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PRODUCTS & SERVICES — COMPLETE NOTES

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ABOUT THE BOOK

- All India Post Products & Services in 9 easy-to-follow classes
- Every point in English, with Hindi just below it
- Tariff tables, comparison tables, diagrams and photographs in every class
- Latest changes from PO Act 2023 and Regulations 2024 shown right beside the old rule (VP Post → Cash on Delivery, eMO → Money Order, Business Parcel → India Post Parcel)
- Written for PA/SA, Postman / Mail Guard, MTS and GDS exams

KEY FEATURES

- Complete syllabus: Letter Post, Parcel, Speed Post, International Mail, Business Solutions, MO & IPO, PLI/RPLI, Philately, Savings Schemes, NPS, APY, PMJJBY, PMSBY
- Old and new products side by side
- Hundreds of tariff and comparison tables for easy memory
- Latest interest rates of all Post Office savings schemes
- Quick Revision pages for the last weeks before the exam
- Topic Finder: reach any service or scheme in seconds
- My Notes pages for your own tricks and doubts
- Hard binding: strong, durable and easy to read

PART A — CLASS 01 TO 05

Mail, Parcel, International, Business & Remittance Services

01 Letter Post Items
02 Domestic Tariff, Parcel & Speed Post
03 International Mail
04 Business Solutions of India Post
05 Money Remittance Services

PART B — CLASS 06 TO 09

Insurance, Philately, Savings & Financial Services

06 Postal Life Insurance & Rural PLI
07 Stamps & Philately
08 Post Office Small Savings Schemes
09 Financial Services
+ **QUICK REVISION** — 120 important numbers & limits (tariffs, weights, limits, interest rates, time periods)
+ **TOPIC FINDER** — service-wise index of the whole book

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USEFUL FOR

PA/SA — Postal Assistant / Sorting Assistant · Postman / Mail Guard (PM/MG) · MTS — Multi Tasking Staff

ABOUT THE AUTHOR

Shiv Kumar (Learn with Shiv Sir) — 8 years of service in the Department of Posts · 10 years of teaching experience · students from all 23 postal circles. Known for clear explanations, concept clarity and an exam-focused approach.

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Products & Services — Complete Notes (Class-wise Bilingual Study Material)

Author: Shiv Kumar

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Disclaimer: This book is a study aid compiled for examination preparation. The notes explain the products and services of India Post — mail and parcel services, Speed Post, international mail, business solutions, money remittance, Postal Life Insurance, philately, Post Office savings schemes and other financial services — together with the relevant changes introduced by the Post Office Act, 2023 and the Post Office Regulations, 2024. Tariffs, interest rates, fees and limits are revised by the Department from time to time; the values given are those in force when the notes were prepared (savings interest rates for the quarter 01.10.2026 to 31.12.2026). While every effort has been made to ensure accuracy, the publisher accepts no liability for any error or omission. Candidates must verify all rates and rules against the latest official notifications, SB Orders and departmental circulars. This publication is not endorsed by or affiliated with the Department of Posts, Government of India.

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PREFACE

Products & Services is one of the most scoring and most frequently revised parts of the departmental examinations of India Post — PA/SA, Postman and Mail Guard, MTS and GDS. Its questions come straight from the counter: what a letter or a parcel costs, how much a Speed Post article may weigh, how far a money order can go, what a savings scheme pays and when it matures.

This book brings together, in one volume, the nine classes in which I teach the subject. The classes move from the simplest article to the most complex service — letter post items and domestic tariff, India Post Parcel and Speed Post, international mail, the business solutions offered to bulk customers, money remittance, Postal Life Insurance and Rural Postal Life Insurance, stamps and philately, the Post Office small savings schemes, and the financial services offered through the post office.

Every point is written in English and Hindi, line by line, so that no student is held back by the medium of instruction. Wherever the Post Office Act, 2023 or the Post Office Regulations, 2024 have renamed, merged or withdrawn a product — VP Post into Cash on Delivery, eMO into Money Order, Business Parcel into India Post Parcel — the old and the new are shown side by side, because examiners now ask both.

Tariffs, limits and interest rates have been placed in tables: a rate seen once in a table is remembered far longer than a rate read three times in a paragraph. At the end of the book you will find a Quick Revision section of important numbers and limits, and a Topic Finder that takes you to any service in seconds.

I am grateful to the thousands of students whose questions in class shaped these notes. Suggestions and corrections are always welcome and may be sent by email or WhatsApp.

— Shiv Kumar — Postoffice Coaching

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ABOUT THE AUTHOR



SHIV KUMAR

8 Years in the Department of Posts · 10 Years Teaching

Shiv Kumar is a dedicated educator with eight years of service in the Department of Posts and ten years of teaching experience, guiding aspirants for departmental promotion examinations across India.

He is known for clear communication, an empathetic teaching style and uncompromising concept clarity — qualities that make his classes simple, organized and exam-oriented. Rules that read as dense manual text in print become, in his teaching, a small number of principles a candidate can actually carry into the examination hall.

Through Postoffice Coaching, he works to give every postal employee quality education, structured resources and the confidence to sit a promotion examination well prepared. This book is written in that spirit: not a collection of questions to be memorised, but a course of practice through which the working rules of the Department become second nature.

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HOW TO USE THIS BOOK

1. Read the class in order. Each class moves from the basic product to its rules, tariff and special cases. Read the English line, then the Hindi line below it — reading both fixes the rule in memory.

2. Study the tables twice. Most examination questions come straight from the tables of tariffs, weights, limits and time periods. Read them once with the text and once on their own.

3. Learn the old and the new. Where a product has been renamed, merged or withdrawn under the Post Office Regulations, 2024, learn both names and both values. Questions often test exactly this difference.

4. Use the Topic Finder. When a question names a service or scheme, look it up in the Topic Finder at the end of the book and go straight to the page.

5. Revise with the Quick Revision pages. In the final weeks before the examination, the Quick Revision section of important numbers and limits gives you the whole subject in a few pages.

6. Make it your own. Use the My Notes pages at the end of the book for short notes, memory tricks, revised rates and doubts to ask in class.

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ABOUT THIS BOOK

Scope and coverage

This volume contains the complete class notes of Products & Services in 9 classes — mail, parcel and Speed Post services, international mail, business solutions, money remittance, Postal Life Insurance, philately, Post Office savings schemes and financial services. It is written for candidates of the PA/SA, Postman / Mail Guard, MTS and GDS examinations.

What this book covers

- Letter post items — letter, letter card, post card, book post, Gyan Post, blind literature, periodical post and RNP (Class 1)
- Domestic tariff, India Post Parcel, Speed Post, Premium and 24 Speed Post, and Logistics Post (Class 2)
- International mail — letter post, EMS, ITPS, air parcel, export through the postal channel and customs (Class 3)
- Business solutions — BNPL, Cash on Delivery, Direct Post, BMS, franking, Media Post, e-Post, franchise and more (Class 4)
- Money remittance — Money Order, Indian Postal Order, eIPO and international remittances (Class 5)
- Postal Life Insurance and Rural Postal Life Insurance — eligibility, premium, loan, lapse, revival and surrender (Class 6)
- Stamps and philately — history, types of stamps, My Stamp, PDA, philatelic bureaux and SPARSH (Class 7)
- Post Office small savings schemes — SB, RD, TD, MIS, SCSS, PPF, SSA, NSC, KVP, MSSC and POSB fees (Class 8)
- Financial services — NPS, APY, PMJJBY, PMSBY, ECS, DIGIPIN and mutual funds (Class 9)

How each class is arranged

Every class opens with its title and key topics. Each service is then explained point by point in English with the Hindi line directly below it, supported by tariff tables, comparison tables, diagrams and photographs. Old and new names of products are shown together wherever a product has been merged or renamed.

A note on sources

The notes are based on the Post Office Act, 2023, the Post Office Regulations, 2024, the India Post website, the Post Office Savings Bank rules and SB Orders, the PLI and RPLI rules, and departmental orders issued from time to time. Where a note differs from a current departmental circular, the circular prevails. Readers noticing any discrepancy are requested to write to us.

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CLASS 01

LETTER POST ITEMS — Complete Study Notes

लेटर पोस्ट आइटम्स — संपूर्ण नोट्स

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Previous vs New Acts / Rules — Changes in Products & Services

पुराने बनाम नए अधिनियम / नियम — उत्पादों एवं सेवाओं में बदलाव

Sl	Category	Previous Products / Services	New Products / Services	Changes / Remarks
1	Letter Post	Letter	**Letter**	Upto 500 grams
		Letter Cards	**Letter Cards**	**No change**
		Post Cards	**Post Cards**	Postcard containing Printed Communications, Competition Postcards and 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, and Pattern & 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 the 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 in the Press & Registration of Periodicals Act, 2023, the periodicity of RNP has been changed to at least once a week. Accordingly, other changes have been made in the features and conditions of RNP. A newspaper with periodicity of more than a week may be facilitated under Periodical Post.
2		Parcel (Ordinary)	**India Post Parcel**	

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Sl	Category	Previous Products / Services	New Products / Services	Changes / Remarks
	Parcel Post	Business 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, rates of postage for retail and contractual customers are different.
3	**EMS**	Speed Post	**SP Document**	Speed Post has been split into Speed Post Document and Speed Post Parcel.
			SP Parcel	
4	**VAS (Value Added Services)**	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 been renamed as Money Order. Limit of money order raised from Rs. 5,000 to Rs. 10,000. Restricted to Rs. 25,000 per month per person.
		FAMO (Family allotement MO)	**Omitted**	**Omitted**
		Postal Order	**Postal Order**	Denominations 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 (Bill Mail Service)	**Omitted**	**Omitted**
		NBMS (National Bill Mail Service)	**Omitted**	**Omitted**
		Direct Post	**Direct Post**	**No major change**
		Media Post	**Media Post**	**No major change**
		Greeting Post	**Omitted**	**Omitted**
		ePost	**ePost**	**No major change**
		Business Post	**Business Post**	**No change**
		Retail Post	**Retail Post**	**No change**

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Post Card

पोस्ट कार्ड (Post Card)

- **Definition:** an **open communication** on a rectangular card of prescribed size, having a stamp of prescribed value **impressed** on it.
  परिभाषा: निर्धारित आकार के आयताकार कार्ड पर **खुला संदेश**, जिस पर निर्धारित मूल्य का टिकट **छपा (impressed)** हो।



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Book Post

बुक पोस्ट

- **What can be sent:** books, cards, magazines, journals, publications of all kinds, papers, sheets, bills, invoices, reports –
  क्या भेज सकते हैं: किताबें, कार्ड, मैगज़ीन, जर्नल, सभी प्रकार के प्रकाशन, पेपर, शीट, बिल, इनवॉइस, रिपोर्ट –





– or any document of **commercial, legal or personal nature**, in single or multiple copies.
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CLASS 02

DOMESTIC TARIFF — POSTAGE RATES
घरेलू टैरिफ — डाक दरें

No. क्र.	Item Category आइटम श्रेणी	Description विवरण	Rate दर
1	**Letters** पत्र	Weight not exceeding twenty grams वज़न 20 ग्राम से अधिक न हो	**₹ 5/-**
		Every twenty grams or fraction thereof हर 20 ग्राम या उसका अंश	**₹ 5/-**
2	**Letter Cards** अंतर्देशीय पत्र	For a letter card एक Letter Card के लिए	**₹ 2.50/-**
3	**Postcards** पोस्टकार्ड	For a Postcard एक Postcard के लिए	**50 paise** **50 पैसे**
4	**Book Post** बुक पोस्ट	First fifty grams or fraction thereof पहले 50 ग्राम या उसका अंश	**₹ 4/-**
		Every additional fifty grams or fraction thereof in excess of fifty grams 50 ग्राम से ऊपर हर अतिरिक्त 50 ग्राम या उसका अंश	**₹ 3/-**
5	**Periodical Post Value between (₹1-₹20)** पत्रिका डाक, मूल्य ₹1-₹20	First 100 gms and part thereof पहले 100 ग्राम व उसका भाग	**₹ 2/-**
		Every additional 100 grams and part thereof हर अतिरिक्त 100 ग्राम व उसका भाग	**₹ 3/-**
6	**Periodical Post Value between (₹21-₹50)** पत्रिका डाक, मूल्य ₹21-₹50	First 100 gms and part thereof पहले 100 ग्राम व उसका भाग	**₹ 4/-**
		Every additional 100 gms and part thereof हर अतिरिक्त 100 ग्राम व उसका भाग	**₹ 5/-**
7	**Periodical Post Value of (₹51 and above)** पत्रिका डाक, मूल्य ₹51 व अधिक	First 100 gms and part thereof पहले 100 ग्राम व उसका भाग	**₹ 8/-**
		Every additional 100 gms and part thereof हर अतिरिक्त 100 ग्राम व उसका भाग	**₹ 9/-**
8	**Literature for the Blind** दृष्टिहीनों के लिए साहित्य	Literature for the blind दृष्टिहीनों के लिए साहित्य	**Exempted from postage** **डाक शुल्क से मुक्त**
9	**Registered Newspapers (Single Copy)** पंजीकृत समाचार पत्र (एक प्रति)	Weight not exceeding fifty grams वज़न 50 ग्राम से अधिक नहीं	**25 paise** **25 पैसे**
		Weight exceeding fifty grams but not exceeding one hundred grams वज़न 50 ग्राम से अधिक पर 100 ग्राम से अधिक नहीं	**50 paise** **50 पैसे**

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No. क्र.	Item Category आइटम श्रेणी	Description विवरण	Rate दर
		Every additional one hundred grams or fraction thereof exceeding one hundred grams 100 ग्राम से ऊपर हर अतिरिक्त 100 ग्राम या उसका अंश	**20 paise** **20 पैसे**
10	**Registered Newspapers (more than one copy of the same issue carried in the same packet)** पंजीकृत समाचार पत्र (एक ही अंक की एक से अधिक प्रतियाँ एक ही पैकेट में)	Weight not exceeding 100 grams वज़न 100 ग्राम से अधिक नहीं	**50 paise** **50 पैसे**
		Every additional one hundred grams or fraction thereof, exceeding one hundred gms. 100 ग्राम से ऊपर हर अतिरिक्त 100 ग्राम या उसका अंश	**20 paise** **20 पैसे**
11	**Gyan Post** ज्ञान पोस्ट	Upto 300 grams 300 ग्राम तक	**₹ 20/-**
		Between 301 to 500 gms 301 से 500 ग्राम	**₹ 25/-**
		Between 501 to 1000 gms 501 से 1000 ग्राम	**₹ 35/-**
		Between 1001 to 2000 gms 1001 से 2000 ग्राम	**₹ 50/-**
		Between 2001 to 3000 gms 2001 से 3000 ग्राम	**₹ 65/-**
		Between 3001 to 4000 gms 3001 से 4000 ग्राम	**₹ 80/-**
		Between 4001 to 5000 gms 4001 से 5000 ग्राम	**₹ 100/-**
12	**Air mail fee (in addition to postage and other fee, on items posted for transmission by air at any post office in India)** हवाई डाक शुल्क (भारत के किसी भी डाकघर से हवाई मार्ग से भेजे आइटम पर, डाक व अन्य शुल्क के अतिरिक्त)	First fifty grams or fraction thereof पहले 50 ग्राम या उसका अंश	**₹ 2/-**
		Every additional fifty grams or fraction thereof हर अतिरिक्त 50 ग्राम या उसका अंश	**₹ 1/-**
13	**Embossed Envelopes** एम्बॉस्ड लिफ़ाफ़े	For each (Domestic) envelope प्रत्येक (घरेलू) लिफ़ाफ़े के लिए	**₹ 5/-**
14	**Registration of Domestic Items** घरेलू आइटम का पंजीकरण	In addition to the postage, fee for registration of Speed Post Document or Speed Post Parcel डाक शुल्क के अतिरिक्त, Speed Post Document या Speed Post Parcel के पंजीकरण का शुल्क	**₹ 5/-**
15	**Attested Copy** सत्यापित प्रति	Attested copy of original receipt for registered item पंजीकृत आइटम की मूल रसीद की सत्यापित प्रति	**₹ 2/-**

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Premium Speed Post Document (प्रीमियम स्पीड पोस्ट डॉक्यूमेंट)

- Apart from the Speed Post document service, a **premium delivery service** (प्रीमियम डिलीवरी सेवा) of Speed Post document is available.







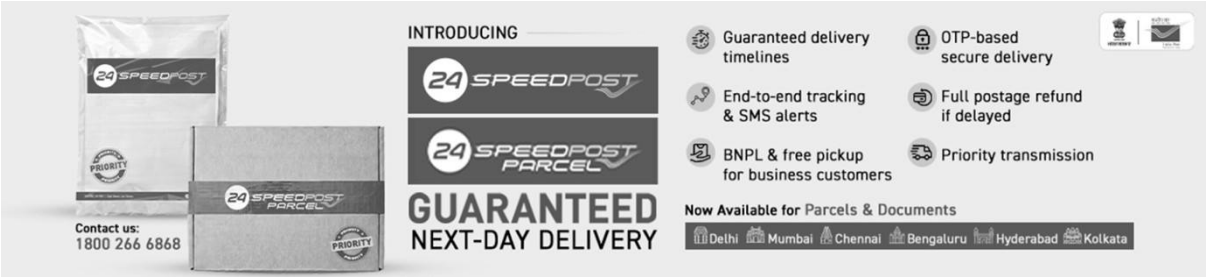
- Available between the **identified origin and destination cities** (चिन्हित भेजने व पाने वाले शहर).

Product (उत्पाद)	**Delivery standard (डिलीवरी मानक)**
24 Speed Post	Delivery **by next day** of the date of booking (बुकिंग के अगले दिन तक)
48 Speed Post	Delivery **within 2 working days** from the date of booking (2 कार्य दिवसों के भीतर)

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24 Speed Post Parcel (24 स्पीड पोस्ट पार्सल)





Point (बिंदु)	**Detail (विवरण)**
Delivery standard (डिलीवरी मानक)	Delivery **by next day from date of booking** (बुकिंग से अगले दिन तक), between the **identified cities** (चिन्हित शहर)
Delivery days (डिलीवरी के दिन)	**7 days a week**, including **Sundays** (रविवार सहित सप्ताह के 7 दिन)
Refund (वापसी)	**Full postage refund** if delivery is **not done next day** (अगले दिन डिलीवरी न होने पर पूरा डाक शुल्क वापस) Claimable **online within 7 days** (7 दिनों के भीतर ऑनलाइन दावा)
Tracking (ट्रैकिंग)	**Real time end to end tracking** available **online** (रियल-टाइम ऑनलाइन ट्रैकिंग) **SMS alerts** for key events: **booking, out for delivery, status updates** (मुख्य घटनाओं पर SMS)
Customers & benefits (ग्राहक व लाभ)	Available to **both retail and bulk/corporate** customers (रिटेल व bulk/corporate दोनों) **Free pick-up, BNPL credit, volume discounts** (मुफ़्त पिक-अप, BNPL उधार, volume छूट) **API (Application Programming Interface) integration** with seamless booking (आसान बुकिंग के साथ API integration)
Chargeable weight (चार्ज होने वाला वज़न)	**Gross weight or volumetric weight, whichever is higher** (कुल वज़न या आयतनिक भार — जो अधिक हो)
Value-added services (मूल्य वर्धित सेवाएँ)	**Pick-up, proof of delivery, insurance, registration** and other VAS — **on payment of fee** (फ़ीस देकर)
OTP delivery (OTP डिलीवरी)	**Bundled service — no extra charges** (कीमत में शामिल, कोई अतिरिक्त शुल्क नहीं)
Cities (शहर)	Between metropolitan cities (महानगरों के बीच): **Delhi, Mumbai, Chennai, Kolkata, Bengaluru and Hyderabad**
Weight limit (वज़न सीमा)	**Maximum: 5 kg** (अधिकतम 5 kg)

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CLASS 03

POSTOFFICE COACHING

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INTERNATIONAL MAIL

अंतर्राष्ट्रीय डाक

Complete Bilingual Study Notes (English + हिंदी)

PA/SA • Postman • Mail Guard • MTS • GDS

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Topic 1: Overview – Categories of International Mail

विषय 1: अवलोकन – अंतर्राष्ट्रीय डाक की श्रेणियाँ

1. Categories of International Mail

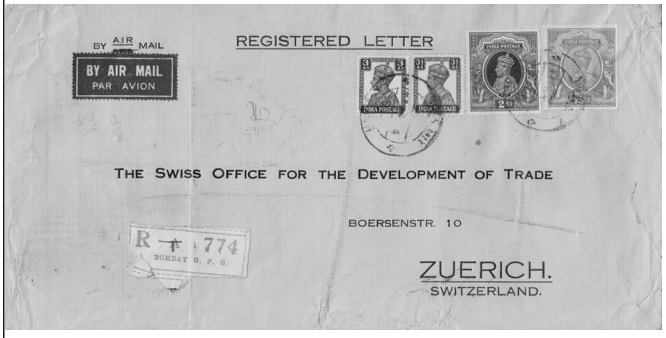
1. अंतर्राष्ट्रीय डाक (International Mail) की श्रेणियाँ

- International mail includes **3 categories** of mail, as below.
  International mail में नीचे दी गई **3 श्रेणियाँ (categories)** शामिल हैं।

S.No	Category श्रेणी	Product (English)
1	**International Letter Post** अंतर्राष्ट्रीय पत्र डाक	i. Letters
		ii. Post Card
		iii. Printed Papers • **Books** • **Registered newspapers**
		iv. Aerogrammes
		v. Airmail Post Card
		vi. **M-Bag (Bulk Bag)** = special bags containing newspapers, periodicals, books and similar printed documentation. M Bag is meant for the **same addressee at the same address**.
		vii. Literature for Blind
		viii. International Tracked Packet Service
2	**International Parcel Post** अंतर्राष्ट्रीय पार्सल डाक	i. International Air Parcel ii. International **surface airlifted parcels (SAL)** iii. international surface parcels
3	**International Speed Post Services (EMS)** अंतर्राष्ट्रीय स्पीड पोस्ट सेवा	i. International Speed Post (Document / Merchandise)

2. International Mail Introduction & illustration

2. अंतर्राष्ट्रीय डाक

Product (English)	
i. Letters	

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Product (English)	
v. Airmail Post Card	
vi. **M-Bag (Bulk Bag)** = special bags containing newspapers, periodicals, books and similar printed documentation. M Bag is meant for the **same addressee at the same address**.	
vii. Literature for Blind	
viii. International Tracked Packet Service	
i. International Air Parcel ii. International **surface airlifted parcels (SAL)** iii. international surface parcels	

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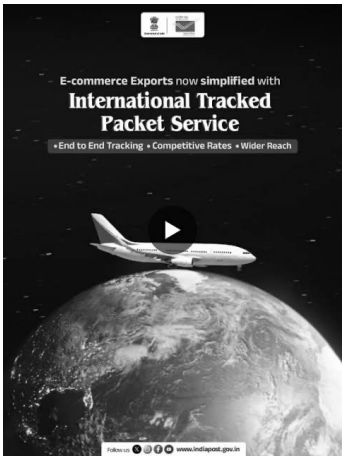
Topic 4: International Tracked Packet Service (ITPS)

विषय 4: अंतर्राष्ट्रीय ट्रैक्ड पैकेट सेवा (ITPS)









- Tagline: **"Sending Consignments Globally Becomes Easy!"**
  टैगलाइन: **"दुनिया भर में सामान भेजना हुआ आसान!"**
- Specially designed for **e-Commerce** needs of **cross border** transactions.
  सीमा-पार (cross border) लेन-देन की **ई-कॉमर्स** ज़रूरतों के लिए विशेष रूप से बनाई गई।
- **Individuals** are also most welcome to use this service.
  व्यक्तिगत (individual) ग्राहक भी इसका उपयोग कर सकते हैं।
- Best **economical** service **with visibility** to send commercial shipments.
  व्यावसायिक शिपमेंट भेजने की **ट्रैकिंग सहित (visibility)** सबसे **किफायती** सेवा।

1. Product Features

1. उत्पाद विशेषताएँ

#	**English**	**हिंदी**
1	Maximum permissible weight **5 kg**, subject to weight limit of destination country	अधिकतम अनुमत वज़न **5 kg**, गंतव्य देश की वज़न सीमा के अधीन
2	Fast & economical	तेज़ और किफायती
3	Track & Trace	ट्रैक एवं ट्रेस
4	Convenient	सुविधाजनक
5	Best suited for eCommerce	ई-कॉमर्स के लिए सबसे उपयुक्त
6	Pick up facility*	पिक-अप सुविधा*
7	Volume discounts*	मात्रा आधारित छूट (Volume discounts)*
8	Advance payment facility	अग्रिम भुगतान (Advance payment) सुविधा
9	**Book Now Pay Later (BNPL)** Facility	**BNPL (अभी बुक करें, बाद में भुगतान)** सुविधा
10	Available for **135 Countries**	**135 देशों के लिए उपलब्ध**

2. Volume Discounts (मात्रा आधारित छूट (Volume Discounts))

Monthly Revenue (INR) excl. taxes **मासिक राजस्व (कर छोड़कर)**	**Discount for contractual (incl. bulk) customer (A)** **अनुबंधित ग्राहक छूट (A)**	**Additional discount for DNK portal booking (B)** **DNK पोर्टल बुकिंग पर अतिरिक्त छूट (B)**
Up to 25000	**0%**	2%

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CLASS 04

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BUSINESS SOLUTIONS OF INDIA POST

भारतीय डाक के व्यावसायिक समाधान

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#	Topic (English)
1	**Business Solution**
2	**Book Now Pay Later (BNPL)**
3	**Cash on Delivery (Contractual)**
4	**Cash on Delivery (Retail) — old VP Post**
5	**Direct Post**
6	**Bill Mail Service (BMS)**
7	**National Bill Mail Service (NBMS)**
8	**Franking Solution**
9	**Media Post**
10	**e-Post**
11	**e-Payment**
12	**Business Post**
13	**Get India Post Franchise**
14	**Magazine Post**
15	**Retail Post — Aadhaar, Gangajal, POPSK, PCC, PRS, Holy Blessings**
—	**Quick Revision: Key Numbers**

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15. Retail Post

15. रिटेल पोस्ट













- India Post can help your business grow through Retail Post; it is also known as a **one-stop-shop**.
  India Post रिटेल पोस्ट से आपके व्यवसाय को बढ़ाने में मदद करता है; इसे **one-stop-shop (एक ही जगह सब)** भी कहते हैं।
- Offers convenience to the public by making **third-party products and services** available nearby through select Post Offices.
  चुने हुए डाकघरों से **तृतीय-पक्ष (third party) उत्पाद व सेवाएँ** पास में उपलब्ध कराकर जनता को सुविधा।
- Leverages the network of more than **150,000** Post Offices.
  150,000 से अधिक डाकघरों के नेटवर्क का उपयोग।
- Services: collection of **electricity bills, taxes, other bills and fee for the Government** etc.
  सेवाएँ: **बिजली बिल, कर, अन्य बिल और सरकारी शुल्क** का संग्रह आदि।
- Post Office also **sells application forms**.
  डाकघर **आवेदन फॉर्म भी बेचता** है।
- Payment to the customer (biller) is done through **e-Payment** according to the **biller ID**.
  ग्राहक (बिलर) को भुगतान **biller ID** के अनुसार **e-Payment** से होता है।
- Third-party sales: application forms of **educational institutions and recruiting agencies**, **Railway Reservation Tickets**, **address verification service** etc.
  तृतीय-पक्ष बिक्री: **शैक्षणिक संस्थानों व भर्ती एजेंसियों** के आवेदन फॉर्म, **रेलवे आरक्षण टिकट**, **राखी लिफाफे**, **पता सत्यापन सेवा** आदि।
- Post Offices are being transformed into a one-stop shop for utility services **in association with third partners**.
  तृतीय-पक्ष साझेदारों के साथ मिलकर डाकघरों को उपयोगी सेवाओं की one-stop shop बनाया जा रहा है।

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15.3 Post Office Passport Seva Kendra (POPSK)

15.3 डाकघर पासपोर्ट सेवा केंद्र (POPSK)





- **DoP** and **Ministry of External Affairs (MEA)** agreed to use POPSKs to provide passport services on a **larger scale** with **wider coverage**.
  डाक विभाग (DoP) और **विदेश मंत्रालय (MEA)** ने **बड़े पैमाने** पर व **व्यापक क्षेत्र** में पासपोर्ट सेवा हेतु POPSK के उपयोग पर सहमति की।
- Passport services available **nearby** through POs; citizens saved from travelling long distances.
  डाकघरों से पासपोर्ट सेवा **पास में** उपलब्ध; नागरिकों को लंबी यात्रा से राहत।
- **450** POPSKs operational across the country, including **65 Aspirational Districts**.
  देशभर में **450** POPSK चालू हैं, जिनमें **65 आकांक्षी ज़िले (Aspirational Districts)** शामिल।

15.4 Police Clearance Certificate (PCC)

15.4 पुलिस क्लीयरेंस सर्टिफिकेट (PCC)



- To improve citizen experience and meet demand for **PCC**, the service is operational in **274** POPSKs.
  नागरिक अनुभव सुधारने और **PCC** की माँग पूरी करने हेतु यह सेवा **274** POPSK में चालू है।
- Operational since **28/09/2022**.
  28/09/2022 से चालू।

15.5 Passenger Reservation System (PRS)

15.5 यात्री आरक्षण प्रणाली (PRS)



- Railway Reservation Tickets of **all classes** booked at select POs — tickets at the doorstep of the public.
  चुने हुए डाकघरों में **सभी श्रेणियों** के रेलवे आरक्षण टिकट — जनता के द्वार पर टिकट।
- Sold in association with the **Ministry of Railways (MOR)**.
  रेल मंत्रालय (MOR) के सहयोग से बिक्री।
- Provided where there is **no Rail head / Railway counter**.
  जहाँ **रेलवे स्टेशन / रेलवे काउंटर नहीं** है, वहाँ यह सेवा।
- Available at **333** Post Offices, especially in **rural and semi-rural** areas.
  333 डाकघरों में उपलब्ध, विशेषकर **ग्रामीण और अर्ध-ग्रामीण** क्षेत्रों में।

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CLASS 05

MONEY REMITTANCE SERVICES

धन प्रेषण सेवाएँ

PA/SA • Postman • Mail Guard • MTS • GDS

Chapter at a Glance

No. क्र.	Topic विषय
1	Domestic Money Order घरेलू मनी ऑर्डर
2	Indian Postal Order (IPO) पोस्टल ऑर्डर (IPO)
3	eIPO – electronic Postal Order eIPO – इलेक्ट्रॉनिक पोस्टल ऑर्डर
4	Foreign Money Orders (International Services) विदेशी मनी ऑर्डर (अंतर्राष्ट्रीय सेवाएँ)

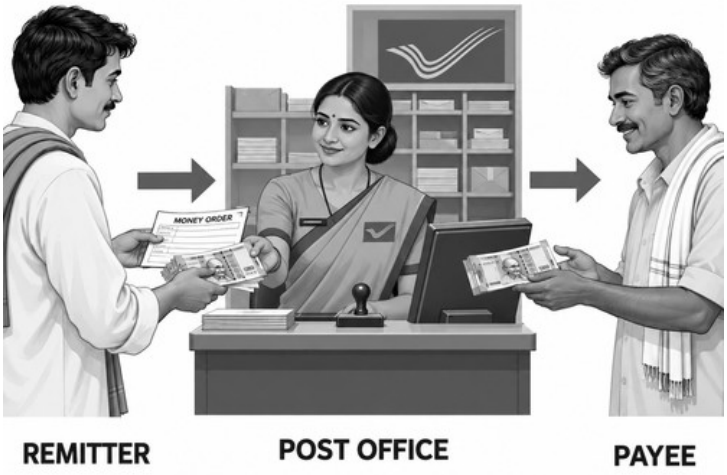
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Domestic Remittances
घरेलू धन प्रेषण

1. Domestic Money Order
1. घरेलू मनी ऑर्डर (Domestic Money Order)

1.1 Meaning
1.1 अर्थ

- **Money Order (MO)** is an order issued by the **Indian Post Office** for payment of a sum of money.
  Money Order (मनी ऑर्डर / MO) — **भारतीय डाकघर** द्वारा जारी एक आदेश, जिससे किसी राशि का भुगतान होता है।
- The money is sent by a **remitter** to a **Payee in India**.
  यह पैसा **remitter** (प्रेषक / भेजने वाला) द्वारा **भारत में Payee** (प्राप्तकर्ता / पाने वाला) को भेजा जाता है।



> **In simple words:** Post Office takes money from the sender and pays it to the receiver in India.
> **आसान भाषा में:** डाकघर भेजने वाले से पैसा लेता है और भारत में पाने वाले को दे देता है।

1.2 Limits
1.2 सीमा (Limits)

Limit type **सीमा का प्रकार**	**Rule** **नियम**
Per MO **प्रति MO**	Maximum **₹ 10,000/-** in one MO. एक MO में अधिकतम **₹ 10,000/-**।
Per payee per month **प्रति payee प्रति माह**	Maximum **₹ 25,000/-** to a payee in a month. एक payee को एक महीने में अधिकतम **₹ 25,000/-**।
Service MO	**No limit** for Service MO. Service MO के लिए **कोई सीमा नहीं**।

1.3 Commission
1.3 कमीशन (Commission)

Case **स्थिति**	**Commission** **कमीशन**
Normal rate **सामान्य दर**	@ **₹ 1.00 for every ₹ 20.00 or part thereof** remitted. भेजी गई राशि के **हर ₹ 20.00 या उसके भाग पर ₹ 1.00**।
Relief Funds **राहत कोष (Relief Funds)**	**No Commission** for contribution to Prime Minister's Relief Fund, PM CARES Fund, Prime Minister's Relief Fund, PM CARES Fund, Chief Minister's Relief Fund Chief Minister's Relief Fund or any such fund. या ऐसे किसी भी कोष में दान भेजने पर **कोई कमीशन नहीं**।

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CLASS 06

Postal Life Insurance (PLI) & Rural Postal Life Insurance (RPLI)

डाक जीवन बीमा (PLI) एवं ग्रामीण डाक जीवन बीमा (RPLI)



PA/SA • Postman • Mail Guard • MTS • GDS

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Key Terms Used in These Notes
इन नोट्स में प्रयुक्त मुख्य शब्द

Term / शब्द	Meaning / अर्थ
Sum Assured	Amount of insurance cover chosen in the policy. Sum Assured (बीमा राशि) — पॉलिसी में चुनी गई बीमा की रकम।
Accrued Bonus	Bonus added to the policy every year and collected till claim. Accrued Bonus (जमा बोनस) — हर साल जुड़ता बोनस जो claim तक जमा होता है।
Bonus rate (₹ per ₹ 1000)	Bonus given per year on every ₹ 1000 of sum assured. हर ₹ 1000 बीमा राशि पर प्रति वर्ष मिलने वाला बोनस।
Premium	Instalment paid by the insured to keep the policy running. Premium (प्रीमियम / किस्त) — पॉलिसी चालू रखने के लिए दी जाने वाली राशि।
Maturity	Date / age at which the policy amount becomes payable. Maturity (परिपक्वता) — वह तारीख/आयु जब पॉलिसी की राशि मिलती है।
Surrender	Closing the policy before maturity and taking its value. Surrender (सरेंडर) — maturity से पहले पॉलिसी बंद करके उसका मूल्य लेना।
Reduced Sum Assured	Lower sum assured worked out when a policy is surrendered / made paid-up. Reduced Sum Assured (घटी हुई बीमा राशि) — सरेंडर/पेड-अप पर तय की गई कम बीमा राशि।
Paid-up	Policy continues with reduced value even after premium payment stops. Paid-up (पेड-अप) — premium बंद होने के बाद भी कम राशि के साथ पॉलिसी चालू रहना।
Loan facility	Loan can be taken against the policy after a fixed period. Loan facility (ऋण सुविधा) — तय अवधि के बाद पॉलिसी पर लोन।
Insured / Insurant	Person whose life is insured. Insured / Insurant (बीमित व्यक्ति) — जिसका जीवन बीमा हुआ है।
Proponent	Person who proposes (applies for) the policy. Proponent (प्रस्तावक) — जो पॉलिसी के लिए आवेदन करता है।
Proposal	Application form for taking the policy. Proposal (प्रस्ताव) — पॉलिसी लेने का आवेदन।
Nominee	Person named to receive the money after death of insured. Nominee (नामांकित व्यक्ति) — बीमित की मृत्यु के बाद राशि पाने वाला नामित व्यक्ति।
Assignee	Person to whom the policy rights have been transferred. Assignee (समनुदेशिती) — जिसे पॉलिसी के अधिकार हस्तांतरित किए गए हों।
Legal heir / Legal representative	Person entitled by law to the deceased's property. Legal heir (कानूनी उत्तराधिकारी) — कानूनन मृतक की संपत्ति का हकदार।
Survival Benefit	Part of sum assured paid while the insured is alive (money back). Survival Benefit (उत्तरजीविता लाभ) — बीमित के जीवित रहते मिलने वाला हिस्सा (money back)।

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1. Postal Life Insurance (PLI)
डाक जीवन बीमा

PLI
डाक जीवन बीमा
POSTAL LIFE INSURANCE

1.1 History & Growth
1.1 इतिहास और विकास

Date / तारीख	Event / घटना
01.02.1884	PLI was introduced on **1st February 1884**. PLI की शुरुआत **1 फ़रवरी 1884** को हुई। Started as a **welfare scheme** for the benefit of **postal employees**. यह **डाक कर्मचारियों** के लाभ के लिए **welfare scheme** (कल्याणकारी योजना) के रूप में शुरू हुई।
1888	Later extended to the employees of the **Telegraph Department**. बाद में **Telegraph Department** (तार विभाग) के कर्मचारियों तक बढ़ाई गई।
1894	PLI extended insurance cover to **female employees** of the erstwhile **P & T Department**. तत्कालीन **P & T Department** की **महिला कर्मचारियों** को बीमा कवर दिया गया। At that time **no other insurance company covered female lives**. उस समय **कोई अन्य बीमा कंपनी महिलाओं का बीमा नहीं करती थी**।
1884 → 31.03.2021	Grew from **a few hundred policies** (1884) to **more than 50 Lac policies** as on **31.03.2021**. 1884 में **कुछ सौ पॉलिसियों** से बढ़कर **31.03.2021** तक **50 लाख से अधिक पॉलिसियाँ**।

- PLI is the **oldest life insurer** in this country.
  PLI देश की **सबसे पुरानी जीवन बीमा संस्था (oldest life insurer)** है।

1.2 Who Can Take PLI Now
1.2 अब PLI कौन ले सकता है

#	Category (Eligible) / श्रेणी (पात्र)
1	Employees of **Central & State Governments** **केंद्र एवं राज्य सरकारों** के कर्मचारी
2	**Defence** and **Para-Military Services** **Defence** (रक्षा सेवाएँ) एवं **Para-Military Services** (अर्धसैनिक बल)
3	**Public Sector Undertakings** **Public Sector Undertakings** (सार्वजनिक क्षेत्र के उपक्रम)

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CLASS 07

LEARN WITH SHIV SIR

Seekho. Ruko Nahin. Jeeto.

STAMPS & PHILATELY

डाक टिकट और फिलैटेली



Bilingual Notes | द्विभाषी नोट्स

PA/SA · Postman · Mail Guard · MTS · GDS · LDCE

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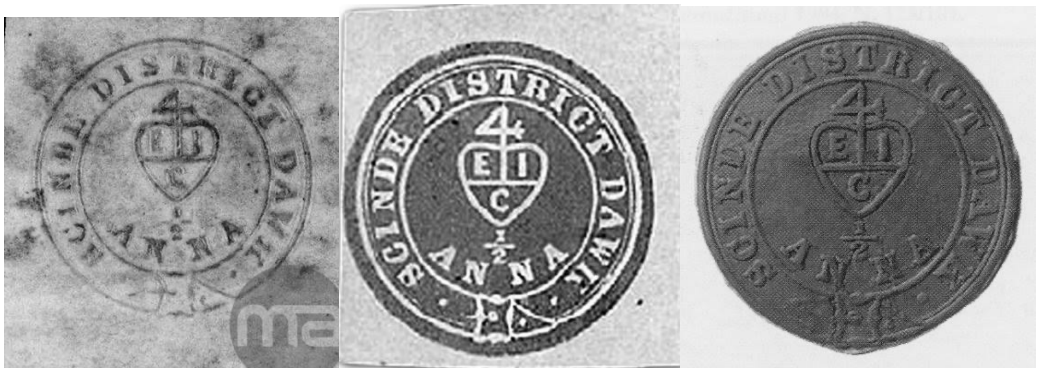
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Part 1	**Introduction to Philately**	**फिलैटेली का परिचय**
1.1	Definition & Significance	परिभाषा एवं महत्व
1.2	What Can Be Collected	क्या संग्रह किया जा सकता है
1.3	Where to Get Stamps	डाक टिकट कहाँ से प्राप्त करें
Part 2	**History of Postage Stamps**	**डाक टिकटों का इतिहास**
2.1	Pre-Stamp Era: Copper Tokens (1774)	ताम्र टोकन
2.2	World's First Stamp: Penny Black (1840)	पेनी ब्लैक
2.3	Scinde Dawk (1852)	सिंध डाक
2.4	British India Stamps (1854–1947)	ब्रिटिश भारत के डाक टिकट
2.5	Stamps of Independent India (1947)	स्वतंत्र भारत के डाक टिकट
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3.3	Thematic / Topical Stamps	विषयगत डाक टिकट
3.4	Provisional Stamps	अस्थायी डाक टिकट
3.5	Service Postage Stamps	सेवा डाक टिकट
3.6	Joint Issue Stamps	संयुक्त डाक टिकट
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4.1	Proposal & Approval	प्रस्ताव एवं अनुमोदन
4.2	Annual Issue Programme	वार्षिक जारी कार्यक्रम
4.3	Eligible Subjects & Anniversaries	पात्र विषय एवं वर्षगांठ
4.4	Mandatory Purchase	अनिवार्य खरीद
4.5	Design & Denomination	डिज़ाइन एवं मूल्यवर्ग
4.6	Joint Issues	संयुक्त जारीकरण
4.7	Special Covers	विशेष कवर
Part 5	**Release, Supply & Stock of Stamps**	**डाक टिकटों का विमोचन, आपूर्ति एवं स्टॉक**
5.1	Notification & Publicity	अधिसूचना एवं प्रचार
5.2	Release on Sundays / Holidays	रविवार / अवकाश पर विमोचन
5.3	Dispatch from Directorate / CSD	निदेशालय / CSD से प्रेषण
5.4	Sale Period & Sale Points	बिक्री अवधि एवं बिक्री केंद्र
5.5	Write-off of Obsolete Stamps	अप्रचलित टिकटों का बट्टे खाते में डालना
Part 6	**Philatelic Products**	**फिलैटेलिक उत्पाद**
6.1	First Day Cover (FDC)	प्रथम दिवस आवरण
6.2	Brochure / Information Sheet	ब्रोशर / सूचना पत्रक
6.3	Miniature Sheet	लघु पत्रक
6.4	Sheetlet	शीटलेट

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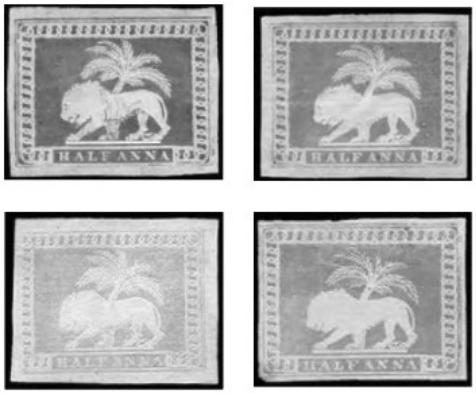
▸ **Issued in three variations | तीन प्रकारों में जारी**



No. क्रम	Variation प्रकार
1	Embossed on **white paper without colour** **सफेद कागज़ पर बिना रंग** के उभरे हुए
2	On white paper in **blue** सफेद कागज़ पर **नीले** रंग में
3	On **vermilion wafers** **सिंदूरी (वर्मिलियन) वेफर** पर

2.4 British India Stamps (1854–1947)

2.4 ब्रिटिश भारत के डाक टिकट (1854–1947)

Point बिंदु	Details विवरण
Decision (1854) **निर्णय (1854)**	Issue stamps for British India; print them **in India** in the interest of economy ब्रिटिश भारत के लिए टिकट जारी करना; मितव्ययिता हेतु **भारत में ही** छापना
First design **पहला डिज़ाइन**	By **Col. Forbes** of the Calcutta Mint — **'Lion and the Palm Tree'** कलकत्ता टकसाल के **कर्नल फोर्ब्स** द्वारा — **'शेर और ताड़ का पेड़'** 
Fate of first design **पहले डिज़ाइन का परिणाम**	Bold and imaginative but **could never be used** साहसिक और कल्पनाशील, पर **कभी उपयोग नहीं हो सका**
Next stamps (1854) **अगले टिकट (1854)**	Designed & printed by the **Surveyor General's Office** **सर्वेयर जनरल कार्यालय** द्वारा डिज़ाइन व मुद्रित

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3.6 Joint Issue Stamps

3.6 संयुक्त डाक टिकट





Point बिंदु	Details विवरण
Issued by **किसके द्वारा**	**India and another country** on mutually agreed terms **भारत और किसी अन्य देश** द्वारा पारस्परिक सहमति से
Proposal route **प्रस्ताव का मार्ग**	Considered **only** when received through the **Ministry of External Affairs (MEA)** **केवल विदेश मंत्रालय (MEA)** के माध्यम से प्राप्त होने पर ही विचार
Purchase **खरीद**	**No mandatory purchase** — only mutually agreed quantity exchanged / purchased **कोई अनिवार्य खरीद नहीं** — केवल सहमत मात्रा का आदान-प्रदान / खरीद
Example **उदाहरण**	India's **first Sheetlet (26 April 2002)** — golden jubilee of **India–Japan** diplomatic relations भारत का **पहला शीटलेट (26 अप्रैल 2002)** — **भारत-जापान** राजनयिक संबंधों की स्वर्ण जयंती

3.7 UNO Stamps

3.7 संयुक्त राष्ट्र डाक टिकट



- Stamps used by the **UNO and its agencies** comprise a **special class**.
  संयुक्त राष्ट्र (UNO) और उसकी एजेंसियों द्वारा प्रयुक्त टिकट एक **विशेष वर्ग** हैं।
- In a sense, **official stamps without a country**.
  एक प्रकार से **बिना देश के सरकारी टिकट**।
- Though mostly associated with **Switzerland and USA**.
  यद्यपि मुख्यतः **स्विट्ज़रलैंड और अमेरिका** से जुड़े हैं।

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4.6 Joint Issues

4.6 संयुक्त जारीकरण

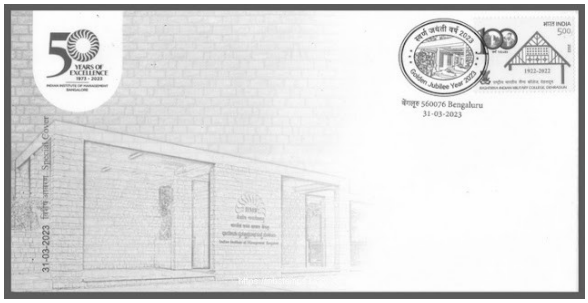




- Proposals of **Joint Stamp Issue** with other countries considered **only** when received through the **MEA**.
  अन्य देशों के साथ **संयुक्त टिकट** के प्रस्ताव **केवल विदेश मंत्रालय (MEA)** के माध्यम से आने पर विचारित।
- **No mandatory minimum quantity** — only the mutually agreed quantity is exchanged / purchased.
  कोई अनिवार्य न्यूनतम मात्रा नहीं — केवल परस्पर सहमत मात्रा का आदान-प्रदान / खरीद।

4.7 Special Covers (विशेष कवर)





Point बिंदु	Details विवरण
When issued **कब जारी**	Event **not nationally important enough** for a Commemorative/Special stamp घटना स्मारक/विशेष टिकट हेतु **राष्ट्रीय स्तर पर पर्याप्त महत्वपूर्ण नहीं** Event that **cannot be accommodated** in the Annual Issue Programme घटना जो वार्षिक इश्यू कार्यक्रम में **शामिल नहीं हो सकती**
Cancellation **रद्दीकरण**	**Special cancellation** at the post office selected for the purpose चयनित डाकघर में **विशेष रद्दीकरण (कैंसलेशन)**
Private parties **निजी पक्ष**	Can be issued at their instance on **payment of requisite charges** उनके अनुरोध पर **निर्धारित शुल्क देकर** जारी हो सकते हैं
Postage on cover **कवर पर डाक टिकट**	Stamps of any kind equal to the **minimum inland letter mail rate** **न्यूनतम अंतर्देशीय पत्र डाक दर** के बराबर किसी भी प्रकार के टिकट

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CLASS 08

Post Office Small Savings Schemes

डाकघर लघु बचत योजनाएँ — सम्पूर्ण द्विभाषी नोट्स

SB • RD • TD • MIS • SCSS • PPF • SSA • NSC • KVP • MSSC • PM CARES

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3. National Savings Time Deposit Account (TD) 3. राष्ट्रीय बचत सावधि जमा खाता (TD)
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Rule / Item **नियम / विषय**	**Detail** **विवरण**
Number of accounts खातों की संख्या	**Any number** **कितने भी**
Tax benefit कर लाभ	**Section 80C**, Income Tax Act आयकर अधिनियम की **धारा 80C**

Maturity
परिपक्वता

- Matures on completion of **5 years** from date of deposit.
  जमा की तिथि से **5 वर्ष** पूरे होने पर परिपक्व।
- Interest accrues at **end of each year**; up to end of **4th year** it is **deemed reinvested**.
  ब्याज **हर वर्ष के अंत** में जुड़ता है; **चौथे वर्ष** के अंत तक यह **स्वतः पुनर्निवेश (reinvest)** माना जाता है।
  - Reinvested interest is **added to the face value** of the certificate.
    पुनर्निवेशित ब्याज प्रमाणपत्र के **अंकित मूल्य (face value)** में जुड़ता है।
- **Annual Interest Accrual Certificate**: from PO on request or download via **DoP Internet Banking**.
  वार्षिक ब्याज प्रमाणपत्र: डाकघर से माँगकर या **DoP इंटरनेट बैंकिंग** से डाउनलोड।

> **In simple words / आसान भाषा में**
>
> NSC gives no yearly payout — interest keeps getting added to principal and is paid at maturity.
> NSC में हर साल ब्याज नहीं मिलता — ब्याज मूलधन में जुड़ता रहता है और परिपक्वता पर मिलता है।

Pledging of account
खाते को गिरवी रखना

- NSC may be **pledged or transferred as security** — prescribed form at PO + **acceptance letter from pledgee**.
  निर्धारित फॉर्म + **गिरवीदार का स्वीकृति पत्र** देकर NSC **गिरवी / सुरक्षा के रूप में हस्तांतरित** हो सकता है।

Authority (pledge/transfer to) **प्राधिकारी (जिसे गिरवी/हस्तांतरण)**	**Examples** **उदाहरण**
1. Constitutional heads 1. संवैधानिक प्रमुख	President of India / Governor of State भारत के राष्ट्रपति / राज्य के राज्यपाल
2. Banks & societies 2. बैंक व समितियाँ	RBI / Scheduled bank / Co-operative society / Co-operative bank(s) RBI / अनुसूचित बैंक / सहकारी समिति / सहकारी बैंक
3. Corporations & bodies 3. निगम व निकाय	Corporations (public/private), Government company, Local authorities निगम (सार्वजनिक/निजी), सरकारी कंपनी, स्थानीय प्राधिकरण
4. Housing Finance Company 4. हाउसिंग फाइनेंस कंपनी	Approved by **National Housing Bank (NHB)** and notified by **Central Government** **राष्ट्रीय आवास बैंक (NHB)** द्वारा अनुमोदित और **केंद्र सरकार** द्वारा अधिसूचित

Premature closure
समय से पहले बंद करना

- **Not closed before maturity** except in these cases:
  परिपक्वता से पहले बंद **नहीं**, सिवाय इन स्थितियों के:

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Rule / Item **नियम / विषय**	**Detail** **विवरण**
Number of accounts खातों की संख्या	**Any number** **कितने भी**

Maturity
परिपक्वता

- Deposit **doubles on maturity**.
  जमा राशि परिपक्वता पर **दोगुनी** हो जाती है।
- Maturity period depends on **interest rate at the time of opening**.
  कितने समय में दोगुनी होगी — यह **खाता खोलते समय लागू ब्याज दर** पर निर्भर।
- At present (7.5% p.a.), amount invested **doubles in 115 months (9 years 7 months)**.
  वर्तमान दर (7.5% वार्षिक) पर निवेश राशि **115 महीनों (9 वर्ष 7 महीने) में दोगुनी** होती है।

Pledging of account
खाते को गिरवी रखना

- KVP may be **pledged or transferred as security** — prescribed form at PO + **acceptance letter from pledgee**.
  निर्धारित फॉर्म + **गिरवीदार का स्वीकृति पत्र** देकर KVP **गिरवी / सुरक्षा के रूप में हस्तांतरित** हो सकता है।

Authority (pledge/transfer to) **प्राधिकारी (जिसे गिरवी/हस्तांतरण)**	**Examples** **उदाहरण**
1. Constitutional heads 1. संवैधानिक प्रमुख	President of India / Governor of State भारत के राष्ट्रपति / राज्य के राज्यपाल
2. Banks & societies 2. बैंक व समितियाँ	RBI / Scheduled bank / Co-operative society / Co-operative bank(s) RBI / अनुसूचित बैंक / सहकारी समिति / सहकारी बैंक
3. Corporations & bodies 3. निगम व निकाय	Corporations (public/private), Government company, Local authorities निगम (सार्वजनिक/निजी), सरकारी कंपनी, स्थानीय प्राधिकरण
4. Housing Finance Company 4. हाउसिंग फाइनेंस कंपनी	Approved by **National Housing Bank (NHB)** and notified by **Central Government** **राष्ट्रीय आवास बैंक (NHB)** द्वारा अनुमोदित और **केंद्र सरकार** द्वारा अधिसूचित

Premature closure
समय से पहले बंद करना

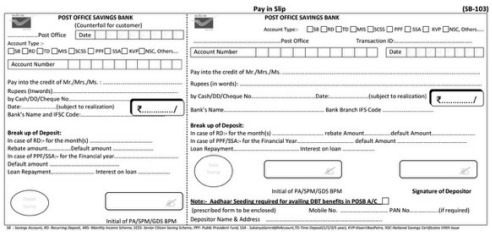
- Can be closed any time before maturity **only** in these cases:
  परिपक्वता से पहले **केवल** इन स्थितियों में कभी भी बंद:

No. **क्र.**	**Case** **स्थिति**
1	**Death** of holder (single) or any/all holders (joint) सिंगल धारक या जॉइंट के किसी/सभी धारकों की **मृत्यु**
2	**Forfeiture by pledgee**, being a **Gazetted officer** **गिरवीदार (Gazetted officer)** द्वारा नियमानुसार **जब्ती (forfeit)**
3	When ordered by **court** **न्यायालय** का आदेश

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Q3. How to open an account in a post office and its requirements?
प्रश्न 3. डाकघर में खाता कैसे खोलें और क्या चाहिए?

- Applies to Small Savings Schemes viz. **SB, RD, TD, MIS, SCSS**.
  यह लघु बचत योजनाओं पर लागू है, जैसे **SB, RD, TD, MIS, SCSS**।

Requirement **आवश्यकता**	**Detail** **विवरण**
Form फॉर्म	**Account Opening Form (AOF)** duly filled in विधिवत भरा हुआ **Account Opening Form (AOF)** (खाता खोलने का फॉर्म)
Documents दस्तावेज़	**KYC documents** **KYC दस्तावेज़**
Deposit slip जमा पर्ची	**SB 103** 
Where कहाँ	In the **desired Post Office** **इच्छित (desired) डाकघर** में

Q4. What is a silent account and how to revive it?
प्रश्न 4. Silent account (निष्क्रिय खाता) क्या है और इसे कैसे चालू करें?

Rule / Item **नियम / विषय**	**Detail** **विवरण**
Silent account Silent account	No deposit or withdrawal for **three complete Financial Years** **तीन पूरे वित्तीय वर्षों** तक कोई जमा या निकासी नहीं
Revival requirement चालू करने हेतु	**One application** from customer + **KYC documents** ग्राहक का **एक आवेदन** + **KYC दस्तावेज़**
Revived by कौन चालू करेगा	Respective **HO** संबंधित **HO** (प्रधान डाकघर)

Q5. What are the late payment fees for Recurring Deposits?
प्रश्न 5. RD (आवर्ती जमा) में देरी से भुगतान का शुल्क क्या है?

Account opened between **खाता किस तिथि को खुला**	**Monthly deposit must be credited by** **मासिक जमा की अंतिम तिथि**
1st to 15th of month महीने की **1 से 15** तारीख	Up to **15th** of the month महीने की **15 तारीख** तक
16th to last day of month महीने की **16 से अंतिम** तारीख	By the **last day** of the month महीने के **अंतिम दिन** तक

Rule / Item **नियम / विषय**	**Detail** **विवरण**
Default चूक (Default)	Monthly instalment not credited for a month → that month becomes a **default** किसी महीने की किस्त जमा न हो → वह महीना **default** (चूक) माना जाता है
Defaulted months चूक वाले महीने	Can be credited **subsequently** (later) **बाद में** जमा किए जा सकते हैं

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9.2	Jan Suraksha Schemes – Overview जन सुरक्षा योजनाएँ – परिचय
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9.4	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) प्रधानमंत्री जीवन ज्योति बीमा योजना
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9.1 National Pension System (NPS)

9.1 राष्ट्रीय पेंशन प्रणाली (NPS)

Introduction
परिचय

- NPS is a **defined contribution pension scheme** introduced by the **Government of India**.
  NPS एक defined contribution pension scheme (परिभाषित अंशदान पेंशन योजना) है, जिसे **भारत सरकार** ने शुरू किया।
- Purpose: to provide **retirement income through systematic savings**.
  उद्देश्य: **नियमित (systematic) बचत के ज़रिए रिटायरमेंट के बाद आय** देना।

> **In simple words / आसान भाषा में:** Pension is not fixed in advance; it depends on how much is contributed and how the fund grows.
> पेंशन पहले से तय नहीं होती; यह जमा की गई राशि और फंड की बढ़त पर निर्भर करती है।

Date तारीख	Event घटना
1 January 2004	Implemented for **all new Central Government employees (except Armed Forces)** joining service on or after this date. इस तारीख को या उसके बाद सेवा में आने वाले **सभी नए केंद्रीय सरकारी कर्मचारियों (Armed Forces को छोड़कर)** पर लागू। Subsequently adopted by **many State Governments**. बाद में **कई राज्य सरकारों** ने भी अपनाया।
1 May 2009	NPS opened to **all Indian citizens** on a **voluntary basis**. NPS **सभी भारतीय नागरिकों** के लिए **स्वैच्छिक (voluntary)** रूप से खोला गया।

Regulation & Administration
नियमन एवं प्रशासन

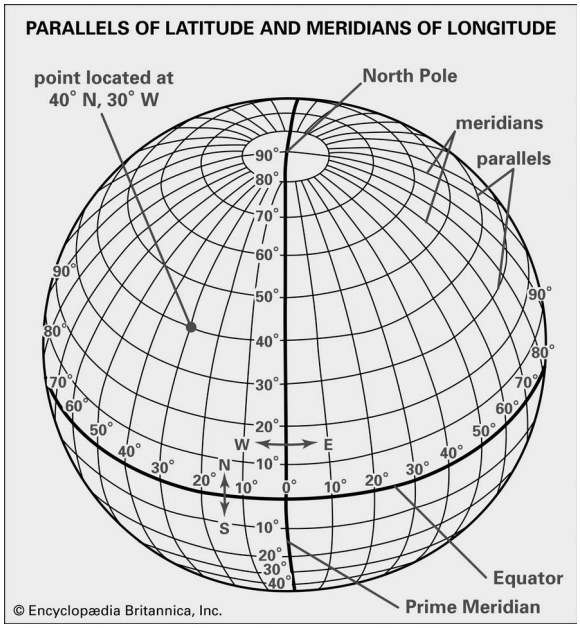
Body / Agency संस्था	Role भूमिका
PFRDA – Pension Fund Regulatory and Development Authority पेंशन निधि विनियामक और विकास प्राधिकरण	**Regulates** the scheme. योजना का **नियमन (regulator)** करता है।
NPS Trust	Scheme is **administered/ supervised** through the NPS Trust. योजना का **प्रशासन/ निगरानी** NPS Trust के माध्यम से होता है।
CRAs – Central Recordkeeping Agencies केंद्रीय अभिलेख-रखरखाव एजेंसियाँ	**Maintain subscriber records.** **सदस्यों (subscribers) के रिकॉर्ड** रखती हैं।
Authorized intermediaries अधिकृत मध्यस्थ	Handle **contributions and fund management**. **अंशदान (contributions) और फंड प्रबंधन** संभालते हैं।
PoPs – Points of Presence (authorized) अधिकृत उपस्थिति केंद्र (DoP)	NPS is operated through CRAs and authorized PoPs. NPS का संचालन CRAs और अधिकृत PoPs के माध्यम से होता है।

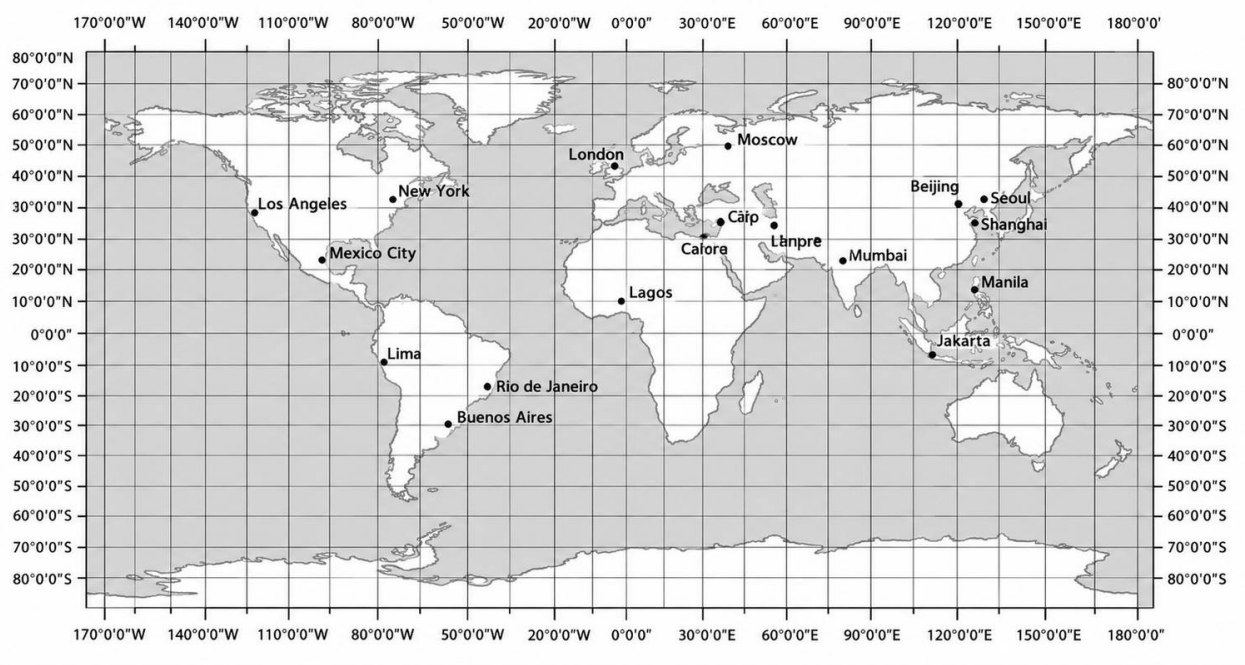
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9.7 DIGIPIN

About DIGIPIN
DIGIPIN के बारे में





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QUICK REVISION

Important Numbers & Limits | महत्वपूर्ण संख्याएँ व सीमाएँ — at a glance

#	Topic	Rule / Limit	Class
CLASS 01 — LETTER POST ITEMS			
1	**Letter — maximum weight**	500 g	1
2	**Letter — tariff**	Rs. 5 up to 20 g + Rs. 5 for every additional 20 g	1
3	**Letter — size (other than roll)**	Min 140 × 90 mm (±2 mm); longest side max 600 mm; L + B + T max 900 mm	1
4	**Letter — roll form**	Length 100 – 800 mm; length + twice diameter 170 – 1000 mm	1
5	**Standard envelope**	Min 140 × 90 mm, max 458 × 324 mm; paper at least 70 GSM	1
6	**Inland Letter Card**	Max 5 g; Rs. 2.50	1, 2
7	**Post Card**	Max 5 g; 140 × 90 mm; 50 paise	1, 2
8	**Book Post**	Max 5 kg; Rs. 4 first 50 g + Rs. 3 every additional 50 g	1
9	**Gyan Post**	Min 300 g, max 5 kg; Rs. 20 (up to 300 g) to Rs. 100 (4001 – 5000 g)	1, 2
10	**Literature for the Blind**	Max 7 kg; postage free (air mail fee if sent by air)	1
11	**Periodical Post**	Max 5 kg; first 100 g Rs. 2 / 4 / 8 for value Rs. 1–20 / 21–50 / 51 and above	1
12	**RNP — periodicity**	At least once a week (PRP Act, 2023)	1
13	**RNP — postal registration**	Granted within 30 days; valid till 31 Dec of the 3rd calendar year	1
14	**RNP — late renewal fee**	Rs. 50 before expiry; Rs. 100 after expiry	1
15	**RNP — single copy tariff**	25 paise up to 50 g; 50 paise up to 100 g; 20 paise each additional 100 g	1, 2
16	**RNP — change in posting days**	2 days' prior intimation to the Postmaster	1
17	**WPP licence**	New licence in 30 days, renewal in 15 days; bill to be paid within 7 days	1
CLASS 02 — DOMESTIC TARIFF, PARCEL & SPEED POST			
18	**Address — blank margins**	Min 15 mm left, bottom and right; address block min 40 mm from top	2
19	**Stamps / frank impressions**	Within max 74 mm area at the upper right corner	2
20	**Characters per address line**	Max 40 (excluding spaces)	2
21	**Embossed envelope / attested copy**	Rs. 5 per envelope / Rs. 2 per attested copy	2
22	**Speed Post — registration / OTP delivery**	Rs. 5 each per article (GST extra)	2
23	**Proof of Delivery**	Rs. 10 per article	2
24	**Speed Post Parcel — insurance fee**	Rs. 4 up to Rs. 200; Rs. 4 + 1.5% of value above Rs. 200; insurance up to Rs. 5 lakh	2
25	**When is an item a parcel?**	Weighs more than 500 g, or has the prescribed minimum dimensions	2
26	**India Post Parcel — weight / size**	Up to 35 kg (gross or volumetric); length max 1.5 m; length + girth max 3 m	2
27	**India Post Parcel Last Mile**	Max 5 kg; booked at the delivery office / parcel hub	2
28	**Speed Post Document — limits**	Max 500 g; 420 × 297 × 24 mm	2
29	**Speed Post Document — tariff**	Up to 50 g: Rs. 19 local, Rs. 47 beyond local	2
30	**Speed Post — compensation**	Delay: Speed Post charges; loss / damage: double charges or Rs. 1,000, whichever is less	2
31	**Speed Post — discounts**	Students 10%; new contractual customer extra 5% on first 6 monthly bills	2
32	**24 Speed Post Parcel**	Max 5 kg; next-day delivery 7 days a week; full refund if late; Rs. 200 up to 500 g	2
CLASS 03 — INTERNATIONAL MAIL			
33	**International registration**	Rs. 150 per article; M Bag Rs. 750 per bag	3
34	**Letter post — maximum weight**	Letters / printed papers 2 kg; items for the blind 7 kg; M Bag 30 kg	3
35	**Flat item — maximum size**	L + W + D max 900 mm; greatest dimension max 600 mm	3
36	**Registered article — compensation**	Value or 30 SDR, whichever is less; M Bag 150 SDR	3
37	**M Bag tariff**	Rs. 700 up to 5 kg + Rs. 150 per additional kg (up to 30 kg)	3
38	**EMS (International Speed Post)**	General max 35 kg; merchandise compensation value or 130 SDR; documents — postage only	3
39	**Customs declaration**	CN22 below SDR 300; CN23 SDR 300 or above	3
40	**ITPS**	Max 5 kg; compensation Rs. 1,000 or value, whichever is less; enquiry free	3
41	**International Air Parcel**	Max 20 kg; max 1.5 m, or 3 m length + greatest circumference	3
42	**Postal export (PBE) channels**	Registered packet 2 kg; air parcel 20 kg; EMS 35 kg	3

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#	Topic	Rule / Limit	Class
43	**Precious metals — packing**	Wooden case min 1 cm thick (up to 10 kg) / 1½ cm (above 10 kg)	3
CLASS 04 — BUSINESS SOLUTIONS			
44	**Book Now Pay Later (BNPL)**	Rs. 10,000 per month; bill by 7th, pay by month-end; penalty 12% p.a.; contract 1 year	4
45	**COD — Contractual**	Max Rs. 50,000; fee 1.6% up to Rs. 6,500, Rs. 100 + 1% above; paid by e-Payment	2, 4
46	**COD — Retail (old VP Post)**	Max Rs. 10,000; form CDF-2; amount remitted by e-MO	4
47	**Direct Post**	Started 2 June 2005; min 1,000 items; max A3; 5% discount above 50,000	4
48	**BMS / NBMS**	BMS min 5,000 items, Rs. 3 per 50 g; NBMS min 10,000 items, Rs. 5 per 50 g; additional 50 g Rs. 2	4
49	**Franking machine licence**	Issued in about 15 days	4
50	**e-Post**	Rs. 10 per A4 page (retail); GST 18%	4
51	**e-Payment**	14,000+ post offices; charges Rs. 5 / 10 / 15 / 20 by slab	4
52	**India Post Franchise**	1.55 lakh post offices, 89% rural; agreement by MoA	4
53	**Magazine Post**	PRP Act, 2023; 500 subscribers / 500 copies; Rs. 12 / Rs. 8 up to 200 g + Rs. 3 per 100 g	4
CLASS 05 — MONEY REMITTANCE			
54	**Money Order — limit**	Rs. 10,000 per MO (old Rs. 5,000); Rs. 25,000 per payee per month	1, 5
55	**Money Order — commission**	Rs. 1 for every Rs. 20 or part thereof	5
56	**Money Order — retention**	Max 7 days at delivery PO; returned on the 1st working day	5
57	**Money Order — currency / forfeiture**	Last day of 2nd month after issue / beyond 3 years from booking	5
58	**Certificate of payment**	Request within 3 months from booking	5
59	**MO message codes**	23 codes (Code 22 = RTI charges)	5
60	**IPO — denominations**	Rs. 10, 20, 50, 100 (old Rs. 1, 2, 5, 7, 10, 20, 50, 100)	1, 5
61	**IPO — commission**	Rs. 1 / 2 / 5 / 10	5
62	**IPO — stamps**	Max 4 stamps, below Rs. 9; total within Rs. 100	5
63	**IPO — currency / forfeiture**	24 months / beyond 36 months	5
64	**eIPO**	Launched 22.3.2013; Rs. 10 only; commission Re. 1	5
CLASS 06 — POSTAL LIFE INSURANCE & RPLI			
65	**PLI / RPLI started**	PLI 1884; RPLI 24.03.1995; Children Policy 20.01.2006	6
66	**Non-medical limits**	PLI Rs. 2 lakh (any age) / Rs. 5 lakh (up to 40 yrs); RPLI Rs. 1 lakh (up to 35 yrs)	6
67	**Non-medical death claim**	Year 1 / 2 / 3 / after 3: 35% / 60% / 90% / 100%	6
68	**Default interest**	12% p.a., minimum Re. 1	6
69	**Advance premium rebate**	3 / 6 / 12 months: 0.5% (RPLI only) / 1% / 2%	6
70	**Sum assured rebate**	Re. 1 per month per Rs. 20,000 (policies of Rs. 20,000 and above)	6
71	**Lapse**	Policy under 3 yrs: unpaid over 6 months; over 3 yrs: unpaid over 12 months	6
72	**Revival**	Within 5 consecutive years	6
73	**Loan**	After 3 yrs (EA) / 4 yrs (WLA, CWLA, YS); max 90% of SV; 10% half-yearly	6
74	**Surrender**	After 3 years (36 instalments); Children Policy 5 years	6
75	**Income tax**	Premium eligible under Section 80-C	6
CLASS 07 — STAMPS & PHILATELY			
76	**First stamps**	Penny Black 1 May 1840 (UK); Scinde Dawk 1852 (India & Asia)	7
77	**First stamp of Independent India**	21 Nov 1947 — Flag, 'Jai Hind', 3½ annas	7
78	**Definitive stamps**	25 paise onwards; series for min 5 years	7
79	**Commemorative stamps — annual limit**	Max 50 issues / 100 stamps; personalities max 20%	7
80	**CPS proposal**	At least 1 year in advance; PAC recommends, MoC approves	7
81	**Mandatory purchase**	1 lakh stamps; Rs. 25 lakh if global HQ outside India	7
82	**Miniature sheet / sheetlet**	75 – 250 sq cm / 16 – 20 stamps	7
83	**My Stamp**	Launched INDIPEX-2011; 12 stamps, Rs. 300 per sheet; discount 10% (2–100) / 20% (over 100)	7
84	**Customised My Stamp**	Min 5,000 sheets; 20% discount	7
85	**Philatelic Bureau**	First on 21 June 1941, Bombay GPO; 78 bureaux, 625 counters	7
86	**PDA**	Started 1.8.1965; min Rs. 200; closed if inoperative 3 months	7
87	**Foreign PDA**	Mumbai GPO only; Rs. 1,000; min order Rs. 500	7
88	**SPARSH scholarship**	Class VI–IX; 920 scholarships (40 per circle); Rs. 6,000 a year; above 60% + PDA	7

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#	Topic	Rule / Limit	Class
89	**Dhai Akhar**	A4 max 1,000 words, ILC max 500; national prizes Rs. 50,000 / 25,000 / 10,000	7
CLASS 08 — POST OFFICE SAVINGS SCHEMES			
90	**SB account**	Min Rs. 500; interest up to Rs. 10,000 exempt under 80TTA	8
91	**RD**	Rs. 100 per month (multiples of Rs. 10); 5 yrs (+5 yrs extension)	8
92	**TD**	Min Rs. 1,000 (×100); 1 / 2 / 3 / 5 yrs; 80C for 5-yr TD only	8
93	**MIS**	Max Rs. 9 lakh single / Rs. 15 lakh joint; 5 yrs	8
94	**SCSS**	Max Rs. 30 lakh; 5 yrs (+3-yr blocks); 80C	8
95	**PPF**	Rs. 500 – 1.50 lakh per FY; 15 yrs (+5-yr blocks); interest tax-free	8
96	**SSA**	Girl below 10 yrs; Rs. 250 – 1.50 lakh per FY; 21 yrs (deposit 15 yrs)	8
97	**NSC (VIII) / KVP**	Min Rs. 1,000 (×100), no maximum; NSC 5 yrs (80C); KVP doubles	8
98	**MSSC**	Max Rs. 2 lakh; 2 yrs; 7.5% p.a.	8
99	**Claim without nomination**	Up to Rs. 5 lakh (after 6 months of death)	8
100	**Silent account**	No transaction for 3 complete financial years	8
101	**ATM limits**	Rs. 25,000 per day / Rs. 10,000 per transaction	8
102	**Cheque book**	Min balance Rs. 500; 10 leaves free a year, then Rs. 2 per leaf	8
103	**POSB fees**	Duplicate passbook Rs. 50; transfer / pledge Rs. 100; IFSC IPOS0000DOP	8
CLASS 09 — FINANCIAL SERVICES			
104	**NPS — age**	Tier I: 18 – 70 years	9
105	**NPS — contribution**	Tier I min Rs. 500 (Rs. 1,000 a year); Tier II min Rs. 1,000 initial	9
106	**NPS — Government employees**	Employee 10%, Government 14% of Basic Pay + DA	9
107	**NPS — partial withdrawal**	Up to 25% of own contribution after 3 years; gap of 4 years	9
108	**NPS — exit**	At 60: 60% lump sum / 40% annuity (full if corpus ≤ Rs. 8 lakh); premature: 20% / 80% (full if ≤ Rs. 5 lakh)	9
109	**NPS — tax**	80CCD(1B) additional Rs. 50,000	9
110	**APY**	Age 18 – 40; pension Rs. 1,000 – 5,000 a month from 60; not for income-tax payers from 1 Oct 2022	9
111	**PMJJBY**	Age 18 – 50 (cover till 55); Rs. 2 lakh; Rs. 436 a year	9
112	**PMSBY**	Age 18 – 70; Rs. 2 lakh / Rs. 1 lakh; Rs. 20 a year	9
113	**Jan Suraksha cover period**	1 June to 31 May	9
114	**ECS**	In DoP from August 2003; nodal office Chennai GPO	9
115	**DIGIPIN**	10-character code; about 4 m × 4 m grid; with IIT Hyderabad and NRSC, ISRO	9

Values are as given in the class notes. Where the Post Office Regulations, 2024 or a later order has changed a value, the new value is shown with the old value in brackets. Interest rates and tariffs are revised from time to time.

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Service-wise index | सेवा-वार अनुक्रमणिका — find any topic in seconds

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