

### IPO EXAM PAPER 01 OBJECTIVE

S.NO.	TOPIC	NO OF MCQ
1	Indian Post Office Act, 1898	80
2	Government Savings Promotion Act, 1873	60
3	Consumer Protection Act, 2019	102
4	Prevention of Money Laundering Act, 2002	120
5	Information Technology Act, 2000	56
6	Indian Post Office Rules, 1933	40
7	Government Savings Promotional General Rules, 2018	50
8	Post Office Savings Account Scheme, 2019	25
9	National Savings Recurring Deposit Scheme 2019	30
10	National Savings Time Deposit Scheme, 2019	30
11	National Savings (Monthly Income Account) Scheme, 2019	30
12	Senior Citizen's Savings Scheme, 2019	30
13	National Savings Certificate (VIII Issue) Scheme 2019	30
14	Kisan Vikas Patra Scheme 2019	30
15	Public Provident Fund (PPF) Scheme, 2019	40
16	Sukanya Samriddhi Account Scheme	30
17	Post Office Life Insurance Rules 2011 & It's Amendments.	180
18	Book of BO Rules	80
19	PMSBY	30
20	PMJJBY	30
21	APY	40
22	Post Office Guide Part I	120
23	Post Office Guide Part II, except Section VII & VIII	50
24	Domestic/Foreign Post guidelines issued by Directorate	50
25	Postal Manual Volume V, except Appendix-I	130
26	Postal Manual Volume VI, Part-I, Chapter-I	50
27	Postal Manual Volume VI, Part-II, except Telegraphic Money orders, British & Irish Postal Orders	30
28	Postal Manual Volume VI, Part-III, except Appendices	35
29	Postal Manual Volume VII	85
30	Guidelines issued by Directorate on Mail Network optimization Project and Parcel Network Optimization Project.	90
31	Guidelines issued by Directorate on eMO, iMO, IMTS, MMTS AND IFS MO	40
32	Post Office Savings Bank Manual Volume I, II and III read with SB orders issued by Directorate from time to time	100
33	Guidelines issued by Directorate from time to time on core Banking Services	60
34	Guidelines Issued by Directorate from time to time on PLI/RPLI and Core Insurance Solution	40
35	Annual Reports and Book of Information of Department of Posts.	232
36	IT Modernisation Project 2012 and It's update	40
37	Working Knowledge on Core Banking Solution, PLI-CIS, CSI and DARPAN	140
38	India Post Payment Bank	100
39	Preservation and disposal of Postal records	75
40	Swachha Bharat	25
<b>TOTAL</b>		<b>2635</b>

## **MCQs on The Post Office Act, 2023**

**1. What is the official name of the legislation governing postal services in India enacted in December 2023?**

- A) Indian Postal Code, 2023
- B) The Postal Services Regulation Act, 2023
- C) The Post Office Act, 2023
- D) The National Mail and Post Act, 2023

**2. When was The Post Office Act, 2023 enacted?**

- A) 26th January 2023
- B) 15th August 2023
- C) 24th December 2023
- D) 1st April 2023

**3. The Post Office Act, 2023 comes into force through:**

- A) Presidential Assent
- B) Supreme Court Notification
- C) Notification in the Official Gazette
- D) Approval by Director General of Posts

**4. Who is responsible for notifying the enforcement of The Post Office Act, 2023?**

- A) Department of Legal Affairs
- B) State Governments
- C) Ministry of Law and Justice
- D) Central Government

**5. Who is the Director General as per Section 2 of the Act?**

- A) Minister of Communications
- B) Chief Postmaster General
- C) Head of Postal Services appointed by

the Central Government  
D) Secretary, Department of Posts

**6. According to the Act, what does the term "item" refer to?**

- A) Any letter or parcel weighing above 500g
- B) Only insured articles
- C) Any indivisible article accepted for postal service
- D) Only documents and letters

**7. Under The Post Office Act, 2023, "Notification" refers to:**

- A) An internal circular issued by a postal region
- B) Any formal announcement in local newspapers
- C) Notification in the Official Gazette
- D) SMS sent to customers

**8. Which of the following is not included under the definition of "Post Office" as per the Act?**

- A) Department of Posts
- B) Branch Post Offices
- C) Gramin Dak Seva Centers
- D) Private Courier Agencies

**9. What does the term "Prescribed" mean in The Post Office Act, 2023?**

- A) As suggested by Postmaster General
- B) As determined by the Union Public Service Commission
- C) As per the rules made under the Act
- D) As mentioned in the Constitution of India

**10. What is the legal nature of "Regulations" mentioned under the Act?**

- A) Rules made by State Postal

Authorities

- B) Orders issued by High Courts
- C) Norms issued under this Act
- D) Executive Orders

**11. According to Section 3, who may issue regulations regarding postal services?**

- A) Director General of Posts
- B) Ministry of Home Affairs
- C) Prime Minister
- D) National Postal Council

**12. The authority to determine charges and conditions for postal services lies with:**

- A) Parliament of India
- B) Comptroller & Auditor General
- C) Director General under the Act
- D) Indian Post Payments Bank

**13. Postal services provided under the Act are subject to:**

- A) International treaties only
- B) Orders of RBI
- C) Other applicable laws
- D) Notification from Ministry of Finance

**14. Under Section 4, who has the exclusive right to issue postage stamps in India?**

- A) State Post Offices
- B) Department of Legal Affairs
- C) Post Office
- D) Indian Postal Commission

**15. Who can regulate the supply and sale of postage stamps?**

- A) Local Philately Clubs
- B) Central Vigilance Commission
- C) Director General
- D) Reserve Bank of India

**16. What are "Postage Stamps" as defined in The Post Office Act, 2023?**

- A) Digital images used for advertisement
- B) Private tokens for courier services
- C) Govt.-issued physical or digital indicators of service charge payment
- D) Envelopes with handwritten notes

**17. Which of the following qualifies as "Postal Stationery"?**

- A) Registered newspaper
- B) Parcel insurance slip
- C) Prepaid envelopes with imprinted postage
- D) Cheque sent via post

**18. What type of article is eligible under the postal service as per the definition of "Item"?**

- A) Any divisible item
- B) Any indivisible article accepted for postal transmission
- C) Anything over ₹10,000 in value
- D) Only goods sent via VPP

**19. Who appoints the Director General of Postal Services?**

- A) Parliament
- B) State Government
- C) Central Government
- D) Union Public Service Commission

**20. The Act allows the Director General to frame regulations regarding:**

- A) Conduct of elections
- B) Charges and terms of postal services
- C) Taxation on letters
- D) Recruitment to post offices

**21. Which term in the Act encompasses both postcards and**

**envelopes with printed stamps?**

- A) Courier material
- B) Stationery articles
- C) Postal stationery
- D) Mail wrappers

**22. What ensures official enforcement of rules made under the Post Office Act, 2023?**

- A) Approval from RBI
- B) Endorsement by Election Commission
- C) Notification in Official Gazette
- D) Cabinet Committee approval

**23. The term "Regulations" under the Act is issued by:**

- A) Postmaster General
- B) Department of Expenditure
- C) Director General
- D) Indian Parliament

**24. Postage stamps can be in which of the following forms as per the Act?**

- A) Only printed on envelopes
- B) Only physical stickers
- C) Only barcodes
- D) Physical or digital form

**25. Postal services under the Act must follow conditions laid down by:**

- A) International Postal Union
- B) Ministry of External Affairs
- C) Central Government through DG
- D) Indian Posts and Telegraph Council

**26. The Post Office Act, 2023 is applicable:**

- A) Only to Head Post Offices
- B) Only to delivery-related functions
- C) As per the Central Government's

notification

- D) Only in Union Territories

**27. What does "Prescribed" NOT include?**

- A) Rules framed under the Act
- B) Terms in Official Gazette
- C) Personal interpretation by postal staff
- D) Notifications made by Central Govt

**28. What is a key difference between "Notification" and "Regulation" under the Act?**

- A) Notifications are informal; Regulations are binding
- B) Notifications are in Gazette; Regulations are under Act
- C) Both are same under law
- D) Notifications are made by State; Regulations by Central Govt

**29. A notification under The Post Office Act, 2023 must be published in:**

- A) Private journals
- B) Postal websites only
- C) Official Gazette
- D) Local press

**30. Who is the competent authority under Section 3 to modify postal service charges?**

- A) President of India
- B) Supreme Court
- C) Director General
- D) Finance Secretary

**31. Under Section 5, who has the authority to prescribe standards for addressing and postcodes?**

- A) Director General of Posts
- B) Chief Postmaster General

- C) Central Government
- D) Postal Directorate

**32. What is the main purpose of a postcode as per the Post Office Act, 2023?**

- A) To ensure secrecy of communication
- B) To facilitate delivery and sorting of items
- C) To calculate postal rates
- D) To track revenue

**33. A postcode may consist of:**

- A) Only numbers
- B) Only alphabets
- C) A combination of digits, letters, or digital code
- D) Barcodes only

**34. Section 5 empowers the Central Government to also prescribe:**

- A) Address verification charges
- B) Language of communication
- C) Address identifiers along with postcodes
- D) Digital stamps

**35. Under Section 6, the Central Government can make rules for postal arrangements with:**

- A) NGOs
- B) Private courier services
- C) Foreign countries
- D) Municipal corporations

**36. Section 6 empowers which authority to enter into international postal arrangements?**

- A) Director General
- B) Union Cabinet
- C) Central Government
- D) Ministry of Finance

**37. The purpose of rules under Section 6 is to:**

- A) Increase revenue from foreign tourists
- B) Govern cross-border mail and services
- C) Promote domestic travel
- D) Prevent smuggling only

**38. As per Section 7, if postal charges are unpaid, they are recoverable as:**

- A) Court fine
- B) Administrative expense
- C) Arrear of land revenue
- D) Civil debt only

**39. Who is responsible for paying postal service charges?**

- A) Central Govt.
- B) Sender or person using the service
- C) Receiver of the item
- D) Postmaster

**40. Recovery of unpaid postal charges will be enforced under laws related to:**

- A) Property tax
- B) Arrears of electricity
- C) Land revenue
- D) GST

**41. Section 8 refers to which of the following as prima facie evidence?**

- A) Customer complaint
- B) Payment receipt
- C) Official mark on postal item
- D) Witness statement

**42. The official mark on a postal article is presumed to prove what?**

- A) Delivery time only
- B) The facts it represents

- C) Sender's name
- D) Stamp authenticity

**43. Who may prescribe what qualifies as an "official mark" under the Act?**

- A) RBI
- B) State Government
- C) Central Government
- D) Post Office Employees Union

**44. Which section grants power to intercept, open or detain postal items?**

- A) Section 6
- B) Section 7
- C) Section 9
- D) Section 10

**45. Interception under Section 9 can be authorized only in:**

- A) Private interest
- B) Customer dispute cases
- C) Public interest such as security or law violations
- D) Cases of delay in delivery

**46. If a postal item contains dutiable or prohibited goods, it may be:**

- A) Sent to sender only
- B) Burned immediately
- C) Delivered to customs or law enforcement
- D) Discarded without investigation

**47. Which of the following is not a ground for interception under Section 9?**

- A) Public order
- B) Law enforcement
- C) Weather delay
- D) National security

**48. Under Section 9, what may happen to postal items intercepted on valid**

**grounds?**

- A) Automatically returned to sender
- B) Delivered with penalty
- C) Appropriately disposed of or handed over to authorities
- D) Auctioned publicly

**49. Which authority may authorize interception of postal items under Section 9?**

- A) State Government
- B) Postal employees at counter
- C) Central Government or designated officers
- D) Private courier companies

**50. According to Section 10, the Post Office is not liable for loss unless:**

- A) Delivery was after due date
- B) Item was of sentimental value
- C) It is so prescribed by rules
- D) The parcel was registered

**51. Under what condition can postal employees be held liable for loss/misdelivery?**

- A) Clerical error
- B) Delay due to weather
- C) If they acted fraudulently or wilfully caused the loss
- D) If customer files a complaint

**52. Section 10 provides the Post Office exemption from liability for services, unless:**

- A) Covered under RTI Act
- B) Prescribed under the rules
- C) Item is a passport
- D) Local police requests refund

**53. A wilful act causing delay by a postal officer can result in:**

- A) Suspension only
- B) No action under the Act
- C) Liability under Section 10
- D) Warning letter

**54. Section 10 covers exemption from liability in which cases?**

- A) Courier-related frauds
- B) Postal services provided under the Act
- C) Private insurance-related losses
- D) RTI delay complaints

**55. If an officer misdelivers an article accidentally, is he liable under Section 10?**

- A) Yes, always
- B) Only if sender demands
- C) No, unless it is wilful or fraudulent
- D) Only for cash articles

**56. Who decides the liability rules for the Post Office as per Section 10?**

- A) Election Commission
- B) Ministry of Railways
- C) Central Government
- D) State Legislature

**57. “Appropriately disposed of” in Section 9 means:**

- A) Thrown into trash
- B) Returned to customer directly
- C) Destroyed or handed to proper authority
- D) Sold to recover postage

**58. Can any officer intercept postal items?**

- A) Yes, any staff
- B) No, only those authorized by Govt.
- C) Yes, if item is heavy
- D) Yes, if delayed

**59. Which section allows recovery of unpaid postage as arrears?**

- A) Section 5
- B) Section 6
- C) Section 7
- D) Section 10

**60. Which of the following is true regarding postcodes under Section 5?**

- A) Assigned only to capital cities
- B) Optional for customers
- C) Identify geographic areas for delivery/sorting
- D) Reserved only for bulk mail

**61. Under Section 11, which of the following powers cannot be delegated by the Central Government to the Director General?**

- A) Power to issue notifications
- B) Power to implement schemes
- C) Power to frame rules
- D) Power to administer services

**62. Delegation of powers under Section 11 must be made through:**

- A) Executive Order
- B) Notification in Official Gazette
- C) Cabinet Note
- D) Office Memorandum

**63. Who is the only authority under the Act empowered to make rules?**

- A) Director General
- B) Ministry of Communications
- C) Central Government
- D) Postmaster General

**64. Rules under Section 12 must be issued via:**

- A) Oral instruction
- B) Press release

- C) Official Gazette notification
- D) Public circular

**65. Who is authorized to make regulations under the Post Office Act, 2023?**

- A) Central Government directly
- B) Director General with prior Central Govt. approval
- C) State Government
- D) Finance Ministry

**66. Regulations framed under Section 13 require:**

- A) President's assent
- B) Cabinet Committee approval
- C) Prior approval of Central Government
- D) No external approval

**67. What is the condition for the Director General to issue regulations?**

- A) Consultation with State Governments
- B) Filing before Supreme Court
- C) Prior Central Govt. approval and Gazette notification
- D) Signature of Postmaster General

**68. According to Section 14, rules and regulations must be laid before Parliament for how many days?**

- A) 14 days
- B) 21 days
- C) 30 days
- D) 60 days

**69. What happens if both Houses of Parliament disapprove or modify a rule/regulation?**

- A) It is revoked immediately
- B) It continues with parliamentary remarks

- C) Only modified version is effective
- D) Director General must resign

**70. Are actions taken under a now-disapproved rule still valid before disapproval?**

- A) No
- B) Only if reviewed
- C) Yes, they remain valid
- D) Subject to court review

**71. Under Section 15, the Central Government may issue orders to remove implementation difficulties:**

- A) At any time
- B) Only once per year
- C) Only within 2 years from Act commencement
- D) After Cabinet approval only

**72. Orders issued under Section 15 must:**

- A) Be placed before the President
- B) Be tabled before Parliament
- C) Be published in local newspapers
- D) Be approved by Supreme Court

**73. Which of the following is not true about the "Power to Remove Difficulties" under the Act?**

- A) Orders must not contradict the Act
- B) Power continues indefinitely
- C) Orders valid only if issued within 2 years
- D) Orders require tabling before Parliament

**74. Section 16 of the Post Office Act, 2023 leads to the repeal of:**

- A) Post Office Savings Act
- B) Indian Post Office Act, 1898



- C) Postal Department Reforms Act, 2002
- D) Telegraph Act, 1885

**75. What happens to existing rules under the repealed 1898 Act?**

- A) Become void immediately
- B) Continue if not inconsistent with new Act
- C) Apply only to Head Post Offices
- D) Apply only till 2025

**76. Existing orders under the 1898 Act are valid under the 2023 Act if:**

- A) They relate to money orders
- B) They are passed by Chief PMG
- C) They are not inconsistent with new Act
- D) They are digitally verified

**77. How long do the rules/notifications of the 1898 Act remain in effect?**

- A) Until next Parliament session
- B) Until replaced or repealed under 2023 Act
- C) Until end of financial year 2024
- D) 90 days only

**78. The power to make rules resides with Central Government, whereas regulations can be made by:**

- A) Postmaster General
- B) Director General
- C) Finance Secretary
- D) Supreme Court

**79. Delegated powers under Section 11 exclude:**

- A) Powers of administration
- B) Rulemaking powers
- C) Issue of orders
- D) Supervision of operations

**80. What is the primary difference between rules and regulations under the Post Office Act, 2023?**

- A) Rules are advisory; regulations are binding
- B) Rules are made by DG; regulations by Parliament
- C) Rules by Central Govt., regulations by DG with approval
- D) Both are the same under the Act

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☒ **Answer Key with Explanation**

- 1-C - Name of the new Act is The Post Office Act, 2023
- 2-C - Date of enactment is 24 December 2023
- 3-C - Comes into force by notification in the Official Gazette
- 4-D - Central Government notifies enforcement
- 5-C - Director General = Head of Postal Services appointed by Central Govt
- 6-C - Item = Any indivisible article accepted for postal service
- 7-C - Notification = in the Official Gazette
- 8-D - Private courier agencies not part of Post Office
- 9-C - Prescribed = as per rules made under the Act
- 10-C - Regulations = issued under the Act
- 11-A - Director General may issue regulations
- 12-C - DG sets charges, terms and conditions

**13-C** - Subject to other applicable laws  
**14-C** - Post Office has exclusive right to issue postage stamps  
**15-C** - DG regulates stamp supply/sale  
**16-C** - Postage stamp = govt.-issued physical or digital form  
**17-C** - Postal stationery = prepaid envelopes, etc., with imprinted stamps  
**18-B** - Item = indivisible article accepted for postal transmission  
**19-C** - DG appointed by Central Govt.  
**20-B** - DG frames rules for charges, services, and conditions

**21-C** - Postal stationery = includes prepaid items with stamps  
**22-C** - Official Gazette ensures rule enforcement  
**23-C** - Regulations issued by DG  
**24-D** - Postage stamps = physical or digital  
**25-C** - Conditions laid down by Central Government via DG  
**26-C** - Applicable through Govt. notification  
**27-C** - Prescribed doesn't mean individual interpretation  
**28-B** - Notifications = Gazette; Regulations = under the Act by DG  
**29-C** - Official Gazette publication required  
**30-C** - DG is competent to set charges

**31-C** - Central Government may prescribe standards and postcodes.  
**32-B** - Postcodes help in delivery and sorting.  
**33-C** - Postcode = digits/letters/digital code.

**34-C** - Address identifiers also prescribed by Govt.  
**35-C** - International postal arrangements made with foreign countries.  
**36-C** - Central Government empowered.  
**37-B** - Cross-border mail and services governance.  
**38-C** - Charges recoverable as arrears of land revenue.  
**39-B** - User of service pays postal charges.  
**40-C** - Land revenue laws applicable for recovery.

**41-C** - Official mark is prima facie evidence.  
**42-B** - Represents the facts of the postal transaction.  
**43-C** - Central Government prescribes the official mark.  
**44-C** - Section 9 = power to intercept postal items.  
**45-C** - Public interest only allows interception.  
**46-C** - Items with dutiable/prohibited goods go to customs/law enforcement.  
**47-C** Weather delay is not a valid ground under Section 9.  
**48-C** - Disposal or delivery to authorities as per law.  
**49-C** - Govt-authorized officers only.  
**50-C** - Post Office liability applies only if prescribed.

**51-C** - Fraudulent/wilful misconduct = officer liable.  
**52-B** - Exempt unless otherwise prescribed.  
**53-C** - Wilful loss = liability applies.

**54-B** - Covers all services under the Act.

**55-C** - Accidental = exempt; wilful/fraud = liable.

**56-C** - Central Govt. decides liability rules.

**57-C** - Proper disposal includes handover to authority.

**58-B** - Only authorized officers may intercept.

**59-C** - Section 7 = recovery of unpaid charges.

**60-C** - Postcodes identify geographical delivery areas.

**61-C** - Rulemaking powers cannot be delegated.

**62-B** - Delegation must be via notification.

**63-C** - Only Central Government can make rules.

**64-C** - Rules are published in the Official Gazette.

**65-B** - Regulations by DG with prior Central Govt. approval.

**66-C** - DG must get prior approval.

**67-C** - Approval + Gazette notification is needed.

**68-C** - 30 days is the required period.

**69-C** - Only the modified version is valid.

**70-C** - Past actions remain valid.

**71-C** - Orders must be within 2 years.

**72-B** - Orders must be laid before Parliament.

**73-B** - Power does NOT continue indefinitely – valid only for 2 years.

**74-B** - The 1898 Act is repealed.

**75-B** - Continue if not inconsistent.

**76-C** - Must not conflict with 2023 Act.

**77-B** - Remain until replaced or repealed.

**78-B** - Regulations made by DG with approval.

**79-B** - Rulemaking is explicitly excluded.

**80-C** - Rules – Central Govt; Regulations – DG (with approval).

## **MCQs on Government Savings Banks Act, 1873**

**01. What is the primary objective of the Government Savings Banks Act, 1873?**

- (A) To provide loans through postal banks
- (B) To manage private investments in banking sector
- (C) To regulate and channel public savings into Government Savings Schemes
- (D) To merge nationalised banks with savings institutions

**02. The Government Savings Banks Act, 1873 extends to which of the following?**

- (A) Only to the Union Territories
- (B) To all Indian states excluding Jammu & Kashmir
- (C) Whole of India, including Sikkim
- (D) Only to metropolitan cities

**03. Through which notification was the Act extended to Sikkim?**

- (A) RBI Notification dated 28.01.1973
- (B) Ministry of Finance Notification dated 01.01.1983
- (C) Ministry of Home Affairs Notification No. F.11013/1/82-SKM dated 22.07.1983
- (D) Ministry of Law and Justice Notification dated 01.01.1984

**04. Who is considered an Administrator under this Act?**

- (A) A person appointed by Postmaster

General

- (B) A person nominated by the depositor
- (C) A person authorised to audit government accounts
- (D) A person appointed under Indian Succession Act, 1925 to manage estate if no executor is named

**05. Who authorizes an officer in a Post Office Savings Bank under this Act?**

- (A) Ministry of Finance
- (B) Director General, Posts
- (C) Postmaster General
- (D) Reserve Bank of India

**06. What does the term "Depositor" mean under the Act?**

- (A) Any person holding a Demat account
- (B) Any individual who has taken a loan from government
- (C) Individual who deposits money in a Government Savings Bank
- (D) A nominee in a savings scheme

**07. What is the minimum age at which a minor can open and operate an account independently under a Government Savings Scheme, if allowed by the scheme?**

- (A) 12 years
- (B) 18 years
- (C) 5 years
- (D) 10 years

**08. If a depositor has nominated a minor as nominee, what can they do to ensure smooth transfer upon death?**

- (A) Nominate another adult instead
- (B) Appoint a person to receive the amount during nominee's minority
- (C) Cancel the nomination
- (D) Give written instructions to the bank

**09. What happens if the nominee(s) predecease the depositor?**

- (A) The deposit goes to the bank's reserve
- (B) The deposit is forfeited
- (C) The nomination becomes void
- (D) The nomination is automatically updated

**10. Who is responsible for making a nomination in case the depositor is a person of unsound mind?**

- (A) His/her sibling
- (B) His/her spouse
- (C) Guardian appointed by law or court
- (D) Government Medical Officer

**11. What happens to a nomination when a depositor transfers the deposit to another account?**

- (A) It remains valid
- (B) It is automatically updated
- (C) It is cancelled
- (D) It is shared among multiple accounts

**12. If no nomination exists and legal proof like succession certificate is not produced within 3 months, how is a small deposit handled?**

- (A) Forfeited by the Government
- (B) Paid to a person entitled as per prescribed procedure
- (C) Deposited in treasury until proof is produced
- (D) Refunded to the bank

**13. Who maintains the Schedule of Government Savings Schemes under the Act?**

- (A) Reserve Bank of India
- (B) Department of Economic Affairs

- (C) Central Government
- (D) State Governments

**14. What power does the Central Government have under this Act with respect to savings schemes?**

- (A) Only to provide interest
- (B) To manage operations of all commercial banks
- (C) To notify, amend or discontinue savings schemes
- (D) To restrict foreign investments

**15. According to the Act, who can be appointed as Guardian for operating accounts of a minor?**

- (A) Only the school principal
- (B) A relative staying abroad
- (C) Parent(s), legal guardian or person appointed by court
- (D) A nominee chosen by the minor

**16. Which of the following is not included under the definition of "Government Savings Bank"?**

- (A) Post Office Savings Bank
- (B) State Bank of India
- (C) Any bank specified by the Central Government
- (D) Private foreign banks not notified

**17. Under this Act, which legislation defines the term "Banking Company"?**

- (A) Indian Contract Act, 1872
- (B) Indian Succession Act, 1925
- (C) Banking Regulation Act, 1949
- (D) RBI Act, 1934

**18. Who executes the Will of a deceased person as per Indian Succession Act, 1925?**

- (A) Depositor
- (B) Executor
- (C) Nominee
- (D) Banker

**19. What document contains the list of applicable Government Savings Schemes under the Act?**

- (A) Annexure B
- (B) Indian Postal Manual
- (C) Schedule
- (D) Gazette Notification

**20. Who can make a nomination for a minor's account?**

- (A) Only the minor
- (B) Guardian
- (C) School principal
- (D) Postmaster

**21. If a minor or a person of unsound mind dies without a nominee, to whom is the deposit paid?**

- (A) Legal heir only
- (B) Next of kin
- (C) Guardian
- (D) Public Trustee

**22. What legal consequence does the payment of deposit under this Act have?**

- (A) No legal protection is granted
- (B) Bank remains liable even after payment
- (C) It discharges the bank from liability for the amount paid
- (D) Deposit is frozen till court order is passed

**23. If a deposit is paid to someone under this Act, who may later recover the balance of the estate from them?**

- (A) Police Officer
- (B) Election Commissioner
- (C) Executor or Administrator
- (D) Notary Public

**24. Creditors of a deceased depositor can claim unpaid debts from:**

- (A) Government Reserve Fund
- (B) Indian Post Office directly
- (C) Receiver of the deposit
- (D) Postmaster General

**25. What may the Authorized Officer require from a person receiving money under Section 4A(4)?**

- (A) Police clearance
- (B) Medical certificate
- (C) Security for due administration
- (D) Death certificate of guardian

**26. What is the purpose of the security required under Section 4A(4)?**

- (A) To charge tax
- (B) To restrict withdrawals
- (C) To ensure proper administration of the estate
- (D) To prevent deposit duplication

**27. To whom can the security (under Section 4A(4)) be assigned?**

- (A) Only to State Government
- (B) Only to SBI
- (C) To interested parties
- (D) To nominee only

**28. Authorized Officers under this Act have the power to:**

- (A) Issue ATM cards
- (B) Administer oaths and record evidence
- (C) Register marriage deeds
- (D) Confiscate bank property

# **Swachh Bharat**

## **Abhiyan – India Post**

### **MCQs**

**1. When was the Swachh Bharat Abhiyan (SBA) launched by the Government of India?**

- A) 15th August 2014
- B) 2nd October 2014
- C) 1st January 2015
- D) 26th January 2015

**2. Why is the Swachh Bharat Abhiyan especially relevant to India Post?**

- A) Because it deals with digital transactions
- B) Due to its extensive public interface with over **1.5 lakh post offices, many in rural and semi-urban areas**
- C) Because India Post manages waste disposal nationwide
- D) Since it operates the country's water supply system

**3. What are the dates for the Swachhta Pakhwada observed every year?**

- A) 1st to 15th August
- B) 2nd to 16th October
- C) 16th to 30th November
- D) 1st to 15th December

**4. On which date is National Post Day celebrated?**

- A) 2nd October
- B) 10th October
- C) 15th August
- D) 30th January

**5. Who released the Swachh Bharat stamps on 30th January 2015?**

- A) Narendra Modi
- B) Rajnath Singh
- C) Ravi Shankar Prasad
- D) Amit Shah

**6. What is the theme of Swachh Bharat Abhiyan for 2024–25?**

- A) Clean India, Green India
- B) Swabhav Swachhta, Sanskar Swachhta
- C) Har Ghar Tiranga
- D) Plastic Free India

**7. Which ministry awarded India Post the Swachh Bharat Puraskar in 2019?**

- A) Ministry of Health
- B) Ministry of Jal Shakti
- C) Ministry of Environment
- D) Ministry of Housing and Urban Affairs

**8. Which of the following is NOT a part of Swachh Bharat Mission's implementation in India Post?**

- A) Weekly Shramdaan routines
- B) Plastic ban awareness
- C) Solar and rainwater harvesting promotion
- D) Installation of ATM kiosks

**9. How many postal circles have task forces and nodal officers for Swachh Bharat implementation?**

- A) 15
- B) 20
- C) 23
- D) 30

**10. What is the function of the Swachhta Action Plan (SAP) in India**

**Post?**

- A) To digitize postal transactions
- B) Annual cleanliness-related plan submitted to Ministry for fund allocation and activities
- C) To promote stamp collecting
- D) To reduce postal delivery times

**11. Which areas in post offices are the main focus for cleanliness under SBA?**

- A) Only mail vans
- B) Only waiting areas and counters
- C) Mail vans, post office counters, waiting areas, and toilets
- D) Only toilets and dustbins

**12. What slogan is displayed in post offices as part of SBA's cleanliness drive?**

- A) Clean India, Healthy India
- B) Swachh Bharat, Swachh Vikas
- C) Cleanliness is next to godliness
- D) Keep India Clean

**13. Which circular gave instructions on implementing Swachhta Action Plan in India Post?**

- A) DOP Guidelines dated 04.08.2017
- B) Ministry of Health circular 2020
- C) DOP OM dated 11.01.2023
- D) SAP 2024–25 guidelines

**14. How often is Swachhta Pakhwada observed in India Post?**

- A) Once a year
- B) Twice a year
- C) Quarterly
- D) Every month

**15. What activities are conducted during Swachhta Pakhwada?**

- A) Tree plantation, cleanliness drives,

- competitions, awareness campaigns
- B) Only cleanliness drives
- C) Only office meetings
- D) Sports events

**16. What must be submitted to the Directorate after Swachhta Pakhwada observance?**

- A) Financial report only
- B) Photo documentation and activity report
- C) Staff attendance sheet
- D) Waste disposal receipts

**17. Which of the following is a core component of the Swachhta Action Plan?**

- A) Digital postal transactions
- B) E-waste segregation at source
- C) Expansion of postal delivery network
- D) Increased use of plastic bags

**18. What is the focus of the 2023 plastic-free campaign in India Post?**

- A) Ban on all plastics in India
- B) Making all post offices free from single-use plastics by December 2023
- C) Promotion of plastic recycling units
- D) Distribution of plastic bags to employees

**19. Which special focus area is mentioned in SBA for women staff and visitors in 2024–25?**

- A) Equal employment opportunities
- B) Women-friendly sanitation with clean toilets
- C) Women-only postal counters
- D) Separate parking facilities

**20. What digital tool is used for monitoring SBA activities in India**



**Post?**

- A) Email reports only
- B) SAP portal and mobile app for uploading photos and reports
- C) Social media postings only
- D) Physical registers at Head Offices

**21. What amount of funds has been released for Swachh Bharat Mission (urban & rural) in India Post since June 2024?**

- A) Rs. 500 crore
- B) Rs. 1,123 crore
- C) Rs. 2,000 crore
- D) Rs. 750 crore

**22. Which level in India Post is responsible for organizing campaigns in Branch Offices and Sub Offices?**

- A) Head Office
- B) Sub-Divisions
- C) Directorate
- D) Circles

**23. When was the first Swachhta Action Plan submitted by the Department of Posts?**

- A) 2014
- B) 2016
- C) 2017
- D) 2019

**24. What major initiative was launched in 2024 focusing on sanitation workers and CTUs?**

- A) Plastic Ban Campaign
- B) Swachhta Hi Sewa (Sep 17–Oct 2, 2024)
- C) Digital Postal Campaign
- D) E-Waste Drive

**25. What ongoing survey related to cleanliness continues annually since 2016?**

- A) Swachh Bharat Census
- B) Swachh Survekshan
- C) Swachh Postal Survey
- D) Public Health Survey

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**Answers with Explanations**

**1-B:** SBA was launched on 2nd October 2014, Gandhi Jayanti.

**2-B:** India Post has over 1.5 lakh post offices, many in rural areas, making SBA highly relevant.

**3-C:** Swachhta Pakhwada is observed from 16th to 30th November every year.

**4-B:** National Post Day is celebrated on 10th October.

**5-C:** Swachh Bharat stamps were released by Shri Ravi Shankar Prasad on 30 Jan 2015.

**6-B:** The 2024–25 theme is “Swabhav Swachhta, Sanskar Swachhta.”

**7-B:** The Ministry of Jal Shakti awarded India Post the Swachh Bharat Puraskar in 2019.

**8-D:** Installation of ATM kiosks is not related to SBA initiatives.

**9-C:** Task forces and nodal officers exist

in all 23 postal circles.

**10-B:** SAP is an annual plan submitted to the Ministry for cleanliness activities and funds.

**11-C:** Cleanliness focus includes mail vans, counters, waiting areas, and toilets.

**12-C:** Slogan displayed is “Cleanliness is next to godliness.”

**13-A:** DoP Guidelines dated 04.08.2017 instructed implementation of Swachhta Action Plan.

**14-A:** Swachhta Pakhwada is observed once a year (16th to 30th November every year).

**15-A:** Activities include tree plantation, cleanliness drives, competitions, awareness campaigns.

**16-B:** Photo documentation and reports are submitted post Pakhwada.

**17-B:** E-waste segregation at source is a core component.

**18-B:** All post offices mandated to be free from single-use plastics by Dec 2023.

**19-B:** Special focus on women-friendly sanitation, especially clean toilets.

**20-B:** Monitoring is done via SAP portal and mobile app uploads.

**21-B:** Rs. 1,123 crore released since June 2024 for SBM (urban & rural).

**22-B:** Sub-Divisions organize campaigns in Branch Offices and Sub Offices.

**23-B:** First SAP submitted by DoP in 2016.

**24-B:** Swachhta Hi Sewa campaign focusing on sanitation workers and CTUs was launched Sep-Oct 2024.

**25-B:** Swachh Survekshan has been conducted annually since 2016.