are opened in newly developed localities in cities, Industrial areas and satellite townships.**
- **DSOs have normally a strength of 3 + 1 persons**

5.1.2 Their responsibility includes collection and delivery of mail to the Extra Departmental Post Offices and PSSKs. They also distribute mail and collect mail from the villages under their jurisdiction and perform all normal functions allotted to Post Offices by the government, which include

1. Sale of postal stationery
2. Registered letters
3. Money Order booking and distribution
4. Postal Saving schemes
5. Rural Postal Life Insurance, etc.

5.1.3 Our study team visited 45 DSOs and 346 EDBOs in different sampled states as follows:

	<u>DSOs</u>	<u>EDBOs</u>
Kerala	14	44
Bihar	5	83
Orissa	19	70
Rajasthan	5	92
Himachal Pradesh	2	25
Punjab	---	32
	-----	-----
Total	45	346
	-----	-----

5.1.4 Some more DSOs/ EDBOs / PSSKs were visited in the states of Karnataka and Tamil Nadu during check study.

5.1.5 List of DSOs and EDBOs visited and detailed data relating to their performance is given in Annexure. DSOs visited include DSOs, EDSOs and SOs. They have been taken as one category in our survey.

## **5.2 EDBO SCHEME**

5.2.0 Under this scheme, Extra Departmental Branch Post Offices (EDBOs) have been opened in Gram Panchayat villages, where no post office exists at present and where such post office is justified on the basis of the norms prescribed the Department of Post. In this scheme, special emphasis is laid on opening post offices in hilly and tribal areas

5.2.1 An EDBO is a post office of lower status than a departmental sub-post office. It works for approximately five hours a day. This could be either five hours at a stretch or it could be in two spells in a day depending upon the linking mail arrangements of that particular post office.

5.2.2 For accounting purpose, it is in direct account with a sub-post office, which is termed as account office. Monetary transactions of the branch office are incorporated in the accounts of account office. The official in-charge is designated as Branch Postmaster (BPM).

- There are 1,29,472 EDBOs in rural areas
- EDBO has a staff of 1 to 3 persons and works for 5 hrs a day
- 93 % EDBOs in Kerala and 60% in Punjab are earning more than Rs 1000 p.m while in Bihar, Orissa and Rajasthan it is the opposite case. In Himachal it is a 50 : 50 situation.

5.2.3 The EDBO performs the function of selling of postage stamps and stationery, delivery of mails and money orders, the post office saving bank functions, collection of mails, booking of registered articles and money orders. Depending upon the location of the branch post office and its distance from the accounts office as well as its work load, the Branch Post Master is assisted by Extra Departmental Delivery Agents or (EDDAs ) for delivery of mail.

5.2.4 EDBOs are generally operated by a two man team consisting of an Extra Departmental Branch Post Master and an Extra Departmental Delivery Agent (EDDA in short). Some EDBOs are run by a three man team also while a few are single hand operations. Each BPM gets a salary plus allowances of approximately Rs. 2100 p. m, while EDDA gets an average salary in the region of Rs. 2200 p.m. The approximate cost of running an EDBO has been worked out at Rs. 55,600 per annum (Rs. 4,630 p.m.) by the Department of Post.

5.2.5 For carriage of mails between the accounts office and the branch post office depending upon the local justification there may also be an Extra Departmental Mail Carrier. In the hilly areas and also in the remote rural areas there is a chain of ED Mail Runners, whose job is to convey the mailbags between the account office and the branch offices as well as other offices enroute.

5.2.6 An EDDA is attached to a branch post office (BO) and is responsible mainly for delivery of mails. However, depending upon the workload, there are numerous cases where EDBPM himself works as EDDA and draws additional allowance known as Combined Duty Allowance.

5.2.7 For an EDDA minimum prescribed qualification is standard VIII, though preference may be given to Matriculation.

5.2.8 An EDDA on his delivery beat performs the following functions:

- Delivery of ordinary mail, MO and registered letters.
- Sale of stamps and stationery and MO forms,
- Clearance of letter boxes
- An EDDA is authorized to collect registered and ordinary articles, given by the residents of the village for posting. The EDDA carries a Book of Receipts, which is used to give an acknowledgement for the registered articles collected

5.2.9 EDDA also maintains a visit book, which is signed by responsible residents of the village in token of his having visited his beat regularly and satisfactorily.

5.2.10 Historically, the institution of Branch Post offices was introduced in 1867. A large portion of these offices were manned by School masters, Station masters, Government pensioners, Village headman, Maulvis, Munshis and Gurus who received a small allowance for discharging postal functions. This was an inexpensive way of extending the postal network.

5.2.11 Over a period of time the number of such Extra Departmental Agents has increased from 7925 in the year 1901-02 to 1,29,472 as on March 2003. Their composition has also changed over a period of time and today School Masters, Station Masters are not appointed as ED agents.

5.2.12 Extra Departmental Branch Post Offices are privately owned. They operate out of premises owned or rented by the local Post Master. The maintenance is allowed at the maximum rate of Rs. 50 per month. It is quite common to see these EDBOs operate from the premises of a local stationery shop or a general merchant shop. However, in some cases the EDBOs were operating from a sweetmeat shop or even a workshop without any table / counter which we feel, is not desirable

### 5.3. ANALYSIS OF EDBO OPERATIONS

5.3.0 It is found that almost 57% of EDBOs covered under the study were found to be performing below the acceptable norms of the department.

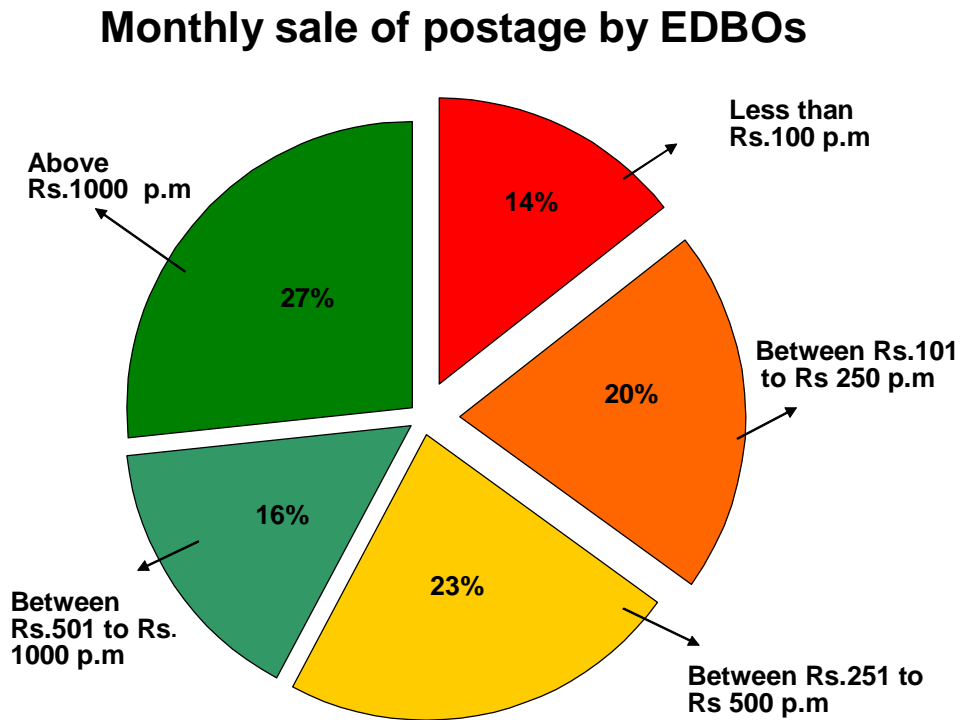
5.3.1 Following table indicates the summary of sales performance:

TABLE – 3

Sales	NO. of EDBOs in different states						
	Bihar	Punjab	Orissa	Kerala	Himachal	Rajasthan	Total
Less than Rs.100 p. m	14 16.9%	--	5 7.1%	--	2 8 %	29 31.5%	50 14.45 %
Between Rs. 101–250 p. m	27 32.5%	3 9.4%	10 14.3%	1 2.3%	7 28 %	23 25 %	71 20.52 %
Between Rs. 251– 500 p. m	21 25.3%	5 15.6%	25 35.7%	1 2.3%	3 12 %	24 26.1%	79 22.83 %
Between Rs. 501– 1000 p. m	15 18.1%	5 15.6%	21 30 %	1 2.3%	5 20 %	7 7.6 %	54 15.60%
Above Rs. 1000 p. m.	6 7.2%	19 59.4%	9 12.9%	41 93.1%	8 32 %	9 9.8 %	92 26.60 %
Total (Nos.)	83	32	70	44	25	92	346
Percentage	100 %	100 %	100 %	100 %	100 %	100 %	100 %



5.3.2 Following is the graphical representation of the sales performance of EDBOs



5.3.4 According to the cost norms prescribed by the Department of Posts, EDBOs are expected to earn at least 33 1/3 % of their cost in normal areas and 15 % of the cost in hilly, desert and remote areas.

5.3.5 The average cost of a two men operated EDBO has been estimated at Rs. 4,600 per month by the Department. Accordingly, all EDBOs are expected to earn at least Rs. 1380 in normal area and Rs. 690 in hilly, desert and remote areas to fall within the cost norms.

5.3.6 A quick glance at the table above will show that while most of the EDBOs in Kerala (93 %) and Punjab (60 %) have an earning of Rs. 1000 per month and above and thus meet the cost norms, the case is just the opposite in Bihar, Orissa and Rajasthan. Most of

the EDBOs in these states are unable to reach even 10 % of the cost norms. In Himachal Pradesh it is a 50:50 situation.

5.3.7 Almost 75 % of the EDBOs in Bihar earn less than Rs. 500 per month. Only 7 % of the EDBOs meet the minimum cost norms. The rest 18 % are somewhere in between. Same is the case in Rajasthan. Here too nearly 82% of the EDBOs do not meet the cost norms of the desert and remote areas. Only 10 % meet the cost norms and the rest 8 % are somewhere in between.

5.3.8 Similarly, 57% in Orissa and 50% in Himachal Pradesh do not meet the cost norms prescribed by the Department.

5.3.9 Of course, this is only the broad picture and before taking any major decision each case must be examined individually. Some of the points which should be taken care of while doing detailed cost analysis are as follows;

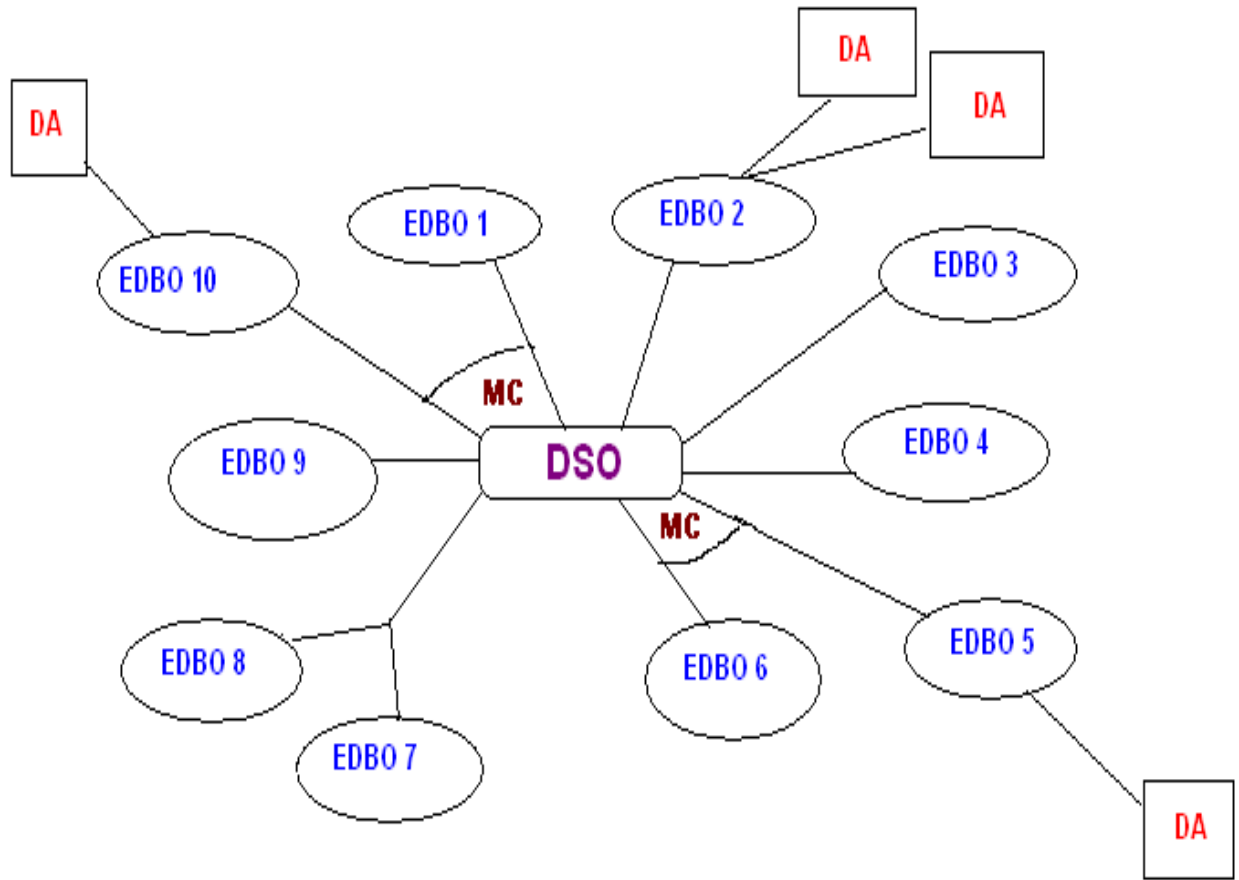
- a) EDBOs are expected to collect and deliver mail to and from the villages assigned to them. How to reflect the cost involved in this key operation?
- b) Many EDBOs are successful in attracting other business like Saving Bank accounts and RPLI (Rural Postal Life Insurance). It has been found that where normal postal activity is low, the number of saving bank accounts and RPLI accounts is also very low. Many EDBOs have complained that they have no such accounts because the local population prefers to deal with Sub-Post Office for money matters, even if it is located further away, since DSO is perceived as safer, being government owned (Sarkari)

## **5.4 SCOPE FOR IMPROVEMENT**

5.4.0 There is considerable scope for reorganization / relocation of existing EDBOs. Such an organizational restructuring would have to be done over a period of time after making a thorough study of the postal facilities available and the needs of the community.

5.4.1 Following example illustrates one approach which has been successfully implemented in North Karnataka circle on how post office work can be reorganized and

made more efficient with manpower redeployment within the jurisdiction of a single Accounts office / DSO and optimum use of manpower.



5.4.2 In the above example there are 10 EDBOs under one DSO. The total staff strength is as follows:

<u>Original</u>	<u>After redeployment</u>
EDBOs = 10	10
DAs = 4	1
MCs = 2	5
Total = 16	16

5.4.3 In the above example postal authorities were able to redeploy 3 DAs on MC duties. Each mail carrier was given a cycle to deliver mail in a circuit up to a distance of 16 kms. This redeployment has saved the post office a lot of money in subsidy provided to

other agencies (like bus etc.) for carrying mail bags. A rough estimate of the savings made in this one single redeployment shows a saving of nearly Rs. 40,000 per year.

5.4.4 After restructuring, EDBOs and PSSKs can be made useful in promoting new value added services like collection and payment of utility bills, disbursement of loans / money orders, etc.

## **5.5 INNOVATIONS PROPOSED**

5.5.0 There is also need to look for innovative ways of franchising the basic postal services in rural areas with a view to ensuring maximum coverage at minimum cost. Introduction of 'Licensed Postal Agents' in the rural area could be one option.

5.5.1 A serious re-look is required at each and every EDBO in the country with a view to improve the efficiency of operation and reduce the cost of postal service.

5.5.2 We suggest following measures:

- a) All the EDBOs who do not meet the cost norms should be given a target to achieve failing which they may be closed and / or replaced by PSSKs which is a low cost option.
- b) SSPs should take initiative to revitalize the whole system by conducting training & motivational workshops for the departmental field staff & EDBOs for getting better results. They should also interact with the villagers frequently to know their difficulties so that the same can be resolved in proper and effective manner.

5.5.3 Another low cost option is opening of '**Licensed Postal Agents**' in their place. We already have a system of Licensed Postal Agents in urban areas. This concept can be extended to the rural areas with following changes:

1. Licensed Postal Agents in rural area must provide a counter space to undertake the services.
2. He / she will work on a retainer / fixed allowance cum commission basis, similar to PSSK agent.

3. Unlike the PSSK the appointment and reporting of the Licensed Postal Agent will be totally under the control of the Department.
4. Licensed Postal Agent will be expected to collect and deliver mail in the area assigned to him. He will also liaise with the nearest DSO. For this he will be paid an allowance of Rs. 600 per month (same as PSSK).
5. Apart from the fixed allowance, Licensed Postal Agent will earn a commission on all postal operations i.e. on sale of postage stationery, on collection & payment of utility bills, on operation of saving bank and RPLI accounts and on all other services operated by Post Office.
6. Licensed Postal Agent will also be permitted to run a PCO operation under his control from the same premises and may have an internet kiosk in due course of time.
7. Preference may be given to young, educated, energetic and unemployed youth in selection and appointment of Licensed Postal Agents.

5.5.4 We feel that with suitable safeguards, more and more value added business could be transacted through these 'Licensed Postal Agents', which will add to the revenue of the Department and reduce financial deficit.

- A pilot study may be commissioned in at least one district of one state in each zone of the country to examine as to how post offices can be reorganized / relocated for efficient and optimum use of manpower.
- Department should think of franchising basic postal services in rural areas to ensure maximum coverage at minimum cost.

## **CHAPTER – 6**

### **ROLE OF PSSKs**

#### **6.1 PSSY SCHEME**

6.1.0 It was in the 9th plan that a change in strategy was proposed which envisaged setting up of Panchayat Sanchar Seva Kendras in remote and far flung areas with the twin objective of keeping the government expenditure to the minimum but accelerating the increased access to the services. Under this scheme Gram Panchayat is to provide accommodation and appoint a suitable person appointed by the department as Sanchar Kendra Agent (SKA) approved by the Department. Under the scheme Panchayat is responsible for the functioning of the Panchayat Sanchar Sewa Kendra and ensuring financial discipline and propriety. Operation of these services is done on commission basis.

6.1.1 These Sanchar Kendras have fixed working hours and run for approximately three hours a day on all working days. They do not open on Sundays and other holidays as declared by concerned Postal Circle.

6.1.2 Sanchar Kendra Agent (SKA) is given a fixed allowance of Rs.600 per month for providing counter services and for collection, conveyance and delivery of mail. In addition he gets commission on sale of postage as admissible.

#### **6.2 FUNCTION OF SANCHAR KENDRA AGENTS (SKA)**

6.2.0 Sanchar Kendra Agents are expected to provide following functions

- i) Sale of postage stamps and stationery
- ii) Booking of registered letters except V.P and insurance articles
- iii) Grant of certificate of posting

- iv) Collection, conveyance and delivery of mail within gram Panchayat village, where possible.
- v) Propagation of National saving Scheme and postal life insurance scheme in a manner prescribed by divisional Superintendent.

6.2.1 Earlier, SKAs were also involved in the operation of Mahila Samridhi Yojana but this has been stopped.

#### 6.2.2 STD / Panchayat Phone:

The Sanchar Kendra Agent can also be entrusted with operation of STD/PCO/Panchayat Phone subject to fulfillment of eligibility criteria and norms and conditions laid down by the Department of Telecommunications. The procedure for accounting of STD / PCO / Panchayat phone is separately prescribed by DOT and its accounts are to be kept separately.

### **6.3 OPTIONAL FUNCTIONS:**

6.3.0 Sanchar Kendra Agent can also be authorised to collect the mail from the Account office or specified Transit office and deliver the same to the addressees located within the jurisdiction of Gram Panchayat in cases where no additional cost / creation of post is involved and there is a delivery advantage,

6.3.1 The above functions and responsibilities were only connected with the first phase of implementation of Panchayat Sanchar Seva Yojana but additional functions connected with other post offices and SB Agency functions can also be added later after the first phase is fully implemented. The idea behind the scheme was not only to provide basic postal and SB facilities to Gram Panchayat villages but also to later utilize these Kendras for performing non-postal functions within the village as a part of Government attempts at giving a single window service.

#### 6.3.2 Propagation of small saving schemes and PLI:

The SKA could separately apply to Regional Director National Savings Organisation (NSO) for being appointed as agent for Small Saving Schemes, if he so desired and could act as an Agent subject to approval / permission by the regional director, National Savings

Organisations. Other things being equal, preference can be given to SKA for appointment as agent for Small Saving Schemes.

### 6.3.3 Progress of the Scheme:

The Panchayat Sanchar Seva Yojana was first introduced in the States of Orissa, Karnataka, Himachal Pradesh, Uttar Pradesh, Bihar & Gujarat in 1995-96, to provide basic postal facilities at a reduced cost to the Department.

In 1995-96 against a target 509 a total number of 497 Panchayat Sanchar Seva Kendras (PSSKs) were started. In 1996-97 the scheme was extended to Haryana, Madhya Pradesh, Maharashtra, Punjab and Rajasthan and a target for opening 250 Panchayat Sanchar Seva Kendras was fixed. Against this target, 173 PSSKs were opened. In 1998-99, a target of 1000 PSSKs was proposed for the Plan year. Against this physical target only 224 PSSKs could be opened.

## **6.4 NEED FOR REVIEW:**

6.4.0 The performance of the PSSKs has been closely monitored and feedback in this regard was continuously taken from the Circles where it was functioning. The information received from various field units regarding performance of the scheme indicated that hardly any transactions had taken place in the PSSKs opened. So far, response to the scheme is not encouraging. Not only were the targets fixed not achieved, but also some PSSKs have been closed down due to lack of business.

6.4.1 It was against this background that the Panchayat Sanchar Seva Yojana was not taken up under the plan scheme of Expansion of Postal Network while the 9th plan was being formulated and therefore, no targets were proposed under the scheme.

6.4.2 Renewed efforts comprising of a two pronged strategy were made by the Department to popularize the scheme, as desired by the Standing Committee on Communications.



6.4.3 Unfortunately, in spite of the various initiatives taken, the progress of the scheme has been rather slow as can be seen from the figures given in the following table

<b>Year</b>	<b>No of PSSKs opened ( Achievement up to Jan. 02)</b>
1995 – 96	441
1996 – 97	208
1997 – 98	1
1998 – 99	224
1999 – 2000	486
2000 – 2001	2005
2001 – 2002	2042
2002 -- 2003	1482

6.4.4 From the above table it is apparent that only in last two years a reasonable numbers of PSSKs have been opened and the scheme has failed to live up to the expectations. Planning commission and Department of Post therefore feel that there is an urgent need to review the scheme and assess its validity. Apparently the scheme has not been able to create sufficient interest in the potential Sanchar Kendra Agents (SKAs) and the Panchayats. The reasons for this need to be examined and suitable action proposed. *They have suggested that independent evaluation of the whole scheme be undertaken by an external agency*

6.4.5 Panchayat Sanchar Seva Kendras, PSSKs are the low cost option used for expanding the rural postal network in the rural and remote areas, to create postal counters in Gram Panchayat Headquarters, which are still without a Post Office. PSSK scheme was launched in September 1995.

6.4.6 The basic idea of the scheme was to provide a nodal point for retailing some facilities like sale of stamp and postal stationery, booking of registered articles, etc, and delivery of mail where feasible through network of Panchayat Sanchar Seva Kendras.

6.4.7 Under this scheme, the local Panchayat is supposed to provide infrastructure such as table, chair, counter space etc. and the Department is supposed to reimburse the monthly allowance and commission earned by the Agent. The scheme is to be implemented by Gram Panchayat through an agent to be appointed by them.

6.4.8 So far 6,400 PSSKs have been opened in different parts of the country. A PSSK agent gets a monthly allowance of Rs. 600. In addition he can earn commission on the operation of saving schemes and RPLI etc. The cost of operating a PSSK has been estimated at Rs. 775 per month or Rs. 9,300 per year, which is substantially less than operating cost of an EDBO i.e. Rs.55,000.

## 6.5 ANALYSIS OF PSSK OPERATIONS

6.5.0 Our study team visited 67 PSSKs in sampled states as follows:

<u>State</u>	<u>PSSKs</u>
Kerala	---
Bihar	35
Orissa	12
Rajasthan	08
Himachal Pradesh	06
Punjab	06
	-----
Total	67
	-----

6.5.1 It may be noted that Kerala does not have any PSSKs. List of PSSKs visited and detailed data relating to their performance is given in Annexure.

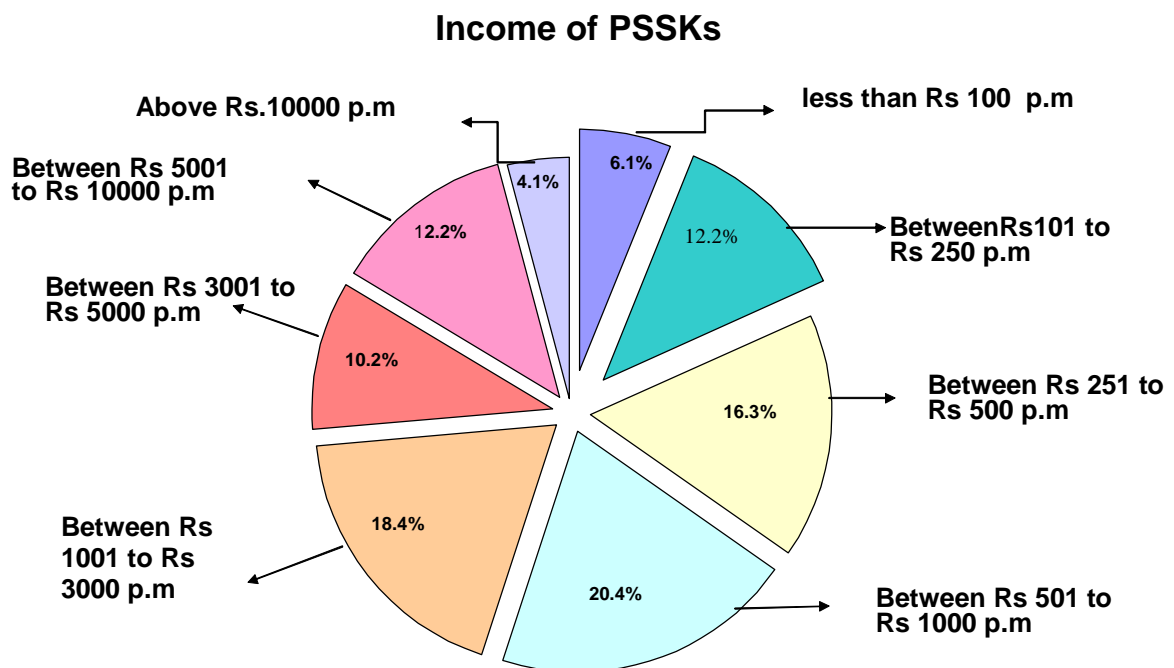
6.5.2 Following table indicates the summary of sales performance:

TABLE - 3

Sales	NO. of PSSKs in different states						
	Bihar	Punjab	Orissa	Kerala	Hima chal	Rajas than	Total
Less than Rs.100 p. m	----	----	----	----	1 20%	2 40%	3 6.1%
Between Rs. 101–250 p. m	2 8.3%	1 33.3%	2 16.7%	----	----	1 20%	6 12.2%
Between Rs. 251– 500 p. m	3 12.5%	----	1 8.3%	----	4 80%	----	8 16.3%
Between Rs. 501– 1000 p. m	7 29.2%	----	1 8.3%	----	----	2 40%	10 20.4%
Between 1001 – 3000 p.m	5 20.8%	2 66.7%	2 16.7%	----	----	----	9 18.4%
Between Rs. 3001–5000 p m	1 4.2%	----	4 33.3%	----	----	----	5 10.2%
Between 5001- 10000 p.m	4 16.7%		2 16.7%	----	----	----	6 12.2%
Above Rs. 10000 p. m.	2 8.3%	----	----	----	----	----	2 4.1%
No record available *	11	3	----	----	1	3	18
Total (Nos.)	35	6	12	----	6	8	67

\* Percentages above have been calculated after ignoring those PSSKs which were visited but where no record was shown.

6.5.3 Following graph indicates the sales performance summary of PSSKs.



6.5.4 The sale proceeds of 18.3 % of the PSSKs are below Rs.250 per month. These need closer attention. Poorly performing PSSKs are mainly in Rajasthan (60 %) , Punjab 33.3% Himachal Pradesh (20 %), Orissa (16.7 %) and Bihar (8.3%) .

6.5.5 The rest 81.7 % of PSSKs have sales above Rs. 250 per month and can be considered satisfactory, since apart from selling postal stationery they are also carrying out the function of collection, conveyance and delivery of mail within Gram

**Panchayat village. Their allowance of Rs. 24 per day (Rs. 600 per month) would not be sufficient to employ EDDA for undertaking the above functions.**

## **6.6 VIEWS OF PANCHAYAT AUTHORITIES**

6.6.0 During our field visit to the PSSKs, either Sarpanch or a member of the Gram Panchayat was interviewed and his comments / suggestions were sought. Most of them seemed satisfied with the service provided by the SKAs. However, they did suggest that some additional services can be provided through the PSSKs, such as booking and delivery of money orders & registered letters, sale of postal orders, propagation of saving schemes / RPLI, etc.

6.6.1 Many of them expressed their difficulty in providing suitable accommodation to PSSK. Some could provide only a table and chair.

6.6.2 As regards the payment of remuneration to the SKA though the same is to be paid through Gram Panchayat a number of them admitted that they collect their payment directly from the account office (normally Sub-PO) concerned.

6.6.3 General impression is that Panchayat authorities take little interest in day to day functioning of PSSKs and there appears to be no advantage in having PSSKs under the control of Panchayats.

## **6.7 PROBLEMS RELATING TO PSSK OPERATIONS**

6.7.0 There is other side of the problem too. Almost 59.2 % of the total PSSKs have sales more than Rs. 1000 per month. In Bihar almost 8.3% of the PSSKs have sales more than Rs. 10,000 per month and further 41.7 % have sales between Rs. 1001 - Rs.10, 000 per month. This is rather alarming since these figures are not compatible with the quantum of mail handled in their respective areas.

6.7.1 It is quite possible that this reflects the sales diverted through PSSKs for earning higher commission and is probably being done as an organized racket in collaboration with the local postal staff. This needs further investigation.

6.7.2 On the other hand one would appreciate that the SKA is being paid only Rs.600 per month out of which he spends on the bus fare where required for carrying mail to the DSO and back. Also why the PSSK cannot be affiliated to the nearest EDBO?

### 6.7.3 Case study

A case at point is that of a PSSK at village Danda Pagar, which is affiliated to DSO at Paonta Sahib which is almost 20 km south of PSSK. The SKA travels daily to the DSO and back mostly by bus paying for the bus fare himself. Then his area of delivery of mail is in the north of Danda Pagar. All this is not only time consuming but also leads to lot of fatigue preventing the SKA from completing his beat. It was observed that there is a BO just 5 km north of this PSSK on the main road. If the PSSK at Danda Pagar is affiliated to this BO, travel to Paonta Sahib can be avoided besides making it more convenient and economical for the SKA and giving him more time to complete his beat.

6.7.4 One of the major problems with PSSKs is the lack of supervision by Postal authorities.

Para 9.3 sub-para (c) of the Instructions for Panchayat Sanchar Seva Yojana issued by the Department of Posts (Planning Section) dated 11-09-95 states "The divisional office will be responsible for the overall supervision, inspection and control of Panchayat Kendra -----". However, postal authorities believe that PSSKs are to be controlled by the Panchayats only and no supervisory effort is required from the Postal Department.

6.7.5 A quick look at the agreement signed between the Gram Panchayat and the Department of Posts reveals clearly that PSSKs must work under the overall supervision of Senior Superintendent of Post (SSP) who is the final authority in all administrative and service matters relating to PSSKs. No PSSK agent can be appointed without the prior approval of SSP.

6.7.6 Thus it becomes the responsibility of SSP to exercise administrative control and ensure that PSSK agents perform the work assigned to them satisfactorily.

- The ninth plan envisaged setting up of PSSKs in Gram Panchayat villages as a low cost option.
- PSSK is to be run by Sanchar Kendra Agent for three hours a day.
- The progress of the scheme has been rather slow
- 18.3% of the PSSKs have a sale of below Rs 250 p.m
- Poorly performing PSSKs are mainly in Rajasthan (60%), Punjab (33.3%), Himachal (20%), Orissa (16.7%) and Bihar (8.3%)

## **CHAPTER – 7**

### **FINANCIAL SERVICES OF POST OFFICES**

#### **7.1 POSTAL SAVING SCHEMES IN THE RURAL AREAS**

7.1.0 It was observed during the study that most of EDBOs and PSSKs in the rural areas do not have sufficient work load. Due to lack of financial incentives, most of them hesitate to promote postal financial schemes such as saving bank accounts & RPLI and treat it as extra work or 'BEGAAR' not worthy of their extra effort. They appear to be happy with the guaranteed monthly salary for the little amount of postal work they have to perform.

7.1.1 Looking it from the angle of Department of Post it appears as a waste of opportunity created, while having a large network at a huge cost to taxpayer. In order to make better use of the network the strategy for the department should be to utilize its network for providing a host of services on behalf of other departments. One such area already exists in terms of financial services which department undertakes on behalf of Government of India. On all these services department earns commission, which adds to its revenue.

7.1.2 The most popular postal financial schemes in rural areas appear to be:

1. Saving Bank Account (SB)
2. Recurring Deposit (RD)
3. Rural Postal Life Insurance (RPLI)

**7.1.3 Kisan Vikas Patras / Indira Vikas Patras / National Saving Certificates do not fare in the list of services offered by many rural post offices. We were surprised when told by many EDBOs that they are not authorized to sell them.**

7.1.4 The saving bank is the single largest source of revenue for the department. During the year 2001 – 2002, it fetched revenue of Rs 1496.75 crores. **With customer base of 20.96 crore account holders with annual deposits exceeding Rs 2,54,744 crores in the year 2001- 02 a branch network double in size of all its bank branches put**



**together and a diverse product range, the post office saving bank is the largest retail banking system in the country.**

7.1.5 However, its expansion is restricted due to administrative problems such as inadequate financial powers of BPM. A BPM can handle cash only up to Rs.2000/- that too with prior notice of 2 days). It takes between 5 to 15 days for getting a saving bank pass book from post office. There are problems both with cash deposit and cash withdrawal (if a large amount of cash is deposited at one time BPM has to deposit at the nearest DSO the same day. He / she feels insecure in carrying large amount of cash to DSO by bus / any other public transport in the evening).

7.1.6 If these and other administrative problems are resolved and some effort is made to promote postal saving schemes in the rural areas, both amount of deposit with the government and revenue generated by department can multiply several times.

## **7.2 RPLI SCHEMES**

7.2.0 Similar is the case with RPLI (Rural postal life insurance). The department of Post earned revenue of Rs 42.86 crore from 20.08 lac accounts.

7.2.1 Our team found that many EDBOs have no RPLI accounts at all, and some are not aware of them at all. RPLI scheme needs an active promotion by the Department of Post. During survey it was found that in the Jalandhar District of Punjab a special drive was launched to promote RPLI. As a result the district was able to garner a business in excess of Rs. 16 crores in six months. This just shows that potential exists.

7.2.2 We have also been informed by the department that similar promotional efforts in Tamil Nadu have resulted in generation of business of Rs 200 crores last year and they estimate that a potential for raising it to Rs 1000 crore exists within this year.

7.2.3 Bihar is another case in point where though the sale of postal stationery is less, more and more people in rural areas are opting for RPLI schemes. Partly this has been caused by fear of lack of security. We feel that with proper promotion, Bihar can generate a large volume of business for RPLI schemes for the Department.

### **7.3 SCOPE FOR REVENUE AUGMENTATION**

7.3.0 We need to emphasize that selling postal schemes requires special training & aptitude. The present lot of BPMs is not trained properly to service and promote the postal saving schemes. Many of them have stated that they are not allowed to sell Kissan Vikas Patras and National Saving Certificates, for which lot of potential exists.

7.3.1 It is with this background that we have earlier recommended that a scheme of 'Licensed Postal Agents' should be extended to rural areas as well.

**7.3.2 It should be the aim of the department to generate enough revenue from financial service to offset losses incurred in normal postal services.**

7.3.4 Many technological changes including use of VSAT network are being planned by the department which should make the expansion of services easier. However, the difficult element of retraining manpower and enhancing the quality of available human resource could create problems for the department, if not properly tackled.

7.3.5 Post offices worldwide are getting involved in providing new revenue generating services. We too, in India, have several opportunities which can be exploited.

7.3.6 The main opportunity arises from expansion of telecom network and expansion of rural electrification. Post offices can generate large chunk of revenues from collection of payment for utility bills on behalf of their parent organizations.

7.3.7 Our study shows that most of the beneficiaries are willing to pay between Rs 5 to 10 per bill for the facility of paying them at post offices. Not only it saves them money for going to the nearest town, it is much more convenient. They save considerably on time (anywhere between few hours to whole day) and hassle of standing in the queues.

7.3.8 Post offices worldwide are getting in to cash management money orders, postal orders, International money transfer, Saving certificates, Credit cards, Mortgages, Insurance activities such as life, health, travel, home, accident & motor insurance, Pension services, information services, consumer loans and so on.

7.3.9 Our Prime minister has also recently announced a proposal for disbursement of farm loans through post offices.

7.3.10 As far rural sector is concerned, there is enough scope for increasing the traditional services offered by post offices and making a better use of the available network.

- RPLI, SB / RD accounts are popular postal financial schemes.
- KVP / IVP / NSC do not figure in the list of rural postal services.
- SB accounts fetched Rs 1496.75 crores in 2001-2002. Its expansion is restricted due departmental delays and inadequate financial power of BPMs.
- RPLI business is growing rapidly. However the Department does not get similar commission as given to LIC agents.
- In the north, Punjab did a business of over Rs.100 crores in RPLI and in south Tamil Nadu did a business of Rs 600 crores.

## **CHAPTER – 8**

### **PROBLEMS OF SUPERVISION**

#### **8.1 SUPERVISION SCENARIO**

8.1.0 The supervision of EDBOs is exercised through a system of Mail Overseers and Inspectors. There is hardly any supervision of PSSKs in any of the states.

8.1.1 PSSK was envisaged as a low cost postal service to be provided in remote villages and far flung areas without having to open a post office. This is supposed to be totally one man show. However, sort of dual control seems to have caused some confusion in the minds of the postal staff which has abdicated its hold over the PSSKs. Though the SKA is appointed on the recommendation of the Panchayat members or the Sarpanch yet nothing stops the postal staff specially the Mail Overseers to exercise full control over the SKAs but the same is not being done.

#### **8.2 MAIL OVERSEERS AND THEIR PROBLEMS**

8.2.0 Mail Overseers are appointed from the rank of post man on the basis of age and seniority. Thus most of the mail overseers are quite old and nearing their retirement. It seems that the mail overseers and inspectors are not doing full justice to their job otherwise many EDBOs which are operating below the cost norms without any justification, would have either improved their performance or would have been closed by now.

8.2.1 Mail Overseers remain mostly in the field visiting various EDBOs as many of them have 20 to 30 EDBOs under them. They have to travel to EDBOs located in rural, remote and inaccessible areas. Their job involves extensive traveling and is physically demanding.

8.2.2 During our study of EDBOs in Lahul valley, the mail overseer was from Mandi division of Himachal Pradesh. He traveled with us up to Keylong, Udaipur and Tirlokinath which were the limit of his jurisdiction, a distance of nearly 150 Kms across series of

difficult valleys crossing Kullu valley, Manali, Rohtang Pass, Khoksar and Sissu. This is a typical situation prevalent in most of the postal divisions across the country.

8.2.3 It is obvious that mail overseer cannot cover all the EDBOs even once a month. During his field visits, mail overseer has to often rely on the hospitality of the local post master since hotel facilities are almost non-existent and the bus service poor in the small towns and villages where these EDBOs are located.

**8.2.4 His present travel allowance is insufficient to cover his travel expenses even at the bare minimum level. In addition, there is always an inordinate delay up to three months in the reimbursement of T/DA from the accounts office making his task more difficult.**

8.2.5 Thus, there is little motivation for him to go around all BOs and do his job sincerely. It was also observed that postmen are promoted as mail overseer but there is much less glamour or respect in the job due to reduced public dealing. As this promotion comes towards the tail end of the service, the job loses its charm and the individual is left frustrated.

8.2.6 Inspectors who have the real authority over EDBOs, travel even less. They mainly depend on the mail overseers for the feedback and exercising supervisory control. As per the present policy, they inspect the EDBOs once a year only. All this leads to a very ineffective supervision and control of EDBOs.

8.2.7 The communication channels between department of post and their EDBOs are mostly formal and there is very little motivational effort when it comes to promoting new schemes and taking on more responsibility.

**8.2.8 Mail overseers being senior postmen with long experience in the post offices are very knowledgeable about the affairs of EDBOs and post offices in their area and thus wield considerable influence on the administration.**

8.2.9 However, their close proximity with local postmasters also compromises their position making it difficult for them to make any objective assessment and recommend punitive action in case the same becomes necessary.

8.2.10 Therefore, for better and effective supervision, it is desirable that the supervisors are capable, efficient and a motivated lot. They should be given proper TA / DA and the payments should be made within a reasonable period of time. Their dignity and status should be restored so that they can do their job sincerely and with a sense of pride.

8.2.11 The overall impression of our team is that the supervision of EDBOs and PSSKs, as at present, is totally inadequate and requires thorough revamp.

**8.2.12 Our suggestion is that a new cadre of 'Mail Overseers' should be created within the Department. Their grade should be marginally higher than that of a Post Man.** They should also have a provision for being paid TA / DA at reasonable rates commensurate with the current cost of living.

8.2.13 Mail Overseer should be the main link between the officers at the division level and staff at EDBOs and PSSKs. He should encourage EDBOs and PSSKs under his control to perform better. Mail Overseers should keep a close check on their activities and ensure that there are no lapses in the delivery of services. They should also periodically check the accounts and reconcile pass book of the depositors and book entries in the office regularly to ensure that accounts are kept up to date each day.

8.2.14 This cadre should be manned by Postmen who are young and energetic and willing to travel on nearly all working days in a month. This cadre should be given extensive initial training and refresher training during their tenure, for which suitable training modules should be developed by the department.

8.2.15 Alternately, those candidates who appear and pass the IPO examination but are unable to make the cut-off in the merit list, may be offered the post of a Mail Overseer in the selection grade. It is also suggested that there should be upper age limit of around 45 years for service as Mail Overseer. Thereafter, they may be transferred back to the general duties in the post offices / divisions as Supervisors / Assistant Inspectors. This would ensure that the Mail Overseers in the field are physically active and motivated lot.

8.2.16 It has been noticed that almost in every district of Bihar, the delivery of money order gets inordinately delayed. It is almost a standard practice here to deliver a money order after one or two months of receipt that too after repeated reminders by the beneficiary.

8.2.17 It is generally believed that during this period of delay, the money received is put into irregular circulation to earn interest income for the EDA and his colleagues.

8.2.18 The cases of delays in reconciliation of financial ledgers and financial irregularities have been reported from the state of Kerala as well. This shows a lacuna in supervision.

- Supervision of EDBOs is exercised through male overseers / Inspectors. Mail overseer is the key link in the rural postal system.
- Mail overseer remains mostly in the field as they have 20 – 30 EDBOs under them. The job involves extensive traveling in remote areas.
- Present TA is insufficient and TA claims take a long time for settlement.
- Little motivation for him to cover all the EDBOs.
- Important suggestion has been made to create a new cadre for the Mail Overseer.
- Hardly any supervision of PSSKs is being done.

## **CHAPTER – 9**

### **SCENARIO IN DIFFERENT STATES**

#### **9.1 RAJASTHAN POSTAL CIRCLE**

<b>Jurisdiction</b>	:	State of Rajasthan
Area	:	3,42,239 sq. km.
Population	:	5,64,73,122
Regions		06
Postal Circles		03
Head Post Offices		55
Departmental Sub Offices		1396
Extra Departmental Sub Offices		101
Extra Departmental Branch Offices		8882
Total Number of Post Offices		10434

**Number of Rural Post Offices                      9630**

**Number of PSSKs    80**

9.1.1 Rajasthan is one of the border states of India, sharing India's frontier with Pakistan on the west and northwest. Punjab bounds it in the north, Haryana and Uttar Pradesh on the east and northeast, Madhya Pradesh on the south and south east and Gujarat on the southwest.

9.1.2 Rajasthan is one of the few states of India that shows great contrast from one area to another. This disparity is noticeable in respect of climate, soil, vegetation, mineral resources etc.

9.1.3 The state may be divided in to 6 regions, (1) Western arid region (2) Semi-arid region (3) South Eastern region (4) Chambal ravines (5) Aravalli region and (6) Eastern region.



9.1.4 The state is divided in to 32 districts, 87 sub districts and 211 tehsils. Jaipur is the most populous district with a population of 52,52,388 whereas Barmer is the largest with an area of 28387 sq km.

9.1.5 Rajasthan state has 3 Postal Circles namely Jaipur, Ajmer and Jodhpur. Average area served per Post Office is 38.85 sq km. and average population served per Post Office is 4213 persons.

- Most of the BPMs in Rajasthan are non matriculate and are generating little revenue.
- Most EDBOs are yet to receive instructions for collection of telephone bills.

9.1.6 During the visit to the EDBOs the following points were observed

- a) Performance of the EDBO depends on the education and smartness of the BPM. Most of the BPMs were found to be non matriculates. They were either lazy or just not interested in their work. Perhaps the job being non transferable gives them enhanced sense of security. Many BPMs were quite old and are there for the last 20 – 30 years. The active and efficient BPMs have been able to generate good business for the department but their number is rather low.
- b) BPMs of EDOs located in drought affected areas will have to put in extra effort to generate business.
- c) BPMs must exploit the presence of high schools, colleges, banks and offices in and around their respective villages to generate business.
- d) It seems that most of the BPMs / EDDAs are appointed merely at the recommendation of the mail overseers / inspectors so long they fulfill basic requirements. In Gomat village (Jaisalmer), after the death of the BPM, the EDDA Sh. Amdeen was appointed as BPM even though he has studied up to class V only.

- e) Delay in replacement of BPMs in EDBOs is a major cause for decline in business and inefficiency in service. The result is that EDBO is hardly doing any business even when the population of the village is around 2500.
- f) Barring a few, most of the EDBOs are yet to receive instructions for collection of telephone bills. Also feasibility of collection of electricity bills may be looked into as requested by most of the villagers.
- 9.1.7 On the whole rural postal system in Rajasthan suffers due to constant drought and poor caliber of Extra Departmental Staff. Thus many of the non-performing EDBOs can be replaced by PSSKs.

## **9.2 HIMACHAL PRADESH POSTAL CIRCLE**

<b>Jurisdiction</b>	:	State of Himachal Pradesh including Lahaul Spiti
Area	:	55673 sq kms
Population	:	60,77,248 ( 2001 Census )
Districts	:	12
Head Post Offices	:	18
DSOs	:	444
EDSOs	:	18
EDBOs	:	2295
Total Number of Post Offices		2775

**Number of Rural Post Offices      2653**

**Number of PSSKs                      205**

9.2.1 Himachal Pradesh is almost entirely mountainous with altitudes ranging from 460 to 6600 metres above sea level. The state has 12 districts. Lahaul Spiti in the north is the largest district having an area of 13,835 sq kms whereas Kangra is the most populous one having a population of 13,38,536 as per 2001 census.

9.2.2 Agriculture and horticulture are the mainstay of Himachal's economy as 71 per cent of people are engaged in these pursuits. These along with tourism are the main sources of income for most of the people and they are quite well off. As it is one does not come across much of poverty.

9.2.3 There has been revolutionary progress in the telecommunication network in the state during the last decade. Telephone has entered majority of the houses even in remote villages and telephone calls within Himachal are treated as local calls. However, this has adversely affected the postal business as people find it more convenient to use telephones than exchanging letters as the former is the fastest means of two way communication whereby one can exchange latest news.

- Himachal Pradesh has good telephone network and being a hilly state, demand for Postal Service is low.
- In Mandi and Kangra districts some EDBOs are doing good business because a bank or a school is located nearby.
- Most PSSKs here are not functioning up to the desirable level.

9.2.4 With sale of postage having gone down, most of the EDBOs are not generating sufficient revenues. Booking of registered letters and money orders is also very little. Sale of postage stationery is slightly better in villages where there is a bank high school or any other institution nearby. Many of the EDBOs in Mandi and Kangra districts have an average sale in excess of Rs. 1200/- p.m. maximum being Rs. 3000/-. Also some of the EDBOs are maintaining a reasonable number of Saving Bank / Recurring Deposit accounts which adds to the revenue.

9.2.5 BPMs are not doing much to spread awareness among the people regarding various saving schemes especially the RPLI; hence the progress has been tardy. Consequently, a major source of revenue with tremendous potential is not being exploited.

9.2.6 A number of EDBOs are located near a Sub Post Office which affects their business. People feel more secure to have a SB / RD account in a Sub PO or a bank rather than in an EDBO. Then there are many authorized agents (retired departmental employees) who are quite active in rural areas and have taken away the business of various deposit schemes and RPLI especially in Mandi Division.

9.2.7 The PSSKs in the state barring one odd, are not functioning up to the desired level. There is hardly any sale of postage which is the only revenue generating function of the Panchayat Sanchar Sevaks (SKA) as they are neither trained nor authorized to book registered letters / money orders. Most of them did not have the receipt books required for booking of registered letters. Thus except for collection / delivery of mail, there is not

much work for the SKA. They should have been given more responsibility and made more accountable.

9.2.8 Though people at large are quite satisfied with the postal services being provided yet they want that the department should authorize the BPMs to collect the telephone & electricity bills and ensure their payment. Similarly booking of registered letters / money orders and collection / payment of telephone and electricity bills should be authorized to the PSSK which will not only make it convenient for the villagers but will also generate revenue for the department. Also this can be done on a commission basis which should serve as an added incentive for the SKA. However, necessary safeguards may be taken to avoid any kind of fraud.

9.2.9 In Lahaul valley, EDBOs right up to Trilokinath and Sub Post Office at Udaipur (the last points) were visited. The revenue generation in this valley is naturally very low and as population is very small in these remote areas. They remain cut off from the main land for about six months in a year due to heavy snow fall during the winters. Life comes to almost stand still and there is hardly any activity which adds to the woes of the non-local postal staff posted in these parts. In fact during winter months, road communication to the valley is completely stopped and mail is delivered by helicopter service which runs once a week that too subject to weather.

9.2.10 A few Departmental Mail Runners (DMRs) were found to have been posted there for 4-5 years (example, LOTE Sub-PO) thus having completed their hard area tenures. This needs to be looked into as prolonged stay in a hard area is affecting their morale. Also some Post Masters esp. in Lahaul valley were facing difficulty to get casual leave sanctioned and proceed on leave as their leave is sanctioned by the SSP, Mandi and they have to wait for replacement which takes time in coming. This may be looked into by the department.

### **9.3 PUNJAB POSTAL CIRCLE**

**Jurisdiction : State of Punjab including parts of Chandigarh.**

Area : 50,362 sq kms  
Population : 2,42,89,296 ( 2001 Census )

Districts	17
Head Post Offices	21
DSOs	772
EDSOs	10
EDBOs	3107
Total number of Post Offices	3910

**Number of Rural Post Offices 3425**

**Number of PSSKs 79**

9.3.1 Punjab is primarily an agrarian state and agriculture occupies the most prominent place in Punjab's economy. About 70 per cent of the people are engaged in agriculture. Punjab has 17 districts, Ferozepur being the largest having an area of 5865 sq kms. and Amritsar being the most populous with a population of 30,74,207 as per 2001 census.

9.3.2 The boom in agriculture has brought a lot of prosperity among the people especially to the farmers. Thus there is enough money in the villages which is being invested in various schemes of the government.

- Most of the EDBOs in Punjab are generating enough revenue from the various saving schemes, especially the RPLI.

9.3.3 In Punjab most of the EDBOs are generating enough revenue both by way of sale of postage stationery and through SB / RD accounts. Also a number of EDBOs are doing good business on the RPLI front and through collection of telephone bills. We were told that Punjab Postal Circle did a business of more than Rs.100 crores in RPLI in the year 2001-2002. Out of this Jullundhar Division alone achieved a target of Rs.33 crores.

9.3.4 People at large have full trust in the post offices and are quite satisfied with the services provided. It is nice to see that many well to do farmers have opted to take up the job of a BPM merely to have a social standing in the village hierarchy. They are the ones who are doing their job efficiently and with a sense of pride. However, some of the EDBOs are not meeting the cost norms even though there is enough potential for business because the BPMs are lazy and inefficient

9.3.5 The BPMs, however, have a problem regarding safety of cash. There is a limit of cash that can be carried / sent in the mail bag but at times there is a large amount of cash collected towards SB accounts and telephone bills (almost Rs one lakh). Thus carrying this cash to the Sub post office becomes risky especially when the villagers know about the heavy collections. The department needs to think over the problem.

#### **9.4 KERALA POSTAL CIRCLE**

**Jurisdiction :** State of Kerala  
Mahe (part of Union Territory of Pondicherry)  
Lakshadweep (Union Territory)

Area : 38904 Sq KMs  
Population : 3,19,34,333 (2001 Census)

Regions	03
Postal Divisions	24
Postal Sub Divisions	75
Head Post Offices	51
DSOs	1455
EDSOs	532
EDBOs	3032
Total Number of Post Offices	5029

**Number of Rural Post Offices 4154**

**Number of PSSKs NIL**

9.4.1 Kerala is a small state tucked away in the south west corner of India. It covers only 1.18 per cent of the total area of India but 3.43 % of the total population of the country is in Kerala. The state may be divided into three geographical regions as given below:

1. Highlands – Slope down from Western Ghats and rise to an average height of 900 m. This is the area of major plantations like tea, coffee, rubber & spices.
2. Midlands – Area lying between the mountains and the lowlands is made up of undulating hills and valleys. This is an area of intensive cultivation.
3. Lowlands -- Coastal area made up of the river deltas, backwaters and the shore of the Arabian Sea, is essentially a land of coconuts and rice.

9.4.2 Kerala is a state with highest literacy rate of 90.92%. The first fully literate municipal town (Kottayam-1989) and district (Ernakulam-1990) in India are in Kerala. On Dec.11,1995, Ernakulam became India's first "**Bachat**" (Savings) district. Kerala is divided into 14 districts. Idduki is the largest district with an area of 5019 sq. km. while Malappuram is the most populous having a population of 36,29,640.

9.4.3 In April '97, Kerala became the first state to have public telephones in all its villages, accessible over STD / ISD from any part of the world In Apr.98, Kottayam became the first district in India to complete **computerization** of the taluk offices connecting them with the district headquarters. All block panchayats have computer links now.

9.4.4 Kerala has 24 Postal divisions and 75 sub divisions. Besides these, the Postal Department has the RMS Net Work, Civil Divisions, Postal Stores Depots, Central Stamp Depot etc.However, the "Panchayat Sanchar Seva Yojna" has not been introduced in Kerala state due to its unique nature. In Kerala a Panchayat consists of several villages. There are more than one post office in all the villages. There are 1453 Revenue villages in Kerala with 991 Grama Panchayats and there are 5077 post offices.

9.4.5 Non- Residents (people who have left the village to work outside) constitute a major portion of the population in most of the villages. Most of the people have gone abroad to Middle East, Europe, Canada, and USA, Australia and other South Asian countries. These non residents have deep roots in Kerala and they remain in constant contact with relatives / friends back home. Formerly the Post office was the main source of communication. However, now the Telephones (STD / ISD), E mail and courier services have become the major means of communication which has affected the business of Post offices.

9.4.6 During the visits to the EDBOs, following points were observed:

- a) There is wide variation in the post offices in respect of the area and population. Some rural post offices have population varying from 15000 to 30000 in their serving area.
- b) Also there is no strict norm regarding availability of the Mail carriers and Post Men. In many cases one mail carrier serves the nearby two or three Post offices.
- c) In some cases the Post Man himself brings the mail from the DSO and delivers the same as required. In many cases mail is brought from the DSOs by the Transport Bus Operators and the Post Man picks the mail bag from the buses.

- There are no PSSKs in Kerala as there are large numbers of Post offices in rural areas.
- Non-residents from Kerala constitute a large number and remit large sums of money.
- It is difficult to deliver mail in hilly / coastal areas
- Non posting of ledgers being common, people find it difficult to withdraw money from SB / RD accounts

- d) There are no strict norms applied for the recruitment of the EDBO staff.
- e) Practice of appointing local people as BPM or Post Man, is not being followed. In a few cases BPM stays 30 – 35 km. away.
- f) Mostly the post master and postman appoint their own nominees as substitutes while proceeding on leave / vacation. These nominees may get preference in future appointments because of the experience thus gained.
- g) Post Office Savings Bank, Recurring Deposits and Rural Postal Life Insurance etc. are some of the popular saving schemes offered by the post offices.
- h) Recurring Deposits are being canvassed in a big way by the Mahila Pradhans appointed by the State Government. Each DSO is having 5000 to 20000 accounts including those of EDBOs under their control.



- i) The ledgers for all the transactions of various Saving Schemes were maintained in the various Head Post Offices in each division till recently. However, w.e.f. January 2003, all the ledgers of the RD accounts were physically transferred to the respective DSOs namely Chungathara and Nilamboor Post office under Manjeri division ( Malapuram district).
- j) In most cases posting of entries in the ledgers are not reflected since November 1999. The DSOs are finding it extremely difficult to post all the pending entries in the ledgers. It is understood that the Head Post Offices will be giving the computer printed statements of all ledgers to the DSOs after completing the postings up to 31-12-2002. At Edarikode DSO, no statistics were available on the number of accounts held. RD accounts were being closed on the basis of entry on the passbooks presented by the customers, without verification of the ledgers. At DSO Kotuvalli, all RD ledger posting are in arrears for several years. One postmaster has been under suspension for misappropriation of funds from SB accounts. At DSO Chemanchery, only two RPLI policies are held and no posting on the RD ledgers (more than 5000) and no posting on the RD ledgers have been done. According to SSP Thalassery, several cases of fraud and disputes over appointment etc are now being handled by an officer, Asst. Director of Court Cases and several cases have been pending with CAT (Central Administrative Service).
- k) Due to non posting of the ledgers, the customers are not able to withdraw their money and are being subjected to abnormal delays. In some cases they have to wait for months together, even to close the account. At Chokli village EDBO, Some of the beneficiaries closed their SB accounts due to cumbersome procedure in the post office. Instead they opened their account in a bank near by.

## **9.5 ORISSA POSTAL CIRCLE**

<b>Jurisdiction :</b>	State Of Orissa
Area	: 1,55,707 sq. km
Population	: 3,67,06,920.
Number of Districts	30
Head Post Offices	35

Departmental Sub Offices	1230
Extra Departmental Sub Offices	192
Extra Departmental Branch Offices	6762
Total Number of Post Offices	8202

**Number of Rural Post Offices                      7599**

**Number of PSSKs    11**

9.5.1 Orissa lies on the East coast of India. The whole state lies in the tropical zone and is divided into four distinct tracts, viz. the northern plateau, the Eastern Ghats, the central tract and the coastal plains. The state is drained by three great rivers, the Mahanadi, the Brahmani and the Baitarani all of which flow into the Bay of Bengal. Orissa has an equable climate, neither too hot nor too cold. The average rainfall in the state is 150 cm.

9.5.2 Orissa has 30 districts, Mayurbhanj being the largest with an area of 10,410 sq kms and Ganjam being the most populous with a population of 3,136,937 and district headquarters at Chhatrapur. Capital of Orissa is Bhubaneshwar.

9.5.3 Over 76 % of the people are dependent on agriculture. Rice, pulses, oil-seeds, jute, mesta and sugarcane are the main cash crops. However, Orissa's agro- based economy is always upset by some natural calamities like flood, drought, tornado or cyclone. Cyclone in recent years has become a regular feature in Orissa.

9.5.4 Our team visited seventy EDBOs. The first EDBO at Siula was found to be functioning since Feb 99. However, the BPM was a young girl who had joined on 12 Mar 03 only. The EDBO has been neglected as prior to her appointment, there was no BPM for quite some time and the delivery of mail is still being looked after by the neighboring EDBO. Also the new BPM belongs to Pipli where the Sub PO is located. Village Siula has a population of 3500 and has potential for RPLI and SB accounts but it may take some time before all the postal functions of the EDBO are restored and the business picks up.

9.5.5 A few more EDBOs including some in the Nimapara sub division present a very dismal picture. The entire area is cyclone affected and people are very poor.

- In Orissa, BPMs of EDBOs located in cyclone affected areas need to put an extra effort to generate business.
- BPMs require motivation. They must exploit the presence of High schools , colleges, banks and offices nearby to generate business

9.5.6 Though there are a small number of f SB / RD accounts but the sale of postage stationery is not very encouraging.

9.5.7 In contrast, the EDBO at Olikona has 20 RPLI policies, 75 RD accounts and over 700 live SB accounts even though the village has small population and there is no bank /office / institution located nearby. This is mainly due to the efforts of the BPM who seems to be very active and efficient.

9.5.8 At the EDBO at Dighal under Nimapara Sub PO, it was found that for the last three months the EDBO is being looked after by the EDDA of Kusupur EDBO as the BPM of Dighal had committed a fraud involving SB accounts and was under suspension. Consequently, the business has gone down as the villagers have lost faith in the EDBO.

9.5.9 A number of EDBOs and two PSSKs in Cuttack (South) and Puri divisions were visited It was observed that only a few of the EDBOs are doing good business and generating high revenue. For example the BPM at Motta under Puri division has made full use of a construction company's location in the near vicinity of the villages. The EDBO has a monthly sale of over Rs 3000/-. Also the EDBO has 250 SB , 260 RD accounts and 69 RPLI policies for Rs 30 lakhs.

9.5.10 The two PSSKs at Siwali (Cuttack South) and Hat Patna (Puri) have two young boys working as SKAs. In fact one at Siwali is a handicapped person. They are doing a fair job with postage sale to the tune of Rs 1500 – 2000 p.m. Besides collection and delivery of mail, they are also booking registered letters.

9.5.11 During the visit to the EDBOs the following points were observed:

- a) Performance of the EDBO depends on how active and smart is the BPM. Many BPMs were found to be below par. They were either lazy or just not interested in their work. Several of them were incoherent and uncommunicative. The active and efficient BPMs have been able to generate good business for the department.

- b) BPMs of EDBOs located in cyclone affected areas will have to put in extra effort to generate business.
- c) BPMs must exploit the presence of high schools, colleges, banks and offices in and around their respective villages to generate business.
- d) It seems that most of the BPMs are appointed merely at the recommendation of the mail overseers / inspectors so long they fulfill some basic requirements. There is no screening or interview from higher level. The system needs to be reviewed.
- e) Delay in replacement of BPM in EDBOs is a major cause of inefficiency in service and decline in business.
- f) Most of the EDBOs in Orissa are yet to receive instructions for collection of telephone bills.

## 9.6 BIHAR POSTAL CIRCLE

**Jurisdiction : State Of Bihar**

Area : 94,164 sq. km

Population : 8,28,78,696.

Number of Districts 37

Head Post Offices 31

Departmental Sub Offices 1010

Extra Departmental Sub Offices 99

Extra Departmental Branch Offices 8299

Total Number of Post Offices 9024

**Number of Rural Post Offices 8592**

**Number of PSSKs 1692**

9.6.1 Located in north India, Bihar is bounded by Nepal in the north, Jharkhand in the south, West Bengal in the east and Uttar Pradesh in the west. Bihar squeezed between West Bengal, Orissa, M.P. and U.P, reaches up to the Himalayas in the north and is landlocked.

9.6.2 In population Bihar is the third biggest state next only to U.P. and Maharashtra. Bihar is divided in to 37 districts. West Champaran is the largest district with an area of 5229 sq km and Patna is the most populous having a population of 47,09,851.

9.6.3 The main occupation of the people is agriculture. The principle food grain crops are rice wheat, maize and pulses. Main cash crops are sugarcane, oilseeds, tobacco jute and potato.

9.6.4 In addition to agriculture, quite a large number of people are employed in industry.

9.6.5 Our team covered almost all the districts of Bihar and visited a number of EDBOs and the PSSKs and observed the following:

- a) Many of the EDBOs which are located in far flung areas are not easily approachable as the roads are *Kachha* and full of pot holes and it is difficult to drive even a motorcycle.
- b) Then there is security problem as the law and order situation is bad. Even the inspectors are scared of traveling after dark and visiting certain areas infested with militants.
- c) People by and large are not very satisfied with the postal services and most of them complained about the inordinate delay in delivery of the money orders.

- People by and large are not satisfied with the Postal services in Bihar.
- They complain about the inordinate delay in delivery of money orders.
- Response to postal saving schemes is not very encouraging.

9.6.6 The response to postal saving schemes is not very encouraging though RPLI has really picked up well in the state. Perhaps it has something to do with the prevailing law and order situation also where people are insecure and feel threatened, more so the rich

landlords / farmers. All the same growing interest in RPLI scheme is encouraging and the BPMs should further explore the possibility of enhancing this business further. If required, awareness camps may be organized in areas where RPLI scheme is yet to pick up.

9.6.7 Accommodation of some of the EDBOs is rather poor as many of these are housed in old dilapidated buildings. Many other are being run from various kind of shops and have no counter facility.

9.6.8 Some of the PSSKs especially in the Mungher district are selling stamps to the tune of Rs.25000 to Rs. 51000 per month which certainly raises many questions to be answered. It seems that the SKA is selling these stamps in bulk to some banks / institutions in the nearby towns in collusion with the postal staff at the Sub PO. This needs to be investigated.

9.6.9 Important data on EDBOs and PSSKs in these states is given in the Annexure 3 and 4.

## **CHAPTER – 10**

### **TRAINING AND MOTIVATION – KARNATAKA MODEL**

#### **10.1 INTRODUCTION**

10.1.0 North Karnataka circle has done some excellent work under the guidance of its PMG, Mr. M.P Rajan in training & motivation of staff & officers. Their programme has led to high morale, greater efficiency, cost reduction and increased business in all the revenue earning streams of post office activity.

10.1.1 It was a pleasant change to find all staff and officers in proper uniform displaying identity cards & badges as required in almost all the post offices visited by our team. The staff appeared highly motivated in all the offices and went about their business briskly.

10.1.2 The circle has put in lot of effort and done commendable ground work in achieving this high level of motivation. Some restructuring of manpower allocation has also been done to achieve the desired efficiency levels.

It is worth recounting the initiatives taken by them so that other circles may also adopt their techniques.

#### **10.2 Postal Rejuvenation Programme for Rural network employees**

##### **10.2.1 Salient features of this programme are –**

- A meeting in selected villages- bringing BPM, Gram Panchayat authorities and villagers to drive home the need to support the local post office.
- Identification of products and services and marketing them in rural network using a standard approach in the region.
- Face to face communication with the rural customers highlighting the utility of various services available in branch post office.
- Video show on the functioning of a model branch post office at Onikeri in Sirsi Division, to all BPMs.

- A monitoring system to assess impact of these initiatives on the transaction of branch post office.

### **10.2.2 The key ingredients for success of this programme are**

- a) Open Communication
- b) Internal news letter
- c) Internal selling ( In every divisional headquarter for departmental employees – 4 hour session including
  - 1 hour drama
  - 1 hour presentation
  - Address by trade unions
  - Address by distinguished guests
  - 5 slogans as final medicine
- d) Good relations with unions

### **10.3 'Navachetana' programme of PMG to increase the income of Branch Post offices**

10.3.0 Under this programme a movement has been launched at 2 BOs selected every month. Melas have been conducted to open SB/RD accounts and procurement of RPLI business. Functions were held at BO villages in which important people of the village were involved. The long term benefits of small savings schemes and RPLI schemes were explained by IPOs / ASPOs and the programme and functions impressed the people and school children alike. They were convinced of the benefits. The move has gone a long way in reducing the gap between income and expenditure of BOs. Also, it had the desired impact on the BPMs of all BOs and therefore they started competing in procuring SB/RD/RPLI business. In spite of the prevalent draught conditions in the division, on an average, 80 accounts have been opened in each BO and about 160 accounts at selected BOs.

#### **10.3.1 Motivational programmes at account offices (SOs) to BPMs.**

10.3.1 As part of Navachetana programme, the Sub Post Offices have been asked to hold motivational programmes for their BPMs on Saturday evenings / Sundays. It has motivated the BPMs as they have been busy in procuring SB/ RD/ RPLI business.



## **10.4 B.O Ranking**

10.4.0 In order to boost postal business in GDS (Gram Dak Sewa) Branch Post offices with the main intention to increase the income thereby to bridge the gap between income and cost, North Karnataka Circle has developed a concept called “BO RANKING” at Divisional level wherein each GDSBPM has been given business target in realization of revenue from taxing, MO commission, SB, RD, Sale of postage stamps depending on their previous monthly average traffic. This concept has been implemented from 1-1-2002. All the GDSBPMs have been requested to evince interest to increase the revenue in the BOs in these areas by reaching / crossing their targets fixed and informed that first rank will be given to the GDSBPM who scores highest points in this exercise every month.

10.4.1 As a result, all the GDSBPMs in the division started to show improvement in their work. Out of 150 BOs, 27 BPMs in the month of January-2002, and 40 BPMs in the month of February -2002, 20 BPMs in the month of March 2002, 25 BPMs in the month of April and May -2002 and 35 BPMs in the month of June 2002 have not only reached their targets fixed: but also crossed the same. In particular 5 BOs have continuously shown their better performance month by month so far.

**10.4.2 Under this programme trophies are awarded to First, second and third ranked BOs every year and their efforts are publicized.**

10.4.3 As per the latest Directorate instructions 200 SB/ RD new accounts are to be opened in each BO and RPLI policies of 1 crore are to be procured. Hence we have felt the above exercise to be more useful and important. They have developed an idea of forming squads of inspecting officers and identifying six BOs (two BOs in each subdivision) in each month wherein the business traffic is very poor. The squad will visit such BOs in that month and contact the village headman etc and arrange a 'MELA" for getting more number of new RD accounts and also RPLI policies. A total of 48.5 lakh policies have been procured during the Melas.

## **CHAPTER – 11**

### **FINDINGS AND RECOMMENDATIONS**

#### **11.1 OPERATIONAL ANALYSIS OF THE PRESENT SCHEME AND OTHER FINDINGS**

11.1.1 At present postal services are provided to rural areas through a network of DSOs, EDBOs and PSSKs spread across the country. In order to get a feedback on how the beneficiaries perceive the administration of the schemes in all respects, an extensive field survey was undertaken.

11.1.2 In view of vast number of post offices in the country, it was decided that field work would be done on sample basis. Accordingly, the sample selected, consisted of 45 DSOs, 346 EDBOs and 67 PSSKs in six states. The study team has done an operational analysis of the schemes co-relating it with the Universal Service Obligations of the Government of India, so as to assess relevance of the various schemes. Their comments regarding service provided and desired by the respondents are as follows:-

1. All the EDBOs are expected to have a name board or a letter box put up at or in the vicinity of the EDBO. It was noticed that quite a number of EDBOs have not displayed any board / letter box indicating the location of the post office. Also working hours are not displayed on many of the boards.
2. Many of the EDBOs are not generating sufficient revenue as sale of postage has gone down. Booking of registered letters and money orders is also very little. Sale of postal stationery is slightly better in villages where there is a bank, high school, college or any other institution nearby. Yet many of the BPMs are unable to benefit from the presence of such institutions in and around their respective villages due to lack of initiative.
3. Barring a few, most of the EDBOs are yet to receive suitable instructions for collection of telephone bills. Feasibility of collection of electricity bills may also be looked into as requested by most of the villagers. This would not only add to the convenience of the villagers but would also generate additional revenue for the department.

4. At many of the EDBOs in Rajasthan and Himachal Pradesh, the BPMs as well as the beneficiaries complained regarding shortage of postage stamps, revenue stamps and forms & stationery items like registers etc in the Post Office. This affects the business of the Department adversely besides putting the public to inconvenience.
5. People feel more secure to open a SB account in a Sub-PO or a bank rather than in an EDBO. There are many authorized agents (mostly retired departmental employees) who are quite active in rural areas and have taken away the business of various deposit schemes and RPLI from the EDBOs especially in the Mandi Division of Himachal. Another very noticeable fact was that in the entire distance of 53 kms between Mandi and Joginder Nagar, there was only one DSO at *Padhar*.
6. BPMs are not doing much to spread awareness among the people regarding various saving schemes and the RPLI. Hence the progress has been tardy on this front. In Punjab, however, most of the EDBOs are generating sufficient revenue both by way of sale of postage / stationery and through SB / RD accounts. A number of EDBOs are doing good RPLI business. They are also generating revenue through collection of telephone bills. We were told that Punjab Postal Circle did a business of more than Rs.100 crores in RPLI in the year 2001-2002. Out of this Jullundhar Division alone achieved a target of Rs.33 crores. Also we were told that Tamil Nadu has done even better in this regard.
7. Rural population has full trust in the post office and is quite satisfied with the services provided. It is nice to see that many well to do farmers in Himachal and Punjab have opted to take up the job of a BPM merely to have a social standing in the village hierarchy. They are the ones who are doing their job efficiently and with a sense of pride. However, some of the EDBOs are not meeting the cost norms even though there is enough potential for doing good business.
8. Some of the EDBOs are operating from old dilapidated buildings. They do not have proper furniture, not even a counter or a table and their premises are dirty. Many EDBOs are operating from stationery or Kirana shops while a few others are operating from sweet meat shops, tyre repair shop or even a

workshop with grease all around. No one seems to have checked or paid any attention to this aspect.

9. In Bihar, the roads are full of pot holes and approach roads to the villages are in a very poor condition. It is difficult to drive even a two wheeler. There is law and order problem. As a result, the postal staffs like the Mail Overseers and Inspectors are scared and reluctant to visit those areas.
10. Money orders in Bihar do not reach the beneficiaries for months together and villagers are not satisfied with the postal service. Earlier, the migrant Bihari labour from other states used to send money home through money orders but due to non - delivery / delayed delivery; they have now resorted to sending money through demand drafts. Thus, the banks are gaining at the cost of the post offices.
11. The BPMs, however, have a problem regarding the safety of cash. There is a limit of cash that can be carried / sent in the mail bag but at times there is a large amount of cash collected towards SB accounts and telephone bills (almost Rs One lakh in a day). Thus carrying this cash to the Sub-Post Office becomes risky especially when other villagers know about the heavy collections.
12. A large population in Kerala, Punjab and other states has migrated to foreign countries. Similarly many people from Orissa, Bihar etc have migrated to other States in search of work. There is also very large migration from rural to urban areas especially to metros. Earlier, this emigrant population was an important source of revenue for the Postal Department as it alone provided the means of communication with their kith and kin back home.

The scenario has undergone a sea change. Telephone, e-mail and courier service have now become their main means of communication, adversely impacting the revenues of the Postal Department.

13. In Kerala, there is wide variation in the post offices in respect of area and population. Some rural post offices have population varying from 15000 to 30000 in their serving area However; it is extremely difficult to deliver mail in the hilly / coastal areas surrounded by water.

14. There is no strict norm regarding availability of the Mail Carriers and Post Men. In many cases one Mail Carrier serves the nearby two or three Post offices. In some cases the Post Man himself brings the mail from the DSO and delivers the same as required. In many cases mail is brought from the DSOs by the transport bus operators and the Post Man picks the mail bag from the buses as a part of local arrangement.
15. Post Office Savings Bank, Recurring Deposits and Rural Postal Life Insurance etc. are some of the popular saving schemes offered by the post offices. In Kerala, Recurring Deposits are being canvassed in a big way by the Mahila Pradhans appointed by the State Government. Each DSO is having 5000 to 20000 accounts including those of EDBOs under their control.
16. The ledgers for all the transactions of various Saving Schemes in Kerala Circle were maintained in the Head Post Offices in each division till recently. However, w.e.f. January 2003, all the ledgers of the RD accounts were physically transferred to the respective DSOs. In most cases posting of entries in the ledgers are not reflected since November 1999. The DSOs are finding it extremely difficult to post all the pending entries in the ledgers. It is understood that the Head Post Offices will be giving the computer printed statements of all ledgers to the DSOs after completing the postings up to 31-12-2002. Due to non posting of the ledgers, the customers are not able to withdraw their money and are being subjected to abnormal delays. In some cases they have to wait for months together, even to close the account.
17. Limits for cash withdrawal from saving accounts at EDBOs were fixed a few decades back and are continuing still. Consequently, investors of savings schemes have to wait for weeks together to withdraw money from their accounts. Similarly, in view of the banking functions becoming more popular in many states, cash flow is becoming heavier but again the low cash limits for the post bag, cause problem for the BPMs. Besides carrying heavy cash to the accounts office through the villages becomes risky.
18. It seems that the mail overseers and inspectors are not doing full justice to their job otherwise many EDBOs which are operating below the cost norms without any justification, would have either improved their performance or would have been closed by now. Mail overseers remain mostly in the field visiting various

EDBOs under their jurisdiction as many of them have 20 to 30 EDBOs under them. Thus, he may be visiting one or two EDBOs every day. Moreover, as per old rules, he is not entitled to any TA / DA except the bus fare which is also reimbursed after two to three months. Thus, there is little motivation for him to go around all EDBOs and do his job sincerely. Also, it was observed that postmen are promoted as mail overseers but there is much less glamour or respect attached to the job as there is no public dealing. Further the promotion coming towards the tail end of the service loses its charm and the individual is left frustrated. Consequently, the Department loses a good Postman and gets a bad Overseer in the bargain.

19. Most of the beneficiaries and many BPMs in Rajasthan and Orissa have expressed the need for a PCO at the EDBO itself. Besides being convenient, it will generate some additional income for the BPM.
20. It was noticed that many of the EDBOs in states like Rajasthan and Himachal have surplus manpower i.e. one or two EDDAs even when there is not much of work. On the other hand many EDBOs doing good business and having enough workload are short of manpower especially in states like Punjab and Kerala. This situation needs to be reviewed.
21. The study team got the impression that some of the BPMs / EDDAs having 25 to 30 years of service think that their salary is a life long pension and even if they do not take any interest in their job they will continue to draw the same. In order to remedy this situation, in future appointments, some ground rules may require changing.
22. Most of the staff at EDBOs is not properly trained. There are no refresher courses or workshops for the EDBO staff, which is a must in view of the new schemes / technological changes being introduced.
23. ***HRD function at the grass root level seems to have been totally neglected over the past many years. Man management policies at the grass root level are not being adhered to and the QR (Qualitative Requirements) for the job are not being met in the posts of BPMs, Mail Carriers, EDDAs and SKAs etc. in a number of cases. Several of these posts are being manned in an ad-hoc manner.***

**The system of ‘ Substitute” / ad-hoc recruitment is being misused to recruit under qualified staff to these posts.**

24. The caliber of many BPMs is rather poor. Performance of the EDBO depends on the education and smartness of the BPM. Many of the BPMs were found to be non-matriculates. They were either lazy or just not interested in their work. Perhaps the job being non-transferable gives them enhanced sense of security.
25. The active and efficient BPMs have been able to generate good business for the department but their number is rather low. BPMs of EDBOs located in drought affected / coastal areas seem to have resigned to the situation whereas they should put in extra effort to generate business.
26. There are no strict norms applied for the recruitment of the EDBO staff. It seems that many of the BPMs / EDDAs are appointed merely at the recommendation of the mail overseers / inspectors so long they fulfill some basic requirements. At times, this results in incompetent or unsuitable persons getting the job. Delay in replacement of BPMs in EDBOs is a major cause for decline in business and inefficiency in service. Practice of appointing local people as BPM or Post Man, is not being followed. In a few cases BPM stays 30 – 35 km. away. Mostly the post master and postman appoint their own nominees as substitutes while proceeding on leave / vacation. These nominees then get preference for future appointments in the EDBOs when the need arises for appointing a permanent BPM / EDDA. Thus such persons are able to make a back door entry.
27. In Lahaul Spiti area, it was observed that some of the non-local staff had already completed their hard area tenure and is long overdue for posting. In addition, they are facing difficulty in proceeding on casual / emergency leave as sanction from divisional headquarters and replacement takes a few days in coming.
28. Number of DSOs in Kerala and Himachal Pradesh are operating from rented and dilapidated buildings. The accommodation is small and dingy without proper facilities.

## **11.2 RECOMMENDATIONS**

11.2.0 Based on study of secondary data, field survey and interviews with officers of the Postal Department at various levels, our recommendations are as follows:-

1. New post offices should only be opened in new townships, new localities, new business centres, new manufacturing locations, new educational centres etc. only after doing a proper need assessment of the community.
2. Focus should be on resorting to low cost options like PSSKs and Licensed Postal Agents scheme. Besides expanding the postal network this would help in mobilizing the growing rural incomes into postal saving schemes.
3. It should be ensured that decent infrastructure exists before opening an EDBO. While the BPM should earmark a proper room, a table, chair and a box / almirah should be provided by the department and should be properly maintained by the BPMs. Proper board of the post office with timings and a letter box should be displayed prominently.
4. While appointing the BPM, it is imperative that in addition to his educational qualifications (minimum 10 + 2), his suitability in all respects must be ascertained. His communication skills both written and verbal should also be adequately tested.
5. Lowering of standards in the matter of recruitment of staff at EDBO level is going on and in several cases the system of 'substitute' is being abused to get employment for favourite candidates at junior level. Presently recruitment to these junior level posts in EDBOs is based on the recommendations of Mail overseers / Inspectors. A periodic review of the candidates by senior officers in the department will help to improve the quality of intake of BPMs.
6. The BPM should preferably be from the same village and he must have some fixed assets / property there. This may ensure that he would work efficiently by being available most of the time. It would also prevent frauds to some extent.



7. Sufficient stock of postage and postal stationery should be available at the EDBOs at all times, so that the business is not adversely affected.
8. The problem of safety of heavy cash in transit may also be looked into by the Department for further necessary action.
9. The cash limits fixed years ago for 'cash in transit' and 'cash holding in Post Office' should now be reviewed and enhanced. Actual limits can be ascertained by the mail overseers as it may differ from EDBO to EDBO. Also the BPMs should be authorized to sanction higher amounts of withdrawal from the Saving Bank accounts.
10. The manpower in the EDBOs needs to be reviewed and reorganized taking into account the workload and the business being generated. EDBOs having little work or non performing EDBOs may be closed or relocated.
11. Also the working hours of the EDBOs may be reviewed and changed subject to the work load and the local conditions/ requirements.
12. BPMs should be trained and motivated to do aggressive marketing of various financial schemes of the department including Saving Bank, RPLI and other new schemes.
12. Training is a continuous process. Apart from initial training emphasis should be laid on 'on the job training' (OJT). SSPs should take initiative to revitalize the whole system by conducting training and motivational workshops for the departmental field staff and EDBO for getting better results..
13. Major portion of remuneration of BPMs should be on commission basis. Besides SB/ RD / TD accounts and RPLI policies, commission should be paid on booking of registered letters and money orders too. Making the commission a little more lucrative and its timely payment will be an added incentive for the BPMs to generate more business.
14. In order to provide terminal benefits to BPMs / EDDAs suitable RPLI based schemes may be worked out by the Department. These RPLI policies can also be

assigned to the department as collateral against financial irregularities which may be committed by any of the BPMs / EDDAs.

15. The BPMs should be authorized to collect and arrange payment of telephone / electricity / water and other such bills for the village people and suitable amount of commission may be paid to the BPMs. National Saving Certificates and Kisan Vikas Patras may also be sold through EDBOs. This will help generate more revenue for the department and provide further incentive to the BPMs.
16. A PCO may be attached to every Branch Office, which should be run by the BPM.
17. Wide publicity may be given to various saving schemes including RPLI being run by the postal department. Awareness camps may be organized in villages and small towns to attract more people to these schemes. If required, sufficient funds may be allotted to divisions for the purpose.
18. At the division level, SSP / SP concerned should take personal interest to ensure that these funds are fully utilized and awareness camps are held so as to give wide publicity to various schemes. The experiment has resulted in booming business in RPLI in the previous year in states like Punjab and Kerala. However, the rates of interest / bonus must always be maintained to compete with organizations like Life Insurance Corporation.
19. Frequency of visits by the inspectors / mail overseers and other officers to the EDBOs needs to be increased. Business targets may be set and given to the BPMs, Those, who are unable to achieve these targets and consistently fail to meet the cost norms, may be warned and their increment may be stopped. Still if there is no progress closing of EDBO may be considered.
20. Mail Overseer is the most important link between the department and the EDBOs. A lot depends on the caliber of the Mail Overseer. Therefore, selection and appointment of a Mail Overseer assumes a great importance and should be done absolutely on merit and may be done through a departmental exam.
21. **A separate cadre for Mail Overseers may be created with a salary grade higher than that of a postman.**

Relatively younger but experienced persons willing to travel extensively should be selected for this job, after proper aptitude test. Antique TA / DA rules must be revised and suitable rates / allowances may be fixed as per present Government of India rules. Also, reimbursement of their claims should be done within a reasonable period of time at the divisional level. The originally envisaged dignity and status of the job may be restored to motivate this vital link in the system to work up to the desired level.

22. Inspection questionnaires may be devised for mail overseers and inspectors. These questionnaires should be filled regularly by them on their visits to the EDBOs and PSSKs to furnish specific information for the benefit of Divisional HQ staff. The periodicity of their visits and submission of these questionnaires be fixed monthly in advance. Reports submitted by Mail Overseers / Inspectors may be scrutinized thoroughly at the Divisional headquarters and immediate corrective action may be taken as required.
23. There are well laid out procedures and formats for reporting on field visits by inspectors, mail overseers, senior officers etc. but these are rarely used. It is suggested that as a priority measure **the postal authorities should enforce compliance with the existing rules and procedures**, insist on filling up of prescribed field visit formats at all levels and generally tone up the administration of rural postal system.
24. Some kind of mechanism be evolved whereby the mail overseers and the inspectors can cross check entries in the pass books of some investors at random with the entries in the account book / ledger at the EDBO. These checks may be carried out at regular intervals as well as randomly to prevent any fraud by the BPM.
25. The pass books in respect of S B / R D account holders should be returned by the Sub Post Office in a reasonable period of 10 -15 days to avoid any kind of apprehension in the minds of the investors.
26. Delay in delivery of money orders must be checked and the system must be improved specially in states like Bihar in order to avoid hardship to the villagers and losing business to banks.

27. Financial services of the Department e.g. money orders (Money Transfer), SB / RD/ TD should be computerized up to the DSO level. This will help in keeping the accounts up to date and add to customer satisfaction.
28. Financial services of the Department of Post such as SB/RD/TD/RPLI need to be actively promoted and more revenue earning schemes should be introduced. Department of Post earned revenue of Rs 1496.75 crores from Saving Bank business in the year 2001-2002 alone and revenue of Rs.1577 crore was projected for the year 2002-2003.
29. Our study shows that people in rural areas are willing to pay between Rs. 5 to Rs. 10 per bill to Post Office for collection of payment of utility bills like telephone bills, electricity bills, etc. This may further be exploited to generate more revenue for the department.
30. **While fulfilling of the ‘Universal Service Obligations’ would continue to need subsidization, the retail financial and other functions of the Post Office should be organized on a commercial basis to generate maximum revenues for the Department.**
31. We have been given to understand that several initiatives taken by individuals in Jullandhar district of Punjab, Dharwar district in north Karnataka & several districts of Tamil Nadu and Haryana mainly in rural areas, have shown extraordinary results and has led to quantum jump in the Saving bank / RD / RPLI business in their divisions, within a short period of 3 to 4 months. (For details see Chapter 10)
32. In view of the extensive infrastructure being available and network in place, Post offices should be made partners in delivery of E – Governance at the grass root level. If so required, even the existing postal infrastructure can be upgraded to “Multi Purpose Service Centre”
33. Some of the staff posted in hard areas like Lahaul Spiti from out side were found to have completed 4- 5 years of stay whereas the normal tenure is around three years. They should be posted out and their replacements provided as prolonged stay in a hard area and away from the family can adversely affect the morale of the person. Problems relating to leave of these people also need to be resolved.

34. PSSK is the low cost option for extending postal services in the rural areas. It is a good scheme but PSSK agents / Sevaks need proper training and supervision by the postal department for getting better results.
35. It has been observed from the study that the sale proceeds of 18.3 % of the PSSKs are below Rs. 250 per month and require closer attention of the Department. The rest 81.7 % have sales above Rs. 250 per month and can be considered satisfactory, since their main job is collection and delivery of mail.
36. To prevent fraudulent use / misuse of the system, there should be a ceiling on issue of postage through PSSKs every month.
37. It is the general belief of the postal authorities that PSSKs are to be controlled by Panchayats and no supervision is required from them. This attitude needs to change and the PSSKs must work under the total supervision and control of SSP, who is the final authority in all matters related to PSSKs.
38. In place of PSSKs, 'Licensed Postal Agents can also be appointed to mobilize the growing rural incomes into postal saving schemes (For details see Para 5.5 Chapter 5)
39. Rural 'Licensed Postal Agents' may also be allowed to set up a PCO in their village, thus integrating PCO with postal activities.
40. In due course of time, these PCOs could be developed further into information kiosks, for providing internet services, e-governance, etc. and for promoting government schemes and other community based services.

## **CHAPTER – 12**

### **FUTURE OF RURAL POST OFFICES IN INDIA**

12.0 Our research team visualizes slow change in Post Office network over the next five and ten years. We expect to see more and more Licensed Postal Agents operating in rural sector for mobilizing growing rural incomes into postal saving schemes.

#### **12.1 LICENSED POSTAL AGENTS**

12.1.0 These are described in some detail in Chapter 5 of this report. Post Office also has its own version of Licensed Postal Agent (LPA) scheme. National Savings Organisation already runs this scheme in urban areas which can be easily extended to rural areas. According to our proposal, the rural Licensed Postal agent will also undertake some simple postal functions like selling of postal stationery and collection and delivery of mail in rural areas.

12.1.1 Over a period of time, if the experiment proves successful, their activities may be expanded to include carrying registered mail and money orders in rural areas.

12.1.2 These Licensed Postal Agents can also be involved in running of local PCOs.

12.1.3 Five years down the line PCO itself could become the main focus of rural postal activities, as detailed below:

#### **12.2 PCO MODEL – MULTI PURPOSE SERVICE CENTRES**

12.2.0 One of the few success stories in recent times, in the field of telecommunications has been the proliferation of PCOs / STD / ISD booths in every part of the country. This has revolutionized the telecommunication scenario in every state.

12.2.1 This proliferation has been possible because of the de-bureaucratization of the policy and removal of quantitative / qualitative / locational restrictions on the number of STD booths which can be opened at any given place.

12.2.2 In spite of resistance from various quarters, it was decided that decision on who can open STD booths? Where they can be opened? How many of them in one place? etc. should be left to the potential entrepreneur and should not be dictated by the Ministry.

12.2.3 This lifting of operational restrictions and non-interference by the authorities has resulted in generation of entrepreneurial effort at the grass root level and the present success of the PCO scheme.

12.2.4 Today PCOs can be seen operating in many rural / remote areas providing communication link to local population and itinerants (travelers) in time of their need and at the same time generating income for the enterprising young men and women running these booths.

**Why can't we learn from the success of this model and take this a step further?**

#### **12.2.5 STEP – 1 PCOs for selling Postal Stationery**

In the first phase, we could utilize the services of these PCOs for selling postal stationery on commission basis. This will increase the revenue of PCO booth operator and make postal stationery easily available at many remote places, without the need for opening a new post office.

#### **12.2.6 STEP – 2 PCOs for collection of registered mail / Money Orders**

Depending upon the willingness of PCO operator to submit to certain safeguards prescribed by the Department of Posts (These can be worked out by the Department internally to safeguard the interest of the customers)

PCO operators may be allowed to collect registered mail and money orders and deposit them at the nearest linked Sub Post Office / DSO for onward transmission. For this service a suitable commission may be allowed to the PCO operator.

#### **12.2.7 STEP – 3 PCOs as Franchisee**

Those PCO operators performing well and showing interest in this work may be permitted to graduate to full fledged "Postal Service Centres" on Franchisee basis. They may then

be allowed (again subject to safeguards like providing security deposit etc.) to work as full fledged representative of Postal Department, providing full service on commission basis.

12.2.8 For example they can be allowed to take on Postal Saving Schemes, RPLI and other schemes on behalf of Post Office. PCO operator in effect will become the marketing agent for these schemes.

12.2.9 Before permitting them to come to the level of Franchisee, following precautions need to be taken:

1. Need for training

12.2.10 PCO operators opting for this scheme must undergo a thorough 'orientation training' on each of the schemes to make them fully familiar with all the operations so that they minimize customer complaints and work to the discipline prescribed by the Department of Posts.

12.2.11 The training should not be a one time effort but must be a continuous ongoing process. Refresher courses must be organized at regular intervals, with compulsory attendance for the operators.

2. Need for Security Deposit

12.2.12 It is obvious that before allowing them to take on financial dealings on behalf of Postal Department, appropriate cash deposit must be taken by the Department of Post as collateral against any default / misappropriation / bungling of accounts, etc. In addition, two securities from respectable people in the area must be made compulsory.

3. Residential qualification

12.2.13 It is preferable that PCO operator cum Franchisee must be from the same village where the PCO is located and has some landed property in the village, which can be used as collateral.

4. Need for verification of antecedents



12.2.14 This need is obvious. Postal Department and local postman has certain trust built over a century of operation. This should not be allowed to be eroded by selection of wrong type of persons as 'Franchisee'.

The integrity and honesty of the potential applicants must be thoroughly checked before making a selection and no compromise should be made in this regard.

As far as possible, recommendation from various quarters should be ignored and should not be allowed to influence the decision of selection panel.

#### **STEP – 4      Involvement of PCOs in collection / delivery of mail services**

12.2.15 So far we have not talked about delivery / collection of mail and money orders to the house holds. This requires a different approach.

At present, this is being done through Mail Carriers located at different EDBOs. In some places PSSKs is also collecting mail from EDBO and distributing in the villages under him.

12.2.16 Any decision in this regard will require a careful local exercise at the level of each DSO to see how mail can be delivered at the lowest cost in the least possible time. All the innovations presently in use must continue as they are and new ones may be thought of. For example can PCOs be used for placing mail boxes for collection and delivery of mail.

Since we are not talking of bulk users in these places, the possibility can be examined only on experimental basis.

#### **STEP – 5      Multi Purpose Service Centre / Information Kiosk**

12.2.17 Looking ahead to next 5 to 10 years, we can visualize that some of the EDBOs and some of the PCOs located at critical junctions, servicing more than one rural centres and having some economic activity in the nearby areas to be converted to full fledged "Multipurpose Service Centres"/ Information Kiosks.

12.2.18 The concept of these Centres is that as a part of E – Governance initiative of the various state governments. Multipurpose Service Centres are being established at block level. Similar Multipurpose Service Centres / Information Kiosks to provide detailed information on central schemes can be established at grass root level for wider

dissemination. These centres can be established at critical places in rural areas to provide following services under one roof:

1. All Postal facilities.
2. All Telecommunication facilities.
3. Internet facilities.

12.2.19 Internet facilities will be directly connected to district head quarters and will offer following information on line.

- a) All information related to central government schemes.
- b) Provision for application forms to be down loaded.
- c) Provision for on line applications to be made.

### **12.3 ALTERNATIVE MODEL – POSTAL CORPORATION**

12.3.0 In order to get over various problems, rural post offices are already using innovative ways to generate extra revenue and cut down on subsidy and thus become more useful to the society as a whole. The process of change has begun but a new framework is required to provide services in an efficient and financially viable manner, keeping in mind basic objectives outlined in the Tenth Five Year Plan

#### **NEW FRAME WORK**

12.3.1 We have to visualize the role of a rural post office in future and how it will look like, say in five years time from now. The new frame work will have to consider not only the problems of making the current services more efficient but in addition certain services the rural population may need in future, for example the rural post office in future can be utilized for promoting the following services effectively:

1. Information Services
2. Financial Banking
3. Agriculture Credit
4. Insurance – Life / health / crop
5. Agro inputs / Cropping advice / Fertilisers / Seed, farm inputs, etc.
6. Literacy – Primary / Adult / Continuing education
7. Agency functions e.g. telephone / utility bill collections

12.3.2 In addition to the above, the rural post office will continue to collect and deliver mail, money order and do other postal functions.

12.3.3 In each of the services mentioned above rural post office will earn revenue which will go a long way to offset the expenses incurred in undertaking postal functions in remote and rural areas.

12.3.4 The cost of manpower is going up and to offset the same, activities under the same roof and management have to increase to offset the costs. Certain processes of conducting the operation may also have to be changed through the use of computers and other emerging technologies, wherever feasible. This will be required not only for reducing costs but also for providing more efficient services.

### **CORPORATISATION PLAN**

12.3.5 Benefits of corporatisation vis-à-vis running a government organization departmentally are well known. This change has already taken place in the country in the field of telecommunication. This experience can be utilized to corporatise the Indian Postal System. It is felt that apart from increased efficiency this change will result in faster decision making and may result in the operations breaking even in a shorter time.

12.3.6 It is suggested that an independent corporation can be set up to undertake present activities of the Department of Post. Corporation should be wholly owned by the Government of India. This kind of set up will have the required flexibility and capability to respond faster to the changing needs of the population. Its memorandum and articles of association should be so drafted as to include all the possible services as may be required in rural and urban areas.

12.3.7 Once the concept is accepted, the capital structure and other details can be worked out.

## **STRUCTURE OF THE CORPORATION**

12.3.8 The Postal Corporation will take over all the existing Head offices and all the associated branch offices involved in running the postal system. The Corporation will be headed by a Board of Directors at the Centre and General Managers / Executive Directors for running each postal circle.

### **Board of Directors**

12.3.9 We recommend following composition of board of Directors to run the affairs of the proposed corporation

1. CMD - To be drawn from among the senior officers of the Department of Post.
2. Executive Director – Operations
3. Executive Director - Planning
4. Executive Director - Finance
5. Executive Director - HRD

### **Non – Executive Directors**

6. Secretary Department of Post
7. Nominee of Government of India ( Ministry of Finance)
8. Nominee of Industry organization. e.g CII, FICCI, ASSOCHAM etc
9. Nominee of Consumer organization
10. Nominee of unions
11. External Nominee – ( Non Government / Non Political / well Known person)

12.3.10 Under the proposed Corporation rural post will have following functions:

- a) POSTAL FUNCTIONS:** This will include
- Selling of postal stationery and stamps
  - Collection and delivery of mail
  - Registered mail, Certificate of Posting, Money orders, Parcel mail, Speed post and other functions delegated by the board.

- b) RETAIL FUNCTIONS:** These may include

1. Financial services

- Rural saving Bank - existing
- Recurring deposit - existing
- Term deposit - existing
- Postal Cheque accounts
- National Saving certificate
- Indira Vikash Patra / Kisan Vikas Patra
- Any other scheme offered by central and state Government
- Financial services on behalf of Public / Private sector banks

2. Information services

- Detailed information relating to development schemes run by State / Central government in rural areas ( including distribution of brochures / pamphlets)
- Facility for distribution of downloading of application forms
- Facility for collection & submitting of forms to concerned authorities( either manually or line through computers)
- Information relating to promotional schemes in the area by private sector ( on commission or charitable basis)

3. Agriculture credit scheme / Rural credit schemes

- NABARD micro credit scheme
- Assistance to self- help groups
- Verification of beneficiaries
- Distribution of Agriculture / Rural Credit on behalf of central / state governments
- Collection of installments on behalf of Central / state governments

4. Insurance services

- Crop insurance
- Life insurance
- Health insurance
- Other services offered by Government / Private sector.

(Agreement has already been finalized with Oriental Insurance Co. Ltd. for selling their non-life products such as :

Pump set insurance  
Bullock Cart insurance  
Medicclaim policies  
BPL insurance etc.

5. Distribution of farm inputs, like

- Seeds
- Fertilisers
- Pesticides and other inputs
- Cropping information to farmers, etc.

6. Literacy & other social services

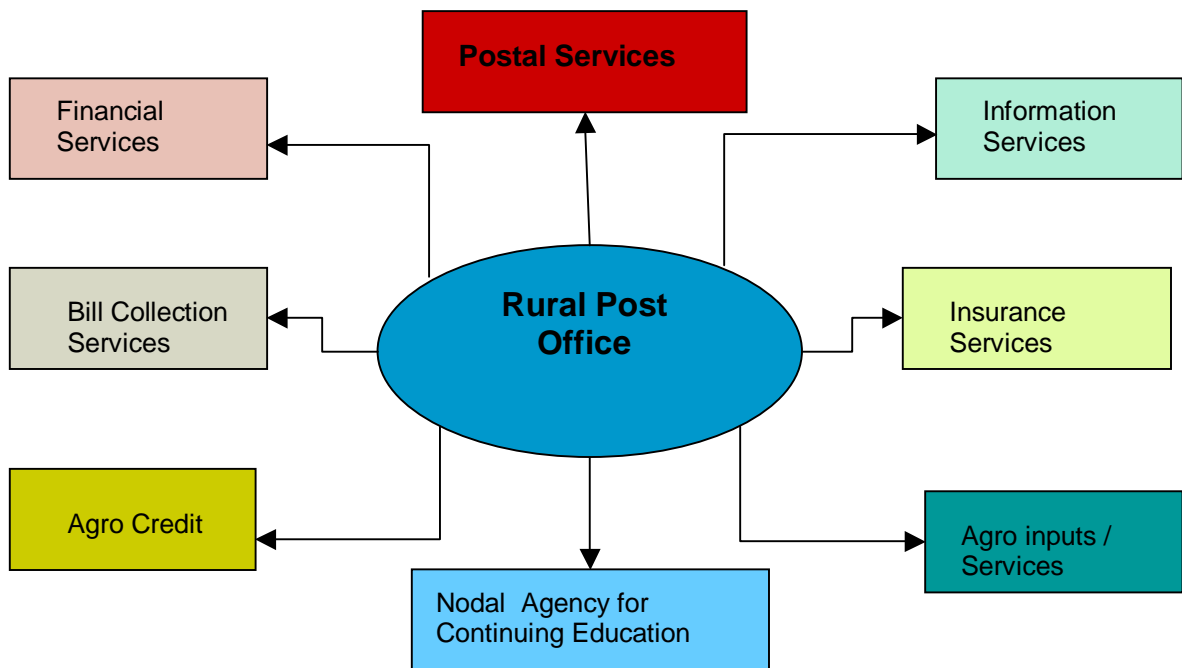
- Rural postal offices may be used as Nodal Continuing Education Centres under the CE programme of the Department of Adult Education Ministry of HRD
- Rural post offices may also be used as lending libraries for School children and adults in the village.
- Help in pulse polio campaigns, etc.

7. Agency functions

- Distribution of old age pension - existing
- Collection of telephone bills - existing
- Collection of Electricity bills
- Collection of water bills
- Others

8. Any other function assigned to them by Government of India or State Government.

**RURAL POST OFFICE OF THE FUTURE**



12.3.11 To achieve all the above, the quality of network will require up gradation of skills for which better training and motivation is required. Some suggestions are made in Chapter 10 (Training & Motivation – Karnataka Model)

### **Fate of the EDBOS and PSSKs**

12.3.12 The proposed Corporation will take its own decisions on the viability of continuing with the EDBOs / PSSK system.

12.3.13 It is expected that those EDBOs which are performing satisfactorily will be given more and more responsibility and become Licensed Postal Agents, thus giving them chance to earn more.

12.3.14 Suitable decisions will have to be taken about the continuation or otherwise of the non performing EDBOs / PSSKs.

12.3.15 The new corporation will have a major task of training & retraining of its human resource at grass root level to be able to deliver the proposed services satisfactorily to the community. In due course of time the distinction between EDBOs & PSSK would cease to exist.

### **The Role of IPOs / Mail overseers**

12.3.16 It has been discussed else where in this report that IPOs / Mail overseer constitute the backbone of the rural postal service. This cadre will need to be strengthened further in terms of quality of manpower and their training so that the system runs effectively. Similarly educated and better caliber people will be required to man the EDBOs / PSSKs.

12.3.17 A better organized system of checks & balances will have to be introduced in the new set up.

### **SUBSIDY**

12.3.18 It will be the aim of the proposed corporation to become self sufficient / financially independent in 5 years time so that subsidy can be done away with. Till that time Government of India will have to reimburse the losses incurred by the corporation at actuals.



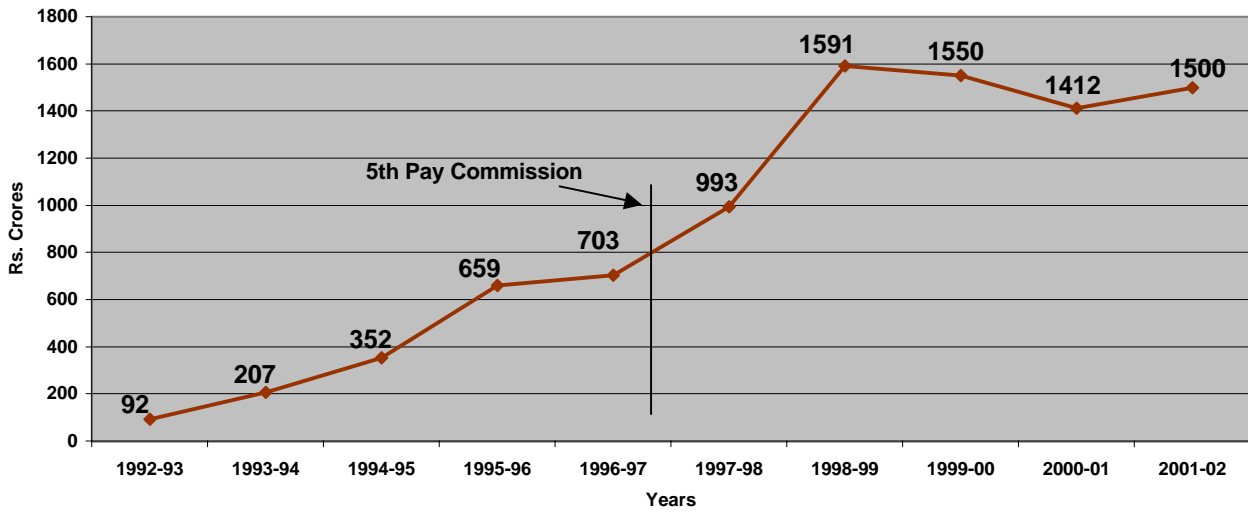
12.3.19 Before converting into corporation a major exercise needs to be undertaken to accurately figure out the costing and pricing of products and services of the Department. At present no reliable data exists in the department and most of the credits and debits are being done on historic basis, which do not reflect the present cost of the services being provided. There is need to rationalize the accounting procedures and estimation of costs has to done as accurately as possible by rational allocation of direct costs and overheads to individual services and products.

12.3.20 Also a system needs to be introduced for regular / annual review of all the costs. It is only after completion of such an exercise, the extent of subsidy required can be correctly estimated.

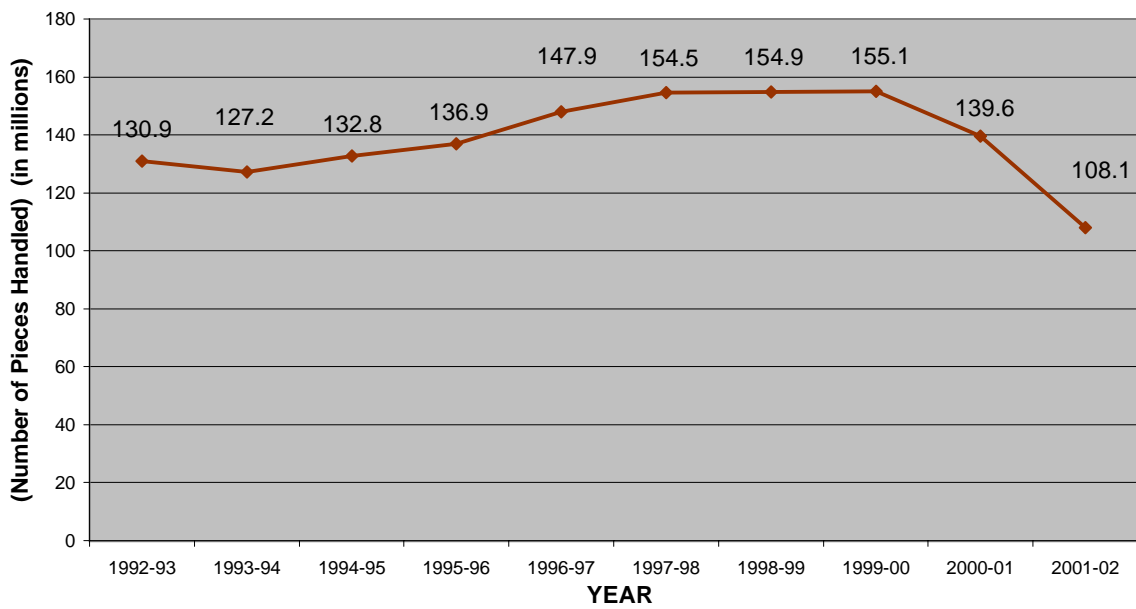
12.3.21 As stated earlier, the activities of the Post Office can be divided into two categories, as follows:

- a) Universal Service Obligations -These need to be clearly defined. This may include collection and delivery of mail, sale of postage stamps, etc. Such service will continue to be loss making and will need subsidy from the government.
- b) Retail Functions - All other functions which Post Office does and will do in future on behalf of the government and other agencies should be charged on a commercial basis. These activities must become self sustaining and start generating surpluses after a reasonable period of time.

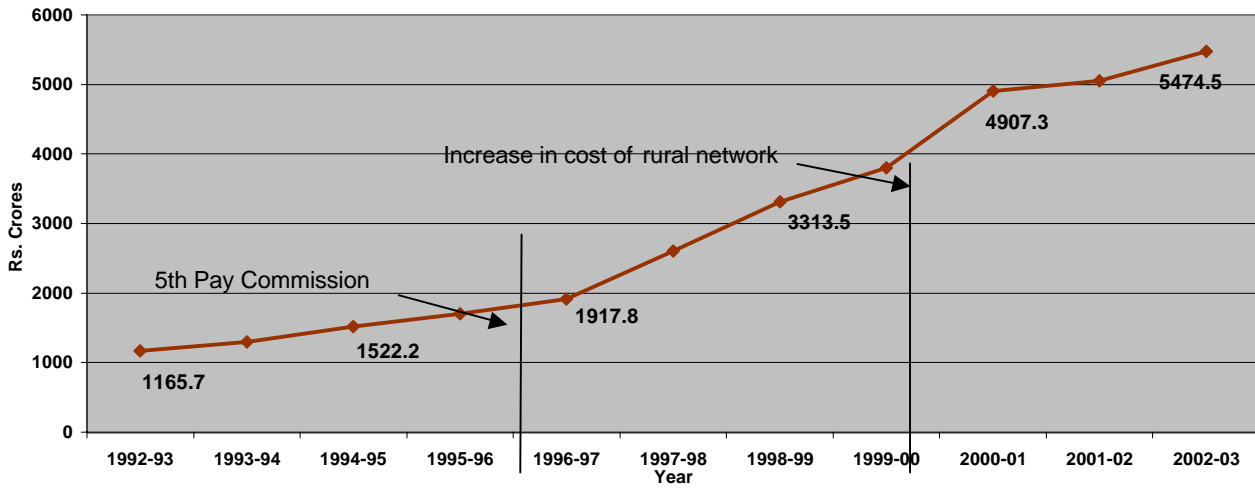
### Postal Services - Growing Deficit



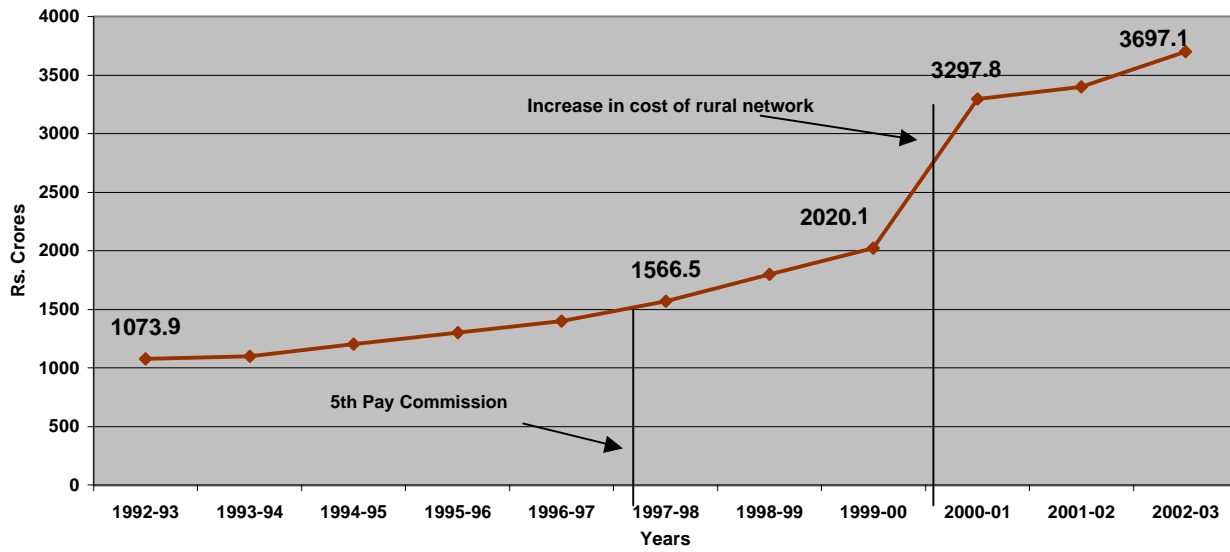
### Decreasing Volume Of Mail Traffic- Indian Scene



### Postal Services - Expenditure



### Postal Services - Revenue (including from agency services)



**Basic data relating to post offices in the selected states**

Table – 1

**CIRCLEWISE POST OFFICES IN NORMAL, TRIBAL, HILLY, DESERT AREAS AS ON 31 – 3 – 2002**

Sl. No.	Name of Circle	Normal	Tribal	Hilly	Desert	Total
1.	Bihar	8977	47	Nil	Nil	9024
2.	Himachal Pradesh	122	159	2494	Nil	2775
3.	Kerela	5060	Nil	Nil	Nil	5060
4.	Orissa	6366	1793	Nil	Nil	8159
5.	Punjab	3910	Nil	Nil	Nil	3910
6.	Rajasthan	5024	976	01	4433	10434

Table - 2

**POST OFFICES, URBAN, RURAL, POPULATION AND AREA SERVED BY PO**

Sl. No.	Name of Circle	Post Office Urban	Post Office Rural	Total	Population Served (2001 census)	Area Served (sq.km.)
1.	Bihar	432	8592	9024	9184	11.12
2.	Himachal Pradesh	122	2653	2775	2191	20.07
3.	Kerela	876	4184	5060	6292	7.71
4.	Orissa	603	7556	8159	4499	19.12
5.	Punjab	485	3425	3910	6212	12.89
6.	Rajasthan	804	9630	10434	5412	32.8

Table - 3

**CIRCLE WISE VILLAGES (INHABITED) WITH AND WITHOUT POST OFFICES AS ON 31.03.2002**

Sl. No.	Name of Circle	Total No. of Villages (Inhabited)	No. of villages with post office	No. of Villages without post office
1.	Bihar	38475	7313	31162
2.	Himachal Pradesh	18178	2653	15525
3.	Kerela	1453	1453	Nil
4.	Orissa	46989	7556	39433
5.	Punjab	12413	3425	8988
6.	Rajasthan	37889	9645	28244

Table - 4

**NUMBER OF LETTER BOXES IN URBAN & RURAL AREAS AS ON 31 - 3- 02**

Sl. No.	Name of Circle	Urban Areas	Rural Areas	Total
1.	Bihar	2717	21475	24192
2.	Himachal Pradesh	773	6677	7450
3.	Kerela	4854	15162	20016
4.	Orissa	2423	21623	24046
5.	Punjab	2678	11630	14308
6.	Rajasthan	4434	25667	30101

Table - 5

**CIRCLE WISE NUMBER OF VILLAGES WITH OR WITHOUT LETTER BOX**

Sl. No.	Name of Circle	Total number of villages	No. of villages with letter box	No. of villages without letter box
1.	Bihar	38475	18395	20080
2.	Himachal Pradesh	18178	6677	11501
3.	Kerela	1453	1453	Nil
4.	Orissa	46989	20994	25995
5.	Punjab	12413	10644	1769
6.	Rajasthan	37889	15763	1617

Table -6

**CLASSIFIED POST OFFICES AS ON 31 – 3 – 02**

Sl. No	Name of Circle	HO		DSO		EDSO		EDBO		Total	
		Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural
1.	Bihar	30	01	367	643	18	81	17	7867	432	8592
2.	Himachal Pradesh	15	03	103	341	04	14	Nil	2295	122	2653
3.	Kerela	43	08	496	959	67	455	270	2762	875	4154
4.	Orissa	35	Nil	576	654	21	171	31	6731	603	7589
5.	Punjab	21	Nil	444	328	02	08	18	3089	485	3425
6.	Rajasthan	53	02	701	695	23	78	27	8455	804	9630

**IMPORTANT DATA ON DSOs VISITED**

SI No.	DSO/ HPO / EDSO Division / District. Name of Post Master	No Staff	Sale p.m. (Rs.)	No. of EDBOs	SB Accts	RD Accts	TD Accts	RPLI Policies Numbers (Amount)	Remarks
	<b>HIMACHAL PRADESH</b>								
1	Lote , Mandi, Lahaul, Som Dev Bogthapa	3 + 1	1000	11	300	250	200	nil	Problem of leave
2	Kanaid, Mandi (EDSO) Yog Raj	1 + 1	3000	14 villages	100	400	04	nil	Limit of 1500 on postage is less.
	<b>RAJASTHAN</b>								
3	Mania, Dhaulpur, (EDSO) B L Verma	1+2	5500	01 village	50	9000	250	10 (06 lac)	
4	Kundera, Swai Madhopur H P Meena	1+ 0	1300	01	1500	1400	201	13 (07 lac)	Collecting 140 tel. bills
5	Ranigaon, Barmer (EDSO) Gewar Lal	1 + 2	450	05	11650	46300	nil	20 (10 lac)	
6	Viram Deo Chowk, Jalore, Devi Lal	1 + 3	17000	05	300	4500	200		
7	Khairwa, Pali D S Ranawat	1 + 2	1500	04	107	236	05	Nil	Shortage of staff
	<b>BIHAR</b>								
8	Arerhat , Madhubani Ashim Ansari	1 + 3	6000	08	3800	892	389	15 (7.5 lac)	Postman to be provided with cellphone
9	Madanpur, Aurangabad, Sahendra Mishra	1+ 1	8600	10	14500	2638	1200	19 NA	Shortage of manpower

SI No.	DSO/ HPO / EDSO Division / District. Name of Post Master	No Staff	Sale p.m. (Rs.)	No. of EDBOs	SB Accts	RD Accts	TD Accts	RPLI Policies Numbers (Amount)	Remarks
10	Punpun, Patna Ram Nagina Prasad	1 + 6	21000	15	718	2385	56	nil	Lockers be provided
11	Tharbitta, Saharsa B L Chodhary	1 + 3	3000	05	4000	2000	45	35 (30 lac)	Delay in payments
	<b>KERELA</b>								
12	South Paravoor, (EDSO) Ernakulam, Ms Velly K K	1 + 2	7000	01	100	60	03	02 (01 lac)	Difficult in rainy season
13	Eddamulakkal (EDSO) Quilon, T Lalithammal	! + 2	7700	01	475	50	09	07 (40,000)	
14	Ponga,(EDSO) Alappuzha, Sivanandan K	1 + 2	5400	03	--	--	--	06 (04 lac)	During rains, delivery by boat
15	Kozhinjampara, (DSO) Palakkad, O Chandran	! + 6	-----	04	800	3000	250	22 NA	Heavy workload, ledgers pending
16	Udayamperoor, (DSO) Ernakulum, Jacob John	1 + 5	-----	03	693	8360	52	Nil	Computer reqd. for 1000 RD Accts.
17	MallankumnathKava (DSO) Thrissur, P Ramakrishnan	1 +	1100	09	2572	40000	1127	15 NA	PCO be put in all POs
18	Kottarakkara, (HPO) Quilon, S Sudhakaran	---	----	59+14	10250	78000	1890	Nil	Western Union money transfer working. 10 p.m.
19	Iron Bridge PO Allapuzha, R Monian	1 + 24	----	02	---	---	---	76 NA	
20	Cherukal , Mavelkkara, (DSO) J Jayasreeamma	1 + 5	----	02	---	---	---	06 NA	
21	Ayur , Pathananthitta (DSO) Devrajan Pillai	1 + 7	7 + 1	2000	--	--	--	nil	



SI No.	DSO/ HPO / EDSO Division / District. Name of Post Master	No Staff	Sale p.m. (Rs.)	No. of EDBOs	SB Accts	RD Accts	TD Accts	RPLI Policies Numbers (Amount)	Remarks
22	Niranam , Thiruvalla (DSO) K S Chandran	1 + 7	1 + 3	--	--	--	--	01 NA	
23	Kanjaveli, Quilon (DSO) K Sashidharan	1 + 3	02	--	nk	nil	nil	nil	Rs. 06 lac worth SB accts.at DSO.
24	Kulamava, Idduki, (Hilly Tribal area) A J George	--	01	--	154	1200	--	01 NA	Rs 12.7 lac in SB on 30.11.02
25	Thottakkad (DSO) Changanacherry, Ms P K Aleyamma	1 + 5	03	--	550	--	--	Nil	
	<b>ORISSA</b>								
26	Jharasguda, Sambalpur (DSO), Durga C Sohala	1 + 3	06	19000	277	489	01	23+ 19 (12,000)	NSC, KVP, MIS amounts to Rs 6.38 lac
27	Bareipali , Sambalpur EDSO, P K Ghosh	1 + 2	13	5900	10	10	nil	nil	Proper furniture and forms reqd.
28	Digapahandi, Berhampur DSO, Purusottam Sethy	1 + 3	10	25000	5400	1857	441	90 (35,000)	Pensions through DSO
29	Muniguda, Koraput DSO Dandu Muram	1 + 3	18	20000	4250	600	nil	04 (02 lac)	DSO needs to be in proper building.
30	Semliguda, Koraput DSO Nirmal K Sankan	1 + 3	17	25000	705	923	152	95 (22,000)	Also 700 TRC & 27 MIS
31	Sankara, Sundergarh DSO, P C Patel	1 + 3	06	9000	33000	1990	59	nil	
32	Kansbahal, Sundergarh DSO, Sibaram Choudhry	1 + 3	06	15000	6800	2000	290	27 (12,565)	

SI No.	DSO/ HPO / EDSO Division / District. Name of Post Master	No Staff	Sale p.m. (Rs.)	No. of EDBOs	SB Accts	RD Accts	TD Accts	RPLI Policies Numbers (Amount)	Remarks
33	Kirai, Sundergarh DSO, Kapil Ch Patel	1 + 3	04	6000	2658	1503	151	01 (50,000)	Proper trg. Reqd at BOs
34	Betnotti, Mayurbhanj DSO, S Mandal	1 + 2	16	85000	104000	2600	250	200 (80 lac)	DSO doing well
35	Krishna Chandrapur, DSO, Mayurbhanj, K C Sahoo	1 + 3	10	13000	8000	4000	50	15 (10 lac)	
36	Barhat Tarlochanpur DSO, Bhadrak, Sridhar Jena	1 + 2	10	8000	900	500	50	nil	
37	Dolasahi, Bhadrak, DSO AnandaChandra Das	1 + 3	09	6000	4500	2065	38	01 (20,000)	TRC-300
38	Goumat, Bhadrak, EDSO Praveen Kumar Parida	1 + 2	10	45000	7800	1500	200	Nil	TRC 170
39	Arsa, Bhadrak , DSO Manmath Kumar Das	1 + 3	04	1200	1500	350	10	06 (2.5 lac)	
40	Ada, Bhadrak, DSO Baikunthnath Behra	1 + 2	36	17000	3000	3700	200	80 NA	TRC- 500
41	Dungura, Bhadrak, DSO Laxman Jena	1 + 1	15	2000	nil	nil	nil	05 NA	Poor business at DSO
	<b>KARNATAKA</b>								
42.	Banavasi	1+3	09	--	3023	3033	510	100 55lac	Good accts. TRC-500p.m.
43.	Tiruchitramblam	1+3		5	4000	10000	30	150 1.5 crores	Industrial area BOs are heavy

**IMPORTANT DATA ON EDBOs VISITED**

**Orissa**

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatched p.m	Ordinary Mail recd p.m	Ordinary Mail despatched p.m	M.O despatched. p.m	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
1	Cuttack	Patpur	1470	54	100	100	15	12	338	66	32	4 lacs	
2		Bir Nilkanthpur	347	04	350	350	3	27	70	90	3	-	KVP, NSC
3		Panch gaon	447	03	400	400	10	25	813	150	1	-	
4		Tillotama Deipur	1433	15	1000	1000	7	100	500	300	5	1 crore	
5		Bhutmundai	450	27	900	900	26	41	56	85	6	35 lacs	
6		Patanigarh	1500	8	750	600	7	13	700	285	6	4 lacs	
7		Taladanda	600	10	600	900	15	70	150	60	10	-	
8	Khurda	Barkul	700	50	600	600	40	70	300	107	-	-	NSC, Elect.bill
9		Badapari	700	7	1050	1000	5	55	115	20	-		
10		Chanagiri	800	100	750	450	30	200	150	80	-	-	
11		Gangapada	1070	28	1250	1200	12	10	169	38	26	10 lacs	
12		Antar kiari	550	20	600	600	10	150	150	25	-	-	
13		Motta	3970	121	1375	1700	30	150	250	263	3	30 lacs	
14		Singheswar	700	62	900	900	4	27	340	82	-	3.3 lacs	

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatched p.m	Ordinary Mail recd p.m	Ordinary Mail despatched p.m	M.O despatched. p.m	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
15	Puri	Siula	150	10	300	600	2	3	95	114	01	-	
16		Haripur	377	60	2100	2200	100	150	600	50	-	-	Elect bill. TRC
17		Olikana	500	30	1200	2000	30	50	700	75	-	3 lacs	Elect bill. TRC
18		Bir Pratap pur	250	35	900	1000	15	25	75	125	5	-	
19		Bir Narsingh pur	720	13	450	1500	9	22	391	140	10	12.25 lacs	TRC
20	Bhubaneswar	Kusupur	350	15	900	750	8	35	144	38	5	1.5 lacs	Elect bill. TRC
21		Dighal	300	10	750	300	30	80	145	18	-	-	
22		Konark	600	20	900	1000	20	150	90	62	6	20 thousand	
23		Balanga	8055	650	750	900	90	160	12000	5000	302	-	Elect. Bill, pension
24	Kalahandi	Gadijore	750	15	500	600	8	25	230	170	27	33.5 lacs	Pension
25		Tarapur	200	2	140	150	4	12	15	28	-	10 lacs	TRC
26		Nunmath	600	20	400	600	5	10	50	57	-	8.5 lacs	TRC
27		Thuapadar	200	1	100	200	2	12	10	13	-	-	-
28		Bagad	500	3	300	250	3	25	15	40	-	4 lacs	-
29		Parmand pur	800	25	450	200	10	40	80	139	-	6.5 lacs	More working hr.
30		Medinipur	300	5	900	2400	5	15	200	57	-	1.5 lacs	Elect bill. TRC
31		Gudiali padar	200	4	350	800	5	25	15	15	-	2.25 lacs	TRC

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatched p.m	Ordinary Mail recd p.m	Ordinary Mail despatched p.m	M.O despatched. p.m	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
32		Chanher	500	7	180	300	5	30	80	45	1	7 lacs	TRC
33		Boria	200	4	240	900	7	12	10	7	-	-	
34		Patharla	100	3	100	150	3	25	24	40	-	-	
35	Balasore	Balia	150	1	5000	5000	10	35	40	-	-	1 lac	-
36		Govindpur	200	6	575	560	30	50	70	70	45	2.8 lacs	Office stationery
37		Chanpur	1200	35	5000	5000	10	30	150	60	-	-	STD, KVP
38		Somnath pur	500	50	2500	2450	60	50	20	30	-	-	
39		Jaydeb kasba	416	26	1250	1240	7	31	78	67	-	-	
40		Genguti	50	2	750	740	10	10	150	170	-	45 thnd.	
41		Bardhanpur	458	8	1250	1240	7	4	560	380	30	8 lacs	Elect.bill
42		Bankeswar	48	5	750	740	9	9	500	200	10	1.4 lacs	KVP, NSC
43		Inchudi	725	17	1200	1150	16	23	350	220	10	6.8 lacs	
44		Nuapadhi	425	3	1250	1200	7	6	35	32	-	18 lacs	KVP, NSC
45		Aromola	400	10	400	390	50	16	20	100	-	3 lacs	Pension payment
46		Januganj	1000	100	10000	9500	150	125	100	485	-	-	Stationery shortage
47		Kuanarpur	450	18	700	690	15	60	50	50	1	-	Pension, BPL survey, census work
48		Bhimpur	300	20	2000	1900	30	70	150	100	20	3 lacs	
49		Khan nagar	300	05	750	740	15	8	300	40	1	1.10 lacs	
50	Bhadra	Tihidi	25000	625	2600	7500	250	1125	10000	3500	500	50 lacs	

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatched p.m	Ordinary Mail recd p.m	Ordinary Mail despatched p.m	M.O despatched. p.m	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
51		Dhusuri	9044	98	1650	1640	120	1200	6196	1405	550	-	-
52		Dungura	500	75	600	550	150	250	-	-	-	-	
53		B. Trilochan pur	3500	250	2500	2300	250	750	900	500	50	-	-
54		Dola sahi	4630	73	2050	2040	51	348	4500	2065	38	20 thnd.	-
55		Guamal	1500	100	750	730	56	162	7800	1500	200	-	-
56		Arsa	1000	10	2250	1300	16	130	1500	350	10	2.5 lacs	
57		Ada	6000	500	2500	2475	50	500	3000	3700	200	15 thnd.	
58		Sindol	600	60	1200	1200	6	250	482	109	9	2.9 lacs	
59		Bhat pada	800	40	900	1100	150	200	105	140	2	14 lacs	
60	Mayurbhaj	Krushna Chandra pur	13000	300	600	600	250	500	8000	4000	50	10 lacs	
61		Betnoti	75000	30	35000	20000	200	250	1400	2600	250	80 lacs	
62		Goudadiha	380	8	700	750	5	40	80	105	34	-	
63		Kochila khunta	350	15	400	10000	40	50	350	190	-	5 thnd	
64	Sundargarh	Lankahuda	520	10	300	300	2	15	750	400	15	10 lacs	NSC, KVP, Elect,bill
65		Kirai	5100	56	250	250	41	83	2658	1503	151	50 thnd.	More manpower
66		Sankara	7110	127	270	120	105	243	33000	1973	59	-	
67		Kansbahal	15450	364	5000	7000	277	99	6800	2000	290	12.5 thnd	
68	Rayagada (Koraput )	Jamadei pentha	193	47	1000	900	2	15	30	40	-	3 lacs	

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatched p.m	Ordinary Mail recd p.m	Ordinary Mail despatched p.m	M.O despatched. p.m	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
69		Deoghati	33	1	250	250	1	340	60	20	-	-	
70		Muniguda	14410	218	5000	4500	354	106	4250	600	-	2 lacs	
71		Semiliguda	20565	216	18000	19000	302	196	705	923	152	2.3 lacs	
72		Kunduli	820	5	3000	2900	52	1	150	70	3	15 lacs	
73		Dumuriput	385	1	2650	2630	8	4	180	106	-	1 lac	
74		Mathalput	1483	28	3100	3050	66	14	202	20	-	-	TRC
75		Kasandi	680	6	2050	2000	30	4	120	65	-	1 lac	
76	Berhampur	Digapahandi	21880	132	11230	11230	99	221	5400	1857	441	-	
77		Gokannapur	358	7	1000	1500	2	37	55	35	4	-	
78		Bikrampur	455	6	750	2000	9	37	42	115	-	6 lacs	
79		Angargaon	509	19	1200	1250	7	24	200	92	15	4 lacs	TRC
80		Kinnigaon	155	3	500	500	4	8	145	104	18	50 thnd	
81		Narayanpur	1450	78	508	508	3	45	116	34	-	20 lacs	
82	Sambalpur	Badamal	773	33	600	580	10	3	23	29	-	1 lac	
83		Sankarma	92	5	900	900	5	42	100	18	-	-	
84		Jharsuguda	16075	134	1500	1500	203	314	277	489	1	-	
85		Bareipally	3831	84	3000	5000	106	15	10	10	-	-	

## Himachal

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatched p.m	Ordinary Mail recd p.m	Ordinary Mail despatched p.m	M.O despatched. Per month	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
1	Hamirpur	Jol sappar	2500	2	200	200	8	5	-	-	-		
2		Dangri	1500	2	150	200	5	3	-	-	-		
3	Sirmaur	Kammuwala	1000	5	250	300	10	4	-	-	-		
4		Pagar	200	2	100	150	8	3	-	-	-		
5	Shimla	Baldian	150	5	150	200	5	4	-	-	-		
6	Mandi	Gawali	150	9	250	375	3	20	35	100	10	-	Passbook to be issued by BO
7		Pali	800	30	830	500	4	25	60	200	20	-	Shortage of stationery
8		Darang	2000	150	875	750	7	200	50	225	3	-	
9		Kapahi	800	12	1000	625	5	80	400	500	100		
10		Kanaid	3000	100	875	500	25	45	100	400	4	-	Limit of 1500 to be increased
11		Chambi	3000	175	1500	625	7	250	100	100	7	-	
12		Mahadeb Sing nagar	2500	100	700	500	15	25	-	-	-	-	
13		Koksar	500	125	375	325	2	2	-	-	-	-	
14		Trilokinath	90	6	150	200	1	55	-	-	-	-	
15		Yurnath	125	5	100	175	2	3	-	-	-	-	



SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatched p.m	Ordinary Mail recd p.m	Ordinary Mail despatched p.m	M.O despatched. Per month	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
16		Sissu-I	150	5	200	100	2	10	2	4	-	-	Younger people may be posted
17		Tandi	100	12	250	200	4	9	5	-	-	-	Jute bags not available
18		Palchan	567	15	400	390	7	85	20	66	-	-	
19	Kangra	Angreta	400	10	500	350	3	5	50	45	8	-	
20		Banuri	2000	120	1250	875	30	400	100	300	35	-	
21		Mc leod ganj	300	5	375	150	2	20	150	100	-	3 lacs	
22		Sadwag	2500	40	875	625	15	70	100	220	15	-	
23		Bagli	600	6	600	500	2	25	28	14	-	13 lacs	Shortage of stationery
24		Gurchal	1000	25	1000	650	6	0	41	147	-	-	
25	Solan	Basal	250	10	200	150	4	8	-	-	-	-	
26		Dhraot	300	4	80	100	5	10	50	200	-	-	

## Rajasthan

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatc hed p.m	Ordinary Mail recd p.m	Ordinary Mail despatc hed p.m	M.O despatc hed. p. m.	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
1	Jaipur	Nayla	700	25	150	1500	7	40	15	275	2	.	TRC
2		Mohanpura	400	7	1000	1000	5	100	40	60	-	2lacs	TRC,elect bill
3	Sikar	Mandawara	423	63	350	400	4	18	15	560	12	-	STD,Elect bill
4		Kashi kavas	57	4	650	800	1	14	32	37	-	-	TRC
5		Harsh	1588	7	300	600	1	24	21	192	10	-	Elect bill
6	Pali	Dhamli	135	1	575	690	2	10	56	192	-	-	Elect bill
7		Lambia	145	1	350	875	1	20	24	37	-	-	TRC,Elect bill,Pension payment
8		Hingola khurd	22	2	120	214	2	2	14	20	-	-	-
9		Mandia	430	1	250	1000	2	10	72	303	-	15lacs	
10		Hema vas	2800	76	500	2200	5	35	25	65	15	15.5lacs	TRC,Elect bill
11		Khairwa	1238	32	1800	2600	22	41	107	236	5	-	TRC,Elect bill
12	Jalore(Sirohi)	Viram deo chowk	17153	572	700	1200	3	14	300	4500	200	-	-

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatc hed p.m	Ordinary Mail recd p.m	Ordinary Mail despatc hed p.m	M.O despatc hed. p. m.	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
13		Godan	261	5	200	300	1	57	17	12	95	76.4 lacs	-
14		Badan badi	240	2	200	300	2	108	91	67	6	0.5 lac	
15		Bhagli singhlan	74	2	150	275	2	87	87	13	-	-	-
16		Sankarna	64	2	100	150	1	156	8	44	-	-	-
17		Leta	60	1	120	140	1	129	46	173	1	-	-
18	Barmer	Rani gaon	349	7	250	350	12	23	5	207	-	-	-
19		Uparla	20	1	50	90	1	7	2	10	-	-	-
20		Garal	35	1	250	400	1	5	5	68	-	-	-
21		Chawa	10	1	75	100	1	15	4	10	-	-	-
22		Dhok	25	1	90	100	1	10	8	8	-	4lacs	-
23		Mahabar	100	1	150	500	1	8	2	6	-	-	-
24		Kurla	40	2	125	200	1	6	3	60	-	-	-
25		Punio ki basti	35	1	100	160	1	38	13	26	-	-	-
26	Sirohi	Mandwa	469	2	2000	2200	3	40	2	15	-	-	TRC,Elect bill
27		vagsin	71	4	500	500	1	31	20	48	-	-	Stationery shortage
28		Morli	31	1	500	300	1	35	-	2	-	-	IPO facility
29		Jaitpura	257	2	300	450	2	80	4	90	-	0.5 lacs	TRC
30		Joyla	243	2	300	1200	2	50	121	164	-	-	Reqd.Training
31	Hanumangarh	Jorkia	215	8	600	750	2	51	102	109	-	2.25 lacs	IPO,TRC,

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatc hed p.m	Ordinary Mail recd p.m	Ordinary Mail despatc hed p.m	M.O despatc hed. p. m.	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
	(south Ganganagar)												Elect.bill
32		Rorawali	374	1	500	1250	1	50	143	66	-	2.25 Lacs	Quick Service More cash limit
33		Nawan	120	2	250	750	1	85	21	30	-	-	
34	Sawai madhopur	Kundera	1300	7	1500	2000	7	297	1500	1100	201	7lacs	
35		Rawal	25	1	150	300	20	55	76	12	1	-	
36		Kustala	525	2	250	1000	2	84	20	399	15	-	-
37		Mui	7	1	75	150	1	18	26	25	2	-	
38		Sherpur Khilchipur	800	10	250	6250	6	1708	100	625	-	2.25 lacs	
39	S.Ganga Ngr	Kundalwala	307	13	300	1500	03	29	-	-	-	-	Shortage of Staff. Coverage of villages should be less
40		Chak-10-Z	50	01	50	125	02	05	09	07	02	0.75 lacs	TRC
41		Chak-12-Z	345	02	200	700	01	23	02	500	-	-	BPM demands Commission
42		Chak-15-Z	256	01	450	500	01	30	04	60	-	-	Postal order, PCO, TRC, Elect bill
43	Karoli	Bhunehra	70	01	150	225	01	51	01	60	03	-	BPM not interested
44		Karsai	127	05	60	200	02	50	04	40	01	-	-

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatc hed p.m	Ordinary Mail recd p.m	Ordinary Mail despatc hed p.m	M.O despatc hed. p. m.	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
45		Mahmood pur	47	01	175	400	02	07	07	20	-	-	-
46		Kalyani	102	02	200	350	01	90	06	08	01	-	-
47	Bikaner	Pugal	1530	20	3750	5000	05	32	-	68	-	-	More cash limit, TRC, Elect.bill
48		S .P Kosha	495	04	600	600	03	05	22	18	-	0.25 lac	TRC
49		Ridmals ar	120	01	600	650	02	94	40	175	-	-	TRC, Water, Elect. Bill
50	Nagaur	Kumhari	193	02	250	875	05	53	94	3.63	-	-	TRC
51		Bhakrod	178	02	200	300	03	37	03	33	-	0.5 lacs	Water, Elect. Bill
52		Kharnal	56	01	50	250	01	10	01	22	-	-	TRC, Water, Elect. Bill
53	Tonk	Mehudwas	1500	25	600	1500	07	70	30	300	02	7 lacs	More cash limit, Shortage of stationery
54		Sonwa	300	10	500	1500	04	80	01	40	-	-	TRC, PCO
55		Peeh ki Baori	1500	10	750	2000	02	60	10	700	-	-	Staff shortage
56		Chatar Ganj	50	01	150	500	01	40	-	40	-	0.5 lac	-
57		Devli	206	30	75	145	05	150	80	150	7	1 lac	Stationery shortage
58	Jodhpur	Daudniyan	25	15	200	250	04	40	30	151	-	-	PCO
59		Lawal	300	04	350	350	07	65	07	150	-	-	PCO,TRC, Elect. Bill

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatc hed p.m	Ordinary Mail recd p.m	Ordinary Mail despatc hed p.m	M.O despatc hed. p. m.	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
60		Mandla kala	300	05	200	300	01	39	03	108	-	-	location not good
61		Khetolai	400	20	150	300	03	12	05	256	-	-	Low business
62		Gomat	150	02	525	525	01	16	36	58	-	-	Low business
63		Dhaulia	250	04	150	250	06	10	-	100	-	-	Large area difficulty in letter Distribution
64		Kanoi	500	05	250	400	05	40	02	102	-	-	PCO, TRC, Elect,bill
65		Sam	1200	10	1500	2200	15	10	30	130	-	-	TRC, Elec. bill
66	Bharatpur	Panhori	150	12	450	600	03	12	01	03	-	-	<b>Low business</b>
67		Barkher a	470	10	500	508	01	07	130	224	02	2 lacs	
68		Jaluki	400	23	810	660	03	06	12	10	-	-	BPM not interested
69	Alwar	Bagar rajput	250	06	450	360	05	55	05	15	-	-	TRC
70		Gaudura	575	17	660	1500	10	70	50	200	-	-	Shortage of stationery
71	Bhilwara	Mahuwa	1198	18	2400	4500	02	87	10	532	-	-	Timely payment of RD
72		Devli	06	02	150	450	02	16	02	05	-	-	Water and electricity bill
73		Senthuri a	30	03	150	300	01	23	-	-	-	-	BO can work as a co operative society
74		Kodu kota	106	01	150	600	03	18	10	33	-	-	BPM not interested
75	Chittor garh	Harnath	50	05	450	450	02	06	14	32	-	-	Awareness on

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatc hed p.m	Ordinary Mail recd p.m	Ordinary Mail despatc hed p.m	M.O despatc hed. p. m.	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
		pura											postal service
76		Kankawa	525	02	900	1050	01	53	30	124	-	3.5 lacs	
77		Jashma	508	11	375	500	02	22	05	72	-	-	
78	Beawar	Lambakundka	49	02	300	400	02	07	05	01	-	-	TRC
79		Beghiyavas	303	01	200	300	01	18	16	47	05	-	Electricity bill
80	Dungarpur	Tejpur	355	05	175	832	01	44	-	04	-	-	Cost of stationery to be reduced
81		Badgaon	126	01	750	1826	05	25	72	373	-	-	<b>TRC</b>
82		Galkia	114	02	450	1012	02	211	124	101	-	0.8 lac	School fee collection, Fax, Xerox
83		Chiriyavas	489	23	750	1826	05	25	72	373	-	-	TRC, etc. Bill
84	Udaiapur	Padauli kalan	01	01	50	75	22	-	-	-	-	-	TRC, elect. Bill
85		Bhadui guda	05	01	600	1000	01	01	51	53	16	-	
86		Bandsa	1042	01	1000	400	02	04	69	134	-	-	
87	Ajmer	Krishanpura	200	02	60	500	01	20	50	34	01	0.25 lac	
88		Nand	250	01	75	250	01	35	18	11	-	0.25 lac	

SL NO	Division	EDBO	Sale of Postage p.m	Regd. Mail Despatc hed p.m	Ordinary Mail recd p.m	Ordinary Mail despatc hed p.m	M.O despatc hed. p. m.	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
89	Churu	Khasali	81	03	450	800	01	25	20	375	-	-	
90		Ghangh u	1080	02	350	1200	03	47	13	924	-	-	
91	Dhaulpur	Mangrol	300	01	1000	1200	01	45	10	38	-	1.5 lacs	
92		Baretha	2020	01	250	200	08	19	08	15	02	-	
93		Mania	4765	900	1800	1200	49	70	50	2000	250	6 lacs	
94		Jalalpur	05	01	200	60	01	41	15	80	-	8 lacs	
95		Barehm uri	140	01	500	50	01	32	12	42	-	17.5 lacs	
96	Jhunjhunu	Birmi	450	03	300	750	01	17	25	32	03	7.75 lacs	
97		Churla	514	12	250	750	01	06	27	124	33	-	



## KERALA

SL No.	Division	EDBO	Sale of Postage p.m	Regd.mail Despatched p.m	Ordinary Mail recd p.m	Ordinary Mail despatched p.m	M.O despatched. p. m	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
1	Allepey	Punnakunn thesery	11400	38	2000	2500	68	156	40	467	4	12lacs	-
2		Punnakunn thesery south	1500	25	750	1000	5	20	194	130	1	-	-
3		Ponganedumdi	5390	27	3000	3250	9	77	-	-	-	4lacs	-
4	Quilon	Thrppilazhikom	5000	50	2500	5000	25	350	2000	1192	6	-	PCO, competition from courier
5		Chanapara	4000	70	1000	4000	65	90	42	84	-	-	Staff shortage
6		Kerupara	5000	200	3125	5000	20	600	300	30	10	-	-
7		Ozhuku para	2500	40	1250	5000	25	110	120	300	22	12lacs	-
8	Pattanamthitta	Edamulakkal	7700	250	6875	8750	30	200	475	50	9	4lacs	-
9		Vadakkumbhagom	3500	100	3125	5000	55	150	200	250	15	-	-
10		Valanja vattom east	3000	50	5000	6250	30	75	95	370	15	-	-
11	Ernakulam	Thalakode	1200	40	1000	3750	10	200	21	4	-	-	Large area
12		Neria mangalam	10000	500	2500	7500	40	150	210	91	2	-	More work load
13		Nadakavu	5000	200	6250	8750	10	60	200	29	10	-	-
14		South paravoor	7000	70	2500	5000	15	50	100	60	3	1 lac	Rainy season problem
15	Idukki	Karippilangad	1000	10	450	1500	10	20	320	100	-	3 Policy	Tribal area

SL No.	Division	EDBO	Sale of Postage p.m	Regd.mail Despatched p.m	Ordinary Mail recd p.m	Ordinary Mail despatched p.m	M.O despatched. p. m	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
16		Kovakandam	2000	20	2250	8750	20	150	500	100	1	100 policies	Large area
17	Kottayam	Thrikotha mangalam	3000	25	5000	8750	25	95	240	52	-	1.5 lacs	
18		Eravinalloor	4000	100	5500	8000	20	60	350	450	2	14 policies	
19	Changa cherry	Eravuchira	2500	20	2500	8750	15	100	250	140	10	26 policies	
20		Ponganthana	2000	130	1500	4000	10	300	400	12	-	-	
21	Mavelikkara	Pavukara	5000	50	3750	5000	40	100	50	150	-	22 pol.	
22		Eramathoor	6000	200	6250	7500	-	-	30	360	7	3 lacs	
23	Trivendrum (North)	Poothura desam	2500	50	1250	5000	10	100	220	57	1	20 lacs	
24		Melivetoor	4955	50	2000	3750	15	60	50	20	2	1 lac	
25		Kaikkara	6000	40	3000	4250	15	150	600	18	14	60 lacs	
26	Trichur	Poomala	6000	240	2250	5000	75	200	200	5	-	1 policy	
27		Chottupara	500	3	750	1750	5	30	142	37	4	12 pol.	Low business
28		Chaipankunzhi	5000	50	1250	1750	20	30	135	60	1	-	Hilly area, PCO
29		Vettilapara	4000	160	3750	6250	20	60	140	114	3	-	Staffshortage
30	Palakkad	Vannamada	4000	300	7500	6250	40	150	170	110	-	0.5 lac	Lack of basic

SL No.	Division	EDBO	Sale of Postage p.m	Regd.mail Despatched p.m	Ordinary Mail recd p.m	Ordinary Mail despatched p.m	M.O despatched. p. m	M.O Recd. Per month	No. of SB accts	No. of RD accts	No. of TD accts	RPLI	Remarks
													facilities
31		Palaniyar palayam	4387	10	2500	3750	33	200	230	120	-	15 lacs	
32	Ottapalam	Kavundikkal	1500	10	1125	1500	15	50	503	40	4	8 lacs	
33		Mukkali	2500	15	1250	1500	22	15	492	30	6	3 lacs	
34	Manjeri	Edivanna	3500	15	1500	3000	20	60	150	80	-	-	-
35		Aruvacode	3000	25	625	---	27	--	1000	48	-	1.5 lacs	
36	Tirur	Kololambu	9000	20	5000	7500	30	100	1000	55	11	0.5 lacs	
37		Sugapuram	14000	40	5000	5500	26	86	500	1	16	1 crore	Rich area
38	Kannaur												
39		Chingalai	5000	200	3750	5000	40	200	-	-	7	-	-
40		Paisakkari	5000	25	3750	3750	50	50	300	75	-	6 lacs	
41	Thalaserry	Kindanhi	3500	250	1000	2000	20	40	250	125	12	25 thnd	Less activity
42		Mekkunar	8000	75	3750	5000	40	100	100	50	10	-	-
43	Vadakara	Rayarangoth	5000	100	2500	3750	20	60	200	7	-	2lacs	Inactive BPM
44		Kannukkara	10000	250	4550	5125	40	130	150	10	2	-	-
45	Calicut	Vavadu	4000	200	1250	5000	30	100	424	80	-	3 policies	
46		Thachanpoyil	3500	20	3750	8750	30	100	200	45	6	4 lacs	

## BIHAR

SL NO	Division	EDBO	Sale of Postage per month	Reg. Mail despatched per month	Ordinary Mail received p. month	Ordinary Mail despatched per month	Money order despatched p.m	Money order received per month	NO. of Accounts / policies				Remarks
									SB	RD	TD	RPLI	
1	Patna	Sripalpur	210	02	250	350	06	08	34	49	-	10 lacs	PCO, seed and fertilizer sale
2		Bea pur	557	04	250	750	03	47	03	08	-	3.4 lacs	PCO
3		Sherpur	726	18	800	500	05	47	50	47	-	7 lacs	NSC and PCO
4		Kurthaul	739	34	350	625	03	07	-	-	-	6.1 lacs	PCO , TRC & Elect.bill
5		* Punpun	19340	72	570	3000	25	136	718	2419	56		Loan through S.O Locker facilities
6	Champanan (Motihari)	Mahmada	1800	03	150	1000	02	22	01	03	-	7 lacs	PCO, TRC
7		Katehen	379	07	150	1200	01	110	-	-	-	7 lacs	Stationery shortage
8	Betiah	Sahadatpur	408	15	700	800	02	22	-	-	-	0.6 lac	PCO
9		Puraina gasai	600	04	300	500	03	37	35	46	03	0.7 lac	NSC, Elec, TRC bill
10	Siwan	Chhapia Bujurg	2293	21	500	700	02	119	151	02	-	-	TRC
11		Khajuri	352	22	500	1200	02	75	-	-	-	2.9 lacs	PCO
12		Bhitbhrwa	305	03	150	250	07	58	-	-	-	4.2 lacs	TRC
13		Chanp	86	02	100	250	01	44	-	-	-	-	Awareness on RPLI Req. PCO
14		Makand	104	03	700	1000	02	41	01	-	-	-	PCO

SL NO	Division	EDBO	Sale of Postage per month	Reg. Mail despatched per month	Ordinary Mail received p. month	Ordinary Mail despatched per month	Money order despatched p.m	Money order received per month	NO. of Accounts / policies				Remarks
									SB	RD	TD	RPLI	
15	Gaya	Musepur	360	10	1200	750	01	15	-	-	-	-	PCO
16		Dora	240	03	1350	2100	03	06	300	100	05	1 lac	PCO, Security arrangement
17		Khabhainy	700	04	1800	1200	10	25	400	74	19	6.1 lacs	PCO
18		Noawma	200	05	600	900	08	24	18	35	01	0.43 lac	PCO
19	Bjoipur	Dularpur	530	01	250	500	02	26	26	1	-	0.4 lac	Pension payment Elect.bill collection
20		Kapuran	180	01	550	500	-	858	19	14	-	-	PCO,Pension payment Elect.bill collection
21		Sarna	100	02	500	600	02	18	-	-	-	-	Stationary shortage
22		Ratanpur	200	01	250	500	02	18	-	-	-	-	TRC,Pension Payment, Elect.bill
23	Munger	Bhalar	300	65	400	600	01	24	150	200	-	8.5 lacs	KVP/ NSC
24		Herudiyara	60	01	400	1500	01	20	-	-	-	10.7 lacs	TRC,Elect bill
25		Benigir	615	01	250	1100	02	28	-	-	-	2 acs	Computerization Attractive schemes
26		Lohchi	323	06	750	1000	05	51	19	11	-	6.25 lacs	Accounting problem with S.O
27		Sarobag	199	05	175	800	01	34	70	25	01	1.1 lac	TRC, Elect.bill
28		Ora bagicha	49	01	250	600	01	18	161	42	25	6 lacs	Quick service reqd.
29	Begusarai	Papraur	760	07	2000	1300	06	34	1000	44	36	20 lacs	Speed post, KVP,NSC etc
30		Noorpur	892	17	500	1000	04	53	467	15	-	9 lacs	Speed service

SL NO	Division	EDBO	Sale of Postage per month	Reg. Mail despatched per month	Ordinary Mail received p. month	Ordinary Mail despatched per month	Money order despatched p.m	Money order received per month	NO. of Accounts / policies				Remarks
									SB	RD	TD	RPLI	
													reqd.
31		Singhol	105	05	2000	5000	01	34	538	04	03	34 lacs	More cash limit, Stationary shortage
32	Saharsa	Narhi	460	30	450	600	02	13	105	65	-	12 lacs	TRC, KVP, NSC
33		* Tharbitta	2960	35	1100	1350	17	369	4000	2000	45	30 lacs	Quick payment of FD Schemes, TRC
34		Parari	331	06	200	250	02	45	100	75	05	-	TRC, Electb bill, interest onSB toincrease
35		Chainpur	360	10	150	300	01	40	800	100	15	-	TRC, Elect bill
36		Parsarma	165	04	200	425	01	28	128	16	-	-	TRC
37	Purnia	Kanharia	1495	20	1000	800	45	642	-	-	-	30.5 lacs	NSC/KVP, off. Delay
38		Mahalbadi	100	02	500	600	08	260	274	16	-	24 lacs	More cash limit, delay
39		Champawati	640	21	600	900	04	161	500	56	-	60 lacs	More cash limit, delay
40		Parasmani	246	06	900	1100	03	103	100	60	-	34 lacs	New technology reqd.
41	Madhubani	Khajuri	51	450	600	01	04	-	-	-	-	-	
42		Ranti	220	04	450	300	02	40	500	90	03	29.7 lacs	Co-operative Services
43		* Arerhat	5500	57	4500	12000	13	486	3800	892	389	7.5 lacs	Mobile phone service
44	Darbhanga	Sonki	275	28	1500	1200	01	221	87	28	-	4.2 lacs	TRC,Elect.bill
45		Nawada	135	06	1500	1800	01	45	32	25	02	32 lacs	NSC,KVP, Pension payment

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									SB	RD	TD	RPLI	
46		Mahinam	137	05	450	600	04	29	16	12	-	22.65 lacs	
47	Samastipur	Raghukant	05	11	900	1050	07	27	96	31	-	8 lacs	<b>PCO</b>
48		B .Barhanda	187	01	75	1800	01	146	96	31	-	10.8 lacs	<b>NSC, KVP</b>
49	Sitamarhi	Bakhri	146	01	750	1500	01	22	61	52	02	32.89 lacs	<b>TRC</b>
50		Bishanpur	118	02	450	900	01	40	66	80	-	10.5 lacs	<b>TRC, electbill</b>
51		Rajo Patti	770	32	2100	3000	02	40	43	47	02	-	<b>NSC,KVP,IPO</b>
52		Rewasi	185	08	750	1200	10	119	57	83	17	82 lacs	<b>NSC,KVP,TRC</b>
53		Punoura	105	04	900	1500	13	35	181	80	-	33.35 lacs	<b>TRC,IPO</b>
54	Muzaffarpur	Shilaballi	1000	04	400	750	01	67	456	55	-	15 lacs	
55		Goriagamadih	91	03	600	750	03	36	11	09	-	12.5 lacs	<b>IPO should be available in BO.</b>
56		Sakri Saraiya	66	01	300	120	01	32	60	36	-	2.5 Lacs	<b>TRC,Electric Bill</b>
57		Anant Kamtaul	29	01	600	750	01	89	04	28	-	16.95 lacs	<b>Trc,Electric Bill</b>
58		Chakwata Nagma	285	02	450	600	01	36	46	12	-	-	<b>NSC/KVP in BO</b>
59		* Narma	2682	145	7500	4500	41	1745	3700	600	67	1 Crore	<b>TRC, Mobile Facility</b>
60	Saran	Khanpur	396	01	250	03	106	-	-	-	-	27.6 lacs	<b>PCO,TRC</b>
61		Natwar semeria	585	08	300	500	04	157	45	11	-	11.20 lacs	<b>TRC</b>
62		Sonia	200	01	500	800	01	62	-	-	-	10.25	<b>Authorization for</b>

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									SB	RD	TD	RPLI	
												lacs	<b>SB, etc</b>
63		Erai	235	01	700	800	01	55	10	02	-	2.25 lacs	<b>PCO</b>
64	Nalanda	Rajgir kund	2450	17	600	--	13	-	40	34	02	-	<b>STD,PCO</b>
65		Rana bidha	330	09	450	900	19	200	369	13	03	1 lac	<b>Shortage of stationery</b>
66		Karah	600	05	450	900	14	40	200	20	-	-	
67		Badgaon	150	01	900	-	01	-	06	-	01	1.5 lac	
68	Vaishali	Gurmia	60	12	40	30	01	154	77	-	-	-	<b>More cash limit, Stationery shortage</b>
69		Jurawanpur karari	55	88	125	600	01	56	527	37	607	8 lacs	<b>Cash doesn't come according to money order</b>
70		Manikpur pagdi	250	02	900	1000	01	125	63	20	-	8.25 lacs	<b>TRC, elect.bill PCO,NSC</b>
71		Paharpur	260	18	250	450	05	58	-	-	-	5 lacs	<b>Cash problem on money order recd.</b>
72	Nawada	Gohawa	300	01	450	750	01	33	65	10	-	1 lac	<b>Widow pension</b>
73		Farhar rahimabad	705	13	1000	750	16	308	25	-	-	-	<b>TRC, Elect bill</b>
74		Akona bazar	309	11	900	1500	01	29	525	10	24	8.25 lacs	<b>NSC facility Cash problem on money order recd.</b>
75		Fatehpur morh	25	32	750	900	10	60	69	61	34	0.4 lacs	<b>Crop insurance NSC</b>
76	Bhagalpur	Tetari pakda	2010	12	2100	1200	03	58	70	42	-	5.2 lacs	



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									SB	RD	TD	RPLI	
77		Pakara	500	01	750	300	03	30	206	29	17	3.75 lacs	
78		Sahu parwatta	1250	12	1500	1800	12	43	586	22	31	10.9 lacs	Loan facility
79		Khagra	240	04	750	600	01	45	239	67	05	4.10 lacs	
80	Rohtas	Amiyawar	180	04	750	600	01	45	380	03	115	30 lacs	Loan facility
81		Akorhi	110	01	400	200	01	60	175	12	03	1 lac	PCO, KVP, loan facility
82		Karvandia	460	10	1000	900	06	53	131	61	-	10.5 lacs	PCO
83		Atmi	270	01	750	200	01	28	117	38	02	3.9 lacs	NSC ,KVP
84	Auranga bad	*Madanpur	8600	180	18000	12000	30	250	14500	2638	1201	25 lacs	Shortage of stationary and Staff
85		Amas	300	15	200	300	01	20	-	10	-	4.25 Lacs	Shortage of Office Stationery
86		Sawan Kalan	55	10	300	600	06	35	40	-	-	2 lacs	Shortage of staff
87		Teldiha	260	25	600	800	03	60	300	12	-	1 lacs	Stationary shortage
88		Nima budhaol	300	05	1500	1200	06	23	20	09	-	5.5 lacs	PCO

Sl. No.	Name of the District / Division	Name of the EDBO	Sale of Postage per month	Registered Mail despatched per month	Ordinary Mail received per month	Ordinary Mail despatched per month	Money order despatched per month	Money order received per month	No. of Accounts / policies				Remarks
									SB	RD	TD	RPLI	
1	Gurdaspur	Parmanand	350	06	10	30	01	40	38	03	-	6 lacs	<b>More work load</b>
2		Paniar	3000	02	60	60	07	01	40	65	-	70 lacs	
3		Awankha	1200	12	65	35	12	115	600	110	6	30 lacs	
4		Glacier	3500	10	35	40	06	03	21	-	-	-	
5	Ropar	Ramgirpur	300	175	750	175	175	50	175	85	03	-	<b>Facing competition</b>
6		Singh Bhagwantpur	1500	150	750	650	150	175	300	200	25	-	<b>Heavy collection , difficulty in deposite</b>
7		Kahaupur Khui	1500	20	500	500	60	10	221	160	17	-	
8	Amritsar	Jethuwal	2000	70	550	250	75	175	06	08	-	1 lac	
9		Sohiankund	200	15	10	05	01	05	100	10	-	-	<b>Shortage of Rev.stamp</b>
10		Vallah	2000	25	50	35	15	03	22	40	-	-	
11	Jalandhar	Khatkar Kalan	700	12	250	250	125	125	06	14	-	15 lacs	<b>Workload has increased</b>
12		Dhahan	2500	40	40	50	18	05	30	40	15	3 lacs	<b>Work load for SB,RD, TD RPLI etc</b>
13		Bispa	2000	40	80	15	08	02	20	10	-	15 lacs	<b>Unsafe cash transaction</b>
14	Ludhiana	Tibba	2200	375	750	200	50	06	10	85	-	7 lacs	
15		Pawa	2500	90	100	50	125	10	31	26	-	0.75 lac	<b>BPM is very strict on</b>

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									SB	RD	TD	RPLI	
													<b>opening accounts</b>
16		Nawdpur	2600	100	2000	1125	200	07	10	05	-	0.25 lac	
17	Ferozpur	Sarhali	1205	15	500	450	50	18	25	62	07	89 lacs	<b>Commission to BPM, Staff Shortage</b>
18		Chugattewala	300	12	100	120	18	08	15	-	-	7 lacs	<b>More cash limit, TRC</b>
19	Sangrur	Bhanbaur	300	10	200	300	05	07	50	90	-	1 lac	<b>KVP, NSC in BO</b>
20		Hermitage	2500	32	625	1250	05	05	34	46	-	-	<b>Security arrangement for cash transaction</b>
21		Bhasaur	2193	80	300	625	60	08	60	30	01	1 lac	<b>Shortage of stationery</b>
22	Patiala	massingan	750	200	1000	3750	48	35	138	262	05	-	
23		Dudhan sadhan	600	20	750	1250	03	02	12	03	-	12.5 lacs	<b>More salary</b>
24		Julkan	145	30	250	875	04	03	156	80	-	14 lacs	<b>Lack of awareness</b>
25	Bathinda	Bandhi	3027	18	200	180	15	03	06	14	-	4.75 lacs	<b>Shortage of staff</b>
26		Kishanpura kutti	525	05	150	100	12	02	09	20	01	0.5 lac	<b>More cash limit</b>
27	Faridkot	Khokhar	119	10	280	300	08	02	-	-	-	2.5 lacs	<b>Inactive BPM</b>
28		Machaki malsingh	900	16	200	320	12	03	07	37	-	2.8 lacs	<b>Water &amp; electricity bill</b>

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									SB	RD	TD	RPLI	
29	Hoshiarpur	Lehlikalan	1300	15	375	175	04	10	300	38	01	-	<b>Shortage of stationery</b>
30		Sasauli	500	06	225	125	03	05	50	25	-	-	<b>Low revenue</b>
31		Patti	1100	15	500	300	10	20	600	90	06	-	<b>Security arrangement</b>
<b>32</b>		<b>Chabewal</b>	<b>2000</b>	<b>30</b>	<b>1125</b>	<b>625</b>	<b>07</b>	<b>08</b>	<b>125</b>	<b>110</b>	<b>03</b>	<b>-</b>	<b>Stationery shortage</b>

**IMPORTANT DATA ON PSSK s VISITED**

SI. No	Division / PSSK / P.O.	P S Sewak Name	Postage sale pm (Rs.)	Max sale (Rs.)	Facilities given.	Mail Handled in a day (Max.)	Working Hours	No. of Villages covered	Problems / Suggestions / Remarks
	<b>BIHAR</b>								
	<b>BHOJPUR</b>								
1.	Ramapur Sanadia Ratanpur	R K Rajak	2000	5000	No	150	07	04	Dak delivery in rainy season. Other postal functions be allowed.
2.	Erora Dularpur	S K Singh	No record	NK	No	15	04	01	Shortage of stamps. Other functions be added to PSSK.
	<b>JEHANABAD</b>								
3.	Bhadsara Kanko	Sanjay Kumar	300	500	Yes	30	06	04	PS Sewak functions from his bag .Scared to carry cash.
4.	Lodhipur Khijar Sarai	Ravindra Kumar	1200	5000	No	10	03	04	As above.
5.	Mohabbatpur Sherghati	Ms Rubi Kumari	500	8000	No	50	03	03	
	<b>VAISHALI</b>								
6.	Shah Miyan Rohua Bhagwanpur	Kafeel Akhtar	200	800	No	30	03	01	Sewak is quite active & villagers want more services from him.
	<b>NALANDA</b>								
7.	Kool Nalanda	Navin Kumar	No record	NK	No	25	06	02	Not doing satisfactory work.
	<b>NAWADA</b>								

Sl. No	Division / PSSK / P.O.	P S Sewak Name	Postage sale pm (Rs.)	Max sale (Rs.)	Facilities given.	Mail Handled in a day (Max.)	Working Hours	No. of Villages covered	Problems / Suggestions / Remarks
8.	Panchrukhi Rajhat	Chadrawati Lila	---	500	No	10	03	01	Lady sewak, from vill. head's family. PSSK opened last month only.
	<b>BHAGALPUR</b>								
9.	Parbatta Naugachia	K R Umesh	320	2095	No	10	03	01	
10	Lodhipur Bhagalpur Sub PO	Vikas Thakur	3000	12000	No	50	03	02	Schools, banks & cottage industry there is lot of business potential.
	<b>ROHTAS</b>								
11	Pokharahan Nasriganj	Kalender Ram	500	5290	Yes	NK	03	02	
	<b>SARAN(Chhapra)</b>								
12	Balesra Daudpur	Jai Prakash	---	4000	No	30	03	--	PSSK is being run from a shop as no facilities .
13	Bahuara Qadir	Shamim Ahmed	Not fixed	NK	Yes	30	03	01	Running PSSK from a medical store.
14	Navalpur Bhaluan	C 'Shekhar Ram	Not fixed	NK	No	20	03	01	Telephone / Electricity bills collection be allowed.
	<b>East CHAMPARAN ( Motihari )</b>								
15	Bakhri Nazir Mehshi	Kapil Dev	Not fixed	2175	No	25	05	01	Non delivery PSSK
16	Vimalpur Mehshi	Ram Rai	-do-	900	No	10	04	02	Not much work is done by PSSK being run from home.

Sl. No	Division / PSSK / P.O.	P S Sewak Name	Postage sale pm (Rs.)	Max sale (Rs.)	Facilities given.	Mail Handled in a day (Max.)	Working Hours	No. of Villages covered	Problems / Suggestions / Remarks
	<b>PATNA</b>								
17	Bishnupur Madhopur	B M Rai	-do-	11200	No	15	04	03	PS Sewak takes interest in selling stamps esp to banks. Max in Apr. 03
	<b>GOPIGANJ</b>								
18	Bengalkhar Sasa Musa	Poonam Kumari	-do-	5000	No	25	05	03	Lady has been made P S Sewak but cannot work .
	<b>BEGUSARAI</b>								
19	Paspura,Pattapur Refinery Township	R P Sharma	8445	16825	No	40	06	01	More functions be added to PSSK.
20	Masadpur Barauni	Haroon Rashid	250	450	No	17	06	05	PCO be opened at PSSK
	<b>MUNGER</b>								
21	Adampur (Indruk No.2) Jamalpur	Ms Asha	600	8725	No	100	06	01	Non delivery PSSK.
22	Mustafa chak (Ram Nagar) Jamalpur	Shankar Das	9850	25600	No	30	06	01	--- do ---
23	Marangal Bhatta Bazar	Anil Kumar Das	28200	51400	Yes	60	06	04	--- do ---
	<b>SUPAUL</b>								
24	Peerganj(Tharbitta) Kishanpura	Rekha Kumari	400	2365	No	30	03	07	---do---
25	Behli(Shivpuri) Tharbitta	Kusheshwar Choudh	1130	2760	No	15	06	01	---do--- PS Sewak is also an agent of KVP / NSC / RD.

Sl. No	Division / PSSK / P.O.	P S Sewak Name	Postage sale pm (Rs.)	Max sale (Rs.)	Facilities given.	Mail Handled in a day (Max.)	Working Hours	No. of Villages covered	Problems / Suggestions / Remarks
		ry							
26	Satlakha Rohika	S S Mandal	300	500	No	25	03	07	
27	Jamuari Arerhat	Anil K Coudhary	1200	4500	No	20	03	07	
29	Dularpur Pandoul	Bandna Choudhry	900	2100	No	20	03	06	
30	Pandh Narsingh Sarya	Ashutosh Kumar	No record	NK	No	12	03	01	
31	Mushapur HPO	Nagma ni	NK	NK	No	NK	03	01	
32	Mukurpuria Mandalgarh	Bhanwar Singh	35	145	No	15	03	02	
33	Uncha Pahuna	Narender Singh	NK	NK	None	15	02	02	
	<b>SITAMARHI</b>								
34	Bhasar Machhaha Sitamarhi Bazar	Dhirender	3100	32470	None	15	05	02	
35	Madhopur Roshan Sitamarhi Bazar	Chanda Sinha	4000	28000	None	15	03	02	
	<b>MUZAFFARPUR</b>								
36	Chhajan Hari Rai Turki	Manoj Kumar	450	3400	None	15	03	01	



Sl. No	Division / PSSK / P.O.	P S Sewak Name	Postage sale pm (Rs.)	Max sale (Rs.)	Facilities given.	Mail Handled in a day (Max.)	Working Hours	No. of Villages covered	Problems / Suggestions / Remarks
	<b>RAJASTHAN</b>								
	<b>BANSWARA</b>								
37	Deolia Galkia	Hemant Kumar	2000	NK	None	25	03	02	
	<b>BARMER</b>								
38'	Adarsh Sawa Rawatsar	M P Singh	100	400	None	02	03	01	
39	Rewat Bhagli	Hari Singh	200	800	Yes	30	02	01	
40	Vaderwas Khairwar	Govind Puri	15	60	No	75	03	02	
	<b>ORISSA</b>								
	<b>KORAPUT</b>								
41	Daleiguda Sioniliguda	Bhikari Guntha	150	300	No	NK	03	01	
42	Chitrakunda Jeypore	K L Pali gudia	280	400	No	NK	03	01	
	<b>BHADRAK</b>								
43	Ramchandrapur Krilana (Sampoli)	Parsuram Ray	100	350	No	10	03	03	
44	Panposh Kansahal	Jharu Xalxo	50	200	No	43	05	10	
45	Tulsipur Kondaput	Jagannath	700	5500	No	51	03	03	

Sl. No	Division / PSSK / P.O.	P S Sewak Name	Postage sale pm (Rs.)	Max sale (Rs.)	Facilities given.	Mail Handled in a day (Max.)	Working Hours	No. of Villages covered	Problems / Suggestions / Remarks
		Rout							
46	Mahulia Takatpur	Prabik Behra	500	13000	No	15	03	01	
	<b>CUTTACK</b>								
47	Biswali Kujang SPO Bhutmundai,	Nirbhay Barik	950	3000	Yes	20	06	03	Hanicapped boy working as PS Sewak. Doing satisfactory job.
	<b>PUNJAB</b>								
	<b>PATIALA</b>								
48	Mehdudan Gannaur	Gurmit Singh	NA	NA	No	3-5	01		
	<b>AMRITSAR</b>								
49	Adda Daduwana Fatehpur Rajputtan	Dharmender Singh	1200	NA	No	8-10	03	01	PS Sewak is booking Regd. Letters . P&S bank buys max stamps.
	<b>HOSHIARPUR</b>								
50	Dalwali Khurd Dattapur	Surinder Singh	125	NA	No	15-20	03	01	More functions beaded to PSSK for more revenue.
51	Sangatiwalan Chhadlu	Sukhinder Pal	NA	NA	None	20	03	02	
	<b>MUKTSAR</b>								
52	Wattu Bariwala	Lakhbir Singh	NA	NA	None	200	04	01	
	<b>HIMACHAL</b>								
	<b>DHARAMSALA</b>								

Sl. No	Division / PSSK / P.O.	P S Sewak Name	Postage sale pm (Rs.)	Max sale (Rs.)	Facilities given.	Mail Handled in a day (Max.)	Working Hours	No. of Villages covered	Problems / Suggestions / Remarks
53	Gurchal Pandrehar	Raj Kumar	300	NA	No	20	03	05	RPLI / Tel / Elec. Bills can be added.
54	Agojar Angreta	Sanjeev Kumar	450	NA	No	12	03	03	Booking of Regd. Letters may be allowed.
55	Bharmar Bhanauri	Raj Kumar	500	NA	No	18	02	02	As above.
	<b>DERA GOPIPUR</b>								
56	Barun Nehranpukhar	Satish Kumar	100	NA	No	20	03	01	
	<b>SOLAN</b>								
57	Mahi Kandaghat	Ajay Kumar	4000	NA	No	15	02	03	Stamps being sold to banks. PS Sewak is a smart fellow & should be entrusted with more work.
58	Danda Pagar Paonta Sahib	Mangi Ram	100	NA	Yes	15	03	07	Sub PO is 20 km south & farthest village is 29 km north
	<b>KARNATAKA</b>								
59	Hangarki	Neginhal	720						

## Annexure Quick Survey

### IMPORTANT DATA ON EDBOs IN TAMIL NADU

SL NO	Division	EDBO	Sale of Postage per month	Reg. Mail despatched per month	Ordinary Mail received p. month	Ordinary Mail despatched per month	Money order despatched p.m	Money order received per month	NO. of Accounts / policies				Remarks
									SB	RD	TD	RPLI	
1.	Kanchipuram	Attuputhur Mr.K.sarvanavel	1250	05	2500	1300	52	300	470	1750	07	78 90 lacs	Doing well
2.		Ayyangarkulam Pachaiyappan	1600	10	4000	2000	20	330	600	<b>200</b>	06	<b>21 08 lacs</b>	<b>TVS company and poly technic located nearby</b>
3.		Morappakkam Mr. Govind swamy	350	04	250	250	05	10	25	<b>40</b>	01	-	<b>BO is not performing well</b>

## IMPORTANT DATA ON EDBOs IN KARNATAKA

SL NO	Division	EDBO	Sale of Postage per month	Reg. Mail despatched per month	Ordinary Mail received p. month	Ordinary Mail despatched per month	Money order despatched p.m	Money order received per month	NO. of Accounts / policies				Remarks
									SB	RD	TD	RPLI	
1	Dharwad	Mummigatty S.Y Katarar	4,500	150	60	40	-	-	600	250	10	08 11 lacs	<b>BPM not prized for best performance</b>
2,		Tadkod Yaragamlimah	1,000	30	40	30	12	140	120	375	14	07 3.25 lacs	<b>Second Prize holder</b>
3.		Bisil koppa Mrs. L.G Bhatt	2,000	10	1500	500	100	55	90	100	78	7 1.7 lacs	<b>Due LIC being active.RPLI Not popular</b>
4.	Sirsi	Onikeri Mr.G.S Bhatt	600	10	3000	1200	130	150	145	350	150	47 38 lacs	<b>Model EDBO nominated as best BO</b>
5.	Bangalore (Rural)	Jalige Mr. Ramakrishna	300	08	1000	900	20	50	57	163	18	127 1.17 crore	<b>BPM has done good job in last 4 years</b>
6.		Aradeshattalli Mr. S.R shastri	1100	30	900	600	25	45	30	95	15	42 46 lacs	<b>Gramin bank located nearby</b>
7.		Bidalur Mr. B.R Biswanath	200	-	150	1000	04	350	02	01	-	-	<b>Delivery of mail by BPM</b>