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Paper I: Laws, Rules, and Guidelines

This paper covers various Acts, Rules, and Guidelines related to the postal and financial systems. Key topics include:

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3. Guidelines / Instruction relating to Inland /Foreign Post.

- Post Office Guide Part I
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- o Domestic/Foreign Post guidelines issued by Directorate

4. Mail Oerations and Money Remittances.

- Postal Manual Volume V, except Appendix-I
- Postal Manual Volume VI, Part-I, Chapter-I

- Postal Manual Volume VI, Part-II, except Telegraphic Money orders, British & Irish Postal Orders
- Postal Manual Volume VI, Part-III, except Appendices
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- Guidelines issued by Directorate on Mail Network optimization Project and Parcel Network Optimization Project.
- Guidelines issued by Directorate on eMO, iMO, IMTS, MMTS AND IFS MO

5. Saving Bank and Savings Certificates.

- Post Office Savings Bank Manual Volume I, II and III read with SB orders issued by Directorate from time to time
- Guidelines issued by Directorate from time to time on core Banking Services

6. Postal Life Insurance and Rural Postal Life Insurance.

- Guidelines Issued by Directorate from time to time on PLI/RPLI and Core Insurance Solution
- Annual Reports and Book of Information of Department of Posts.

7. Information Technology

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- India Post Payment Bank
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The Post Office Act, 2023

Section 1 – Short Title, Extent & Commencement

- Name: Post Office Act, 2023
- Enforced by: Notification in Official Gazette by the Central Government
- Date of enactment: 24th December 2023

♦ Section 2 – Definitions

- **Director General**: Head of Postal Services, appointed by Central Govt.
- Item: Any indivisible article accepted for postal service
- Notification: Notification in the Official Gazette
- **Post Office**: Dept. of Posts + all associated facilities
- **Prescribed**: As per rules made under the Act P.C
- Regulations: Issued under this Act
- Section 3 Services by Post Office
 - Post Office provides services as prescribed by Central Government
 - Director General (DG) may issue regulations for:
 - **Providing services** 0
 - Charges, terms, and conditions
 - Subject to other applicable laws
- Section 4 Exclusive Privilege: Postage Stamps
 - Post Office has exclusive right to issue postage stamps
 - DG can regulate supply/sale of:
 - Postage stamps
 - **Postal stationery** 0

Terms:

- Postage stamp: Govt.-issued, physical/digital, indicates payment of service charges
- **Postal stationery**: Prepaid materials (e.g., postcards, envelopes) with imprinted stamps

- ♦ Section 5 Addressing & Postcodes
 - Central Govt. may prescribe:
 - Standards for addressing
 - **Postcodes** and address identifiers

Postcode:

- A series of digits/letters/digital code identifying geographic area for delivery and sorting
- ◆ Section 6 International Arrangements
 - Central Govt. may make rules for postal arrangements with foreign countries

• Section 7 – Recovery of Charges

- Person using postal service must **pay charges**
- Non-payment = recoverable as **arrear of land revenue**
- ◇ Section 8 Official Mark as Evidence
 - Govt. may prescribe that **official mark** on item = **prima facie evidence** of facts

• Section 9 – Power to Intercept, Open, or Detain Items

- Govt. may authorize officers to:
 - Intercept, open, detain items in public interest (security, order, safety, law violations)
- Items may be:
 - **Disposed** of appropriately
 - Delivered to customs/law enforcement, if containing dutiable or prohibited goods

Section 10 – Exemption from Liability

- **Post Office** is **not liable** for services except as **prescribed**.
- Officers not liable unless:
 - Acted **fraudulently**, or
 - Wilfully caused loss, delay, or misdelivery.

♦ Section 11 – Delegation of Power

- Central Government may delegate any power (except rulemaking) to the Director General via notification.
- ♦ Section 12 Power to Make Rules
 - Central Government can make rules via notification to carry out provisions of this Act.
- ♦ Section 13 Power to Make Regulations
 - **Director General**, with prior approval of Central Govt., may make **regulations** via notification.

Section 14 – Laying of Rules and Regulations

- Rules/regulations must be laid before both Houses of Parliament for a total of **30 days**.
- If both Houses disapprove or modify:
 - Only the **modified form** remains valid.
 - Past actions under old rules **remain valid**.
- Section 15 Power to Remove Difficulties
 - If any difficulty arises in implementing the Act, the **Central Govt.** may issue orders (not inconsistent with the Act).
 - Time limit: Only within 2 years from commencement of the Act.
 - Such orders must be laid before Parliament.
- Section 16 Repeal and Savings
 - The Indian Post Office Act, 1898 is repealed.
 - However, existing rules, notifications, and orders under 1898 Act:
 - Deemed valid under this Act if not inconsistent
 - Will continue until replaced or repealed under the 2023 Act

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Government Savings Banks Act, 1873

(Act No. 5 of 1873) Date of Enactment: 28th January, 1873 Amended by:

- Government Savings Bank Amendment Act, 1959
- Chapter VIII of Finance Bill, 2018

Purpose:

To regulate and channel public savings into Government Savings Schemes.

Short Title:

Government Savings Promotion Act, 1873

Extent:

Applicable to **whole of India**, including **Sikkim** (extended via Ministry of Home Affairs Notification No. F.11013/1/82-SKM dated 22.07.1983).

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Key Definitions (Section 3):

• Account:

An account opened under any Government Savings Scheme.

• Administrator:

As per Section 2(a) of the **Indian Succession Act**, **1925** — A person appointed by competent authority to manage the estate of a deceased person when no executor is named.

- Authorised Officer:
 - Post Office Savings Bank: Officer authorised by Director General, Posts.
 - **SBI, Banking Companies, or Institutions:** Officer authorised by respective organisations.
- **Banking company:** As per the Banking Regulation Act, 1949; any company transacting banking business.
- **Depositor:** Individual who deposits money in a Government Savings Bank.
- **Executor:** Person appointed to execute the last Will of a deceased (Indian Succession Act, 1925).
- **Government Savings Bank:** Includes Post Office Savings Bank, State Bank of India, or others specified by the Central Government.

- **Guardian:** Parent(s), legal guardian by law or court, responsible for minor or person of unsound mind.
- Minor: Person below the age of majority under Indian Majority Act, 1875.
- Savings Schemes: Government Savings Schemes like Savings Certificates, Public Provident Fund, etc., listed in the Schedule.
- Schedule: Annexed list of Savings Schemes under the Act.

Central Government Powers:

- Can notify new Savings Schemes or amend/discontinue existing ones.
- Can specify eligibility, terms, interest rates, deposit limits, withdrawal, loans, transfers, and other provisions related to Savings Schemes.

Accounts for Minors:

- Minors aged 10+ may open/operate accounts if allowed by Scheme.
- Guardians may open/operate accounts on behalf of minors until majority.

Nomination by Depositor:

- Depositors must nominate one or more nominees to receive deposits upon death.
- For minors or persons of unsound mind, guardian makes nomination.
- Nomination becomes void if nominee(s) predecease the depositor.
- If nominee is a minor, depositor can appoint a person to receive the deposit during nominee's minority.
- Transfer of deposit cancels previous nomination.

Payment on Death of Depositor:

- Deposit paid to nominee if nomination exists.
- If nominee is minor, deposit paid to appointed person or guardian.
- For multiple nominees, surviving nominee(s) receive the deposit.
- If no nominee and no legal proof (probate/succession certificate) within 3 months:
 - Small deposits can be paid to a person entitled as per prescribed procedure.

• If deposit belongs to a minor or person of unsound mind who dies without nominee, paid to guardian.

Legal Protections & Rights:

- Payment as per this Act discharges liability for the amount paid.
- Executors/administrators can recover remaining estate from the person who received the deposit.
- Creditors can claim debts from the unpaid amount remaining with the receiver, as if they held letters of administration.

6. Security for Due Administration:

- The Authorized Officer may require security from any person receiving money under Section 4A(4) to ensure proper administration.
- This security can be assigned to interested parties.

7. Power to Administer Oath & Penalty:

- Authorized Officers can take evidence under oath or affirmation to verify claims to deposits.
- False statements under oath are punishable under Section 193 of the IPC (false evidence).

7A. Information & Documents:

• Central Government or designated authorities can demand information, documents, or evidence related to any account under this Act.

8. Deposit Exclusion from Court Fees:

- Deposits (up to a prescribed limit) belonging to a deceased depositor's estate are excluded from court fees for probate, letters of administration, or succession certificates.
- Claimants must submit a certificate from the Authorized Officer confirming the deposit amount as proof.

9. Repealed Clause:

• Deposits of European soldiers or deserters are no longer covered (repealed in 1959).

Deposits Belonging to Minors:

10. Payment to Minor or Guardian:

- Deposits made by/for minors can be paid directly to the minor (if depositor) or to their guardian (if deposited by others), including interest.
- Receipt by minor or guardian is a valid discharge.

11. Repealed Clause:

• Previous legalization of such payments repealed (1959).

Deposits Belonging to Lunatics:

12. Payment to Guardian or Manager:

- If depositor becomes mentally incapacitated (insane/incapable), upon proof to Authorized Officer:
 - Payments from deposit can be made to guardian.
 - If a committee or manager of estate appointed, payments made to them.

DDA.

• Receipt by guardian/manager discharges the Bank's liability.

12A. Operation by Physically Infirm Depositors:

• Depositors with physical disabilities (including blindness) may operate accounts via an authorized literate person.

13. Clause Omitted.

Miscellaneous Provisions & Repeal Related to Government Savings Act

14. Protection for Actions in Good Faith:

• No legal suit or proceeding can be filed against Authorized Officers or Central Government officers for acts done in good faith under this Act.

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

1. 🔊 Introduction

- **Objective**: Provides affordable accidental death/disability insurance to promote financial inclusion.
- Commencement Date: 1st June 2015
- Coverage Period: One year, renewable annually
- Target Audience: SB A/c holders aged 18 to 70 years in participating banks

2. S Key Definitions & Scheme Overview

Term	Definition	
PMSBY	Government-sponsored accidental death & disability insurance	
	scheme.	
Master	Participating bank or India Post.	
Policyholder		
Insurance	Public-sector General Insurance Corp (PSGIC) or others.	
Company		
Sum Assured	₹2 lakh for accidental death/total disability; ₹1 lakh for partial	
	permanent disability.	
Premium	₹20/year (earlier ₹12 + GST exemption); auto-debit annually	
	before 1 June.	
Coverage Period	1 June to 31 May each year.	
Eligible Age	18–70 years (nearest birthday).	
Eligible Accounts	Saving Accounts (Banks/Post Office) with Aadhaar-linked KYC.	

3. 🔊 Provisions, Benefits & Exclusions

A. Benefits

- 1. Accidental Death ₹2 lakh to nominee.
- 2. **Permanent Total Disability** ₹2 lakh (loss of sight/use of both eyes, hands or feet, or combination).
- 3. **Permanent Partial Disability** $\mathbf{E}1$ lakh (loss of sight/use of one eye or limb).

B. Exclusions

• Death/disability by natural causes, suicide, drug/alcohol abuse, self-harm.

• Claims during first 45 days of initial enrollment (probation period).

C. Termination of Cover

- On turning 70.
- Account closure or insufficient balance.
- Duplicate enrollment; only first account valid, extra premiums forfeited.

4. Seligibility & Enrollment

A. Eligibility Criteria

- Age 18–70 years.
- Aadhaar-linked Savings Account with auto-debit consent.
- One person, one account rule. Multiple accounts not allowed. ,DDA.CC

B. How to Enrol

Offline via Post Office / Bank:

- 1. Fill enrolment & auto-debit form.
- 2. Submit nominee details.
- 3. Provide Aadhaar & KYC.
- 4. Submit before 31 May; cover kicks in 1 June. Late enrolment applies from debit date.

Online via Internet Banking / SMS:

- Internet Banking: opt under insurance section.
- SMS activation (e.g., "PMSBY Y").
- Auto-debit confirmation & receipt provided.

C. Renewal & Exiting the Scheme

- Auto-renewal yearly; manual exit by filling withdrawal form.
- Rejoin possible anytime in future—cover effective from debit date.

5. S Claim Procedure

- 1. Event Occurrence: Notify bank/post office immediately.
- 2. **Support Docs**: Death/disability certificate, medical documents, bank passbook, enrolment form, nominee ID.

- 3. Submission: Within 30 days of incident.
- 4. Special Cases: If death is unconfirmed (e.g., missing person), legal/extra proof required.

6. S Roles & Responsibilities

- India Post / Participating Bank:
 - Master policyholder.
 - Collect enrolment, auto-debit premium, maintain records.
 - Coordinate with insurer for claim settlement.
- Insurance Company (PSGIC):
 - Provide policy framework.
 - Process claims per SOP.
- Subscriber:
 - Consent to auto-debit.
 - Ensure sufficient balance.
 - pA.com • Maintain accurate nominee details.

7. Stremium Implications

- ₹20/year: ₹18 for insurer, ₹1 to BC/agent (new enrolments), ₹1 admin to bank/post.
- Earlier ₹12: Later revised upward; GST exempt.
- Commission Waiver: If subscriber enrolls electronically, BC commission forfeited \rightarrow lower premium.

8. S Recent Updates & Changes

- **Premium Revised**: Increased to ₹20/year (2023–25); GST exemption continues. Institutions such as Kotak Life confirm this ₹20 rate.
- **Digital Enrollment Push:** BC commissions used to incentivise offline enrolments; reduced via online channels.
- **Redressal Issues:** Unauthorized enrolments noted via RBI Ombudsman complaints RBI guidelines reinforce subscriber consent.

9. 🔗 Quick Summary

- Low-cost accidental insurance linked to SB accounts.
- ₹20/year, auto-debit.

- Covers accidental death/PTD ₹2L, PPD ₹1L.
- Age 18–70, renew annually.
- Claims within 30 days; need nominee, KYC.
- Exclusions: natural death, 45-day period.
- Single account only; can exit/rejoin anytime.
- Unauthorized enrollments are violation—file grievance/ombudsman.

post Alman Angel

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

🔊 1. Introduction

• **Objective**: Provide ₹2 lakh life coverage at a low premium, promoting financial inclusion among SB account holders.

🔊 2. Scheme at a Glance

Feature	Details	
Launched	1st June 2015	
Eligible Age	18–50 (nearer birthday); renew up to 55	
Sum Assured	₹2 lakh on death (any cause)	
Premium	₹436/year (₹395 insurer + ₹30 BC/agent + ₹11 bank)	
Coverage Period	1 June – 31 May	
Auto-debit	On or before 31 May; pro-rata premium if enrolled late	
Lien Period	30 days for natural death; accidents covered immediately	
Master Policy-Holder	Participating bank or India Post	
Insurance Partners	LIC or other life insurers	

🔗 3. Eligibility & Enrollment

Eligibility Criteria:

- Age 18–50 (nearer birthday) at enrolment
- Savings account with Aadhaar-linked KYC
- Consent for auto-debit
- One account per individual rule; duplicates = duplicate premiums forfeited

Termination Conditions:

- Age Limit: Coverage terminates at age 55 (annual renewal till that date)
- Account Closure/Insufficient Balance: Coverage stops if account is closed or balance is insufficient
- **Multiple Accounts**: Coverage limited to Rs. 2 lakh if subscribed through multiple accounts; extra premium forfeited.

Enrollment Procedure:

1. Offline (post office/bank):

- Fill enrolment form + auto-debit mandate
- Provide personal details & nominee
- Submit Aadhaar & KYC

2. Online (net banking/SMS):

- Via bank portal under insurance/government schemes
- Example SMS: "PMJJBY <last 4 digits> Y" to designated number

Enrollment Period & Premiums:

Month Joined	Premium Payable
June–Aug	₹436 (full)
Sep-Nov	₹342 (75%)
Dec-Feb	₹228 (50%)
Mar–May	₹114 (25%)

Late enrolment: pro-rata; full coverage subject to premium receipt. Enrolment • window: any time, but auto-debit cutoff is 31 May. DDA

♦ 4. Coverage & Exclusions

- Death due to any cause $\gtrless 2$ lakh
- Lien clause: during first 30 days, only accident deaths covered; natural deaths not covered
- No maturity or surrender benefits—pure term life insurance

🔊 5. Renewal & Exit

- Auto-renewed annually via mandate if balance is sufficient
- Termination if:
 - \circ Age >55
 - SB account closed or insufficient funds
 - Duplicate enrolments (extra premiums forfeited)
- **Re-enrolment** allowed anytime; fresh lien clause applied
- To exit: submit cancellation request via bank or online

% 6. Claim Procedure

1. Notify bank/post office immediately upon death

- 2. Submit supporting documents: death certificate, enrolment proof, account statement, nominee ID
- 3. File claim within **30 days** of death (accidental exceptions apply)
- 4. Bank forwards documents to insurer; claim settled post-verification

8 7. Roles & Responsibilities

- India Post / Participating Bank: Master policyholder, collects enrolment, deducts premium, maintains records, assists in claims
- **Insurance Company**: Underwrites policy, processes claims, disburses funds
- Subscriber: Provides consent, ensures balance, updates nominee, submits claims

≫ 8. Premium Allocation

- ₹395 to insurer
- ₹30 to BC or agent (new enrollments)
- ₹11 to bank/post office for admin

- .ppA.com • As of April 2025, ~23.7 crore participants enrolled
- Awareness Drive: Odisha governor urged better awareness of PMJJBY in June 2025
- Unauthorized Deductions: Reddit reports of auto-debit without consent; RBI suggests bank-ombudsman complaints
- Claim Denials due to no nominee or delay—issue flagged in 2021; need SOP updates

🔊 10. Summary Table

- Age: 18–50 entry (renew till 55)
- **Premium**: ₹436/year; pro-rata if late
- **Sum Insured**: ₹2 lakh (any cause)
- Lien Period: 30 days (no natural death cover)
- Enrolment: 1 account, Aadhaar-KYC, auto-debit
- Exit: via cancellation; rejoin anytime with lien
- Claim: within 30 days, need nominee
- Update: 23.7 crore enrolments; awareness push ongoing



Anual Report 2024-25

Solution Department of Posts: Key Overview

• • • Ministry: Department of Posts is under the Ministry of Communications

& Current Ministers:

- Cabinet Minister: Shri Jyotiraditya M. Scindia
- Minister of State: Dr. Chandra Sekhar Pemmasani

M Administrative Setup:

- Headed by: Secretary, Department of Posts (also Chairperson of Postal Services Board)
- Operations Managed by: Director General Postal Services (DGPS)

S Postal Services Board (PSB):

- Apex management body of the Department
- Comprises:
 - Chairperson
 - 7 Members
- Responsibilities:
 - Personnel Management
 - Postal Operations
 - Technology Induction & Implementation
 - Postal Life Insurance & Investment
 - Banking Services
 - Human Resource Development
 - \circ Planning

Š Financial Oversight:

• Additional Secretary & Financial Advisor (AS&FA): Heads the Internal Finance Wing (IFW)

% Support Structure:

- Key Support from:
 - Chief General Managers of:
 - Business Development Directorate
 - Parcel Directorate
 - Postal Life Insurance Directorate
 - Deputy Directors General (DDG)
 - Directors
 - Assistant Directors General (ADG)

Solution Department of Posts – Key Highlights (as on 31.03.2024)

Basic Information:

- Total Post Offices: 1,64,987 (World's largest postal network)
- Ministry: Ministry of Communications

Historical Milestones:

- 1727: First Post Office established in Kolkata
- GPOs in Presidency Towns:
 - Kolkata 1774
 - Chennai 1786
 - Mumbai **1793**
- 1837: First Indian Post Office Act enacted
- **1854**:
 - Comprehensive Post Office Act laid foundation of modern system
 - Railway Mail Service & Sea Mail Service to UK/China began
- 1852: Asia's 1st adhesive postage stamp Scinde Dawks (Sindh)
- 1866: Scinde Dawks withdrawn from circulation
- **1854**: First **nationwide valid stamp** (1 Oct)
- 18 Feb 1911: World's first airmail flight Allahabad to Naini (18 km)

📃 Legislative Framework:

Act Year

Remarks

Indian Post Office Act	1837	First postal regulation
Indian Post Office Act	1854	Foundation of modern system
Indian Post Office Act	1898	Strengthened postal laws
Post Office Act	2023	Effective from 18 June 2024, repeals 1898 Act

© Core Functions:

- Mail processing, transmission & delivery
- Money remittance services
- Financial inclusion (Banking & Insurance)
- **DBT disbursal under MGNREGA & other schemes** (Central & State Govts.)

Digital and Modern Services:

- LADDA. COM IT Modernization Project underway
- Focus on:
 - Operational efficiency
 - Technology upgradation
 - Service diversification

◇ Organizational Structure

Position/Unit	Description
♦ Secretary, Dept. of Posts	Heads the department; Chairperson of Postal Services
	Board
◆ DG Postal Services	Administers IPO Act, Rules & PLI
◆ PSB Members (6 total)	Handle HR, Operations, Tech, Banking, Insurance,
`````````````````````````````````	Planning
◇ AS&FA	Heads Internal Finance Wing
♦ Support Units	BD Directorate, Parcel Directorate, PLI Directorate, etc.
◆ Permanent Invitees to	DGPS, ADG(Coordination), AS&FA
PSB	
◆ Field Support Officers	DDGs, Directors, ADGs, CGMs, etc.

#### ♦ Administrative Division

Unit **Description** 

◆ Total Postal Circles	23
• APS (Army Postal Service)	Separate Base Circle
◆ APS Head	Additional DG, APS (Major General)

#### **Department of Posts – The Last Mile Reach (as per image)**

Category	Count	Remarks
<b>Total Post Offices</b>	1,64,987	100%
► Rural Post Offices	1,49,164	90.41% of total Post Offices
► Urban Post Offices	15,823	9.59% of total Post Offices
<b>Branch Post Offices (BOs)</b>	1,39,891	Subset of Rural Post Offices
<b>Departmental Post Offices</b>	25,096	Includes Head & Sub Post Offices
Departmental Employees	1,90,161	Regular employees
Gramin Dak Sevaks (GDS)	2,67,836	Engaged in BOs, rural delivery

#### **Average Coverage Statistics**

Value
8,490
6,068 people
31,327 people
19.92 sq. km

### State Department of Posts – Vision, Mission & Legal Framework

### **Vision**

• To make India Post the customer's first choice for products and services.

#### **Mission Objectives**

- Maintain status as the largest postal network in the world.
- Provide:
  - Mail, Parcel, Money Transfer, Banking, Insurance & Retail Services
  - With speed, reliability, and value-for-money

- Empower employees as the Department's strength.
- Deliver services with a human touch.
- Continue to **deliver social security services**.
- Act as a last-mile connectivity platform for Government of India services.

Subject	Details	
Constitutional	Article 246(1) of the Constitution of India grants Parliament	
Basis	exclusive powers to legislate on subjects in List I (Union List)	
<b>Relevant Entry</b>	Entry No. 31 of List I – Posts, Telegraphs, Communications	
Previous Act	Indian Post Office Act, 1898	
New Legislation	<b>The Post Office Act, 2023</b> (Act No. 43 of 2023)	
Date Notified	24th December 2023	
<b>Effective From</b>	18th June 2024	
Notification	Gazette of India Notification No. S.O. 2352(E) dated 17th June	
	2024	
Status	Repeals the Indian Post Office Act, 1898	

#### Constitutional and Legal Provisions

### S B. Postal Network – Structure and Key Facts

### Postal Circles – Overview

- India is divided into 23 Postal Circles for administrative convenience.
- Each Circle is headed by a Chief Postmaster General (CPMG).

### **P** Special Jurisdiction Circles

Postal Circle	Also Covers
Gujarat	Daman & Diu and Dadra & Nagar Haveli (UTs)
Kerala	Lakshadweep (UT)
Maharashtra	Goa (State)
North East	Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland,
	Tripura
Punjab	Chandigarh (UT)
Tamil Nadu	Puducherry (UT)
West Bengal	Sikkim (State) and Andaman & Nicobar Islands (UT)
Jammu &	Ladakh (UT)
Kashmir	

### **Structure Within Circles**

- Circles are divided into Regions, each led by a Postmaster General (PMG).
- Regions contain **Operational & Support Units**, such as:
  - Postal/Circle Stamp Depots
  - Mail Motor Services (MMS)
- 23 Postal Accounts Offices across India:
  - Headed by SAG/JAG level officers
  - Act as Internal Finance Advisors to the CPMG

#### **Types of Post Offices**

Category	Location	Staffed By
Head Post Office	Major towns/district HQs	Departmental Staff
Sub Post Office	Urban and rural areas	Departmental Staff
<b>Branch Post Office</b>	Mostly rural areas	Gramin Dak Sevaks (GDS)

□ Army Postal Service Corps (APS)

- **APS = Base Circle**, a separate Postal Circle.
- Caters to Armed Forces postal needs.
- Headed by Additional Director General, APS (Rank: Major General).
- Officer cadre: From Indian Postal Service (Deputation).
- Other Ranks:
  - 75% drawn from Department of Posts.
  - Remaining recruited by the **Army**.

### Solution Postal Network at a Glance (As on 31.03.2024)

S. No.	Key Item	Data/Count
1	Postal Circles	23
2	Postal Regions	54
3	Postal Divisions	469
4	Postal Accounts Offices	23
5	Circle Stamp Depot	1
6	Postal Store Depots	26
7	Railway Mail Service Divisions	69
8	Postal Training Centres	6
9	Total Post Offices	1,64,987

9(A)	– Rural Post Offices	1,49,164	
9(B)	– Urban Post Offices	15,823	
9(C)	– Head Post Offices (HPOs)	810	
9(D)	– Sub Post Offices (SPOs)	24,286	
9(E)	– Branch Post Offices (BOs)	1,39,891	
10	Delivery Post Offices	1,57,436	
11	Night Post Offices	130	
12	Sorting Hubs	94	
13	Countries with International Speed Post (Merch. & Docs)	100	
14	Countries with International Speed Post (Documents only)	6	
15	Avg. Population served per Post Office	8,490	
16	Avg. Population served per Rural Post Office	6,068	
17	Avg. Population served per Urban Post Office	31,327	
18	Avg. Area served per Post Office (in sq. km.)	19.92	
	-Ohl		
Financial Services.			

### Financial Services.

#### Post Office Savings Bank (POSB) - Key Highlights

### **⊠** Introduction

- POSB started in 1882; operated by Department of Posts on behalf of Ministry of • Finance, GoI.
- POSB network: 1.65 lakh Post Offices. •
- Enabled with Core Banking, Mobile/Internet Banking, and ATM. •

#### **Small Savings Schemes (10 Total)**

Scheme	Key Features
1. Post Office	Min. balance: Rs. 500/- Interest Rate: 4% p.a. Tax exemption: up
Savings Account	to Rs. 10,000 under Sec 80TTA Facilities: ATM, e-Banking,
(SB)	Mobile Banking
2. Recurring	Min. deposit: Rs. 100/month Tenure: 5 years (extendable 5 years)
Deposit (RD)	Interest Rate: 6.7% p.a. Loan facility after 1 year; premature
	closure after 3 years
3. Time Deposit	Tenure: 1, 2, 3, 5 years Min. deposit: Rs. 1000/- Interest Rates (as
(TD)	on 31.12.2024): 1-Yr: <b>6.9%</b> , 2-Yr: <b>7.0%</b> , 3-Yr: <b>7.1%</b> , 5-Yr:
	<b>7.5%</b> Premature closure after 6 months

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4. Monthly Income	Tenure: 5 years Min./Max: Rs. 1000/-; Max Rs. 9L (single), Rs.
Scheme (MIS)	15L (joint) Interest Rate: 7.4% p.a. monthly payable
5. Senior Citizens	Age: 60+ or 50+ VRS/Defense Tenure: 5 years Min./Max: Rs.
Savings Scheme	1000/- to Rs. 30L Interest Rate: 8.2% p.a., paid quarterly
(SCSS)	
6. Sukanya	For girl child <10 yrs Min./Max: Rs. 250/- to Rs. 1.5L/year
Samriddhi	Tenure: 15 years deposit, matures in 21 years Interest Rate: 8.2%
Account (SSA)	<b>p.a.</b> 50% withdrawal after age 18 or 10th std.
7. Public Provident	Tenure: 15 years Min./Max: Rs. 500/- to Rs. 1.5L/year Tax
Fund (PPF)	benefit under Sec 80C Interest: 7.1% p.a. (tax-free) Loan and
	partial withdrawal allowed
8. National Savings	Min. deposit: Rs. 100/- No max limit Tenure: 5 years Interest
Certificate (NSC)	Rate: 7.7% p.a. compounded annually Tax benefit under Sec 80C
9. Kisan Vikas	Min. deposit: Rs. 1000/- Amount doubles in 120 months (10
Patra (KVP)	years) Interest Rate: 7.5% p.a. compounded annually Premature
	withdrawal after 2.5 years
10. Mahila	Applicable: Women/minor girls Period: 2 years (till 31.03.2025)
Samman Savings	Max deposit: Rs. 2 lakh (one or multiple accounts) Interest Rate:
Certificate	7.5% p.a., compounded quarterly 40% premature withdrawal
	after 1 year
Samman Savings	Max deposit: Rs. 2 lakh (one or multiple accounts) Interest Rate: <b>7.5% p.a.</b> , compounded quarterly 40% premature withdrawal

### New Initiatives

- Core Banking: Enabled in all 1.65 lakh post offices; over 27.9 Cr POSB accounts on Finacle CBS.
- ATM Services:
  - First ATM: 2014, Chennai.
  - **1000 ATMs operational**, interoperable since 31.12.2016.
  - Management handed over to **IPPB w.e.f. 30.08.2022**.
- Internet Banking:
  - Started: 14.12.2018, now extended to BO account holders.
  - **11.38 lakh users**.
  - Key services: Fund transfers, open/close accounts (RD, TD, PPF, KVP, NSC), PLI/RPLI premium payments.
- Mobile Banking:
  - Launched: 15.10.2019, extended to BOs.
  - 8.06 lakh users.
  - Key services: Fund transfers, account management, RD/TD transactions, PLI/RPLI payments.
- PAN Validation:

• Implemented via NSDL on Finacle from 25.01.2022 for real-time PAN verification.

#### **ECS Facility (Electronic Clearing Service)**

• Maturity and interest payments of POSB accounts can be directly credited to customer bank accounts.

#### e-Passbook Facility

- Launched on: 12.10.2022
- Provides balance inquiry and mini-statement.
- Access: https://www.indiapost.gov.in/Financial/Pages/Content/Post-Office-Saving-Schemes.aspx ADDA. COM

#### **Inter-operability (NEFT/RTGS)**

- NEFT implemented: **18.05.2022**
- RTGS implemented: **31.05.2022**
- IFSC for DoP: **IPOS0000DOP**

#### **Consolidated Interest Certificate**

• System-based issuance for all accounts held by a customer.

#### **Mobile Number Linking Restriction**

• A single mobile number can be linked to a maximum of 5 CIFs.

#### Jan Suraksha Schemes (CBS Post Offices)

- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Pradhan Mantri Jeevan Jvoti Bima Yojana (PMJJBY)
- Launch date: 07.09.2015
- Atal Pension Yojana (APY) launched in 808 CBS HPOs from 01.12.2015, now available in 20,000+ CBS SOs.

#### National Pension System (NPS – All Citizens Model)

- India Post is a Point of Presence (PoP).
- Eligibility: Citizens aged 18–70 years.
- Online service started from: 26.04.2022
- Access via: indiapost.gov.in > National Pension System Online Services