

भारतीय डाक



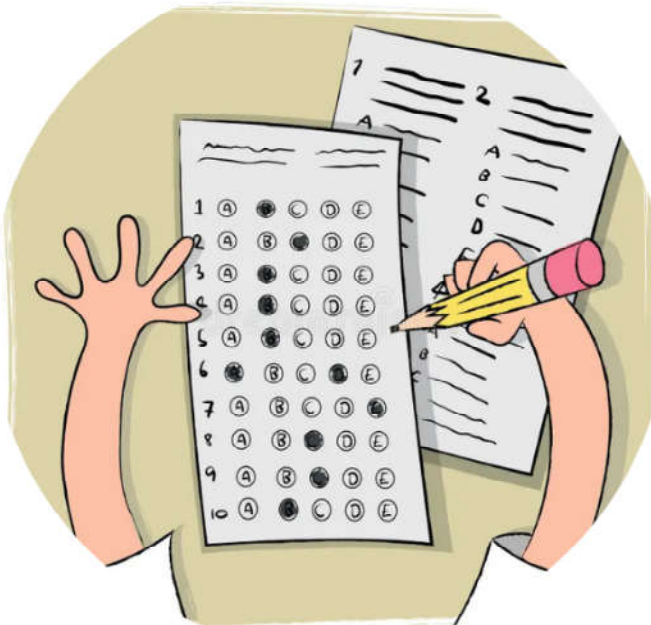
India Post

4600+

# PAPER I (OBJECTIVE)

## IPO EXAM 2026

**"SHARPEN YOUR SKILLS WITH TARGETED  
MCQ PRACTICE"**



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

### ◆ Section 1 – Short Title, Extent & Commencement

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

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

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

- A) 15 August 2023
- B) 24 December 2023
- C) 1 January 2024
- D) 26 January 2024

**3. The Post Office Act, 2023 came into force on:**

- A) 24 December 2023
- B) 1 April 2024
- C) 18 June 2024
- D) 15 August 2024

**4. The Act is enforced through:**

- A) Presidential assent only
- B) Supreme Court order
- C) Notification in Official Gazette
- D) Parliamentary resolution

---

### ◆ Section 2 – Definitions

**5. Who is the Director General under the Act?**

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

Central Government

D) Secretary, Department of Posts

**6. The term “item” refers to:**

- A) Only letters
- B) Only parcels above 500g
- C) Any divisible article
- D) Any indivisible article accepted for postal service

**7. “Notification” under the Act means:**

- A) Internal departmental order
- B) Announcement in newspaper
- C) Publication in Official Gazette
- D) SMS communication

**8. “Post Office” includes:**

- A) Only Head Post Offices
- B) Department of Posts and associated facilities
- C) Only delivery centres
- D) Private courier services

**9. “Prescribed” means:**

- A) As per court judgment
- B) As per rules made under the Act
- C) As per DG instruction
- D) As per State Government

---

### ◆ Section 3 – Services by Post Office

**10. Postal services are provided as prescribed by:**

- A) Central Government
- B) Parliament
- C) Judiciary
- D) State Government

**11. Who may issue regulations regarding postal services?**

- A) Ministry of Finance
- B) Parliament
- C) Director General
- D) RBI

**12. Postal services under the Act are subject to:**

- A) RBI rules
  - B) State laws only
  - C) No external law
  - D) Other applicable laws
- 

◆ **Section 4 – Exclusive Privilege: Postage Stamps**

**13. The exclusive right to issue postage stamps lies with:**

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

**14. Postage stamps may be:**

- A) Only printed
- B) Only digital
- C) Only embossed
- D) Physical or digital

**15. Postal stationery includes:**

- A) Blank paper
  - B) Courier packets
  - C) Prepaid envelopes and postcards
  - D) Registered receipts
- 

◆ **Section 5 – Addressing & Postcodes**

**16. Standards for addressing and postcodes are prescribed by:**

- A) Director General
- B) Parliament
- C) Central Government
- D) State Government

**17. A postcode is used to:**

- A) Identify sender
- B) Identify geographic area for delivery

- C) Track employee
- D) Fix postal rates

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

- A) Only digits
  - B) Only letters
  - C) Symbols only
  - D) Digits, letters, or digital code
- 

◆ **Section 6 – International Arrangements**

**19. Postal arrangements with foreign countries are made by:**

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

◆ **Section 7 – Recovery of Charges**

**20. Unpaid postal charges are recoverable as:**

- A) Tax
  - B) Fine
  - C) Arrears of land revenue
  - D) Court penalty
- 

◆ **Section 8 – Official Mark as Evidence**

**21. Official mark on a postal item serves as:**

- A) Final proof
- B) Prima facie evidence
- C) Weak evidence
- D) No evidence

**22. The official mark is presumed to prove:**

- A) Sender identity only

- B) Stamp value
- C) The facts it represents
- D) Delivery delay

---

◆ **Section 9 – Interception**

**23. Which section provides power to intercept postal items?**

- A) Section 7
- B) Section 8
- C) Section 9
- D) Section 10

**24. Interception of postal items is allowed in the interest of:**

- A) Business growth
- B) Public security and order
- C) Staff welfare
- D) Revenue

**25. Who authorizes interception of postal items?**

- A) Director General
- B) Court
- C) Central Government
- D) State Government

---

◆ **Section 9 – Power to Intercept, Open or Detain**

**26. Postal items may be intercepted in the interest of:**

- A) Staff convenience
- B) Public security and order
- C) Revenue collection
- D) Customer request

**27. Which authority may authorize interception of postal items?**

- A) State Government
- B) Local Postmaster

- C) Central Government
- D) Private agency

**28. Interception may be done to prevent:**

- A) Delivery delays
- B) Business loss
- C) Violation of laws
- D) Customer complaints

**29. If a postal article contains dutiable goods, it may be handed over to:**

- A) Sender
- B) Parliament
- C) Judiciary
- D) Customs authorities

**30. Which of the following actions is permitted after interception?**

- A) Immediate destruction without reason
- B) Return without checking
- C) Appropriate disposal or handing over
- D) Public auction

---

◆ **Section 10 – Exemption from Liability** ★

**31. The Post Office is not liable for its services except:**

- A) In all cases
- B) When delay occurs
- C) When specifically prescribed
- D) When complaint is filed

**32. Postal officers are personally liable when they:**

- A) Make clerical mistakes
- B) Act fraudulently or wilfully
- C) Delay due to workload
- D) Receive complaints

**33. Which of the following does NOT create liability?**

- A) Fraud
- B) Wilful misdelivery

- C) Intentional delay  
D) Negligence alone

**34. Liability of the Post Office is determined by:**

- A) Customer satisfaction  
B) Court discretion  
C) Value of article  
D) Rules under the Act

**35. A postal officer causing intentional loss will be:**

- A) Ignored  
B) Promoted  
C) Protected fully  
D) Held liable

---

◆ **Section 11 – Delegation of Power**

**36. The Central Government may delegate its powers to:**

- A) Parliament  
B) Director General  
C) Judiciary  
D) State Government

**37. Delegation of powers must be done through:**

- A) Oral order  
B) Office note  
C) Notification in Official Gazette  
D) Email communication

**38. Which power cannot be delegated?**

- A) Administrative powers  
B) Operational powers  
C) Rule-making power  
D) Service management

---

◆ **Section 12 – Power to Make Rules**

**39. Rules under the Act are made by:**

- A) Director General  
B) Parliament  
C) Central Government  
D) Judiciary

**40. Rules must be issued through:**

- A) Internal circular  
B) Gazette notification  
C) Court order  
D) Email

---

◆ **Section 13 – Power to Make Regulations** ★

**41. Regulations under the Act are made by:**

- A) Parliament  
B) State Government  
C) Director General  
D) Judiciary

**42. Regulations require prior approval of:**

- A) Parliament  
B) State Government  
C) Judiciary  
D) Central Government

**43. Regulations must be issued via:**

- A) Office memo  
B) Internal circular  
C) Gazette notification  
D) Verbal order

---

◆ **Section 14 – Laying of Rules and Regulations**

**44. Rules and regulations must be laid before Parliament for:**

- A) 15 days  
B) 30 days

- C) 60 days  
D) 90 days

**45. If both Houses modify rules, then:**

- A) Original rules continue  
B) Rules lapse completely  
C) Modified version becomes effective  
D) DG decides final version

**46. Actions taken under earlier rules before modification are:**

- A) Invalid  
B) Reviewed again  
C) Suspended  
D) Valid

---

◆ **Section 15 – Power to Remove Difficulties**

**47. Orders to remove difficulties can be issued within:**

- A) 1 year  
B) 2 years  
C) 3 years  
D) Anytime

**48. Such orders must be laid before:**

- A) Court  
B) President  
C) Parliament  
D) DG

**49. Orders under this section must not be:**

- A) Public  
B) Written  
C) Consistent with Act  
D) Inconsistent with Act

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◆ **Section 16 – Repeal and Savings**

**50. Which Act has been repealed?**

- A) Telegraph Act  
B) Postal Reform Act  
C) Indian Post Office Act, 1898  
D) Communication Act

---

◆ **Section 16 – Repeal & Savings (Advanced)**

**51. The repeal of the Indian Post Office Act, 1898 implies that:**

- A) All previous rules become invalid immediately  
B) All postal services stop temporarily  
C) Only new rules will apply retrospectively  
D) Old rules continue if not inconsistent

**52. Existing notifications under the 1898 Act will continue:**

- A) Only for one year  
B) Until replaced or repealed  
C) Only after court approval  
D) Only if reissued

**53. Savings under Section 16 ensure continuity of:**

- A) Only financial rules  
B) Only international agreements  
C) Existing rules and orders  
D) Only DG instructions

---

◆ **Mixed Conceptual (High Probability Area)**

**54. Which of the following correctly matches authority and power?**

- A) DG – Rule making  
B) Central Govt – Regulation making  
C) DG – Regulation making with approval  
D) Parliament – Service regulation

**55. Which statement is correct regarding rules and regulations?**

- A) Both are made by DG
- B) Both are made by Central Govt
- C) Rules by DG, regulations by Parliament
- D) Rules by Central Govt, regulations by DG with approval

**56. Which of the following is NOT correct?**

- A) Rules require Gazette notification
- B) Regulations need prior approval
- C) DG can make rules independently
- D) Rules are made by Central Govt

**57. Which authority cannot exercise delegated rule-making power?**

- A) DG
- B) State Govt
- C) Parliament
- D) Judiciary

**58. Which of the following is true regarding Section 11?**

- A) All powers can be delegated
- B) Rule-making power cannot be delegated
- C) DG can delegate further
- D) Delegation requires court approval

---

◆ **Statement-Based Questions**

**59. Consider the following statements:**

1. Rules are made by Central Government
2. Regulations are made by DG with approval
3. DG can make rules independently

Which is correct?

- A) 1 and 2 only
- B) 2 and 3 only
- C) 1 and 3 only
- D) All are correct

**60. Consider the following:**

1. Official mark is prima facie evidence
2. Interception allowed for public safety
3. Negligence always creates liability

Which is correct?

- A) 1 only
- B) 1 and 2 only
- C) 2 and 3 only
- D) All are correct

---

◆ **Negative / Trap Questions**

**61. Which of the following is NOT a function of the Director General?**

- A) Issue regulations
- B) Fix service conditions
- C) Make rules independently
- D) Regulate charges

**62. Which is NOT required for regulations?**

- A) DG authority
- B) Prior approval of Central Govt
- C) Gazette notification
- D) Parliamentary approval before issuance

---

◆ **Scenario-Based Questions**

**63. A postal officer accidentally misdelivers a letter without intent. What is the liability?**

- A) Fully liable
- B) Liable only after complaint
- C) Not liable under Section 10
- D) Liable under criminal law

**64. A postal item contains illegal goods and is intercepted. What is the correct action?**

- A) Return to sender

- B) Destroy immediately
- C) Deliver to receiver
- D) Hand over to law enforcement

---

◆ **Concept Strengthening**

**65. Which section deals with exemption from liability?**

- A) Section 9
- B) Section 10
- C) Section 11
- D) Section 12

**66. Which section deals with delegation of powers?**

- A) Section 10
- B) Section 11
- C) Section 12
- D) Section 13

**67. Which section empowers Central Govt to make rules?**

- A) Section 11
- B) Section 12
- C) Section 13
- D) Section 14

**68. Which section deals with regulations?**

- A) Section 12
- B) Section 13
- C) Section 14
- D) Section 15

**69. Which section deals with laying before Parliament?**

- A) Section 13
- B) Section 14
- C) Section 15
- D) Section 16

**70. Which section deals with removal of difficulties?**

- A) Section 14
- B) Section 15

- C) Section 16
- D) Section 13

**71. Which of the following correctly describes “prima facie evidence” under the Act?**

- A) Final proof beyond doubt
- B) Evidence requiring no verification
- C) Initial evidence accepted unless disproved
- D) Evidence only for courts

**72. Which of the following statements is correct regarding Section 8?**

- A) Official mark is conclusive proof
- B) Official mark is irrelevant
- C) Official mark is secondary evidence
- D) Official mark is prima facie evidence

**73. Interception of postal items is allowed to prevent:**

- A) Delay in delivery
- B) Customer dissatisfaction
- C) Violation of laws
- D) Revenue loss

**74. Which of the following best explains “appropriate disposal” under Section 9?**

- A) Automatic destruction
- B) Ignoring the item
- C) Returning without checking
- D) Handling as per legal provisions

---

◆ **Section 10 Focus (High Importance)**

**75. Which situation creates liability under Section 10?**

- A) Delay due to natural causes
- B) Accidental misdelivery
- C) Wilful delay by officer
- D) Technical error

**76. A postal employee intentionally misplaces an article; this is:**

- A) Negligence
- B) Wilful misconduct
- C) Administrative delay
- D) No issue

**77. Which of the following is TRUE regarding liability?**

- A) Always liable
- B) Never liable
- C) Liable only when prescribed or wilful act
- D) Liable on complaint

◆ **Rules vs Regulations (Exam Favourite)**

**78. Which of the following is correct?**

- A) Rules by DG
- B) Regulations by Parliament
- C) Rules by Central Govt
- D) Regulations by State Govt

**79. Regulations differ from rules because:**

- A) They are informal
- B) They do not need approval
- C) They are made by DG with approval
- D) They are temporary

**80. Which statement is NOT correct?**

- A) Rules require Gazette notification
- B) Regulations need prior approval
- C) DG can make rules independently
- D) Rules are made by Central Govt

◆ **Section 14–16 (Procedural Traps)**

**81. Rules laid before Parliament may be:**

- A) Ignored
- B) Modified or annulled
- C) Cancelled automatically
- D) Approved by DG

**82. If Parliament modifies rules, the effect is:**

- A) No change
- B) Only DG decides
- C) Modified version applies
- D) Rules lapse fully

**83. Orders under Section 15 must be issued:**

- A) Anytime
- B) Within 2 years
- C) Within 5 years
- D) Only once

**84. Which is correct regarding Section 15 orders?**

- A) Can contradict Act
- B) Need court approval
- C) Must be laid before Parliament
- D) Issued by DG

◆ **Section 16 – Savings (Concept Strengthening)**

**85. Savings clause ensures:**

- A) Old Act fully removed
- B) No continuity
- C) Continuity of consistent provisions
- D) Only financial rules remain

**86. Existing rules remain valid until:**

- A) 1 year
- B) Court approval
- C) Rewritten
- D) Replaced or repealed

◆ **Mixed High-Level Questions**

**87. Which of the following is NOT correct?**

- A) DG makes regulations
- B) Central Govt makes rules

- C) DG can make rules  
D) DG needs approval for regulations

**88. Which of the following is TRUE?**

- A) Interception for weather delay  
B) Liability always exists  
C) Rules made by DG  
D) Regulations need approval

**89. Which is NOT a feature of the Act?**

- A) Gazette notification  
B) Delegation of power  
C) Unlimited liability  
D) Parliamentary control

**90. Which of the following best describes the structure of powers?**

- A) DG independent  
B) Parliament controls all  
C) Central Govt + DG with checks  
D) Judiciary controls postal system

49	D	50	C	51	D
52	B	53	C	54	C
55	D	56	C	57	A
58	B	59	A	60	B
61	C	62	D	63	C
64	D	65	B	66	B
67	B	68	B	69	B
70	B	71	C	72	D
73	C	74	D	75	C
76	B	77	C	78	C
79	C	80	C	81	B
82	C	83	B	84	C
85	C	86	D	87	C
88	D	89	C	90	C

**Answer Key**

Q.N o	Answ er	Q.N o	Answ er	Q.N o	Answ er
1	D	2	B	3	C
4	C	5	C	6	D
7	C	8	B	9	B
10	A	11	C	12	D
13	B	14	D	15	C
16	C	17	B	18	D
19	C	20	C	21	B
22	C	23	C	24	B
25	C	26	B	27	C
28	C	29	D	30	C
31	C	32	B	33	D
34	D	35	D	36	B
37	C	38	C	39	C
40	B	41	C	42	D
43	C	44	B	45	C
46	D	47	B	48	C

## Explanations

1. The correct legal title is The Post Office Act, 2023 enacted in December 2023.
2. The Act was officially notified on 24th December 2023.
3. The Act came into force from 18th June 2024 as notified.
4. Enforcement of the Act is done through notification in the Official Gazette.
5. Director General is the head of postal services appointed by the Central Government.
6. "Item" means any indivisible article accepted for postal transmission.
7. Notification refers to publication in the Official Gazette.
8. Post Office includes the Department of Posts and all its facilities.
9. "Prescribed" means as per rules framed under the Act.
10. Postal services are provided as prescribed by the Central Government.
11. Director General is empowered to issue regulations under the Act.
12. Postal services must comply with other applicable laws.
13. The Post Office has exclusive privilege to issue postage stamps.
14. Postage stamps may be issued in physical or digital form.
15. Postal stationery includes prepaid envelopes and postcards.
16. Central Government prescribes addressing standards and postcodes.
17. Postcodes help identify geographic areas for sorting and delivery.
18. Postcodes may include digits, letters, or digital codes.
19. Central Government makes rules for international postal arrangements.
20. Unpaid postal charges are recovered as arrears of land revenue.
21. Official mark acts as prima facie evidence of facts stated.
22. Official mark is presumed to prove the facts represented on the item.
23. Section 9 deals with interception of postal items.
24. Interception is allowed for public security, order, and safety.
25. Central Government authorizes officers for interception.
26. Interception is permitted in the interest of public security, safety, and order.
27. The Central Government authorizes officers to intercept postal items.
28. Interception may be done to prevent violations of law.
29. Dutiable goods are handed over to customs authorities.
30. Intercepted items may be disposed of appropriately or handed to authorities.
31. Liability exists only when specifically prescribed under the Act.
32. Officers are liable only when acting fraudulently or wilfully.
33. Mere negligence does not create liability unless it is wilful.
34. Liability is governed by rules framed under the Act.
35. Intentional loss by an officer leads to liability under the Act.
36. Powers may be delegated to the Director General.
37. Delegation must be done through notification in the Official Gazette.
38. Rule-making power cannot be delegated.
39. The Central Government alone has the authority to make rules.
40. Rules are issued through Official Gazette notification.
41. Regulations are framed by the Director General.
42. Prior approval of Central Government is mandatory.
43. Regulations must be notified in the Official Gazette.
44. Rules must be laid before Parliament for

30 days.

**45.** Modified version becomes effective if both Houses agree.

**46.** Actions taken before modification remain valid.

**47.** Difficulty removal orders can be issued within 2 years of commencement.

**48.** Such orders must be laid before Parliament.

**49.** Orders must not be inconsistent with the provisions of the Act.

**50.** The Indian Post Office Act, 1898 is repealed by this Act.

**51.** Old rules continue if they are not inconsistent with the new Act.

**52.** Existing notifications remain valid until replaced or repealed.

**53.** Savings clause ensures continuity of existing rules and orders.

**54.** DG makes regulations only with prior Central Government approval.

**55.** Rules are made by Central Government and regulations by DG with approval.

**56.** DG cannot make rules independently under the Act.

**57.** DG cannot exercise rule-making power as it is non-delegable.

**58.** Section 11 clearly states rule-making power cannot be delegated.

**59.** Statements 1 and 2 are correct while DG cannot make rules independently.

**60.** Negligence alone does not create liability unless it is wilful.

**61.** DG cannot independently make rules under the Act.

**62.** Parliamentary approval is required after issuance, not before.

**63.** Accidental misdelivery without intent does not create liability.

**64.** Illegal items must be handed over to law enforcement agencies.

**65.** Section 10 deals with exemption from liability.

**66.** Section 11 provides for delegation of powers.

**67.** Section 12 empowers Central Government to make rules.

**68.** Section 13 deals with regulations.

**69.** Section 14 requires laying before Parliament.

**70.** Section 15 provides power to remove difficulties.

**71.** Prima facie evidence means evidence accepted unless disproved.

**72.** Official mark is treated as prima facie evidence under the Act.

**73.** Interception is allowed to prevent violation of laws.

**74.** Appropriate disposal means handling items as per legal provisions.

**75.** Liability arises when an officer wilfully causes delay or loss.

**76.** Intentional misplacement is considered wilful misconduct.

**77.** Liability exists only when prescribed or due to wilful acts.

**78.** Rules are made by the Central Government.

**79.** Regulations are made by DG with prior approval of Central Government.

**80.** DG cannot make rules independently under the Act.

**81.** Parliament may modify or annul rules.

**82.** Modified rules become effective after Parliamentary approval.

**83.** Orders must be issued within 2 years of commencement.

**84.** Orders must be laid before Parliament.

**85.** Savings clause ensures continuity of consistent provisions.

**86.** Existing rules remain until replaced or repealed.

**87.** DG does not have power to make rules independently.

**88.** Regulations require approval of Central Government.

**89.** The Act does not provide unlimited liability.

**90.** Powers are shared between Central Government and DG with checks.

## **Prevention of Money-laundering Act, 2002**

### **Section 1: Objective, Scope & Definitions (Section 1–2)**

#### **1. What is the primary objective of the Prevention of Money-Laundering Act, 2002?**

- A. To regulate banking sector
- B. To prevent money-laundering and confiscate related property
- C. To control inflation
- D. To regulate securities market

#### **2. The PMLA extends to which geographical area?**

- A. Only metropolitan cities
- B. Whole of India
- C. Only financial institutions
- D. Only scheduled areas

#### **3. When does the Act come into force?**

- A. On enactment date
- B. On RBI notification
- C. On dates notified by Central Government
- D. On Supreme Court order

#### **4. Which term refers to property derived from a scheduled offence?**

- A. Transfer
- B. Property
- C. Proceeds of crime
- D. Asset

#### **5. Which of the following is NOT included in the definition of "person" under the Act?**

- A. Individual
- B. Company
- C. Artificial juridical person
- D. Only government bodies

#### **6. Scheduled offences under Part B apply when amount exceeds:**

- A. ₹10 lakh
- B. ₹20 lakh
- C. ₹30 lakh
- D. ₹50 lakh

#### **7. Which entity is considered an intermediary under the Act?**

- A. Insurance agent
- B. SEBI-registered broker
- C. Police officer
- D. Auditor

#### **8. The term "property" under PMLA includes:**

- A. Only movable assets
- B. Only immovable assets
- C. Tangible and intangible assets
- D. Only cash

### **Section 2: Offence & Punishment (Section 3–4)**

#### **9. Under which section is the offence of money-laundering defined?**

- A. Section 2
- B. Section 3
- C. Section 4
- D. Section 5

#### **10. What is the core element of money-laundering offence?**

- A. Holding foreign currency
- B. Tax evasion
- C. Projecting proceeds as untainted
- D. Depositing cash

#### **11. Minimum punishment under Section 4 is:**

- A. 1 year
- B. 2 years

- C. 3 years
- D. 5 years

**12. Maximum punishment in general cases is:**

- A. 5 years
- B. 7 years
- C. 8 years
- D. 10 years

**13. Maximum punishment extends to 10 years when offence relates to:**

- A. Part B offences
- B. Minor offences
- C. Para 2 of Part A
- D. Administrative offences

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**Section 3: Attachment & Adjudication (Section 5–11)**

**14. Who can provisionally attach property under Section 5?**

- A. Magistrate
- B. Director or Deputy Director
- C. Police Inspector
- D. RBI

**15. Maximum validity of provisional attachment is:**

- A. 60 days
- B. 75 days
- C. 90 days
- D. 120 days

**16. Complaint after attachment must be filed within:**

- A. 15 days
- B. 30 days
- C. 45 days
- D. 60 days

**17. Composition of Adjudicating Authority includes:**

- A. Chairperson only
- B. Chairperson + 1 Member
- C. Chairperson + 2 Members
- D. 3 Members only

**18. Tenure of Adjudicating Authority is:**

- A. 3 years or 60 years
- B. 5 years or 62 years
- C. 6 years or 65 years
- D. 4 years or 60 years

**19. Adjudicating Authority is guided by:**

- A. CrPC
- B. IPC
- C. Natural Justice
- D. RBI rules

**20. Minimum notice period under Section 8 is:**

- A. 15 days
- B. 20 days
- C. 30 days
- D. 45 days

**21. What happens to property if the accused is acquitted under Section 8?**

- A. It is confiscated permanently
- B. It is auctioned
- C. It is released to the person
- D. It is transferred to State Government

**22. Upon conviction, the attached property is:**

- A. Returned
- B. Frozen indefinitely
- C. Confiscated to Central Government
- D. Given to bank

**23. Under which section does property vest absolutely in Central Government?**

- A. Section 7
- B. Section 8
- C. Section 9
- D. Section 10

**24. Fraudulent encumbrances created to defeat confiscation may be:**

- A. Ignored
- B. Approved
- C. Declared void after hearing
- D. Sent to court

**25. Administrator of confiscated property must be of rank:**

- A. Deputy Secretary
- B. Joint Secretary or above
- C. Inspector
- D. Magistrate

**26. Section 11 gives Adjudicating Authority powers of:**

- A. Criminal court
- B. Civil court
- C. Revenue court
- D. Special court

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◆ **Section 4: Obligations of Institutions (Section 12–15)**

**27. Record retention period under Section 12 is:**

- A. 5 years
- B. 7 years
- C. 10 years
- D. 12 years

**28. Reporting of structured transactions below threshold is:**

- A. Not required
- B. Optional
- C. Mandatory
- D. Conditional

**29. Maximum penalty under Section 13 is:**

- A. ₹50,000
- B. ₹75,000

- C. ₹1,00,000
- D. ₹2,00,000

**30. Section 14 provides protection from:**

- A. Criminal liability
- B. Civil liability
- C. Tax liability
- D. Administrative action

**31. Procedure for reporting is prescribed in consultation with:**

- A. SEBI
- B. RBI
- C. CBDT
- D. ED

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◆ **Section 5: Search, Seizure & Arrest (Section 16–19)**

**32. Survey under Section 16 requires:**

- A. FIR
- B. Court order
- C. Reason to believe in writing
- D. Approval of RBI

**33. Search under Section 17 requires:**

- A. Written reason to believe
- B. Court warrant always
- C. Police permission
- D. Public notice

**34. Retention application must be filed within:**

- A. 15 days
- B. 30 days
- C. 45 days
- D. 60 days

**35. A person searched may request presence of:**

- A. Lawyer
- B. Judge

- C. Gazetted Officer or Magistrate  
D. Public Prosecutor

**36. Female search must be conducted by:**

- A. Any officer  
B. Male officer  
C. Female officer  
D. Magistrate

**37. Arrest under Section 19 requires:**

- A. FIR  
B. Written reason to believe  
C. Court order  
D. Approval of RBI

**38. Arrested person must be produced within:**

- A. 12 hours  
B. 24 hours (excluding travel)  
C. 48 hours  
D. 72 hours

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◆ **Section 6: Retention & Presumptions (Section 20–24)**

**39. Property retention period is:**

- A. 1 month  
B. 2 months  
C. 3 months  
D. 6 months

**40. Extension beyond 3 months requires approval of:**

- A. Court  
B. Central Govt  
C. Adjudicating Authority  
D. Police

**41. Presumption under Section 22 is that property belongs to:**

- A. Government  
B. Complainant

- C. Possessor  
D. Court

**42. Burden of proof under Section 24 lies on:**

- A. Police  
B. Court  
C. Accused  
D. Director

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◆ **Section 7: Appellate Tribunal (Section 25–42)**

**43. Appeal to Tribunal must be filed within:**

- A. 30 days  
B. 45 days  
C. 60 days  
D. 90 days

**44. Tribunal should dispose appeals within:**

- A. 3 months  
B. 6 months  
C. 1 year  
D. No limit

**45. Tribunal is guided by:**

- A. CPC strictly  
B. Natural justice  
C. IPC  
D. RBI rules

**46. Appeal to High Court lies within:**

- A. 30 days  
B. 45 days  
C. 60 days  
D. 90 days

**47. Extension for High Court appeal is:**

- A. 30 days  
B. 45 days

- C. 60 days  
D. 90 days
- 

◆ **Section 8: Special Courts (Section 43–47)**

**48. Special Courts are designated by:**

- A. RBI  
B. Central Government  
C. Supreme Court  
D. State Government

**49. Offences under Section 4 are tried by:**

- A. Magistrate  
B. Civil Court  
C. Special Court  
D. Tribunal

**50. Offences under PMLA are:**

- A. Bailable  
B. Non-cognizable  
C. Cognizable & non-bailable  
D. Civil

**51. Bail requires:**

- A. Only application  
B. Court satisfaction + prosecutor hearing  
C. FIR closure  
D. Police approval
- 

◆ **Section 9: Authorities & Powers (Section 48–54)**

**52. Which is NOT an authority under PMLA?**

- A. Director  
B. Joint Director  
C. Collector  
D. Assistant Director

**53. Section 50 gives powers similar to:**

- A. Criminal court  
B. Civil court  
C. Tribunal  
D. Special court

**54. Impounding records requires:**

- A. Verbal order  
B. Written reason  
C. Court order  
D. Police permission
- 

◆ **Section 10: Miscellaneous (Section 62–75)**

**55. Vexatious search punishment is:**

- A. ₹10,000  
B. ₹20,000  
C. Up to 2 years imprisonment  
D. No punishment

**56. False information penalty includes:**

- A. Warning  
B. ₹1,000  
C. Up to 2 years imprisonment  
D. Suspension

**57. Fine recovery is treated as:**

- A. Civil debt  
B. Income tax arrears  
C. Criminal offence  
D. Loan

**58. PMLA overrides other laws under:**

- A. Section 70  
B. Section 71  
C. Section 72  
D. Section 73
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◆ **Section 11: AML/CFT Guidelines**