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Success Tips for Inspector of Post MCQ-Based Exam

Dear Aspirants,

Congratulations on taking the first step towards becoming an Inspector of Post! Achieving this goal requires determination, discipline, and the right strategy. Here are some key tips to keep you on track and motivated during your MCQ-based exam preparation:

1. Practice Daily

Consistency is key. Set aside time each day to practice MCQs and mock tests. Like physical fitness, your mental agility improves with daily training. Small, consistent efforts will enhance your speed and accuracy over time.

2. Stay Consistent

It's better to study a little each day than cramming at the last minute. Regular practice helps you retain information, reduces stress, and builds confidence for exam day.

3. Balance Objective and Subjective Practice

While MCQs are important, don't neglect subjective practice. Objective questions improve speed, while subjective ones deepen understanding. A balance of both prepares you for every aspect of the exam.

4. Stay Positive and Focused

Believe in yourself! There will be tough days, but challenges are opportunities to grow. Keep your goal in mind, stay focused, and maintain a positive mindset to stay motivated.

5. Track Your Progress

Monitor your performance and identify areas for improvement. Celebrate small wins along the way to stay encouraged and ensure continuous improvement.

Final Thoughts

Remember, success follows dedication and love for learning. Stay consistent, positive, and focused, and you'll achieve your goal of becoming an Inspector of Post.

Best of luck on your journey!

Warm regards,
Postal Adda

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
- **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
 - 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**

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).

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.
- 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.
-

Post Office Regulations, 2024

- **Authority:** Issued under **Sec. 13, Post Office Act, 2023 (Act 43 of 2023)**.
- **Title:** Post Office Regulations, 2024.
- **Commencement:** 16th Dec 2024.

Key Definitions

- **Accountable items:** Items with **receipt + track & trace + delivery signature**.
 - Examples: **India Post Parcel, Speed Post, Magazine Post, EMS, Int'l Air Parcels, Int'l Tracked Packets, Int'l Registered Letters, Money Order, registered/insured/COD items.**
- **Administrative instructions:** Orders/guidelines issued under **Reg. 178–180** by Govt. or DG.
- **Authorised person:** One authorised by **addressee/payee** to receive item/money.
- **Delivery:** Item delivered at address, to addressee, or authorised location/person.
- **Director (Postal Services):** Director in administrative office / officer with such powers.
- **In course of transmission by post:** From **receipt of item** → **delivery/return/other disposal.**
- **Letter box:** Box in **POs, mail offices, public places** for prepaid letters/postcards/letter cards/book post.
- **Payee:** Person receiving money via remittance.
- **Post:** System of collection, clearance, sorting, dispatch, conveyance & delivery of items.
- **Postmaster:** Head of PO (Director/Chief/Senior/Head Postmaster).
- **Redirection:** Sending item to **address other than original** for specific reason.
- **Remitter:** Person remitting money via postal remittance services.
- **Schedule:** Annexed schedule of the regulations.
- **Sender:** Person who sends the item.
- **Weight:** **Gross or volumetric weight (whichever higher)** unless stated otherwise.

Chapter II – General

Rule 3: Business Hours

- Business hours = Normal weekdays (not PO/ Govt. holidays).
- **Work & Hours:**
 1. References & Enquiries → Entire working hours.
 2. Counter Services (booking, posting, premium collection) → **6 hours**.
 3. Money Remittance (EMO, IPO etc.) → **6 hours**.
 4. Savings Bank → **6 hours**.
- **Branch Post Offices (BOs):** Max **5 hours/day**.

Rule 4: Power to Fix Hours

- Authority: **Circle Head, Regional Head, Divisional Head**.
- Can fix: business hours, delivery/dispatch timings, counter timings.
- **Circle/Regional Head may specify** (in public interest/ special circumstances):
 - Business hours on Sundays/holidays.
 - Kind of transactions allowed.
 - Max. number of items booked (to manage rush & ensure equity).

Rule 5: Payment of Postage

- Postage payment → As per **Rule 9**.
- **Pre-payment mandatory** unless exempted by regulations.

Rule 6: Postage on Unaccountable/Unpaid Items

1. If embossed value < required → Affix additional stamps.
2. **Unpaid/underpaid items** → Kept on hold until due postage is charged.

Rule 7: Invalid Prepayment (Not deemed prepaid if):

- Stamp/ impression not authorized.
- Stamp obliterated/ defaced/ torn/ cut.
- Stamp/impression/receipt has unauthorized words, letters, figures, design.
- Stamp cut/removed from embossed envelope, postcard, wrapper.

Exceptions/Provisions:

- Stamps perforated with initials/ID marks allowed.
- BNPL (Book Now Pay Later) & other items (as per admin instructions) valid.

Digital Personal Identification Number (DIGIPIN)

I. Core Concept & Development

- **Full Form:** Digital Postal Index Number (DIGIPIN).
- **Initiative by:** Department of Posts (DoP), Ministry of Communications.
- **Purpose:** Create a **standardized, geo-coded addressing system** as part of **Digital Public Infrastructure (DPI)**.
- **Model:** Operates on “**Address as a Service**” (AaaS).
- **Collaboration:** Developed with **IIT Hyderabad, NRSC (ISRO)**.
- **Policy Link:** Falls under **National Geospatial Policy 2022**.
- **Significance:** A revolutionary step towards digital transformation, bridging the gap between physical locations and their digital representation.
- **Permanence:** DIGIPIN remains **unchanged** despite changes in street names or infrastructure, as it's purely coordinate-based.
- **Key Distinction:** Unlike traditional PIN codes that identify a broad postal area, a DIGIPIN pinpoints a specific, high-resolution location.

II. Technical Mechanism

- **System:** Nationwide geo-coded addressing grid.
- **Grid Size:** ~ **4m × 4m**.
- **Code Format:** Unique **10-character alphanumeric** code.
- **Encoding Symbols:** 16 characters – digits **2-9** and letters **G, J, K, L, M, P, W, X**.
- **Derivation:** Based **solely on latitude & longitude** → ensures permanence (not affected by name/infra changes).
- **Bounding Box:** Longitude **63.5°–99.5°E**, Latitude **2.5°–38.5°N** (covers entire India incl. maritime zones).
- **Offline Functionality:** Once generated, usable without internet.
- **Open Source:** Logic/code available publicly for integration.
- **Access:** Public portals like **digipin.cept.gov.in** & **DAC portal (Know Your DIGIPIN)**; no login required (GNSS device needed).

III. Features & Distinction

Dak Ghar Niryat Kendra (DGNK)

Introduction

- Govt. of India export facility via **Post Offices** for **MSMEs, small traders, artisans, craftsmen, etc.**
- **Purpose:** Promote commercial export through **Postal channel**.
- **Support:** DNK staff guide exporters on **documentation, packaging, prohibitions, restrictions, and export requirements**.
- **Beneficiaries:** **Exporters, artisans, traders, women, SHGs** from small towns & villages use DNK for global exports.
- Provides **online documentation + handholding support** for exports.
- **International Initiative:** India acceded to **UPU Postal Payment Services Multilateral Agreement** for cross-border remittances.
- **Revised Schemes:** Department of Posts revised **discount scheme** for **International EMS and International Tracked Packet Service** to boost e-commerce exports.

Overview

- **1,013 DGNK** operational in India(as on 31.10.2024).
- Export to **200+ countries** via **Air Parcel, Speed Post, ITPS** at affordable rates.

Key Features

- **No need** to carry product samples to **Foreign Post Office (FPO)**.
- **No manual filing** of Postal Bill of Export (PBE).
- **Electronic PBE filing** via **Post Office Export Centre portal** (upload invoices, certificates, licenses, etc.).
- **No Customs House Agent/Officer** presence required.
- **PBE downloadable** from portal after customs inspection.
- **Customs queries/notifications** received on portal; additional docs can be uploaded online.
- **Packaging facility** at all DGNK.
- **Pick-up facility** available.
- **Minimal documentation**.
- **Tracking & tracing** facility.
- **Self-booking** option via portal.

Dak Ghar Niryat Kendra (DNK) – Process Flow

- **Electronic filing of PBE** (Postal Bill of Export) through DNK portal.
- **One-time registration** → Customer (exporter) creates Login ID.
- Profile must include: **IEC, PAN, GSTIN, AD Code (bank)**.
- Exporter fills **article details in electronic PBE form** → submit.
- **Customs generates PBE number**.
- Exporter presents articles at DNK with **CN22/CN23 customs label**.
- Articles booked → **dispatched to FPO** in bags labeled *PBE Articles*.
- At **FPO** → physical customs examination.
- If additional docs needed → customs query raised on DNK portal.
- Once resolved → **Customs grants Let Export Order (LEO)**.
- Final **PBE available for download** in exporter's login.

Export Services via DNK

International Speed Post Parcel (EMS)

- Parcel weight: **Up to 35 kg** (limit varies by country).
- Coverage: **106 countries**.
- Features: **Track & trace**.
- Rates: Based on **weight & destination** (check via *Postinfo App*).

Compensation Policy for EMS

- **Loss/total theft/total damage** → Lesser of **content value or 130 SDR** + postal fee.
- **Partial loss/damage/theft** → Value of lost/damaged contents only (no postal fee refund).
- **Loss/damage of documents** → Only postal fee refunded.
- **Delivery delay** (>5 days, excl. holidays) → **5% of postal fee** as compensation.

International Air Parcel

Features

- Max. weight: **20 kg**.
- Size: **Length ≤ 1.05 m**, length + girth ≤ 2 m.
- Limits depend on **destination country**.

Rates

- Based on **weight & destination** (check via *Postinfo App*).

APT Knowledge – IT 2.0 (Department of Posts)

I. Overview of IT 2.0

- **Initiative by:** Department of Posts, Ministry of Communications, GoI.
- **Primary Goal:** Modernize DoP with advanced technology, better functionality & improved customer experience.
- **Strategic Objective:** Make India Post a **tech-enabled, future-ready organization**.
- **Key Elements:**
 - **Technology Architecture** → Cloud, Machine Learning, AI-driven insights.
 - **Unified Data Centre (DC) & Disaster Recovery (DR) transition** from IT 1.0 to IT 2.0.
 - **Comprehensive Digital Approach** → Efficiency, scalability, customer-centric services.
- **Outcome:** Integrated, intelligent postal services across India.

II. Salient General Features

- **Single Login** → via web application.
- **Role-Based Access** → only relevant menus shown.
- **Mapping** → Post-based & User-based role mapping.
- **Authentication** → TOTP + Device registration.
- **Simplified Mapping** → Post-to-post with **Maker/Checker** concept.

III. Module-Specific Enhancements

A. Booking Solution

- **International Mail** → OTP authentication, detailed capture, booking via API/SFTP, auto-service suggestions, prohibited items (country-specific).
- **Payments** → Multiple channels, Dynamic QR.
- **Retail Services** → Consolidated in one place.
- **Pickup/Drop-off** → For bulk & retail customers.
- **Financial Services** → Sovereign Gold Bond acceptance, data entry in all POs.
- **Digital Tools** → e-IPO issue, dynamic barcode, address label printing.

- **Delivery Instructions** → Available at booking.
- **Convenience** → Pincode view, saved address book (Pan-India).
- **Specific Services** → EMO booking, COD MO booking, insured article authorization.
- **Employee Payments** → Collection enabled.
- **Tracking** → **Unregistered Track Service** for ordinary articles.

B. Bagging, Delivery & Tracking

- **Bagging** → Dashboard for mail stats, OTP recall of articles, pending invoice checks.
- **Delivery Management** → Shift end/force end, auto sorting & sequencing, simplified batch & beat creation.
- **Real-time Updates** → Instant delivery remarks, EMO delivery without printout.
- **Digitalization** → QR COD payments, digital signatures, simplified return.
- **Advanced Features** → Location, OTP/Aadhaar-based delivery, signature + photo capture.
- **Tracking** → For unregistered tracked items.

C. Treasury Module

- **Operations** → Day-begin/day-end; cash remittance without indenting.
- **Verification** → Daily account verification of BO/SO at HO/Account Office.
- **Wallet/TCB** → Separate Treasury Wallet, Treasurer's Cash Book.
- **Daily Accounts** → Part-1, Part-2, Part-3 generation.
- **Concept Removal** → Profit/cost/fund centre removed.
- **Stamp Management** → Balance in closing, stamp advance concept.
- **Real-time** → Cash balance updates, ECB consolidated report.
- **Flexibility** → Divisional head can authorize work on Sundays/holidays.
- **Indent/Sales** → IPO/Stamp indent from SO→HO, bulk stamp sales.
- **User-Friendly** → T-code concept removed.

D. Accounts (Sub Accounts)

- **Summary** → BO/SO summary generation, SO slip at HO.
- **Error/Review** → ECB error management, review at HO & SO.