English Notes **Revised Latest Syllabus 2026**

भारतीय डाक

India Post

IPO EXAM 2026

PAPER-01

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✓ Revise regularly and strengthen weak topics.

✓ Solve previous years' question papers and mock tests.

✓ Read the latest departmental rules, manuals, and official orders.

✓ Stay disciplined, confident, and consistent throughout your preparation.

Don'ts

✗ Don't rely only on last-minute preparation.

✗ Don't skip revision after completing a topic.

✗ Don't guess answers without understanding the concept.

✗ Don't ignore previous years' questions, as many concepts are repeated.

✗ Don't get discouraged by low mock test scores. Learn from your mistakes and keep improving.

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A Final Word

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While every effort has been made to ensure accuracy, departmental rules and government instructions may change from time to time. Readers are advised to refer to the latest official orders wherever necessary. Your valuable suggestions and feedback are always welcome.

Wishing you success in the Inspector Posts (LDCE) Examination and a bright career ahead!

With Best Wishes,
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Thank you for purchasing this eBook. We hope it becomes a valuable companion in your preparation and helps you achieve success in the Inspector Posts Examination. Wishing you all the very best!

The Post Office Act, 2023

Section 1 – Short Title, Extent & Commencement

The Post Office Act, 2023 applies to the whole of India and is enforced by the Central Government through a notification in the Official Gazette.

- **Notified on:** 24th December 2023
- **Effective from:** 18th June 2024

Section 2 – Definitions

Key terms defined under this Act for clear and uniform understanding:

- **Director General (DG):** Head of Postal Services, appointed by the Central Government
- **Item:** Any indivisible article accepted for postal service
- **Post Office:** Department of Posts along with all associated facilities
- **Notification:** Published in the Official Gazette
- **Prescribed / Regulations:** As per rules/regulations made under this Act

Section 3 – Services by Post Office

The Post Office provides services as prescribed by the Central Government. The Director General may issue regulations regarding the nature of services, applicable charges, and terms and conditions, subject to other applicable laws.

Section 4 – Exclusive Privilege: Postage Stamps

The Post Office holds the exclusive right to issue postage stamps. The Director General can regulate the supply and sale of postage stamps and postal stationery.

- **Postage Stamp**: Government-issued (physical or digital), denoting sums payable for prescribed Post Office services. May be affixed, printed, embossed, embedded, impressed, or otherwise indicated on an item.
- **Postal Stationery**: Stationery issued by the Post Office (Such as envelopes, letter cards, postcards) bearing imprinted stamps or inscriptions.

Section 5 – Addressing & Postcodes

The Central Government may prescribe standards for addressing items and the use of postcodes.

Important Point: A postcode is a series of digits, letters, or a digital code that identifies a geographic area for the purpose of delivery and sorting.

Section 6 – International Arrangements

The Central Government may make rules for postal arrangements with foreign countries.

Section 7 – Recovery of Charges

Any person using postal services must pay the applicable charges. In case of non-payment, the amount is recoverable as an arrear of land revenue.

Section 8 – Official Mark as Evidence

The Government may prescribe that an official mark placed on a postal item serves as **prima facie evidence** of the facts stated therein.

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

The Government may authorize officers to intercept, open, or detain postal items in the interest of public security, public order, safety, or to prevent violation of laws. Such items may be disposed of appropriately or handed over to customs or law enforcement if they contain dutiable or prohibited goods.

Section 10 – Exemption from Liability ⭐

The Post Office is not liable for its services except as specifically prescribed. Officers are personally protected from liability unless they have acted **fraudulently** or have **wilfully caused** loss, delay, or misdelivery.

Important Point: This section was asked in the 2025 exam.

Section 11 – Delegation of Power

The Central Government may delegate any of its powers under this Act to the Director General through a notification, **except the power to make rules.**

Section 12 – Power to Make Rules

The Central Government has the authority to make rules through notification in the Official Gazette to carry out the provisions of this Act.

Section 13 – Power to Make Regulations ⭐

The Director General may make regulations through notification, but only with the **prior approval of the Central Government.**

Important Point: This section was asked in the 2025 exam.

Section 14 – Laying of Rules and Regulations

All rules and regulations made under this Act must be laid before both Houses of Parliament for a total period of **30 days.**

- If both Houses agree to modify or disapprove, only the modified version remains valid
- Any action already taken under the earlier version continues to remain valid

Section 15 – Power to Remove Difficulties

If any difficulty arises in implementing this Act, the Central Government may issue orders to resolve it, provided such orders are not inconsistent with the Act.

- **Time limit:** Orders can only be issued within **2 years** from the commencement of the Act
- All such orders must be laid before Parliament

Section 16 – Repeal and Savings

The **Indian Post Office Act, 1898** stands repealed. However, all existing rules, notifications, and orders made under the 1898 Act remain valid and continue to operate as long as they are not inconsistent with the 2023 Act, until they are replaced or repealed under the new Act.

Must-Remember Facts

- **Who makes Rules?** → Central Government (Section 12)
- **Who makes Regulations?** → Director General, with Central Govt approval (Section 13)
- **What cannot be delegated?** → Power to make rules (Section 11)
- **Liability exception?** → Fraud or wilful act by officer (Section 10)
- **Old Act savings?** → 1898 Act rules valid until replaced (Section 16)
- **Difficulty orders limit?** → Only within 2 years (Section 15)
- **Parliament laying period?** → 30 days (Section 14)

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Government Savings Banks Act, 1873

Act No. 5 of 1873 | Enacted: 28th January, 1873

Overview
This Act was enacted to regulate and channel public savings into Government Savings Schemes. It has been amended by the Government Savings Bank Amendment Act, 1959, and Chapter VIII of the Finance Bill, 2018. The Act applies to the whole of India, including Sikkim.

Important Point: The short title of this Act is the **Government Savings Promotion Act, 1873**.

Key Definitions (Section 3)
The Act defines several important terms to ensure uniform interpretation across all savings schemes and institutions.

- **Account:** An account opened under any Government Savings Scheme.
- **Depositor:** An individual who deposits money in a Government Savings Bank.
- **Minor:** A person below the age of majority as per the Indian Majority Act, 1875.
- **Guardian:** Parent(s) or legal guardian responsible for a minor or person of unsound mind.
- **Administrator:** A person appointed by competent authority to manage the estate of a deceased person when no executor is named (as per Indian Succession Act, 1925).
- **Executor:** A person appointed to execute the last Will of a deceased person.
- **Government Savings Bank:** Includes Post Office Savings Bank, State Bank of India, or others specified by the Central Government.
- **Authorised Officer:** In Post Offices — officer authorised by the Director General, Posts. In SBI or Banking Companies — officer authorised by the respective organisation.

Central Government Powers
The Central Government has broad authority to manage and regulate savings schemes under this Act. It can notify new schemes or modify/discontinue existing ones.

- Can specify eligibility, deposit limits, interest rates, and withdrawal conditions.

- Can regulate loans, transfers, and other provisions related to savings schemes.

Accounts for Minors
Minors aged 10 and above may open and operate accounts if permitted by the relevant scheme. Until the minor attains majority, a guardian may open or operate the account on their behalf.

Nomination by Depositor
Every depositor must nominate one or more persons to receive the deposit amount upon their death. For minors or persons of unsound mind, the guardian makes the nomination.

- Nomination becomes void if the nominee predeceases the depositor.
- If the nominee is a minor, the depositor can appoint a person to receive the deposit during the nominee's minority.

Important Point: Transfer of a deposit automatically cancels the previous nomination.

Payment on Death of Depositor
On the death of a depositor, the deposit is paid to the nominee. If the nominee is a minor, payment is made to the appointed person or guardian.

- For multiple nominees, surviving nominee(s) receive the deposit.
- If there is no nominee and no legal proof (probate/succession certificate) within **3 months**, small deposits may be paid to an entitled person as per prescribed procedure.
- If a minor or person of unsound mind dies without a nominee, payment is made to the guardian.

Important Point: Payment made under this Act fully discharges the Government's liability for the amount paid.

Legal Protections & Rights
Executors or administrators can recover remaining estate from the person who received the deposit. Creditors may claim debts from the unpaid amount remaining with the receiver, as if they held letters of administration.

Section 6-Security for Due Administration
The Authorised 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.

SB ORDERS

SB Order 14/2025

Revision of Interest Rates for Small Savings Schemes
Effective: 01.10.2024 to 31.12.2025 (Interest rates remain same as Jan 2024 rates)

S.No.	Scheme	Interest Rate (01.01.24–31.12.25)	Compounding Frequency
1	Post Office Savings Account	4.0%	Paid Annually
2	1-Year Time Deposit	6.9%	Quarterly compounding, paid annually
3	2-Year Time Deposit	7.0%	Quarterly compounding, paid annually
4	3-Year Time Deposit	7.1%	Quarterly compounding, paid annually
5	5-Year Time Deposit	7.5%	Quarterly compounding, paid annually
6	5-Year Recurring Deposit	6.7%	Quarterly compounding
7	Senior Citizen Savings Scheme (SCSS)	8.2%	Quarterly compounding, paid quarterly
8	Monthly Income Account Scheme	7.4%	Monthly compounding, paid monthly
9	Sukanya Samriddhi Account (SSA)	8.2%	Annually, paid annually
10	Public Provident Fund (PPF)	7.1%	Annually
11	National Savings Certificate (NSC)	7.7%	Annually
12	Kisan Vikas Patra (KVP)	7.5% (doubles in 115 months)	Annually

SB Order 13 / 2025

- **Revised Subscriber Registration Form (SRF) for Atal Pension Yojana (APY) issued.**
- New SRF must be used for all fresh APY enrollments.

SB Order 11 / 2025

- Terminology change in POSB schemes:
  - **Old term:** "Persons with unsound mind"
  - **Replaced with:** "Persons with mental illness or intellectual disability"
- To be updated in **postal forms, stationery, and software**.

SB Order 10 / 2025

- **Enhanced security for Inoperative (INOP) accounts older than 3 years.**
- **Freezing activity to be done twice a year**:
  - Starts from **1st January and 1st July**
  - Completed within **15 days**
- Accounts that complete **3 years of inactivity by 31 Dec or 30 June** will be frozen.

SB Order 01 / 2025 and 07 & 07A / 2025

CBS e-KYC (Aadhaar-Based Authentication) Rollout – Paperless Process

- **Implemented in Phased Rollout:**
  - **Phase I** – From **06.01.2025**, Pan India
    - Applicable to **POSA (Savings Account) – Single Adult only**
    - Paperless account opening using **SB-e-KYC-1 & SB-e-KYC-AOF forms**
    - Transactions upto **₹5,000** → No pay-in-slip or withdrawal form required
    - No supervisor verification if done via Aadhaar Authentication
    - Existing customers can be converted to e-KYC customers
  - **Phase II** – For MIS, TD, NSC, KVP, RD & PPF

SB Order No. 06/2025

Amendments to TDS Provisions under the Finance Act, 2025

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.

Constitutional and Legal Provisions

Subject	Details
Constitutional Basis	**Article 246(1)** of the Constitution of India grants **Parliament exclusive powers** to legislate on subjects in **List I (Union List)**
Relevant Entry	Entry **No. 31** of List I – **Posts, Telegraphs, Communications**
Previous Act	Indian Post Office Act, **1898**
New Legislation	**The Post Office Act, 2023** (Act No. 43 of 2023)
Date Notified	**24th December 2023**
Effective From	**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

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)**.

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 & Kashmir	Ladakh (UT)

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
Branch Post Office	Mostly rural areas	**Gramin Dak Sevaks (GDS)**

Postal Network at a Glance (As on 31.12.2025)

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	1,64,999
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

Financial Services – Post Office Savings Bank (POSB)

Introduction

- **Started:** 1882
- Operated by Department of Posts **on behalf of** Ministry of Finance
- Network: **1.65 lakh Post Offices**
- Fully **Core Banking enabled (CBS)**
- Provides **Anytime Anywhere Banking** (ATM, Internet, Mobile Banking)

Key Data (as on 31.12.2025):

- **30.39 crore POSB accounts** on CBS platform

Nine Small Savings Schemes (Very Important)

1. Savings Account (SB)

- Min balance: **₹500**
- Interest: **4% p.a.**
- Tax benefit: **₹10,000 exempt (Sec 80TTA)**
- Facilities: ATM, e-Banking, Mobile Banking

2. Recurring Deposit (RD)

- Min deposit: **₹100/month**
- Period: **5 years (extendable 5 years)**
- Interest: **6.7% p.a.**
- Loan: After **1 year**
- Premature closure: After **3 years**

3. Time Deposit (TD)

- Min deposit: **₹1000**
- Periods: **1, 2, 3, 5 years**
- Interest:
  - 1 yr: **6.9%**
  - 2 yr: **7.0%**
  - 3 yr: **7.1%**
  - 5 yr: **7.5%**
- Premature closure: After **6 months**

4. Monthly Income Scheme (MIS)

- Period: **5 years**
- Deposit:
  - Single: **₹9 lakh**
  - Joint: **₹15 lakh**
- Interest: **7.4% p.a. (monthly payout)**
- Premature closure: After **1 year**

5. Senior Citizens Savings Scheme (SCSS)

- Eligibility:
  - **60+ years**
  - OR **50–60 (VRS/Defence retirees)**
- Deposit limit: **₹30 lakh**
- Interest: **8.2% p.a. (quarterly)**
- Period: **5 years**

6. Public Provident Fund (PPF)

- Period: **15 years**
- Deposit: **₹500 – ₹1.5 lakh/year**
- Interest: **7.1% p.a.**
- Tax: **Fully exempt (Sec 80C)**
- Loan: **3rd–6th year**
- Withdrawal: From **7th year**

7. Sukanya Samriddhi Account (SSA)

- For **girl child (0–10 years)**
- Deposit: **₹250 – ₹1.5 lakh/year**
- Interest: **8.2% p.a.**
- Maturity: **21 years**
- Partial withdrawal: After **18 years / Class 10**
- Tax: **Fully exempt**

8. National Savings Certificate (NSC – VIII Issue)

- Min: **₹1000**
- Interest: **7.7% p.a. (compounded annually)**
- Tax benefit: **Sec 80C**

9. Kisan Vikas Patra (KVP)

- Min: **₹1000**
- Interest: **7.5% p.a.**
- Amount doubles in **115 months (9 yrs 7 months)**
- Premature closure: After **2.5 years**

Digital & Banking Initiatives

Core Banking Solution (CBS)

- Implemented in **all 1.65 lakh Post Offices**

ATM

- First ATM: **2014, Chennai**
- Interoperable since **31.12.2016**
- Managed by India Post Payments Bank (since 30.08.2022)

Internet Banking (Since 14.12.2018)

- Users: **14.9 lakh+**
- Services:
  - Account opening/closure (RD, TD, PPF, NSC, KVP)
  - NEFT/RTGS transfers
  - PLI/RPLI premium payment
  - Balance, statements, nominee details

Mobile Banking (Since 15.10.2019)

- Users: **10.83 lakh+**
- Services:
  - Fund transfer
  - Account management
  - ATM/PIN requests
  - Premium payments

Other Key Digital Features

- **PAN Validation:** Since **25.01.2022 (via NSDL)**
- **NEFT:** 18.05.2022 | **RTGS:** 31.05.2022
- **e-Passbook:** Launched **12.10.2022**
- **e-KYC (Aadhaar based):**
  - Active in **24,184 Post Offices (96.4%)**

Social Security & Government Schemes

Jan Suraksha Schemes (Launched 07.09.2015)

- PMSBY (Insurance)
- PMJJBY (Life Insurance)

Atal Pension Yojana (APY)

- Started: **01.12.2015**

PM CARES for Children (2021)

- For children orphaned due to COVID-19
- Corpus: Fix deposit with **₹10 lakh at age 18**
- Monthly stipend: **18–23 years**
- Final payout: **₹10 lakh at 23 years**
- **Health:** Free health insurance coverage of ₹5 lakh under the Ayushman Bharat scheme until age 23
- Accounts (as on 31.12.2025): **4534**

Milestones (As on 31.12.2025)

- **Sukanya Accounts:** 3.76 crore
- **PMSBY Enrolments:** 21.07 lakh
- **PMJJBY Enrolments:** 1.17 lakh
- **APY Enrolments:** 4.16 lakh

Must-Remember Quick Points

- POSB started in **1882**
- Operates under **Ministry of Finance**
- **9 Small Savings Schemes**
- CBS enabled + Digital banking available
- Largest rural financial network (**1.65 lakh POs**)
- Key interest rates:
  - **SSA & SCSS → 8.2% (highest)**
  - **SB → 4% (lowest)**