भारतीय डाक
डाक सेवा-जन सेवा

India Post
Dak Sewa-Jan Sewa

READY RECKONER

Postal Training Centre

Mysuru

Preface

The information contained in this book has been prepared solely for the purpose of providing information about Department of Posts. The information in this book has been compiled in good faith by Postal Training Centre, Mysuru but no representation is made or warranty given (either express or implied) as to the completeness or accuracy of the information it contains. You are therefore requested to verify this information before you act upon it by referring to the relevant rulings.

FOREWORD TO THE Fifteenth EDITION

This is the fourteenth edition of Ready Reckoner. PTC Mysuru is continuously striving to support the field units by bringing out various publications relevant to day to day operations in Post Office.

Since last edition of Ready Reckoner, changes in rulings are brought out in Savings Bank, PLI and in some other areas of operations of Post Offices. We have taken care to include the updated information in respect of all subjects covered in the book. I hope this publication will serve as a reference material for all categories of staff in Post Offices across India.

Director
Postal Training Centre
Mysuru 570010

Corrected upto 17.08.2026

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Acronyms

Secretary	Secretary, Dept of Posts
DG	Director General Posts
PSB	Postal Service Board
UPU	Universal Postal Union
IPS	International Parcel Service
IFS	International Financial Service
PO	Post Office
RMS	Railway Mail Service
Mail Office	includes RMS & Sorting Office
PMG	Postmaster General
DPS	Director Postal Services
SSPOs	Senior Superintendent of Post Offices
SPOs	Superintendent of Post Offices
SSRM	Senior Superintendent of RMS
SRM	Superintendent of RMS
Regional Head	includes DPS, PMG
Divisional Head	includes SPOs, SSPOs, DPS, PMG, SRM, SSRM, Foreign Post
Sub Divisional Head	includes Inspector, Asst. Superintendent of Postal & RMS
HPO / HO	Head Post Office
SPO / SO	all types of Sub Post Office
BPO / BO	Branch Post Office
HRO	Head Record Office
SRO	Sub Record Office
RO	Record Office
Postmaster	includes Head, Sub, Branch Postmaster
Head of Office	includes Head, Sub Postmaster
Head of Branch	includes Deputy Postmaster, Assistant Postmaster, Assistant Chief
Postmaster and \	Deputy Chief Postmaster
PA	Postal Assistant
SAc	Sub Accounts
Inspector	includes Inspector of Post Offices, RMS, PG, PSD, CSD, RO, CO
Asst Superintendent	includes Asst Superintendent of Post Offices, RMS, PG, PSD, CSD, RO, CO
HROr	Head Record Officer
SROr	Sub Record Officer
ROr	Record Officer

Delivery Workforce	includes Postman, Head Postman, Sorting Postman, Village Postman, GDS Delivery Staff, External Agencies, Authorized Individuals, Outsourced Agencies etc.
Packer	includes Departmental, GDS, Outsourced Agency, Outsourced Personnel or any other designated person.
Treasury	includes Treasury & Sub-Treasury
Treasurer	includes Treasurer, Assistant Treasurer or any other Assistant handling Cash & Valuables
FO	Franchise Outlet
Banks	includes all Nationalized Banks, Reserve Bank of India
Software	includes Advanced Postal Techmology APT & any other Software approved by Department of Posts
Regulatory	All Regulatory Bodies constituted by Govt of India

CHAPTER I

POSTAL NETWORK AND COMMUNICATION

1.1 Milestones in Indian Postal History:

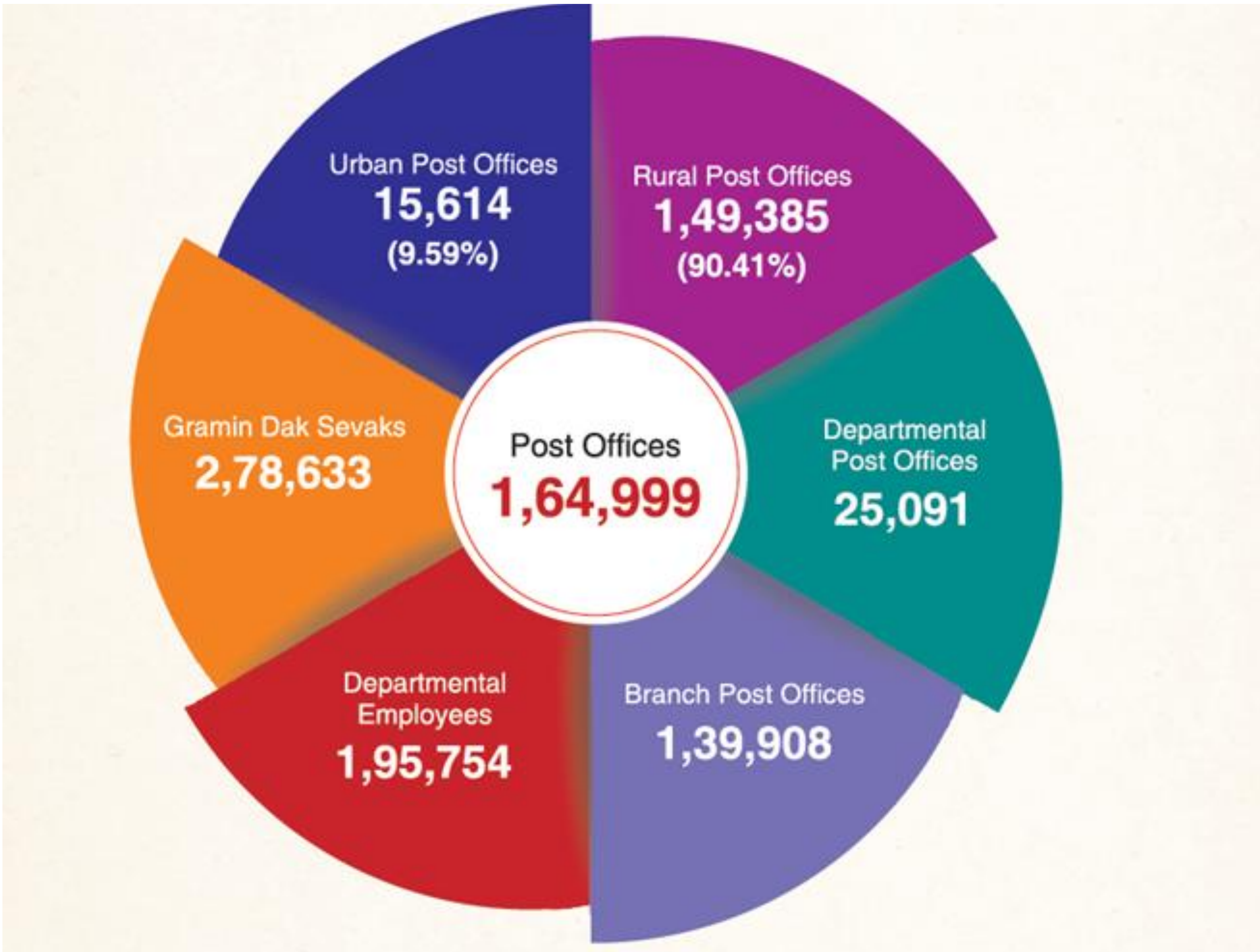
Year / Date	Importance
1st Jul 1852	First ever-adhesive postage stamp in Asia – Scinde Dawk was issued in Sindh
1854	Indian Postal system came into existence
1st Oct 1854	Release of first postage stamp for use throughout India
1882	Post Office Savings Bank Opens
1884	Introduction of Postal Life Insurance
18th Feb 1911	Introduced World's First airmail flight to carry mail by air (Allahabad to Naini)
1931	Use of first pictorial stamp
21st Nov 1947	Release of first postage stamps of independent India
1954	Post Office Centenary celebrated
15th Aug 1972	Introduction of Postal Index Number (PIN)
1982	Centenary of Post Office Savings Bank
01st Aug 1986	Introduction of Speed Post
1994	Express Parcel/VSAT money order service introduced
1995	Rural Postal Life Insurance launched
2003	Meghdoot Software introduced
2004	India Post completed 150 years
2006	ePayment services introduced
2008	Modernization of Post Office – Project Arrow introduced
2010	Introduction of Mail Network Optimization Project
2012	Commissioning of IT Modernization Project 2012
17th May 2016	Pilot phase rollout of DARPAN project.
31st Mar 2017	2 pilot Branches of IPPB opened in Ranchi and Raipur
18th Aug 2018	Introduction of Parcel Network Optimization Project (PNOP)
01st Sep 2018	India Post Payments Bank Launched
01st Dec 2018	Internet Banking launched for POSB Accounts
15th Oct 2019	DOP Mobile Banking launched
01st Mar 2022	Magazine Post launched
18th May 2022	NEFT/RTGS for POSB launched
20th Oct 2022	Dedicated full Parcel train commenced operations from Surat, Gujarat to Narayanpur Anant, Bihar under Joint Parcel Product Services.
20th Jan 2023	Tarang Post (Sea Link RTN) between Hazira (Surat) to Ghogha (Bhavnagar, Gujarat) started.
24th Dec 2023	Post Office Act, 2023 notified
18th Jun 2024	Post Office Act, 2023 came into effect
16th Dec 2024	Post Office Rules, 2024 and Post Office Regulations, 2024 came into effect
4th August 2025	Nationwide rollout of Advanced Postal Technology

1.2 Postal Network as on 31.03.2025

1	Postal Circles	23
2	Postal Regions	54
3	Postal Divisions	471
4	Postal Accounts Offices	23
5	Circle Stamp Depot (CSD)	1
6	Postal Store Depots (PSD)	26
7	Railway Mail Service (RMS) Divisions	69
8	Postal Training Centres	6
9	Post Offices	1,64,999
10	Rural Post Offices	1,49,385
11	Urban Post Offices	15,614
12	Head Post Offices	810
13	Sub Post Offices	24,281
14	Branch Post Offices	1,39,908
15	Delivery Post Offices	1,57,455
16	Night Post Offices	130
17	National Sorting Hubs	97
18	Countries covered under International Speed Post (Merchandise & documents - both)	100
19	Countries covered under International Speed Post(Documents only)	6
20	Average persons served per Post Office*	8,566
21	Average rural persons served per Rural Post Office*	6,083
22	Average urban persons served per urban Post Office*	32,314
23	Average area served by a Post Office (in Sq. Km.)	19.92

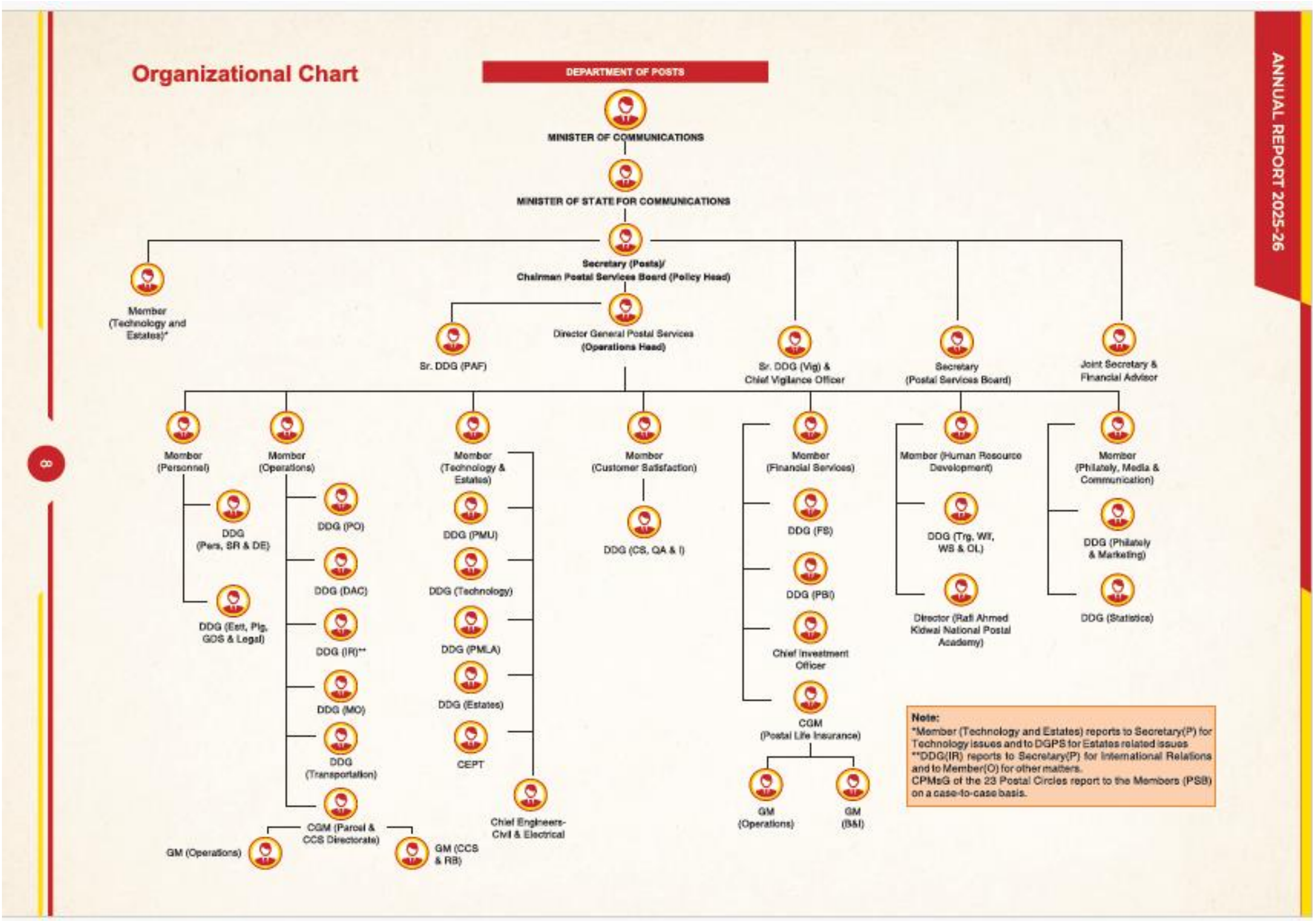
*Estimated by using projected population as on 01.03.2025 from the Report of the Technical Group on Population Projections (July 2020), National Commission on Population, Ministry of Health & Family Welfare.

1.3 Organization

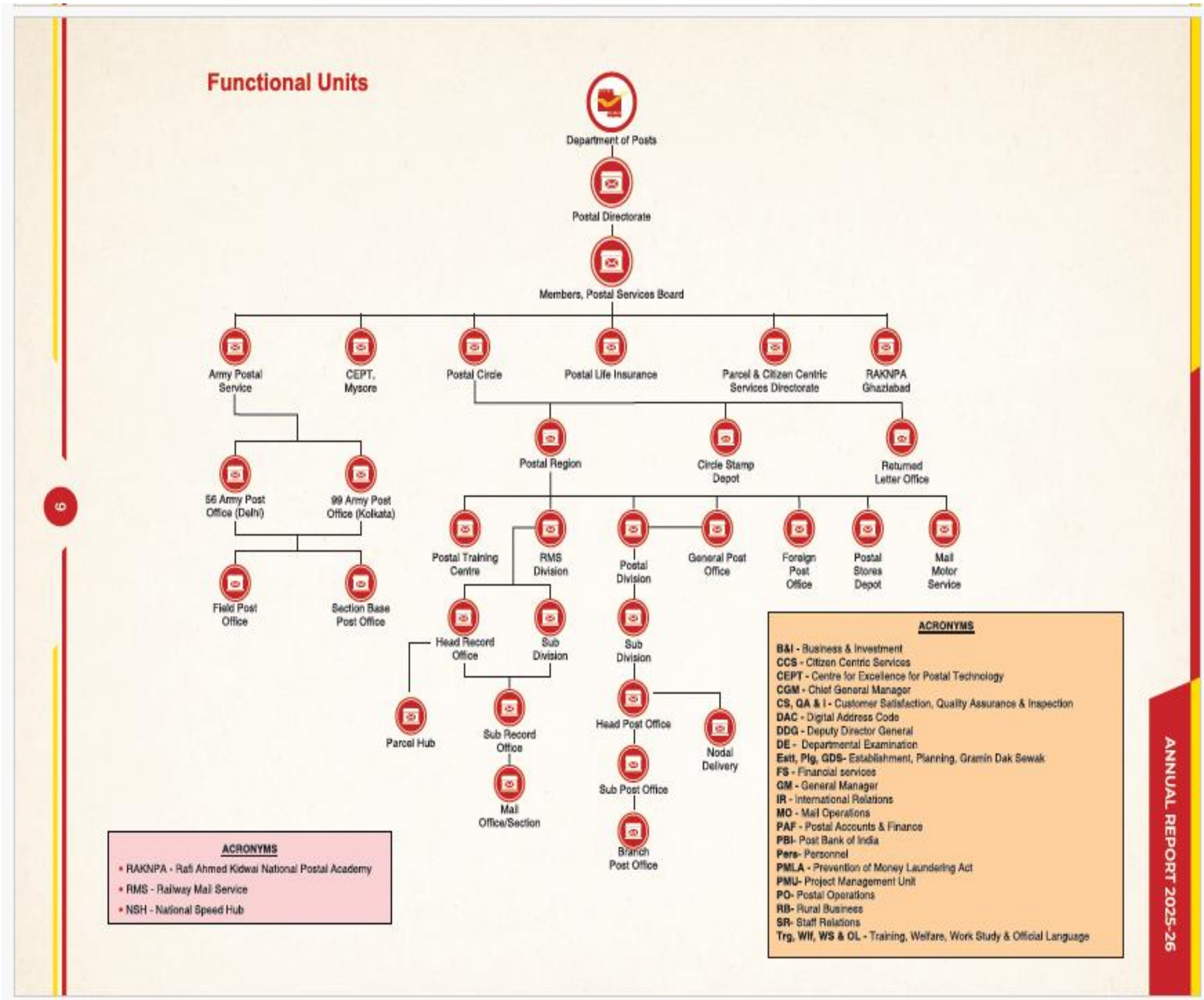


1. On an average, a Post Office serves 8,566 people in the country; 6,083 people in the rural areas and 32,314 people in the urban areas.
2. Average area served by a Post Office is 19.92 sq.km.

1.3.1 Organizational Chart



1.3.2 Functional Units



1.4 New Post Office Act, Rules and Regulations:

1.4.1 The Post Office Act 2023

The **Post Office Act, 2023** modernizes India's postal system by replacing the colonial-era **Indian Post Office Act of 1898**. It shifts India Post's focus from basic mail delivery to citizen-centric services like banking, insurance, and government scheme implementation. The act was notified on 24.12.2023 and it came into effect from 18.06.2024. Some of the highlights of the act are as follows:

- "Item", was defined under the act as an indivisible article which the Post Office accepts for providing a service
- The act prescribes that the Post Office shall provide such services as the Central Government prescribes.
- The Post Office has the exclusive privilege of issuing postage stamps.
- The power to make rules lies with the Central Government.
- The power to make regulations has been delegated to the Director General.

1.4.2 The Post Office Rules 2024

The Post Office Rules 2024 came into effect from 16.12.2024 and it replaced the erstwhile Indian Post Office Rules 1933. It is simple and concise and contains only 19 rules. The Director General is authorized to introduce new products or modify or discontinue any products. As per this rules, every Post Office to provide,

- Mail services as per universal postal services along with value added services.
- Financial services including banking, Government Savings Bank, payment system and any other financial services.
- Money remittance services.
- Life insurance or any other insurance.
- Citizen-centric services.
- Any service provided by State Government or Local Government.
- Services in collaboration with public or private entities.

1.4.3 The Post Office Regulations 2024

The Post Office Regulations, 2024 also came into effect from 16.12.2024. It contains 180 regulations. It contains the details and operational aspects of products and services offered by the Post Offices. The major features are:

- The mail and parcel products have been rationalized.
- The mail products to made available under Universal Postal Services are mentioned.
- It contains provisions to enable Insurance and Financial Services through Post Offices.
- The Parcel has been made compulsorily accountable with track and trace features.

	Previous Acts / Rules		New Acts / Rules/Regulations and PO Orders	
Sl	**Category**	**Products / Services**	**Category**	**Products / Services**
1	Letter Post	Letter	Letter	Upto 500 Grams
		Letter Cards	Letter Cards	No change
		Post Cards	Post Cards	Postcard containing printed communications, Competition Postcards, Meghdoot Post Cards have been merged with Post Cards. Additionally, Postcard may be tendered for Registration facility by paying the prescribed fee.
		Post Card containing Printed Communications		
		Competition Post Cards		
		Meghdoot Post Cards		
		Book Packets	Book Post	Book Packets, Book Packets Containing Printed Books, Pattern and Sample Packets have been subsumed in Book Post (new product)
		Book Packets containing Printed Books		
		Pattern and Sample Packets		
		Book Packets containing Periodicals	Periodical Post	Book Packets containing periodicals has been renamed as Periodical Post. However, features and other conditions are kept same.
		Business Reply Envelopes & Cards	Omitted	Omitted
		Blind Literature	Literature for Blind	No major change
		Registered Newspaper	Registered Newspapers	As per the definition of newspaper mentioned in the Press & Registration of Periodicals Act, 2023, the periodicity of RNP has been changed to at least once in a week. Accordingly, other changes have been made in the features and conditions of RNP. The newspaper, periodicity of which is more than a week may be facilitated under Periodical Post.
2	Parcel Post	Parcel (Ordinary)	India Post Parcel	Ordinary Parcel & Business Parcel have been subsumed in India Post Parcel (new product) which is also an accountable item. Features including weight and dimensions have been modified. India Post Parcel may be availed by retail as well as contractual customers. However, rate of postage of retail and contractual customers are different.
		Business Parcel		
3	EMS	Speed Post	SP Document	Speed Post has been split into Speed Post Document and Parcel.

			SP Parcel	
4	VAS	Registration	Registration	Is a value added service provided to Speed Post items
		Insurance	Insurance	Is a value added service provided to Speed Post items and India Post Parcel
		VP Post	CoD	VP has been merged with CoD. CoD has been extended to retail customers too.
		CoD		
5	Money Remittance Services	eMO	Money Order	eMO has renamed as Money Order. Limit of money order raised from Rs. 5000 to Rs. 10000. Restricted to Rs. 25,000 pm per person.
		FAMO	Omitted	Omitted
		Postal Order	Postal Order	Rs. 1,2,5,7, 10, 20, 50, 100 have changed to Rs. 10,20,50, 100.
6	Delivery Options	Post Box	Post Box	No major change
		Post Bag	Post Bag	No major change
7	Logistics	Logistics Post	Logistics Post	No major change
8	BD Products	BMS	Omitted	
		NBMS	Omitted	
		Direct Post	Direct Post	No major change
		Media Post	Media Post	No major change
		Greeting Post	Omitted	
		ePost	ePost	No major change
		Business Post	Business Post	No change
		Retail Post	Retail Post	No change
		Rakhi Mail	Omitted	
		Free Post Service	Omitted	
		Print to Post	Omitted	
		Magazine Post	Magazine Post	No change
9	Foreign products / Services			Small Packets is omitted. Slight changes in features & conditions of transmission

1.5 General

a. **Accountable Items**: Such items that provide a receipt at the time of booking for track and trace and require signature of the addressee or payee or authorized person upon delivery.

(Regulations # 2(1)(a))

b. **Business Hours**: The Business Hours in a Post Office are as follows: (Regulations # 3)

SL	Work	Business Hours
I	References and enquiries	Entire working hours of the office
II	Counter services	Six hours
III	Money Remittances	Six hours
IV	Savings Bank	Six hours

c. **Standards for addressing on domestic items:** (Regulations # 18)

- An item must not have more than one delivery address.
- The address is to be in the order as below:
  Name
  C/o, D/o, S/o, W/o, H/o
  Mobile Number (optional)
  House/Building/Apartment (including floor)
  Street/Road/Lane
  Landmark
  Area/Locality/Sector
  Village/Town/City
  Post Office
  District
  State
  PIN code/Post code
- Addressee's address must be written in the centre of the front side and sender's address must be written on the lower left of the front side of an envelope.
- Address of the addressee must start as "To" and address of the sender to start as "From".
- A minimum of 15mm blank space should be kept from left, bottom and right side of the envelope.
- The address block of the addressee shall have a minimum gap of 40 mm from the top. Stamps or frank impressions to be affixed in maximum area of 74mm on the upper right corner.
- A zone of 10 mm around the address block should be free from any printing or writing.
- Non address information such as, sender's code or serial number should be printed above the first line, but never below the last line of the address.
- An accountable item must be addressed to a particular person or firm or institution.
- An accountable item addressed to a particular person or firm c/o post box with the name of the office can also be accepted.

d. **Mails for defence services personnel**: Mails must be addressed to C/o 56 APO or C/o 99 APO with the following particulars:

No.
Rank
Name

e. **Standards for addressing on international items**: (Regulations # 21)

- An item should not have more than one address.
- The address either handwritten or printed, to be precise, complete and legible.
- The address must be written in roman letters and in arabic numerals. Addressee's address may also be written in the language of the destination country.
- The order of the address is as follows:

  Name
  Mobile Number (optional)
  Building (door, floor, stairwell, wing, building, distinct instances)
  Street (street name/number/type, primary thoroughfare, secondary thoroughfare)
  PO Box
  Post Office
  City/Town/Rural Area
  Administrative Areas (region level)
  Postcode
  Country/Territory
- The address of the addressee must be written on the right of front side and address of the sender must be written on the lower left of front side of the envelope.
- Address of the addressee must start as "To" and address of the sender to start as "From".
- A minimum of 15mm blank space should be kept from left, bottom and right side of the envelope. The address block of the addressee shall have a minimum gap of 40 mm from the top. Stamps or frank impressions to be affixed in maximum area of 74mm on the upper right corner. A zone of 10 mm around the address block should be free from any printing or writing.
- Non address information such as, sender's code or serial number should be printed above the first line, but never below the last line of the address.

f. **Posting of items**: (Regulations # 22)

- Letter Boxes: Letters, letter cards, aerogramme, postcards, airmail postcards, book post, printed papers and literature for the blind, can be posted in the letter boxes. Registered Newspapers, Periodical Posts and franked items shall not be posted in the letter boxes, if found posted, they will be treated as unpaid.
- Post Office Counter: All the accountable items must be presented at the counters.
- Franchisee Outlet of the Post Office.
- Self-Booking Kiosk at the designated Post Offices.
- Web or Mobile Application

g. **Prohibited items:** (Regulations # 25 and 26)

1. Any explosive, dangerous, filthy, noxious or deleterious substance, any sharp instrument not properly protected, or any living creature which is either noxious or likely to injure items in course of transmission by post or any officer of the Post Office; or
2. Anything likely to injure, any item during transmission by post, or any officer of the Post Office; or
3. Any ticket, proposal, advertisement or any other matter relating to a lottery, except the case where the lottery is organised or authorised by the Central Government or State Government; or
4. Any indecent, immoral or obscene printing, painting, photograph, lithograph, engraving, book or card, or any other digital media, or any other indecent, immoral, or obscene item; or
5. Any item having thereon, or on the cover thereof, any words, marks or designs of an indecent, obscene, seditious, scurrilous, threatening or grossly offensive character; or
6. Any item having thereon, or on the cover thereof, any matter which is prejudicial to the maintenance of law and order; or
7. Any item having thereon, or on the cover thereof, any pictorial representation of a person who is a proclaimed offender, or who has been convicted of an offence punishable under any applicable law of the land for the time being in force; or
8. Any item having thereon, or on the cover thereof, anything written, printed, or otherwise impressed upon or attached to its address side, which, either on account of its being likely to be mistaken for stamps used for the payment of postage or by inconvenient proximity to any such stamp or by tending to prevent the easy and quick reading of the address; or
9. Narcotics and psychotropic substances, as defined by the International Narcotics Control Board, or other illicit drugs which are prohibited in the country or territory of destination, the country or territory of origin, the Central Government, State Governments, or any authorised agency; or
10. Counterfeit and pirated items; or
11. Anything which, by their nature or their packing, may expose officials or the general public to danger, or soil or damage other items, postal equipment, or third-party property; or
12. Dangerous goods, narcotics and psychotropic substances, prohibited drugs and cosmetics items, items prohibited by or under International Air Transport Association (IATA), International Civil Aviation Organisation (ICAO), Department of Wildlife and the Drug and Cosmetics Act, 1940 (23 of 1940) or items prohibited by any law of the land; or

Explanation: For the purpose of this clause, "dangerous goods" means items or substances that are capable of posing a risk to health, safety, property or environment, which include explosives, gases, flammable liquids, toxic and infectious substances, corrosives and other miscellaneous items which may cause health and safety hazards.

Provided that battery and other items, the transmission of which, by air, is prohibited, shall be sent to the addressee through surface mode only; or

13. Live animals except otherwise permitted in these regulations; or
14. Coins, banknotes and other valuable items, except permitted through a special process:

Provided that the order shall be in consonance with Reserve Bank of India guidelines, Foreign Exchange Management (Export and Import of Currency) Regulations, 2015 made under the Foreign Exchange Management Act, 1999 (42 of 1999), or any other applicable law of the land for the time being in force on the subject:

Provided further that currency notes, coins, or bank notes, shall invariably be transmitted as insured items; or

15. Other items, the importation or circulation of which is prohibited in the country or territory of origin or destination; or
16. Documents having the character of current and personal correspondence, with the exception of archived materials, exchanged between persons other than the sender and the addressee or persons living with them; or
17. Anything prohibited in International Postal Services by the Universal Postal Union (UPU) or any other organisation; or
18. Any other thing, prohibited by Central Government from time to time.
19. International items sent in furtherance of a fraudulent act or with the intention of avoiding postage or postal fee.

1.6 Universal Postal Service — Regulation # 128

The following products of mail services are offered under Universal Postal Services:

a. Domestic :
   - i. Letters
   - ii. Letter Card
   - iii. Book Post
   - iv. Periodical Post
   - v. Registered Newspaper
   - vi. Literature for Blind
   - vii. India Post Parcel
   - viii. Post Card

b. International:
   - i. Letters
   - ii. Aerogramme
   - iii. Post Card
   - iv. Airmail Post Card
   - vi. Printed Papers
   - vii. Literature for Blind
   - viii. International Air Parcel

CHAPTER – II

DOMESTIC MAILS

Domestic Items **Regulations# Chapter V**

I. **Letter Post Items:** Letters, Letter Cards, Post Cards, Book Post, Gyan Post, Literature for Blind, Periodical Post and Registered Newspapers.
II. **India Post Parcel**
III. **Logistic Post**
IV. **Speed Post**: Speed Post Document, Premium Speed Post Document – 24 Speed Post and 48 Speed Post, Speed Post Parcel and 24 Speed Post Parcel.
V. **Other Postal Products**: Direct Post, Media Post, e-Post, e-Payment, Retail Post and Magazine Post.

2.1 Letter Post Items:

2.1.1 Letters **Regulations # 87 & 88**

- It is a communication in the nature of current and personal correspondence addressed to a person transmitted by post with pre-payment of postage
- A letter must be posted securely in closed condition.
- A letter can be in roll form or other than roll form. Letter in other than roll form shall be in envelopes.
- Envelopes shall be of minimum 70 GSM.
- Available as embossed envelope.
- Envelopes should be made of paper having minimum thickness from 0.15 mm to 0.5 mm.
- Metal clips or staples should not be used for closing the envelopes.
- A letter posted unpaid is charged on delivery with double the postage and a letter which is insufficiently prepaid is charged on delivery with double the amount of the deficiency.
- Any letter posted open or insecurely closed will be securely closed by the Post Office before being forwarded to their destination.

Weight: Maximum 500 Grams.

Tariff: For a weight not exceeding twenty grams - Rs. 5/-
For every additional twenty grams or fraction thereof - Rs. 5/-

Dimensions:

	Minimum	**Maximum**
i) **In roll form**		
Single dimension	100 mm	800 mm
Sum of length & twice diameter	170 mm	1000 mm
ii) **In other than roll form**		

Single dimension	140 mm × 90 mm Tolerance + - 2 mm	600 mm
Sum of length & breadth & thickness combined		900 mm

Standard Size of Envelope: Letter other than roll form shall be in envelopes of the following sizes:

140 mm X 90 mm to 458 mm X 324 mm
With tolerance of + - 2 mm

Infringement of conditions: In case of infringement of the conditions, the letter shall be charged with double the postage and any postage paid on it shall be taken into account in assessing the charges.

2.1.2 Letter Cards **Regulations # 89**

- Used for personal communication.
- The postage must be prepaid in full.
- No enclosures or attachments are permitted.
- The words "Letter Card" must be printed.
- Departmental ILC will bear embossed postage of Rs 2.50.
- Letter Card shall be made of minimum 70 GSM.
- Privately manufactured letter cards should adhere to the conditions prescribed in the regulations.

Weight : Maximum 5 grams.

Tariff : Rs. 2.50/-

Dimension :

	Minimum	**Maximum**
Unfolded	282 mm × 182 mm	300 mm × 210 mm
Folded	152 mm × 90 mm	210 mm × 100 mm
Flaps Left and right hand side not exceeding 15 mm x 100 mm		
Top side not exceeding 15 mm × 210 mm		

Infringement of conditions: Shall be treated as letter and charged on delivery with double the deficiency between the postage already paid for such letter card and the postage payable for a letter. Regulations # 90

2.1.3 Post Cards ***Regulations # 91***

Post Card means an open communication on a rectangular card of prescribed size, having a stamp of the prescribed value impressed on it.

- For transmission within India and is economical.
- Must be fully prepaid.
- The words “Post Card” must be written in Hindi or English or printed on the address side.
- No Post Card shall be folded, enclosed in any cover or otherwise.
- The right hand of the address side of a postcard is reserved for the address of the recipient and postage stamps. The address of the sender may be written on top left-hand corner of the address side.
- The left hand of the address side as well as back, may be used for communication or single color or multi color printed advertisement
- Nothing shall be attached to a postcard, except stamps or franking impression in payment of postage, gummed labels bearing the sender’s and receiver’s name and address, engravings, illustrations, drawings and photographs on very thin paper and is completely adherent to the card. These are to be affixed either to the back or the left hand side of the address side of the postcard.
- Printed Postcards, Competition Postcards, Meghdoot Postcards are subsumed with Postcards.

Weight : Maximum 5 grams

Tariff : 50 paise

Dimensions: 140 mm x 90 mm (length x breadth)

Infringement of Conditions: In case of infringement of any of the conditions, the postcard shall be treated as a letter and charged on delivery with double the deficiency between the postage already paid for such postcard and the postage payable for a letter subject to a minimum of one rupee, and where such amount is a part a rupee containing paise, the amount shall be increased to one rupee.

2.1.4 Book Post Regulations # 92

- Single or multiple copies of books, cards, magazines, journals, publications of all kinds, papers, sheets, bills, invoices, reports or any document of commercial or legal or personal nature can be sent under book post.
- Must be in open condition for scrutiny.
- Must have inscription “Book Post” on the address side of the item.
- It should not contain any “Paper Money” namely unobliterated postage or other stamps, hundies, cheques, bank post bills, bills of exchange and all orders or authorities for the payment of money.
- The contents inside the book post must not bear different addresses other than those of the sender and receiver mentioned on the item.
- A book post is treated as letter post if the weight is up to 500 grams or as parcel post if the weight is more than 500 grams.
- Book Packets, Book Packets containing Printed Books, Pattern and Sample Packets are subsumed with Book Post.

Weight: Maximum 5 kg

Tariff: For the first 50 grams or fraction thereof : Rs. 4/-

For every additional 50 grams or fraction thereof : Rs. 3/-

Dimensions:

	Minimum	Maximum
i) In roll form : Length Sum of length & twice diameter	 100 mm 170 mm	 800 mm 1000 mm
ii) Other than roll form	140 mm × 90 mm	600 mm × 300 mm × 300 mm
iii) Envelope	140 mm x 90 mm	353 mm x 250 mm
	With tolerance of + or – 2 mm	

Infringement of Conditions: In case of infringement of conditions, the book post shall be treated as a letter and on delivery, be charged with double the postage payable on letter or India Post Parcel according to whichever entails lower charge and any postage paid on it shall be taken into account while assessing the charges.

2.1.5 Gyan Post Regulations – 2nd Amendment of 2025

(1) A book or packet containing the books related with the following, may be transmitted as a "Gyan Post" item, subject to the conditions mentioned below.

(a) prescribed in syllabus for correspondence and regular courses for students by:

(i) recognized boards of education, universities of the Government;

(ii) autonomous bodies and statutory bodies under the Government

(b) containing the literature related with social, cultural and religious nature issued or published in accordance with relevant law of the land;

(c) text book used by aspirants of various competitive examinations

Explanation. –

- "Book" includes every volume, part or division of a volume, in any language and every sheet of music, map, chart or plan separately printed and consists wholly or substantially of reading matter, paintings, photographs, diagrams or any other similar matter, with or without blank spaces, for notations by students.
- Government means Central Government, State Government or Government of the Union Territories.

(2) A Book or packet containing the books shall be transmitted under the "Gyan Post" subject to the following:

(a) They shall not contain any publication, published at regular intervals;

Illustration- Magazines, journal or similar publication issued at a regular interval of time – weekly, fortnightly, monthly, bi-monthly, quarterly, half yearly and so- on.

(b) Such packet containing the books shall bear on the outside the inscription “Gyan Post”;
(c) Books shall not contain any advertisements other than incidental announcements or list of books;
(d) Each book in such packet shall contain the name of the printer or publisher;
(e) No book of business or commercial in nature, shall be sent through this product;
(f) No book in such packet shall bear any character or inscription reproduced by any means other than printing or manuscription:
Provided that any such publication may contain in writing the name of the person to whom it is sent or presented, the date, the name and address of the sender or owner or initials of a complimentary nature or signifying presentation.
(g) No publication in such packet shall contain any price list or bills or orders for supply of the books:
Provided that the packet may contain an invoice or a bill or both pertaining to publication being sent in that packet.

(3) The items booked under “Gyan Post” shall be transmitted as trackable item. No item under Gyan Post category shall be transmitted as untracked or ordinary item.

(4) The item posted as Gyan Post shall be address specific.

(5) The packets booked under this category, shall be transmitted through surface mode.

(6) The value-added service of registration, proof of delivery and insurance, may be availed by the sender on payment of applicable fees or charges.

(7) The said item must have a delivery address and the sender’s return address and are subject to inspection by the post office officers and officials.

(8) Upon such inspection, matter not eligible for the processing under the Gyan Post product or in case of infringement of the conditions mentioned in 2(a) to (g) above, the packet sent under this product, shall be treated as an item posted through India Post Parcel - Retail product and charged on delivery with double the deficiency between the postage already paid for such packet and the postage payable for an India Post Parcel - Retail product item.

(9) The minimum weight for booking packet under “Gyan Post” shall be 300 gms.
and the maximum weight for which packet under this product may be booked, shall be 5 kg.

(10) The operational conditions for posting, booking, transmission and delivery of items under Gyan Post, shall be, as specified by Directorate instructions from time to time

The rate for postage of Gyan post item (exclusive of applicable taxes)	
Weight of item	Rate of postage (in Rs.)
Upto 300 grams	20

Between 301 to 500 gms	25
Between 501 to 1000 gms	35
Between 1001 to 2000 gms	50
Between 2001 to 3000 gms	65
Between 3001 to 4000 gms	80
Between 4001 to 5000 gms	100

2.1. 6 Literature for Blind — Regulations # 93

- Papers of any kind, periodicals and books impressed in "Braille" or other special type for the use of visually impaired.
- Shall not contain any communication either in writing or printed in ordinary type except the title and table of contents of the book or periodical.
- Shall bear the inscription "Literature for the Blind".
- Must be in open condition for scrutiny.
- Plates bearing the characters of writing sound records for the use of blind and discs, films, tapes and wires on which spoken messages for the blind have been recorded, when sent by or addressed to an officially recognized institution for blind, shall be treated as Literature for the Blind.
- No postage is chargeable, but air mail fee shall be charged for transmission by air.

Weight: Maximum : 7 kg

Tariff: Postage is free, but air mail fee is charged for transmission by air.

Dimensions:

	Minimum	Maximum
i) In roll form : Length Sum of length & twice diameter	 100 mm 170 mm	 800 mm 1000 mm
ii) Other than roll form	100 mm × 70 mm	600 mm × 300 mm × 300 mm

Infringement of conditions: Shall be charged with double the postage as payable on relevant postal item, as applicable.

2.1.7 Periodical Post — Regulations # 94

- Any publication can be transmitted under periodical post, if it is
  a. Covered under the definition of the periodical under the Press and Registration of Periodicals Act, 2023.
  b. Brought out, printed or published in India only
  c. Registered with Press Registrar General of India and complies with the provisions of the Press and Registration of Periodicals Act, 2023.

- A book or a journal of scientific, technical and academic nature shall not be transmitted by post as periodicals.
- Separate postal registration is not required.
- Periodicals which are covered under the definition of newspaper may avail the concessional rate of postage by seeking separate postal registration.
- It must bear the superscription "Press Registrar General of India under No..........." either on the first or last page.
- It must be handed over across counter. If posted in the Letter Box, it will be treated as unpaid.
- Book Packets containing Periodicals, renamed as Periodical Post.

Weight: Maximum: 5kg

Tariff:

Value of the periodical	For the first 100 grams or part there of	For every additional 100 grams or part there of
From Rs. 1/- to Rs. 20/-	Rs. 2/-	Rs. 3/-
From Rs. 21/- to Rs. 50/-	Rs. 4/-	Rs. 5/-
Rs. 51 and above	Rs. 8/-	Rs. 9/-

Infringement of Conditions: Shall be treated and charged as a book post item and any postage paid on it shall be taken into account in assessing the charges.

2.1.8 Registered Newspapers: Regulations # 95

- A newspaper is eligible for postal registration for transmission by post as Registered Newspaper, if it is covered under the definition of newspaper under the Press and Registration of Periodicals Act, 2023.
- Under the Press and Registration of Periodicals Act, 2023 newspaper is defined as "newspaper means a periodical of loose folded sheets usually printed on newsprint and brought out daily or at least once in a week, containing information on current events, public news or comments on public news."
- Brought out, printed or published in India only.
- Must possess the certificate of registration allotted by the Press Registrar General of India and must comply with the provisions prescribed under Press and Registration of Periodicals Act, 2023.
- Must be registered with the Divisional Head of the area from where the newspaper is published.
- The name of the printer, place of printing, name of the editor, publisher, place of publication must be printed on it.

- The full postage shall be prepaid, unless it is posted under Without Prepayment of Postage (WPP).
- It shall bear the word "Registered" followed by the postal registration number, clearly visible either on the first or last page. If the newspaper is posted under WPP, the license number along with the words WPP, must be printed below the postal registration number.
- The date of publication of the newspaper shall be printed on the first or last page.
- The name of office of posting shall be printed on the top left corner of the back page.
- It must be posted at the place on the days specified in the postal registration, by its owner, manager or publisher.
- If the date of posting is a Sunday or a holiday, it can be posted on the next working day.
- Prior intimation of two days shall be given to the Postmaster, if there is change in the days of posting. This can be waived off by the Divisional Head or Gazetted Postmaster.
- A newspaper shall in no case be published and posted less than half of its issues in a calendar year.
- A publisher can be allowed to post newspapers at a place outside the jurisdiction of the registering authority. Permission has to be granted by the Head of the Circle/Region.
- The publisher may post copies more than the authorized, if intimation in writing is given two days in advance to the Postmaster concerned.
- No objection will be raised for posting less than the authorized numbers.
- It can be posted with or without a wrapper. The wrapper must be open at both the ends enabling easy removal for examination. Barcode, QR code or any other mark containing information of sender or addressee is permitted.
- Nothing shall be printed in the newspaper after its publication.
- Nothing shall be written on the cover except name, address, contact number, email address and subscription/customer identification number of the addressee.
- Nothing shall be enclosed except for extra supplement.
- The RNPs which are not delivered will be returned to the sender. The sender will collect it from the delivery office of the office of posting.
- Multiple postal registrations in different locations are permitted.
- A change in the name of the publisher/owner/editor will not be treated as infringement of conditions, provided a written request is made to the Divisional Head or the Gazetted Postmaster and fresh RNI certificate with the changed name is submitted within a period of six months. If not, the newspaper shall not be allowed for posting. The condition of six months may be relaxed for publications of Central or State or Local Government, PSUs and Statutory Bodies by the DG.
- If there is change in the title of the newspaper or place of publication, a fresh registration is required.
- The newspaper must have some price and it must be compulsorily printed on the newspaper. This is not mandatory for the newspapers published by Ministries/Departments under the GOI.
- If a newspaper sought to be transmitted by post as a registered newspaper fails to comply with any of the conditions of a registered newspaper, it can be transmitted at the rates of periodicals.

- RNPs must be handed over across the counter. If posted in letter box, it will be treated as unpaid.
- It can be posted as a single copy or as a bundle. Bundles should be addressed to recognized newspaper agents and must be delivered at the Post Office, and not at addressee's residence.

Postal Registration Process:

- The publisher or owner shall submit an application to the concerned Divisional Head or Gazetted Postmaster along with two copies of the latest issue and a copy of valid certificate of registration issued by the Press Registrar General.
- It shall be granted within 30 days from the date of receipt of application.
- The issuing authority shall verify under the provisions available in Press and Registration of Periodicals Act, 2023 & PO Regulations, 2024.

Renewal of Postal Registration:

- Initial registration is valid for three years ie., up to 31st December of the third calendar year. Subsequent renewals are valid for three calendar years.
- Renewal application must be submitted three months before the date of expiry of the registration period. (Within 30th Sept). If not a late fee of Rs. 50/- is charged.
- When the application for renewal is received after the expiry of the previous registration, a late fee of Rs. 100/- is charged.
- It shall be renewed within 15 days from the date of receipt of the application.

Posting of newspapers without prepayment of postage (WPP):

- Apart from postal registration, the publisher must obtain a separate license for WPP.
- The owner or publisher who intends to post more than 500 copies is eligible.
- License granted by the Regional Head or Circle Head.
- A security amount, equal to the total approximate postage payable in a month must be deposited in Post Office Savings or by a guarantee from any nationalized bank.
- After the deposit of security amount, license shall be issued with 30 days in case of new license or within 15 days in case of renewal.
- The bill for the postings between 1st to 15thof the month shall be given on 16th, for the postings between 16th to the end of the month on 1st of the following month.
- The payment shall be made with a period of 7 days, failing which may lead of cancellation of the license.
- If the bill is not paid within a fortnight, the WPP posting will be stopped immediately and the license will be deemed to be cancelled.
- Regional or Circle Head may terminate license at any time with or without any reason.

Cancellation of Postal Registration:

- Divisional Head or Gazetted Postmaster is empowered to grant postal registration under their jurisdiction.

- They may cancel or refuse, when the provisions are not complied with or as per the directions received from competent authority.
- If the publisher is not satisfied with the decision, the publisher may appeal to the Director of Postal Services or Regional Head.

Weight: Maximum: 5 kg

Tariff: **a. Single copy:**

– Up to 50 Grams – Rs.0.25
- Above 50 Grams up to 100 Grams– Rs.0.50
- Every additional 100 Grams – Rs.0.20

b. More than one copy or bundle:

- Up to 100 Grams – Rs.0.50
- Every Additional 100 Grams – Rs.0.20

GST is applicable on RNPs weighing more than ten grams.

2.2 Parcel Post Items

2.2.1 India Post Parcel Regulations # 96

- All parcels shall be either booked at the PO counters or FOL or self booking kiosks or through web application as India Post Parcel or Speed Post Parcel.
- It shall bear the inscription as "India Post Parcel".
- India Post Parcel is available to customers as:

  India Post Parcel – Retail – for walk in or one time customers
  India Post Parcel – Contractual – for contractual customers
- Any item will be treated as India Post Parcel, if
  a. it is weighing more than 500 grams or
  b. has a minimum dimension of 100 mm in roll form, sum of length and twice diameter 170 mm or
  c. 140 mm x 90 mm in other than roll form and
  d. Whose length does not exceed 1.5 meters and the length and girth combined does not exceed 3 meters.
- It is transmitted by surface only.
- The value added services that is, addressee specific delivery, cash on delivery, insurance and proof of delivery are available.
- Any parcel containing items that are prohibited for transmission through air, shall be booked as India Post Parcel.
- It is available as contractual service also, designed to suit requirement of business customers for an economical and reliable distribution solution.
- Provides an economical distribution solution to the customers using surface transmission modes.
- Useful for transmission of goods.

- Consignments shall be given door delivery irrespective of its weight.
- Business/Corporate customers are provided pick-up facility from their premises.
- One personal communication is permitted.
- Should not contain prohibited items.
- No compulsory coverage of insurance irrespective of weight or value thereof.

Booking:
- Booking channels – PO Counters, Franchisee Outlets, Self-Booking Kiosks, departmental website and mobile application.
- Contractual Customers can provide a 3rd address for the purpose of delivery of RTS articles.
- If insured, it must be sealed by the customer with identical wax seals.
- Any parcel not packed in conformity with the specifications shall not be accepted for booking.
- Every India Post Parcel shall be accompanied by a Customer Declaration Form – CDF-1. These forms are to be preserved for 90 days from the date of booking.

Volumetric Weight:
- For calculation of postage, physical weight or volumetric whichever is higher is considered.
- Volumetric weight of the item shall be arrived at from the volume of that item using the appropriate formulae and procedure given hereunder.
- Volume of a postal Item shall be calculated in cubic centimeters as under.
  - For a cuboid (e.g rectangular, square, etc.) dimensions means length, breadth and height of the item.
  - For cylindrical roll, dimensions are diameter of its circular base and length.
  - Each dimension shall be measured in centimeters and rounded off to the next higher whole centimeter.
- Items of shapes other than cuboid and cylindrical roll should not be accepted and the customers should be advised to place the said Item in a package that is either cuboid or cylindrical.
- Volume shall be calculated using the appropriate formula from amongst those given below.

  1) For cuboids: (e.g rectangular, square, etc.)

  Volume = Length x Breath x Height

  2) For Circular rolls:

  Volume = 0.785 x (Diameter of Circular Base) 2 x Length

  Or = πr^2h
- Volumetric Weight (in kg) = (Volume in cm^3) ÷ 5000

Packaging:
- Must be properly packed.
- Should not affect the health of handling officials, not to cause injury, damage, harm.
- Post Office may implement franchisee services for providing packaging services.

Transmission:

- Surface transmission only - road, rail or water ways.
- If any leaky parcels received in RMS, must be detained at the nearest Post Office where detected.

Delivery: **Regulations # 44, 45, 49 to 58**

- Delivery through Post Offices, NDC-Nodal Delivery Centres, designated places, Smart Delivery Boxes and Franchisee Outlets.
- The parcels must be sent out for delivery on the day of receipt itself.
- Must be given home delivery unless specified otherwise.
- The delivery is made to the addressee or the authorized person.
- If the item is received in damaged or suspicious condition, a notice will be sent to the addressee for taking delivery in the post office.
- The addressee can choose to take delivery of the parcels in the post office by giving a written request. In such cases, the parcels will not be given to the postman for doorstep delivery. This service is free of cost.
- If undelivered on the first attempt, intimation will be served. A second attempt of delivery will be made on the next working day.
- If the item could not be delivered in the second attempt also, it will be retained in the post office for a period of 7 days following the date of first attempt of delivery, during which the addressee can visit post office and take delivery.
- The MDW must clearly indicate which postal assistant and supervisor is responsible for window delivery.
- Redirection must be done on the same day.
- If multiple items delivered to a single addressee, a single signature is sufficient.
- Real time SMS updates.
- During transmission, any item found in contravention of provisions, shall be detained at the nearest post office & disposed of as directed by the competent authority or agency.

Cancellation of booking:

- If the article booked is not dispatched from the booking office, the sender or authorized representative may submit a formal request for cancellation containing original receipt, article number and other details and reason for cancellation along with KYC documents.
- No request for refund shall be entertained.

Recall and Redirection:

- Sender may have the parcel withdrawn or its address changed at any time except when it is out for delivery or is not confiscated or has not been seized.
- The sender has to apply in writing duly mentioning the reasons, with a fee of Rs. 6/- for each article in the form of postage stamps.
- The order can be issued by Central Govt, the DG, PMG, in-charge of the booking office or any other prescribed authority.

Weight: - **Gross weight or volumetric weight, whichever is higher, maximum limit is 35 kg**

	Minimum	**Maximum**
i) In roll form : - Length - Sum of Length & Twice Diameter	 100 mm 170 mm	Length does not exceed 1.5 meters and the Length & Girth combined does not exceed 3 meters.
ii) Other than roll form	140 × 90 mm	
iii) Envelope	140 x 90 mm	
	With Tolerance of + or – 2 mm	

Tariff:

India Post Parcel – Retail

	Tariff (in ₹)			
Weight Slab	**Local**	**Within State**	**Zone / Metro**	**Other States**
Upto 500 grams	**28**	**65**	**70**	**72**
501– 1000 grams	**48**	**91**	**106**	**114**
1001– 1500 grams	**60**	**117**	**142**	**171**
1501 – 2000 grams	**87**	**160**	**198**	**239**
2001 – 3000 grams	**116**	**219**	**277**	**337**
3001 – 4000 grams	**145**	**268**	**344**	**420**
4001 – 5000 grams	**174**	**324**	**420**	**515**
Every additional 1 kilogram	**30**	**50**	**70**	**90**

Note.— Goods and Services Tax shall be levied as applicable.

India Post Parcel – Contractual

India Post Parcel Contractual				
	Tariff (in ₹)			
Weight Slab	**Local**	**Within State**	**Zone / Metro**	**Other States**
Upto 500 grams	**27**	**31**	**34**	**35**
501– 1000 grams	**31**	**44**	**51**	**57**
1001– 1500 grams	**36**	**58**	**70**	**80**
1501 – 2000 grams	**45**	**80**	**100**	**115**
2001 – 3000 grams	**57**	**100**	**125**	**145**
3001 – 4000 grams	**69**	**120**	**150**	**175**
4001 – 5000 grams	**81**	**140**	**175**	**205**
Every additional 1 kilogram	**15**	**20**	**25**	**30**

Note.— Goods and Services Tax shall be levied as applicable.

Discount Structure:
For India Post Parcel – Retail

Daily Revenue	Discount Rate
Rs. 2,000/- to 1,00,000/-	5%
Above Rs. 1,00,000/-	10%

For India Post Parcel – Contractual

Monthly Revenue	Discount Rate (Credit Facility)
Rs. 50,001/- to 5 lakhs	7%
Rs. 5,00,001/- to 25 lakhs	10%
Rs. 25,00,001 to 1 crore	13%
Rs. 1,00,00,001 to 5 crores	16%
Above Rs. 5 crores	20%

- 1% additional discount will be offered to those contractual customers who either avail advance payment facility or make payment at the time of booking. In case monthly revenue is more than 25 lakhs, additional discount for such customers will be 2%.
    - **In case of CoD items:** If RTS is above 25% in a month, postage of all such items will be excluded from total postage while calculating the discount.
    - **In case of Non CoD items:** If RTS is above 8% in a month, postage of all such items, will be excluded from total postage while calculating the discount.
- The above-mentioned discount would be offered to the customers provided that the booking data is made available to the booking office by the customer in electronic format as prescribed. In respect of booking data received with a paper manifest only (without soft copy), discount amount offered to the contractual customer would be reduced by half.
- The contractual customers who are mailing their Items from multiple locations may be allowed consolidation of accounts under National Account facility at all booking locations for calculation of discount and billing and payment at a nodal office.

2.2.2 India Post Parcel last mile — Regulations # 96A

- Apart from the service of India post parcel referred to in Regulation 96, a new service called India post parcel last mile is introduced with effect from 01.08.2026, which shall be booked at the office of delivery of the parcel or booked at the identified parcel hub or parcel processing centre for delivery within the local jurisdiction of the said office.
- These services shall be available to the bulk or corporate customers, who enter into agreement with the Department of Posts.
- The proof of delivery, insurance, cash on delivery and other value-added services shall be available on payment of fee as applicable to the India post parcel.
- The postage chargeable on the India post parcel last mile shall be charged on the basis of the volumetric weight or gross weight, whichever is higher.
- The parcel shall be delivered at the given address, unless otherwise specified.

- The provisions of compensation relating to the India post parcel shall be *mutatis mutandis* applicable to this service.

Tariff:
The weight slab and the postage for India post parcel last mile shall be

India Post Parcel Last Mile		
Weight Slab	**Tariff (in ₹)**	
	Booked/ Inducted at Delivery Office	**Booked/ Inducted at identified parcel hub or parcel processing centre**
Upto 2000 grams	15	20
2001 – 5000 grams*	22	35

- Note.— Goods and Services Tax shall be levied as applicable.
- *The maximum permissible weight shall be 5 kilograms."

2.2.3 Logistics Post — Regulations # 97

- It offers a range of integrated distributed solutions including door to door delivery, warehousing, pick and pack facility, distribution and returns management.
- It offers end to end supply chain management to the customers offering value added services.
- Logistics Post Centres will undertake all operational aspects involved in booking, processing, transportation and delivery.
- There is no specific weight limit. The minimum chargeable weight is 50 kg, there is no maximum limit.
- It is available only to and from stations specified.
- Prohibited items cannot be transmitted.
- The contents should be securely packed and should not be leaking.
- The basic service comprises – booking, transportation, unloading and delivery at Logistics Post Centre.
- The value added services – pick up, loading, door delivery including unloading and storage of goods before dispatch and or delivery are available on payment of extra charges.

Tariff:

- Is based on weight as well as volume of goods and may vary from consignment to consignment.
- Circle Offices to decide the prices.
- All taxes/octroi/toll tax etc payable by the consignor.
- A consignment, for calculating the tariff, may consist of more than one article/piece, but has to be addressed to one consignee only. If addressed to different consignees, each article/piece will be treated as a separate consignment.

- Weight-volume relationship: An article/consignment of the size/volume of 10 cubic feet would be treated as equivalent to 50 kg. Every additional cubic foot or part thereof would be treated as equivalent to 5 kg. However, for calculating the tariff, higher of the actual weight or volumetric weight is taken into account.
- The volume of different shapes like spherical, cylindrical, etc would be calculated on standard mathematical formulae supplied by Circle Office.
- The payment must be done in advance before booking. Payment can be in cash of demand draft or cheques. If through cheque or demand draft, booking will be done only on its realization.

Insurance:

- Insurance provided in agreement with third party insurance company.
- The limit of liability per transit would be Rs. 1 crore.
- The consignors are free to choose insurance between the one offered by the third party insurer engaged by the department or any other insurer.

Delivery:

- If the consignee does not take delivery within 48 hours, demurrage has to be paid the consignee before delivery. Demurrage charges are equivalent to double the charges for storage.
- In case of door delivery, only one effort would be made for delivery. Second effort could be made if the consignee deposits the cost of additional trip.
- If the consignee does not take delivery within a week, the consignor would be asked to deposit the amount of demurrage, transportation charges etc for the return of the consignment. It will be moved from the delivery destination to the return destination only after the deposit by the consignor. If not, then the consignment is auctioned and the amount due is realized.

2.2.4 PM Vishwakarma Scheme

This Scheme of the Ministry of MSME is for uplifting traditional artisans and crafts people, engaged in various trades. The objective of the Scheme is to enable / provide support to artisans and craftspeople who work with their hands, using tools. 18 family-based traditional trades, in the unorganised sector, on self-employment basis are covered under this scheme. These trades include trades like carpenter ship, Blacksmith, Locksmith, goldsmith, potter, cobbler, mason, Basket / mat weaver, garland maker etc. It is implemented as a Direct Benefit Transfer Scheme, wherein beneficiaries receive e-vouchers / QR codes for availing toolkits. The Department of Posts is the logistics partner for the Scheme, facilitating nationwide delivery of the toolkits for 18 trades, through its Business Parcel Service, including handling of oversized and heavy parcels. Deliveries are carried out using the PM Vishwakarma App, involving OTP authentication, realization of e-vouchers, open delivery with video recording and digital acknowledgement. As per Annual Report 2025-26, about 11.62 lakh toolkits have been delivered by India Post from September 2024 to December 2025.

2.2.5 Speed Post Regulations # 98

- Speed Post was started in August 1986 for providing time-bound and address specific delivery of letters, documents and parcels.
- Speed post rates are based on distance as well as weight.
- It contains two classes of items – **Speed Post Document and Speed Post Parcel.**
- All the items are accountable with end to end tracking facility.
- It is available for regular as well as contractual customers.
- For corporate customers speed post provides free pick-up, credit facilities (Book Now Pay Later), account management and personalized services.
- Speed post offers money back guarantee, under which speed post fee will be refunded if the consignment is not delivered within the published delivery norms. All town delivery post offices at a speed post booking station will be treated as "local" for the purpose of speed post tariff except in case of Delhi urban agglomeration for which the clarification is given as below:
    - Speed Post items booked in and destined for Delhi urban agglomeration which include Delhi NCT, Ghaziabad municipal areas, NOIDA township, Gurgaon municipal areas and Faridabad municipal areas of National Capital Region will be treated as 'Local' for determining Speed Post tariff.
    - Definition of "Local" for speed post tariff for small town (Kasba) or mofussil area.
    - It has been decided that the speed post Items booked in small towns (Kasba) or mofussil areas having no defined town delivery area would be treated as local if both the booking and delivery office PIN code is same.
- The delivery of speed posts generally are address specific. If a speed post is registered, it will be delivered to the addressee or the authorized person only.
- Value Added Services**:** Pick up facility, Cash on Delivery (COD), Proof of Delivery (POD), Insurance, Registration, Flexible modes of payment like credit, advance payment, payment at the time of booking; Volume based Discount, Customized MIS, Account Management & other Services. OTP based delivery is available on payment of a fee.
- Contractual customers can request delivery to a specific addressee on payment of additional fee.
- A speed post item can be insured up to five lakh rupees.
- A rate of Rs. 5/- plus GST will be charged for registration facility.
- A rate of Rs.5/- plus GST is charged for OTP delivery.
- Fee for Proof of Delivery (POD) is Rs 10/- plus GST.
- The insurance fee is as follows:
  Insured value up to Rs. 200/- : Rs. 4/-
  Insured value above Rs. 200/- : Rs 4/- plus 1.5% of insured value exceeding Rs. 200/-

2.2.5.1 Speed Post Document: Regulations # 99

- Transmission by air, surface transmission is used, when it is faster than air.
- Must accompany inscription as "Speed Post".

- **Value added Services:** Pickup facility, Proof of Delivery, OTP based delivery, Insurance and Registration.
- Contractual customers are given various value additions, such as , home pick up, volume based discount, cash-on-delivery, customized MIS and account management and flexible modes of payment viz. credit, advance deposit, payment at the time of booking.

Weight:

- Maximum weight is 500 grams including volumetric weight. Postage will be calculated based on gross weight or volumetric weight whichever is higher.

Dimensions:

- Not to exceed the dimensions- length of 420 mm, breadth of 297 mm and thickness of 24 mm.

Tariff:

Speed Post Document						
	Tariff (in ₹)					
Weight Slab	**Local**	**Upto 200 kms**	**201 to 500kms**	**501 to 1000 kms**	**1001 to 2000 kms**	**Above 2000 kms**
Upto 50 grams	19	47	47	47	47	47
51– 250 grams	24	59	63	68	72	77
251– 500 grams	28	70	75	82	86	93

*GST extra, as applicable

Discount Structure:
To BNPL customers:

Monthly Revenue (in Rs.)	**Discount %**
Up to 2,00,000/-	-
Up to 9,00,000/-	10%
Up to 45,00,000/-	20%
Up to 1,30,00,000/-	30%
Up to 6,50,00,000/-	40%
Above 6,50,00,000/-	50%

- Example: If a BNPL customer provides monthly speed post document business of 1,00,000 articles (60,000 NTD and 40,000 TD) of less than 50 grams in the ratio of 60:40. The total combined (TD + NTD) BNPL revenue comes to Rs. 35,80,000/- (above Rs. 25 lakh). Hence, the discount slab up to Rs. 45 lakh will be applicable in this case and the applicable discount for NTD and TD revenue will be 20% and 25%.

- 1% additional discount for customers availing advance deposit facility or who make payment at the time of booking.

- Entry level discount of 5% for **New BNPL Customers**. The new customer must give monthly BNPL speed post business of at least Rs. 50,000/- to avail this discount. This discount will be available for a limited period of 6 months, after which the customer will be transferred to the normal discount structure.

Flat Rate of Discount:

- Is offered to those BNPL customers who commit to provide business in a defined period which should be more than three months and their committed average monthly business is not less than Rs. 25 lakhs.
- Such flat rate of discount will be offered to the BNPL customer in the slab in which the average monthly business of the customer, for the entire contract period correspond to:
    - For example, if a BNPL customer projected to provide a speed post document business of Rs. 1.50 crore during the next 3 months with Rs. 80 lakh business in first month, Rs. 30 lakh is second month and Rs. 40 lakh in third month. Then, the discount slab applicable for Rs. 50 lakh under volume based discount structure is offered to that customer.
- The BNPL customer must provide monthly average business of at least Rs. 25 lakhs.

Special discount for Students and Rakhi Mail:

- Discount at the rate of 10% is offered to the students, sending speed post document to recognized schools, colleges, educational institution and universities, or recruitment agencies viz UPSC, State PSC, State subordinate boards, NTA or other recruitment agencies and PSUs, through post office counters.
- Student must have valid student ID and a copy of this ID will be collected from the post office and this will be retained for six months.
- The article must be marked as "Student Mail". While booking the counter PA must select "Student Mail" option, to enable discount.
- Discount at the rate of 10% is offered to women customers who are sending Rakhi via Speed Post Document.

2.2.5.2 Premium Speed Post Document: Regulations # 99A

- Apart from the speed post document service, premium delivery service of the speed post document is available between the identified origin and destination cities:
    - 24 Speed Post – delivery by next day of the date of booking.
    - 48 Speed Post – delivery within 2 working days from the date of booking.
- Available between metro cities – Delhi, Mumbai, Chennai, Kolkata, Bengaluru and Hyderabad.
- Available to retail and bulk or corporate customers.
- The conditions of weight, size and contents applicable for speed post document, applies.
- Delivery is done 7 days a week including Sundays.
- Full postage refund, if delivery is not done as per the delivery standards, which is claimable online within 7 days.

- Real time end to end available online with SMS alerts for key events like booking, out for delivery and status updates.
- Available to both retail as well as bulk/corporate customers with free pick-up, BNPL credit, volume discounts and API integration with seamless booking.
- The weight shall be charged on the basis of gross weight or volumetric weight, whichever is higher.
- The pick-up facility, proof of delivery, insurance, registration and other value-added services are provided on payment on fee.
- OTP delivery is a bundled service, with no extra charges.
- Available between metropolitan cities of Delhi, Mumbai, Chennai, Kolkata, Bengaluru and Hyderabad.

- **The tariff is as below: GST extra**

For Retail Customers:

24 Speed Post **(in Rs.)**

Weight/Distance	Local	Up to 200 kms	201 to 500 kms	501 to 1000 kms	1001 to 2000 kms	Above 2000 kms
Up to 50 gms	38	94	94	94	94	94
51 to 250 gms	48	118	126	136	144	154
251 to 500 gms	56	140	150	164	172	186

48 Speed Post **(in Rs.)**

Weight/Distance	Local	Up to 200 kms	201 to 500 kms	501 to 1000 kms	1001 to 2000 kms	Above 2000 kms
Up to 50 gms	61	61	61	61	61	61
51 to 250 gms	77	82	88	88	94	100
251 to 500 gms	91	98	98	107	112	121

For Contractual Bulk Customers:

24 Speed Post **(in Rs.)**

Weight/Distance	Local	Within State	Between Metro cities	Rest of country
Up to 50 gms	38	50	66	70
51 to 500 gms	48	60	94	100

48 Speed Post **(in Rs.)**

Weight/Distance	Local	Between Metro cities	Rest of country
Up to 50 gms	48	56	60
51 to 500 gms	59	70	72

Discount Structure:

The discount shall be available to Contractual customers of premium products.

Combined value of 24 and 48 speed post per month	Discount rate for contractual bulk customers
Upto 5000 articles	10 %
Upto 10000 articles	20 %
Upto 20000 articles	30 %
Upto 50000 articles	40 %
Upto 100000 articles	45 %
Above 100000 articles	50 %

2.2.5.3 Speed Post Parcel: Regulations # 100

- Useful for transmission of goods.
- Must be properly packed.
- Individual and bulk customers can avail this service.
- Must be declared as "Merchandise".
- Should not contain prohibited items.
- Must bear the inscription "Speed Post Parcel".
- Normal transmission by air. Surface transmission will be used if it is faster than air transmission. If transmitted by surface, then Speed Post Parcel will get priority at every stage of transmission.
- **Add on Services:** Pickup, Mailing Solutions, BNPL.
- **Value Added Services:** Registration, Insurance, POD, COD.
- Delivery normally is **Address Specific.** If required **Addressee Specific delivery,** then it must be Registered.

Booking:

- To be booked at the post office counter, authorized franchisee outlet, self-booking kiosks, web portal or mobile application.
- Each item must have customer declaration form (CDF-1), which is to be preserved for 90 days from the date of booking.
- The parcel must be packed in conformity to the specifications laid out.
- If insured, it must be sealed by the customer with identical wax seals.

Cancellation of booking:

- If the article booked is not dispatched from the booking office, the sender or authorized representative may submit a formal request for cancellation containing original receipt, article number and other details and reason for cancellation along with KYC documents.
- No request for refund shall be entertained.

Delivery:

- Delivery through Post Offices, NDC-Nodal Delivery Centre, designated places, Smart Delivery Boxes and Franchisee Outlets.
- The parcels must be sent out for delivery on the day of receipt itself.

- Must be given home delivery unless specified otherwise.
- The delivery of Speed Post Parcels are address specific. Parcel Directorate is the competent authority to allow addressee specific delivery.
- If the item is received in damaged or suspicious condition, a notice will be sent to the addressee for taking delivery in the post office.
- The addressee can choose to take delivery of the parcels in the post office by giving a written request. In such cases, the parcels will not be given to the postman for doorstep delivery. This service is free of cost.
- If undelivered on the first attempt, intimation will be served. A second attempt of delivery will be made on the next working day.
- If the item could not be delivered in the second attempt also, it will be retained in the post office for a period of 7 days following the date of first attempt of delivery, during which the addressee can visit post office and take delivery.
- The MDW must clearly indicate which postal assistant and supervisor is responsible for window delivery.
- Redirection must be done on the same day.
- If multiple items delivered to a single addressee, a single signature is sufficient.
- Real time SMS updates.
- During transmission, any item found in contravention of provisions, shall be detained at the nearest post office & disposed of as directed by the competent authority or agency.

Recall and Redirection:

- Sender may have the parcel withdrawn or its address changed at any time except when it is out for delivery or is not confiscated or has not been seized.
- The sender has to apply in writing duly mentioning the reasons, with a fee of Rs. 6/- for each article in the form of postage stamps.
- The order can be issued by Central Govt, the DG, PMG, in-charge of the booking office or any other prescribed authority.

Weight: - **Gross weight or volumetric weight, whichever is higher, maximum limit is 35 kg**

Tariff: *GST extra, as applicable **(in Rs.)**

Speed Post Parcel – Retail				
	Tariff (in ₹)			
Weight Slab	Local	Within State	Zone / Metro	Other States
Upto 500 grams	28	76	82	90
501– 1000 grams	48	101	137	143
1001– 1500 grams	60	130	182	228
1501 – 2000 grams	87	178	254	319
2001 – 3000 grams	116	243	355	450
3001 – 4000 grams	145	298	441	560
4001 – 5000 grams	174	361	539	686
Additional 1 kilogram	35	60	95	120

Speed Post Parcel – Contractual				
	Tariff (in ₹)			
Weight Slab	**Local**	**Within State**	**Zone / Metro**	**Other States**
Upto 500 grams	28	36	40	47
501– 1000 grams	31	49	65	71
1001– 1500 grams	36	64	110	150
1501 – 2000 grams	45	89	140	190
2001 – 3000 grams	57	111	190	250
3001 – 4000 grams	69	133	235	305
4001 – 5000 grams	81	156	275	350
Additional 1 kilogram	15	25	60	65

Volume Discount:

To contractual customers:

Monthly Revenue	Discount rate (credit facility)
Rs. 50,001/- to 5,00,000/-	10%
Rs. 5,00,001 to 25,00,000/-	15%
Rs. 25,00,001 to 1,00,00,000/-	20%
Rs. 1,00,00,001 to 5,00,00,000/-	25%
Above Rs. 5,00,00,000/-	30%

- 1% additional discount availing advance deposit facility or who make payment at the time of booking. In case monthly revenue is more than 25 lac for such customers, extra discount of 2%.
- Customers must give booking data in electronic format.
- If soft copy of the data is not given, then the discount amount offered would be reduced by half.
- Consolidation of bookings at different locations is not allowed.
- Customers who are mailing their items from multiple locations under National Account Facility are allowed to consolidate their bookings at all the locations for calculating the discount.
  - **In case of COD items:** If RTS is above 25% in a month, postage of all such items will be excluded from total postage while calculating the discount.
  - **In case of non-COD items:** If RTS is above 8% in a month, postage of all such items will be excluded from total postage while calculating the discount.

To walk-in or one-time customers:

Daily Revenue	Discount rate
Rs. 2,000/- to 1,00,000/-	5%
Above Rs. 1,00,000/-	10%

(a) 24 Speed Post Parcel **Regulations# 100A**

- Provides delivery services by next day from date of booking between the identified cities.
- Delivery is done 7 days a week including Sundays.

- Full postage refund, if delivery is not done next day, claimable online within 7 days.
- Real time end to end tracking available online with SMS alerts for key events like booking, out for delivery and status updates.
- Available to both retail as well as bulk/corporate customers with free pick-up, BNPL credit, volume discounts and API integration with seamless booking.
- The weight shall be charged on the basis of gross weight or volumetric weight, whichever is higher.
- The pick-up facility, proof of delivery, insurance, registration and other value-added services are provided on payment on fee.
- OTP delivery is a bundled service, with no extra charges.
- Available between metropolitan cities of Delhi, Mumbai, Chennai, Kolkata, Bengaluru and Hyderabad.
- **Weight limit: Maximum: 5 kg**
- **The tariff is as below:**

Weight slab	Tariff (in Rs)
Up to 500 grams	200
501 to 1000 grams	280
1001 to 1500 grams	380
1501 to 2000 grams	480
2001 to 2500 grams	580
2501 to 3000 grams	650
3001 to 3500 grams	740
3501 to 4000 grams	820
4001 to 4500 grams	910
4501 to 5000 grams	990
GST extra as applicable	

Compensation: Regulations # 73 to 86

- Compensation shall be payable to the sender in the event of loss, damage, part loss of an item.
- Compensation is not payable under certain circumstances such as –
    - When the items are considered undeliverable such as failed delivery or impractical delivery or address is unsafe or unsecured or is inaccessible.
    - Does not include all the elements of the address.
    - Does not bear proper or sufficient postage.
    - Contains items that are prohibited or restricted.
    - The item is undelivered due to reasons beyond the control of the department, example, severe weather conditions, acts of terrorism or vandalism.
    - Where the item has deteriorated naturally.

Compensation rates:

Event	Item	Compensation
Delay in delivery	Speed Post Domestic	Speed Post postage paid

Loss or damage or part damage	Speed Post Domestic	Double the amount of Speed Post postage or Rs. 1,000/- whichever is less depending upon the actual value
Loss or damage or part damage	India Post Parcel (Retail)	Rs. 100/-
Loss or damage or part damage	India Post Parcel (Contractual)	Rs. 500/- or actual value of the parcel or content lost whichever is less.

2.3 GST(Goods and Service Tax):

GST is applicable to the following products and services:

1. Letter above 10 grams.
2. Registered Newspaper above 10 grams
3. India Post Parcel
4. Speed Post
5. Value added services
6. Pre-mailing activities
7. Magazine Post

2.4 Redirection and Recall:

Fee chargeable for recall or alteration in address or name of the addressee of an item is Rs.6/- per item.

2.5 Unpaid or insufficiently paid postage:

The following rates shall be chargeable on the delivery of items where the postage or air mail fee is not prepaid or is insufficiently prepaid:

1. On an unpaid item : **Double the prepaid rate**
2. On an insufficiently paid item : **Double the deficiency**

However, the amount collected shall not be less than rupee one.

CHAPTER III

VALUE ADDED SERVICES ON DOMESTIC ITEMS

3.1 Registration: Regulation # 2 (1) (ma)

- "Registration" or "Registered Post" means value added service for Speed Post items for addressee specific delivery.
- Items that are registered will be delivered to the addressee or the authorized person.
- Registration fee in addition to the postage is Rs. 5/- plus GST.
- The fee for obtaining an attested copy of the original receipt signed by the addressee for the registered item is Rs. 2/-

3.2 Insurance: Regulations # 133

- Available for **Speed Post and India Post Parcel.**
- The maximum amount of insurance is Rs. 5 lakh.
- The facility is available at identified booking centres and post offices.
- It is applicable to those items containing bank notes, currency notes, bonds, coupons, securities, parcels containing valuables and other such documents.
- Documents of value such as deeds, plans, contracts, autographs, rare manuscripts, may also be insured, provided that where the documents have value by reason of the cost of their preparation, the insured value may not exceed the cost of replacing them subject to the the maximum limit.
- Where any item contains currency or bank notes, the insurance amount must not exceed Rs. 20,000/- or the actual value of the contents, whichever is lower.
- If any item includes precious metals or stones or jewellery or any other valuable contents, it must be compulsorily insured and for the actual value of the contents.
- Insurance service may also be provided by the post office through a third party insurance provider. Sender must give the necessary documents and DOP is not liable.
- Insurance covers all risks during the course of transmission by post except act of god, war, riots, civil commotion, arrest, seizure, restriction, prohibition.
- Sender of an item must declare the contents and its value at the time of booking.
- Sender will get proof of delivery free of charge.
- In respect of items containing liquids and substances which easily liquefy, perishable items, fragile items, such as, china glassware, millinery, gramophone records, etc. **insurance will be offered only against loss and not against damage of the item.**
- The sender can waive his claim to compensation in favor of the addressee.
- Items must be enclosed in a strong cover sealed by means of identical seals, so that it cannot be tampered without breaking the seals or in a water/tear resistant and tamper evident special cover.
- Insured value **should not** exceed the real value of the item.

Limits:

- Branch offices are allowed to book up to the value of : Rs.600/-

- ➢ Departmental Offices can book the items up to the value of : Rs.5 lakh
- ➢ For items containing currency notes the limit is : Rs.20,000/-

Insurance Fee: **Regulation # Schedule IV**

For Speed Post Item – (Document or Parcel):

Insured Value	Insurance Fees
Up to Rs 200/-	Rs 4/-
Above Rs 200/-	Rs 4/- plus 1.50% of insured value exceeding Rs 200/-

For India Post Parcel:

Customer Type	Insured Value	Insurance Fees
Contractual Customers	Up to Rs 200/-	Rs 4/-
Contractual Customers	Above Rs 200/-	Rs 4/- plus 1.50 % of insured value exceeding Rs 200
Retail Customers	Up to Rs 200/-	Rs 10/-
Retail Customers	Above Rs 200/-	Rs 10/- plus 6/- for every additional Rs. 100 or fraction thereof

Compensation:

- ➢ Compensation is payable in case of loss or damage.
- ➢ The compensation can never exceed the insured value or the value of the contents.
- ➢ The sender as well as the addressee may make complaint,
    - After 15 days and within 60 days of booking for non receipt of the item.
    - Within 2 days in case of receipt of damaged or loss in the item.
- ➢ No claim for compensation, if complaint is made after 60 days from the date of posting.
- ➢ The compensation shall be settled within 30 days from the date of complaint or receipt of claim application.
- ➢ If there is an exceptional delay in settlement of a claim, compensation to include POSB interest for the delayed period.
- ➢ The following documents are required to be submitted for claim:

- ❖ When preferred by the sender:
    - Original booking slip.
    - Application containing the details – article number, date of booking, address of both the sender and the addressee, details of the grievance and amount paid for booking.
    - Non-delivery proof
    - Identification proof
    - Mode of payment of compensation- POSB Account or Bank Account details

- Contact information
- Any other relevant information

❖ When preferred by the addressee ie., receiver:
- Copy of the booking slip, if available
- Application containing the details of the damaged or lost item and article number and booking details (if available)
- Photos or videos clearly showing the damage or loss
- Identification proof
- Proof of delivery
- Any other relevant information

➢ No compensation will be paid, where the loss or damage has been caused by the fault of negligence of the sender, where delivery of the item is taken by the addressee or the sender, without any objections and where there is no visible damage to the cover or seals.

3.3 Airmail Service : Regulations # 134

- If any item is intended to be posted for transmission by air, it shall be charged an airmail fee in addition to the postage and other fee payable.
- The fee is as follows:

  For the first fifty grams or fraction thereof : Rs. 2/-

  For every additional fifty grams or fraction thereof : Rs. 1/-

3.4 Cash on Delivery (COD): Regulations # 135

➢ This is a product through which a sender collects the value of the consignment from the addressee.

➢ Amount recovered from the addressee on delivery of such items shall be remitted to sender electronically.

➢ Available for Speed Post and India Post Parcel items.

➢ Facility is available to retail and contractual customers.

➢ Customers including retail customers shall sign an agreement with the post office.

➢ Should not contain any prohibited items. Should not contain items sent under "Snowball" system.

➢ Insurance facility may also be availed by the sender.

➢ Retail items like legal documents, bonds, insurance policies, promissory notes, bills, receipts.

➢ Customer should submit declaration in form CDF-2 with item.

Limits: The limit of COD amount specified for recovery from addressee for retail and contractual customers of are as follows :

Retail - Rs. 10,000

Contractual - Rs. 50,000

Tariff: **Regulation # Schedule IV**

Amount to be recovered from the addressee	Schedule of fee
Up to Rs.6,500/-	1.6% of the COD value recovered
Above Rs.6,500/-	Rs. 100/- plus 1% of amount exceeding Rs 6,500/-

- GST as applicable.
- Insurance of COD items shall not be compulsory irrespective of amount of recovery from the addressee.

3.5 Proof of Delivery (POD): Regulations # 136

- Available for Speed Post and India Post Parcel.
- Sender of an item may avail this service on payment of a fee in addition to the postage at the time booking.
- POD shall be signed by the addressee or an authorized person in ink at the time of delivery.
- If the addressee or authorized person refuses to sign, it shall be accompanied by a statement to that effect.
- Physical POD will be processed as an accountable item.
- POD may be recorded in the following form apart from traditional signatures:
    - **Online Tracking System**: Delivery particulars will be updated on the India Post Track and Trace page.
    - **Mobile Notification**: Delivery confirmation may be sent via SMS to the mobile numbers provided at the time of booking.
    - **OTP-Based Delivery Confirmation**: An OTP will be sent to the recipient's mobile number. The delivery staff will request the OTP from the recipient and effect delivery.
      The OTP confirmation will be recorded as POD.
    - Besides, any other digital means such as e-mail notification, signature captured on handheld devices may also be served as POD.
- The sender also has the option to obtain an attested copy of the original delivery receipt (Proof of Delivery), on payment of POD fee. If the sender requests the copy to be sent by post, the cost of the postage will be collected with the application. The attested copy has to be given within 30 days of the receipt of the application.
- The cost of POD is Rs. 10/- plus GST per item in addition to postage and other applicable fee.

3.6 One Time Password (OTP) based delivery: Regulations # 136A

- Once the sender opts for this service on payment of fees, the item shall be delivered to the addressee only when the addressee provides the OTP to the delivery staff at the time of delivery. It is available for all the accountable items.
- The fee is Rs. 5/- plus GST, per item in addition to the postage and other fees.

3.7 Services relating to pre-mailing activities: Regulations # 137

- Services relating to pre-mailing activities, such as printing, collection, addressing and franking on various items is also provided by the post offices, and the rates for the activities is mentioned below:

Sl	Activity	Rates (in Rs.)	
		Unaccountable	Accountable
1	Collection from premises	0.30	0.50
2	Franking	0.40	0.50
3	Addressing	0.50	0.50
4	Sealing	0.20	0.20
5	For inserting (per insertion)	0.20	0.20
6	For folding before insertion	0.10	0.20
7	For continuous stationery that requires cutting	0.05	0.05
8	For pasting pre-gummed computerized address label	0.05	0.05
9	Pasting computerized address labels that are not pre-gummed	0.10	0.10
10	For insertions that are to be matched with address on the envelope	0.15	0.15
11	Special handling for items weighing up to 100 grams	0.30	0.70
12	Special handling for every additional 100 grams or part	0.20	0.20

CHAPTER IV

SERVICES

4.1 Franking System : Regulations # 176

- Currently only Remotely Managed Franking Machines are allowed to be used.
- This is an alternative method of posting & convenient method for payment of postage.
- Franks are taken on the Items to be posted with requisite value of postage.
- Each franking machine user has to get a license from the authorized postal authority on payment of prescribed fees.

- Retail customers can also send franked mail by availing this facility from the post offices where departmental franking machines are provided.
- The remotely managed franking machines uses digitally controlled inkjet printing technology and will print a clear, clean, dynamically bar-coded secure frank.
- The system involves remote resetting of machine reading by the vendors through their RMFS server.
- All the payments/credits received from RMFS customers at the Post Offices should be handled as e-payment transactions only in Point of Sale counter against biller name DOP DIGIFRANK.
- The licensing authority shall be Divisional Head of the Postal / RMS Division within whose jurisdiction the machine is located.
- The licensing authority shall send communication to Department of Post Central Resource wherever required. (DCR)
- Customer Reference Number (CRN) is a unique number and shall be issued by the Licensing Authority to the Licensee of Franking Machine.
- The licensing authority is authorized to issue/renew/suspend/cancel license for the franking Machine from time to time.
- Post Office is not responsible for any damage, loss due to usage of unapproved model, defective machine.
- All Franked Items must be presented on the designated days & handed over across the Window / Counter at the designated locations and should not be posted in Letter Box. But licensing authority can relax the conditions.
- Fee for issuance of License shall be Rs. 375.00.
- For more details of Conditions, Recharge, Checking etc Pl ref Dte Memo No : 9-6/2007-PO Dt. 27.04.12
- OEM Original Equipment Manufacturer are Pitney Bowes & Quadient Solutions.

Vendor	**Model No.**
Pitney Bowes India P Ltd	DM 100i, 130i, 140i
Quadient Solutions India P Ltd	IJ25, IJ40, IJ50, IJ70, IJ80, IJ90, IJ110. IS350, IS420, IS440, IS480 – DoP is not using.

Procedure for issue and renewal of license:

- The Franking Machine User shall buy a Digifrank plus franking machine of any model approved by Department of Posts from Franking Machine Vendor authorized by the department.
- After the purchase of the machine, the Franking Machine User shall deposit in any post office the license fee as prescribed by DG (Posts) from time to time. The license fee prescribed at present is Rs. 375/- for five years.
- Then the Franking Machine User shall apply for License for the use of franking machine through the Franking Machine Vendor to the Licensing Authority. Duly filled in application form (Annexure A) in the prescribed form for issue of a license along with receipt for payment of license fee should be submitted in original to the licensing authority.
- In case the Franking Machine User is a Commercial Licensee he shall be required to submit a list of clients along with their consent letters on whose behalf he wants to frank the mail.

- The Licensing Authority shall issue the license after verification of the particulars like genuineness of applicant, procurement of the model of the machine approved by the Department of Posts and payment of fee for License. No verification shall be necessary in the cases of the applicant being a Central/State Government/ Quasi Government organization, Local Government authorities, other Authorities within the territory of India or under the control of Central/State Government like Public Undertakings, Corporations, Nationalized Banks, and Co-operative Banks etc.
- Renewal of the license has to be done one month before the expiry of license; Failure to do so will incur additional charge of Rs. 100/-
- Customer has to pay a minimum of Rs. 2000/- as first credit. Machine needs to be reset when the credit falls to Rs. 100/-. Subsequent credit is Rs1000 minimum, but can be in the multiples of 100/- above the minimum amount

4.2 Recall or Redirection or Alteration of Items:

- Sender of an Accountable Domestic Item & International Inward Item can avail this facility by paying the prescribed additional fees.
- This is purely based on Sender's written request & consent.
- During the course of transmission, Sender can request for RECALL or REDIRECTION ie) to deliver it to another Addressee or ALTERATION IN ADDRESS or NAME OF ADDRESSEE, provided the following conditions are met:
    - It has not been delivered to the Addressee.
    - The item may be cancelled before it has been dispatched from the Office of Booking as per the Administrative Instructions.
    - It has not been confiscated or destroyed by the competent authorities of the Country in which the Item may be for the time being.
    - It has not been seized by virtue of any law of the Country of destination.
- The Addressee of an item may avail the facility of alteration in Address, free of charge in case where the original Address and the substitute Address are within the delivery area of the same Post Office; or otherwise by paying a Postal Fee,
- Post Office shall not be liable for non-fulfilment of the request of the Sender and shall not incur any liability by reason of delivery of any item contrary to an application made in this regard: in such case the fee charged for such a request shall be refunded.
- In case of Inward International Item, the Addressee may raise Redirection request in writing by paying the prescribed Redirection Fee on par with Domestic Mails.
- Fee for Recall or Alteration in Address or Name of the Addressee of an Item:
  Rs. 6/- per Item In the shape of Postage Stamp.
- India Post Citizens Portal provides facility to Bulk Recall of Items Online. Users can register on portal with their Customer ID and Contract Numbers. Users will be required login to the portal for bulk recall. For details refer Parcel Directorate order 9-09/21 –PD dated 11.04.2022.

4.3 Post Box: Regulations # 46

- Customers can collect their mail at Post Office through Post Boxes on rental basis.

- Only fully prepaid unaccountable Items bearing the Post Box number, except Parcels are delivered through Post Boxes. Can be delivered at Address if any written request from Renter.
- Interested Customers to apply concern Postmaster.
- Post Box Holder has to pay prescribed Security Deposit as fixed by Circle Head, Rent and Deposit towards lock & key. If key is damaged, Renter should report to concern Postmaster within 7 days.
- Post Box Holder will be supplied with a Delivery Ticket which should be produced by the Customer / his Agent when demanded.
- Renewal should be done **15 days** before expiry of the Rental period.
- If not renewed, the Key should be surrendered within 15 days.
- Post Box can be cleared at any time during the business hours of the Post Office.
- If not cleared for a week, a notice will be sent to Post Box Holder by Speed Post, even then not cleared then will be delivered through Postman.
- If the Post Box Holder receives large quantity of Mails which cannot keep in Single Post Box, Renter can avail additional Post Box with same Terms Conditions & same Post Box Number.
- Circle Head shall decide the Post Offices, Security Deposit etc.
- Period of allotment starts from the 1st day of a month.
- Above conditions will not apply in the following cases:
    - Items addressed to legitimate personnel of a Firm renting a Post Box.
    - Items addressed to family members & guests of the Renter.
    - Items addressed towards Trainees or Inmates of an Institution.
    - Items addressed to Casual Visitors and Commercial Representatives staying with the Renter.

Fees : **Regulation # Schedule I**

Period	Post Box	Post Bag	Both Post Box and Post Bag
Complete Financial Year	Rs 150.00	Rs 150.00	Rs 250.00
Quarter of a Year or part	Rs 50.00	Rs 50.00	Rs 80.00

4.4 Post Bag : Regulations # 47

- This facility is available in all delivery Post Offices.
- Customers can collect their mail at Post Office through Post Bags on rental basis.
- The Post Bag Holder requires to arrange a Bag with Duplicate Keys, one Key is kept in the Post Office.
- Only fully prepaid unaccountable Items bearing the Post Bag number will be placed inside the Bag and locked. Then the Bag will be handed over to Post Bag Holder or Messenger during the business hours.
- Interested Customers to apply concern Postmaster.
- Post Bag Holder has to pay the Rent in Advance as fixed by Circle Head & Deposit towards lock & key.
- Post Bag Holder will be supplied with a Delivery Ticket which should be produced by the Holder / his Agent when demanded.

- Renewal should be done before expiry of the Rental period.
- If not renewed, the Key should be surrendered within 15 days.
- If not cleared for a week, a notice will be sent to the Holder by Speed Post, even then not cleared then will be delivered through Postman.
- Above conditions will not apply in the following cases:
    - Items addressed to legitimate personnel of a Firm renting a Post Box.
    - Items addressed to family members & guests of the Renter.
    - Items addressed towards Trainees or Inmates of an Institution.
    - Items addressed to Casual Visitors and Commercial Representatives staying with the Renter.

4.5 Violations of condition of Posting and action to be taken:

General:

Unpaid/Insufficiently Paid items:

- Postage Due Stamp shall be impressed.
- Liable to be kept on hold for charging the Postage Due.
- Are not delivered through Post Box or Post Bag.
- Can be delivered at Window if the Addressee calls at the Post Office for taking delivery.
- If there is any Postage due on Registered Items, they are not entered in the Special Delivery List
- If Addressee refuses to take delivery of the Item, it is Returned to the Sender and the Sender has to pay the taxed amount. In case of International Items, shall be returned to Foreign Post Office.
- In respect of all Unpaid / insufficiently paid Items, double the Postage / double the deficiency of Postage subject to minimum of Re 1.00 will be collected.
- If International Items, Foreign Post Office shall impress T Stamp / Tax Persue.

4.6 Domestic Items Prohibited from Transmission by Post: **Regulations #** 25

- Explosive, dangerous, filthy, noxious or deleterious substance, b) any sharp instrument not protected or any living creature which is either noxious or likely to injure postal Items or postal officer in course of transmission by post.
- Anything likely to injure other postal items.
- Tickets, proposals or advertisement or any other matter relating to Lottery etc except lottery organized or authorized by Central or State Government.
- Anything indecent, immoral, obscene printing, painting, photograph, lithograph, engraving, Book, Card, Digital media which includes markings also.
- Any matter which is prejudicial to Law & Order.
- Any pictorial representation of a person who is an offender or convicted by any Law.
- Narcotics and psychotropic substances, prohibited Drugs as defined by the International & Central & State Narcotics Control Board, or other illicit drugs from time to time.
- Counterfeit and Pirated items.
- Packing of Item is dangerous to Officials, General Public, Soil, damage other Items, equipment.
- Live Animals except permitted by Regulations.

- Battery and other items, whose transmission is prohibited by air, will be send to the addressee through surface mode only.
- Any other Items, materials prohibited by International, Central, State Government.

4.7 Traditional Post Matrix:

Items	Ordinary	Registration	Insurance	COD
Post card	√	√	√	X
Letter Card	√	√	√	X
Letter	√	√	√	√
Book Post	√	√	√	√
Periodical Post	√	√	√	√
Registered News Paper	√	√	√	√
Literature for Blind	√	√	√	√
Parcels	X	√	√	√
International Mail	√	√	√	X

CHAPTER – V

MAIL SERVICES

5.1 Transmission of unaccountable items:

- Transmission of all unaccountable items is through **surface mode**. Unaccountable items are those items for which no records of delivery are maintained. These items are not time-sensitive and are therefore transmitted using standard means of surface transportation. Post office follows the most efficient and cost-effective methods available for the movement of such articles, ensuring that the resources are utilized optimally. Delivery times are not guaranteed for unaccountable items, and compensation for delayed or lost items is not applicable

- **Mode of transmission**: The modes of transmission for unaccountable items shall include:
  - Rail Transport
  - Road Transport
  - Air Lifted Transport – in specific cases, due to geographical constraints, certain unaccountable items may be transmitted through air.

5.2 Tracking of unaccountable mail:

Unaccountable mail, which includes ordinary letters, newspapers, magazines, government communications, and other unregistered mail, constitutes the largest share of India Post's mail traffic but has traditionally been monitored through manual estimates, resulting in inaccurate volume data. To address this, the Department of Posts has introduced a low-cost, internal barcode-based tracking system to record the induction, processing, and delivery stages of unaccountable mail without providing customer-facing item-level tracking. The system aims to generate reliable operational data for better planning, manpower optimization, tariff reforms, and improved grievance handling while enhancing accountability across the mail network. The functionality for induction and invoice of unaccountable mail with APT rolled out in metros wef 15.05.26 and remaining divisions wef 15.06.26. In addition to induction, processing and delivery upates from delivery offices has been developed in APT for Proof of concept(PoC).

The Unaccountable Mail Tracking system requires **11 mandatory scans (5 article-level and 6 bag-level)**, followed by a delivery status update at the Delivery Post Office.

Details of Article-Level Scans (Total: 5)

Sl. No.	Scanning Stage	Purpose
1	Induction of article (including Excel upload for bulk customers)	Article is entered into the system at booking/induction.
2	Bag Closing at Office of Induction	Article is scanned while bagging into the dispatch bag.
3	Bag Closing at Origin Processing Hub	Article is scanned when the bag is closed

		at the origin hub.
4	Bag Closing at Destination Processing Hub	Article is scanned when the bag is closed again at the destination hub.
5	Invoicing to Postman at Delivery Post Office	Final article scanning while invoicing to the postman.

Details of Bag-Level Scans (Total: 6)

Note: A similar process of article-level and bag-level scanning shall be followed at intermediary

Sl. No.	Scanning Stage	Purpose
1	Bag Dispatch from Office of Induction	Dispatch of bag from booking office.
2	Bag Receipt at Origin Processing Hub	Receipt of bag at L1/Origin hub.
3	Bag Dispatch from Origin Processing Hub	Dispatch from origin processing hub.
4	Bag Receipt at Destination Processing Hub	Receipt at destination processing hub.
5	Bag Dispatch to Delivery Post Office	Dispatch from destination hub to delivery office.
6	Bag Receipt at Delivery Post Office	Receipt of bag at delivery office before opening.

hubs. The existing TMO level scanning of Unaccountable bags will be continued.

Delivery Status Update

After the prescribed scans are completed, the Delivery Post Office updates the article status as: Delivered, Returned, Redirected

The process flow shall be followed for induction and invoicing of unaccountable mail:

A. Induction at Bulk Booking Points

- Bulk customers shall be encouraged and sensitized to present articles with barcodes already affixed.
- Barcode series shall be allocated to bulk customers from the Circle-allotted series for unaccountable mail.
- Necessary arrangements shall be made for affixing barcodes on retail articles as well as on bulk articles until bulk customers commence affixing the barcodes on the articles tendered by them for induction.
- Articles shall be inducted into the system through the prescribed process in the APT application.

B. Delivery Offices

- Articles shall be invoiced to the Postman through the system.

5.3 Delivery:

Address Specific: All speed post items are generally delivers to the address as mentioned by the sender.

Addressee Specific: If the sender desires that the item should be delivered to the addressee then requires to pay additional charges like registration etc. This is applicable to individual, contractual, NAF also.

Manner of Delivery: (No:30-06/2024-D dtd 03.03.25)

- If an accountable item is not delivered on its 1st presentation, it shall be issued once again for delivery. If unable to deliver on 1st attempt, shall be issued for delivery on the subsequent day. A Notice shall be issued.
- Addressee or authorized person shall sign in the receipt for proof of delivery.
- Deliver through Post Box & Post Bag is also available. If not, shall deliver a Letter Delivery Box installed in the premises of the Addressee. Addressee can collect the Items through Window Delivery also.
- **Smart Delivery Box:** Circle Head is authorized to identify the locations. This Service with relevant Fees.
- **Delivery to Public Officers:** If any Items **superscription** "On India Govt Service" contains; both Name & Official Designation & w/o Official Designation – Deliver to Official Designation whether mentioned Name of the Officer is serving of not serving in the particular Office.
- If any Items **NOT superscription** "On India Govt Service";but contains both Name & Official Designation – Deliver or Redirect as per the Name. If Name is not available – Deliver to Official Designation.
- **Special Delivery:** Items addressed to a Firm, Company shall be delivered to the Authorized person by the Owner, Partner, Proprietor in writing to the Delivery Post Office.
- **Deceased Persons:** treat as Unclaimed & disposed off.
- **Damaged Items :** Issue a Notice to Addressee requesting to visit within 7 days for Domestic Items & 15 days for International Items to take delivery else dispose off.
- **Intimation Slip:** Postman will serve Intimation Slip.
- **Redirection of Items:** Sender of a Domestic or International Item can avail this by paying prescribed fees (Rs. 6.00 per Item). Further w/o consent of the Addressee, Sender can Recall, Alteration in Name or Address. Sender can avail FREE of charge if the Original Address & substitute Address are falls within the Delivery jurisdiction of the same Post Office otherwise by paying the Fees (Rs. 6.00 per Item). Post Office shall issue Receipt in this regard.
- **Restrictions:** If any Items is Delivered, sent out for Delivery, seized, confiscated, destroyed by the relevant stakeholders. Post Office is not liable in the case.
- **Customs Duty:** Post Offices needs to collect Customs Duty as mentioned in the Item w/o fail & credit into PO Accounts. If CD is above Rs. 20,000 must be collected through Window only.
- **Detention:** All Items shall ordinarily be kept in Post Offices for **SEVEN Days.**

- **Undelivered Items:** Refused, not interested to take Delivery within timelines, left w/o intimation, Dead – shall not be detained in Post Office, RTS, if no Sender Address then RLO.
- **Detention & Disposal by RLO:** 15 days for Unaccountable Items, 30 days for Accountable Items.
- **Addressee's Instruction:** This Intimation is valid for **3 months**. If a resident informed the Post Office about change of Residence in writing, Post Office shall redirect to the new address. FREE of charge if the Original Address & substitute Address are falls within the Delivery jurisdiction of the same Post Office otherwise by paying the Fees (Rs. 6.00 per Item).

Attested copy of Original Receipt:

- Sender shall submit written request to nearest Post Office in writing a/w Item details, his Address.
- **Fees:** PoD Fees as prescribed from time to time.
- **Process:** Post Office shall coordinate with Delivery Post Office to obtain attested copy. Then will send to the Sender by Post within 30 days from the Date of receipt of such Application.

5.4 Postage Due Stamp: Unpaid **Regulations# 5, 6, 60, 62**

- Handling Post Offices shall impress Due Stamp with Rates.
- If Foreign Items, Foreign Post Office shall fix the Due Stamp called "T" Stamp. If any Post Office receives such Items without "T" Stamp then shall return to the concern Foreign Post Office.
- If the Addressee is refused to Pay & take delivery, RTS Return to Sender. If the Sender is not traceable, return to RLO. In case of International Items, return to Foreign Post Office.
- Postmaster, Supervisor, Postman, authorised Delivery Person are authorized to assess & impress Due Stamp.
- **Unpaid Rates for Domestic & International Items:** for Postage or Air mail Fee is not paid or insufficiently paid.
    - **Unpaid Item** **:** Double the Prepaid rate.
    - **Insufficiently Paid Item** **:** Double the Deficiency
  - The Postage will be taken into Account while arriving Unpaid rates.
  - Postage or Airmail Fee actually charged shall be above Rs. 1.00.

5.5 Franchisee Outlet:

Dte Memo No : 39-03 / 2019-D Dt.14.12.23. **Regulations # 22.c**

- Collection, Pickup of various Items from Customer's premised under CEP Courier Express Parcel Industry.
- **OSA Outsourced Collection Agent** – for pick up of Speed Post Items.
- **OPA Outsourced Pickup Agent –** for pick up & Booking of all Items including VAS and delivery of Items.

- **Franchisee** - Existing OSAs, OPAs are termed as **“Franchisee”** wef 01.02.24.
- **FO Franchise Outlet Scheme –** Sale of Stamps, Booking of all Mail Items, Money Orders, Procurement of Insurance business etc.
- Interested persons must enter into MoA Memorandum of Agreement with DoP.
- **Eligibility:** Individuals, Firms, Shops, Paanwalas, Kiranawalas, Stationery shops, Small Shopkeepers with valid PAN & GST. **Franchisee** shall book Items & hand over to designated Deptl Post Office within cut off time.
- **Security Deposit:** Rs. 10,000 per location at any Post Office under UCR.
- Review after 6 months and DoP may increase equivalent to 2 days average transaction value.
- Divisional Head is competent to engage Franchisee & issue License under his / her jurisdiction.
- Screening Committee of Divisional Head, ASP HQ / R / OD, Sub Divisional Head, Postmaster / Sr PM.
- **Area of Operation:** Licensing Authority shall link the Franchisee to a Post Office is called “Linked Office". Franchisee should hand over all the items to the Linked Office only.
- Members of serving Deptl Employees are not eligible. Members includes Spouse, Children, any other persons living with the Deptl Employee.
- **Age:** above 18 years and no upper Age limit.
- **Qualification:** 10th class from Recognized Board, School. Computer literate, Good knowledge in local & English language. Able to ride 2 / 4 wheelers. Use of Mobile phones.
- **Infra:** Must provide suitable space in the prime location, easy approachable, Weighing Scale, Laptop or Desktop, Printer, Scanner, Barcode Scanner.
- **For Firms:** Legal entity in India & registered with State or Central Govt. Facility of data exchange to DoP. Valid PAN & GST.
- 2 days training to all selected Franchisees.

Commission Rates :

<table>
<tr><th>Sl.</th><th>Name of Service</th><th colspan="2">Commission</th></tr>
<tr><td>01.</td><td>Inland Registered Letter</td><td colspan="2">Rs. 3.00 per Item</td></tr>
<tr><td rowspan="5">02.</td><td rowspan="5">Inland Speed Post Document & Parcels</td><td>Up to Rs. 2 Lakhs</td><td>7% of Revenue</td></tr>
<tr><td>Rs. 2 to 5 Lakhs</td><td>12% of Revenue</td></tr>
<tr><td>Rs. 5 to 10 Lakhs</td><td>15% of Revenue</td></tr>
<tr><td>Rs. 10 to 25 Lakhs</td><td>20% of Revenue</td></tr>
<tr><td>Above Rs. 25 Lakhs</td><td>25% of Revenue</td></tr>
<tr><td>03.</td><td>Booking of eMOs
Value is Rs. 100 to Rs. 200
Value is above Rs. 200
(Min Amount is Rs. 100)</td><td colspan="2">
Rs. 3.50
Rs. 5.00</td></tr>
<tr><td>04.</td><td>Sale of Postage Stamps, Stationery, Philatelic Stamps</td><td colspan="2">5% of sale amount</td></tr>
<tr><td>05.</td><td>Retail Services includes Sale of Revenue Stamps</td><td colspan="2">40% of Commission earned by DoP</td></tr>
</table>

5.6 Kiosk SBK Self Booking Kiosks: Regulations#22 d

- Self-booking Kiosk available at the designated Post Offices.
- Indiapost Parcels and Speed Post Documents may be posted.
- Prohibited Items cannot be booked.
- Items must comply the specifications.

5.7 Click N Book:

- An online service called 'Click N Book' that allows Customers to book Speed Post Items and Parcels Online. It aims to make its services more customer-friendly and technologically advanced.
- Currently this Service is available in selected Cities only. Pl refer the list of Cities.
- Items can be booked up to 5 Kg on each transaction. Flat Pick up charge of Rs. 50 will be charged if the total tariff is less than Rs.500/- Maximum five articles can be booked on each transaction. Free pick up facility will be available if the tariff is more than Rs. 500 on each transaction.
- Pick-up slot available for the "Same day/Next working day" excluding Local and Gazetted holidays. Customer can select the time slot (10 AM to 1 PM and 1 PM to 4 PM) for pick up. Selection of time slot for pick up from 10 AM to 1 PM will close at 9.30 AM and from 1 PM to 4 PM will close at 12.30 PM. Same day slot will be available if the article is booked before 12.30 PM.
- The article will only be inducted in the system on receipt of full payment of due postage.
- No cancellation of booking is allowed after successful completion of transaction. However, customer can recall the article as per existing recall of postal articles rules of the Department.
- Refund for failed / unsuccessful transactions will be refunded within 7 working days.
- Intended Customer needs to register in India Post website & create User Credentials.
- Login to India Post website & click "Click N Book" & redirects to Domestic Mail Booking Page.
- Please enter all the fields for Item Booking. Importantly enter the "Collection Date & Time". Pay the necessary charges through Payment Gateway & System shall generate Item Receipt & Print it.
- Customer can check the all details like Booking, Pick up, Transmission, Delivery thro SMS & Portal.
- DoP workforce shall come & Pick the Item on the selected Date & Time by the Customer.
- Post Office shall login to the concern Delivery Solution, fetch the Item and dispatch to Destination PO on par with the other Items.

CHAPTER VI

MAILS TRANSMISSION NETWORK & PROCESS

6.1 Pincode - Postal Index Number Code: Regulation # 175

- PIN Code was introduced on 15.08.1972.
- It is specified by the Director General
- Writing PIN code is mandatory on all Postal Items.
- The entire country is divided into eight regions.
- The first digit indicates one of the eight PIN regions
- The first two digits together, indicate the sub region or one of the postal circles.
- The first three digits together indicate the sorting / revenue district.
- The last three digits indicate the Delivery Post office.

First digit	Region	States covered
1	Northern	Delhi, Haryana, Punjab ,Himachal Pradesh, Jammu & Kashmir
2	-do-	Uttar Pradesh, Uttaranchal
3	Western	Gujarat, Rajasthan
4	-do-	Maharashtra , Madhya Pradesh, Chattisgarh
5	Southern	Telangana , Andhra Pradesh, Karnataka,
6	-do-	Tamilnadu , Kerala,
7	Eastern	West Bengal , Assam, Orissa, North East
8	-do-	Bihar, Jharkhand

First Two digits of the PIN	Name of the Circle	First Two digits of the PIN	Name of the Circle
11	Delhi	50	Telangana

12-13	Haryana	51 - 53	Andhra Pradesh
14 - 16	Punjab	56 - 59	Karnataka
17	Himachal Pradesh	60 - 64	Tamil Nadu
18-19	Jammu and Kashmir	67 - 69	Kerala
20 - 28	Uttar Pradesh & Uttarakhand	70 - 74	West Bengal
30 - 34	Rajasthan	75 - 77	Orissa
36 - 39	Gujarat	78	Assam
40 - 44	Maharashtra	79	North Eastern
45 - 48	Madhya Pradesh	80 - 85	Bihar & Jharkhand
49	Chhattisgarh	90 - 94	APS

6.2 RMS - Railway Mail Service:

- This wing of the Department performs two functions – collection of mail from Post offices, its sorting and further transmission upto the destination offices. We have different types of offices under RMS.
- **Sorting Mail Office (SMO):** This office deals with the contents of mail bags addressed to it, processes the items received from these bags and closes bags for further transmission.
- **Transit Mail Office (TMO):** This office deals with the receipt and dispatch of **closed bags only**.
- **Section**: It is a travelling office of RMS working in trains. Sections deal with only closed bags.
- **Head Record Office (HRO)**: The Head Record office is a branch of the office of the Superintendent of RMS. It prepares salary and contingent bills for the staff of the entire Division and maintains the accounts in this connection. Sections and mail offices are attached to a Head Record Office.
- **Sub Record Office (SRO):** These are Record offices located outside the headquarters of the Division and may have sections, apart from mail offices attached to it. It takes care of the staffing requirement of mail offices and supply of forms and stationeries. The work papers of the sets of mail offices are checked and preserved in the sub record office.
- **Record Office (RO):** This office supplies the forms, bags and stationery required by sections for their work. The records of the sections are checked and preserved in a record office. Only sections are attached with record office.

  As per Annual Report 2025-26, there are 342 Record Offices across the Circles.

- **National Sorting Hub (NSH) & Intra Circle Hubs (ICH)**: These Offices handle Speed Post items, sort and transmit them to destination hubs / Post offices. All Post Offices are mapped to an NSH / ICH for closing Speed Post items. Currently, there are **50 NSH** (including the 2 CBPOs under APS) and **211 ICH** functioning across the Country. The offices which were earlier handling Registered items (Computerized Registration Centres) have now been merged with the NSH / ICH to facilitate the handling of all Accountable items in one hub.

- **Parcel Hubs (PH):** New network of Parcel Hubs under PNOP became operative from 31/12/2020. The Parcel Hubs handle all types of parcels, sort and transmit them to the destination hubs / delivery post offices and Nodal Delivery Centres. Parcel Hubs are classified as L1 or L2 Offices. All Post Offices are mapped to either L1 or L2 PH for closing Parcel Bags. Under the Mail & Parcel Optimization Project, there are now 167 PHs in the country with **40 L1**(excluding the 2 CBPOs under APS) and **127 L2 Parcel Hubs**. Parcel hubs are categorized into four types based on the volume i.e., Very Small (up to 500 Sq Ft), Small (500-1500 Sq Ft), Medium (1500 to 3000 Sq Ft) and Large (above3000 Sq Ft).

- **Unaccountable Hubs** : Unaccountable items are handled in these Hubs. These Hubs are mostly co-located with the NSH / ICH. There are a total of 260 Hubs for handling Unaccountable mail, with **94 L1 Hubs** and **166 L2 Hubs**.

- **Nodal Delivery Centres (NDC):** NDCs are established for the exclusive and expeditious delivery of Parcels, by using mechanized two-wheeler and four-wheeler vehicles. As per Annual Report 2025-26, **234 NDCs** covering 1600+ PIN Code areas have been operationalized across the country, with 73 centres in Tier-I cities, 104 in Tier-II cities and 57 in Tier-III cities. These are located in 145 cities across the country, to improve performance of doorstep delivery of parcels. These Centres deliver ~30% of the total Parcels in Pan-India in a day.

- **Parcel Packaging Units (PPU)**: Quality of packaging is a key element in safe and secure transmission of Parcels. The Department has set up **2398** (As per Annual Report 2025-26) Parcel Packaging Units (PPUs) in selected Post Offices to facilitate the customers in packing their parcels for safe and secure transmission.

- **AMPC Automatic Mail Processing Centres :** These Centres are established in Delhi & Kolkata since 2010-11. They are equipped with Letter Sorting machines (LSM) and a Mixed Mail Sorter (MMS) machines each, with a sorting capacity of 35,000 and 18,000 items per hour respectively. This enhanced sorting capacity and mechanized processing facility expedites sorting and enables faster delivery in these cities.

- **Semi-automated sorting systems** with conveyer belts integrated with dynamic weighment system (DWS) have been made functional at eight locations- Delhi, Mumbai, Bengaluru, Vijayawada, Jaipur, Kolkata, Lucknow and Hyderabad. These Centres have a parcel-processing capacity of upto 2500 parcels per hour and are designed to handle high volumes of e-commerce parcels.

6.3 Bagging, Despatch & transmission of items

- Post Offices are mapped to NSHs / ICHs for despatching of Speed Post and other Accountable **letter mail items**.
- Speed Post and other Accountable letter mail items are despatched in bags with **Orange Color** Bag Label.
- All **items of Parcel Post**, i.e. Speed Post Parcels / India Post Parcels / items under Gyan Post / Magazine Post are despatched to the mapped L1 / L2 Parcel Hub.
- For processing **unaccountable items like** Domestic Book Post items, Registered News Paper, Registered Newspaper bundle, Blind Literature and other unaccountable items, Post Offices are mapped to Unaccountable L1 & L2 Hubs, which are mostly co-located with NSH / ICH. These unaccountable items are dealt by the hubs separately through surface routes.
- Unaccountable mail is despatched to these NSH / ICH in separate bags with **Green color** bag label.
- Delivery Post Offices will retain the Station Items (local) for local delivery, without sending them to the Hub.
- For Outward **International items like** Outward ITPS , Registered, Insured Letter (Letters, Blind Literature, Printed papers, M Bag), bags are closed **ONLY to the NSH**. If any Post Office receives more than 15 international items in a day / more than 10 kgs, bag is to be closed for the **Foreign Post Office**
- The NSHs / ICHs / PH work on a Hub & Spoke model.
- The bags closed in the Post Offices for despatching of mail items is as per next para

6.4 Bags closed and despatched from Post Offices :

- **For domestic Accountable letter post items**- Post Offices close one TD and one NTD bag to their mapped parent Hub (NSH/ICH), with all Domestic Speed Post and accountable letter post Items . Items to be delivered through the Post Offices mapped with the parent Hub are closed in the TD bag and the others in the NTD Bag.
- **For domestic Parcel post items-** Post Offices close one TD and one NTD bag to their mapped parent Parcel Hub (L1 / L2), with all Domestic Parcel Post Items . Items to be

delivered through the Post Offices mapped with the parent Parcel Hub are closed in the TD bag and the others in the NTD Bag.

- **For domestic UnAccountable letter post items**- Similarly Post Offices close one TD and one NTD bag to their mapped L1 / L2 Unaccountable Hub, with all Domestic unaccountable letter post Items . Items to be delivered through the Post Offices mapped with the parent Hub are closed in the TD bag and the others in the NTD Bag.
- **For International Mail items** : For Post Offices mapped to NSH, the International items are to be placed in the NTD bags. For Offices mapped to ICH, a separate bag for NSH containing all International items should be closed. If any Post Office receives more than 15 international items in a day / more than 10 kgs per mail category on an average, bag is to be closed for the **Foreign Post Office**

6.5 Bags closed and despatched from Hubs :

- All bags from Post Offices are received in the respective Hubs, for further processing and despatch.
- All National Hubs (NSH, L1 PH) will close
  - Bags (Speed Bag / Parcel Bag) for all other National Hubs (NSH / L1 PH) across the Country.
  - Bags to the mapped FPO - for International items.
  - Bags for all the Intra-Circle Hubs (ICH, L2 PH) within their respective Circle.
  - Bags for their mapped Post Offices.
- All Intra Circle Hubs (ICH) will close
  - Bags for all the National and Intra-Circle Hubs within their respective Circle.
  - Bags for their mapped Post Offices.
- All L2 PH offices will close
  - Bags for its mapped L1 PH.
  - Bags for their mapped Post Offices.
  - Bags to the mapped FPO- for International items
- Bag containing the Speed Post Items / Accountable items with Air Surcharge, will be sent in orange color Bag label, through Air.
- Other Accountable items will be sent through surface routes.
- Unaccountable mails shall be sent in a separate bag through surface route. These bags will be sent in Green Color Bag Label.

6.6 List of All-India RMS Divisions/ NSH / NPH :

Circle	RMS Divisions	Division HQ	NSH	NPH
Andhra Pradesh	1.AG Division	Guntakal	1.Tirupati	1.Visakhapatnam
	2.TP Division	Tirupati	2.Visakhapatnam	2.Vijayawada

	3.V Division	Visakhapatnam	3.Vijayawada	
	4.Y Division	Vijayawada		
Assam	1.GH Division	Guwahati	1.Guwahati	1.Guwahati
	2.S Division	Silchar		2. Silchar
Bihar	1.C Division	Gaya	1.Patna	1.Patna
	2.NB Division	Samastipur		
	3.PT Division	Patna		
	4.U Division	Muzaffarpur		
Chattisgarh	1.RP Division	Raipur	1.Raipur	1.Raipur
Delhi	1.Airmail Stg Dn	New Delhi	1.New Delhi	1. Delhi NCR
	2.Delhi Stg Dn	New Delhi		
	3. New Delhi Stg Dn	New Delhi		
Gujarat	1.AM Division	Ahmedabad	1.Ahmedabad	1.Ahmedabad
			2.Rajkot	2.Bharuch
	2.RJ Division	Rajkot	3.Surat	3. Rajkot
	3.W Division	Vadodara		
Haryana	1.HR Division	Ambala	1.Ambala	
			2.Gurgaon	
	2.D Division	New Delhi-2	3.Rohtak	
Himachal Pradesh	1.HP Division	Shimla - Mandi	1.Shimla	
			2.Pathankot	
Jammu & Kashmir	1.JK Division	Jammu	1.Jammu	1.Jammu
			2.Srinagar	2.Srinagar
Jharkhand	1.DH Division	Dhanbad	1.Ranchi	1.Ranchi
	2.RN Division	Ranchi		
Karnataka	1.Bangalore Sorting Division	Bangalore	1.Bangalore	1.Bangalore
				2.Hubbali
				3.Mangalore
	2.HB Division	Hubballi	2Hubbali Dharwad	
	3.Q Division	Mangalore	3.Mangalore	
Kerala	1.CT Division	Kozhikode	1.Kochi	1.Kochi
			2.Trivandrum	
	2.EK Division	Ernakulam		
	3.TV Division	Trivandrum		

Madhya Pradesh	1.ID Division	Indore	1.Indore	1.Indore
	2.JB Division	Jabalpur		2.Bhopal
	3.MP Division	Bhopal	2.Bhopal	
Maharashtra	1.Central Stg Dn	Mumbai	1.Mumbai	1.Mumbai
	2.Airmail Stg Dn	Mumbai	2.Pune	2.Nashik
	3.Mumbai Stg Dn	Mumbai	3.Nagpur	3.Pune
	4.B Division	Pune	4. Nasik	4.Nagpur
	5.F Division	Nagpur	5. Thane	
	6.L Division	Bhusaval		
	7. BM Division	Miraj		
Odisha	1.K Division	Jharsuguda	1.Bhubaneswar	1.Bhubaneswar
	2.BG Division	Berhampur		
	3.N Division	Cuttack		
Punjab	1.I Division	Jalandhar	1.Ludhiana	1.Ludhiana
	2.LD Division	Ludhiana	2.Chandigarh	2.Chandigarh
Rajasthan	1.J Division	Ajmer	1.Jaipur	1.Jaipur
	2.JP Division	Jaipur	2.Jodhpur	2.Jodhpur
	3.ST Division	Jodhpur		
Tamil Nadu	1.CB Division	Coimbatore	1.Coimbatore	1.Coimbatore
			2.Chennai	2.Chennai
	2.Chennai Air Stg Dn	Chennai	3.Madurai	3.Madurai
	3.Chennai Stg Dn	Chennai		
	4.M Division	Chennai		
	5.MA Division	Madurai		
	6. T Division	Tiruchirappalli		
Telangana	1. Z Division	Hyderabad	1.Hyderabad	1.Hyderabad
	2.Hyderabad Stg Dn	Hyderabad		
Uttarakhand	1.DN Division	Dehradun	1.Dehradun	1.Dehradun
Uttar Pradesh	1.A Division	Allahabad	1.Agra	1.Agra
			2. Ghaziabad	2. Varanasi
			3.Kanpur	3. Kanpur
			4.Lucknow	4.Lucknow
	2.BL Division	Bareilly	5.Prayagraj	
	3.G Division	Gorakpur	6.Varanasi	
	4.KP Division	Kanpur		
	5.O Division	Lucknow		

	6.SH Division	Saharanpur		
	7.X Division	Jhansi		
West Bengal	1.H Division	Hooghly	1.Siliguri	1.Kolkata
	2.SB Division	Howrah	2.Kolkata	2.Siliguri
	3.SG Division	Siliguri		3. Durgapur
	4.WB Division	Howrah		
	5.Kolkata AP Stg Dn	Kolkata		
	6. Kolkata RMS Dn			
APS	1 CBPO	New Delhi	1 CBPO NSH	1. PH 1 CBPO
	2CBPO	Kolkata	2 CBPO NSH	2. PH 2 CBPO

6.7 List of NSH, ICH, PH, in the Southern Circles

<table>
<tr><th rowspan="2">Circle</th><th colspan="2">Speed Post & Accountable items of Letter Post</th><th colspan="2">Parcel Post</th></tr>
<tr><th>NSH</th><th>ICH</th><th>PH L1</th><th>PH L2</th></tr>
<tr><td rowspan="11">Andhra Pradesh</td><td rowspan="4">NSH-Tirupati</td><td>ICH-Kurnool</td><td>Vishakhapatnam</td><td>Rajahmundry</td></tr>
<tr><td>ICH-Anantapur</td><td rowspan="3">Vijayawada</td><td>Eluru</td></tr>
<tr><td>ICH-Cuddapah</td><td>Guntur</td></tr>
<tr><td>ICH-Nellore</td><td>Ongole</td></tr>
<tr><td rowspan="3">NSH-Vijaywada</td><td>ICH-Guntur</td><td rowspan="5"></td><td>Kurnool
(Mapped to Hyderabad)</td></tr>
<tr><td>ICH-Ongole</td><td>Ananthapur
(Mapped to Bengaluru)</td></tr>
<tr><td>ICH-Eluru</td><td>Nellore
(Mapped to Chennai)</td></tr>
<tr><td rowspan="3">NSH-Vishakhapatnam</td><td>ICH-Srikakulam</td><td>Tirupati
(Mapped to Chennai)</td></tr>
<tr><td>ICH-Rajahmundry</td><td>Cuddapah
(Mapped to Chennai)</td></tr>
<tr><td>ICH-Vizianagaram</td><td></td><td></td></tr>
<tr><td rowspan="3">Karnataka</td><td rowspan="3">NSH Bengaluru</td><td>ICH-ARSIKERE</td><td rowspan="3">Hubbali</td><td>Bagalkot</td></tr>
<tr><td>ICH-Davangere</td><td>Belagavi</td></tr>
<tr><td>ICH-</td><td>Hosapete</td></tr>
</table>

		Shivamoga		
		ICH- Hosapete	Bengaluru	Mysuru
		ICH- Tumkuru		Tumkur
		ICH- Bangarpet		Arsikere
		ICH- Mysuru	Mangaluru	Devangere
		ICH- Belagavi		Kalaburgi (Mapped to Hyderabad)
	NSH Hubbali-Dharwad	ICH- Bagalkot		
		ICH- Kumta		
		ICH- Vijayapura		
	(Mapped to Hyderabad NSH Telangana)	ICH- Raichur		
		ICH- Kalaburgi		
Kerala	NSH Kochi	ICH- Kannur	Kochi	Kollam
		ICH- Kasargod		Kottayam
		ICH- Kottayam		Thiruvananthapuram
		ICH- Alapuzzha		Thrissur
		ICH- Thrissur		Kozhikode (Mapped to Coimbatore)
		ICH- Thodupuzha		Palakkad (Mapped to Coimbatore)
		ICH- Kozhikode		
		ICH- Tirur		
		ICH- Palakkad		
	NSH Trivandrum	ICH- Thiruvalla		
		ICH- Kollam		
Telangana	NSH Hyderabad	ICH- Warangal	Hyderabad	Karimnagar
		ICH- Karimnagar		Nalgonda
		ICH- Mancherial		Warangal
		ICH- Khammam		
		ICH- Nalgonda		
		ICH- Nizamabad		
		ICH- Mahabubnagar		
Tamilnadu	NSH Chennai	ICH- Vridhachalam	Chennai	Villupuram
		ICH-		Vriddhachalam

		Chengalpattu		
		ICH- Villupuram		Vellore
	NSH Vellore	ICH- Jolarpettai		Jolarpettai
	NSH Coimbatore	ICH- Tirupur	Trichy	Mayiladuturai
	NSH Madurai	ICH- Karaikudi		Thanjavur
		ICH- Virudhunagar	Madurai	Dindigul
		ICH- Tuticorin		Tirunelveli
		ICH- Dindigul		Tuticorn
	NSH Tirunelveli	ICH- Nagercoil		Nagercoil
	NSH Trichy	ICH- Thanjavur		Karaikudi
		ICH- Mayiladuturai	Salem	Dharmapuri
				Erode
			Coimbatore	Tirupur

6.8 List of Unaccountable Hubs in the Southern Circles

Circle	Unaccountable items	
	UA L1	UA L2
Andhra Pradesh	Kurnool RMS	Anantapur RMS
	Guntakal RMS	
	Tirupati RMS	Cuddapah RMS
		Nellore RMS
	Vijaywada RMS	Guntur RMS
		Ongole RMS
		Eluru RMS
	Vishakhapatnam RMS	Srikakulam Road RMS
		Rajahmundry RMS
		Vizianagaram RMS

Karnataka	Arsikere - L1	Davanagere - L2
	Bengaluru - L1	Shivamogga - L2
	Hubballi - L1	Bangarpet - L2
	Mangaluru - L1	Tumakuru - L2
	Mysuru - L1	Bagalakote - L2
	Kalaburagi - L1	Belagavi - L2
		Dharwad - L2
		Gadag - L2

		Hosapete - L2
		Kumta - L2
		Udupi - L2
		Vijayapura - L2
		Raichur - L2
Kerala	Kochi - L1	Alappuzha - L2
	Kottayam - L1	Thodupuzha - L2
	Kozhikode - L1	Kasaragode - L2
	Thiruvananthapuram - L1	Tirur - L2
	Thrissur - L1	Palakkad - L2
	Kollam - L1	Kannur - L2
		Tiruvalla - L2
Telangana	Hyderabad - L1	Mancherial - L2
		Karimnagar - L2
		Kazipet - L2
		Mahabubnagar - L2
		Nalgonda - L2
		Nizambad - L2
		Khammam - L2
Tamilnadu		Arakkonam - L2
		Chengalpattu - L2
		Tirupur - L2
	Coimbatore - L1	Dindigul - L2
	Madurai L1	Virudhunagar - L2
	Vellore - L1	Jolarpettai - L2
	Salem - L1	Erode -L2
	Tirunelveli - L1	Nagercoil - L2
	Trichy - L1	Tuticorin - L2
	Chennai - L1	Karaikudi - L2
		Mayiladuthurai - L2
		Thanjavur - L2
		Villupuram - L2
		Vridhachalam - L2

6.9 Mail Motor Service (MMS)

Mail Motor Service (MMS) came into existence in 1944 for meeting the requirement of the Department for conveyance of mails. Presently the Department owns 126 MMS Units across 23 Postal Circles comprising of 04 Major (Delhi, Mumbai, Chennai & Kolkata), 13 Medium

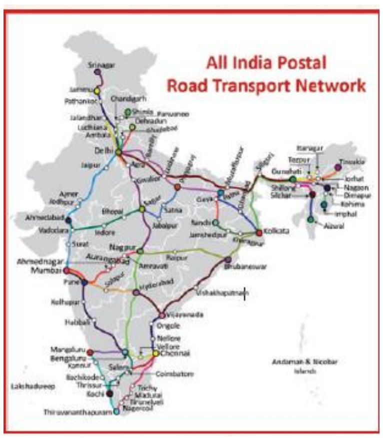
(Chandigarh, Kanpur, Nagpur, Pune, Bhopal, Madurai, Patna, Guwahati, Coimbatore, Ernakulam, Bangalore, Hyderabad, Ahmedabad) and 109 Small workshops. There are 17 MMS Units with full-fledged workshops.

The conveyance of Mail Bags between Post Offices, RMS Offices, Transit Mail Offices, Railway Stations, Air Mail Sorting Offices, Sea Ports, Cash Conveyance, pick-up and delivery of Speed Post / Bulk mails is done through these MMS Schedules. In addition, MMS Schedules are also operated for Logistic Post services in cities like Hyderabad, Bangalore, Delhi, Mumbai and Chennai.

MMS has a fleet of nearly 2100 GPS-compliant vehicles, which include Operational, staff and Inspection vehicles. 250 vehicles out of them, are CNG propelled Mail Vans and 02 are Electric vehicles.

6.10 Postal Road Transport Network (RTN) :

A dedicate Road Transport Network connecting all states and the Parcel Hubs located therein, is being operated to ensure timely and expeditious transportation of parcels. Eighty-eight (88) national routes covering over 62,000 kms per day are operational, supplemented by state-level routes. There are Nine (09)Transshipment Centres have been operationalized on the national RTN routes along highways, to facilitate smooth vehicle movement and parcel exchange. These are located at Guwahati (Assam), Sagar (MP), Chennai (TN), Siliguru (WB), Bengaluru (Karnataka), Ludhiana (Punjab), Hyderabad (Telangana), Nagpur (Maharashtra) and Nabadiganta (WB)



6.11 Joint Parcel Product (JPP) : Rail Post Gati Shakti Express Cargo Service

Ref : Dte SOP Dt. 27.01.2023.

The Joint Parcel Product (JPP), branded as Rail Post Gati Shakti Express Cargo Service, is a collaborative logistics solution of India Post and Indian Railways. It combines the extensive reach of India Post with the transportation strength of Indian Railways to provide a reliable, economical, and end-to-end parcel delivery service across the country.

Key Features of JPP

- End-to-end logistics solution covering pickup, transportation, and delivery.
- First Mile (Pickup) and Last Mile (Delivery) services are provided by India Post.
- Middle Mile Transportation is provided by Indian Railways through scheduled rail services.
- Designed primarily for consignments weighing more than 35 kg.
- Parcels are consolidated and transported through designated Aggregation Centres (ACs).
- Palletized movement ensures safe and efficient handling of consignments.
- Timetabled rail operations provide predictable and reliable transit times.
- Single-window service through the combined network of India Post and Indian Railways.
- Simplified documentation process for customers.
- Insurance coverage available as per applicable rules.
- Safe, secure, and reliable transportation of consignments.
- Wide national coverage through the extensive infrastructure of both organizations.
- Cost-effective logistics solution, especially for heavy and bulk consignments.
- Option for doorstep pickup and delivery, enhancing customer convenience.
- Booking amount is shared between India Post and Indian Railways.

Grievance & Redressal :

- DoP shall handle all Grievances, Railways should respond to DoP within 2 working days.
- DoP shall infirm to the Insurance Company about loss within 7 days after Complaint from Customer.
- The Insurance Company shall settle all Claims within 7 working days.

CHAPTER VII

INTERNATIONAL MAILS

Chapter VI-Post Office Regulations, 2024

7.1 Categories:

The International mail shall include the following categories of mails:

Category	Product
1. International Letter Post	i. Letters ii. Post Card iii. Printed Papers iv. Aerogrammes v. Airmail Post Card vi. M-Bag (Bulk Bag) vii. Literature for Blind viii. International Tracked Packet Service
2. International Parcel Post	i. International Air Parcel
3. International Speed Post Services (EMS)	i. International Speed Post (Document / Merchandise)

7.2 Common Regulations:

- UPU specified Custom Declaration Forms, i.e.CN22 or CN23 to accompany all international items containing goods.
- CN22 is used if the declared value of the item is less than or equal to 300 Special Drawing Rights (SDR).
- CN23 is used if the declared value of the item is greater than 300 Special Drawing Rights (SDR).
- Special Drawing Rights (SDRs) are an international reserve asset created by the International Monetary Fund (IMF). They are not a physical currency, but rather a potential claim on the freely usable currencies of IMF member countries. SDRs act as a supplementary foreign exchange reserve and serve as the IMF's unit of account.

  As per UPU regulations (Abidjan Congress 2021), with effect from 01.01.2026 present average value of SDR equivalent in INR is

  1 SDR = ₹ 115.2060
- Customer sending merchandise to provide KYC / eKYC documents while booking.

- ➢ Items containing goods may be required to provide Electronic Advance Data (EAD) for specific import customs and security-based requirements of the destination country. This data should be the same as that provided in the CN 22/ CN 23 Form.
- ➢ HSN Code to be provided at the time of Booking to ease Customs clearance.
  - ✓ An **HSN code** (Harmonized System of Nomenclature) is a globally recognized, standardized numbering system used to systematically classify products for international trade and taxation, developed by the World Customs Organization (WCO).
  - ✓ It helps governments uniformly identify goods, calculate customs duties, and apply correct tax rates.
  - ✓ In India, the code is expanded to **8 digits** for greater precision under the Goods and Services Tax (GST) regime.
- ➢ All the required fields to be filled up while booking, which will affect the transmission & delivery.
- ➢ Sender should be asked about Redirection & Return instructions, in case of non- delivery.
- ➢ If any prohibited, restricted, dangerous items are detected during transmission, it shall be returned to Sender, if not seized by competent stakeholders. The Postage paid shall not be refunded, in such cases.

7.3 LETTER POST

7.3.1 International Letters : **Regulation # 108**

Letter, which may contain a communication enclosed in an envelope and addressed with a weight limit up to 2 kgs, may be transmitted to or from addressees or senders in foreign countries or territories.

Letters shall conform to the following maximum and minimum dimensions namely

(a) maximum dimensions: length, width and depth combined: 900 mm, but the greatest dimension may not exceed 600 mm, with a tolerance of 2 mm; in roll form: length plus twice the diameter: 1,040 mm, but the greatest dimension may not
exceed 900 mm, with a tolerance of 2 mm;

(b) minimum dimensions: surface measuring not less than 90 x 140 mm, with a tolerance of 2 mm; in roll form: length plus twice the diameter: 170 mm: but the
greatest dimension may not be less than 100 mm.

Tariff:	To USA	To other Countries
Upto first 20 Grams	Rs. 32.00	Rs. 25.00
For every additional 20 Grams or part therof upto 200 Grams	Rs. 22.00	Rs. 15.00

7.3.2 Aerogramme : **Regulation # 109**

(1) Aerogramme which is a priority item consisting of a sheet of paper suitably folded and gummed on all sides, shall be transmitted exclusively by air to or from addressees or senders in foreign countries or territories.
(2) Aerogramme shall be sold by the post offices specified by the Circle Head:
Provided that privately manufactured aerogramme shall not be transmitted by post.

	Minimum	Maximum
In folded form length shall be equal to or greater than its width multiplied by $\sqrt{2}$ (appx 1.4)	90 x 140 mm	110 x 220 mm

Tariff: Rs. 20.00 for all Countries.

7.3.3 International Post Card (Single): **Regulations # 110**

- Post Card is an open communication.
- Surface transmission.
- Private Post Card also permissible as per the conditions similar to that of post card issued by the Post Office.

Dimension:

Minimum	Maximum
90 x 140 mm	120 x 235 mm
tolerance of 2 mm	

Tariff:

Pakistan, Nepal, Bangladesh, Bhutan	Rs. 8
APPU Countries (except Pakistan, Nepal, Bangladesh and Bhutan)	Rs. 10
UPU Countries (except APPU Countries)	Rs. 12

7.3.4 Airmail Post Card: **Regulations # 111**

- Airmail postcard is a Postcard which is transmitted by Air.
- Conditions for International Post Card will apply *mutandis mutatis*.

for Pakistan, Nepal, Bangladesh, Bhutan	Rs. 10
Other Countries	Rs. 15.00

7.3.5 Printed Papers: **Regulations # 113**

- Letter Post Items which contain only Newspapers.
- May be in Single or multiple or bundle.
- Should not bear the Names & Address.
- Ease of verification.

Weight :

- Minimum weight is 20 Grams.
- Maximum weight is 2 Kgs.

Tariff :

	To USA	To other Countries
Up to first 20 Grams	Rs. 35.00	Rs. 27.00
For every additional 20 Grams or part thereof up to 2000 Grams	Rs. 25.00	Rs. 17.00

7.3.6 M Bag (Bulk Bag): **Regulations # 114**

- Contains Printed Papers, Newspapers, Periodicals, Books, Printed documentation
- Same Addressee at the same Address.
- Must contains inscription as “M”
- Each M Bag should accompany CN22 or CN23 form by Sender.
- Every M-Bag shall be furnished with a rectangular address label not more than 14X 9 cm
- Prior permission from Circle Head is required.

Weight :

- Max 30 kgs & subject to Destination Country.
- Max 2 kgs for Printed Papers of each content.

Tariff :

Destination	Weight Slab	Rate
All Countries	Upto 5 Kgs Per Kg or part exceeding 5 kgs upto 30 Kgs	Rs. 700.00 Rs. 150.00

7.3.7 Literature for the Blind **Regulations # 115**

- Papers of any kind ie Letters, Periodicals, Books and Plates impressed in "Braille" or any other special type for the use of the Visually Impaired.
- Sound records also permissible but sent by or addressed to Officially recognized Institute for the Blind.
- Charges towards Postage, Surface transmission, Registration are FREE.
- Only Air Surcharge is applicable for availing air lift.

Weight: Max 7 Kgs.

7.3.8 International Tracked Packet Service (ITPS): **Regulations # 116**

- Circle Head is authorized to specify conditions in general.
- Booking, Transmission, Delivery as per Administrative Instructions from time to time.
- Discount rates, Value Additions as per Administrative Instructions from time to time.

Weight: Max 5 Kgs.

Dimensions: Sum of Length, Width, Depth shall not exceed 900 mm and largest dimension shall not exceed 600 mm.

Product features:

- Packets up to 5 kg
- Fast & economical
- Track & Trace
- Convenient
- Best suited for e-Commerce
- Pick up facility*
- Volume discounts*
- Compensation for loss/damage*

Tariff:

Sl No	Country	ITPS Tariff for first 50 gm (INR)	ITPS Tariff for additional 50 gm (INR)
1	Aruba	220	50
2	Australia	370	40
3	Belarus	195	25

4	Bhutan	185	15
5	Bulgaria	195	25
6	Cambodia	310	25
7	Canada	360	40
8	Chile	235	65
9	China	185	15
10	Curacao	220	50
11	Dominican Republic	235	65
12	Egypt	195	25
13	Estonia	220	25
14	Georgia	205	35
15	Germany	245	25
16	Gibraltar	200	30
17	Hong Kong	190	15
18	Indonesia	305	20
19	Japan	310	20
20	Jersey	210	25
21	Kazakhstan	190	10
22	Korea (Republic)	310	20
23	Lithuania	195	25
24	Malaysia	190	15
25	Mexico	220	50
26	Mongolia	345	60
27	Morocco	195	25
28	Myanmar	185	15
29	Netherlands	320	30
30	New Zealand	390	55
31	Oman	200	15
32	Philippines	205	15
33	Singapore	185	15
34	Solomon Island	220	45
35	Sri Lanka	305	15
36	Thailand	185	10
37	Tuvalu	235	65
38	Ukraine	195	20
39	United Arab Emirates	185	15
40	United States of America	400	35

41	Uruguay	230	60
42	Vietnam	190	20
43	Zimbabwe	225	55
44	Great Britain	200	25
45	France	335	30
46	Austria	325	30
47	Argentina	360	65
48	Behrain	290	20
49	Bangladesh	240	20
50	Belgium	325	30
51	Bosnia and Herzegovina	355	35
52	Brazil	315	55
53	Colombia	315	60
54	Croatia	355	30
55	Cyprus	305	35
56	Czechia	275	30
57	Denmark	325	30
58	Finland	370	35
59	Ghana	385	50
60	Greece	375	35
61	Hungary	315	30
62	Ireland	320	35
63	Israel	360	35
64	Italy	350	30
65	Kenya	240	30
66	Kuwait	230	25
67	Latvia	385	35
68	Malta	340	35
69	Mauritius	295	35
70	Namibia	280	45
71	Nepal	220	15
72	Nigeria	250	45
73	Norway	325	35
74	Poland	355	30
75	Portugal	305	35
76	Qatar	385	25
77	Romania	310	25

78	Saudi Arabia	280	25
79	Serbia	325	30
80	Slovenia	260	30
81	South Africa	245	35
82	Spain	295	35
83	Sweden	320	30
84	Switzerland	350	35
85	Turkiye	370	35
86	Australia	395	45
87	Afghanistan	285	50
88	Albania	275	40
89	Algeria	285	55
90	Angola	315	60
91	Armenia	275	45
92	Azerbaijan	255	25
93	Benin	275	45
94	Botswana	295	55
95	Brunei Darussalam	260	30
96	Burkina Faso	275	45
97	Burundi	285	55
98	Cameroon	285	55
99	Costa Rica	300	55
100	Cote d'Ivore	275	45
101	Djibouti	290	45
102	Eritrea	280	50
103	Eswatini	290	55
104	Ethiopia	280	50
105	Gambia	275	45
106	Gabon	285	55
107	Iceland	350	50
108	Iran	275	45
109	Iraq	285	45
110	Jordan	275	45
111	Kiribati	275	45
112	Kyrgyztan	280	50
113	Liberia	275	45
114	Luxembourg	320	30

115	Macao (China)	265	30
116	Malawi	285	55
117	Maldives	195	15
118	Mali	285	55
119	Moldova	290	60
120	Montenegro	270	35
121	Mozambique	285	55
122	North Macedonia	295	40
123	Papua New Guinea	300	65
124	Russian Federation	245	30
125	Rwanda	285	55
126	Senegal	275	45
127	Sierra Leone	295	45
128	Slovakia	300	30
129	Tajikistan	280	50
130	Tanzania	300	55
131	Togo	280	45
132	Tunisia	280	50
133	Turkmenistan	300	50
134	Uganda	280	50
135	Uzbekistan	280	50
136	Zambia	285	55

The following items are not accepted under International Tracked Packet:

- Anything which is sent in contravention of any enactment for the time being in force.
- Any indecent or obscene printing, painting, photograph, lithograph, engraving, book or card, or any other indecent or obscene Items.
- Any letter, postcard, newspaper, packet or parcel having on it or on the cover thereof, any words, marks or design of an indecent, obscene, seditious, scurrilous threatening, or grossly offensive nature.
- Any explosive, inflammable, dangerous, filthy, noxious or deleterious substance.
- Any Living creatures or other thing which is either noxious or likely to injure postal Item in course of transmission by post or any officer.
- Tickets proposal or advertisement or any other matter relating to a lottery except to the lottery organized or authorized by Government.

Prohibitions arising out of international agreements and corresponding inland regulations:

Prohibitions arising out of international agreements (including the U.P.U Agreements) are of three types –

(a) those arising out of the nature or category of the items (such as printed papers etc.),

(b) prohibitions of a general nature intended to ensure safety and to protect postal staff, equipment and other postal Items, and

(c) certain general prohibitions having broad social objectives. Some of the prohibitions overlap those arising out of internal legislation enacted on similar considerations as the international agreements.

Prohibitions described in (a) above have been included in the respective chapters but are repeated here for the sake of easy reference.

Prohibitions arising out of the nature of category of the Item:

a) Printed Papers: These should not contain any document in the nature of current and personal correspondence or any enclosures or annotations not authorized (vide clauses 34 to 36).

b) Small packets: These should not contain any document in nature of current and personal correspondence, or any tape, wire, disc or similar recording media containing current and personal messages. (Clause 44).

c) Parcels: These should not contain documents (or recording media containing messages) having the character of current and personal correspondence (except when addressed to certain countries in which case one letter from the sender intended for the addressee of the parcel may be enclosed). In all cases they should not contain documents of any nature if exchanged between persons other than the addressee and the sender or those living with them. However, an invoice, dispatch note or advice or a delivery bill is always allowed if it relates only to the goods in the parcel and is placed in an unsealed envelope.

Prohibitions intended to ensure safety:

a) It is prohibited to include in all types of foreign postal Items which by their nature or their packing, may expose officials to danger or soil or damage other postal Items or which may damage postal equipment. This includes sharp instruments not properly protected.

b) It is prohibited to include in all types of foreign postal Items, explosives, inflammable, dangerous, filthy, noxious, deleterious or radio-active substances. Perishable biological substances are, however, permitted in letters under the conditions prescribed.

c) It is prohibited to include in all types of foreign postal Items living creatures except the following: Bees, leeches and silkworms. Parasites and destroyers of noxious insects intended for insect control may be sent by Letter Post provided they are exchanged only between officially recognized institutions and the senders comply with the regulations in the country of destination or India as the case may be as to the importation or exportation of insects etc. These may also be sent by Parcel Post or EMS if the country of destination permits it. It is prohibited to transmit Items of value like coins, bank notes, currency notes, securities of any kind payable to bearer, gold or silver and Items made partly or wholly thereof, precious stones, jewels, etc. in uninsured Items (letters, parcels or EMS/International Speed Post. Where insurance is not available to any particular destination these must be insured for inland transit. Where they contain gold coins, bullion or bank notes or currency notes they should be insured for the actual value of contents.

Prohibitions intended for certain special objectives:

a) It is prohibited to include in all types of foreign postal Items, opium, morphine, cocaine and other narcotics. This prohibition does not apply to consignments sent in insured boxes and parcels for medicinal and scientific purposes if the country of destination admits them on this condition. In India the following acts, among others, should be complied with: The Drugs and Cosmetics Act, 1940, The Pharmacy Act, 1948, The Drugs and Magic Remedies (Objectionable Advertisement) Act, 1954, The Narcotic Drugs and Psychotropic Substances Act, 1985, The Medicinal and Toilet Preparations (Excise Duties) Act, 1956 etc. which deal with the import and export and use of such substances.

b) Postal Items containing indecent or obscene recording, printing, painting, lithograph, engraving or book or card and Items having thereon or on the cover thereof or contained within, any words, marks or designs of an indecent, obscene, scurrilous, seditious, threatening or grossly offensive character are prohibited.

Breach of conditions:

General:

- The treatment of Items containing prohibited goods depends upon the provisions violated. Among other things, the treatment may be return to the sender or confiscation or even legal proceedings against the Sender or Addressee. Post Office is absolved of all responsibility when Item contains prohibited goods & consequently is seized & confiscated or destroyed by competent authorities.

Responsibility of the Sender:

- The sender of a postal Item containing prohibited goods becomes liable to the same extent as the Postal Administrations for the damage caused by such an Item to other postal Items sent with it. The acceptance of the Item for posting does not absolve the sender of this responsibility.

7.4 INTERNATIONAL PARCEL POST

7.4.1 International Air Parcel   Regulations # 117

- Economical, faster mode of transmission of Documents & Merchandize to all UPU Countries.
- Dedicated service for Corporate & Retail Customers.
- This facility is available in all Post Offices in the Country.

Track: Online Track & Trace facility is available.

Weight and Size Restrictions: The general maximum limit of weight for Air Parcel is 20 kgs subject to Destination Country.

Dimensions:

Minimum	Maximum
90 mm x 140 mm	1.5-meter x 3 meter

Tariff: Regulation # Schedule III

Sl.	Country	First 250 Grams	Additional 250 Grams or part	Sl.	Country	First 250 Grams	Additional 250 Grams or part
1	Australia	1005	170	111	Honduras Republic	920	285
2	Canada	1125	165	112	Hungary	1100	120
3	China	860	85	113	Iceland	1535	160
4	France	1170	80	114	Indonesia	920	135
5	Germany	1520	85	115	Iran (Islamic Republic)	1190	80
6	Great Britain	1470	125	116	Iraq	645	80
7	Israel	925	80	117	Ireland	930	135
8	Italy	990	80	118	Jamaica	920	280
9	Japan	905	95	119	Jordan	665	85
10	Korea	985	80	120	Kazakhstan	1185	115

	(Republic)						
11	Malaysia	835	70	121	Kenya	815	115
12	New Zealand	1130	195	122	Kiribati	935	285
13	Russian Federation	1455	120	123	Kuwait	750	65
14	Saudi Arabia	655	60	124	Kyrgyzstan	855	145
15	Singapore	825	70	125	Lao People's Democratic Republic	840	130
16	Spain	1080	90	126	Latvia	745	130
17	Sri Lanka	610	45	127	Lebanon	820	85
18	Switzerland	880	115	128	Lesotho	980	160
19	UAE	660	50	129	Liberia	820	190
20	USA	955	175	130	State	815	150
21	Afghanistan	1030	100	131	Lithuania	1035	130
22	Albania	935	130	132	Luxembourg	1000	115
23	Algeria	855	125	133	Madagascar	1260	190
24	Angola	885	130	134	Malawi	1080	190
25	Antigua & Barbuda	800	290	135	Maldives	760	65
26	Aruba	865	230	136	Mali	1000	200
27	Argentina	1100	255	137	Malta	945	125
28	Armenia	1205	155	138	Mauritania	1115	195
29	Austria	1090	100	139	Mauritius	790	115
30	Azerbaijan	1075	160	140	Mexico	840	255
31	Bahamas	840	245	141	Moldova	1010	115
32	Bahrain	735	60	142	Mongolia	960	110
33	Bangladesh	600	50	143	Montenegro	1045	130
34	Barbados	810	270	144	Morocco	980	170
35	Belarus	1275	175	145	Mozambique	1265	185
36	Belgium	1510	120	146	Myanmar	655	55
37	Belize	1150	260	147	Namibia	930	165
38	Benin	800	170	148	Nauru	840	250
39	Bhutan	870	50	149	Nepal	550	40
40	Bolivia	1230	320	150	Netherlands	1020	125
41	Bosnia & Herzegovina	920	130	151	Nicaragua	960	295

42	Botswana	1260	155	152	Niger	810	170
43	Brazil	1135	250	153	Nigeria	1125	165
44	Brunei Darussalam	625	120	154	Norway	1570	130
45	Bulgaria (Republic)	815	95	155	Oman	805	55
46	Burkina Faso	1005	165	156	Pakistan	680	70
47	Burundi	1235	180	157	Panama (Republic)	745	260
48	Cambodia	645	70	158	Papua New Guinea	1560	330
49	Cameroon	990	160	159	Paraguay	800	280
50	Cape Verde	1040	175	160	Peru	1135	315
51	Central African Republic	1055	150	161	Philippines	630	105
52	Chad	850	150	162	Poland	1085	120
53	Chile Easter	1020	420	163	Portugal	1275	155
54	Chile	1210	325	164	Qatar	690	60
55	Hong Kong	1225	90	165	Romania	1310	120
56	Macau	1190	105	166	Rwanda	965	200
57	Colombia	1095	290	167	Saint. Christopher and Nevis	875	240
58	Comoros	835	190	168	Saint. Lucia	875	235
59	Congo (Republic)	880	200	169	Saint. Vincent and the Grenadines	965	245
60	Costa Rica	1220	330	170	Samoa	925	290
61	Cote d'Ivoire Republic	1110	230	171	Sao Tome and Principe	790	160
62	Croatia	740	105	172	Senegal	800	170
63	Cuba	930	255	173	Serbia	1080	150
64	Cyprus	910	110	174	Seychelles	840	215
65	Czech Republic	845	115	175	Sierra Leone	890	185
66	Democratic, People	995	115	176	Slovakia	800	105

	Republic of Korea						
67	Democratic Republic of Congo	1105	185	177	Slovenia	835	110
68	Denmark	1140	115	178	Solomon Islands	865	235
69	Djibouti	970	205	179	Somalia	550	110
70	Dominica	840	245	180	South Africa	995	160
71	Dominican Republic	720	270	181	Sudan	1045	190
72	Ecuador	1005	280	182	Suriname	760	235
73	Egypt	930	110	183	Eswatini	840	165
74	El Salvador	810	260	184	Sweden	1300	115
75	Equatorial Guinea	595	135	185	Syrian Arab Republic	690	110
76	Eritrea	870	110	186	Tajikistan	905	155
77	Ethiopia	625	115	187	Tanzania (United Republic)	945	205
78	Fiji	975	260	188	Taiwan	1070	100
79	Finland	1365	110	189	Thailand	790	75
80	French Guiana	1410	235	190	North Macedonia	855	130
81	French Polynesia	1480	365	191	Timor Leste (Democratic Republic)	720	120
82	Guadeloupe	1405	225	192	Togo	875	150
83	Martinique	1405	260	193	Tonga (including Niuafo'ou)	885	250
84	New Caledonia	1640	385	194	Trinidad and Tobago	765	280
85	Re-union	1440	265	195	Tunisia	1065	150
86	Saint Pierre and Miquelon	1375	190	196	Turkey	1200	125
87	Wallis and Futuna	1215	370	197	Turkmenistan	815	150
88	Gabon	965	175	198	Tuvalu	830	260
89	Gambia	1065	170	199	Uganda	935	190
90	Georgia	1185	105	200	Ukraine	1440	130

91	Ghana	1210	170	201	Uruguay	1310	280
92	Anguilla	810	260	202	Uzbekistan	1585	170
93	Ascension	800	225	203	Vanuatu	830	250
94	Bermuda	1130	270	204	Vatican	905	120
95	Cayman Island	1035	285	205	Venezuela	830	250
96	Falkland Island (Malvinas)	1045	320	206	Vietnam	695	90
97	Gibraltar	790	160	207	Yemen	655	110
98	Montserrat	865	225	208	Zambia	915	205
99	Pitcairn Island	1460	425	209	Zimbabwe	1140	220
100	St. Helena	900	260	210	Curacao	1030	225
101	Tristan da Cuhna	825	275	211	Estonia	940	130
102	Turks and Caicos Island	780	225	212	Liechtenstein	1240	370
103	British Virgin Island	815	260	213	Bonaire, Sint Eustatius and Saba	1000	220
104	Greece	880	110	214	Cook Island	1285	270
105	Grenada	905	235	215	Palestine	705	70
106	Guatemala	870	295	216	Sint Maarten	815	190
107	Guinea	940	185	217	South Sudan	780	205
108	Guinea-Bissau	1230	170	218	Jersey	1395	135
109	Guyana	960	280	219	Mayotte	1400	220
110	Haiti	850	235				

The following items are not accepted under International Air Parcel:

- Anything which is sent in contravention of any enactment for the time being in force.
- Any indecent or obscene printing, painting, photograph, lithograph, engraving, book or card, or any other indecent or obscene Items.
- Any letter, postcard, newspaper, packet or parcel having on it or on the cover thereof, any words, marks or design of an indecent, obscene, seditious, scurrilous threatening, or grossly offensive nature.

- Any explosive, inflammable, dangerous, filthy, noxious or deleterious substance.
- Any Living creatures or other thing which is either noxious or likely to injure postal Item in course of transmission by post or any officer.
- Tickets proposal or advertisement or any other matter relating to a lottery except to the lottery organized or authorized by Government.
- The minimum chargeable weight of EMS is 250 grams

7.4.2 Poste Restante: Regulations # 127

- It is intended to cater to postal communication needs of travelers.
- All Items super scribed as C/O POSTMASTER or in any other similar way are called poste restante Items.
- If the addressee of an international air parcel addressed "Poste Restante" fails to take delivery of it within **seven days** following the date of its arrival in the office of delivery, a demurrage charge, commencing from the **eighth day**, shall be collected from the addressee at the **time of delivery.**
- If the addressee of an inward international packet or bag of printed papers, International insured letter or insured box, addressed "Poste Restante" fails to take delivery of it within seven days following the date of its arrival in the office of delivery, and if it weighs more than 500 grams, commencing from the **eighth day** shall be collected from the addressee at the time of **delivery.**
- A poste restante Item has to be collected by the addressee from the Post Office.

7.4.3 DNK (Dak Ghar Niryat Kendra):

- DNKs are established to promote Commercial Export through Postal Channel.
- It connects Buyers & Sellers across Globe.
- It facilitates Online filling of PBE Postal Bill of Export is mandatory for Commercial Export & Self Booking of Commercial Items, generation of Dynamic barcode, Invoices through DNK Portal.
- It is useful for Business Community like Exporters, Artisans, Traders, Women SHG, MSMEs, Start Ups.
- 1013 Post Offices were authorized to perform DNK activities.
- Booking, Transmission, eFiling of PBE, Customs Clearance.

Booking Process:

- Customer must compete Registration in URL link https://app.indiapost.gov.in/customer-selfservice/login
- Customer to update Profile, Business Data, KYC, IEC Import Export Code, AD Code, GSTIN, LUT etc.
- Book the Items in the Portal. Bulk upload option is also available.

- Customer Print CN23 or HSN Harmonized Label and affix on the Item.
- Customer shall present the Item at DNK / IBC Counter. Pickup facility is also available.
- Counter PA shall book in the relevant Software. Dispatch to mapped FPO. FPO shall open the PBE Bags in the presence of Customs Authorities & reconcile with electronic Data in Customs Portal. If any missing Documents, Customs can raise Queries in Portal itself & Customer will respond in the Portal.
- Post Customs Clearance, Items will dispatch to Destination Country then PBE can be downloaded.

Manpower:

- Circles will deploy Supervisor, PAs, MEs, MTS. Guidelines:
- **Category A**: Training to 4 PAs & 1 Supervisor and 2 PAs & 1 Supervisor must work in DNK at a time
- **Category B**: Training to 3 PAs & 1 Supervisor and 1 PA must work in DNK at a time.
- **Category C**: Training to 2 PAs & 1 Supervisor and 1 PA must work in DNK at a time.

Packaging Solution:

- Exporters may user their own packing material or use DoP Standard packing materials.

Mail Network:

- Category A DNK Office shall close Direct Bag to mapped FPO / OoE.
- Category B & C DNK Offices as per the existing Mail arrangements.
- If any DNK having more than 15 Items or 5 Kgs weight on monthly average, may close directly to FPO.
- **Transit:** At any cast all the DNK Bags must reach FPO within 48 hrs.

7.5 INTERNATIONAL SPEED POST

7.5.1 Speed post (EMS): Regulations # 118

- International Speed Post (EMS), the premium and time bound International postal service for Documents and Merchandise.
- **Documents:** which includes Documents of any kind containing information or data in written, printed, technical form which are not Dutiable or Saleable.
- **Merchandise:** which includes any Item other than Documents and Insurance is not compulsory.
- Booking facility is available in all Computerized Post Offices across Country.
- In Metro & other major Cities, International Speed Post Items can be booked round the Clock.

- Online Track & Trace facility for International Speed Post.
- Precious metals like Gold, Silver, Platinum, precious Metals, precious Stones like Diamond, precious Stones, Jewellery or any combination, Coins, Bank notes. Currency notes, Securities, Travellers Cheque shall be transmitted by Insured EMS of maximum value of Rs. 1 Lakhs.

Weight: Maximum weight is 35 Kgs subject to restrictions in Destination country.

Dimension:
Size shall not exceed 1.5 Meter for any one dimension and 3 Meters for the sum of the length and the greatest circumference measured in a direction other than the Length. For the latest rate list country wise please refer India Post web site.

7.5.2 Compensation Policy for International Express Mail Service (EMS):

- Compensation rates for International Items: **Regulations # 78**

Item type	Event	Compensation payable
EMS Document	Loss	Postage Paid.
EMS Document	Damage or Part Damage	Postage Paid.
EMS Merchandise	Loss	Limited to 130 SDR or value of contents + Postage Paid.
EMS Merchandise	Damage or Part Damage	Limited to declared value of lost or damaged content. No refund of Postage Paid.

7.5.3 International Speed Post - Delivery Standards

All International Speed Post (EMS) Items are subject to customs examination. Period for customs examination/ detention is not included in the service standards. These are "End to End" delivery standards.
International EMS Items - All International Mail Items are subject to customs examination. Period for customs examination/ detention is not included in the service standards. These are "End to End" delivery standards for outbound Items booked in cities with OEs, i.e. Delhi, Mumbai, Kolkata, Chennai and Kochi. For Items booked at other locations, the timelines as per domestic speed post service standards will be added.

7.5.4 Prohibited Items:

The following items are not accepted under International Speed Post:

- Anything which is sent in contravention of any enactment for the time being in force.
- Any indecent or obscene printing, painting, photograph, lithograph, engraving, book or card, or any other indecent or obscene Items.

- ➢ Any letter, postcard, newspaper, packet or parcel having on it or on the cover thereof, any words, marks or design of an indecent, obscene, seditious, scurrilous threatening, or grossly offensive nature.
- ➢ Any explosive, inflammable, dangerous, filthy, noxious or deleterious substance.
- ➢ Any Living creatures or other thing which is either noxious or likely to injure postal Item in course of transmission by post or any officer.
- ➢ Tickets proposal or advertisement or any other matter relating to a lottery except to the lottery organized or authorized by Government.

Tariff:

Sl.	Country / Continent / Sub Continent	Documents		Merchandise	
		First 250 Grams or part INR	Every additional 250 Grams or part	First 250 Grams or part INR	Every additional 250 Grams or part
1	Afghanistan	1390	100	1390	100
2	Argentina	1345	295	1345	295
3	Australia	1125	230	1125	230
4	Austria	1430	95	1430	95
5	Bahrain	1415	50	1415	50
6	Bangladesh	765	50	765	50
7	Barbados	1330	270	1330	270
8	Belarus	1450	100	1450	100
9	Belgium	1430	110	1430	110
10	Bermuda	1050	215	1050	215
11	Bhutan	910	70	910	70
12	Bosnia and Herzegovina	1205	150	1205	150
13	Botswana	1500	130	1500	130
14	Brazil	1595	230	1595	230
15	Brunei Darussalam	750	120	750	120
16	Bulgaria	1200	85	1200	85
17	Cambodia	730	65	730	65
18	Canada	1180	180	1180	180
19	Cape Verde	1345	230	1345	230
20	Cayman Islands	1360	235	1360	235
21	China	680	115	680	115

22	Cuba	1340	225	1340	225
23	Cyprus	1310	110	1310	110
24	Democratic Republic of Congo	1490	160	1490	160
25	Denmark	2190	100	2190	100
26	Ecuador	1370	290	1370	290
27	Egypt	1190	75	1190	75
28	El Salvador	1810	315	1810	315
29	Eritrea	1440	110	1440	110
30	Estonia	1280	130	1280	130
31	Ethiopia	1570	100	1570	100
32	Fiji	980	240	980	240
33	Finland	1615	90	1615	90
34	France - for French Antilles: (Guadeloupe, Martinique), Reunion, Corsica, New Caledonia, Mayotte, French Polynesia, Saint Pierre et Miquelon	4140	340	4140	340
35	France – Rest of France	1275	105	1275	105
36	Georgia	1425	120	1425	120
37	Germany	1860	80	1860	80
38	Ghana	1760	140	1760	140
39	Great	1965	90	1965	90
40	Greece	1450	85	1450	85
41	Guyana	1810	280	1810	280
42	Hong Kong	1230	90	1230	90
43	Hungary	1455	90	1455	90
44	Iceland	2350	125	2350	125
45	Indonesia	1200	90	1200	90
46	Iran (Islamic Republic)	1445	80	1445	80
47	Iraq	920	80	920	80
48	Ireland	1610	120	1610	120
49	Israel	1690	80	1690	80

50	Italy	1530	105	1530	105
51	Japan	700	80	945	80
52	Jordan	1435	70	1435	70
53	Kazakhstan	1650	110	1650	110
54	Kenya	1455	90	1455	90
55	Korea (Republic)	1685	70	1685	70
56	Kuwait	1040	50	1040	50
57	Latvia	1075	130	1075	130
58	Lithuania	1200	150	1200	150
59	Luxembourg	1150	105	1150	105
60	Macau	1430	90	1430	90
61	Malawi	1175	190	1175	190
62	Malaysia	1610	60	1610	60
63	Maldives	1165	50	1165	50
64	Mauritius	1210	110	1210	110
65	Mexico	1605	235	1605	235
66	Mongolia	1170	110	1170	110
67	Morocco	1480	180	1480	180
68	Namibia	1000	140	1000	140
69	Nauru	1025	165	1025	165
70	Nepal	670	40	670	40
71	Netherlands	1375	105	1375	105
72	New Zealand	1040	270	1040	270
73	Niger	1180	195	1180	195
74	Nigeria	1310	140	1310	140
75	North Macedonia	1265	150	1265	150
76	Norway	2250	100	2250	100
77	Oman	1395	40	1395	40
78	Pakistan	885	70	885	70
79	Panama (Republic)	1610	245	1610	245
80	Papua New Guinea	1585	220	1585	220
81	Philippines	1180	70	1180	70
82	Poland	1205	90	1205	90
83	Portugal	1115	130	1115	130
84	Qatar	1340	100	1340	100
85	Romania	1250	80	1250	80
86	Russian Federation	1040	120	1040	120

87	Rwanda	1340	100	1340	100
88	Saudi Arabia	1535	60	1535	60
89	Senegal	1270	160	1270	160
90	Singapore	1175	65	1175	65
91	South Africa	1310	195	1310	195
92	Spain - Canary Island	2180	120	2180	120
93	Spain - Rest of Spain	1425	120	1425	120
94	Sri Lanka	790	55	790	55
95	Sudan	1450	120	1450	120
96	Sweden	2220	95	2220	95
97	Switzerland	1910	105	1910	105
98	Taiwan	810	80	810	80
99	Tanzania	1590	100	1590	100
100	Thailand	1095	60	1095	60
101	Tunisia	1345	120	1345	120
102	Turkey	1030	85	1030	85
103	Uganda	1460	95	1460	95
104	Ukraine	1695	130	1695	130
105	United Arab Emirates	1400	40	1400	40
106	United States of America	1820	150	1820	150
107	Vietnam	800	70	800	70
108	Yemen	800	110	800	110

7.6 Tariff of Air Surcharge : Regulation# Schedule III

Sector	**Tariff for every 20 grams**
Countries in Asia	Rs.4.00
Countries in Europe	Rs.5.00
Countries in Africa	Rs.5.00
Countries in North America and Australia	Rs.8.00
Countries in South America	Rs.10.00

7.7 Supplementary Charges on Foreign Parcels :

7.8 Customs Clearance Charges : Regulations # Table XII

Customs Clearance charges, Duty to be collected from Addressee ;

a. For each Foreign Letter Packet, Insured Box - Rs. 30.00

b. For each Foreign parcel, Bulk Bag, Printer Matter above 500 Grams - Rs. 30.00

7.9 EAD Electronic Advance Data : Regulations # 120

- Items containing goods may be subject to specific import customs and security based requirements for providing EAD at the Country or territory of destination.
- Exchange of EAD by Bi-lateral or multi-lateral agreements.

7.10 AoD Advice of Delivery :

- Sender can make enquiries about an AoD of an Item after 60 days from Date of Booking.
- CN07 AoD shall be provide to the Sender after making necessary enquiries in Foreign Country.

7.11 Compensation rates for International Items : Regulations # 78 & 142 & Table IX

Item type	Event	Compensation payable
Registered Item	Loss	30 SDR or declared value of Contents, whichever is less + Postage Paid.
Registered Item	Damage or Part Damage	Limited to declared value of lost or damaged content. No refund of Postage Paid.
Intl Parcel	Loss	40 SDR per Item + 4.5 SDR per Kg or declared value of Contents, whichever is less subject to upper ceiling of 130 SDR + Postage Paid.
Intl Parcel	Damage or Part Damage	Limited to declared value of lost or damaged content. No refund of Postage Paid.
EMS Document	Loss	Postage Paid.
EMS Document	Damage or Part Damage	Postage Paid.
EMS Merchandise	Loss	Limited to 130 SDR or value of contents + Postage Paid.
EMS Merchandise	Damage or Part Damage	Limited to declared value of lost or damaged content. No refund of Postage Paid.
ITPS	Loss	Rs. 1,000 or actual declared value of contents damaged or lost whichever is less
ITPS	Damage or Part Damage	Rs. 1,000 or actual declared value of contents damaged or lost whichever is less

7.12 Demurrage Charges : Regulations # Table XI

Sl.	Category	Duration	Charges
01.	International Air Parcel	From Eight Day of arrival Intimation	Rs. 1.00 per day subject to maximum of Rs. 24.50.
02.	International Air Parcel superscribed as “Poste Restante”	From Eight Day of arrival Intimation	Rs. 1.00 per day subject to maximum of Rs. 40.
03.	Inward International a. Packet or Bag or Printed Papers b. Small Packet c. Insured Letter or Box. d. Weight is more than 500 Grams	From Eight Day of arrival Intimation	Rs. 10.00 per day
04.	Inward International Item superscribed as “Poste Restante” a. Packet or Bag or Printed Papers b. Small Packet c. Insured Letter or Box. d. Weight is more than 500 Grams	From Eight Day of arrival Intimation	Rs. 10.00 per day

CHAPTER – VIII

OTHER POSTAL PRODUCTS

8.1 Direct Post: Regulations # 101

- It allows for Advertisement & direct marketing thro Unaddressed Mails like Letters, Cards, Brochures, Questionnaires, Pamphlets, Samples, Coupons, Posters, CDs, Cassettes etc or any other form of printed communication deliverable in India only.

- Individuals, Organizations can avail this facility.
- It provides a cost-effective means for business & Organizations to reach a large audience.
- Accepted in Bulk in the designated Post Offices. Sender shall specify the delivery areas.
- Should not post in a Letter Box.
- If deliverable in other Post Towns / Cities, then bundled Pincode wise.
- If the Sender desires the Items to be printed or requires any other pre-mailing activities, including Franking, inserting, gumming pasting etc, this could also be provided on payment under the Business Post separately.
- Circle or Regional Head will identify the Offices.
- Minimum Quantity is 1,000 at one time. Items should be in A3 size paper dimension max.
- If Quantity is 50,000 or more at one time, a discount of 5% will be admissible.
- Interested Customers submit prescribed Application at the Designated Offices.
- Customer can pay the amount in various modes like Cash, Cheque, Draft, NEFT, RTGS, online.
- No Tracking facility.
- A Delivery Report will be provided to the Customer after completion of the Delivery process.

Dimension :

- Size of the Item should not exceed the length and width of A3 size paper.
- The price for the Direct Post Items is as follows:

Tariff: Regulation # Schedule II

<table>
<tr><td colspan="2">Per Item for first 20 grams</td><td rowspan="3">Per Item
For every additional 20 Grams or part
Rs.1.00</td></tr>
<tr><td>Local</td><td>Inter-city</td></tr>
<tr><td>Rs. 1.50</td><td>Rs. 2.00</td></tr>
</table>

8.2 Media Post: Regulations # 102

- Media Post provides opportunities to the Corporate Customers / Government Organizations and other Private Institutions to have their products / services advertised on Postcards, Letter Cards, Envelopes, Aerogramme, Post Office Savings Bank Pass Book, Postal Stationery, Receipts and Letter Boxes etc.
- Advertisement in Postal Stationery is very useful to the advertiser for reaching a wider target of customers. Requisition for advertisements in postal stationery is to be sent to Circle Head.

- Advertisement shall be displayed at the area identified for advertisement in premises of Post Office
- Objective to enhance the visibility of Govt & Corporate products & Services.
- It includes Digital Advertising like LED Displays, LED Scrolling Displays, Social Media Channels, Glow Sign Boards etc.
- Govt Depts, Corporations, Customer submit proposal to the Designated Office. It should contain the duration, Quantity, Area, Dimensions, Specifications etc.
- Advertiser will hand over all the materials to identified Office / location.
- Printing on Postal Stationery will be conducted by DoP thro Security Printing Press, Hyderabad.
- Advertisers must comply relevant Laws & Rules with pleasing content.
- Advertisers should not promote Political, Religious views, Liquor, Tobacco, harmful substances, Offensive Contents, Anti National sentiments,
- All Payments in full & advance including GST & other Taxes through various payment modes.
- DoP is having full rights to continue or terminate without any notice.
- If any Unlawful activities, DoP is empowered to initiate Legal action.
- If proposal is approved then no refunds.

Tariff: Regulation # Schedule II

Media	Rate per Piece		Advertisement space in Cms	Min order quantity 10 Lakh pieces for Multi Colour
	Single Colour	Multi Colour		
Post Card	10 Paise	20 Paise	3 x 2.2	5 Lakhs
Letter Card	15 Paise	30 Paise	9 x 2.5	5 Lakhs for single colour & 10 Lakhs for multi colour
Aerogramme	20 Paise	40 Paise	4 x 5.5	Advertisements
Envelopes		30 Paise	9 x 2.5	10 Lakhs
MO Forms	10 Paise		2 x 4.25	10 Lakhs
POSB Pass Books	10 Paise		9 x 2.25	1 Lakhs
Letter Boxes				100 in any area / Town
MPCM Receipts				50 Lakhs
Hoardings				Not required
MMS				Not required

Advertisement space availability:

Medium	Space available
Post Card	9 x 6.5 cms (half of Address side)
Envelopes	9 x 2.5 cms (behind the Envelope)
Letter Card	9 x 2.5 cms
POSB Pass Books	Back cover of Pass Book

8.3 ePost **Regulations # 103 & Table III**

- Modernize & Streamline communication by Digital, flexible, cost effective & alternative to traditional Postal Services.
- Sending messages to any Address in India in the form of electronic transmission via Internet to the Destination Post Office.
- Customer may submit typed or handwritten messages, soft copies, pictures.
- Customers can send messages in 11 different languages ie) Hindi, Tamil, Malayalam, Odia, English, Assamese, Gujarati, Konkani, Sanskrit, Marathi, Manipuri.
- email can be sent to a Post Office for delivery through the Postman.
- Multiple letters/communications, interview letters, notices can be sent using e-post service.
- Hard copy or physical delivery through Postman as an Unaccountable Item.
- Bulk Customers shall enter into an Agreement with Post Office to avail this facility.
- Interested Customer shall register in India Post Portal & provides Customer ID & make payments.
- Corporate Customers must apply in prescribed Format to Circle or Regional Office. A Security Deposit equivalent to 3-month business is required as Bank Guarantee.
- Corporate Customers can design upto 99 message templates, including images, logos.
- Bulk Messages can be sent upto 9,999 recipients in one go via .CSV files.
  - Corporate Customers will get access to ePost MIS to track, monitor & generate Reports.
- **Billing:** 1st week of every month Bill will be generated for the previous month.
- **Payments:** Customers must settle the Bills before end of the month. If any delay penalty of 12% per annum with min of Rs. 100 will levy. If any non settlement of Bills for 2 consecutive months, ePost services will be suspended & outstanding Bills will be adjusted from Bank Guarantee.

Tariff:-

	Postage
Retail	(a) Rs.10/- + GST @ 18% per page of A4 size paper -when message is sent through Post Office (b) Rs.6/- + GST @ 18% per page - in case customer uses his own

	premises
Corporate	(a) Rs.6/- + GST @ 18% per page of A4 size paper (b) Rs.5/- + GST @ 18% per page of A4 size paper – if a corporate customer sends 50 or more messages in one go
Messages (Many to one) (This message will be delivered in recipient's email box)	(a) Rs.5/- + GST @ 18% per page of A4 size for the 1st sender (b) Rs.5/- + GST @ 18% per attachment thereof (up to 1 MB) (c) Rs.5/- + GST @ 18% for each subsequent sender
Messages (One to many) (This message will be delivered in recipient's email box)	(a) Rs.5/- + GST @ 18% per page of A4 size for the first 10 recipients (b) Rs.5/- + GST @ 18% per attachment thereof (up to 1 MB) (c) Rs.3/- + GST @ 18% for each subsequent recipient from 11th to 20th recipient

Salient features:

Many to one: This facilitates sending of same e-Post message from many senders to one recipient.

The following activities will be performed by the booking e-Post Centre

1. Entry of email id of recipient
2. Typing of message
3. Scanning and attachment, if any
4. Entering the name, address and mobile number of each sender
5. The number of senders will be limited to maximum 10 senders for sending one message

One to many: This facilitates sending of same e-Post message from a sender to multiple recipients on recipients email inbox.

The following activities will be performed by the booking e-Post Centre.

1. Entry of email id of all the recipients
2. Typing of message
3. Scanning and attachment, if any
4. Entering the name, address and mobile number of each sender
5. The number of recipients will be limited to maximum 20 recipients for sending one message

8.4 e-Payment: **Regulations # 104**

- It is an electronic collection of various 3rd Party Services (Bills) from 'Many to one' Solution.

- Post Office collects bill payment across the Counter on behalf of Service Providers like BSNL, Airtel, and RTO etc. (known as Billers).
- Various Services / Bill Payments like Electricity, Telephone, Mobile Phone, Water Supply, Tax payments, School & Exam Fees, Loans, RTO payments etc.
- Post Office issues a receipt to the customer and accounts for the transaction.
- The collection data is updated into a Central Server and is accessible to the Biller through
- web interface.
- The Accounts are consolidated electronically & amount paid to Biller at any PO opted by the Biller.
- Biller can also upload details of bills which facilitates the Customer to pay bill amount at Post Office even if bills are not received.
- Billers can download the collection details in formats required by them.
- The trainees can now pay the training fee for undergoing training in PTCs under e-Payment.
- Applicants must enter into an Agreement with DoP. DoP will create Bill ID and Credentials to Applicant
- Customers can pay the amount in Cash, Cheque or various modes as per the Biller ID.
- Applicant, Service Provider is responsible for crediting the GST payments to GST authorities. DoP will credit GST towards the Commission, Service Charges.
- **Transfer of Funds:** Authorized Nodal Office will transfer the net Amount to each Biller after deducting GST via Account Payee Cheque, NEFT as per the Frequency in the Agreement.

8.5 Retail Post: Regulations # 105

- Retail Services facilitates sale of various 3rd party & Departmental Products like sale of Applications, utility bill collections, PRS, address verfication etc.
- To provide a convenient platform, enhance Customer accessibility, establish a structured process, efficient financial transactions between DoP & Clients / Organizations.
- Under Retail Post, sale or distribution of Products through Postal Network can also be taken up. Products will be sold through any specific Location / Region of Customers' choice.
- Circle Head is authorized to enter into MoU for any Products & Services.

<u>Procedure:</u>

- **Registration:** Client/Organization shall submit detailed proposal with nature of Business, Address, details or Products, Items to Divisional/Regional/Circle Head & will enter into an Agreement with DoP.
- **Inventory:** Client must maintain sufficient stock, bear the transportation charges to the identified Post Offices, Replace the damaged products at their own cost, remove the expired items at their own cost.
- **Agreement:** Min period is 3 years & may be extended based on mutual understanding.

- **Commission/Service Charge:** as per mutual understanding. Client must bear GST for DoP Commission.
- **Taxes:** Client must credit the GST & other Taxes amount to GST authorities.
- **Payments:** Nodal Office will transfer the net amount after deducting GST, Service Charge / Commission, other Taxes. Payments through Crossed Cheque, NEFT with Statement. Payments frequency as per mutual agreements. Client must collect the Chques etc. from Nodal Office.

8.6 Magazine Post: Regulations # 106

- Introduced in 01.04.2022.
- Any publication may be transmitted by post as "Magazine Post"
- Magazines will be posted in the identified locations in the Country & deliverable in Pan India.
- Treatment of Accountable Item hence end to end Tracking facility is available.
- SMS alerts to Senders & Addressees.
- Each magazine publisher will be provided separate Barcode series which need to be printed on the Envelope of the Magazine.
- **Definition:** a. Covered under the definition of Periodicals. b. Brought out, Printed, Published in India only. c. Registered with Press Register of General of India under Press & Registration of Periodicals Act 2023 with Certificate. d. Adhere provisions of Press & Registration of Periodicals Act 2023. e. Must have a bonafide list of minimum 500 Subscribers. f. Minimum 500 copies at a time.
- Delivery will be Address Specific.
- BNPL and advance payment facility will be available
- Publisher, Proprietor, Manager must submit Application with 2 copies of latest magazine, Certificate from Sub Divisional Magistrate or District Presidency about compliance of Press & Registration of Books Act 2023 to Divisional Head. Post approvals, Registration No & Customer ID will be provided.
- **Validity:** initial Registration is up to 31 Dec of 3rd Calendar Year. Can be renewed & extend 3 years. If any late Renewals treated as New Applications.
- **Booking:** must be booked from PSOs Press Sorting Offices or L1 or L2 Unregistered Offices. Can be booked from any location with Single Postal Regn No. Regn No issued by Register Newspaper of India and Postal Regn must be printed in the back wrapper & easily visible. Separate Barcode series with Prefix "MP" to Publisher. Only one Magazine is permitted per Envelope, Supplements must be posted separately. Sorted Pincode wise with Preprinted Barcodes. Mobile is mandatory, no Landline.
- **Payment**: Publisher can avail a. Advance Payment & b. Credit facility. No Volume Discounts under BNPL or Rebates to Advance Payments under this Scheme.

- **Advance Payment:** Publisher enter into an Agreement with DoP. Min Deposit is Rs. 10,000 for Single Booking Location & Rs. 10,000 for multiple locations. Payment modes like Cash, Cheque, DD, Online transfers. Booking is limited to the available Advance Payment only.
- **Credit Facility:** BNPL User ID will be provided. Security Deposit equivalent to 2 Billing Cycles in the form of Bank Guarantee from Nationalized or Scheduled Banks.
- **Billing:** Monthly Billing by Booking Office on 7th of following month & payment must be before last day of the month. Penalty of 10% for late payments. If not paid more than 1 month, no Bookings. If not paid after 2 months, forfeiture of Security Deposit.
- **Delivery**: Deliver as ADDRESS SPECIFIC as Accountable Items.
- **Reports:** Customers can view Status, all Reports in Bulk Customer Login in India Post Portal.
- **Breach of conditions:** If any infringement of Conditions, then will be treated & charged as Speed Post Item.

Tariff: Regulation # Schedule II

Description	Up to 200 Grams	For every additional 100 Grams or part thereof
For magazines to be delivered outside the municipal area of the posting locations.	Rs 12.00	Rs 3.00
For magazines to be delivered inside the municipal area of the posting locations.	Rs 8.00	Rs 3.00

CHAPTER – IX

MONEY REMITTANCE SERVICES

Post Office Regulations, 2024 Chapter X

9.1 Domestic Remittances

9.1.1 Domestic Money Order : Regulations # 145 to 156

- Money Order is an order issued by Indian Post Office for the payment of a sum of money sent by a remitter to a Payee in India.

- **Limits** :
  - Maximum **₹ 10,000/- in one MO**.
  - Maximum **₹ 25,000/- to a payee in a month**.
  - No limit for Service MO.
- **Commission**
  - **@ ₹ 1.00 for every ₹ 20.00** or part thereof remitted.
  - **No Commission** is charged for remittances towards contribution to Pime Minister's Relief Fund, PM CARES Fund, Chief Minister's Relief Fund or any such fund.
  - No Commission for Service MO.
- **Service Money Orders** are booked for official purposes of the Department for making payment to customers for any compensation, or to employees or for payment of rent etc. No limits for Service Mos.
- Transmission of money is done using electronic media.
- Unique PNR number is generated for every MO booked, to facilitate Tracking.
- This facility is available in all Post Offices including Branch Post Offices.
- MO Form is free.
- Booking & Payment Status updates are shared with the customer through SMS.
- Amount can be remitted in whole Rupees only, no Paise.
- Free communication of message can be added.
- After Booking, Payee's Name cannot be changed.
- Remitter can request to stop the payment / to be returned to remitter, free of charge.
- Payment to a person residing anywhere in India.
- Payment at Addressee's doorstep.
- Free Proof of Payment i.e. Acknowledgement for payment of Money to the Payee which is legal evidence of the payment made.
- Redirection facility to a different address of the payee is available **free of charge** on the written request of the payee. However, no changes in name is allowed.
- Incase payee is not available on the given address / unable to take payment, the MO is retained in the Delivery PO for 7 days. Thereafter it is returned back to remitter.
- If payment to Payee cannot be effected, the amount is Returned to Remitter excluding the commission.
- **Currency period :** Upto the end of the **last day of the second month** following the month of issue.
- If the MO remains unpaid to payee or remitter for any reason, after the currency period, it is treated as **Void.**
- **Forfeiture:** Amounts remaining unpaid beyond 3 years from the date of booking are forfeited and treated as revenue to GoI.
- Categories of MO :
  - **Retail MO**: Money from one person to another person in India.

- **Bulk MO** : Money sent from One person to many persons or from many persons to one person.

Manner of Payment :

Money Orders are paid to the payee or the person authorised by the payee. If payee is minor / illiterate / physically or mentally challenged, the payment should be done as under, in the presence and with the signed attestation of a resident witness:

- **Minors :** Can be paid to Parent / Lawful Guardian / Person under whose custody for the minor is for the time being.
- **Illiterate :** Can be paid by obtaining the thumb impression, seal or other mark.
- **Physically challenged :** Can be paid on the signed acquittance of a responsible person with whom the person is staying.
- **Mentally challenged :** Can be paid to the Manager appointed for Administration of his Estates. If non availability of such manager, admission to any Institute, Hospital etc – Return to Remitter.
- **Payee is dead :** Amount is returned to remitter. If remitter is also dead then paid to the legal heir of remitter.

Message Codes for Money Order :

Code	Description	Code	Description
1	Money for treatment of illness	13	Happy birthday, get a gift of your choice
2	Wish you speedy recovery	14	Shagun for marriage
3	Money for payment of loan	15	Shagun for thread ceremony
4	Money for your admission	16	Id Mubarak
5	Wish you success in your study	17	Humble offering for Rakhi
6	Money for your books	18	Humble offering on Bhai Dooj
7	Hearty congratulation on success in examination	19	Humble offering on thread ceremony
8	Confirm receipt of Money Order	20	Shagun on Grehapravesh
9	Do not waste money, use cautiously	21	Happy Wedding anniversary, get a gift of your choice
10	I am ok, write about your well being	22	RTI Charges
11	Humble offering to the Lord	23	Others
12	If you need more money, let me know		

9.1.2 Postal Order : **Regulations # 157 to 164**

- Postal Orders provide a convenient means of transmitting small sums of money by Post.

- IPOs can be crossed but Name of Payee is mandatory.
- Purchases needs to mention the Name, Address & Office of Payment in English or Regional Languages.
- Payee's Name is mandatory & must be written in IPO.
- Available in Denominations of ₹ 10, ₹ 20, ₹ 50, ₹ 100.
- The face value of IPO may be increased by affixing unused Postage Stamps of maximum 4 in number and the total value of such Stamps should be below ₹ 9.00 and total face value of IPO is within ₹ 100.00
- **Currency :** Encashable / repayable by receiver / purchaser within 24 months from the last day of the month of issue. Beyond 24 months, encashable on payment of 2nd Commission in the shape of Postage Stamps affixed on the reverse of IPO.
- **Forfeiture :** Cannot be paid beyond 36 months of the last day of the month of issue.
- If any erasure, alteration, cut, defaced then Payment maybe refused.

Commission: Regulation # Schedule IV

Denomination	Commission in Rs.
Rs. 10	1
Rs. 20	2
Rs. 50	5
Rs. 100	10

9.1.3 eIPO - electronic Postal Order : Regulation # 165

- DoP launched e-IPO facility on 22.3.2013 for Indian Citizens living abroad for purchasing IPOs electronically through e-Post office Portal for paying RTI fee online. Later, it is extended to Indian Citizens living in India.
- All the requirements for filing an RTI application as well as other provisions regarding eligibility, time-limit, exemptions etc., as provided in the RTI ACT, 2005 will continue to apply.
- The applicant will have to register at e-Post Office Portal. https://www.epostoffice.gov.in or through India Post website www.indiapost.gov.in to avail this facility to pay RTI fee. email ID, Mobile number, Address, Date of Birth and Gender etc. will be captured at the time of Registration. The verification codes will be sent to email id & Mobile Number at the time of Registration.
- The Applicant must select the Ministry / Department from whom he/she desires to seek information under the RTI Act and the e-IPO so generated can be used to seek information from the Ministry/Department only.
- A Unique number for each transaction will be generated by the system can be used as e-IPO Number.

- A printout of the e-IPO is required to be attached with the RTI application. If RTI application is being filed electronically, e-IPO is required to be attached.
- electronic Indian Postal Order is available in Denomination of Rs. 10 only.
- Apart from the above, the Rules & Regulations of Postal Order shall apply *mutatis mutandis*.

Denomination	Commission in Rs.
Rs. 10	1

Note : Gateway charges may be extra as per the Gateway Service Provider.

9.2 International Remittances

9.2.1 Foreign Money Orders (International Services) : Regulations # 166 to 169

Categories :

- Electronic Money Order and
- Transfers through International Financial System (IFS) or Universal Postal Union Interconnection Platform (UPU-IP).

General conditions:

- International Money Order Services are based on the Bilateral & Multilateral Agreements with other Postal Administrations.
- A prescribed Fee is collected for the service.
- Both the Countries shall mutually decide the Platform (Software), Forms for Booking & Payment, Unique Transaction Number, Transactions Cap, Financial Cap ie)Min & Max amount, Transferring Currency, Conversion Rates, Validity, Security features ie) PIN or Secret Code at the time of Booking & Payment, Payment Policy, Redirection Policy, KYC Norms, Cash limits, Return Policy etc.
- Sender can avail Advice of Payment facility by paying required fees.
- Payee's Name can be changed by paying 2nd Commission.
- Remitter can request in writing to stop the Payment, if it is not Paid in the Destination Country. DoP is not liable if the request is not fulfilled but the second Fee shall be refunded.
- If unable to pay & return by Foreign Country then will be paid to the Remitter as RTS.
- Transaction details are Confidential and should not disclosed to any one including DoP Officials except Payee & processing Official.
- All remittances under the umbrella & radar of AML, PMLA, FIU restrictions.

Inward Foreign MOs :

- The payment of inward Foreign Money Orders shall be as provided for Domestic MO.
- If remains unpaid in India & unpaid to Remitter, then it is dealt with as the domestic MO, i.e.
  - **Void MO :** shall expire upon the end of the **last day of the second month** following the month of issue.
  - **Forfeited :** after 3 years and treated as revenue to GoI.
- All other Outward regulations will apply *mutatis and mutandis*.
- All remittances under the umbrella & radar of CFT, CDD, AML, PMLA, FIU restrictions.

9.2.2 AML / CFT Guidelines for International Remittances

IR & GB Dn, Dte Letter No : CF-71 / 4 / 2023-CF-DOP Dt. 21.06.2023.

Customer Acceptance Policy (CAP) :

- No remittances in anonymous, fictitious, benami name and Post Offices should not allow.
- Apply CDD Customer Due Diligence measures.

Risk Management (RM) :

- Categorization of Customers based on the risks involved.
  - Low Risk Category : Upto Rs. 50,000
  - Medium Risk Category : From Rs. 50,000 to Rs. 1,00,000
  - High Risk Category **:** Above Rs. 1,00,000 & max equivalent to USD 2500.
- Further the factors of Customer's background, client profile, nature & location of activity, Country of origin, Source of funds etc.
- Further more enhanced CDD may be applied like NRI, non-following of FATF Standards, High net worth individuals, PEPs Politically Exposed Persons, Non face to face Customers, Dubious reputation.

Customer Identification Procedure (CIP) & Customer Due Diligence (CDD) :

- All Post Office must keep the records of Customer and watch continuously.
- All Post Offices must identify the Terrorist group, individuals wrt to list published by FIU Financial Intelligence Unit like UAPA, NSCCL Nations Security Council Consolidated List, TFS Targeted Financial Sanctions under UNSC Regulations.
- All KYC documents must be attested by the Customer & Supervisor of the handling office.
- All Post Office must notice, watch PEPs Politically Exposed Persons.
- All Post Office must maintain records of transactions, record keeping, Reporting.
- **Suspicious Transactions Report (STR) :** If any transaction is abandoned, unclaimed, suspicious etc then submit detail STR to concern authorities.

Combating Financing of Terrorism (CFT) :

- As per the purview of AML Rules, suspicious transaction should include inter alia transactions which had grounds for suspicion.
- Post Office must follow FATF Statements, guidelines.
- All Circles must conduct periodical Audits.

CHAPTER – X

BUSINESS SOLUTIONS

10.1 Introduction

Corporate Bulk business is a significant contributor to the mail revenue of the Department. Adapting to the changing market offerings and customers' needs, the Department also offers various Business Solutions for its bulk corporate customers. This ensures customer convenience and facilitates single account management for all customer requirements. Department also offers an attractive discount structure and various value-added services to its contractual corporate bulk customers for Speed Post documents (domestic) business.

- **Definition of Corporate Customer :** Anyone who provides Speed Post documents (domestic) business, worth Rs. 10,000/- (Rs. Ten Thousand) and above, in a Calendar month, from a single Speed Post Booking Office.
- **Incase of customers who book items from multiple locations, the minimum business should be worth Rs.** 1,00,000/- (Rs. One Lakh) and above from all centres combined.
- For availing various facilities under business Solutions, the corporate bulk customer needs to enter into an Agreement with the Department on the prescribed terms and conditions.
- In case of single booking centre, the Director / Chief Postmaster of GPO / Divisional Head, is the approving authority for the enrolment / registration as a contractual corporate customer.
- Incase the monthly business is less than the prescribed Rs. 10,000/-, approval of PMG / CPMG is required.
- In case of multiple booking centres in a Region / Circle, the PMG / CPMG, is the approving authority for the enrolment / registration as a contractual corporate customer.
- Agreement is initially signed for a period of 3 years along with a Bank Guarantee of 39 months.
- Agreement can be renewed subsequently for 2 years at a time. Renewal should be initiated 2 months prior to expiry of the existing agreement.
- Booking data is to be provided by the Contractual Customer in soft copy in the prescribed format. If not provided in soft copy, the eligible discount is reduced to half.
- Contractual customers are given various value additions on prescribed conditions:
    - Home pick-up within 20 kms radius / municipal area.
    - Flexible modes of payment, viz. credit, advance, payment at the time of booking.
    - Volume based discount
    - Cash-on-Delivery facility
    - Customised MIS and Account Management

- The monthly bill will be raised on for a Calendar month, by the 7th of the following month (Bill Date), by or the office of booking.
- The contractual customer should pay the bill by the end of the last day of the month.
- For fortnight billing, the 1st fortnight bill is raised by the 22nd day of the current month, which should be paid on or before 7th day of the following month. The bill for the 2nd fortnight is issued on the 7th day of the following month, which should be paid on or before the last day of the month.
- In case the customer fails to make payment by the due date, a penalty @ 12% per annum, on the bill amount is imposed.
- No further booking will be allowed from the defaulting customer **on credit basis**, after one month from the due date, till the settlement of due amounts with penalty.
- If the bill remains unpaid even after 2 months, recovery from the provided Bank Guarantee should be initiated.

10.2 Book Now Pay Later (BNPL):

PO Regulations 2024, Ch XI, # 170, 171. Ref : PO Order MO/03/2024

- As the name implies, this is a credit facility offered by the Department to its corporate customers for Speed Post documents (domestic) business.
- Such Corporate Customers can avail BNPL credit facility towards Postage, other Fees, Charges for their booked items, by entering into an Agreement with the authority concerned.
- Regional Head is empowered to alter the minimum business worth, subject to conditions.
- Minimum monthly Business worth comprises of business worth in all Locations within a Circle / Region. And this can be relaxed by Circle Head.
- Divisional Head is empowered to approve the enrolment of Corporate Customer under Credit facility, Posting locations.
- Head of Office of various GPOs ie) Director, Chief Postmaster, Senior Postmaster can exercise the powers of Divisional Head in this regard.
- If the Posting Locations in across the Circle, then Circle Head can exercise the powers of approving authority.
- **Bills** – Customer shall clear the payment on or before the last day of the month in which month the bill is raised. Credits shall be posted in the appropriate Head of Accounts as per the SOP.

10.3 NAF National Account Facility : Regulations # 172

- National Account Facility involves booking of Speed Post item from more than one Circle.

- Corporate Customers who book items from across different locations in different Circles can avail the “National Account Facility”, if they provide Speed Post documents (domestic) business of Rs.1 Crore per annum from across all the locations.
- All the cases for booking under NAF are sent **by Nodal Circle to Mail Operations Division of Postal Directorate for approval.**
- The maximum period up to which the NAF agreement with the eligible corporate customer can be signed is 3 years. The validity of the bank **guarantee for an Agreement of 3 years shall be 39 months from the date of signing of the agreement**
- Circle Head shall review such Contracts once in 2 years.
- The time limit for enrolment/registration of such customers shall be 7 days of receipt of application complete in all respect along with KYC/supporting **documents from the customer.**
- The NAF agreement can be renewed subsequently with the existing **terms and conditions for a period of 2 years on each occasion by the CPMG of** Nodal Circle under intimation to the Mail Operations Division of Postal Directorate provided that the customer will continue to provide the business as prescribed to avail NAF and furnish renewed/afresh security deposit of amount **as prescribed by Department of Posts from time to time.**
- The authority designated to sign the agreement shall ensure renewal of the NAF agreement before expiry of the existing agreement. In order to avoid delay, the case of renewal of BNPL agreement shall be initiated 2 months prior to **expiry of the existing agreement.**
- The amount of bank guarantee shall be reviewed by the authority who has signed the BNPL agreement with corporate customer on a quarterly basis.
- All the Circles to ensure timely apportionment of Speed Post item **revenue collected under NAF to the other booking Circles by the last date of the** month in which bill is settled by the customer**.**

10.4 Advance Payment : Regulations # 173

- A Contractual Customer who enters into an Agreement with concern authority is eligible for making Advance Payment on Postage, Fees, Other Charges.
- Amount will be credited in a particular Account (a unique Customer ID allotted to Customer) which is debited as and when consignments are booked.
- Eligibility Conditions:
- Min advance of deposit is Rs. 10,000 for booking of Speed Post Documents. Such Customer has to give the data in Excel file.
- All other conditions are same for BNPL Customers.
- Requests for Advance Payment Facility of contractual customers may be approved by authorities designated to sign the agreement and need not be referred to Regional/Circle Office

10.5 Discount Structure for Contractual Customers

10.5.1 Volume Discounts.

- In order to promote and attract new business as well as start-ups, MSMEs etc. and to expand the revenue share of the Department by including the best practices of the market, the following volume discounts are given to contractual bulk customers for Inland Speed Post document

Monthly Revenue (excluding GST)	NTD Discount	Local TD Discount
Up to Rs. 2,00,000	No discount	No discount
Up to Rs. 9,00,000	10%	20%
Up to Rs. 45,00,000	20%	25%
Up to Rs. 1,30,00,000	30%	30%
Up to Rs. 6,50,00,000	40%	35%
Above Rs. 6,50,00,000	50%	40%

- 1% additional discount is offered to contractual customers who either avail advance deposit facility or make payment at the time of booking. In case monthly revenue is more than Rs. 25 Lakhs, additional discount for these customers is 2%.
- No discount on the Value-Added services opted by customer.

10.5.2 Flat Rate of Discount for BNPL customers.

- Flat Rate of discount is also available for BNPL customers who commit to provide average monthly business of Rs. 25 lakhs and above for atleast two months.
- The Flat Rate of discount will be offered to the customer in the slab in which the average monthly business for the entire contract period corresponds to.
  For example, if a BNPL customer projected to provide Speed Post document business of Rs. 1.5 Cr during the next 3 months, with Rs. 80 lakh business in the 1st month, Rs. 30 lakh in 2nd month and Rs. 40 lakh in 3rd month. Then the discount slab applicable for the average monthly business i.e, Rs. 50 Lakh, will be applicable.
- In this case, the Flat rate of discount will be adjusted in a cycle of every three BNPL monthly bills.
- Approval of Head of Circle is necessary for offering such flat rate of discount to BNPL customers.

10.5.3 Special Additional Discount to new BNPL customers.

- New BNPL customers who give monthly business of at least Rs. 50,000, are provided with an additional discount of 5%, over and above the normal eligible discounts.

- This new additional discount is available for the first six BNPL monthly bills of the new BNPL customer.

CHAPTER – XI

CITIZEN CENTRIC SERVICES

PO Regulations,2024 Ch-XII,Regulations # 174

11.1 General:

- To facilitate various Citizen-centric services aimed to provide improved public access to essential Govt / Corporate Services & Products.
- Aims to enhance the ease of access for citizens and foster collaboration between government / corporate entities and the Department.
- **Clients** : All Ministries, Central & State Government Departments, Local Bodies, Public / Private Entities can avail.
- It encompasses submission of Proposals, Inventory Management, Financial Transactions and Regulatory Compliance.
- To provide a Platform to Citizens to access various Govt Services, Financial settlements with Partners.
- The charges, operating and accounting procedures for operationalisation of these partnerships or agreement may vary from case to case.
- **Proposal :** Clients shall submit detailed Proposal to BD Cell at Divisional / Regional / Circle Office with details of Products, Services, Delivery Area Post Offices etc. and enter into an Agreement.
- **Validity :** Agreements remail valid for a minimum period of 3 years & may be extended on mutual understanding.
- **Commission / Service Charges** : Rates are fixed after mutual understanding between DoP & Client, which are periodically reviewed.
- **Taxes :** The Client will bear the GST on the Commission / Service Charges of the Department and is responsible for remitting the GST or Taxes to the GST Department. DoP is responsible to remit GST or Taxes on Commission / Service Charges collected from the client, to the GST Department.
- Settlements :

  a. Payments to Dept for services through the DoP : Frequency of payments like Weekly, Bi-weekly, Monthly, shall be specified in Agreement. In case of any delay, 12% penalty per annum on the outstanding amount, is liable to be paid to DoP.

  b. Payments to Clients by DoP for Products / Items: No advance payment by DoP. Nodal Office will transfer Net amount to Client after deducting applicable Commission / Service charges, GST, Taxes etc. Payments are made through A/c payee Cheque, NEFT with Statements at agreed frequency. Client is responsible to collect the Cheque from Nodal Office.

11.2 Current Citizen-Centric Services :

- Aadhaar Enrolment & Update Services.
- Processing of Passport Application & Police Clearance Certificates through POPSK.
- Railway Ticket reservation through India Post Passenger Reservation System.
- Retail Post Services.
- Physical verification of Prime Minister Employment Generation Program Units (PMEGP).
- Physical verification & Collection of KYC forms of Mutual Fund Investors.
- AMFI Mutual Fund Distribution
- BSE Mutual Fund Distribution
- e-Products and Services like e-Post and e-Payment.
- Sale & Recharge of BSNL SIM Cards
- Contact Point verification of Informal Micro Enterprises.

Post Office Common Service Centre Service is discontinued w.e.f 28.05.2025

11.2.1 Aadhaar Services :

- To provide easy access & convenience to Citizens to avail Aadhaar related services.
- 13,352 Aadhaar Centres in Pan India.
- DoP has distributed Mobile, Laptop Aadhaar Kits to reach out the Remote locations.
- Services available in identified Post Offices including some Branch Offices.
- DoP in association with APS Army Postal Service & UIDAI started Aadhaar services for Defence forces. 110 Aadhaar Centres functional under APS.
- **Aadhaar Enrollment Service** : A resident's demographic and biometric information is captured to create a new Aadhaar identity.
- Aadhaar Update Services:
    - Mandatory updates which are mandated every 10 years.
    - Demographic updates-changes to Name, email ID, Mobile number, Address and Date of Birth.
    - Biometric Updates – Refreshing facial images, fingerprints and iris scans.

11.2.2 Post Office Passport Seva Kendra (POPSK) :

- Providing all Passport related services to Citizens of India in designated Postal Outlets in association with MEA Ministry of External Affairs under MoU.
- DOP and MEA have committed to establishing a POPSK in every Lok Sabha constituency.
- As on 31.12.25, there are 452 POPSKs operational.

- **Responsibility of DoP :** DoP will provide minimum 300 Sq. Feet to 1000 Sq. Feet space, in designated Post Offices. DoP will also provide the necessary Civil & Electrical works with initial & recurring Costs. MEA will transfer Rs. 3 Lakhs per location to DoP (Sansad Marg HO).
- **Responsibility of MEA :** Impart training to DoP Officials. Access, User ID, Password, MIS to Member O, CGM BD, All CPMsG, GM BD, All Grams PAF, All Directors PAF, all Regional PMsG for monitoring. Provide Furniture, Fixtures, Signates, Computer Hardware, Peripherals, Operating Software & its maintenance. Provide MPLS Multi Protocol Label Switching Network & pay its Charges & maintenance.
- **Charges :** MEA will pay Rs. 330 per Application to DoP, processed on quarterly basis.
- **Operations :** DoP will provide 2 Postal Assistants & 1 as Leave Reserve. Services like Housekeeping, Safety, Security, Electricity, Drinking water, Public convenience are provided. It is under the control of Postmaster. The Centre works for 5 days in a week.

11.2.3 India Post Passenger Reservation System (IP-PRS) :

- An MoU with Ministry of Railways signed on 31.07.2007 to extend & facilitate of Railway Ticket Reservation through Post Offices.
- Currently Integrated Passenger Reservation System (IPRS) service is available in 86 Post Offices.

11.2.4 Retail Post Services

Post Offices are now one-stop shops to provide a range of utility services to customers under "Retail Post". These include

- collection of electricity bills, telephone bills, taxes and fees.
- Supply and distribution of Gangajal in 250 ml bottles through 4116 Post Offices across the country.
- Delivery of holy Prasadam from various Shrine Boards across 118 temples under Holy Blessings service.
- Sale / Distribution of National Flags under the Har Ghar Tiranga Campaign.

11.2.5 Physical verification of Prime Minister's Employment Generation Programme (PMEGP) Units.

- Under MoU with the Khadi & Village Industries Commission (KVIC).
- Undertake Physical verification of Prime Minister's Employment Generation Programme (PMEGP) Units.
- The verification facilitates the adjustment of Government subsidy to the loan account of the beneficiaries under the PMEGP.

11.2.6 Know Your Customer (KYC) Documents verification / Collection.

- Under MoU with the Unit Trust of India (UTI) and Specified Undertaking of the Unit Trust of India (SUUTI).
- Undertakes door-to-door collection and verification of KYC documents from Mutual fund investors.

11.2.7 e-Products & Services.

e-Post

- e-Post is the unregistered hybrid mail service that provides electronic transmission of messages, and their delivery in hard copies at the destination through postmen / delivery staff.
- Available for both retail and corporate customers.
- Available in more than 13,539 post offices.
- Can be sent by visiting the Post Office or by registering as a pre-paid user of e-Post retail.
- Enables corporate customers, including government departments, PSUs (Public Sector Units), SMEs (Small & Medium Enterprises) and Companies, to draft, design and send messages as per their business requirements, from their office premises.

e-Payment

- A simple, convenient and smart solution for the collection of bills and other payments from customers across the country for various organizations.
- Many-to-one solution that allows the collection of amounts against telephone bills, electricity bills, examination fees, taxes, university fees, school fees etc. on behalf of the organization.
- Collection is consolidated electronically and payment is made centrally to the biller.

11.2.8 KYC Verification through India Post.

- This service bridges the gap between the formal financial system and the under covered sections of society, fostering economic empowerment and financial inclusion, reducing inequality and contributing to the overall development of the nation.
- Collaboration between DOP and Mutual fund companies for KYC verification, simplifies the KYC process for the customers.
- MoU signed with Nippon India Mutual Fund, SBI Mutual Funds and Association of Mutual Funds in India (AMFI) for investors of all 50 Asset Management Companies registered with AMFI.
- Helps to ensure regulatory compliance for legacy investors residing in far corners of the country.
- Helps investors to revive their folios and continue to invest seamlessly in mutual funds.
- Promotes financial inclusion, particularly in remote and underserved areas.
- Complies with SEBI regulations to ensure secure and efficient investor servicing.

11.2.9 AMFI Mutual Fund Distribution through India Post.

- Under MoU with AMFI, India Post acts as a distributor to facilitate mutual fund investments.
- Helps to enhance mutual fund penetration in smaller towns and rural regions.

11.2.10 Sale & Recharge of BSNL SIM Cards

- Under MoU with BSNL, the Post Offices will be the Points of Sale for BSNL SIM cards and mobile recharge services.
- BSNL will provide SIM stock and training, while DoP will onboard new customers for BSNL and facilitate transactions in a standardised and secure manner.

11.2.11 BSE Mutual Fund Distribution through India Post.

- Under MoU with BSE Ltd., post offices facilitate the distribution of mutual fund products.
- Combines BSE's StAR MF platform with India Post's network to enable wider last-mile access to formal investment avenues.
- Selected employees and agents of DoP trained and certified as mutual fund distributors, who will offer mutual fund products and related investor services through the BSE StAR MF platform.

11.2.12 Contact Point verification of Informal Micro Enterprises.

- MoU with Small Industries Development Bank of India (SIDBI) to undertake Contact Point verification (CPV) for credit under-writing process on credit marketplace for Informal Micro Enterprises (IMEs) registered on the Udyam Assist Platform (UAP)
- Establishes a formal institutional framework for supporting verification, data integrity and credit enablement initiatives for micro enterprises.
- Verification process includes confirmation of demographic details, business particulars and location-based validation, supported by geo-tagged evidence, in accordance with the CPV framework prescribed by SIDBI.
- Helps to support national priorities such as MSME development, financial inclusion and formalization of the informal economy.

CHAPTER – XII

BANKING SERVICES

Regulations # 180

12.1 Know Your Customer :

The prevention of Money Laundering Act (PMLA) came into force w.e.f 1st July 2005. The Act was amended on 01.06.2009. Department of Posts was brought into the ambit of this Act with this amendment wherein Section 2(1) (1) listed Department of Posts in the Government of India as a “financial institution”. From 01/06/2009 onwards, KYC (Know Your Customer) policy is applicable to Post Office Savings Bank/National Savings Scheme accounts. The objective of KYC/AML/CFT guidelines is to prevent money laundering or terrorist financing activities by use of Post Office Savings Bank intentionally or unintentionally by criminal elements. The primary guidelines for AML and KYC for Post Office Small Savings Schemes are governed by **SB Order no.12/2023 (Master circular no.2), which implements the PMLA norms.** KYC procedures also enables the post office to know/understand their customers better which in turn help them manage the risks prudently.

It has been decided by Ministry of Finance that from 1.4.2016, interest rates of small savings schemes will be reviewed and revised on quarterly basis. Ministry of Finance (DEA) also notifies the maturity/premature value of RD, NSC (VIII-issue) and KVP.

12.2 Interest rates on various Savings schemes declared by MoF on Financial Quarterly basis :

SL. No.	Types of savings accounts	Compounding frequency
1	Post Office Savings Account	Annually
2	National Savings Time deposit - 1 year	Quarterly
3	National Savings Time deposit - 2 year	Quarterly
4	National Savings Time deposit - 3 year	Quarterly
5	National Savings Time deposit - 5 year	Quarterly
6	National Savings Recurring Deposit Scheme (5 year)	Quarterly
7	Senior Citizens Savings Scheme (5 year)	Quarterly paid
8	National Savings (Monthly Income Account) Scheme Account (5 Year)	Monthly paid
9	National Savings Certificate (VIII Issue) (5 Year)	Annually
10	Public Provident Scheme	Annually
11	Kisan Vikas Patra Account	Annually
12	Sukanya Samriddhi Account Scheme	Annually
13	Mahila Samman Savings Certificate	Quarterly

12.3 The Government Savings Promotion General Rules, 2018 – Short Notes

a. Definitions :

- **Accounts Office** - means an office of a Government Savings Bank authorized to open an account.
- **Eligible Balance** - means the amount of balance at the credit of the account, including interest accrued thereon, after effecting recoveries on account of outstanding principal and interest, if any, in respect of a loan availed by the depositor.
- **Joint Account** - means an account opened in the names of more than one and up to four individuals
- **Matured account** - means an account, which has completed its term or extended term and has become due for payment.
- **Non-resident Indian** - means an individual being a citizen of India or a person of Indian origin who is not a 'resident' as per the provisions of the Income Tax Act, 1961 (~~43~~ Section 2(30) of 1961).
- **Officially Valid Document** - means the passport, the driving license, the Voter's Identity Card issued by the Election Commission of India, job card issued by Mahatma Gandhi National Rural Employment Guarantee Act duly signed by an officer of the State Government, letter issued by the National Population Register containing details of name and address.
- **Operation of an Account** - means opening of, deposit in, transfer of or withdrawal from an Account.
- **Passbook** - means a document, in physical or electronic form, issued by an Accounts Office containing particulars of the depositor and details of transactions made in that account.
- **Single Account** - means an account opened in the name of one individual.
- **Transfer** - means transfer of an account of a depositor from one Accounts Office to another Accounts Office.

b. Eligibility to open an account

- An adult who is a resident citizen of India.
- A Minor who has attained the age of ten years.
- A guardian on behalf of a minor or person of unsound mind.

c. Opening of an account

- An Account may be opened by the depositor either by visiting the Accounts Office in person or through permissible electronic modes including internet or mobile banking application.
- A blind or visually challenged or illiterate depositor may open joint account with literate depositor.

d. List of Identity Documents

- Aadhaar Number issued by the Unique Identification Authority of India. Provided that:

(a) Where the Aadhaar number has not been assigned to an individual he shall furnish the proof of application for enrollment for Aadhaar is submitted at the time of opening of the account and the account holder shall furnish the Aadhaar number within a **period of six months** from date of opening of the account for linking the account with Aadhaar Number.

(b) If a depositor has already opened an account and has not submitted his Aadhaar Number, he shall do so **within a period of six months with effect from 01.04.2023.**

And in the event of failure of the depositor to submit the Aadhaar number within the specified period of six months, his account shall cease to be operational till the time he submits the Aadhaar Number.

- Permanent Account Number / Form 97 (as per Income Tax Rules, 2026 and SB order no.02/2026 of DOP).

Provided that the individual who has not submitted the PAN at the time of opening of the account shall submit the same **within a period of two months** from the date of happening of any of the following events. Whichever is the earliest.

a. The balance at any point of time in the account exceeds fifty thousand rupees
b. The aggregate of all credits in the account in any financial year exceeds one lakh rupees
c. The aggregate of all withdrawal and transfers in a month from the account exceeds ten thousand rupees

- Any other document as may be considered necessary by the Accounts Office including those related to the nature of business and financial status of the depositor.

***Note**:*
1. Mobile number is compulsory for creation of CIF and opening the account maximum five CIF can be attached with one CIF
2. SB order no.02/2026 – Implementation of revised Income Tax Rules which replaced Form 60/ 61 with Form 97 for individuals and 98 for institutions; replaced Form 15G and 15H with Form 121.

e. List of Proof of Address Documents

- Utility bill which is not more than two months old of any service provider (electricity, telephone, post paid mobile phone, piped gas, water bill);
- Property or Municipal tax receipt;
- Pension or family pension payment orders issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address;
- Letter of allotment of accommodation from employer issued by the State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions;

- ✓ In Joint Account, identity documents of all the depositors are needed.
- ✓ In accounts on behalf of minor or person of unsound mind, the identity documents of the guardian are required.

- ✓ Account opened through, the agent shall affix signature and mention the particulars of his/her agency on the identity documents.
- ✓ In case of change of address, the depositor shall submit the relevant identity document with updated address within a period of **three months**.

f. Modes of Deposit

- ➢ In cash in Indian rupees; or
- ➢ by means of a crossed Cheque, a Demand Draft or a Pay Order; or
- ➢ by submitting a signed withdrawal Form in respect of a savings account standing in the same Accounts Office; or
- ➢ by electronic transfer permitted by the Reserve Bank of India in respect of similar transactions in commercial banks.
- ✓ *In case of deposit by means of a cheque, the date of realization of the cheque shall be the date of deposit.*

g. Types of Accounts

- ➢ Single Account
- ➢ Joint Account
  - Joint 'A' to be operated by all the depositors or the surviving depositors jointly.
  - Joint 'B' to be operated by any of the depositors or the surviving depositors severally.
- ➢ An account opened as a Single Account cannot be subsequently converted into a Joint Account or vice versa.
- ➢ The Serial numbers of the depositors in a joint account cannot be changed subsequently.

h. Payment of Interest

- ➢ No interest shall be payable on an account opened or maintained, or on a deposit made, in contravention of these rules.
- ➢ In an account which has matured but not closed, the eligible balance in the account shall continue to earn interest at the rate applicable to the Post Office Savings Account till the closure of the account.
- ➢ Any interest credited erroneously to an account shall be reversed immediately on the detection under written intimation to the depositor.

i. Operation of an account opened in the name of a minor

- ➢ An Account opened in the name of a minor shall be operated by
  - i. the guardian, if opened by the guardian;
  - ii. the minor, if opened by the minor.
- ➢ An account opened on behalf of a minor, when the minor attains majority, the minor shall submit a revised application on which his signature shall be attested by his guardian who opened the account.
- ➢ On death of minor or person of unsound mind, the eligible balance shall be paid to the nominee (or to guardian if nomination is unavailable.)

j. Operation of an account by depositors suffering from physical infirmity or by differently-abled persons (including persons with autism, cerebral palsy and mental retardation)

- Any literate person of depositor's choice can be authorized to operate on his behalf.
- Such authorization can be either withdrawn or varied at any time by the depositor.

Withdrawal from an account:

- At the time of payment of maturity proceeds or partial withdrawal or interest, the depositor shall affix his signature or thumb impression *in the presence of* the authorized officer who shall verify the identity of the person.
- Guardian to furnish the following certificate for withdrawal:
  "that the amount sought to be withdrawn is required for the use of Mr./ Ms. _________ who is minor or a person of unsound mind and is alive on this day."
- Payment can be made through any of the following modes:
  i. by transfer to the Savings Bank account of the payee,
  ii. by a crossed cheque,
  iii. by cash, if the amount is below the prescribed limit.

k. Transfer of an account

- Account may be transferred from one Post Office to another anywhere in India.
- Application may be submitted to either the Post Office where the account is maintained or to the Post Office where it is to be transferred.
- Transfer can be done only by the Head Post office.

l. List of documents (in original) to be transferred to the transferee office

- Account Opening Form,
- Specimen signatures of the depositors,
- Particulars of nomination,
- Identity documents,
- Updated Account Statement or Ledger,
- Certified copy of Savings Certificate, in case of Savings Certificate,
- Pay Order or Demand Draft in respect of the balance at the credit of the Account.

m. Nomination

- Nomination is mandatory for all types of National Savings Scheme accounts.
- Maximum four individuals can be nominated.
- If nominee is a minor, the depositor shall appoint an individual to receive the payment on the death of the depositor during the minority of the nominee.
- In case of an account opened by the minor or on behalf of a minor, or a person of unsound mind nomination shall be made by the guardian who may nominate any individual, including himself.
- Nomination can be varied by the depositor any time before the maturity of the account.
- Nomination stands cancelled on:
  i. death of all the nominee,
  ii. transfer of the account as security (pledging)

- If depositor is illiterate, attestation by two witnesses is required while making/altering nomination.
- No witness is necessary for literate depositors.

n. Payment on the death of depositor

- If nomination in force:
  - to the nominee(s) on production of proof of death of depositor(s) and other nominee(s), if any.
  - If any nominee dies, his specified share in the eligible balance shall be distributed among the surviving nominees in the same proportion as their specified shares.
  - If nominee is minor to the appointee or guardian, as the case may be.

- If no nomination in force:
  - If probate of his will or letters of administration of his estate or a succession certificate or legal heir certificate issued by Taluk level revenue officer is not produced within six months from the death of the depositor then,
    - if the eligible amount in the account does not exceed Rs.5lakhs, the authority may pay the same to any person appearing to him as the rightful claimant and to his satisfaction to be entitled to receive the amount, when submitted with relevant documents.
    - if amount is above Rs. 5 lakhs, shall be paid to the claimant on submission of *'Succession Certificate'* issued by the court along with other relevant documents.

o. Pledging of an account (where the provision of the Savings Scheme so permit)

- Where the provision of the Savings Scheme so permit, an Account may be pledged or transferred as security, on an application made by the depositor supported with acceptance letter from the pledgee.
- Transfer of an account as security may be made to:
  1. the President of India or the Governor of a State in his official capacity;
  2. the Reserve Bank of India or a Scheduled Bank or a Cooperative Society, including a Co-operative Bank;
  3. a Public or Private Corporation or a Government Company;
  4. a Local authority;
  5. a Housing finance company approved by the National Housing Bank and notified by the Central Government.
- Guardian to certify that minor/person of unsound mind is alive and that the transfer is for his benefit.
- A blind or a person with physical infirmity may pledge his deposit through any literate individual whom he authorizes.
- The transferee of an account, until it is transferred back, shall be deemed to be the depositor.
- Payment of the eligible balance in an account held by Army, Air Force and Navy personnel.-

  Notwithstanding anything contained in rules 14 and 15, where a depositor serving in the Army, Air Force or Navy dies or deserts, the Commanding Officer of the Corps, department, detachment, unit or ship to which the depositor belonged, or the Committee of Adjustment, as the case may be, may send a requisition to the authorised officer of the accounts office where the account stands for payment of the eligible amount to the Commanding Officer or the Committee of adjustment. The Post office shall be bound to comply with such requisition even though there is in force at the time of death or desertion of the depositor a nomination made in favour of any person.

p. Passbook

The passbook shall contain:

- Customer Identification number,
- Name and address of Accounts Office,
- System generated unique accounts number,
- Name of the scheme,
- Name and address of the depositors,
- Type of account (single or joint-A or Joint-B or Minor or authorized),
- Amount of deposit,
- Date of deposit, date of extension and date of maturity,
- Nomination registration number and date.
- C and B class offices have to attach the pass book along with voucher at the time of closure of the account and send to HO/SBCO
- Pass book should be compulsorily produced along with application for withdrawal

q. Loans and partial withdrawal:

- Loans and partial withdrawals from an account shall be allowed where permissible under the provisions of a Savings Schemes, and shall be subject to the conditions specified therein.
- In case of an account opened on behalf of a minor or a person of unsound mind, loan or partial withdrawal shall be permitted to the guardian on furnishing the following certificate

In an account on behalf of a minor or a person of unsound mind, loan or partial withdrawal is permitted to the guardian on furnishing certificate: *"Certified that the amount sought to be withdrawn is required for the use and welfare of Shri/Smt/Master/Kumari_________who is a minor/ a person of unsound mind/ a person incapable of operating his account due to physical infirmity and is alive on this______the day of________(month),__________(year)."*

- An account opened by a minor, the loan or partial withdrawal shall be permissible to the minor.
- Depositor suffering from physical infirmity, including blindness, that renders him incapable of operating his account, may avail the facility of loan or partial withdrawal through an individual authorised by him.

12.4 Fees to be charged for various services :

Sl.	Details of service	Fee
1	Issue of duplicate pass book	Rs 50/-
2	Issue of statement of account or deposit receipt	Rs 20/- in each case
3	Issue of pass book in lieu of lost or mutilated	Rs 10/- per registration

	certificate	
4	Cancellation or change of nomination	Free
5	Transfer of account	Rs 100/-
6	Pledging of account	Rs100/-
7	Issue of cheque book in Savings Bank Account	
	a. Up to 10 leaf in a FY	Free
	b. Above 10 leaf in a FY	Rs 2/- per leaf
8	Charges on dishonor of cheque	Rs 100/-
Tax as applicable on the above service charges shall also be payable.		
9	CGST Collection on Banking and Financial Services	9%
10	SGST Collection on Banking and Financial Services	9%
11	UTGST Collection on Banking and Financial Services	9%

12.5 Forms to be used for operation of an account:

Sl.	GSPR Form No	SB Order Form No.	Purpose
1	GSPR-1	AOF	Opening of Account
2	GSPR-2	SB-103	Pay in slip
3	GSPR-3	SB-7	Withdrawal Form
		SB-7C	Application form for Loan/withdrawal from RD/PPF and SSA Accounts
4	GSPR-4	SB 5, SB 5A	Pass Book
5	GSPR-5	SB 10(b)	Application for Transfer of Account
6	GSPR-6	GSPR-6	Application for Extension of Account
7	GSPR-7	GSPR-7	Application for Pledging of Account
8	GSPR-8	SB-7B	Application for Premature closure of Account
9	GSPR-9	SB-7A	Application for Final Withdrawal & Closure
10	GSPR-10	GSPR-10	Form for making nomination or Change or Cancellation of nomination
11	GSPR-11	GSPR-11	Claim Form (Deceased)
12	GSPR-12	GSPR-12	Form for authorization of operation of account
13	GSPR-13	GSPR-13	Affidavit
14	GSPR-14	GSPR-14	Letter of disclaimer
15	GSPR-15	GSPR-15	Bond of Indemnity

12.6 National Savings Scheme Rules

12.6.1 The Post Office Savings Account Scheme, 2019 –

- "**Year**" means a period of twelve months commencing on the 1st day of April to 31st March of following year.
- Only one account can be opened by an individual as a single account.

Eligible to Open Account:

- a single adult;
- **three** adults jointly;
- a guardian on behalf of a minor;
- a guardian on behalf of a Persons with mental illness or intellectual disability;
- a minor who has attained the age of ten years, in his own name.

Joint Account:

- The share of an individual in the balance in a joint account shall be in equal proportion.
- On the death of one of the account holder in a joint account, the surviving account holder shall be treated as the sole owner of the account.
  - He may continue the account if he has no other single account in this Scheme. If he already has another account, this account shall have to be closed.

Deposits and Withdrawals:

- Minimum initial deposit: INR.500.
- Minimum subsequent deposit: INR.10.
- Maximum deposit: No limit.
- Minimum withdrawal: INR.50.
- Pass book has to be presented, if withdrawal is using SB-7
- All deposits and withdrawals are allowed in whole rupee only.
- No withdrawal is permitted that will reduce the balance below INR.500.

Interest on deposits:

- Rate of interest is revised by Ministry of Finance quarterly.
- The interest is allowed for a calendar month on the lowest balance at the credit of an account between the close of the tenth day and the end of the month.
- Interest shall be calculated and credited in the account at the end of each year.
- The interest shall be allowed only on sums of whole rupees.
  - *Any amount of fifty paisa or more shall be treated as one rupee and any amount less than fifty paisa shall be ignored.*
- If balance falls below INR.500 between the tenth and end of the month, no interest is allowed for that month.
- If an account is closed during a year, interest shall be paid upto the end of preceding month.

- ✓ On death of an account holder, the interest in his account shall be paid only in the end of the month preceding the month in which the account is closed.

Issue of Cheque Book:
- ✓ A cheque book of ten leaves may be issued free of charge in a calendar year.
- ✓ Subsequent issue of cheque book shall be charged at **two rupees** per cheque leaf.

Silent Account:
- ✓ An account becomes 'Silent Account~~s~~' if no deposit or withdrawal has taken place for consecutive three financial years.
- ✓ Transaction is allowed only after revival of silent account.
- ✓ Credit of interest in a Silent Account shall not be treated as a non-transaction.
- ✓ A maintenance fee of Rs 50/- shall be deducted in each financial from the account, if the balance in the account is less than 500/-. If the balance in the account becomes 'nil' the account shall stand automatically closed.

Closure of Account:
- ✓ The account may be closed at any time by the account holder.

12.6.2 The National Savings Recurring Deposit Scheme, 2019 –

- ✓ "**Year**" means a period of twelve months commencing from the date of first deposit in the account.
- ✓ An individual may have more than one account in his name or jointly with another.

Eligibility to Open Account:
- ✓ a single adult;
- ✓ upto three adults jointly;
- ✓ a guardian on behalf of a minor or a Persons with mental illness or intellectual disability;
- ✓ a minor who has attained the age of ten years, in his own name.

Maturity period.- The maturity period of the account shall be five years.

Deposits:
- ✓ Generally 60 monthly deposits in an account.
- ✓ Minimum denomination: INR.100 (or above in multiples of INR.10.)
- ✓ Initial funding to be done at the time of account opening.
- ✓ Denomination cannot be varied during the currency of account.
- ✓ Subsequent deposits:
    - o if account is opened before the sixteenth day of a calendar month, subsequent deposits to be made upto the fifteenth day of each month;
    - o if the account is opened between the sixteenth day and the last working day of a calendar month, deposits shall be made upto the last working day of each month.

Defaults in deposits:

- ✓ Maximum 4 defaults allowed in a RD account.
- ✓ If more than four defaults, the account is treated as 'discontinued.'
- ✓ Revival of 'discontinued account' is allowed with grace period of 2 months, which is allowed after 4 defaulted months.
- ✓ However, all the six deposits including the default fee to be paid in one lumpsum.
- ✓ After 6 months of discontinued account, account cannot be revived.
- ✓ Default fee: INR.1 for every INR.100 denomination of a defaulted installment for each month of default.
- ✓ If there are not more than four defaults in monthly deposits, the account holder may, at his option, extend the maturity period of the account by as many months as the number of defaults and deposit the defaulted instalments during the extended period.

Advance deposits:

- ✓ Advance deposits cannot be made in a 'discontinued account.'
- ✓ Advance deposits can be made in any month during the currency of account ie. at the time of opening of the account or any time thereafter.
- ✓ Minimum six-monthly installments including the current month shall be made to be eligible for rebate.
- ✓ If the advance deposits are made for a period less than 12 months, the rebate will be that of 6 monthly advance deposits only.
- ✓ Rebate is given irrespective of whether the amount was deposited in one lump sum in any calendar month or on different dates in any calendar month.
- ✓ Advance deposits may be made for any period up to five years.

Sl. No.	Number of advance deposits	Rebate for an account of INR. 100 denomination
1.	6 or more deposits including current month deposit but not exceeding 11 deposits made in any calendar month.	INR.10.
2.	12 or more deposits including current month deposit made in any calendar month.	INR.40 for every 12 deposits and INR.10 for the balance, if any, of not less than 6 deposits.

Premature closure:

- ✓ Allowed after three years.
- ✓ Not allowed until the period for which any advance deposits have been made.
- ✓ Interest is at the same rate as the Post Office Savings Account.

Maturity:

- ✓ Amount on maturity will be revised quarterly by Ministry of Finance.
- ✓ Discontinued and not been revived account to receive an amount in the same proportion to the maturity.

- ✓ The amount payable on final closure on maturity.
- ✓ The amount payable shall be rounded off to the nearest rupee.

Accounts continued beyond maturity period with or without fresh deposits:

- ✓ The account may be continued for a further period of up to a maximum of five years in the same denomination with or without deposits by making an application in SB-EXT1 within 6 months from the date of maturity.
- ✓ The continued account may be closed at any time. Then the amount of repayment will be calculated as per the prescribed rates specified from time to time.

1. If Account is continued with Fresh Monthly Deposits :

After completion of maturity (and any permitted extension), if all 60 monthly deposits have been made, the account holder may continue the account for up to 5 more years by making monthly deposits equal to the original deposit amount.

Completed Years of Continuation	Amount Repayable per ₹100 Account (₹)
1 Year	9,013.82
2 Years	10,928.10
3 Years	12,983.98
4 Years	15,191.92
5 Years	17,563.19

If closed before completing one year, maturity value plus POSA interest for completed months and deposits made during continuation are payable.

2. If Account is continued without Fresh Deposits:

The account holder may retain the maturity proceeds for up to 5 years without making fresh deposits.

Completed Years of Retention	Amount Repayable per ₹100 Account (₹)
1 Year	7,766.26
2 Years	8,340.71
3 Years	8,957.65
4 Years	9,620.23
5 Years	10,331.81

Interest Applicable During Partial Years

Situation	Interest Rate
Continuation with fresh deposits – incomplete year	Post Office Savings Account (POSA) rate
Retention without fresh deposits – incomplete year	Post Office Savings Account (POSA) rate
Retention after maturity (discontinued/permissible default accounts)	Scheme rate for completed years and POSA rate for completed months (up to 5 years)

Repayment on the death of the account holder:

- ✓ On the death of the account holder in a single account, or of all the account holders in a joint account, no further deposits shall be made in the account.
- ✓ Repayment shall be made to the nominee or legal heirs.
- ✓ Then the amount of repayment will be calculated as per the prescribed rates specified from time to time.
- ✓ If there are upto three surviving nominees or legal heirs, they may continue the account after issue of claim sanction by making application to the post office.
- ✓ On the death of the guardian of minor or a person of unsound mind, the new guardian may close the account and claim the amount if the same is required in the interest of such account holder.
- ✓ On death of guardian, the succeeding guardian shall be eligible to operate the account of the Minor or the person of unsound mind.

12.6.2.1 Protected Savings Scheme(PSS):

Under the Protected Savings Scheme, on the death of depositor before maturity of the account, the legal heir is entitled to get full maturity value, subject to the conditions:

- ✓ The payment of full maturity value under this paragraph shall be restricted to the maturity value of an account of the denomination of one hundred rupees (even in cases of account holder having multiple accounts with denominations exceeding or not exceeding one hundred)
- ✓ The account has not become a discontinued account.
- ✓ The account should have completed at least two years on the date of death of depositor.
- ✓ The age of the account holder at the time of opening the account was not less than 18 years and not more than 55 years.
- ✓ If more than one account of the denominations exceeding one hundred rupees benefit is given to the account specified by the depositor.
- ✓ If no account has specified, benefit is given to the earlier account which qualifies the eligibility conditions.
- ✓ The first 24 monthly deposits have been made without default.
    - The amount of defaults, if any, after 24 months from the date of opening, together with revival fee on such amount at the specified rate, shall be deducted from the amount payable under PSS.
- ✓ No loan has been made from the account during the first 24 months.
    - If a loan has been availed after 24 months from date of opening, any outstanding amount of such loan with interest due shall be deducted from the amount payable under PSS.
- ✓ The claim should be made within a year from the date of death of the account holder.
- ✓ The amount of advance deposits remaining after the death of the account holder, if any, shall be refunded back to the claimant along with the full maturity value of the account under PSS.

- ✓ If the account holder has more than one account of the denominations not exceeding one hundred rupees the benefit is given to such accounts specified by the account holder subject to the maturity value of an account of one hundred rupees.
- ✓ If the account holder has more than one account of the denominations exceeding one hundred rupees the benefit is given to such accounts specified by the account holder subject to the maturity value of an account of one hundred rupees.
- ✓ If no account is specified by the account holder this benefit is given to the earlier accounts which qualifies the eligibility conditions.
- ✓ If there are more than one account with different nominations the benefit is given to the earlier accounts which qualifies the eligibility conditions.
- ✓ In case of an account of denomination of more than one hundred rupees, the proportionate maturity amount which shall bear the same proportion to the full maturity value as the number of instalments deposited in the account bear to sixty shall be calculated and if the amount so calculated exceeds the full maturity value of an account of the denomination of one hundred rupees, no benefit under this paragraph shall be admissible.
- ✓ If the said proportionate maturity value is less than the full maturity value of an account of one hundred rupees denomination, then an amount equal to the maturity value of a one hundred rupees denomination shall be payable under the Protected Savings Scheme.
- ✓ If a deceased account holder has more than one account having denominations of less than one hundred rupees eligible for benefit under this Scheme, but the total of their denominations exceeds rupees one hundred, the benefit of this Scheme shall be admissible only if the combined proportionate maturity amount, of all such accounts is less than the maturity value of the account of one hundred rupees denomination.
- ✓ HO is the sanctioning authority for all PSS claims

Loan:

Loan can be availed in RD account under the conditions:

- ✓ The account should not be a discontinued one.
- ✓ Account should have completed minimum one year.
- ✓ Minimum of 12 monthly installments should have been made.
- ✓ Maximum available loan amount is 50% of the balance at credit including that of advance deposits made.
- ✓ The loan amount should be a multiple of INR.10.

Repayment of Loan:

- ✓ The loan may be repaid, at any time during the currency of the account in one lump sum or in equal monthly installments.
- ✓ Simple interest at the rate of 2% over and above the RD interest rate is applicable to the loan.
- ✓ If repaid in one lump sum, interest shall be calculated on the amount of loan from the date of withdrawal to the date of repayment.

- ✓ If repaid in equal monthly installments, the amount of each installment shall be in multiples of ten rupees.
    - o The number of installments shall not exceed the number of months remaining for maturity of the account.
    - o The interest shall be calculated on the amount remaining unpaid at the end of each month from the month of withdrawal of the loan.
- ✓ Unpaid loan amount with interest, if any, can be recovered from the amount payable at the time of the closure of account.
- ✓ The amount of interest recoverable on loan repaid on any one occasion shall be rounded off to the nearest rupee.

Procedure on the minor attaining majority:

- ✓ The minor attaining majority can continue the account for the full period.
- ✓ If minor does not continue the account any longer, he may claim proportionate amount as specified.
- ✓ For continuing the account, needs to furnish a certificate as:
    - o *"I hereby declare that the General Rules and the National Savings Recurring Deposit Scheme, 2019 have been read by/to me and I accept the said rules and the scheme and all such amendments thereto as may be issued from time to time as binding on me."*

12.6.3 The National Savings Time Deposit Scheme, 2019 –

- ✓ "**Year**" means a period of twelve months commencing on the date of deposit in an account.
- ✓ Four categories of account: One year, Two-years, Three years and Five years.
- ✓ An individual may have more than one account in his name or jointly with another.
- ✓ A TD account can be pledged.

Eligibility to Open Account:

- ✓ A single adult;
- ✓ Maximum of three adults in joint names;
- ✓ A minor who has attained the age of ten years;
- ✓ A guardian on behalf of a minor or a Persons with mental illness or intellectual disability;

Deposit:

- ✓ Only one deposit is allowed in an account.
- ✓ Minimum deposit: INR.1000 (or above in multiples of INR.100)

Extension of Account:

- ✓ Account can be extended for a period, which the account was initially opened.
- ✓ The rate of interest to the account in extended period will be at the rate applicable to the scheme as on date of maturity.
- ✓ Account can be extended maximum twice.

- ✓ Account holder may exercise the option to extend at the time of opening.
- ✓ Account holder may revoke the extension anytime before the date of repayment.
- ✓ Account holder may exercise the option to extend account on maturity within the period as per the table below:

Sl.	Category of Account	Period from date of repayment by which option for extension may be exercised.
1.	One-year	Six months
2.	Two-year	Twelve months
3.	Three-year	Eighteen months
4.	Five-year	Eighteen months

Rate of Interest:

- ✓ Revised quarterly by Ministry of Finance.
- ✓ Interest shall be compounded on quarterly basis and payable to the account holder at the end of each year during the period of deposit.
- ✓ Interest is paid in whole rupee.
- ✓ The rate applicable on the date of opening of the account shall apply till maturity.
- ✓ If the date of payment of interest falls on a non-working day, the payment shall be deemed to be due on the working day immediately preceding.
- ✓ No additional interest shall be payable on the amount of interest that has become due for payment but not withdrawn by the account holder.
- ✓ The annual interest may be credited to the Post office / Bank savings account of the account holder at his option.
- ✓ Interest on MIS/SCSS/TD accounts will be credited only in account holder's PO Savings Account or Bank Account with effect from 01.04.2022.

Premature Closure:

- ✓ No premature closure allowed before expiry of six months from date of deposit.
- ✓ If a one-year, two-year, three-year account is withdrawn prematurely after six months, but before the expiry of one year from the date of deposit, interest shall be payable at the rate applicable to Post Office Savings Account for the completed months.
- ✓ If a two-year, three-year account is withdrawn prematurely after the expiry of one year from the date of deposit, interest on such deposit shall be payable to the account holder for the completed years and months, commencing on the date of deposit and ending with the date of withdrawal at an interest rate that is 2% less than the rate specified for a deposit of one-year, two-year or three-year. For part of a year, interest is calculated at that of Post Office Savings Account.
- ✓ *If a five year Time Deposit account opened before 10.11. 2023 is closed after four years from the date of deposit, rate admissible for three-year Time Deposit account shall be applicable for calculation of interest.*

Illustration: In case of Premature closure of a 5 year TD Account opened before 10.11.2023

1	For the first six months from date of opening	Lock up period. No PMC Allowed
2	After Six Months but before one year	SB Rate of interest for completed months
3	After one year but before two years	One Year TD interest rate – 2% for completed year (Quarterly compounded) Plus, Savings Bank Interest for completed months thereafter
4	After Two years but before three years	Two Year TD interest rate – 2% for completed years (Quarterly compounded) Plus, Savings Bank Interest for completed months thereafter
5	After Three years but before four years	Three Year TD interest rate – 2% for completed years (Quarterly compounded) Plus, Savings Bank Interest for completed months thereafter
6	After Four years but before five years	Three Year TD interest rate – 2% for completed years (Quarterly compounded) Plus, Savings Bank Interest for completed months thereafter

- ✓ 5 Year TD Account opened after 10.11.2023 can be prematurely closed only after completion of 4 Years. In this case only SB Interest will be payable

12.6.4 The National Savings (Monthly Income Account) Scheme, 2019 ~~–~~.

- ✓ "**Year**" means a period of twelve months commencing from the date of deposit in the account.
- ✓ An individual may open and operate one or more than one account as a single account or a joint account subject to the ceiling of maximum deposit limit.
- ✓ Maturity period is five years.

Eligibility to Open Account:

- ✓ a single adult;
- ✓ upto a maximum of three adults in joint names;
- ✓ a minor who has attained the age of ten years;
- ✓ a guardian on behalf of a minor or a Persons with mental illness or intellectual disability.

Deposits

- ✓ Only one deposit is allowed in an account.
- ✓ Minimum deposit: INR.1000 (in multiples of INR.1000)
- ✓ Maximum deposit:
    - 9 lakhs rupees in a single account.
    - 15 lakhs rupees in a joint account.

Interest on deposit:

- ✓ Interest is paid on completion of a month from the date of deposit.
- ✓ If the interest payable every month is not claimed, such interest shall not earn any additional interest.
- ✓ Interest shall be rounded off to nearest multiple of one rupee.
- ✓ If a deposit exceeds the specified limit, the excess amount should be refunded to the depositor immediately.
  - o *This excess amount will earn interest at the Post Office Savings Account rate from the date of deposit of that excess amount till the end of the month preceeding the month in which the deposit has been refunded.*
- ✓ If the date of payment of monthly interest falls on Sunday or a holiday, the payment shall be deemed to be due on the business day immediately preceding that Sunday or a holiday.
- ✓ If the deposit is made on 29th, 30th and 31st of a month and if these dates do not come in the following month, the payment of monthly interest shall be made on the last date of the following month and if such last day is a holiday, monthly interest shall be paid on the preceeding day.
- ✓ The monthly interest may be credited to the Post office / Bank savings account of the account holder at his option.
- ✓ Interest on MIS/SCSS/TD accounts will be credited only in account holder's PO Savings Account or Bank Account with effect from 01.04.2022.

Premature closure:

- ✓ Only allowed after one year from the date of opening.
- ✓ If the account is closed on or before the expiry of three years, 2% of the deposit shall be deducted from the principal amount.
- ✓ If the account is closed after the expiry of three years, 1% of the deposit shall be deducted from the principal amount.

Death of Account Holder:

- ✓ In case the account holder dies before the maturity of the account, the account may be closed and the deposit shall be refunded along with interest upto the month preceding the month in which refund is made.

12.6.5 The Senior Citizens' Savings Scheme, 2019 –

- ✓ "**Year**" means a period of twelve months commencing from the date of deposit in the account.
- ✓ More than one account may be opened subject to maximum limit.
- ✓ Maturity period is five years.

Eligibility to Open Account:

- ✓ Who has attained the age of sixty years on the date of opening of the account;

- ✓ Who has attained the age of fifty-five years or more but less than sixty years, and who has retired on superannuation or otherwise on the date of opening of an account.
    - o *The account is opened by such individual within three months of the date of receipt of the retirement benefits.*
- ✓ Retired personnel of Defence Services attaining the age of fifty years.
- ✓ In case any Government Servant died due to hardship spouse of deceased government servant can open account irrespective of age.
    - o The account is opened by such individual within three month of the date of receipt of the death benefits and investment amount should not be exceeded by death benefit of deceased employee

- ✓ An individual may open an account in individual capacity, or jointly with spouse.
    - o There shall be no age-limit for the second applicant.
    - o The whole amount of deposit in a joint account shall be attributable to the first account holder only.
- ✓ Both the spouses can open single account and joint accounts with each other with the maximum deposit of upto fifteen lakhs rupees in each account provided both are individually eligible to open the account.

Deposit:

- ✓ Only one deposit is allowed in an account.
- ✓ Minimum deposit: INR.1000 (in multiples of INR.1000)
- ✓ Maximum deposit: 30 lakhs rupees.
    - o *For those retired on superannuation or otherwise deposits shall be restricted to the retirement benefits received or fifteen lakh rupees, whichever is lower.*
- ✓ If a deposit exceeds the specified limit, the excess amount should be refunded to the depositor immediately.
    - o *The excess amount will earn interest at the Post Office Savings Account rate from the date of deposit of excess amount to the date of refund.*

Explanation:

For the purposes of this sub-paragraph, "retirement benefits" means any payment due to the account holder on account of retirement on superannuation or otherwise and includes Provident Fund dues, retirement or superannuation gratuity, commuted value of pension, cash equivalent of leave, savings element of Group Savings Linked Insurance Scheme payable by the employer on retirement, retirement-cum-withdrawal benefit under the Employees' Family Pension Scheme and ex-gratia payments under a voluntary or a special voluntary retirement scheme.

Interest on deposit:

- ✓ Interest is paid from the date of deposit to 31st March/30th June/30th September/31stDecember on the first working day of April/July/October/January, as the case may be, *in the first instance.*

- ✓ After interest shall be payable on first working day of April/July/October/January as the case may be.
- ✓ Account holder can have the interest credited to his Post Office/Bank Savings Account of the account holder at his/her option.
- ✓ If the interest is not claimed, no additional interest will be given.
- ✓ Extended account shall earn interest at the rate applicable to SCSS on the date of maturity.
- ✓ Post Office Savings Account rate of interest shall be payable on deposits in the account which are not extended or closed on maturity or extended maturity.
- ✓ The interest for any period less than a quarter shall be calculated using formula:
  - **<u>Number of days in the period x Interest for the quarter</u>**
  - **Total number of days in the quarter**
- ✓ If the interest is not claimed on the due date, it can be claimed on any date after the due date.
- ✓ Interest on MIS/SCSS/TD accounts will be credited only in account holder's PO Savings Account or Bank Account with effect from 01.04.2022.

Premature closure:

if closed before expiry of one year	No Interest (If any interest is already paid it should recovered from principle))
If closed after one year, but before two years	1.5% of the deposit shall be deducted
If closed after expiry of two years	1% of the deposit shall be deducted
For accounts extended after five years	Allowed after expiry one year from the date of extension without any deduction. In case the account is closed before expiry of one year from the date of extension, an amount equal to one per cent of the deposit shall be deducted and the balance shall be paid to the account holder.
Interest on the deposit shall be payable up to the date preceding the date of premature closure	

Death of Account Holder:

- ✓ On death of the account holder before maturity or extended maturity, the account shall be closed and deposit refunded along with interest as applicable till the date of the death of the account holder, to the nominee or the legal heirs.
- ✓ Interest on the deposits in the account shall earn interest at the rate applicable on Post Office Savings Account from the date of death of the account holder till the date of final closure of the account.
- ✓ In case of a joint account, or where the spouse is the sole nominee, the spouse may continue the account on the same terms and conditions, if the spouse meets eligibility conditions on the date of death of the account holder.

- ✓ In case both the spouses have opened separate accounts, on death of a spouse the account standing in the name of the deceased shall not be continued and shall be closed.

Extension after maturity:

- ✓ Account can be extended for any number of times for 3 years block.
- ✓ Account may be extended for three-year period, within a period of one year from the date of maturity.
- ✓ Irrespective of the date of application for extension, the account shall be deemed to have been extended from the date of maturity.
- ✓ Extended account can be closed prematurely before one year subject to the deduction of 1% of the deposit amount.
- ✓ Account may be closed any time after one year from the date of extension without any deduction.

12.6.6 The Public Provident Fund Scheme, 2019 -

- ✓ "**Year**" means the financial year.
- ✓ Only one account is permitted in the name of an individual.
- ✓ Joint account is **not** permitted.
- ✓ Minimum deposit in a year: INR.500 (in multiples of INR.50)
- ✓ Maximum deposit in a year: 1.5 lakhs rupees.
- ✓ Maximum limit includes deposits made in his own account and in the accounts opened by him as guardian.
- ✓ More than one installment in an account in a month can be deposited.
- ✓ Maturity period is fifteen years.
- ✓ Extension of account can be made for a further block of 5 years for any number of times.
- ✓ Amount standing to the credit of any account holder shall **NOT** be liable to attachment under any order or decree of any court in respect of any debt or liability incurred by the account holder.

Discontinuation of account:

- ✓ After initial deposit, if an account fails to maintain minimum deposit in a year, it is treated as discontinued.
- ✓ A discontinued account may be revived during its maturity period on payment of a fee of **fifty rupees** for each defaulted years.
- ✓ Balance in a discontinued, but not revived account shall continue to earn interest at the PPF rate.
- ✓ Before the closure of a discontinued account, another PPF account cannot be opened.
- ✓ The facilities of loan and partial withdrawal are not allowed in a discontinued account.

Interest:

- ✓ Interest shall be eligible for a calendar month on the lowest balance at the credit of an account between the close of the fifth day and the end of the month.

- ✓ Interest shall be credited to the account at the end of each year.
- ✓ Interest shall be credited at the end of the year irrespective of the change of the account office due to transfer of the account during the year.

Loan:

- ✓ Loan available after the expiry of one year from the end of the year in which the initial subscription was made but before expiry of five years from the end of the year in which the initial subscription was made (i.e., from 3rd financial year to 6th financial year).
- ✓ Only one loan in a year.
- ✓ Loan amount is a sum of whole rupees not exceeding 25% of the amount that stood to his credit at the end of the second year immediately preceding the year in which the loan is applied for.
- ✓ No fresh loan is allowed if there is an existing one.
- ✓ Guardian to furnish the certificate to avail loan:
  - "Certified that the amount sought to be withdrawn is required for the use and welfare of Shri/Smt./Master/ Kumari................................. who is a minor/ a person of unsound mind/ a person incapable of operating his account due to physical infirmity and is alive on this......the day of.............(month), ...(year)."

Repayment of loan and interest:

- ✓ The repayment may be made either in one lump sum or in installments.
- ✓ The principal amount of a loan shall be repaid within **thirty-six months** from the first day of the month following the month in which the loan is sanctioned.
- ✓ After the principal amount of the loan is fully repaid, interest to be paid in **not more than two monthly installments** at the rate of **1% per annum of the principal** for the period commencing from the first day of the month following the month in which the loan is drawn up to the last day of the month in which the last installment of the loan is repaid.
- ✓ If loan is not **fully** repaid within a period of 36 months, interest on the amount of loan outstanding shall be charged at 6% per annum (instead of at 1%) with effect from the first day of the month following the month in which the loan was obtained, to the last day of the month in which the loan is finally repaid.
- ✓ On death of the account holder, the nominee or legal heir shall be liable to pay interest on the outstanding loan.

Withdrawal from account:

- ✓ Withdrawal is permitted only after five years from the end of the year in which the account was opened.
- ✓ Only one withdrawal is permitted in a year.
- ✓ No withdrawal is permitted from discontinued account.
- ✓ No withdrawal is permitted if there is an outstanding loan.
- ✓ Maximum withdrawal amount eligible is 50% of the amount that stood to his credit at the end of the fourth year immediately preceding the year of withdrawal or at the end of the preceding year, whichever is lower.
- ✓ Guardian to furnish the following certificate for availing withdrawal:

- *“Certified that the amount sought to be withdrawn is required for the use and welfare of Shri/Smt./Master/ Kumari................................ who is a minor/ a person of unsound mind/ a person incapable of operating his account due to physical infirmity and is alive on this......the day of.............(month), ...(year).”*

Continuation of account without deposits after maturity:

- ✓ The account may be retained after maturity without making any further deposits **for any period** and the balance in the account will continue to earn **interest at the PPF rate.**
- ✓ Once an account is continued without deposits for **more than a year**, then it cannot be continued with deposits.
- ✓ Withdrawal of the entire balance along with due interest up to the last day of the month preceeding the month in which the account is closed is allowed.
- ✓ One withdrawal per year is allowed of any amount within the balance.

Extension of account with deposits after maturity:

- ✓ Account after maturity can be extended with deposits for each further block of **five years** for as many times.
- ✓ The option of extension of account should be exercised before expiry of **one year** from the maturity of the account.
- ✓ Account opened on behalf of a minor or a person of unsound mind may be extended at the request of the guardian.
- ✓ An account holder who has given his option for the extension of the account for a period of five years shall not have the option to withdraw his request at a later stage.
- ✓ If the account is continued with deposits for one or more five block periods, the account holder may leave the account without deposits on completion of any block period and the account shall continue to earn interest till it is closed.
- ✓ One withdrawal per year is permitted from the extended account.
- ✓ The total withdrawal during the **block period of five years shall not exceed 60% of the balance at credit** at the commencement of the block period.
    - Such withdrawal may be made either in a single or in yearly installments.

Premature closure - conditions:

- ✓ Not allowed before expiry of **five years**.
- ✓ Only allowed on the following conditions:
    - Treatment of life-threatening disease of the account holder, his spouse or dependent children or parents.
    - Higher education of the account holder, or dependent children.
    - On change in residency status of the account holder.
- ✓ In PMC, interest shall be **lower by 1%** than the PPF rate at on the date of opening/extension of the account.
- ✓ Power of sanction of such PMC is delegated to Head of Division, Senior Postmaster, Chief Postmaster, Director.

Death of the Account Holder:

- ✓ The account shall be closed.
- ✓ The nominee or the legal heir shall **not** be allowed to continue the account.
- ✓ The balance shall earn interest till the end of the month preceding the month in which the eligible balance is paid to the nominee or the legal heir.

12.6.7 The Sukanya Samriddhi Account Scheme, 2019 –

- ✓ "**Account holder**" means a girl child in whose name the account is held.
- ✓ "**Family**" means a unit consisting of a person and his spouse (both or either of whom are alive or deceased) and their children, adopted or otherwise.
- ✓ "**Financial year**" means the period commencing on the 1st day of April and ending on the 31st day of March of the following year.
- ✓ "**Maturity**" means maturity of an account on completion of a period of 21 years from the date of its opening.
- ✓ Birth certificate is mandatory at the time of opening of account.

Eligibility to Open Account:

- ✓ Guardian can open an account in the name of a girl child below 10 years of age at the date of opening.
- ✓ Only one account is permissible per account holder.
- ✓ Accounts can be opened in the names of a maximum of two girl children in one family.
    - o *More than two accounts may be opened, if such children are born in the first or in the second order of birth or in both, in a family.*
        - ▪ *The above exemption shall not apply to girl child of the second order of birth, if the first order of birth in the family results in two or more surviving girl children.*

Deposits:

- ✓ Minimum initial deposit: INR.250.
- ✓ Subsequent deposits should be in multiples of INR.50.
- ✓ Minimum deposit in an account in a financial year: INR.250.
- ✓ Maximum total amount of deposit in an account in a FY: Rupees 1.5 lakhs.
    - o *If total deposit in excess of 1.5 lakhs in any financial year is accepted due to any accounting error, shall not be eligible for any interest and be returned immediately to the depositor.*
- ✓ Deposits may be made till the completion of a period of **15 years** from the date of opening of the account.
- ✓ An account will be treated as "under default" if minimum amount has not been deposited.
    - o *An account under default may be regularized any time till completion of a period of fifteen years from the date of opening of account on payment of a penalty of **fifty rupees for each year of default** along with the minimum annual deposit in respect of the defaulted years.*

Interest on deposit:

- ✓ The interest shall be calculated for the calendar month on the lowest balance in the account between the close of the **fifth day** and the **end of the month**.
- ✓ The interest shall be credited to the account at the end of each financial year.
- ✓ Interest shall be credited at the end of the financial year irrespective of the change of the account office due to transfer of the account during the financial year.

Operation of account:

- ✓ The account shall be operated by the guardian till the account holder attains the age of eighteen years.
- ✓ The account shall be operated by the account holder herself after attaining age of eighteen years.

Premature closure:

- ✓ On death of the account holder, the account shall be closed immediately.
- ✓ SB rate of interest shall be paid from date of death to date of closure of the account.
- ✓ PMC is allowed in extreme compassionate grounds such as:
    - o Medical support in life-threatening diseases of the account holder.
    - o Death of the guardian that the operation or continuation of the account is causing undue hardship to the account holder.
        - ▪ No PMC on the above grounds shall be made before completion of five years from the date of opening of the account.
        - ▪ Power of sanction of such PMC is delegated to Head of Division, Senior Postmaster, Chief Postmaster, Director.

Withdrawal:

- ✓ Only allowed for the purpose of education of the account holder.
- ✓ Withdrawal shall be allowed after the account holder attains the age of 18 years or has passed 10^{th}standard, whichever is earlier.
- ✓ Withdrawal amount is maximum of 50% of the balance at the end of the FY proceeding the year of application for withdrawal.
- ✓ The withdrawal may be made in one lump sum or in installments not exceeding one per year, for a maximum of five years subject to the ceiling mentioned above.
    - o Amount of withdrawal shall be restricted to the actual requirement on account of fee and other charges.

Closure on maturity:

- ✓ Maturity on completion of a period of 21 years from the date of its opening.
- ✓ Closure may be permitted before 21 years if the account holder making a request for reason of her intended marriage.
    - o She has to submit a declaration duly signed on non-judicial stamp paper attested by the notary and proof of age confirming that she will not be less than eighteen years of age on the date of marriage.

- No such closure shall be allowed before one month from the date of the intended marriage or after three months from the date of marriage.

12.6.8 The National Savings Certificates (VIII Issue) Scheme, 2019 –

- ✓ "**Year**" means a period of twelve months commencing from the date of deposit in the account.
- ✓ Single Holder Type Account,
- ✓ Two or three adults can open Joint A- Type Account and Joint B - Type Account.
- ✓ An individual may open any number of accounts.
- ✓ Minimum deposit: INR.1000.
- ✓ Maximum deposit: No limit. In multiples of INR.100.
- ✓ Maturity period is five years.
- ✓ Maturity value will be notified by the Government from time to time.
- ✓ An Account may be pledged or transferred as security.

Premature closure:

- ✓ PMC will be allowed only:
  - On the death of the account holder in a single account, or any or all the account holders in a joint account;
  - On forfeiture by a pledgee being a Gazetted Officer, when the pledge is in conformity with this Scheme;
  - When ordered by a court.
- ✓ If PMC occurs before one year, only principal amount shall be payable.
- ✓ If prematurely closed after one year but before three years, interest shall be at POSB rate.
- ✓ If PMC occurs after three years, amount payable shall be as per table

Transfer of account from one individual to another:

- ✓ Account may be transferred from one individual to another, if transferee is eligible to open a NSC Account, in the following cases:
  - On the death of account holder in case of a single account or on the death of all the account holders in a joint account, the amount shall be transferred to the legal heirs or the nominees.
  - On the order of the court, the account shall be transferred from the account holder to the court or to any other individual as per the orders of the court.
  - On pledging.
  - In the event of the death of any of the account holders in a joint account, the account shall be transferred in the name of the surviving account holder or account holders.

Payment on the death of account holder:

- ✓ If a nomination is in force:
  - To the surviving nominee/s.
  - If nominee is minor, to appointee/guardian.

- ✓ If no nomination in force:
  - o If probate of his will or letters of administration of his estate or a succession certificate is not produced within six months from the death of the depositor then,
    - ▪ if the eligible amount in the account does not exceed Rs.5lakhs, the authority may pay the same to any person appearing to him as the rightful claimant and to his satisfaction to be entitled to receive the amount, when submitted with relevant documents.
    - ▪ if amount is above Rs. 5 lakh, shall be paid to the claimant on submission of *'Succession Certificate'* issued by the court along with other relevant documents.
- ✓ If there are not more than three surviving nominees or legal heirs, they may, at their option, continue the account and receive the amount of deposit along with interest on maturity, as if they had opened the account themselves.
  - o *If the account is not continued as per the above paragraph, it shall be closed and the amount of deposit along with interest shall be paid.*
- ✓ On the death of one or two of the account holders in a joint account, the surviving account holder or holders, if any, shall be treated as the owner or owners of the account and such account holder or holders may continue the account or close the account at their option.

12.6.9 The Kisan Vikas Patra Scheme, 2019 –.

1. "**Year**" means a period of twelve months commencing from the date of deposit in the account.
2. Single Holder Type Account,
3. Two or three adults can open Joint A- Type Account and Joint B - Type Account.
4. An individual may open any number of accounts.
5. Minimum deposit: INR.1000.
6. Maximum deposit: No limit. In multiples of INR.100.
7. Maturity period is 9 years 6 months i.e., 114 months.
8. Deposit shall double on maturity.
9. PMC will be allowed at any time in the following circumstances:
   - o On the death of the account holder in a single account, or any or all the account holders in a joint account;
   - o On forfeiture by a pledgee being a Gazetted Officer,
   - o When ordered by a court.
   - ➢ On the closure of the account in such circumstances, principal amount along with simple interest calculated at the rate applicable from time to time to Post Office Savings Account for the complete months for which the account has been held, shall be payable.
10. The account holder can prematurely close the account any time after 2 years and 6 months.
    - o Proportionate interest for completed years and half year is paid.
11. Account may be pledged or transferred as security.

12. Account may be transferred from one individual to another.
13. For pledging, transfer from one individual to another, payment on death of account holder the same operational procedures of NSC is followed.

12.6.10 Mahila Samman Savings Certificate Scheme :

- ✓ The account can be opened by individual women or by the guardian on behalf of a minor girl child.
- ✓ Account was discontinued from 01.04.2025. This scheme was operational between 01.04.2023 to 31.03.2025.

Deposits

- ✓ A minimum of one thousand rupees and in any sum in multiples of hundred may be deposited in an account. Only one deposit allowed in an account.
- ✓ There shall be a maximum limit of two lakh in an account or in all accounts under this scheme held by an account holder.
- ✓ An individual may open any number of accounts in the scheme subject to a maximum limit for deposit rupees two lakh and a time gap of three months between the existing account and the opening of another account.

Interest

- ✓ The rate of interest is 7.5 percent
- ✓ The interest is compounded on quarterly basis and credited to the account
- ✓ POSB rate of interest shall be payable to the account opened in contravention of rules

Withdrawal.

- ✓ Withdrawal is allowed after one year from the date of opening of the account
- ✓ Only one withdrawal is allowed.
- ✓ Maximum upto 40 percent of the eligible balance can be withdrawn.

Premature closure of the account.

- ✓ Premature closure is allowed on:
- ✓ On death of the account holder
- ✓ Or on in extreme compassionate grounds such as death of guardian or for medical support in the life threatening diseases of the account holder that the continuation of the account is causing undue hardship to the account holder.
- ✓ Documentary proof is required - In the above cases (i and ii) MSSC Interest rate shall be payable
- ✓ Premature closure of the account other than the above (i&ii) may be permitted at any time after completion of six months but the interest rate less by two points only will be paid. (7.5 – 2 = 5.5%)

Maturity closure.

- ✓ Maturity closure is allowed after expiry of two years from the date of opening the account.

12.6.11 Claim & Settlements : SB Order 31/2020 and 36/2020

Payment of the Amount of National Small Savings Schemes Accounts/Certificates in the Name of Deceased Depositor(s)

(I) Basis of Settlement of claims:

The claim to the amount of National (Small) Savings Schemes Accounts/Certificates standing in the name of deceased depositor(s) may be made on the basis of:-

(a) Nomination

(b) Legal evidence

(c) Without the production of legal evidence at the discretion of sanctioning authority up to the limit fixed by Ministry of Finance which is Rs. 5,00,000/- at present.

If the claim exceeds the prescribed limit which is now Rs. 5,00,000/-, the claimant should be advised to obtain a succession certificate from a competent court of law.

Note 1: - The prescribed limit shall be applicable to each Account/Registration Number in case of Certificate separately.

Note 2:- When a minor/ person of unsound mind on whose behalf a guardian has opened an account/certificate dies and no nomination made in that account, the eligible amount shall be paid to the guardian on submitting claim along with death certificate of the minor.

Note 3:- Legal evidence includes

Probate of will

Succession Certificate

Letter of administration

Legal heir certificate issued by Taluk level revenue officer

(II) Account/Certificate in respect of which nomination exists.

(i) In case the deceased depositor of the National (Small) Savings Scheme has made a nomination and registered the same with the Post Office and in force at the time of death of the depositor, the nominee/nominees of the deceased depositor are entitled to receive the amount at credit of the deceased depositor immediately after the death, irrespective of the amount, without production of legal evidence.

(ii) The nominee/nominees may make an application in prescribed Form (in duplicate) to the Post Office where account stands along with the proof of death of the depositor in original and passbook/certificates. If a claimant is not able to hand over original death certificate/proof of death, the Postal Authority receiving claim can accept photo copy of the same by comparing with original. ln such a case, that authority should write on the photocopy "Compared with original and found correct" under dated signatures and designation stamp.

(iii) Where there are more than one nominee, if any nominee(s) has also died, the proof of death of such nominee in original should also be submitted along with claim application form.

(iv) If there are two or more surviving nominees, the eligible balance shall be paid in the proportion as specified by the depositor while making the nomination, and if no such proportion or share is specified, then in equal proportion to all the surviving nominees to be paid. On the death of the last surviving nominee or the sole nominee, the claim in respect of the account will be settled in favour of the legal heir of the last deceased nominee and not in favour of the LEGAL heir of the deceased depositor.

(v) If any nominee dies, his specified share in the eligible balance shall be distributed among the surviving nominees in the same proportion as their specified shares.

(vi) Where the nominee is a minor, the payment shall be made to a person appointed by the depositor to receive such payment and, if no such person has been appointed, payment to be made to the guardian of the minor.

(vii) The claim should be submitted in the Post Office where account,/certificate stands. If the claim is submitted at any other post office, the GDS BPM/SPM/PM/Sr. PM/CPM/Director should accept the claim application form along with documents and after accepting witnesses, forward the case along with all documents to the post office where account stands by Service Insured Post on the day of its receipt.

(viii) On receipt of the claim form at the post office where account stands, the Postmaster will verify the following:
a. Name of depositor in Finacle / Sanchay Post with Passbook/Certificate and in death certificate.
b. Details of nomination in Finacle / Sanchay Post / Nomination Register.
c. Balance available in Passbook/Certificate with Finacle / Sanchay Post.
d. Verify any Court order/Tax authority, /Freeze/Pledge/objection is not pending against that Account/Certificate.
e. The nominee(s) should be satisfactorily identified by taking ID proof and address proof.

(ix) After verification of claim in all respect as mentioned above, the concerned Postmaster shall enter details of claim in deceased claim/nomination register and issue a sanction for payment of the balance to the nominee(s) on the claim form.
Note:- If claim is received from other post office, claim form duly sanctioned should be sent to that post office by Service Insured Post for taking acquittance from the claimant. The Post Office where claim was submitted, shall obtain acquittance from claimant on the claim form and in case of pre-printed certificates, collect original certificates with signature of the claimant and send back the same to the Postmaster of office of payment by Service Insured Post. Once claim form and original certificates (if any) is/are received back, the payment office will close account/ discharge certificates and crossed cheque should be sent to the Post Office by service Insured Post. Details of cheque sent by insured post should be noted on the claim form. In case the claimant desires payment into his/her POSB Account, he/she should mention POSB account number along with copy of first page of passbook in the acquittance portion of the claim Form. In case claimant desires payment into his/her Bank account, he/she should mention account number, IFSC Code, Bank Name along with copy of first page of passbook/cancelled cheque.

(x) No separate account closure form is required to be taken and receipt of the amount should be taken in the sanction issued on claim form itself at the time of payment which will be treated as account closure voucher. Photocopy or Duplicate Copy of this form should be kept in the claim case file as office copy.

(xi) Where there is more than one surviving nominee, payment should be made to all nominee(s) as per their share(s) specified, after taking acquittance on sanction.
Note:- In case of exceptional circumstances where all the nominees are not in a position to submit claim or able to attend post office jointly, they may authorize nominee(s) to claim/take

payment and the claimant nominee may submit disclaimer from other nominees in Form 14 of GSPR-2018 along with their KYC documents. In such case, payment can be made to the claimant nominee(s).

(xii) In case, the nominee(s) has lost the original Passbook/certificate(s) or is otherwise not in possession of it, he/she/they may apply for issue of Passbook/certificate(s) in his/her/their own name after his/her claim has been admitted and sanction is issued by the competent authority. The procedure as laid down in the relevant Rules for issue of duplicate certificate/ passbook will apply mutatis mutandis.

(xiii) The physical presence of witness is not required if self-attested copy of the ID/Address proof of the witnesses containing the signature of the witness concerned are produced along with other claim documents.

Note 1: - The Postmasters of all Sub Offices/Head Office can sanction the claim of an account/certificate where nomination is in force and registered in respective Post Office, irrespective of any limit in all National (Small) Savings Schemes.

Note 2: - All claims in respect of discontinued schemes will be sanctioned at respective Head Post Office. The concerned SPM will send claim form along with document to the concerned Head Post Office.

Note 3: -Where, Account/certificates stands in GDS Branch Post Offices and nomination exists, the claim form along with death certificate, passbook/certificate may be accepted by GDS BPM and after scrutinizing/verification of the documents, the GDS BPM will send the claim application form to concerned Account Office and the claim should be sanctioned by respective Account Office.

Note 4:-The post office is required to give precedence to the nominee(s) over all other persons staking claims on the amount while settling deceased claims cases and such payment to the nominee absolves the post office from all future liability in respect of the deposit. However, if any legal heir preferred claim on the basis of a Succession Certificate, Probate of Will or Letter of Administration of the deceased estates issued by any court of law before sanctioning of claim in favour of nominee, claim shall be settled in favour of Succession Certificate/Probate of Will or Letter of Administration holder.

Note 5:- In case nomination was made by the depositor and was in order but for any reason, Post Office did not register the nomination; the nomination can be registered later on after verification and approval by Divisional Superintendent.

(III) Claims supported by legal evidence: -

(i) When a claim is received supported by legal evidence such as succession certificate under the Indian Succession Act, 1925 or a Probate of will or Letter of administration of the deceased estate and there is no nomination, the claimant(s) will be requested to prefer claim in prescribed Form(in duplicate) along with Original Death Certificate/Proof of Death of the deceased issued by competent authority. If a claimant is not able to hand over original death certificate/proof of death, the postal authority receiving claim can accept photocopy of the same by comparing with original. In such a case, that authority should write on the photocopy "compared with original and found correct" under dated signature and designation stamp.

(ii) The claim supported by legal evidence for account/certificate standing at Time Scale, /LSG /sub post offices, the respective SPMs can sanction claim up to the limit prescribed for sanction of claim "where no nomination exists or no legal evidence produced" in table below in rule 4 (B).

(iii) The claim supported by legal evidence and where no nomination exists for account/certificate standing at Time Scale/LSG sub post offices beyond the sanction limit of respective SPMs, those claims will be forwarded to the Divisional Head after verifying all particulars of claim and Divisional Head will issue sanction for such claims irrespective of any limit.

(iv) The claim supported by legal evidence for account/certificate standing at HSG-II/ HSG I Sub Post Offices/MDGs/HO/GPO, the respective SPMs/PMs/Sr.PM/CPM/Director can sanction claim irrespective of any limit in such cases.

(v) All claim submitted in respect of discontinued schemes will be sanctioned at respective HPO/GPO. The concerned SPM will send the claim form along with the documents to the concerned HO/GPO.

(vi) On receipt of the claim form, the Postmaster will verify the following: -

- Name of depositor in Finacle with Passbook/certificate and in death certificate.
- Genuiness of legal evidence submitted.
- Balance available in passbook/certificate with Finacle / Sanchay Post.
- Verify any Court order/Tax authority/Freeze/Pledge/objection is not pending against that account/certificate.
- The claimant(s) should be satisfactorily identified by taking ID proof and address proof.

(vii) No separate account closure form is required to be taken and receipt of the amount should be taken in the sanction issued on claim form itself at the time of payment which will be treated as account closure voucher. Photocopy or Duplicate of this form should be kept in the claim case file as office copy.
Explanation:- For the purpose of determining the sanctioning authority, the term "balance" shall mean the balance at credit of the account of the deceased depositor on the date of death to which interest already accrued during the preceding year.

Note 1:- In case the claimant is unable to produce the original legal evidence in support of his claim, he may, at his own cost, produce certified copies of the documents from the Public Officer having the custody of such documents. If there is any difficulty in producing certified copies, he may produce self-attested copies of such documents along with the originals for comparison by the sanctioning authority who should pass remark on the self-attested copies of such documents that he has examined the original and found the copy to be correct.

Note 2:- If claim is received from other post office, claim form duly sanctioned should be sent to that post office by Service Insured Post for taking acquittance from the claimant. The Post Office where claim was submitted, shall obtain acquittance from claimant on the claim form and in case of pre-printed certificates, collect original certificates with signature of the claimant and send back the same to the Postmaster of office of payment by Service Insured Post. Once claim form and original certificates (if any) is/are received back, the payment office will close account/discharge certificates and crossed cheque should be sent to the Post Office by service Insured Post. Details of cheque sent by insured post should be noted on the claim form. In case the claimant desires payment into his/her POSB Account, he/she should mention POSB account number along with copy of first page of passbook in the acquittance portion of the claim form. In case claimant desires payment into his/her Bank account, he/she should mention account number, IFSC Code, Bank Name along with copy of first page of passbook/cancelled cheque.

(IV) Claims without Nomination / production of legal evidence: -

(A) In case where no nomination exists or no legal evidence produced/available and balance in an account/certificate (purchased through single purchase application in case of old certificates) is not above Rs.5,00,000 and if the legal heir(s) of the depositor of an account/certificate, want to prefer a claim, the claimant(s) may submit claim in prescribed form after the expiry of the six months of the death of the depositor.

The following additional form/documents shall be submitted for settlement of claim.

- Death certificate or proof of death in original, Pass Book/certificate or deposit receipt/statement of account in original,
- Affidavit in Form- 13,
- Letter of disclaimer in Form-14,
- Bond of Indemnity in Form-15,

Note I :- The claim application form must be filled by the person who is entitled under the law (vide Sections 8 and 15 of the Hindu Succession Act, 1956, in case of persons governed by that Act, Mohammedan Law in case of a Muslim and Indian Succession Act, 1925 in case of Christians and others).

Note 2:- (i) If a claimant is not able to hand over original death certificate/proof of death, the Postal Authority receiving claim can accept photocopy of the same by comparing with original. In such a case, that authority should write on the photocopy "Compared with original and found correct" under dated signatures and designation stamp.

(ii) Form-13/14/15 shall be submitted on non-judicial stamps of the required value according to current Stamp Act of respective state.

(iii) A guardianship certificate on behalf of the minor relatives of the deceased depositor should be submitted if the claimant is not a guardian under the law applicable to him.

(B) The authorities mentioned below are competent to sanction claims without production of legal evidence up to the limit noted against each after expiry of Six (6) Months from the date of death of the depositor where no nomination is in force and if no succession certificate or probate of will or letter of administration of the deceased estate is produced during the period or up to the date of sanction.

Summary of revised SB/SC Death Claim sanction Limits				
Sl..	Name of Authority	Where Nomination Exists	Where legal evidence available	Where no nomination exists or no legal evidence is available

1	Sub- Post Masters of Time Scale departmental SOs/ Sub-Post Masters of LSG Post offices	No Limit	Rs 50,000/- Note: Above this limit cases to be sent to Divisional office	Rs 50,000/- Note: Above this limit cases to be sent to Divisional office
2	Sub-Postmasters/ Deputy Post Masters/ Postmasters of HSG cadre (all Non Gazetted) SOs and HPOs	No Limit	No limit	Rs 1,00,000/- Note: Above this limit cases to be sent to Divisional office
3	Senior Post Masters/ Deputy Chief Postmasters/ Superintendent of Post offices, (All Gazetted Gr.B HPOs and Divisions) Chief Postmasters in GPO/ Head Post Offices, SSPOs (All Gazetted Group-A HPOs and Divisions) & equivalent authorities in GPO	No Limit	No Limit	Rs 5,00,000/- Above 5 lac, succession certificate is compulsory

Note 1:-To ascertain limit for sanction of claim the status of the Post Office/Office should be taken into account.
Note 2: - For the purpose of determining the sanctioning authority, the limits should be:-
i. For accounts, the amount at credit at the time of death of the depositor plus the interest accrued thereon up to the end of the financial year preceding the year in which the death occurred.
ii. For certificates, the maturity value of the certificate i.e. the face value plus the amount of interest accrued up to the last completed year or half year, as the case may be, prior to the death of the deceased holder.

(C) Cases presenting special features, such as lacuna in rules etc. should not be disposed of as a matter of course and all such cases should be referred to the Directorate for orders
Note 1:-The power for sanctioning claims beyond Rs. 10,000 will be exercised personally by the officers mentioned against items (ii) to (iv) of the Table.
Note 2:-For reviving the silent account in the name of the deceased depositor, the copy of the sanction admitting the claim will be treated as application for revival. It will be sent to the HO/GPO along with the pass book for issuing necessary sanction for the revival'
Note 3:-When it is necessary to revive or revise a sanction for payment of deceased depositor's balance in the Savings Account, the reviving or revising authority may permit payment of interest on the balance up to the month preceding the month of revival or revision of the sanction provided it is satisfied that the delay was entirely beyond the control of the claimant.
Note 4:-If claim belonging to Sub Post Offices, MDG/HO is beyond the sanction limit of respective SPMs/PMs, the claim will be forwarded to the Divisional Head concerned after

verifying all particulars and respective Divisional Heads will issue sanction for such claims within limit prescribed and in case the same is above the limit of Divisional Head, the claim will be forwarded to the concerned sanctioning authority.

(D) The competent authority will sanction the claim without reference to the higher authority unless the claim is of doubtful or contested nature. The competent authority must in such cases make the necessary inquiries and record the result before forwarding it to the higher authority.
The sanctioning authority will scrutinize the claim application to see that: -
(i) The particulars of the relevant account/certificate are correctly filled in and have been verified by the Postmaster.
(ii) The Postmaster has accepted the witnesses on the claim application.
(iii) ID Proof and address proof of the claimant(s) have been attached.
(iv) An original or attested copy of death certificate (proof of death) from the appropriate authority accompanies the claim application and it is in order.
(v) Annexures attached to the claim application have been duly attested by authorities mentioned therein.
(vi) A certificate about the release of pledge from the pledgee accompanies if the account is pledged. If the pledgee claims the amount in full or in part, payment will be made to him to the extent of his claim. Action for the settlement of the claim will arise only if the pledge is released in full or in part.

(E) If any defect of consequence is noticed, the competent authority will address the claimant directly to complete the documents giving him the necessary guidance. If the witnesses are accepted by Director/CPM/Sr.PM/PM or SPM, ID and address proof of the claimant and death proof in original or attested copy issued by the appropriate authority and annexures attached to the claim form duly attested by the authorities mentioned therein are attached, no further verification is required to be done.

(V) Production of death certificate: -

Death certificate or proof of death in original from a Municipality/Local authority, hospital or police station in the form prescribed by the authority for the grant of such certificate/proof will be accepted.
When death occurs at a place where none of the institutions or authorities as mentioned above exist, a certificate/proof of death in original from a Gazetted Officer, an M'P., M.L.A. or Panchayat Officer or Mukhya / Village Police Patel may be produced.
An original certificate from the last employer or the doctor or hakim who last attended the deceased in case where the balance does not exceed Rs. 500/- may also be accepted.
The certificate/proof of death in original issued by the Parsee panchayat and burial certificate in original issued by the church authorities may be accepted, if such certificate cannot be obtained from a municipality or other local authority or hospital or police station or registered doctor.
If a claimant is not able to hand over original death certificate/proof of death, the Postal Authority receiving claim can accept photo copy of the same by comparing with original. In such

a case, that authority should write on the photocopy "compared with original and found correct" under dated signatures and designation stamp.

(VI) Guidelines for sanctioning authorities: -

Section 4-A and 5 of Government Savings Promotion Act, 1873 and Rule 15(6)(i) of GSPR-2O18 vests the sanctioning authority with full discretion to pay to whosoever appears to them be entitled to receive the sum due to a deceased depositor under the circumstances mentioned therein and gives the sanctioning authority immunity from a bonafide wrong payment.
The competent authority should satisfy himself from the two witnesses and ID along with address proof of the claimant regarding genuineness of the claim before payment and no further enquiries are to be made, If the witness is not physically appearing before the post office, self attested copy of the ID/Address proofs containing the signature of the witnesses are to be produced along with the claim application.
In clear cases of minor claimants where natural guardians have preferred the claim, payment will be made to them without insisting upon production of Guardianship Certificate.
If the pass book of the deceased depositor is not forthcoming, the circumstances of the case should be reported to the Head of the Division for orders whether the account may be closed without production of the pass book. lf the account is ordered to be closed without the production of the pass book, the procedure prescribed in Rule 37(3) of POSB (CBS) Manual should be followed mutatis mutandis.
In case, the nominee(s) has lost the original certificate(s) or is otherwise not in possession of it he/they may apply for issue of certificate(s) Passbook in his/their own name after his/her claim has been admitted and sanction issued by the competent authority. The procedure as laid down in the relevant Rules for issue of duplicate certificate passbook will apply mutatis mutandis.

Note: - If claim is received from other post office, claim form duly sanctioned should be sent to that post office by Service insured Post for taking acquittance from the claimant. The Post Office where claim was submitted, shall obtain acquittance from claimant on the claim form and in case of pre-printed certificates, collect original certificates with signature of the claimant and send back the same to the Postmaster of office of payment by Service Insured Post. Once claim form and original certificates (if any) is/are received back, the payment office will close account/discharge certificates and crossed cheque should be sent to the Post Office by service Insured Post. Details of cheque sent by insured post should be noted on the claim form. In case the claimant desires payment into his/her POSB Account, he/she should mention POSB account number along with copy of first page of passbook in the acquittance portion of the claim form. In case claimant desires payment into his/her Bank account, he/she should mention account number, IFSC Code, Bank Name along with copy of first page of passbook/cancelled cheque.

(VII) Payment to minor claimants: -
Where the claimant is a minor nominated by the depositor, payment of the sum may be made to the person appointed in the nomination to receive it. In case there is no such person or there is

no nomination in favour of the minor claimant, payment of the balance may be made to the guardian.
Guardian in relation to a minor means:-
(i) Father or mother; and
(ii) Where neither parent is alive, or where the only parent is incapable of acting, a person entitled
under the law for the time being in force to have the care of the property of the minor.
(c) The person withdrawing the balance from the account on behalf of the minor shall furnish a certificate that the minor is alive and that the money is required on behalf of the minor.
Note l:-As per definition of the guardian in the Section 3(h) of Government Savings Promotion Act I873, guardian in relation to a minor or a person of unsound mind means father or mother. In view of this, the mother of a Muslim minor can be treated as a guardian for the purpose of settling the claims of deceased depositor where the interest of Muslim minor is involved. As the mother has been made the guardian of the minor irrespective of the fact whether the heir of the depositor is a Hindu or Muslim, such a payment to the mother would be a valid discharge within the meaning of Section 5 of the Government Savings Promotion Act, 1873.

Note 2:-The payment to a minor directly and not though a guardian will not be a valid discharge under Section 5 of the said Act.

(VIII) Claims of holders not heard missing for 7 years:-
For the purpose of this Rule the holders who have not been heard of for more than 7 years will be treated as dead and the claims in respect of their holdings settled in accordance with the foregoing sub- rules of the Rule, provided the disappearance of the holder of the account/certificate has been established and the claimant is prepared to indemnify the Government against any adverse claim.

(IX) Settlement of claims where the claimants or near relatives are residing abroad :-
Where the claimant or a near relative named in the claim resides in a foreign country, the procedure as applicable to other claims is to be followed except that the claim from a person residing in a foreign country, letter of disclaimer from a person residing in a foreign country, death certificate issued in a foreign country and the power of attorney executed in a foreign country, if any, should have the authentication by the Indian Consular Office in that country, if reciprocal arrangements under Section 14 of the Notaries Act, 1952 and HAGUE APOSTITLECONVENTION do not exist between India and that country. Authentication means that the authenticating official has assured himself of the person who has signed the instrument, as well as the fact of execution. In case India has no consular relations with the country and no other foreign nation has been entrusted with the task of looking after the interest of India or of the people of Indian origin there, the authentication should be done by a Magistrate of that country. Submission of above documents along with claim application duly authenticated by the Indian Consular office is the duty of the claimant.
Reciprocal arrangements under Section 14 of Notaries Act, 1952 exist between India and the United Kingdom, Hungary, Ireland, Belgium and New Zealand only and reciprocal arrangement under HAGUE APOSTITLE CONVENTTON exists with following countries: -

Albania	Argentina	Australia	Austria	Belarus	Belgium
Bosnia Rica	Bulgaria	China	Costa	Croatia	Cyprus
Czech Republic	Denmark	Ecuador	Finland	France	Georgia
Greece	Hungary	Iceland	India	Israel	Italy
Japan	Korea	Latvia	Lithuania	Luxembourg	Malta
Mauritius	Mexico	Montenegro	Netherland	New Zealand	Norway
Panama	Peru	Poland	Portugal	Romania	Russian Federation
Serbia	Slovakia	Slovenia	South Africa	Spain	Suriname
Sweden	Switzerland	The former Yugoslav Republic of Macedonia	USA	Venezuela	

(iii) The documents such as death certificate, power of attorney etc. executed before a notary, solicitor, agency or any other person or authority competent under the law of the State of origin of the above countries need no authentication from the Indian Consular office in that country. When duly signed and stamped document from any of the above countries is submitted, no further verification is required. Payment of the claim to a claimant residing in a foreign country will be made to the holder of a power of attorney in India. No direct remittance will be made to the claimant in the foreign country. The sanctioning authority should compare the original document with the self-attested photocopy and record under dated signature with stamp "compared with original". There is no need for verification of either death certificate or power of attorney issued by the above noted countries.

(X) Payment of claim: -

(i) The admissibility of interest on deceased claim on various National/Small Savings Schemes and admissibility of continuation of account by nominee(s)/claimant is prescribed in relevant National/Small Savings Schemes rules. A gist of eligibility of interest/continuation in various schemes is placed below for reference. However relevant rules to be referred which may be changed from time to time.

Sl No.	Scheme	Options with Nominee(s)/ Legal heir(s)	Interest of Payment
1	SB	Close the account	Up to preceding month of closure.
2	RD	1. can close account and take payment immediately. 2. can request for transfer of account in his/her name by submitting claim application and continue till maturity.	1.if continued till maturity / extended maturity, full maturity value. 2. if closed before maturity / extended maturity, the amount applicable as prescribed in

			relevant table of Rule 12 of INSRD Rules 2019.
3	TD	1. Can close account and take payment immediately. 2. can request for transfer of account in his/her name by submitting claim application and continue till maturity.	1.TD rate of interest for completed years (Not beyond the type of TD years) 2. POSA rate of interest for completed month(s).
4	MIS	Can close the account any time.	Interest up lo the preceding month in which refund is made.
5	SCSS	1. If Spouse is sole nominee and meets eligibility criteria for opening of SCSS account, he/she can get account transferred in his/her name and continue account till maturity provided he/she does not have another SCSS account. 2. can close account and take payment immediately.	1. SCSS interest rate will be paid up to the date of death of the depositor. 2. After date of death to preceding date of payment, POSA interest rate will be applicable.
6	PPF	Close the account any time	PPF interest applicable up to the preceding month of payment made
7	SSA	Close the account any time	1.SSA interest rate will be paid up to date of death of the depositor 2. After date of death to preceding date of payment POSA interest rate will be applicable
8	KVP	1, can close account/ certificate and take payment immediately 2. Can request for transfer of account / in his/ her name by submitting claim application and continue till maturity	1. If continued till maturity, full maturity value 2. If pre maturely closed before 2 and half years POSA interest rate is applicable for completed months 3. After 2 and half years but before the maturity, the interest applicable as per relevant table in Rule 6 of KVP Rules 2019
9	NSC	1.Can close account/certificate and take payment immediately 2. Can request for transfer of account / certificate in his /her name by submitting claim application and	1. If continued till maturity, full maturity value 2. If prematurely closed before 1 year no interest will be payable 3. If pre maturely closed after

		continue till maturity	1year but before 3 years, POSA interest rate is applicable for completed months. 4. Above 3 years but before the maturity the interest as applicable in relevant Table of Rule 7 (4) of NSC Rules 2019

(ii) The claimant will present the sanction in original along with the pass book. Necessary action will be taken as for the closure of savings account.
(iii) All payments of the deceased claim cases should invariably be made by cheque or credit into savings account of the claimant. Payment through cheque will be made by means of a crossed cheque only.
Note: - The sub offices which are not authorized to issue cheque will obtain cheque for the required amount from the HO/GPO.

(XI) Transfer of account to the name of claimant: -
After sanction of the claim, if the RD/TD/SCSS account/certificate(s) is/are desired to be continued or retained by the claimant till maturity, he/she must furnish an application in new AOF and if the account stands at Branch Post Office, complete specimen signature slips. If claimant is not having any CIF in any CBS Post Office, new CIF has to be created by following the procedure laid down in relevant rules. The account will then be transferred in the name of the legal heir by changing CIF in CBS Application.

(XII) Entry of request for settlement of claim in register and grant of acknowledgement
Whenever a request from the depositor for sanction of claim is presented at any post office, his request should be entered in the register to be maintained in manuscript and an acknowledgment in the format given below should be issued to the depositor against his request: -
ACKNOWLEDGMENT OF CUSTOMER REQUEST ,................................ .SO/HO/GPO (Name of post office where request received)
Date of receipt of request ....
Time of receipt of request....................................
Name of depositor....,..............................
Account/Certificate(s) no .,.................................
Name of scheme ....(SB/RD/TD/MIS/PPF/NSS/SCSS/SSA/Certificates)
Request No; - ....,.................. (Sl. No. of register)
Date Stamp of PO
Signature of Postmaster

(XIII) Maintenance of Register of Deceased claim cases: -
As soon as Claim Form along with required documents is received in the post office where the account stands, entry should be made in the register of deceased claim cases format of which is given below. In order to keep a watch on the expeditious disposal of claim cases, this register

should be maintained by all the sanctioning authorities (including the circle office). The register will be examined every month by the Head of the Office or Section to see that no case is being unduly delayed and such action as may expedite, is taken immediately. All deceased claim cases irrespective of the nomination registered or not, should be sanctioned/disposed off within 7 working days of the receipt of the same in any post office or administrative office. All inspecting officers while visiting/inspecting any post office or administrative office should examine this register to see that no case is delayed beyond 7 working days and if any such case is noticed, separate report should be sent to higher authority.

12.6.12 ePassbook for POSB schemes:

This facility was introduced wef 12.10.2022 to enhance the convenience of the account holders, the DoP has launched ePassbook feature for the account holders of POSB schemes. ePassbook is a feature providing the following services through an online webpage –

- **Balance Enquiry**
- **Mini Statement (currently available for SB, PPF and SSA schemes only)**
- **Full Statement (will be introduced for POSB schemes in a phased manner)**

Following is the workflow for the same in brief :

- ✓ **The customer will have to select the scheme and enter the relevant account details.**
- ✓ **OTP validation will be done after which the customer will have to select the required service i.e Balance Enquiry or Mini Statement.**
- ✓ **Based on the service chosen, either the balance will be displayed or the mini statement will be displayed.**
- ✓ **The mini statement can also be downloaded if needed.**

12.6.13 Internet Banking :

Department of Posts has introduced internet Banking facility for Post Office Savings Bank customers for CBS migrated Post Offices and was launched on 14.12.2018.

Eligibility Criteria for availing internet Banking

1. Customer should have Savings Bank account in CBS Office
2. Either Single or Joint "B" accounts are eligible
3. Joint “A”, Minor, Lunatic and illiterate
4. accounts are not allowed for availing internet banking

Pre- Requisites

- Customer should provide a valid Email lD.
- Customer should provide e valid PAN number
- Customer should provide a valid mobile number

- CIF lD should be updated with correct First name, Last name, DOB, Father's Name, Gender, valid identity and address proof, Correct present address, Mobile number, PAN Number and **Mother's Maiden Name.**

Procedure to be adopted by the CBS PO for enabling the net banking.

1. KYC should be updated in case of pre CBS accounts after collecting the required documents.
2. The account holder has to give the application in POSB **ATM Card/ Internet/ Mobile/ SMS banking service request form.**
3. The application should be accepted in the home branch only.
4. The counter PA has to verify the signature and photograph through IES Menu in Finacle.
5. Mobile number should be unique and the same mobile number should not be used for any other CIF.
6. Through CMRC menu counter PA should enable internet banking after ensuring the eligibility criteria and pre- requisite conditions are full filled. Supervisor has to verify it.
7. After 24 hours, the account holder will get a link for activating internet banking to the registered mobile number.
8. The CIF id will be the default **User ID.** However, it can be changed only once under My profile > Update channel login ID.
9. The account holder has to set the **Login pass word** and **Transaction pass word.**
10. The account holder can visit the home branch and deactivate this facility.
11. The customer can open all types of accounts except SB account through internet banking.
12. The customer may visit the home branch and collect the print out of the pass book.
13. If the account standing at BO, the BPM has to collect the required application and other documents and forward to account office along with passbook for availing the facility.
14. Any queries or escalation relating to Internet banking can be addressed to dopeBanking@indiapost.gov.in from registered email id with the issue details by mentioning the User ID/CIF ID or toll free number 1800-266-6868.

Facilities offered in DOP Internet Banking		
Sl.	**Scheme**	**Functionality**
1	SB	✓ Account Balance and details, Mini statement, Transaction history ✓ Fund transfer from POSB to POSB own account and other's ✓ Fund transfer from POSB to other savings schemes RD, RD Loan account, PPF, PPF Loan account and SSA merged with the same CIF ✓ View or change nominee details ✓ Stop payment of cheques, view status of used / un used cheque leaves. ✓ NEFT/RTGS remittance to accounts in other banks ✓ PLI/ RPLI Renewal Premium Payment

	RD	✓ Account Balance Inquiry, RD account and Loan account, Mini statement, Transaction history ✓ Deposit of monthly instalments and loan repayment of own account ✓ View or change nominee details ✓ Opening of account and maturity/ pre-maturity closure of account
	TD	✓ Account Balance and details, Transaction history ✓ Opening of account and maturity/ pre-maturity closure of account ✓ View or change nominee details
	MIS	✓ Account Balance and details, View Principal and interest credit details ✓ View or change nominee details
	SCSS	✓ Account Balance and details, View Principal and interest credit details ✓ View or change nominee details
	PPF	✓ Opening and closure of PPF account ✓ Account Balance and details of PPF account and Loan account ✓ Transaction history of PPF account and Loan account ✓ Mini statement ✓ Deposit in active PPF account, Repayment in PPF loan account ✓ Withdrawal from PPF account ✓ View or change nominee details
	NSC/ KVP	✓ Account Balance and details, Transaction history ✓ Opening / closing of NSC/KVP accounts ✓ View or change nominee details

12.6.14 Mobile Banking :

Department of Posts launched Mobile Banking facility for post office savings Account customers of CBS Post Offices on 15.10.2019.

<u>Eligibility Criteria for availing Mobile Banking</u>

1. Customer should have Savings Bank account in CBS Office
2. Customer should have a valid login and transaction credentials of internet banking
3. Either Single or. Joint "B" account are eligible
4. Joint “A”, Minor, Lunatic, illiterate and BO accounts are not allowed for availing internet banking

<u>Pre- Requisites</u>

- Customer should provide a valid Email lD, PAN Number and mobile number.

- CIF lD should be updated with correct First name, Last name, DOB, Father/s Name, Gender, valid identity and address proof, Correct present address, Mobile number, PAN Number and Mother's Maiden Name.

Procedure to be adopted by the CBS PO for enabling the mobile banking.

1. This facility is eligible to the customers already having net banking
2. The account holder has to give the application in POSB **ATM Card/ Internet/ Mobile/ SMS banking service request form.**
3. The application should be accepted in the home branch only.
4. The counter PA has to verify the signature and photograph through IES Menu in Finacle.
5. Mobile number should be unique and the same mobile number should not be used for any other CIF.
6. Through CMRC menu counter PA should enable mobile banking after ensuring the eligibility criteria and pre- requisite conditions are full filled. Supervisor has to verify it.
7. Customer can activate the mobile banking after 24 hours by downloading India Post Mobile App through google play store. Self-explanatory steps will guide the customer while performing the activation process.
8. The CIF ID will be the default user ID.
9. The account holder can visit the home branch and deactivate the mobile banking facility.
10. The customer can open **RD and TD** accounts through mobile banking.
11. The customer may visit the home branch and collect the print out of the pass book.
12. For any complaint regarding the mobile banking, the customer has to either dial toll free number 1800-266-6868 or send an e-mail to dopebanking@indiapost.gov.in

Features of DOP Mobile Banking		
Sl No	Functionality	Details
1	Account Balance & details	SB, RD, TD, PPF, NSC,KVP,RD/PPF Loan account
2	Transaction history	SB, RD, TD, PPF, NSC , KVP,PPF/RD Loan account
3	Mini Statement	SB and PPF
4	Transactions	Fund transfer from POSB to POSB own account and other’s
5		Fund transfer from POSB to own RD account and RD Loan account merged to the same CIF
6		Fund transfer from POSB to own PPF account and PPF Loan account merged to the same CIF
7		NEFT/RTGS remittance to accounts in other banks
		PLI/RPLI Renewal Premium credit
8	Service Requests	Requesting for RD Account open
9		Requesting for TD Account open
10		NSC/KVP account open

11		Requesting for stoppage of cheque payment
12		Duplicate ATM PIN request

12.6.15 NEFT and RTGS transactions in Post Office Savings Accounts :

NEFT- National Electronic Fund Transfer is RBI operated interbank payment system. Under this scheme individuals can electronically transfer funds from any bank branch or channels to any other individual having an account with any other bank branch in the country participating in the scheme. NEFT transactions are automated through Straight Through Processing (STP) modes by banks. NEFT transactions are 24*7*365 payment system. Transactions are settled between banks in every half an hour batch by RBI. DoP participating in this scheme through sponsor bank IPPB. It was introduced from 18.05.2022.

- The Beneficiary gets the funds on the same day or the next day.
- Post Office customers can send money to Post Office accounts from other bank through their internet banking or across the counter by visiting the post office during business hours.
- IFSC (Indian Financial System Code) is an eleven-character alphanumeric code that is used to identify the particular branch of a participating bank and is used in remittances.
- For POSB customers there will be only one IFSC for all branches/PO s i.e-**IPOS0000DOP.**
- UTR number for NEFT is 16-digit Unique Transaction Reference number.

Charges and Limits

Service charges for customer initiated NEFT outward transactions across counter are:

1	For transactions up to ₹ 10,000	₹ 2.50 + Applicable GST
2	For transactions above ₹ 10,000 up to ₹ 1 lakh	₹ 5 + Applicable GST
3	For transactions above ₹ 1 lakh and up to ₹ 2 lakhs	₹ 15 + Applicable GST
4	For transactions above ₹ 2 lakhs and not exceeding the maximum limit	₹ 25 + Applicable GST

Conditions :

- However, no charges are levied for outward NEFT transactions initiated through eBanking & Mobile Banking channels.
- Minimum & Maximum amount per transaction for NEFT Remittance across the counter is Rs.1/- and Rs.15,00,000/- respectively.
- Customer should have an active post office savings account to initiate outward NEFT remittance to other bank accounts.
- The counter PA should collect a NEFT mandate form along with SB -7/POSB cheque from the customer.
- NEFT initiated through Net Banking & mobile Banking services
  - ✓ The limit per transaction is Rs 2,00,000/- for outward NEFT

- ✓ The maximum number of transactions permitted per day is five.
- ✓ Daily Transaction limit for outward is Rs.10,00,000/-.
- ✓ There is a time variable transaction to mitigate fraud risk. Hence maximum transaction limit for outward NEFT is from 8 PM to 8 AM

RTGS– Real Time Gross Settlement is defined as the continuous and real time settlement of fund transfers, individually on a transaction without netting or grouping. Real Time means the processing of instructions at the time they are received. Gross Settlement means the settlement of fund transfer instructions occurs individually. RTGS transactions are available 24*7*365. It was introduced from 31.05.2022.

- RTGS is available through **CBS-enabled Post Offices** that provide electronic banking services.
- Customers can also access RTGS through the Department of Posts Internet Banking platform where the service is enabled for their accounts.
- **Minimum amount:** ₹2,00,000
- **Maximum amount:** As per applicable banking rules and operational limits.
- RTGS is intended for **high-value transactions**. For smaller transactions, customers may use NEFT or other available digital payment options.
- The charges depends upon based on the beneficiary bank

12.6.16 eKYC :

- ✓ The Department of Posts has introduced a paperless Know Your Customer (e-KYC) process for opening and operating Post Office Savings Bank (POSB) accounts through Aadhaar Biometric Authentication, with effect from 06 January 2025 after a pilot rollout.
- ✓ eKYC is introduced as per SB Order 01 / 2025 Dated 01.01.2025.
- ✓ The facility covers onboarding of new customers through e-KYC Customer Information File (CIF) creation and opening of Single Individual Post Office Savings Accounts, including Basic Savings Accounts.
- ✓ The initiative is entirely consent-based, and upon customer consent, personal details such as name, date of birth, gender, address, PIN code, and C/o name are securely fetched from the UIDAI database. These details cannot be edited in the Department of Posts software, except where the C/o name is unavailable.
- ✓ It enables deposits and withdrawals in e-KYC-linked POSA accounts through either Aadhaar Authentication or the existing paper-based process
- ✓ No Voucher (SB-7) shall be collected for any Deposit transaction irrespective of transaction amount and for the Withdrawal transaction amounting to Rs. 5,000 or less, when transaction is performed on Aadhaar Authentication basis.
- ✓ Aadhaar Authentication are directly posted in the DoP Banking Software ledger and no verification requires by Checker.
- ✓ A separate Report of all Aadhaar Authentication transactions is also available in the Banking Software.

12.6.17 PM CARES for Children Scheme, 2021

- ✓ The PM CARES for Children Scheme, 2021came into effect on 6 October 2021.
- ✓ The Scheme was introduced to provide long-term financial security to children who lost both parents, the last surviving parent, both adoptive parents, or their sole legal guardian due to the COVID-19 pandemic during the period from 11 March 2020 to 31 December 2021.
- ✓ Under the Scheme, a savings account is opened in the name of the eligible child in a post office, with the concerned District Magistrate acting as the joint account holder (guardian) until the child attains the age of 18 years.
- ✓ Children who had already turned 18 years by the date of account opening, but were otherwise eligible, are also covered through a single account.
- ✓ The Scheme provides a one-time lump sum contribution from the PM CARES Fund, the amount of which varies according to the age of the beneficiary i.e., child at the time of account opening.
- ✓ The contribution is designed so that the account accumulates to a corpus of ₹10 lakh when the beneficiary reaches 18 years of age.
- ✓ From the age of 18 to 23 years, the corpus earns interest at the rate applicable to the National Savings (Monthly Income Account) Scheme, and the beneficiary receives the monthly interest.
- ✓ On attaining 23 years of age, the balance in the account is paid to the beneficiary and the account is closed.
- ✓ It does not permit any premature withdrawal or closure, except in the unfortunate event of the death of the beneficiary, when the deposited amount is returned to the PM CARES Fund.
- ✓ The Ministry of Women and Child Development serves as the nodal ministry responsible for identifying beneficiaries, opening and managing accounts, coordinating with implementing agencies, and ensuring the smooth administration of the Scheme.

12.7 INDIA POST PAYMENTS BANK (IPPB)

India Post Payments Bank (IPPB) has been setup under the Department of Posts, with a vision to build the most accessible, affordable and trusted bank for the common man of India. The fundamental mandate is to remove barriers for the unbanked and underbanked and reach the last mile.

IPPB has enabled assisted banking at the last mile through innovative and simple user interfaces like account opening and transactions through biometric authentication, for which the customer need not remember any PIN / Password. Further the services are provided at the customers' doorstep through the Postmen and GDS. The smartphones/ biometric device used is connected real-time online to a Core-Banking platform.

IPPB combines the Digital technology with the physical infrastructure and has created a Phygital platform for rural India. It has also enabled innovative banking through its paperless, cashless and presence-less banking in a simple and secure manner at the customers doorstep.

IPPB to provide Cash Management to Post Offices, Integration with DoP Finacle, maintenance of ATMs

12.7.1 Doorstep Banking :

- IPPB gives an opportunity to the customers to enjoy banking facilities at their home with Doorstep Banking (DSB) services. Now the customer need not leave the comfort of their home for their routine banking transactions. Wide network of post offices and postal employees is making banking accessible to the remotest corners of the nation. Opening of Bank account, transferring funds, depositing and withdrawing cash, recharging or paying bills, buying life insurance & paying general insurance and accomplish much more with IPPB Doorstep Banking Services facility, at nominal charges (NIL charge for new account opening at customer's doorstep). The customer can also access their Aadhaar linked accounts held with other bank and avail some of the services like Cash withdrawal.
- The service is available for all citizens across every district, town & village of country through local Post Men & Gramin Dak Sevaks.

Benefits of IPPB's Doorstep Banking :

- ➢ Banking from the comfort of your home
- ➢ Easy and convenient banking
- ➢ Instant account opening
- ➢ Simple, secure and hassle-free banking

Services Offered by IPPB's Doorstep Banking :

- **Account Opening -** Experience seamless, digital and convenient account opening at your doorstep through state-of-the-art technology
- **Cash Deposits/Withdrawals -** Enjoy safe and secure cash transactions at your doorstep
- **Money Transfers -** Hassle-free and 24x7 fund transfers anywhere
- **Recharge and Bill Payments -** Instant mobile and DTH recharge, water and electricity bill payments
- **Account related Services -** Benefit of a host of account-related services such as Linkage of IPPB & post office account, updating PAN/nomination details, requesting account statement, issuing standing instructions, QR card issuance etc.
- Services Under AePS

Ability to access your Aadhaar linked accounts held with other banks with below services:

- ➢ Cash Withdrawal
- ➢ Balance Enquiry

- Mini Statement

Third-party Services

  - Life Insurance
  - General Insurance
  - Mutual Funds

Financial Services

  - Mobile number update in AADHAAR
  - Digital Life Certificate Generation "Jeevan Pramaan"
  - Payment of Post office products- Sukanya Samriddhi, PPF, RD, PLI, RPLI, LARD

Doorstep Request Submission Process :

Customers can raise service request during timeline mentioned below :

- Call @ Call Centre - 155299 or 033-22029000
- Ad-hoc request through GDS, Postmen or Post office

Service Delivery Hours:

The request can be raised for minimum for T+2 maximum to T+10. Customer can pick time slot for delivery of service between 1100 hrs to 1600 hrs on scheduled date.

Service Charges : NIL charges for Doorstep banking service till further notice.

12.7.3 New Products / facilities under IPPB

- Services enabled through Individual Business Correspondents (IBCs)- Services like Account opening, DLC (Digital Life Certificate), Insurance /loan services, cash deposit, cash withdrawal using AePS and Card+PIN are offered through IBCs. This has helped the Bank to extend its reach beyond the postal network.
- Digi Smart Account – Account Opening by a customer in self-mode by downloading the IPPB Application and can be used for availing banking benefits.
- e-NACH Service – Facilitates automatic and timely payment of loan EMIs, insurance premiums, utility bills etc.
- Digital Life Certificate through Face Authentication : Issuance of DLC through face authentication is available. This will help particularly the Senior citizens who are not able to authenticate through biometric process.
- Premium Arogyam Savings Account : This account offers free wellness benefits including free teleconsultation, discounts on tests and pharmacy, doorstep services, free cash deposit an withdrawal services on payment of small annual charges.

- Auto Bill Payment Facility : This facility has been made available for IPPB Account holders, where customers' bills are auto-fetched and paid before due date by the bank.
- Life Insurance Products : A non-linked, non-participating, deferred and immediate annuity plan is available under Guaranteed Pension Goal (GPG). Also a non-linked, non-participating pure life term insurance plan is available under Smart Protect Goal (SPG).
- Group Accident Guard (GAG) : This protects the members against accident leading to disability or death. The bank has also launched cancer care & Cyber Insurance products.
- Bharat Bill Payment Services (BBPS) in Mobile Banking and Dak Pay (UPI PSP) : Upgraded version of BBPS having better user interface, has been made available with several value-added functionalities like enabling standing instructions for recurring bill payments, Mutual Funds, SIP, pending bill reminders, biller management and improved mail alerts.
- PLI / RPLI Premium payments through IPPB : Premium payments for PLI / RPLI can be auto-set up for payments from the Bank.
- Jeevan Pramaan Centre (JPC) : The Department has started the facility of sending SMS to the registered mobile number of pensioners post generation of DLC. The facility of submitting DLCs at the doorstep of the pensioner is also available.

CHAPTER - XIII

FINANCIAL SERVICES

13.1 National Pension System :

The **National Pension System (NPS)** is a defined contribution pension scheme introduced by the Government of India to provide retirement income through systematic savings.

- It was implemented for **all new Central Government employees (except Armed Forces)** joining service on or after **1 January 2004** and was subsequently adopted by many State Governments.
- From **1 May 2009**, NPS was opened to **all Indian citizens** on a voluntary basis.
- The scheme is regulated by the **Pension Fund Regulatory and Development Authority (PFRDA)** and administered through the **NPS Trust**.
- **Central Recordkeeping Agencies (CRAs)** maintain subscriber records, while contributions and fund management are handled through authorized intermediaries.

Key Features:

- Applicable to all new Central Government employees (except Armed Forces) joining on or after **1 January 2004**.
- Open to all Indian citizens and NRIs on a voluntary basis.
- Regulated by **PFRDA** and supervised by the **NPS Trust**.
- Operated through **Central Recordkeeping Agencies (CRAs)** and authorized Points of Presence (PoPs).
- Every subscriber is allotted a unique **Permanent Retirement Account Number (PRAN)**, which remains valid throughout life which contains 12 digits.
- Age criteria: 18 to 70 years for Tier I and 18 to 80 years for voluntary contribution (Tier II).
- Government employees may continue contributing to NPS up to the age of 85 years by deferring the withdrawal.

Types of Accounts:

Tier I Account

- Primary retirement account with restrictions on withdrawal.
- Mandatory for all NPS subscribers.
- Minimum initial and subsequent contribution: **₹500**.
- Minimum annual contribution: **₹1,000**.
- Builds retirement corpus.

Tier II Account:

- Voluntary savings account linked to Tier I.
- Available only after activation of Tier I.
- Minimum initial contribution: **₹1,000**.
- Minimum subsequent contribution: **₹250**.
- No minimum annual contribution or maximum investment limit.
- Withdrawals permitted at any time.
- Same **PRAN** is used for both Tier I and Tier II accounts.

Investment Pattern:

Subscribers can invest in:

- **Equity (E)**

- **Corporate Bonds (C)**
- **Government Securities (G)**

Investment allocation is selected by the subscriber, subject to PFRDA guidelines. If no choice is exercised, funds are invested under the prescribed **Default Investment Pattern**.

Contributions (Government Employees)

- **Employee Contribution:** 10% of Basic Pay + Dearness Allowance (DA)
- **Government Contribution:** 14% of Basic Pay + DA
- Contributions are uploaded by the concerned **Drawing and Accounts Office (DAP/DDO)**

Partial Withdrawal:

Subscribers are eligible for partial withdrawal subject to the following conditions:

- Up to **25% of the subscriber's own contributions** (excluding employer's contribution).
- Minimum **3 years of membership** from the date of joining.
- Maximum **4 partial withdrawals** during the entire service.
- Minimum gap of 4 years is required between two successive partial withdrawals

Partial Withdrawal after age 60/Superannuation

- ✓ It can be availed from each individual pension account with a minimum interval of 3 years between successive partial withdrawals within that specified account.

Exit Benefits:

Normal Exit (at Superannuation)

- **60%** of the accumulated corpus can be withdrawn as lump sum.
- **40%** is utilized for purchase of annuity to provide monthly pension.
- If the accumulated pension fund is **₹8 lakhs or below**, full withdrawal is permitted or avail periodic payouts in the form of systematic lumpsum withdraw or systematic unit redemption.

  If the accumulated pension fund is above **₹8 lakhs but does not exceed ₹12 lakhs,** the subscriber shall have the option to

  1. Withdraw an amount not exceeding 6 Lakhs and withdraw remaining amount through systematic unit redemption for next 6 years

  2. Withdraw up to Rs.6 lakhs and the remaining corpus amount to buy annuity for retirement pension

  3. Withdraw up to 60% of their retirement corpus as tax free lumpsum and buy annuity from the at least 40% of the corpus. (Govt Subscribers)

  Withdraw up to 80% of their retirement corpus as tax free lumpsum and buy annuity from 20% of the corpus. (Non Govt Subscribers)

Premature Exit/Voluntary Retirement:

- **20%** lump sum withdrawal.
- **80%** of the corpus is to be utilized for annuity purchase.
- If the corpus is **₹5 lakh or below**, full withdrawal is allowed.

Death of Subscriber:

- Government Sector: Exit benefits are payable as per applicable NPS regulations, with annuity provisions and nominee/family benefits depending on the circumstances. Have the option to opt for Old pension Scheme, if declaration given by the employee before his death.
  - ✓ Normally 80% corpus for annuity and balance payable, employee dies before superannuation.
  - ✓ For corpus up to ₹8 lakh, full withdrawal is permitted or avail periodic payouts in the form of systematic lumpsum withdraw or systematic unit redemption.
  - ✓ Additional phased withdrawal option introduced for corpus between ₹8 lakh and ₹12 lakh**,** the subscriber shall have the option to
  1. Withdraw an amount not exceeding 6 Lakhs and withdraw remaining amount through systematic unit redemption for next 6 years
  2. Withdraw up to Rs.6 lakhs and the remaining corpus amount to buy annuity for retirement pension
  3. Withdraw up to 60% of their retirement corpus as tax free lumpsum and buy annuity from the at least 40% of the corpus. (Govt Subscribers)

- Non-Government Sector: Nominee may withdraw the entire corpus or opt for annuity as per regulations. The **PFRDA (Exit and Withdrawals under NPS) (Amendment) Regulations, 2025** have introduced greater flexibility in systematic withdrawals, deferment options, and withdrawal procedures.

Systematic Lump Sum Withdrawal (SLW):

Subscribers may defer withdrawal up to **85 years of age** and withdraw the lump sum in instalments (monthly, quarterly, half-yearly or annually) instead of a single payment, providing greater flexibility in retirement planning.

Grievance Redressal:

Grievances relating to NPS are submitted in the prescribed format and uploaded in the **Central Public Grievance Management System (CPGRAMS)** through the respective Nodal Office. Every effort is made to resolve grievances within the prescribed time limits i.e., 7 days. The Nodal office will be concerned Circle Offices.

Tax Benefits:

NPS offers attractive tax incentives under the Income Tax Act:

- Deduction up to **₹1.5 lakh** under **Section 80C/80CCD(1)** (within the overall limit).
- Additional deduction of **₹50,000** under **Section 80CCD(1B)**, over and above the Section 80C limit.
- Government contribution is also eligible for tax benefits under the applicable provisions of the Income Tax Act.

Conclusion:

The National Pension System is a transparent, portable, and market-linked retirement savings scheme designed to ensure financial security after retirement. With regulated fund management, flexible investment options, tax benefits, and enhanced withdrawal facilities, NPS has become the primary pension framework for Central Government employees and an important retirement planning option for all citizens. The latest amendments have further simplified exit, withdrawal, and deferment provisions while providing greater flexibility to subscribers.

13.2 UPS (Unified Pension Scheme)

The Unified Pension Scheme (UPS) was introduced by the Government of India as an option under the National Pension System (NPS) for eligible Central Government employees. It is effective from **1 April 2025** and aims to provide assured pension benefits while retaining the contributory structure of NPS.

Key Features

- **Applicability:** Available as an option for Central Government employees covered under NPS who choose to opt for UPS.
- **Assured Pension:** Employees with **25 years of qualifying service** are entitled to **50% of the average basic pay of the last 12 months** before retirement as assured pension. For service between **10 and 25 years**, the pension is payable on a proportionate basis, subject to a **minimum assured pension of ₹10,000 per month** after at least 10 years of qualifying service.
- **Family Pension:** On the death of a pensioner, the legally wedded spouse is entitled to **60% of the assured pension** as family pension.
- **Dearness Relief (DR):** DR is admissible on assured pension and family pension, in line with Dearness Allowance applicable to serving employees.
- **Lump Sum Benefit:** In addition to the assured pension, a lump sum equal to **10% of monthly emoluments (Basic Pay + DA)** for every completed six months of qualifying service is payable at retirement.

Contributions

- Employee contribution continues at **10% of Basic Pay + DA**.
- Government contributes an equal **10%** to the employee's individual corpus and an **additional estimated 8.5%** towards the pooled corpus to support the assured pension.

Important Amendments (PFRDA Amendment Regulations, 2025):

The **PFRDA (Operationalization of UPS under NPS) (Amendment) Regulations, 2025** introduced several operational improvements, including:

- **One-time Switch Facility:** UPS subscribers can switch back to NPS once during service, subject to specified timelines and conditions. After switching, they become eligible for the standard NPS Government contribution of **14%**, and UPS assured benefits cease to apply.
- **Clarification of Qualifying Service** and definitions relating to legally wedded spouse and UPS Rules by defining **qualifying service** as the period of service certified by the Head of Office in accordance with the applicable service rules. They also specify that a **legally wedded spouse** means the spouse whose name is recorded in the employee's official service records as on the date of retirement.
- **Enhanced provisions** relating to retirement, resignation, compulsory retirement, death, disability, family benefits, nomination, and withdrawal procedures to ensure smoother implementation of UPS.

Conclusion

The Unified Pension Scheme combines the **financial security of an assured pension** with the **fund-based structure of NPS**. The 2025 amendments strengthen the framework by providing greater flexibility, especially through the one-time switch option, while streamlining procedures for retirement, family pension, and other benefits.

13.3 APY - Atal Pension Yojana :

- The Atal Pension Yojana (APY) is focused on all citizens in the unorganized sector and administered by the Pension Fund Regulatory and Development Authority (PFRDA).
- Under the APY, the subscribers will receive the fixed minimum pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month, Rs. 5000 per month at the age of 60 years, depending on their contributions.
- The contribution is based on the age of joining the APY and the pension amount chosen by the subscriber.
- The benefit of fixed pension is guaranteed by Government of India.
- This is a Triple benefit scheme i.e.,
  - ✓ The subscriber gets the monthly pension after 60 years
  - ✓ On the death of the subscriber, his nominee(spouse) will get the pension
  - ✓ On death of both subscriber and nominee, the legal heir will get the pension in case of dependant or lumpsum amount accordingly.

Eligibility for APY : ~~It is open to all SB Acct holders.~~

- **Age of joining and contribution period :** Minimum age of joining is 18 years and maximum age is 40 years. The age of exit and start of pension will be from 60 years.
- IT payers are not eligible to open APY from 1st October 2022 onwards.

Enrolment and Subscriber Payment :

- All Savings bank account holders under the eligible category may join APY with auto debit facility to accounts, leading to reduction in contribution and collection charges.
- The subscribers should keep the required balance in their savings bank accounts on the stipulated due dates to avoid any late payment penalty.
- Due dates for monthly contribution payment is arrived based on the deposit of first contribution amount.
- In case of repeated defaults for specified period, the account is liable for closure and the Government of India co-contributions, if any, shall be forfeited.
- Also any false declaration about his/her eligibility for benefits under this scheme for whatsoever reason, the entire government contribution shall be forfeited along with the penal interest.
- For enrolment, Aadhaar is the primary KYC document for identification of beneficiaries, spouse and nominees to avoid pension rights and entitlement related disputes in the long-term.
- The subscribers are required to opt for a monthly pension from Rs. 1000 to Rs.5000 and ensure payment of stipulated monthly contribution regularly.
- The subscribers can opt to decrease or increase pension amount during the course of accumulation phase, as per the available monthly pension amounts.
- The periodicity of subscription may be monthly, quarterly, half-yearly and yearly as per the customer convenience.
- However, the switching option shall be provided once in a year during the month of April.
- Each subscriber will be provided with an acknowledgement slip after joining APY which would invariably record the guaranteed pension amount, due date of contribution payment, PRAN etc.
- **The Nodal office for all the claims is CPRC, Chennai.**

13.4 PMJJBY - Pradhan Mantri Jeevan Jyoti Bima Yojana :

- The scheme will be of one year coverage of insurance, renewable from year to year, Insurance Scheme offering life insurance cover for death due to any reason.
- **Scope of coverage** : All Savings Bank Account holders in the age 18 to 50 years in participating banks will be entitled to join.
- In case of multiple saving bank accounts held by an individual in one or different banks, the person will be eligible to join the scheme through **one** savings bank account only. Aadhaar is the primary KYC for the bank account.
- **Enrolment Modality**: The cover shall be for the one year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated savings bank account on the prescribed forms will be required to be given by 31st May of every year, with the exception as above for the initial year.
- Delayed enrolment with payment of full annual premium for prospective cover may be possible with submission of a self-certificate of good health.

- Individuals who exit the scheme at any point may re-join the scheme in future years by submitting a declaration of good health in the prescribed proforma. In future years, new entrants into the eligible category or currently eligible individuals who did not join earlier or discontinued their subscription shall be able to join while the scheme is continuing, subject to submission of self-certificate of good health.
- The account will be continued till 55 years of age though age criteria for entering the scheme is 50 years.
- **Benefits**: Rs.2 lakhs is payable on member's death due to any reason.
- **Premium**: Rs.436/- per annum per member.
- **The Nodal office for all the claims is CPRC, Chennai.**

13.5 PMSBY - Pradhan Mantri Suraksha Bima Yojana :

- The scheme will be a one-year cover, renewable from year to year.
- Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident.
- **Scope of coverage:** In case of multiple saving bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one savings bank account only.
- Aadhaar would be the primary KYC for the bank account.
- **Enrolment Modality / Period:** The cover shall be for the one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated savings bank account on the prescribed forms will be required to be given by 31st May of every year, extendable up to 31st August.
- Joining subsequently on payment of full annual premium may be possible on specified terms.
- However, applicants may give an indefinite / longer option for enrolment / auto-debit, subject to continuation of the scheme with terms as may be revised on the basis of past experience.
- Individuals who exit the scheme at any point may re-join the scheme in future years through this modality.
- New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in future years while the scheme is continuing
- **Benefits:** As per the following table:

Sl.	**Table of Benefits**	**Sum Insured**
01.	Death	Rs. 2 Lakh
02.	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs. 2 Lakh
03.	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs. 1 Lakh

- **Premium :** Premium of Rs 20/- will be deducted from the account holder's savings bank account through 'auto debit' facility in one instalment on or before 1st June of each annual coverage period under the scheme.
- However, in cases where auto debit takes place after 1st June, the cover shall commence from the first day of the month following the auto debit.
- **Eligibility Conditions :** SB Account holders aged between 18 years & 70 years (age nearer birthday)
- **Appropriation of Premium:** Rs 12/- premium proportionate distributed as 1) Insurance Premium to Insurance Company: Rs.10/- per annum per member 2) Reimbursement of Expenses to BC/Micro/Corporate/Agent : Rs.1/- per annum per member 3) Reimbursement of Administrative expenses to participating Bank: Rs.1/- per annum per member The proposed date of commencement of the scheme will be 1st June 2015.The next Annual renewal date shall be each successive 1st of June in subsequent years. The scheme is liable to be discontinued prior to commencement of a new future renewal date if circumstances so require.

CHAPTER – XIV

INSURANCE SERVICES

Regulations # 179

Part I - Postal Life Insurance

14.I.1. Introduction :

- Postal Life Insurance was started in the year 1884. The scheme initially had a limited offer as a welfare measure to Post and Telegraph employees and then extended to the Employees of various Departments of Central and State Governments.
- From 29.10.2012 onwards Employees of Central / State Govt, Defence Services, Para Military Forces, Gramin Dak Sevaks, Govt Aided Educational Institutions, RBI, Nationalized Banks, all Public Sector Undertakings of both Central & State Govt and Autonomous Bodies like BIS, CSIR etc. are eligible to avail PLI. The scheme is further extended to employees engaged / appointed on contract basis by Central / State Govt, Employees of Joint Ventures in which Central / State Govt / Public Sector Undertakings / Nationalized banks have minimum holding of 10% and Members / Employees of Credit Co-Operative Societies and other Co-Operative Societies registered with Govt under the Co-Operative Acts and partly funded from Central / State Govt / RBI / SBI / Nationalized Banks / NABARD and other such Institutions notified by the Govt.
- From 18.10.2017 onwards, it has been decided by the Directorate of Postal Life Insurance to extend clientele base of Postal Life Insurance to cover following segments in addition.

- Employees (teaching / non- teaching staff) of all Private Educational institutions / Schools / Colleges etc. affiliated to recognized Boards (Recognized by Centre / State Govt) of Secondary/ Senior secondary Education ie) CBSE, ICSE, State Boards, Open Schools etc.
- **Professionals** such as **Doctors** (including pursuing Post Graduate Degree courses through any Govt / Private Hospitals, Residents Doctors Employed on contract / permanent basis in any Govt / Private Hospitals etc), **Engineers** (including Engineers pursuing Master`s / Post Graduate degree after having passed GATE entrance test), **Management Consultants**, **Chartered Accountants** (registered with Institute of Chartered Accountants of India), **Architects**, **Lawyers** (registered with Bar Council of India/ States), **Bankers** (working in Nationalized and its Associate Banks, Foreign Banks, Regional Rural Banks, Scheduled Commercial Banks including Private Sector Banks) etc..
- Employees of listed companies of NSE (National Stock Exchange) & BSE (Bombay Stock Exchange) in IT, Banking & Finance, Healthcare / Pharma, Energy / Power, Telecom, Infrastructure Sector etc, where employees are covered under Provident Fund / Gratuity and/or their leave records are maintained by the Establishment.

- From 01.12.2022 onwards, graduates and diploma holders from recognized universities are eligible
- From March 1995, the benefits of Postal Life Insurance were extended to the rural masses through **Rural Postal Life Insurance.** The Scheme shall cover all persons, male or female, who permanently reside in rural areas and are ordinarily residents in India to the exclusion of foreigners and non-resident Indians provided they have attained majority.

14.I.2 Single Sheet :

		Age		**SA**					
Sl	**Plan**	**Min**	**Max**	**Min**	**Max**	**Loan**	**Surrender**	**Eligible for Bonus after**	**Last Bonus**
1	EA	19	55	20 K	50 L	3 yrs	3 yrs	5 yrs	52
2	AEA	19	40 / 45	20 K	50 L	No	No	No	48
3	WLA	19	55	20 K	50 L	4 yrs	3 yrs	5 yrs	76
4	CWLA	19	50	20 K	50 L	4 yrs	3 yrs	5 yrs	76
5	YS	19	45	20 K	50 L	3 yrs		5 yrs	52
6	CP	5	20		3 L	5 yrs			52

14.I.3 Types of Policies :

14. I.3.1 Endowment Assurance (Santhosh) EA:

- This scheme gives assurance to the extent of Sum Assured and accrued Bonus till attainment of age.

- In case of death before maturity, assignee, nominee or legal heir gets full amount of Sum Assured and accrued Bonus.
- Under this scheme the proponent is given an assurance to the extent of the Sum Assured and accrued Bonus till he/she attains the pre- determined age of maturity i.e 35,40,45,50,55,58 & 60 years of age.
- Minimum age at entry 19, maximum age at entry 55 years.
- Minimum Sum Assured Rs 20,000 maximum Rs 50 lakhs.
- Loan facility available after 3 years.
- Policy can be surrendered after 3 years.
- Not eligible for Bonus if surrendered or assigned for loan before 5 years.

14. I.3.2 Whole Life Assurance (Suraksha) WLA:

- This is a scheme where the assured amount with accrued Bonus is payable to the insured on attaining the age of 80 years or to his/her legal representatives or assignees on death of the insured, whichever is earlier, provided the policy is in force on the date of claim.
- Premiums are payable for a selected period of years or until death if it occurs within this period (up to 55, 58, & 60 years of age).
- Minimum age at entry 19, maximum age at entry 55 years.
- Minimum Sum Assured Rs 20,000 Maximum Rs 50 lakhs.
- Premium paying age can be opted for as 55,58 or 60 years.
- Loan facility available after 4 years.
- Policy can be surrendered after 3 years.
- Not eligible for Bonus if surrendered or assigned for loan before 5 years.

14. I.3.3 Convertible Whole Life Assurance (Suvidha) CWLA :

- The features are more or less the same as Endowment Assurance Policy except the following :
- Sum Assured is payable with accrued Bonus to the insurant either on attaining the age of 80 years, or on death of the insurant to his/her legal representatives or assignees whichever occurs earlier, with option to the policy holder to convert the policy, at the end of 5 years (with a grace period of one year; ie) total six years) from the date of commencement of risk into an endowment assurance maturing at a specified age chosen (50,55,58, or 60 years), subject to payment of a suitably increased premium from the date of such conversion.
- Minimum age at entry 19, maximum age at entry 50 years
- Loan facility after 4 years
- Surrender after 3 years
- Not eligible for Bonus if surrendered before completion of 5 years
- Age as on date of conversion should not be more than 55 years. If option for conversion not made within 5+1 years, the policy will be treated as whole life assurance.
- Minimum Sum Assured Rs 20,000, maximum Rs.50 lakhs

14. I.3.4 Anticipated Endowment Assurance (Sumangal) AEA:

- It is a money back policy with maximum Sum Assured of Rs 50 lakhs, best suited for those who need periodical returns.
- Min age at entry 19, Max age is 40 years for 20 years' term policy & 45 years for 15 years' term policy.
- Survival benefits paid periodically as indicated below :

15 Years	20 Years	Survival Benefit
At the end of 6 years	At the end of 8 years	20% of Sum Assured
At the end of 9 years	At the end of 12 years	20% of Sum Assured
At the end of 12 years	At the end of 16 years	20% of Sum Assured
At the end of 15 years	At the end of 20 years	40% of Sum Assured with Bonus

- Such payments will not be taken into consideration in the event of unexpected death of the insurant. In such cases, full Sum Assured with accrued Bonus is payable to the assignee, nominee of legal heir.
- No Loan / Surrender admissible

14. I.3.5 Joint Life Insurance (Yugal Suraksha) YS:

- It is a Joint Life Endowment Assurance in which one of the spouses should be eligible for PLI policies.
- Life cover to both spouses to the extent of Sum Assured with accrued Bonus.
- The spouse should be a literate and, in a position, to furnish standard proof of Date of Birth.
- Minimum Sum Assured is Rs. 20,000 & Maximum Rs. 50 Lakhs,
- Term of the policy is 5 years to 20 years.
- Minimum age & Maximum age at entry of spouses: 21 - 45 years
- Max Age of the elder Policy holder should not be more than 45 years & the couple should be between 21 years to 45 years.
- At the time of maturity of the policy, the elder's age should not exceed 60.
- Medical examination is compulsory.
- Loan facility after 4 years.
- Surrender after 3 years.
- Not eligible for bonus if surrendered before completion of 5 years.

14. I.3.6 Children Policy-CP:

- Children Policy is available both under PLI/RPLI with effect from 20.01.2006
- The scheme provides life insurance cover to children of policy holders. Child includes adopted child
- Maximum two children of policy holder (parent) are eligible.
- Children between 5- 20 years of age are eligible
- Min Sum Assured is Rs. 20,000, Max Rs. 3 Lakhs or equal to Sum Assured of the parent, which is less.

- The outstanding term of the main Policy shall not be less than the premium paying period of the Children..
- Policy holder (parent) should not be over 45 years of age.
- No premium to be paid on the Children Policy, on the death of policy holder (parent). Full Sum Assured and Bonus accrued shall be paid on completion of term
- Sum Assured with EA Bonus shall be payable on its maturity or earlier on the death of the child.
- No Loan is admissible. However, the policy can be surrendered /made paid up provided at least 5 years premium is paid.
- In case, the child commits suicide within 1 year of the acceptance of the policy, no claim shall lie against the department and the claim gets rejected.
- No medical examination of child necessary, however child should be healthy and risk start from day of acceptance of proposal.

14.I.4 Approver Limits for PLI & RPLI :

Limits of acceptance of New Proposals, Revival, Surrender, Forced Surrender, Maturity, Survival, Death Claims (Except Early Death Claims) settlement of Maturity and survival benefit claims from 25.08.2020. PLI Dte Memo No. 25-1/2020-LI Dt. 21.08.2020.	
Criteria	**Approving Authority/Approver**
Up to and Equal to Rs.20 Lakhs.	1.Postmaster (HSG-I/HSG-II) 2.Sr.Postmaster (Gr-B) 3.Dy. Chief Postmaster (Gr-B) 4.AD of HOs headed by Director (Gr-B)
Greater than Rs.20 Lakhs and up to and equal to Rs.50 Lakhs.	1.Head of Division (Gr-B/Gr-A) 2.Chief Postmaster (Gr-A) 3.Dy Director of HO Headed by a Director (Gr-A)
2. Early Death Claim (Death within 3 years of acceptance of Policy)	
All cases irrespective of Sum Assured.	1.Director GPO (JAG) 2.Director (HQ) 3.Regional DPS (JAG)
All Non-Financial/Financial Service requests will continue to be approved by Postmaster/Manager of CPC (GPO/HO) concerned.	
Second and subsequent loan not exceeding the amount as prescribed in the POLI Rules will be granted by the Post Master/ Manager of CPC.	
In case of reopening of claim cases (for example, in case of Court cases etc) the authority competent to approve claims may re-open the claim but would submit to the next higher authority for decision	

14.I.5 General terms and conditions :

__**Financial eligibility :**__ The maximum Sum Assured will be restricted as under:
a) Till 40 years of age at entry: Sum Assured should be 10 times Annual income subject to total aggregate or maximum of Rs.50 Lakh.

b) For 41 years and above: Sum Assured should be 7 times annual income subject to total aggregate or maximum of Rs.50 Lakh. In addition, information on gross salary drawn by the proponent during the last three months should be ascertained and inserted as item no. 7 (A) of proposal form.

Goods and Service Tax :

- **GST has been discontinued for premium amount w.e.f 22 Sep 2025**
- **GST is applicable only on Default fee @ 18%.**

14.I.6 Commencement of risk :

- The date of commencement of risk will be the same as the date of acceptance of the proposal by the competent authority provided the advance deposit is not less than the amount of first premium paid.
- Welcome Kit Consists of Policy Bond, Acceptance Letter, PRB Premium Receipt Book, Intimation letter.
- 'ePLI bond' in the digital format will now be available to eligible Policy holders through DigiLocker Website https://digilocker.gov.in or Mobile App. By securely logging in to the DigiLocker using Aadhaar authentication, the user can download the digital copy of the Policy bond on their Mobile.
- It shall be treated at par with the original Policy Bond issued by DoP for processing all types of Financial & Non-financial requests related to PLI/RPLI.

14 I.7 Medical Scheme :

In every case where a proposal for PLI or RPLI is submitted, the Proposer must undergo a medical examination by the prescribed medical authority, except the non-medical Policies

14.I.7.1 Conditions :

- Medical examination of a proponent is mandatory in the following cases in respect of PLI
    - When the age at entry exceeds 40 years
    - When the sum assured exceeds Rs.5 lakh
    - When maturity is sought at the age of 35 years
    - For Anticipated Endowment Assurance and Yugal Suraksha Policies

14.I.7.2 Special Medical Reports :

For all policies where Sum Assured is above Rs.20 Lakh (new policy & existing policies taken together) involves calling for Special Medical reports as under :

a) Age up to 35 years: ECG, Routine Urine Analysis, SBT13, HB%

b) Age between 36 years to 45 years: ECG, Routine Urine Analysis, SBT13, CTMT, Hemogram,

c) Age between 46 years to 55 years: ECG, Routine Urine Analysis, SBT13, CTMT, Hemogram, HbA1c.

d) Age above 56 years (for revival cases): ECG, routine Urine Analysis, SBT13, CTMT, Hemogram, HbA1c & Chest X ray.

e) Details of above tests are attached and should be annexed to the existing proposal form.

f) In addition, a Declaration by the Proponent countersigned by the Head of Office as under should be obtained and inserted as item no.31 (A) of the proposal form.

14.I.7.3 Medical Authorities :

SL.	Limit of Sum Assured	Status of Medical Officer
01.	For insurance up to and including Rs.5 Lakh (Both PLI and RPLI)	(i) Assistant Civil Surgeon or above/Medical officer in PHC. (ii) Medical officer equivalent to Assistant Civil Surgeon or above employed in Central and State Government, Municipal District Board, Local Board, Cantonment Board or Union Board Hospital or dispensaries and also Medical officers of units of Public Sector undertakings, both State and Central nearest to the place of temporary/permanent duty or residence or stay of the proponent". (iii) Retired Medical Officers (Gr. II).
02.	For insurance above Rs.5 lakh and up to 10 lakh	(i) Dy. Civil Surgeon or above (ii) (ii) Medical Officer equivalent to Dy. Civil Surgeon or above employed in Central and State Government, Municipal District Board, Local Board, Cantonment Board or Union Board Hospital or dispensaries and also Medical officers of units of Public Sector undertakings both State and Centre with at least 10 (ten) years' experience nearest to the place of temporary/permanent duty or residence or stay of the proponent". (iii) Retired Medical Officers (Gr.I).
03.	For insurance in excess of Rs. 10 lakhs	(i) Civil Surgeon, Medical Officers in the employment of Government enjoying the status not lower than that of a Civil Surgeon or Chief Medical Officer nearest to the place of temporary/permanent duty or residence or stay of the proponent". CMO Grade-I/Specialist Grade-II shall also be considered as equivalent to the rank of Civil Surgeon. (ii) Medical Officer (Allopathic) equivalent to Civil Surgeon employed in Central and State Government, Municipal District Board, Local Board, Cantonment Board, or Union Board Hospital or dispensaries and also Medical officers of units of Public Sector undertaking both State and Central with at least 15 (years) experience nearest to the place of temporary/permanent duty or residence or stay of the proponent". (iii) Retired Civil Surgeon, CMO Gr.-I and Specialist Grade-II.

14.I.7.4 Medical Examiner Fees :

Sl.	Amount of Sum Assured for a proposal	Amount of fee payable
1.	Up to the Sum Assured of Rs.10 lakh	Rs.50/- per examination
2.	Above Rs.10 lakh and upto Rs.20 lakh of Sum Assured	Rs.70/- per examination
3.	Above Rs.20 Lakh of Sum Assured	Rs.120/- per examination
4.	Revival cases where Sum Assured is Rs.20 lakh and the age of the insurant is 55 years and above	Rs.150/- for each opinion

- The validity of the Medical certificate is 60 days.
- If it is not accepted within that period, Second Medical Examination is to be done.

14.I.8 Non-Medical Scheme :

The following are the conditions for exemption of medical examination:

Non-Medical Scheme (PLI) –

a) Any person, whose age on next birthday does not exceed 40 years

b) The aggregate Sum Assured does not exceed Rs 500000/- (Five lakh)

c) The aggregate Sum Assured does not exceed Rs 200000/- (Two lakh) irrespective of age limit

Non-Medical Scheme (RPLI) –

a) Any person, whose age on next birthday does not exceed 35 years

b) The aggregate Sum Assured does not exceed Rs 100000/- (One lakh)

c) The aggregate Sum Assured does not exceed Rs 25,000/- (Twenty-five thousand) for non-standard age proof.

14.I.8 Rebate on Advance Premia :

In case of policies where Premia are payable on monthly basis, the insurant may pay Premia for a number of months in advance to avail the facility of rebate.

i) A rebate @ 2% shall be allowed if the Premia for 12 months are paid in advance.

ii) A rebate @ 1% shall be allowed if the Premia for 6 months are paid in advance.

iii) A rebate of 0.5% shall be allowed if the Premia for 3 months are paid in advance. (This is only for RPLI).

iv) For Yugal Suraksha Rebate of 2%, 10%, 50% of Premium for One Month is allowed, if Premium is in Advance for 3, 6 & 12 Months respectively.

14.I.9 Issue of Duplicate Policy Document :

Subject to the execution of an Indemnity Bond in a stamp paper worth **Rs.100/-** by the insurant jointly with two solvent sureties and payment of prescribed charges for preparation of duplicate policy documents (**Rs.100/-),** the CPC will issue a Duplicate Policy Bond. Issue of Duplicate Policy Document will be approved by head of the CPC irrespective of the amount.

If the policy is lost from	Form of indemnity bond
a) the department's custody	LI-10(f)
b) the party's custody (assigned policy),	LI-10(h)

c) the party's custody (unassigned policy)	LI-10(i)

14.I.10 Duplicate Premium Receipt : on request and on payment of Rs 20.00.

14.I.11 Lapse and Revival of Policies :

If the premium is not paid within the days of grace period, normally the policy lapses. The Insurant will be personally responsible for seeing that such Premia are paid regularly without any further act on the part of the department to keep his/her policy in force and avoid its lapse. Wherever the Premia are paid after the days of grace, if permissible the same should be paid along with interest in full at the prescribed rates.

a. Period of grace: up to the end of the month only for the policy. Insurant needs to pay interest @12% per annum with a minimum of Re.1/- along with the premium of the defaulted instalments.

b. Lapse of Policies: The policies which have not completed 36 months from the date of acceptance of the policy will be treated as lapsed in case the insurant has failed to pay any instalment of premium which has become due within the days of grace and as consequence forfeits the claim against the said policy.

In such cases, he may pay the arrears of the premium up to a maximum of 12 months from the date of the said premium had become due along with interest on such arrears of premium besides paying subsequent instalments of premia that may have become due during such period to keep him/her policy in force.

In case the insurant does not pay any instalments of premium when it becomes due and fails to make payment of said premium along with interest thereon for a period of 12 months thereafter, such a policy ceases to be active at the end of 12 months from the date of first unpaid premium had become due and such policy acquires a paid-up status.

c. Reinstatement of Policies: As per Rules 39(3) in case the policy has lapsed under Rule 39(1) above, (less than 3 years Policy) a policy holder may within a period not later than six months from the date of first unpaid premium had become due in respect of such policy, deposit of the arrears of Premium / Premia till the date of payment along with interest thereon at the rates prescribed by the Director General of Posts in the specified Post Office and send intimation to this effects to the CPMG/PMG concerned along with a certificate of good health in the prescribed proforma duly signed by the insurant and a certificate from his/her employer certifying that the insurant had not taken any leave on medical grounds during such period from the first default in premium. In such cases where the policy holder is not employed, such a certificate may be dispensed with.

The aforesaid policy shall thereafter be treated as automatically reinstated without any further act on the part of either the insurant or the department unless any adverse happenings in personal history of the insurant have taken place and have been reflected in the certificate of good health or the certificate of the employer. The competent sanctioning authority should in the latter case inform the insurant that his policy cannot be treated as reinstated and he may either seek surrender of the policy or make it paid-up, if it has completed three years already.

d. Non-payment of arrears in full : In case the insurant fails to pay full amount of the arrears that may have accrued together with interest thereon from the day the first defaulted premium was due, the policy will not be treated as reinstated and the amount thus paid or paid subsequently thereafter will be held in suspense. The policy will therefore, continue to be lapsed.

e. Reinstatement of Policies : In such cases where the policy has ceased to be active under Rule 40(1) (More than 3 years policy) and the instant deposits all the areas of the Premium / Premia up to the date of payment along with interest thereon at the prescribed rates in the specified post offices but not later than 12 months and informs the competent authority to this effect along with the certificate of continued good health in the prescribed proforma to be signed by the insurant and a certificate from the Insurant's employer certifying that the insurant had not taken any leave on medical ground during such period from the first default in premium, such policy will be treated as automatically reinstated without any further act on the part of the insurant or the department unless any adverse happenings in the personal history of the insurant are notice. In such a case similar action will be taken as per reinstatement cases.

f. Non-payment of arrears in full : If the insurant does not pay the entire amount of premium in arrears and the interest thereon, the amount will be held in suspense and would be refundable to the insurant along with the interest thereon in the same manner as in reinstatement cases.

g. Refund of amount in suspense : Any amount held in suspension as a result of non-payment of full amount of premia in arrears and interest thereon should be refunded to the policyholder or his/her nominee or legal heir as the case may be as and when applied for along with interest as prescribed by the Director General of Posts. It should be clearly understood that no claim shall be entertained against such policies as are lapsed on account of premia not having been paid in full or part payment of premia having been made and held in suspense.

h. Revival of Policies : Policies are treated as lapsed if the premiums are not paid for more than 6 months or more than 12 months continuously in respect of policies which are less than 3 years & more than 3 years respectively. In such cases are required to be submitted to Division / Circle / Regional Offices for revival.

Revival of a Policy under Rule 58 shall be allowed on any number of occasions during the entire term of the Policy including the relaxation given under Rules 56(3) and 57(3) for re-instatement. However, a period of consecutive 5 years should not have passed from the date of first unpaid premium against such lapsed policy.

Note: Vide PLI Directorate letter No F No.25-6/2020-LI dated 11.06.2021, it is clarified that restriction of 5 years shall not be applicable to the policies issued prior to the amendment of the said rules vide gazette notification No 25-1/2011-LI (Part- II) dated 20.09.2019.

These policies may be revived on fulfilling the following conditions.

- The policy has not matured.
- The insurant has good health with reference to Insurance and the same is supported by the medical certificate of continued good health issued by authorized medical officer.
- There is no adverse change in personal and family history of the insured.
- The insurant has not taken any leave on medical grounds during the period from which the first unpaid premium was due. A certificate to this effect will be given by the employer of the insurant.
- It is clarified that for the purpose of the revival of the lapsed or inactive policy, no age limit has been prescribed by the rule and therefore policy can be revived even beyond maximum age prescribed for taking a policy provided the Divisional / Circle / Regional Head is satisfied in each case.
- Default interest @12% per annum with a Min Rs.1 to be paid by the insurant along with Premium.

14.I.12 Alternation in Policies :

- A policy holder may desire reduction in sum assured or alteration from one plan to another plan or he might need change in the mode of payment of premium to suit his convenience.
- Enumerated below are the main types of alterations generally desired by policyholders and permitted.
  - i. Changes in class or term
  - ii. Reduction in sum assured
  - iii. Change in the periodicity of payment or premium
  - iv. Splitting up a policy into two or more policies
  - v. Alteration in name
  - vi. Correction in policies
- When a change or alteration in a Policy is desired and is permissible, Fee of Rs 10 is charged.
- There are certain criteria, which have to be satisfied before alteration in class and term of an assurance. They are:
  - a. Policy should be in force and should not have become fully paid-up.
  - b. Premium rate after alteration should not be lower than the premium rate before alteration.
  - c. Assured's age at the time of alteration should not be very advance; it should be below the age of 60.
- Alterations, which are not normally given, may be allowed, if the application is received within SIX MONTHS of the date of risk or THREE MONTHS from the date of issue of the policy whichever is later. In such cases, a satisfactory declaration of good health or medical report would be called for wherever necessary.

- The reduction in sum assured from the commencement of the policy would be allowed only if the application is received within six months from the date of commencement of the policy or three months from the date of issue of the policy whichever is later.

14.I.12.1 Alternation in Name :

The assured might have changed his/her name or his/her name might have been changed on account of his/her having been adopted or in the case of ladies on account of marriage or re-marriage. In such cases, evidence to support the change in name would be called for. Any one of the following documentary evidence is usually acceptable.

a) A notification in Government Gazette.
b) An advertisement in the newspaper.
c) A declaration or an affidavit made before the Magistrate or justice of the peace or an officer empowered to administration.
d) Adoption Deed.
e) Marriage certificate.

14.I.12.2 Conversion and Commutation :

In dealing with case of conversions etc. of policies the following points should carefully attended to:

1) Conversion involving alteration of policy terms other than reduction, discontinuance or commutation of premiums will be allowed only after payment or premium for an integral number of years. In all cases where it is intended to extend the premium term or defer the maturity date, the production of a medical certificate of good health at the expense of the assured certifying to his prospect of life is compulsory.

2) Conversion or commutation of a policy other than Convertible Whole Life class to an endowment policy payable at the ages 35, 40, 45, 50, 55, 58 and 60 only will be admissible.

3) Conversion of a policy as would put the date of maturity or the date of cessation of premium to a date preceding or within one year from the date of conversion is not admissible.

4) Conversion will be permitted only once during the duration of each policy without charging any fee. Second and subsequent conversion is subject to a nominal fee of Rs.20/- in each case.

5) Joint Life Assurance, AEA, Children Policy and 10 Year RPLI Policies cannot be converted.

14.I.12.3 Conversion - Convertible Whole Life Policies :

- The policyholder has the option to convert it at the end of five years from the commencement into an endowment assurance maturing at the age of 50, 55, 58 or 60 (to be chosen by the policy holder at the time of exercising the said option) subject to payment of appropriate increased premium.
- Conversion to endowment assurance with maturity age below 50 is not provided under CWL plan.
- If the option is not exercised at all, the Policy will continue as WLA with Premium ceasing at age 60, the original rate of premium remaining unaltered.

- The option is to be exercised strictly before the expiry of five years from the date of issue of the policy. However, in cases where the policy holder has not been able to exercise the option may be allowed to exercise the option later but within a period of one year from the due date and subject invariably to recovery of the arrears of premiums due with interest at the prescribed rate.

14.I.12.4 Reduction, Discontinuance or Commutation and other Alterations Reduction:
A policy holder (except Anticipated Endowment assurance policy) may at any time :
1) apply for reduction of monthly premium and sum assured without altering the class of his policy or
2) after payment of premiums for not less than three years he may apply to have his policy paid-up for a reduced sum assured, free from further payment of premium.

14.I.12.5 Commutation :
a. Commutation of future premiums by payment of a lump sum may be permitted at any time.
b. In case of policies other than Anticipated Endowment Assurance policies, conversions involving alteration of policy terms other than reduction, discontinuance or commutation of premiums referred to above will be allowed only after payment of premiums for an integral number of years and in any case where it is intended to extend the premium term or to defer the maturity date, on the production of a medical certificate of good health at the expense of the assured.
c. Such conversions will be permitted only once on the duration of each policy without a fee, second and subsequent conversions being subject to a small fee not exceeding Rs.20/ as may be fixed by the Directorate, in each case.

14.I.13 Loan :

- The procedure regarding grant of loans on security of unencumbered policies has been dealt with in Rule 42 of the POLI Rules. No loans are admissible on AEA / Children Policy policies.
- In case of policy has not been enforced for Min period for 3 years in respect of EA policies and for 4 years in respect of WLA, no Loan is admissible.
- The amount of Loan should not become less than Rs.1000.00
- Policy should not have been assigned.
- Amount of Loan will be in complete multiples of Rs.100.00
- Second and subsequent Loan shall be granted one year after full repayment of the previous Loan.
- In the event of loss of Loan Repayment Receipt Book, procedure of Issue of DPB will be applied.
- Maximum admissible amount of Loan will be 90% of Surrender Value.
- Original policy bond will not be retained by the CPC after sanction of Loan.
- Loan is granted upto a certain percentage of surrender value as furnished below :

Whole life	Exceeding 4 years but not less than 7	60%

Assurance	years	
	Exceeding 7 years but not less than 12 years	80%
	Exceeding 12 years	90%
Endowment Assurance	Exceeding 3 years but not less than 5 years	60%
	Exceeding 5 years but not less than 10 years	80%
	Exceeding 10 years	90%

- Interest at the rate of 10% per annum is charged on the amount compounded half yearly. Interest will be charged on the amount outstanding on the first day of the half year and any repayments made during the half year will be taken into account for the calculation of the interest for the next half year. A Second or subsequent loans are allowed after completion of first loan.

14.I.14 Paid up and surrender of Policies :

Rule 40 of POLI Rules deals with policies which have become paid up either as a result of notice from the insurant or automatically as a result of discontinuance of payment of Premia by the insurant after the policy has completed 3 years. **Surrender of the policy will not be allowed before 3 years & 36 installments should be paid.**

14.I.14.1 Paid up value :

If within the above stated period of 12 months, the policy does not become a claim either due to death of the life assured or on completion of endowment period and if no application for surrender value or paid-up policy is received within that period the policy will be automatically kept alive only to the extent of its paid value provided such paid-up value is not less than Rs 100.00

14.I.14.2 Surrender Value :

Policy holder is permitted to surrender his/her policy for an immediate payment in cash provided premia have been paid regularly for a minimum period of 3 years against such policy and the policy is in force.

As per Dte Lr.No.29-14/98-LI dated 18/11/2003, 11/12/03 &6/8/04, the surrender cases consider under :

a) Surrender of a policy is not admissible before completion of 36 months of the policy and if discontinued the amount deposited shall be forfeited.

b) On surrender, the policy shall attract proportionate bonus on reduced sum assured up to the date (up to 31st March before the date of application) for which premium has been paid. However, Bonus is admissible for policies continued for minimum 5 Years.

c) The reduced sum assured shall be calculated by multiplying the sum assured with the number of instalments paid and dividing the same with the total number of premiums to be paid.

d) Surrender value shall be calculated by multiplying the sum of reduced Sum Assured plus proportionate Bonus if any, with the Surrender Factor as applicable on the attained age as on Dt of surrender of the Policy.
e) AEA policies cannot be surrendered.

14.I.15 Payouts :

14.I.15.1 Claims:

- The contract of Life Insurance lays down the 2 contingencies, on the happening of either of which the Sum Assured is payable, viz death during the selected period or survival at the end of the selected period (Maturity)
- In case of WLA only one of the aforesaid contingencies is insured against viz. death, while in case of other plans like EA & AEA, the Sum Assured is payable on the happening of either of these contingencies.

14.I.15.2 Premature Claim :
In case of claim of the Policy before maturity, the payment shall be restricted to the following amounts :

If death of the insurant occurs	Payment restricted to
a). Before completion of one year from date of acceptance of proposal	35% of the Sum Assured along with the accrued Bonus
b). After completion of one year, but before completion of two years	60% of the Sum Assured along with the accrued Bonus
c). After completion of two years, but before completion of three years	90% of the Sum Assured along with the accrued Bonus
d). After completion 0f four years	Full Sum Assured with accrued Bonus

Note: The Defense Personnel, Assam Rifles & Para-Military Personnel are exempted from Medical Examinations. Full claim for Sum Assured along with the vested Bonus shall be admissible to the claimants if a Policy becomes claim after its acceptance.

14.I.15.3 Maturity Claim :
The claim arising as a result of assured's surviving the date of maturity is called "maturity claim"**.** Since in a maturity claim the assured is alive and the department makes payment to him on return of the discharge form duly executed with the original policy, settlement of such claim should not take much time. If however any other requirement or particular is necessary the life assured can be asked to supply the same. Date of maturity is the date of completion of the term.

14.I.15.4 Death Claim :

A policy may become a 'death claim' by the death of the life assured before the date of maturity provided the policy is in force on the date of death or has acquired paid up value. In death claims proof of death, tittle to the policy moneys rival claimants, prohibitory orders etc. post many problems. In such cases while safe guarding the interest of the Department all possible help and guidance must be given to the claimant.

Categories :

a) Premature claims i.e., the claims where the life assured dies within 3 years of taking out the policy or a revival/reinstatement after the policy has lapsed/surrendered.

b) other claims arising more than 3 years after date of acceptance of policy or revival or reinstatement.

Documents to be provided :

i) Claim application in form LI 9
ii) Original Policy Bond
iii) Loan payment receipt book, if any;
iv) Premium receipt book
v) Death certificate (original and a copy –original will be returned after verification)
vi) Certificate from the last doctor attended or the last hospital attended, certifying the cause of death.
vii) FIR and Final report of Police and the verdict of court on the final report of police is necessary.

14.I.15.5 Premature Death Claims :

1). When a policy results into a claim by death within 3 years from the date of acceptance of the policy or from the date of revival or reinstatement of the policy, the claim will be treated as premature claim and following additional steps taken for its settlement.

a) Factual data should be obtained from the claimant about the cause of death, date of death, terminal illness, the particulars of the doctor consulted by; the deceased during the last three years and particulars of the policies held by the life assured and outcome of their settlement.

b) Claimant should produce the certificate of the last Medical Officer who attended on the assured during his terminal illness or who certified the death. The certificate should clearly give information about the circumstances relating to assured's death and the probable time from which the assured was suffering from illness. As an alternative certificate from hospital where the assured was last hospitalized and had died giving details of cause of death may be obtained.

c) In case the assured was employed, a certificate of the employer will be obtained giving details of leave taken by the deceased during the period the policy was in force and during the three years preceding the date of submission of proposal.

d) Proper investigations will be conducted in order to eliminate any possibility of the assured having committed suicide or having been murdered where the murder has been self-provoked, abetted or engineered by him.

As per Rule 39(1), the policies which have not completed 36 months from the date of acceptance of the policy, will be treated as lapsed in case the insurant has failed to pay any installment of premium which has become due within the days of grace, and as a consequence, forfeits the claim against the said policy.

2). Notwithstanding what is stated above, if death of the life assured occurs within 36 months from the date of acceptance of the policy, a further period of remission shall be allowed in respect of such Policies where Premia remain unpaid beyond the period of grace permitted under Rule 28 in the following manner:
a) If the death of the life assured occurs within 6 months of the date of acceptance of the policy no remission period beyond the days of grace shall be allowed.
b) If the death of the life assured occurs within 12 months but not before completion of 6 months from the date of acceptance of the policy; a remission period of 30 days shall be allowed in addition to grace period.
c) If death of the life assured occurs within 24 months but not before the completion of 12 months from the date of acceptance of the policy, a remission period of 60 days shall be allowed in addition to grace period
d) If the death of the life assured occurs within 36 months but not before completion of 24 months from the date of acceptance of the policy, a remission period of 90 days shall be allowed in addition to grace period.
e) In the event of death of the life assured taking place during the period of remission allowed as per sub Rule 39(2)(i),(ii),(iii) & (iv) above and before payment of arrears of Premium / Premia that had become due along with interest thereon, the policy shall still be considered valid and the Sum Assured paid to the nominee or legal heir of the insurant as the case may be after deduction of unpaid Premium / Premia from the claim amount along with interest thereon at such rate as may be prescribed by Director General of Posts.

14.I.15.6 Settlement of claim without Nomination :

- Death claim upto ₹ 3 Lakh can be settled without legal evidence. This ₹ 3 Lakh limit is inclusive of Sum assured and accrued bonus. The limit of ₹ 3 Lakh shall be considered taking into account aggregate claim amount from all PLI/RPLI policies of the deceased policy holder, payable to the claimant.
- The waiver of succession certificate shall only be entertained after the expiry of three months from the date of death of the policy holder.
- If the claim value exceeds ₹ 3 Lakh, then succession certificate from court of law is mandatory.
- The following documents are required for settlement of death claim without legal evidence
  - Proof of Death of the Insurant/Nominee
  - Affidavit on Rs.20/- Stamp Paper
  - Letter of Indemnity on Rs.100/- e-Stamp paper (non-Judicial)
  - Letter of Disclaimer on Affidavit/e-Stamp/Non-Judicial Paper worth Rs.20/- duly attested by a Notary Public/Oath Commissioner

Non-Medical policies :

For Non-Medical Policies, the death claim will be settled as detailed below :

a) If death of the insurant occurs before completion of 1 year – 35% of sum assured + accrued Bonus, except in the case of death by suicide.

b) If death of the insurant occurs before completion of 2 years – 60% of sum assured + accrued Bonus.

c) If death of the insurant occurs before completion of 3 year – 90% of sum assured + accrued Bonus.

d) If death of the insurant occurs before completion of 3 year – 100% of sum assured + accrued Bonus.

14.I.15.7 Assured reported Missing :

- Under the Evidence Act, a person who has disappeared is presumed to be dead only if he has not been heard of for last 7 years.
- In all such cases where the life assured has not been heard of for 7 years and where his heirs or his assignee or nominee under the policy contends that the life assured should be presumed to be dead, the claimant should be asked
    a) to produce proof of having lodged an FIR with police to this effect and final police report.
    b) to produce a proper and indisputable proof of death or
    c) a decree of the court that the assured should be presumed to be dead
- In all such cases the Premia have to be continued to be paid to keep the policy in force during the said period of 7 years. Claim should be carefully examined with regard to circumstantial evidence and may be paid subject to production of an indemnity executed jointly by the claimant and approved sureties.

14.I.15.8 Death by accident :

Where it is established that the death of the insured takes place by accident (other than suicide), no investigation need be conducted as prescribed for premature death cases.

14.I.15.9 Death by suicide :

As per Rule 24 of the Rural Postal Life Insurance Scheme 1994, in case it is established that the death of the insurant has taken place by suicide, intentional self injury or attempted suicide, no claim will be entertained before the policy completes two year from the date of its acceptance.

14.I.16 Appellate Authority :

Appeal against rejection of death claim cases shall lie with the authority, who is the next higher authority of the Approving Authority as detailed under:

Sl.	Approving Authority	Appellate Authority
01.	Postmaster (HSG-I/HSG-II), Sr. Postmaster (Group B)	Divisional Head

02.	Dy. Chief Postmaster (Group B)	Chief Postmaster (Group A)
03.	AD of HO (Group B) headed by Director, Dy. Director of HO (Group A) headed by Director	Director (GPO)
04.	Head of Division (Group A/ Group B), Chief Postmaster (Group A),	Director Postal Services (Region/HQ)
05.	Director Postal Services (Region)	Postmaster General
06.	Director Postal Services (HQ)	Chief Postmaster General

14.I.17 Income Tax benefits :
Premium is eligible for income tax rebate under section 80-C of Income Tax act.

14.I.18 Bonus rates from 1984 to 2026 :

Policy in existence during the year	Rate of Bonus for SA Rs.1000	Rate of Bonus for SA Rs.1000	Rate of Bonus for SA Rs.1000		Policy in existence during the year	Rate of Bonus for SA Rs.1000	Rate of Bonus for SA Rs.1000	Rate of Bonus for SA Rs.1000
	EA	**WLA**	**AEA**			**EA**	**WLA**	**AEA**
1984-85	47	59	47		2005-06	70	90	65
1985-86	54	67	54		2006-07	70	90	65
1986-87	63	74	60		2007-08	70	90	60
1987-88	63	78	63		2008.09	65	90	60
1988-89	65	80	65		2009-10	60	85	55
1989-90	67	83	67		2010-11	60	85	55
1990-91	70	85	70		2011-12	58	85	53
1991-92	72	88	72		2012-13	58	85	53
1992-93	70	85	70		2013-14	58	85	53
1993-94	70	85	70		2014-15	58	85	53
1994-95	76	95	76		2015-16	58	85	53
1995-96	76	95	76		2016-17	58	85	53
1996-97	76	95	76		2017-18	58	85	53
1997-98	76	95	76		2018-19	58	85	53
1998-99	77	96	77		2019-20	58	85	53
1999-00	77	95	75		2020-21	52	76	48
2000-01	77	95	70		2021-22	52	76	48
2001-02	77	95	70		2022-23	52	76	48
2002-03	70	90	65		2023-24	52	76	48
2003-04	70	90	65		2024-25	52	76	48
2004-05	70	90	65		2025-26	52	76	48

PART II - RURAL POST LIFE INSURANCE

14.II.1 Introduction :

Scheme launched on 24.3.1995 to cover Rural Sector. This Scheme is operated as per the Notification issued by the Govt.of India vide 'Rural Postal Life Insurance Schemes 1994.

All persons who are RESIDENT INDIANS, and have a permanent residence anywhere in a rural area are eligible to join the Scheme, provided they have attained majority:

- Minimum age – 19 years (Next birthday)
- Maximum age – 55 years (Next birthday)
- Maximum age – 45 yeas in case of Gram Priya, Convertible Whole Life Assurance policies
- Maximum age – 40 years in case of Anticipated Endowment Assurance Policies
- Maximum age – 35 years in non medical policies
- Endowment Assurance Policies maturing at ages 40,45,55,58 and 60 are the only non medical policies
- Maximum limit for non-medical policies is Rs 1,00,000/-
- Maximum limit for non-medical policies with non-standard age proof is Rs 25,000/-
- Maximum age – 45 years for non-standard age proof
- Maximum age – 44 years for taking policies amounting Rs 10,00,000/-
- For 45 years and above, the maximum limit of insurance is RS 1,00,000/-
- Policies can be taken for a minimum sum of Rs 10,000/- or multiples of Rs 10,000/-
- Thereafter maximum aggregate Sum Assured: Ten lakh(from 18.5.2015 onwards)

With effect from 14.08.2026, the eligibility criteria for Rural Postal Life Insurance (RPLI) have been expanded to include persons maintaining an operative Savings Bank Account with POSB or any Scheduled Bank in India, in addition to the existing rural-residence criterion. The account must be active and KYC-compliance for Scheduled Bank accounts, at least one customer-initiated transaction during the preceding 24 months is required. Eligibility must be established through acceptable physical/digital proof such as CBS status, bank statement, mobile banking screenshot, ATM statement or recently updated passbook. All existing RPLI underwriting conditions relating to age, sum assured, medical and financial requirements continue to apply.

14.II.2 Single Sheet :

		Age		SA					
Sl	**Plan**	**Min**	**Max**	**Min**	**Max**	**Loan**	**Surrender**	**Eligible for Bonus after**	**Last Bonus**
1	EA	19	60	10 K	10 L	3 yrs	3 yrs	5 yrs	48
2	AEA	19	40 / 45	10 K	10 L	No	No	No	45
3	WLA	19	55	10 K	10 L	4 yrs	3 yrs	5 yrs	60
4	CWLA	19	45	10 K	10 L	4 yrs	3 yrs	5 yrs	60

5	10 Yrs	20	45	10 K	10 L	3 yrs	No	5 yrs	45
6	CP	5	20		1 L		No	No	48

14.II.3 **Plans :**

14.II.3.1 **Whole Life Assurance (WLA) :**

- Premia ceasing at 55, 58 or 60 years.
- Sum Assured with Bonus payable at death or the insurant attains the age of 80 whichever is early.

14.II.3.2 **Endowment Assurance (EA)**

- Maturity at ages 35, 40, 45, 50, 55, 58 and 60 years
- Sum Assured with Bonus payable at maturity or on death whichever is earlier.

14.II.3.3 **Convertible whole Life Assurance (CWA)**

- Twin benefits – Pay less premium initially under whole Life Plan and get the policy converted into Endowment Assurance after 5 years.

14.II.3.4 **Anticipated Endowment Assurance (AEA – 20 years/15 years terms)**

- Survival benefits if the insurant survives the specified period reckoned from the date of commencement of risk as follows :

20 years policy	**15 years policy**
8 years – 20 %	6 years – 20 %
12 years – 20 %	9 years – 20 %
16 years – 20 %	12 years = 20 %
20 years – 40 % + accrued Bonus	15 years – 40 % + accrued Bonus

- Full Sum Assured payable on death occurs before the date of maturity notwithstanding the survival benefits already paid.
- Loan and surrender not permitted.

14.II.3.5 **10 year Rural PLI (Grama Priya) :**

- A short term AEA plan specifically designed for rural insurant. Guaranteed money back periodically for productive purposes or to meet social obligations.
- Multiples of Rs 5,000/- admissible.
- Special relief in case of natural calamities affecting the insurant directly as shown below
  - No interest will be charged upto one year. Policy does not lapse on account of non-payment of Premia for one year.
  - Survival benefits payable if the insurant survives the specified period from the date of commencement of risk as specified below :

4 years	20%
7 years	20%
10 years	60% + accrued Bonus

- Full Sum Assured payable if death occurs before the date of maturity notwithstanding the survival benefits already paid.
- Loan and surrender not permitted.

14.II.3.6 **Children's policy :**

- This has come into force with effect from 20.01.2006.
- This is an Add-On policy to provide insurance cover to the two children of the Policy holder.
- This is a non-medical policy where parent should not be aged above 45 years
- Age of child should be between 5 and 20 years.
- The Sum Assured should be between Rs.10000/- and Rs.1,00,000.

14.II.4 **Income Tax benefits :**

Premium is eligible for income tax rebate under section 80-C of Income Tax act.

14.II.5 Proof of Age :

DoP accepts the proof of age only along with the proposal. As such all the policies are issued with age duly admitted. DoP does not issue policies if proof of age is not submitted.

14.II.6 Check List of Documents for New PLI / RPLI Policies

ANNEXURE – I
For PLI Policy (Below ₹20 Lakhs Sum Assured)

i. Proposal Form
ii. Age Proof
(Self-attested copy of any one of the following documents)
 a. Birth Certificate
 b. School Certificate/Mark Sheet
 c. PAN Card / PRAN Card
 d. Passport
 e. Driving Licence
iii. Address Proof
(Self-attested copy of any one of the following documents)
 a. Aadhaar Card / Voter ID
 b. Passport
 c. Driving Licence
 d. Ration Card
 e. Allotment Letter of Government Accommodation
 f. Electricity Bill / Water Bill
 g. Certificate issued by Competent Authority
iv. Identity Proof (to establish eligibility for PLI)
(Self-attested copy of any one of the following documents)

a. Photo Identity Card issued by Employer
b. Service Certificate
c. Professional Degree / Diploma (for professionals)

v. Marriage Proof
(Only for Yugal Suraksha Policy – self-attested copy of any one of the following documents)
a. Marriage Certificate
b. Affidavit
c. Certificate issued by Employer or any other document proving marital relationship

vi. Income Proof
(Self-attested copy of any one of the following documents)
a. Salary Slip
b. Bank Statement
c. Income Tax Return (ITR)

For PLI Policy (Above ₹20 Lakhs Sum Assured)

i. Proposal Form

ii. Age Proof
(Self-attested copy of any one of the following documents)
a. Birth Certificate
b. School Certificate / Mark Sheet
c. PAN Card / PRAN Card
d. Passport
e. Driving Licence

iii. Address Proof
(Self-attested copy of any one of the following documents)
a. Aadhaar Card
b. Passport
c. Driving Licence
d. Ration Card
e. Allotment Letter of Government Accommodation
f. Electricity Bill / Water Bill
g. Certificate issued by Competent Authority

iv. Identity Proof
(Self-attested copy of any one of the following documents)
a. Identity Card issued by Employer
b. Service Certificate
c. Professional Degree / Diploma (for professionals)

v. Marriage Proof
(Only for Yugal Suraksha Policy – self-attested copy of any one of the following documents)
a. Marriage Certificate
b. Affidavit
c. Certificate issued by Employer or any other document proving marital relationship

vi. Income Proof

(Self-attested copy of any one of the following documents)
   a. Salary Slip
   b. Bank Statement
   c. Income Tax Return (ITR)
vii. Medical Reports
(Required Medical Examination Reports)

For RPLI Policy
i. Proposal Form
ii. Age Proof
(Self-attested / Thumb-impressed copy of any one of the following documents)
   I. Standard Age Proof
      a. Birth Certificate
      b. School Certificate / Mark Sheet
      c. PAN Card / PRAN Card
      d. Passport
      e. Driving Licence
   II. Non-Standard Age Proof
      a. Aadhaar Card
      b. Voter ID
      c. Elder's Declaration
      d. Medical Examiner's Approximate Age Certificate
      e. Declaration by Insurant countersigned by Panchayat Member
iii. Address / Identity Proof
(Self-attested / Thumb-impressed copy of any one of the following documents)
   a. Aadhaar Card / Voter ID
   b. Passport
   c. Driving Licence
   d. Ration Card
   e. Electricity Bill / Water Bill

14.II.7 Other Features :

- Rebate is allowed on Policies of Rs 20,000 and above @ Rs 1/- per month per Rs 20,000/- sum assured.
- A rebate of 2% is allowed on policies if the premium is paid 12 months in advance, 1% if the premium is paid 6 months in advance and 0.5% if the premium is paid 3 months in advance.
- Premium receipt books are provided.
- Premium is eligible for Income Tax rebate (20% of premium paid) under Section 80C of Income Tax act.
- Premium can be paid in any post office on or before the last working day of the month.
- Nomination and assignments can be made.
- Policies and loan bonds exempted from stamp duty
- Loans can be had easily. Repayment of loan is optional.
- Free Correspondence through nearest post office.

- Policies can be surrendered or made auto paid up subject to certain conditions.
- Bonus allowed on all types of policies as per rates announced by Govt of India from time to time.
- Bonus allowed only if the policy is in force for at least five years.
- Change in class or term, reduction in sum assured, change in the periodicity of payment of premium, splitting up of a policy into two or more policies, alteration in name, correction in policies are permitted on certain conditions.
- Risk is covered from the date of acceptance of the policy.

14.II.8 Bonus : **From 1996 to 2026. (available in reading material)**

Policy in existence during the year	Rate of Bonus for SA Rs.1000	Rate of Bonus for SA Rs.1000	Rate of Bonus for SA Rs.1000		Policy in existence during the year	Rate of Bonus for SA Rs.1000	Rate of Bonus for SA Rs.1000	Rate of Bonus for SA Rs.1000
	EA	**AEA**	**WLA**			**EA**	**AEA**	**WLA**
1996-97	50	50	60		2011-12	50	47	65
1997-98	50	50	60		2012-13	50	47	65
1998-99	50	50	60		2013-14	50	47	65
1999-00	50	50	60		2014-15	50	47	65
2000-01	50	50	60		2015-16	50	47	65
2001-02	50	50	60		2016-17	50	47	65
2002-03	50	50	60		2017-18	50	47	65
2003-04	55	50	60		2018-19	50	47	65
2004-05	55	50	60		2019-20	50	47	65
2005-06	55	50	60		2020-21	48	45	60
2006-07	55	50	60		2021-22	48	45	60
2007-08	50	47	65		2022-23	48	45	60
2008-09	50	47	65		2023-24	48	45	60
2009-10	50	47	65		2024-25	48	45	60
2010-11	50	47	65		2025-26	48	45	60

Convertible WLA: Whole Life Bonus rate would be applicable, but on conversion endowment Bonus rate will be applicable.

Part III – Miscellaneous

14.III Promotional Structure :

"Marketing Force" is an official or person who is authorized by Regional / Divisional Head to procure PLI & RPLI business. The Marketing Force includes IPOs, ASPOs, ASRMs, DO (PLI), PRI (P), Postmasters, Selected Postal Assistant, Postman, GDS, Retired GDS, Field Officer (PLI), SPM (Rural S.O), and also includes Direct Agents such as Anganwadi worker, Mahila Mandal worker, Ex-Serviceman, Retired school teacher, Self Health Groups, Gram Pradhan & Member Gram Panchayat and any other official/person as considered suitable by the Divisional Head. Hence GDS, Field officers, eligible Department Employees who are registered as agents can directly report to CPC. Direct agents will be under Development officers (DO), PLI.

The Department of Posts has introduced a new Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) sales force category called **Other Departmental Employee (ODE)** with effect from **01.07.2026** to expand insurance outreach by leveraging the workforce of other Central and State Government departments. Serving Government employees (other than Department of Posts employees) up to **Level-8** of the Pay Matrix are eligible to be engaged as ODEs, subject to obtaining the required No Objection Certificate (NOC) from their parent department. ODEs will procure PLI/RPLI business outside their official working hours and will function under the guidance and supervision of the Development Officer (PLI), who will provide training, mentoring, monitoring, and business support. ODEs will be governed by the existing operational guidelines, code of conduct, and incentive structure applicable to the Departmental Employee sales force, including procurement and renewal incentives for PLI and RPLI business. The Office Memorandum also prescribes the reporting structure, application procedure, accounting arrangements, and compliance requirements to ensure effective implementation and monitoring of the new sales force category.

14.III.1 Features :

1. Group Leader will be known as Development Officer.
2. Each Postal Division will have One Development Officer.
3. Sales Force comprises Development Officer, Direct Agent, Deptl Employees, ODE, Field Officer & GDS.
4. Deptl Employees will include IPs & ASPs.
5. Policies procured by the Sales Force from neighboring Divisions with prior approval from the Competent Authority (ADM/DDM (PLI)(RO/CO) should be Indexed at the CPC where Insurant resides.

14.III.2 Incentive to Sales force :

- Procurement incentive is payable to all policies i.e., Cash, Pay policy and Online policies
- Renewal premium incentive is payable to cash and online payment policies.
- Development Officer will be paid 1% of total PLI New Business Premium procured by the attached Direct Agents.
- 1% of Renewal Premium in respect of PLI Cash Policies to all types of PLI Sales Force.

PLI – for 1st year Incentive

Other than AEA Policies	
Premium Paying Term	**Incentive structure on 1st year premium**
Up to 15 years	4%
15-25 years	10%
Above 25 years	20%

For AEA Policies	
Up to 15 years	5%
Above 15 years	7%

14.III.3 For Renewal Year Incentive (i.e, after 12 Months) :

- Premium received from 13th month Onwards in a PLI policy is renewal Premium.
- The Incentive payable on renewal premium will be renewal Incentive.
- Incentive @ 1% on Premium received from 13th month Onwards is payable

14.III.4 RPLI :

- RPLI Policies Sales Force will get Procurement incentives of 10% of Procurement Premium.
- Development Officer will be paid 1% of total RPLI New Business Premium procured by the Direct Agents but they are not eligible for payment of renewal incentives on RPLI Policies.
- 2.5% of Renewal Premium in respect of RPLI Cash Policies to all Sales Force.

14.III.5 For First Year Premium :

FOR REA, RWLA, RCWA, RAEA and Rural Children Policy - Incentive payable for regular policy.

14.III.6 For Renewal Year Incentive (i.e, after 12 Months) :

- Premium received from 13th month Onwards in a RPLI policy is renewal Premium.
- The Incentive payable on renewal premium will be renewal Incentive.
- Incentive @ 2.5% on Premium received from 13th month Onwards is payable

CHAPTER – XV

PHILATELY

15.1 General :

Philately is the art of systematically collecting and studying stamps and postal stationery. Stamps have been classified based on the purpose of issue into four broad categories. These categories put together make the stamps, “cultural ambassadors” of the country.

15.2 Types of Stamps : **Regulations # 12 to 14**

1. **Definitive stamps** issued for day to day use, which can be reprinted.

2. **Commemorative / Special** issues to commemorate certain events, personalities, themes, flora and fauna etc., they are not reprinted when the stock is exhausted.

Some commemorative Stamps

3. **Thematic or topical stamps** are special stamps issued on specific themes like birds, butterflies, wild life, ships, aircraft, automobiles, architecture, science and technology, flora and fauna etc.

Thematic Stamps

4. **Provisional stamps** are temporary issues often hastily prepared, usually bearing surcharges or overprints resulting from
   - Change in Government
   - Change in Currency
   - Change in Postal rates/surcharge etc.

Stamps used by the UNO and its agencies also comprise a special class. They are in a sense official stamps without a Country, though they are mostly associated with Switzerland and USA.

15.3 Philately Products :

The list of Philatelic products below is not exhaustive, but gives a good idea of the range of products currently produced and collected.

- Postage stamps
- First day covers/Special covers
- Souvenir sheets
- Miniature sheets
- Souvenir cards
- Maxim cards
- Stamp booklets, coil stamps
- Collectors pack, thematic packs, souvenir packs

- Presentation packs
- Information sheets
- Cancellations on cards and on other items
- Items of postal stationery like money order forms, acknowledgements etc.

- **Special cover**: An event which is not important enough to be commemorated by issue of a commemorative/special stamp may be commemorated by issue of special covers such covers be issued at the request of private parties on payment
- **First day covers FDC**: With every issue of a new commemorative or special stamp a First-day cover on the same theme is also issued. Collectors can buy them without cancellation or with first day cancellation.
- **Souvenir sheets**: These are printed in specially prepared sheets to commemorate some event, person or political happening. The sheet generally consists of one stamp usually a replica of stamp already issued as a regular postage, on a sheet with wide decorative margins all around, bearing the inscriptions for issuance of the souvenir. Though they may be of the same size, denomination and colour as the stamp of the regular commemorative issue, they are generally printed in a different colour or size, in which case, if the stamp is removed from the sheet it is distinguishable from the regular issue. Souvenir sheets can be used for regular or airmail postage.
- **Souvenir cards**: These are issued to commemorate major Philatelic exhibition and other gatherings of postal significance. These cards, unlike souvenir sheets, cannot be used for postal purposes and hence cannot be cut apart also
- **Miniature sheet**: It is a small souvenir sheet and consists of anything from one to about a dozen stamps either of one or two kinds or (more often) all different specially printed together with a margin around. They are deliberately made different, perforated to a different gauge or not perforated at all, given a different watermark and made larger or smaller. They are produced solely for collectors, consumption though valid for postage.
- **Maximum card**: It refers to a postcard contained to include the maximum number of allusions to a subject. For example, a picture postcard of the birthplace of Gandhi may bear the stamp containing his portrait and cancelled in the same town with a pictorial postmark showing the spinning wheel.
- **Information Sheet**: A sheet or brochure containing information on the theme with technical data issued along with commemorative stamps.
- **Collectors pack, thematic pack and Souvenir pack**: collector's/Thematic/Souvenir packs are unsorted pieces of stamps where one can get a chance of finding several specimen of good value. They are ideal for beginners and are a good way to get a worldwide collection. Especially useful to beginners, also can be used as a Gift Packet.
- **Post Crossing :**
    - The goal of this project is to allow anyone to send and receive postcards from all over the world!
    - The idea is simple: for each postcard you send, you will receive one back from a random Postcrosser from somewhere in the world.
    - Its goal: to connect people across the world through postcards, independently of their country, age, gender, race or beliefs.

15.4 Technical terms of products, cancellations and collector's equipment :

- **Catalogue**: is a book listing stamps issued in different parts of the world, with estimated market price. This may be general or specialized.
- **Cachet**: refers to special postmark/cancellation provided by the post office in connection with a first day of issue, air flight, Philatelic exhibition, etc. In American terminology, this refers to design of special cover released in connection with a special stamp or cancellation.
- **Cancellation by compliance**: refers to stamps cancelled on request, to oblige collectors
- **Cancelled to order**: refers to stamps cancelled en mass for sale.
- **Duplex cancellation**: A cancellation comprising two adjoining parts, one with the date and town of origin and the other with a slogan number or a series of lines.
- **Machine cancellation**: represents a postmark applied by a printing machine, to ensure maximum clarity of the postmark. Frequently encountered in exhibition and propaganda postmarks.
- **Pre – cancellation**: is the system under which bulk mailers are given stamps that are already cancelled.
- **Tied**: A Philatelic term to indicate that a postmark on a cover joins the stamp to the envelope; the removal of the stamp would leave a part of the postmark remaining visible.
- **Hinge**: Stamp hinges are small strips of thin nonporous paper, lightly gummed on one side and easily removable. After folding, one third to one fourth, the hinge is affixed to the stamp which is then affixed to the album page with the help of the other part of the hinge. Its special property is that it can be peeled off without leaving any mark.
- **Perforation Gauge**: is a Philatelic accessory on card, celluloid or metal with graduated series of dots and lines in columns of 2 cm width. This is used for measuring the perforations of stamps.
- **Quadrille**: Refers to the faint 'graph' on album pages, meant to facilitate easy arrangement and write up for the stamps.

15.5 Facilities:

- **Philatelic Bureau**: Philatelic bureau is a branch of a Head or Sub Post office specifically set up by the department to deal with the receipt and sale of all philatelic items, like special/commemorative stamps, first day covers, special covers, new issue in definitive stamps and new stationery etc. It also provides special cancellations on F.D.Cs and special covers. It maintains up-to-date record and relevant information of all the issues for supply to the stamp collectors and intending purchasers. It maintains Philatelic Deposit Accounts.

- **Philatelic Counters**: The Philatelic Counter is a counter for sale of philatelic items and is a part of the post office specially selected for the purpose. A Philatelic counter is functioning in each Head Post Office. These counters however, do not provide special cancellation of F.D.Cs or special covers, but a standard cancellation of "First Day of Issue" only, which is similar for all the philatelic issues. These counters offer registration facility for opening of Philatelic Deposit Account with supply of material by the parent bureau.

- **How to open a Philatelic Deposit Account:** If any one wishes to operate a Philatelic Deposit Account with the Philatelic Bureau, an application in the prescribed proforma may be sent to the Philatelic Bureau.

- **Conditions of Service:** The account may be opened with a minimum deposit of Rs. 200/- in cash or by remittance by money order or by Cheque/draft encashable in India. With the remittances the customers should also indicate clearly the types and quantities of philatelic items they desire to purchase with each issue of new stamp. The items indicated in the application form, will be dispatched to the customer automatically without any further order on the part of the customer. First week of every month the philatelic items will be sent to the account holder by service registered post subject to available of balance in the account.

- **Collectors outside India** can open a Deposit account with an initial payment of Rs 1000 at the Philatelic Bureau; Mumbai GPO 400001 may be contacted for further details.

- **Mode of dispatch and charges for dispatch of philatelic items:** The items will be dispatched free "on postal service" by Speed post unless the customer specifically desires that the items should be sent to him by insured post. The Philatelic Deposit Account holder may also collect these items after every issue, by calling at the counter of the philatelic bureau.

15.6 Release, Supply & Stock of Stamps :

- **Notification** : Directorate will notify the issue / release dates. Circle / Regional Heads will communicate to all Delivery outlets.
- On receipt of the information, all the Head of Offices shall give wide publicity including Print Media.
- If the release Date falls on Sunday or Postal Holidays, then Philately Bureaux of New Delhi & release location must open for sale of Stamps & FDCs.
- Dte / CSDs(Circle Stamps Depot) shall dispatch the Commemorative Stamps to the release location by mentioned "Not to be sold before ________".
- Commemorative Stamps must be sold through Philatelic Bureaux, Counters, authorized Offices not thro Stamp Vendors, Licensed Agents.
- Head of Office shall obtain sufficient stock for Counter Sales & supply to PD Account holders.
- Philatelic Bureaux, Counters may sell the Commemorative Stamps upto 12 months or till supply lasts.

- Multicolored Stamps of higher denominations after 6 months of sale starts, should be issued for sale at Speed, Parcel, Registration Counters.
- Useless, Obsolete Stamps & Stationery may write off under "UCP"(Unclassified payments) by the competent authority.

15.7 My Stamp : Regulations # 13.e

- 'My Stamp' is the brand name for personalized sheets of Postage Stamps of India Post. The personalization is achieved by printing a thumb nail photograph of the images and logos of institutions, or images of artwork, heritage buildings, famous tourist places, historical cities, wildlife, other animals and birds etc., alongside the selected My Stamp theme stamp. **CUSTOMIZED MY STAMP** Customized My Stamp is a personalized sheet of Postage Stamps wherein the corporate, organizations and institutions can get their customized sheets printed from India Post. Alongside these customized themed stamps, the organization may opt for printing of their logo, images of their organization/institute printed.
- One My Stamp Sheet contains 12 stamps with face value of each stamp being Rs. 5/- and the cost of one sheet is Rs. 300/-.

Quantity of My Stamp Sheets mandatory for Corporate Customers	Cost of one sheet (in Rs.)	Total amount payable for 5000 sheets (in Rs.)
5000	300/-	15,00,000/
After discount of 20%, applicable for Corporate Customers		12,00,000/-

Terms & Conditions :

(1) Customer: -

i. The organization/company will contact by email mystampindiapost@gmail.com place the order for printing Customized My Stamp. The application along with Order Form needs to be submitted by an authorized signatory. This should be accompanied by a valid ID proof of authorized signatory issued by the organization/company.

ii. The requirement for getting these Customized My Stamp sheets printed is as follows: • An Institute/Organization is required to get at least 5000 sheets printed. More can be ordered in multiples of 5000. • A discount of 20% of the total amount is permitted for corporate Customers.

iii. The organization/company will be fully responsible for their softcopy/hardcopy of photograph quality. The organization/company will also be responsible for any issues of propriety of the image brought by him for printing on 'My Stamp" sheets, including copy right issues.

iv. The organization/company will have to place the demand for the above mentioned product at least a month in advance.

v. The organization/company will indicate specific quantities of Customized My Stamp sheets which they intend to get printed in the Application along with Order Form. The requisite amount may be deposited with the nearest Head Post Office/Post office from where it is desired to collect the Customized My Stamps. The confirmation of payment along with the copy of the receipt may be sent to mystampindiapost@gmail.com so that the supply may be arranged in time.

vi. India Post will print 1,000 My Stamp Sheets more than the quantity ordered by the Customer, at its own cost, for sale online at e-post office.

vii. India Post will not be liable for any wrong information produced by Customer.

viii. The organization/company shall not submit any images which may contravene the law or erode any moral values of society or which are against the interest of any third party, country or India Post. In particular, the image shall not contain or imply or suggest any of the following: -
- Anything illegal, offensive, insulting or immoral
- Anything dishonest, deceptive or unpatriotic
- Any religious or political content

ix. The organization/company shall ensure that the My Stamp must not be used for resale, whether it is commercial or political without any prior written consent of India Post.

x. Stamp designs are subject to change without notice. The organization/company must agree and accept India Post's terms and conditions for My Stamp before submitting the order.

xi. India Post reserves the right not to print an image submitted if in its opinion such image is unacceptable, without giving reasons, in such instances, India Post will refund the payment.

xii. India Post reserves the right to amend, vary, delete or add to any of these terms and conditions from time to time without notice or liability to you.

xiii. Order received will not be changed and amount will not be refunded in any circumstances.

xiv. Printed sheet once given to customer will not be taken back.

Delivery and Dispatch :

(i) The organization/company is required to collect their stamp sheets within 7 working days from the date of intimation by this office.

(ii) The organization/company has the option of appointing a receiver with an authority letter with attested signature of receiver and the acknowledgment form. The receiver should carry photo ID Proof issued by any Govt. Organization.

(iii) The organization/company may request for "My Stamp Sheets" to be delivered by post. It may be delivered by Registered Post or Speed Post. Delay in delivery will not be a legal matter.

Discount Slabs :

The more a customer buys the My Stamp the more he gains. The discount structure is detailed below.

Sl.	**No. of My Stamp Sheet lets**	**Discount**
1	Purchase of 2 -100 My Stamp Sheet lets	10% discount
2	Purchase of more than 100 My Stamp Sheet lets	20% discount

Note: Discount of 20% will be allowed only on additional sheet lets over 100.
For ex) if a customer purchases 200 My Stamp sheet lets, he will get 10% discount on first 100 sheet lets and 20% discount on sheet lets over and above the first 100 sheet lets.

15.8 Deen Dayal SPARSH Yojana :

- **S**cholarship for **P**romotion of **A**ptitude & **R**esearch in **S**tamps as a **H**obby.
- Reinforcing the efforts aimed towards increasing the reach of Philately, the Department of Posts is launching a Scholarship Scheme called **Deen Dayal SPARSH Yojana** to award children in the class category of Standard VI to IX. Under the Scholarship for Promotion of Aptitude & Research in Stamps as a Hobby or **Deen Dayal SPARSH Yojana** it is proposed to award **annual** scholarships to those students who have good academic record and also pursue Philately as a hobby.
- The objective of the scholarship is to ***"Promote Philately among children at a young age in a sustainable manner that can reinforce and supplement the academic curriculum in addition to providing a hobby that can help them relax and de-stress".***
  - Children in the class category of Standard VI to IX who are students of a recognised school or institutions with good academic record (above 60%) are eligible to apply for the scholarship.
  - The Candidate must have a Philately Deposit Account.
  - Selections under Deen Dayal SPARSH Yojana would be based on performance in Philately quiz and also evaluation of project work on Philately.
  - The List of the Topics of Presentation will be provided by the Circles while issuing the notification.
  - The scholarship awardees will be paid an amount of Rs.1500 each quarter through their POSB or IPPB accounts opened along with their parents as joint holder.

15.9 Stamp Release :

CPS Commemorative Postage Stamp **Regulations # 14, 15**

- Any Citizen can submit Proposal for issues of CPS in the format available in India Post website.
- Proposals should submit at least one year in advance & consider by PAC Philately Advisory Committee.
- Min 50 issues ie) Max 100 CPS per Annum shall be issued, beyond that approval of MoC is required.
- Stamps on personalities shall not exceed 20% of AIP Annual Issue Program.
- AIP Annual Issue Program will be announced during every Dec which reflects Regional, Cultural, Ethnic
- DoP representative must be in Release function.
- Denominations shall be in consonance with Domestic & International Postal Tariffs.
- Themes like Subjects, Themes, Institutions, Personalities, Events of National or International stature.

- Stamps on particular subject shall issue **only once** except Thematic subjects like Wildlife, Environment, Transport, Flora fauna, Children's Day, Philately Day, Seasons Greetings etc.
- Stamps shall issues on the Apex Institution / Organization on its 50th / 75th / 100th / 125th / 150th Anniversary & not on its Branches.
- **No Stamps will be issued on a living personality.** 10th / 25th / 50th / 100th Birth or Death Anniversary of National, International Personalities may be released. If Death means after 10 years of Death only. Exception cases of Art, Culture, Music. CPS may issue on the 1st Death Anniversary of Head of State.
- Heritage Buildings, Monuments declared by ASI Archeological Survey of India on its 50th / 75th / 100th / 125th / 150th Anniversary.
- Stamp Design, Subject matters, Prohibited Subjects, Release Procedure etc shall be decided by DoP.
- Proponents shall purchase min number of 1 Lakh Stamps mandatorily. If Global Institution having HQrs outside India then mandatory purchase worth of Rs. 25 Lakhs.
- Proposals of Joint Stamp with other Countries must be routed thro MEA Ministry of External Affairs. There is no mandatory min quantity. Purchase of Stamps as per agreed quantity.

15.10 'Dhai Akhar' National Level Letter Writing Competition :

- Research shows that handwriting is a foundational skill that can influence students' reading, writing, language use, and critical thinking. It has an important role in brain development.
- Dhai Akhar Campaign is not only a celebration of the art of letter writing, but it is also an opportunity for individuals across the Country to express their thoughts, feelings, and ideas in a meaningful and heartfelt manner. It encourages creativity, originality, and self-expression, and provides a platform for individuals to display their writing skills and talents.
- DoP is organizing the Dhai Akhar Letter Writing Competition at National Level on the theme "Digital India for New India". Desirous participants may participate in the campaign.

General Conditions :

- The campaign will be conducted usually from Sep to Dec of every year. Letters posted on or after last date will not be accepted.
- DoP will declare Topics for the current Year and varies from year to year.
- Letter can be written in English or Hindi or any Vernacular and will be addressed to Chief Postmaster General of the respective Circle.

Categories :

- **(i) Up to 18 years:**
  - (a) Inland Letter Card Category
  - (b) Envelope Category
- **(ii) Above 18 years:**

    - (a) Inland Letter Card Category
    - (b) Envelope Category
- The embossed envelope/ envelope with stamp affixed for plain A-4 size paper Letter and Letter Card will be the permitted stationery.
- The letter can be written on plain A-4 size paper with a word limit of not more than 1000 words, or in an Letter Card (not more than 500 words)
- Letter must be hand written and in any case, no typed letter will be accepted.

Eligibility :

- Any citizen of India can participate in this competition. There is no minimum or maximum age prescribed for participation. Any citizen of India can participate in respective category according to his/her choice and age. The participants have to give a certificate of their age on the letter such as "I certify that I am below/above the age of 18 as on 01/01/2023". In case of winning entries, the age and other ID certificates will be verified by the respective circle before sending the best three entries in each category to Directorate.

Selection Procedure :

The best 03 (three) entries in each category will be shortlisted by every Circle and prize will be awarded to these 03 entries at Circle level. These best 03 entries of each category (12 in all) chosen at Circle level will be sent to the Directorate for further evaluation of final best 03 entries in each category at the National Level.

Prize :

Circle Level Category :	First prize in each category (4 Nos.)	: Rs. 25,000
	Second prize in each category (4 Nos)	: Rs.10,000
	Third prize in each category (4 Nos.)	: Rs. 5,000
National Level Category :	First prize in each category(4 Nos)	: Rs. 50,000
	Second prize in each category (4 Nos)	: Rs. 25,000
	Third prize in each category (4 Nos)	: Rs. 10,000

CHAPTER – XVI

GRIEVANCE AND REDRESSAL MECHANISM

16.1 General :

The Complaint Management System (CMS) is an integrated module in APT that enables registration, routing, monitoring, processing, escalation and closure of customer complaints.

The system ensures that:

- Every complaint receives a unique Complaint ID.
- Complaints are routed to the correct office.
- Resolution is monitored within prescribed timelines.

- Supervisory officers can monitor pending and escalated complaints.
- Customers receive updates until final closure.
- Complaint history and reports are available for monitoring and audit.

Customer can register Complaints through the following modes /channels & redressal ;

Sl.	Modes of Complaints	Action
01.	Complaints & Suggestions Book available in all Post Offices during working hrs.	Acknowledge or register the complaint through Complaints Management under APT Portal on the same day for which Complaint number will be generated, intimate to customer and the same will also be shared to complainant via SMS.
02.	Online in India Post website Customer Portal	Can be registered through Home -> Customer Support -> Register your Complaint, which will be redirected to customer portal(CRM). Can be registered through by logging in as Guest login or as Registered Customer. For registered customers (contractual customer), raising bulk complaints provision is available. Complaint will be received at the office, Acknowledge and give reply or transfer the complaint through Complaints Management under APT Portal on the same day.
03.	IPCC India Post Call Center 1800 266 6868 between 0800 to 2000 hours	Complaint number will be generated for the customer
04.	Nearest Post Offices including Branch Offices, Divisional Offices.	Acknowledge or register the complaint through Complaints Management under APT Portal on the same day. Complaint number will be generated, intimate to customer and the same will also be shared to complainant via SMS.
05.	Dak Sewa App	Can be registered through by logging in as Guest login or as Registered Customer. For registered customers, raising bulk complaints provision is available.
06.	Social Media Complaints (X @IndiaPostOffice)	Acknowledge and give reply through email to RO
07.	CPGRAMS/PGPORTAL (Centralised Public Grievance Redress and Monitoring System)	It is the official, unified public grievance portal of the Government of India. Login to the official CPGRAMS portal and acknowledge and give reply or transfer the complaint

16.2 Complaint Registration Process:

Complaints may relate to:

- Domestic and International Mails and Parcels
- Financial Services (Money Order, Savings Bank, Indian Postal Orders, ATM, Net banking)
- Insurance Services
- Philately
- Citizen Centric Services (Aadhaar, Passenger Railway System, POPSK, ePost, Digital Life Certificate)
- Network and Basic Amenities in offices
- Allegation of corruption/ malpractices/ misbehaviour

The complaint category, service and complaint type to be selected while registration.

The following information is entered while registering a complaint:

1. Complaint Category

Select the appropriate complaint category such as Mail, Financial Services, Insurance, Retail Service and Others.

2. Service

Select the services depending upon the category selected

3. Complaint Type

Choose the nature of complaint depending upon the category and respective services selected.

4. Customer ID (Optional)

Customer ID may be entered wherever available. However, mandatory for contractual customers.

5. Complaint Description

Enter detailed description of the complaint. Important points:

- Maximum length: **1000 characters**
- Description should clearly explain the grievance.

6. Supporting Documents

Supporting documents may be uploaded, if necessary. Permitted formats are JPEG and PDF with maximum file size of 2 MB.

7. Complainant Details

The details will be auto fetched depending upon the login credentials with Applicant Name and Mobile Number and email ID field optional. However, these fields are editable fields.

Registering the Complaint

After entering all mandatory details:

1. Verify the information.
2. Submit the complaint.

3. System generates a unique Complaint ID.
4. Complaint is forwarded for processing automatically.

The Complaint ID will be shared to the customer through SMS or email, if entered.

16.3 Complaint Processing at Post Office Level:

Complaint processing is done at all Post offices irrespective of office class. The complaints will be closed by the customer by confirmation the closure or auto closure will happen.

Procedure for complaint processing

Access the Complaints Management card in APT portal. Click on Complaints Processing Sub card. Two drop down options will be displayed.

1. Pending for Resolution

Complaints registered in the office and awaiting action.

2. Pending at External Authorities

Complaints transferred to agencies such as:

- Customs
- Air Cargo
- Foreign Postal Administration

1. Pending for Resolution

This is the primary working queue for replying or transferring of complaints.
The system displays: Complaint ID, Article/Transaction ID, Complaint Office, Complaint Date, Complaint Status, Resolution Time Remaining.

- ✓ Selecting a Complaint ID opens complete complaint details along with routing history.
- ✓ Complaint Status Options:

a. Transfer to Other Office

Used when another office is responsible for resolution.
Procedure: Select destination office → Enter remarks → Save.
The complaint is automatically routed to the selected office.

b. Get Closure Confirmation from Customer

Used when the office has completed necessary action i.e., the resolution is provided and sent to customer and the customer has to give confirmation for closure within 48hours, otherwise the complaint will be auto closed after 48hours. However, the customer has the option to not give closure confirmation within prescribed time and then the complaint will be reopened and then routed to concerned Administrative office.
Procedure: Enter final remarks → Upload supporting document (PDF/JPG if required) → Save.
The complaint is forwarded to the customer for confirmation before closure.

c. Additional Information Required

Used when clarification is required from the customer i.e., to provide the resolution additional information is called for by the customer. The customer has to give the reply within 7 days, otherwise the complaint will be auto closed after 7 days.

Procedure: Enter clarification remarks → Save.

The complaint remains pending until customer response is received but after 7 days will be auto closed.

d. Transfer to External Authorities

Used when resolution depends on outside authorities such as Customs, Air Cargo and Foreign Postal Administration

Procedure: Select authority → Enter remarks → Save.

Complaint moves to External Authority queue.

2. Pending at External Authorities

Complaints transferred to external authorities remain in this queue until a reply is received. Once the response is received, the same must be updated and then will be transferred to Pending for Resolution category. Again the normal processing process must be followed.

16.4 Complaint Management at Administrative Office Level

Administrative Offices perform supervisory monitoring over all offices under their jurisdiction.
They have access to:

- Complaint Registration
- Complaint Processing
- Reports & Analytics

Administrative users can perform almost all supervisory complaint functions for subordinate offices.

16.4.1 Escalated Complaints

Escalated complaints are those not resolved within the stipulated period. These complaints are automatically displayed under the Escalated Complaints section for Administrative offices of its subordinate offices.

- Review delay
- Take immediate action
- Update complaint status
- Ensure early disposal

The same status update options available under "Pending for Resolution" are used here also.

Please note that all the complaints should be replied on the same day or within 3 days. If the complaint is not answered even after 3 days, then such complaints will be displayed for Divisional Office under Escalated Complaints.

16.4.2 Administrative Office Responsibilities:

Administrative Offices are responsible for:

- Monitoring complaints across divisions.
- Reviewing unresolved complaints.
- Monitoring escalated complaints.
- Supervising complaints pending with external agencies.
- Ensuring timely disposal.
- Reviewing complaint trends.
- Generating management reports.

16.4.3 Monitoring of complaints

a) Pending Complaints

- Select the office.
- View all pending complaints.
- Examine routing history.
- Review remarks.
- Update complaint status when required.

b) Escalated Complaints

- Complaints overdue for resolution.
- Delay reasons.
- Offices with high pendency.
- Timely disposal.

c) External Authority Cases

Administrative users monitor complaints pending with:

- Customs
- Air Cargo
- Foreign Postal Administrations

After reply is received, further action is initiated for closure.

16.4.4 Complaint Reports

The Complaint Management System provides several reports for monitoring and analysis. These include:

1. Consignment Tracking
2. Complaint Tracking
3. Old Complaint Search
4. Detailed Report
5. Complaint Closure Report
6. Complaint Closure Type Report
7. External Authority Report
8. Feedback Report
9. Complaint Reopened Report

10. Complaint Closure Reopened Report
11. Inward Complaint Report
12. Outward Complaint Report
13. Consolidated Closure Type Report

These reports help management monitor complaint disposal, identify delays, analyze performance, and improve customer service.

Complaint Lifecycle:
Complaint Registration → Complaint ID Generated → Assigned to Concerned Office → Pending for Resolution → (Transfer to Other Office / Seek Additional Information / Transfer to External Authority / Customer Closure Confirmation) → Complaint Resolved → Customer Confirmation (where applicable) → Complaint Closed → Reports Generated

16.5 PIDPI : Public Interest Disclosure and Protection of Informer

- If any Customer intends to send any letters to CVC Confidentially can avail this Service.
- Such Items must be secured & Superscribed as “Complaint under PIDPI” & addressed to CVC or CVO.
- Only Complaints pertaining to Employees of Central Govt or of any corporation established by or under any Central Act, Govt Companies, Societies or Local authorities owned or controlled by the Central Govt fall under the jurisdiction of the Commission. Personnel employed by State Govt & activities of the State Govt or its Corporations etc. will not come under the purview of the Commission
- In order to protect identity of the person, the Commission will not issue any Acknowledgement & the whistle-blowers are advised not to enter into any further correspondence with the Commission in their own interest. The Commission assures that, subject to the facts of the case being verifiable, it will take the necessary action, as provided under the Government of India Resolution mentioned above
- Complainant should give Name & address in the beginning or end of Complaint or in an attached letter
- Commission will not entertain anonymous/pseudonymous complaints.
- The complaints should have vigilance angle and should not be for Grievance Redressal.
- Booking Locations / Officials should not insist the Sender / Customer Address details in the Item.
- While Booking in the Software, Sender Name & Address may be entered as PIDPI.

CHAPTER XVII

OFFICIAL CORRESPONDENCE

PO Regulations 2024, Chapter VIII

17.1 On Postal Service.

All items on the service of the Post Office by authorised Officers are transmitted by Speed Post (Document / Parcel) free of charges.
Items may be insured "on Postal Service" in the following conditions:

- Items having intrinsic value.
- Important documents such as Service Book, APAR file, Official files etc.
- Documents related to investigation, vigilance cases, examination etc.
- Any other important / sensitive documents.

17.2 Postal Ballot or election material or items from Election Commission :

Ref : MO / 06 / 2024 Dt. 16.12.24.

- This covers the Booking, Transmission & Delivery of Speed Post Documents sent from Election Commission of India (ECI) or State Election Commission.
- Electronically Transmitted Postal Ballot System (ETPBS) is the one-way electronic transmission of the Postal ballots to the Service Voters.
- Service Voters means "electors belonging to Armed Forces, Para Military Forces etc & GoI persons employed outside India.
- The Service Voters can cast their vote and send the Postal ballot to the respective Returning Officer through Speed Post for which the Service Voters are not required to bear the charges of Speed Post. The Speed Post charges are borne by the election machinery at the State / District Level.
- The Speed Post items containing ETPBs are booked under BNPL for which BNPL Customer IDs of CEOs of all States / UTs has been created for all the Circles in the relevant Software.
- The ETPB system has been updated by ECI wherein the address labels (Form-13C) pre-printed with a Speed Post Barcode of 'BD' series and BNPL customer ID of the CEO for booking will be used by the Service Voter.
- Postal Ballot shall be booked under BNPL against the Customer ID printed on the address label and no Speed Post charges shall be collected from the sender.

- Circles shall ensure that all postal ballots are trackable and are delivered to the respective Returning officer of the Constituency concerned on top priority basis. ETPB booked up to a day prior to counting of votes may be accepted for delivery to the Returning Officers. ETPBs delivered after stipulated time and date of commencement of counting of votes are not taken up for counting, therefore, it should be ensured that delivery of Postal ballots is not delayed.
- On receipt of such Bags, destination NSH / ICH shall transmit to Delivery Office & deliver without any delay

ANNEXURE

Annexure I

Postal Manuals / Volumes

Sl.	Name	Contents
1	Post office Guide – Part I	Guidelines to Customers transacting in various Postal products in inland mail and other financial services and details the conditions subject to which posting can be made.
2	Post office Guide – Part II	The conditions for posting of international mail
3	Post office Guide – Part III	List of Post offices
4	Post office Guide – Part IV	Relates to Post office Savings bank Act and Certificates Act
5	Postal Manual Volume I	This is a compilation of legislative enactments related to Post office. It contains the following Acts and Rules : The Indian Post office Act 1898 The Indian Post office Rules, 1933 The Government Savings Banks Act 1873 The Post Office Cash Certificates Act 1917 The Post office Savings Banks (Nomination) Rules, 1960 The Government Savings Certificates Act, 1959 The Government Savings Certificates Rules, 1960
6	Postal Manual Volume II	General guidelines, rules relating to Organization matters, appeals, petitions, stock, budget and buildings
7	Postal Manual Volume III	Rules relating to Discipline, CCS CCA Rules and Schedules showing the Administrative Powers of the different classes of Officers of the Postal Department.
8	Postal Manual Volume IV	Rules relating to Appointments, Promotions, Leave and Establishment
9	Postal Manual Volume V	Rules relating to Mails, Investigation and Period of Preservation of Records
	Postal Manual Volume VI - Part-I	Rules relating to collection and delivery of Ordinary and Accountable Mail
11	Postal Manual Volume VI - Part-II	Rules relating to Booking, Transmission, Payment and Accounting of Money orders, Postal Orders

12	Postal Manual Volume VI - Part-III	Rules relating to functioning of Sub Accounts Branch, Accounting in POs, Duties of Postmen and Letter Box Attendants
13	Postal Manual Volume VII	Rules relating to operations in Railway Mail Service
14	Postal Manual Volume VIII	Rules relating to functioning of various Administrative units like Circle office, Divisional office, Stock Depot, RLO. etc
15	Branch office rules	Rules relating to the working of Branch Offices
16	Post office Savings Bank Manual - Volume I	Contains rules relating to various types of Savings Accounts
17	Post office Savings Bank Manual - Volume II	Contains rules relating to Savings Certificates

Annexure II

PSD Postal Stores Depot including CSDs Circle Stores Depot

Earlier Circle Stock Depot is supplying Stamps, Stationeries to all Post Offices in the mapped Circles. And Postal Stores Depot is supplying all types of Forms to all Offices ie) Post Offices, RMS Offices, Administrative Units in the mapped Circles. As per the Dte Memo No : 12-6 / 2016-UPE Dt. 01.10.2019 and 25.08.2020 all CSDs have merged with PSDs and Superintendent, PSDs shall perform the activities of CSD & PSD. Accordingly the list of PSDS with mapped Circles are follows :

Sl.	Circle Name	Existing Depots	Newly created Entity after Merger	Circle to be served for PSD related services	Circles to be served for CSD related services
01.	Assam	CSD - Guwahati PSD - Guwahati	PSD Guwahati	Assam	Assam & NE Circles
02.	Andhra Pradesh	PSD - Vijayawada, Guntakal & Rajahmundry	PSD Vijayawada	Andhra Pradesh	Nil
03.	Bihar	CSD – Patna PSD – Patna	PSD Patna	Bihar	Bihar & Jharkhand Circles
04.	Delhi	CSD – Delhi PSD – Delhi	PSD Delhi	Delhi	Delhi Circle
05.	Gujarat	CSD – Ahmedabad PSD – Ahmedabad, Rajkot, Vadodara	PSD Ahmedabad	Gujarat	Gujarat Circle
06.	Jammu & Kashmir	CSD – Jammu PSD – Jammu	PSD Jammu	Jammu & Kashmir	Jammu & Kashmir Circle

07.	Karnataka	CSD – Bengaluru PSD – Bengaluru, Hubli & Arisikere	PSD Hubli	Karnataka	Karnataka Circle
08.	Kerala	CSD – Ernakulam (Kochi) PSD – Trivandrum, Thrissur, Kozhikode	PSD Thrissur	Kerala	Kerala Circle
09.	Madhya Pradesh	CSD – Bhopal PSD – Bhopal	PSD Bhopal	Madhya Pradesh	Madhya Pradesh & Chhattisgarh Circles
	Maharashtra	PSD – Mumbai, Nashik, Kolhapur	PSD Mumbai	Mumbai, Navi Mumbai, Pune, Goa Regions	CSD Nashik will continue the Co-ordination with ISP India Security Press Nashik. And continue the CSD related activities to Maharashtra Circle.
		PSD – Nagpur	PSD Nagpur	Nagpur & Aurangabad	
10.	Odisha	CSD – Bhubaneswar PSD – Bhubaneswar, Sambalpur	PSD Bhubaneswar	Odisha	Odisha Circle
11.	Punjab	CSD – Ludhiana PSD - Ludhiana	PSD – Ludhiana	Punjab	Punjab, Haryana & Himachal Pradesh Circles
12.	Rajasthan	CSD – Jaipur PSD – Jaipur, Ajmer, Jodhpur	PSD Jaipur	Rajasthan	Rajasthan
	Tamilnadu	CSD – Chennai PSD – Chennai	PSD Chennai	Chennai City Region	Tamilnadu Circle & Including all CSD activities.
		PSD – Madurai, Coimbatore, Tiruchirappalli, Tirunelveli	PSD Tirunelveli	Southern, Central, Western Regions	Nil
13.	Telangana	CSD – Hyderabad PSD - Hyderabad	PSD - Hyderabad	Telangana	Andhra Pradesh & Telangana Circles
	Uttar Pradesh	CSD – Lucknow PSD – Lucknow, Allahabad	PSD – Lucknow	Allahabad, Gorakhpur, Varanasi, Lucknow	Uttar Pradesh, Uttarakhand Circles
		PSD – Bareilly, Aligarh	PSD Aligarh	Kanpur, Bareilly, Agra Regions	Nil
14.	West Bengal	CSD – Kolkatta PSD – Kolkatta, SIliguri	PSD - Kolkatta	West Bengal	West Bengal Circle

Annexure III

List of Postal Account Offices

Sl.	Circle	PAO	Jurisdiction
1	Andhra Pradesh	Vijayawada	Andhra & Yanam
2	Assam	Guwahati	Assam
3	Bihar	Patna	Bihar
4	Chattisgarh	Raipur	Chattisgarh
5	Delhi	Delhi	Delhi
6	Gujarat	Ahmedabad	Gujarat, Daman, Diu, Dadra & Nagar Haveli
7	Haryana	Ambala	Haryana
8	Himachal Pradesh	Sundernagar	Himachal Pradesh
9	Jammu Kashmir	Jammu	Jammu Kashmir
10	Jharkhand	Ranchi	Jharkhand
11	Karnataka	Bengaluru	Karnataka
12	Kerala	Thiruvananthapuram	Kerala, Lakshadweep, Mahe
13	Madhya Pradesh	Bhopal	Madhya Pradesh
14	Maharashtra	Nagpur	Maharashtra, Goa
15	North Eastern	Shillong	Arunachal Pradesh, Manipur, Tripura, Meghalaya, Mizoram, Nagaland
16	Odisha	Cuttack	Odisha
17	Punjab	Kapurthala	Punjab, Chandigarh UT
18	Rajasthan	Jaipur	Rajasthan
19	Tamil Nadu	Chennai	Tamil Nadu, Pondicherry
20	Telangana	Hyderabad	Telangana
21	Uttar Pradesh	Lucknow	Uttar Pradesh
22	Uttarakhand	Dehradun	Uttarakhand
23	West Bengal	Kolkatta	West Bengal, Sikkim, A&N Islands

Annexure IV

Preservation of Records–

ST OFFICE ACCOUNT AND SUB ACCOUNT DEPARTMENT			
Sl.	**DESCRIPTION OF FORM**	**FORM NO**	**PERIOD OF PRESERVATION**
1	H.O. Summary	ACG 1	3 Years
2	H.O. Cash Book	ACG 4	3 Years
3	Treasury Voucher	ACG 14	3 Years
4	Treasury Receipt	ACG 13	3 Years
5	Sub Office Account	PA 17(A)	3 Years
6	Treasury Cash Book	ACG 2	10 Years
7	Treasury Passbook	ACG 8	10 Years
8	S.O. Summery	ACG 3	18 Months
9	B.O. Summery	ACG 3A	18 Months
10	S.O. Daily Account	ACG 22	18 Months
11	S.O. Slip	PA 3	18 Months
12	Remittance Advice & Acknowledgement	ACG 15	18 Months
13	B.O. Daily Account	ACG 22	2 Years
14	B.O. Slip	PA 5	2 Years
15	General Receipt Book	ACG 67	5 Years
POSTAL ORDER DEPARTMENT			
1	List and Journals of IPO Sold		18 Months
2	Register of IPOs & BPOs in stock		18 Months
3	List of IPOs & BPOs Paid		18 Months
MONEY ORDER DEPARTMENT			
1	Book of MO Receipts	MO 1	2Years
2	Journal of MOs issued	MO 2	18 Months
3	Register of MOs Received for Payment	MO 3	18 Months
4	Journal of MOs Paid	MO 4(s)	18 Months
5	Compilation of MOs Paid	MO 20/23	18 Months
6	Compilation of daily totals of MOs issued	MO 22	18 Months
7	Postman's Book	MS 27	18 Months
8	Files of cases containing Paid MOs Received from Audit Office	Files	1 year
9	Files of cases containing Paid MOs	Paid MOs	2 Years

	Received from Audit Office		
10	List of MOs Presented in bulk for Booking		6 Months
11	Records relating to Inward and out ward Foreign MOs in Exchange Office		3 Years
Registration and Parcel Department			
SL	**DESCRIPTION OF FORM**	**FORM NO**	**PERIOD OF PRESERVATION**
1	Speed and Parcel Manifest (Lists Received and Dispatched)		2 Years
2	All other record Except above of Speed and Parcel Department and Mail Department		1 Years
3	Speed/ Business Parcel Post Department		2 years
Sorting, Delivery, Deposit and Misc. Department			
1	Correspondence Register		3 Years
2	Deposit Account	ACG 45	18 Months
3	Letter Postage Account	ACG 44	18 Months
4	Register of Post Box Holders	M 23	3 Years
5	Book of Postmarks	MS 19	18 months
6	Postmaster's Order Book	MS 1	3 Years
7	Monthly Statistical Register		3 Years
8	Monthly Statistical Abstract	MS 14	3 Years
9	Record Relating to Identity cards		18 months (after validity of cards)
10	Nominal Roll	MS 12	10 Years
11	Attendance Register	MS 37	5 Years
12	Enumeration Returns	MS 6	2 Years
13	Post Office Order Book		Permanent

Annexure V

Period of preservation of Savings Bank Accounts/ Certificates records in Post Offices (SB order 9/2018)

Sl.	Title of record	Period of preservation
1	Application for nomination (NC-51) or cancellation or variation of nomination (NC-53) of Savings Certificates.	5 years plus the prescribed period of maturity or extended maturity (if the certificates are allowed to be retained beyond maturity) from the date of discharge of the certificate
2	Bonds of indemnity obtained in connection with the issue of duplicate certificates under rule 20 of the P.O. Savings Certificate Rules, 1990	5-year N.S.Cs.-23 years from the date of issue 6 years NSCs- 18 Years from the date of issue Kisan Vikas Patras-18 Years from the date of issue.
3	Journals of certificates issued and discharged	18 months
4	Monthly Summaries of certificates issued and discharged	18 months
5	Stock register of certificates	10 years after a new register is opened and the Postmaster has initialed the carried forward entries.
6	SS Book at SO	5 Years after all the accounts featuring in the book have been closed or transferred
7	Register of undeliverable pass books	2 Years after all pass books entered in the register have been transferred to SBCO
8	Special Error Book	3 years
9	SB-26 Preliminary Receipts	3 years
10	Monthly Statistical Registers	3 years
11	Guard Books containing depositors Applications for duplicate passbooks	6 years
12	List of withdrawals of Rs 10000 or more at branch office and single-handed sub offices with verification reports	1 year
13	Stock Register of Pass books	18 months
14	Authority recognizing the guardian of a minor depositor	Till the account is closed
15	Register of nomination	5 Years after all accounts entered the reinclosed

16	Guard book of SB-55	-------------do-----------
17	Index to PR (MS-15)	2 years
18	SB Slip (SB-27)	18 months
19	SB Voucher List (SB-22)	2 years
20	Register of rectification of Interest	5 years
21	Objection Register (SB-61)	2 years after all objections have been settled
22	Register showing number of pass books received for entry of interest from Bos	2 years
23	Register of deceased claim cases including files and record	3 Years after all the claims have been settled
24	Register containing photographs and other particulars of depositors	5 Year after the accounts in the register have been closed or transferred
25	Register of collection of Cheques	5 years
26	Stock Registers of SB Cheque Books	2 years
27	Register of returned Cheques	2 years
28	SB-45 register	2 years
29	applications from illiterate or blind depositors for operating account through agents	5 years after all the accounts in the book have been closed or transferred
30	Guard book containing applications for issue of fresh pass books in lieu of spoilt ones	3 years
31	Guard Book containing applications for change of name of depositor	5 Years after the accounts are closed
32	Guard Book containing court attachment orders of SB deposits	5 Years after the accounts are closed
33	Guard Book containing list of collection of Cheques on outstation branches/local Branches / Cheques received from outstation for collection	2 Years
34	SB-28 Receipt Books for Passbooks	2 years
35	List of documents	2years
36	Guard Book containing applications for revival of silent accounts	5 years
37	Register of commission paid to agents and TDS deducted	3 years
38	Schedule of commission paid to agents/TDS deducted	3 years
39	Monthly schedules under PRSS	Same period as for SO RD Journal/Long Books/LOT

40	Guard Book containing verification memos of withdrawals of Rs.10000/- and above received from inspecting officers	1 Year from the date of completion of verification
41	Guard file containing applications for transfer of accounts and certificate from one CBS PO to another	3 years

Annexure VI

Period of preservation of Savings Bank Accounts/ Certificates records – SBCO Branch

Savings Bank Control Organization		
1	Vouchers with Consolidation	5 years
2	Statistical Register	3 Years
3	Interest Grand Summary	3 Years
4	Objection Register	2 Years after settlement of all objections
5	Interest / Balance Adjustment Register	Permanent
6	Voucher List	2 Years
7	Periodical Statements	18 Months
8	Inspection Reports	18 months after all the items have been admitted
9	Undeliverable Passbook	l Year
10	Spoilt Passbooks	Up to Next Inspection
11	Spoilt Passbooks	Up to Next Inspection
12	Register of Records Destroyed	Permanent

ANNEXURE - VII

Insurance Period of preservation of PLI & RPLI

Records Retention Policy : PLI Dte Lr No : 24-01/2021-LI Dt. 11.05.2021.

Sl.	**Type of Policy**	**Schedule**
1	Policies where less than 3 years of premia paid and policy is lapsed	5 years after maturity date is over
2	Policies where at least 3 years of premia paid and policy is surrendered	5 years after payment of Surrender value
3	Policies where at least 3 years of premia paid and policy is Forced Surrendered	5 years after the date of 'Forced Surrender'

4	Policies where at least 3 years of premia paid and insurance contract is discharged due to Maturity or Death	5 years after payment of Maturity/ Death Claim amount
5	Policies cancelled at the option of Insurant during 'Free Look' period	5 years after cancellation of the policy
6	Policies which are subject matter of any case filed in any court of law	3 years after final clearance from arbitration, litigation, enquiry or audit as the case may be or till the prescribed retention period, whichever is later

Annexure VIII

Historical Interest Rates Table

Table of Interest rate for different National Savings Schemes												
From	**To**	**SB**	**Time Deposits**				**RD**		**MIS**	**SCSS**	**PPF**	**SSA**
			1 Yr %	**2 Yr %**	**3 Yr %**	**5 Yr %**	**Rate %**	**Maturity Value for Rs 100**	**%**	**%**	**%**	**Introduced on 02.12.2014**
01.12.2011	31.03.2012	4	7.7	7.8	8	8.3	8.0	7386.2	8.2	9.0	8.6	
01.04.2012	31.03.2013	4	8.2	8.3	8.4	8.5	8.4	7465.1	8.5	9.3	8.8	
01.04.2013	31.03.2014	4	8.2	8.2	8.3	8.4	8.3	7445.3	8.4	9.2	8.7	
01.04.2014	31.03.2015	4	8.4	8.4	8.4	8.5	8.4	7465.1	8.4	9.2	8.7	9.1
01.04.2015	31.03.2016	4	8.4	8.4	8.4	8.5	8.4	7465.1	8.4	9.3	8.7	9.2
01.04.2016	30.09.2016	4	7.1	7.2	7.4	7.9	7.4	7269.7	7.8	8.6	8.1	8.6
01.10.2016	31.03.2017	4	7.0	7.1	7.3	7.8	7.3	7250.5	7.7	8.5	8.0	8.5
01.04.2017	30.06.2017	4	6.9	7.0	7.2	7.7	7.2	7231.4	7.6	8.4	7.9	8.4
01.07.2017	31.12.2017	4	6.8	6.9	7.1	7.6	7.1	7212.3	7.5	8.3	7.8	8.3
01.01.2018	30.09.2018	4	6.6	6.7	6.9	7.4	6.9	7174.3	7.3	8.3	7.6	8.1
01.10.2018	31.12.2108	4	6.9	7.0	7.2	7.8	7.3	7250.5	7.7	8.7	8.0	8.5
01.01.2019	30.06.2019	4	7.0	7.0	7.0	7.8	7.3	7250.5	7.7	8.7	8.0	8.5
01.07.2019	31.03.2020	4	6.9	6.9	6.9	7.7	7.2	7231.4	7.6	8.6	7.9	8.4
01.04.2020	30.09.2022	4	5.5	5.5	5.5	6.7	5.8	6969.67	6.6	7.4	7.1	7.6
01.10.2022	31.12.2022	4	5.5	5.7	5.8	6.7	5.8	6969.67	6.7	7.6	7.1	7.6
01.01.2023	31.03.2023	4	6.6	6.8	6.9	7.0	5.8	6969.67	7.1	8.0	7.1	7.6
01.04.2023	30.06.2023	4	6.8	6.9	7.0	7.5	6.2	7043.27	7.4	8.2	7.1	8.0
01.07.2023	30.09.2023	4	6.9	7.0	7.0	7.5	6.5	7099.08	7.4	8.2	7.1	8.0
01.10.2023	31.12.2023	4	6.9	7.0	7.0	7.5	6.7	7137.00	7.4	8.2	7.1	8.0
01.01.2024	31.03.2024	4	6.9	7.0	7.1	7.5	6.7	7137.00	7.4	8.2	7.1	8.2

01.04.2024	30.06.2024	4	6.9	7.0	7.1	7.5	6.7	7137.00	7.4	8.2	7.1	8.2
01.07.2024	30.09.2024	4	6.9	7.0	7.1	7.5	6.7	7137.00	7.4	8.2	7.1	8.2
01.10.2024	31.12.2024	4	6.9	7.0	7.1	7.5	6.7	7137.00	7.4	8.2	7.1	8.2
01.01.2025	31.03.2025	4	6.9	7.0	7.1	7.5	6.7	7137.00	7.4	8.2	7.1	8.2

Table of Interest rate for different National Savings Schemes							
Period		**NSC VIII Issue**		**NSC IX Issue**		**KVP**	
From	**To**	**Rate %**	**Maturity Value for Rs 100**	**Introduced on 01.12.2011**		**Reintroduced On 23.09.2014**	
01.12.2011	31.03.2012	8.4	150.90	8.7	234.35	Rate %	No. of Months To double
01.04.2012	31.03.2013	8..6	152.35	8.9	238.87		
01.04.2013	31.03.2014	8.5	151.62	8.8	236.60		
01.04.2014	31.03.2015	8.5	151.62	8.8	236.60		
01.04.2015	31.03.2016	8.5	151.62	8.8	236.60	8.7	100
01.04.2016	30.09.2016	8.1	147.61	Discontinued from 20.12.2015		7.8	110
01.10.2016	31.03.2017	8.0	146.93			7.7	112
01.04.2017	30.06.2017	7.9	146.253			7.6	113
01.07.2017	31.12.2017	7.8	145.577			7.5	115
01.01.2018	30.09.2018	7.6	144.231			7.3	118
01.10.2018	31.12.2108	8.0	146.932			7.7	112
01.01.2019	30.06.2019	8.0	146.932			7.7	112
01.07.2019	31.03.2020	7.9	146.254			7.6	113
01.04.2020	30.09.2022	6.8	138.949			6.9	124
01.10.2022	31.12. 2022	6.8	138.949			7.0	123
01.03.2023	31.03.2023	7.0	143.036			7.2	120
01.04.2023	30.06.2023	7.7	144.90			7.5	115
01.07.2023	30.09.2023	7.7	144.90			7.5	115
01.10.2023	31.12.2023	7.7	144.90			7.5	115
01.01.2024	31.03.2024	7.7	144.90			7.5	115
01.04.2024	30.06.2024	7.7	144.90			7.5	115
01.07.2024	30.09.2024	7.7	144.90			7.5	115
01.10.2024	31.12.2024	7.7	144.90			7.5	115
01.01.2025	31.03.2025	7.7	144.90			7.5	115

TD Interest Table

Denomination	**Rate of Interest Percentage**	**Annual Interest Quarterly compounded**
100	3.5	3.5462
100	3.6	3.6489

Denomination	**Rate of Interest Percentage**	**Annual Interest Quarterly compounded**
100	5.8	5.9274
100	5.9	6.0318

100	3.7	3.7517
100	3.8	3.8545
100	3.9	3.9574
100	4	4.0604
100	4.1	4.1635
100	4.2	4.2666
100	4.3	4.3698
100	4.4	4.4731
100	4.5	4.5765
100	4.6	4.68
100	4.7	4.7835
100	4.8	4.8871
100	4.9	4.9908
100	5	5.0945
100	5.1	5.1984
100	5.2	5.3023
100	5.3	5.4063
100	5.4	5.5103
100	5.5	5.6145
100	5.6	5.7187
100	5.7	5.823

100	6	6.1364
100	6.1	6.241
100	6.2	6.3456
100	6.3	6.4504
100	6.4	6.5552
100	6.5	6.6602
100	6.6	6.7652
100	6.7	6.8702
100	6.8	6.9754
100	6.9	7.0806
100	7	7.1859
100	7.1	7.2913
100	7.2	7.3967
100	7.3	7.5023
100	7.4	7.6079
100	7.5	7.7136
100	7.6	7.8194
100	7.7	7.9252
100	7.8	8.0311
100	7.9	8.1371
100	8	8.2432

Annexure IX

Reproduction of Stamps

Regulations # 10

- Manufacture and use of fictitious Postage Stamps for any purpose is an Offence & prohibited under BNS Bharatiya Nyaya Sanhita Act 2023.
- Reproduction is allowed for illustration purpose in Philatelic publications or an article in Magazine, Newspaper of general character. In such cases, the Reproduction must be distinctively in smaller or larger sizes than actual size & w/o perforation on the edges. A cross bar will also be placed. The Author, Publisher should note the views expressed are entirely own and not of DoP.
- Pl note that the “reproduction of Stamp in Colour of actual size with perforation on the edges **may be deemed to be taken as production of actual Stamp”** under Section 186 of BNS Act 2023**.**
- If any individual, Publisher, Organization intends reproduction, should get prior permission from DoP consists a Committee of Secretary, Officers from Philately Division, BD Dte & Finance wing.

Annexure X

Line limits for Cash conveyance

Rule 9 of Postal Manual Vol – VI (Part-III) & Letter number 24-3/2012-PO dated 6th October 2018		
1	Loose Cash through Departmental employee	Rs 5 Lakhs
2	Departmental MMS with MTS in addition to diver for conveyance of Cash in Cash Bags enclosed in Account Bag.	Rs 20 Lakhs
3	(i) Hired MMS with MTS in addition to driver for conveyance of Cash in Cash Bags enclosed in Account Bag within City limits.	Rs 5 Lakhs
	(ii) Hired MMS with MTS in addition to driver for conveyance of Cash in Cash Bags enclosed in Account Bag outside city limits.	Rs 2 Lakhs
4	RMS Section/ Railways by TVP through Cash Bag enclosed in Account Bag	Rs 2 Lakhs
5	Account Bag handed over to carrier in weighment system/ Road transport	Rs 40,000
6	Under armed escort	No Limit
7	Cash through Departmental employee escorted by another Departmental employee	Rs 10 Lakhs
8	Cash through Branch Postmaster/ Assistant Branch Postmaster or Dak Sewak	Rs 1 Lakh
9	Cash through BPM/ ABPM or Dak Sevak accompanied by another BPM/ ABPM or Dak Sewak	Rs 2 Lakhs