Training Material
MCDP for PAs / SAs

Postal Training Centre, Madurai 625022
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</tr>
</tbody>
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MAILS / PREMIUM PRODUCTS & SERVICES

Processing, transmission and delivery of mail are the core activities of the Department of Posts. During 2016-17, DOP has handled 618.87 crore mail articles.

Mail products offered by department can be further categorised into two groups:

a. **Traditional products:** Traditional mail products include the traditional services offered by the department like ordinary letter, registered letter, insured letter, parcel services, VPP services etc. During 2016-17, department has handled 552.66 million unregistered traditional mail articles & 18.34 crore registered mail articles.

b. **Premium products:** The department has handled 46.31 crore articles under Speed post during 2016-17. The various products offered by India Post under premium products include speed post, business Post, logistic post, direct post etc. Growth in revenue of premium products (SP and Express parcel post), during 2016-17 was 47.87 crore, which was the highest growth among the mail products.

**Traditional Mail products:**

1. Letters
2. Inland letter cards (ILC)
3. Post cards (PC)
4. Book packets
5. Book packets containing printed books
6. Book packets containing periodicals
7. Blind literature packets (BLP)
8. Sample and pattern packets
9. Registered Newspapers(RNP)
10. Parcels

The first 9 types of articles are letter mails and the last one is parcel mail. The mail items are further classified as first class and second class mails for the purpose of providing air lift. The first three of the above list are first class mail and get airlifted, wherever available, free of charge. The next seven items are termed second class mail and are moved terrestrially. For airlifting the second class mail, air surcharge has to be paid.

[Second class articles are transmitted by air from Chennai to Port Blair and vice versa without charging air surcharge]
Prohibited articles which are not allowed for transmission by Post

- Anything injurious.
- Explosive, dangerous, filthy, noxious or deleterious substance.
- Any sharp instrument not protected.
- Any living creature which is either noxious or likely to injure postal articles or postal officer in course of transmission by post.
- Tickets, proposals etc relating to unauthorized lotteries (does not include lottery organized or authorized by government.)
- Anything indecent.

Volumetric weight

Since postage is charged on weight basis, let us understand how weight is considered for the purpose of calculation of postage. The department has introduced volumetric weight for this purpose in Feb 2009. Now, in calculation of postage, weight shall mean gross weight or volumetric weight whichever is more.

Exceptions: Volumetric weight need not be determined for the cases given below and the gross weight shall be taken as weight.

- In case of a rectangular article, if the sum of the length, breadth and the height is not more than 90 cm, and any one of the dimensions is not more than 60 cm.
- In case of an article in roll form if the length and diameter each are less than 90 cm.

Articles of shapes other than cuboids and cylindrical roll should not be accepted and the customers should be advised to place the said article in a package that is either cuboids or cylindrical.

Sketches of the standard shape and their dimensions are given below.

Gross weight is the weight of the article as shown by a standard weighing scale when the said article is appropriately placed on to or suspended from the scale. Volumetric weight of the article shall be arrived at from the volume of that article using the appropriate formulae and procedure as described below.
Volume of the article shall be calculated in cubic centimeters as under

a) Whenever a postal article is presented for booking, its dimensions shall be measured in centimeters using a standard measuring scale or tape. For a cuboids (e.g. rectangular, square, etc.) dimensions means length, breadth and height of the article. For cylindrical rolls, 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.

b) Volume shall be calculated using the appropriate formula from amongst those given below.

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

\[
\text{Volume} = \text{Length} \times \text{Breadth} \times \text{Height}
\]

For Circular rolls:

\[
\text{Volume} = 0.785 \times (\text{Diameter of Circular Base})^2 \times \text{Length}
\]

c) When the dimensions have been measured in centimeters, the volume arrived is in cubic centimeters. The volume so arrived at should be rounded off to the next higher whole number.

b) Formula to calculate Volumetric Weight: When the volume is calculated in cubic centimeters, the formula to determine the volumetric weight in Kg shall be –

\[
\text{Volumetric Weight (in kg)} = \left( \frac{\text{Volume in cm}^3}{6000} \right)
\]

Volumetric Weight so arrived shall be rounded off to the next higher kilogram.

Note: Volumetric Weight should not exceed the weight prescribed for each category of mails.

1) Letters

Letters are used mostly for communication, sending applications, documents etc. Embossed covers are sold at the Post Office. We accept if the customer uses privately manufactured covers also for posting letters.

Maximum weight is 2 kilograms

Rate of postage is Rs. 5/- for every 20 grams or part thereof

Size prescribed

<table>
<thead>
<tr>
<th>Roll form</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any single dimension</td>
<td>10 cm</td>
<td>80 cm</td>
</tr>
<tr>
<td>Length + twice the diameter</td>
<td>17 cm</td>
<td>100 cm</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other than Roll form</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any single dimension</td>
<td>14 X 9 cm</td>
<td>60 cm</td>
</tr>
<tr>
<td>Sum of length, breadth and depth combined</td>
<td></td>
<td>90 cm</td>
</tr>
</tbody>
</table>

Letter in other than roll form, shall be in envelopes of the following sizes, unless its dimensions are more than 458 mm x 324 mm namely,
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Size in mm</th>
<th>Sl. No.</th>
<th>Size in mm</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>140x90</td>
<td>7</td>
<td>176x122</td>
</tr>
<tr>
<td>2</td>
<td>152x90</td>
<td>8</td>
<td>229x162</td>
</tr>
<tr>
<td>3</td>
<td>176x100</td>
<td>9</td>
<td>250x176</td>
</tr>
<tr>
<td>4</td>
<td>230x105</td>
<td>10</td>
<td>324x229</td>
</tr>
<tr>
<td>5</td>
<td>220x110</td>
<td>11</td>
<td>353x250</td>
</tr>
<tr>
<td>6</td>
<td>162x114</td>
<td>12</td>
<td>458x324</td>
</tr>
</tbody>
</table>

With tolerance of (+) or (-) 2 mm

- Paper used for envelope should be of minimum 70 GSM
- The paper should be flexible enough to bend into “U shape”
- Metals clips and staples should not be used for closing envelop
- If window envelopes are used, Window size should be 
  Breadth = 35 to 50 mm and Length = 80 to 125 mm
- Window Paper can be of
  - glassin paper of 35 GSM,
  - cellophane of 40 GSM
  - PVC or BOPP of 15 micron thickness (window)

2) **Inland Letter cards (ILC)**

Letter cards are more popularly known as Inland Letters. Used for communication. We accept privately manufactured ILC also, if it is within the size limit prescribed by the department. These are for transmission within India only.

Maximum weight is 5 grams.
Rate of postage per ILC is Rs. 2.50.

**Prescribed Size**

<table>
<thead>
<tr>
<th>Dimension</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unfolded</td>
<td>28.2 X 18.2 cms</td>
<td>30 X 21 cms</td>
</tr>
<tr>
<td>Flaps</td>
<td>Left and right hand side not exceeding 1.5 cms X 10 cms</td>
<td>Top side not exceeding 1.5 X 21 cms</td>
</tr>
<tr>
<td></td>
<td>Minimum</td>
<td>Maximum</td>
</tr>
<tr>
<td>Folded</td>
<td>15.2 X 9 cms</td>
<td>21 X 10 cms</td>
</tr>
</tbody>
</table>

ILCs shall be made of paper of minimum 70 GSM.
3) **Post card**

Post Card is the most economical means of communication. Post cards are for transmission within India only. Dimension is 14 cm X 9 cm (length and breadth). We accept privately manufactured Post Cards also provided that they are of same size and consistency of departmentally manufactured ones.

Reply Post card facility is available for the customer who wants to provide an immediate means of communication to the addressee.

A Post card will be treated as Printed Post Card, if the communication is not handwritten or typewritten.

We also have Meghdoot Post card wherein the portion next to the address is available for advertisement in four colours.

We also have Competition Post Card which can be used for sending Competitions conducted by any media.

Rate of postage:

<table>
<thead>
<tr>
<th>Post Card Type</th>
<th>Rate (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Post Card</td>
<td>0.50</td>
</tr>
<tr>
<td>Reply Post Card</td>
<td>1.00</td>
</tr>
<tr>
<td>Printed Post Card</td>
<td>6.00</td>
</tr>
<tr>
<td>Meghdoot Post Card</td>
<td>0.25</td>
</tr>
<tr>
<td>Competition Post Card</td>
<td>10.00</td>
</tr>
</tbody>
</table>

4) **Book packet**

Book Packet articles may contain greetings, invitations, circulars, horoscopes, pictures, maps, drawings etc. without personal communication except the name of the person to whom sent or presented, the name and address of the sender or owner, date and not more than five words or initials of complementary nature of signifying presentation. This is economical compared to letter post. May or may not be superscribed ‘Book Post’ or ‘Book Packet’ and should not be closed against inspection of contents.

Maximum weight is 5 kilograms.

Prescribed size

<table>
<thead>
<tr>
<th>Size Prescribed</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>In roll form length (Single Dimension)</td>
<td>10 cms</td>
<td>80 cms</td>
</tr>
<tr>
<td>Total length + 2 diameters</td>
<td>17 cms</td>
<td>100 cms</td>
</tr>
<tr>
<td>Other than roll form</td>
<td>14 cms X 9 cms</td>
<td>60 cms X 30 cms X 30 cms</td>
</tr>
</tbody>
</table>

Book packet when sent in card form whether folded or not, shall be neither thinner nor more flexible than Inland Post Cards

Rate of postage:

For the first 50 grams or fraction thereof – Rs. 4.00

For every additional 50 grams or fraction thereof – Rs. 3.00

**Prohibitions:**

- There shall be no personal communication enclosed or written up on a book packet
• It shall not contain any paper money, postage or other stamps, cheques etc., (Exception: It may contain stamped self addressed post card or letter or wrapper)

5) Book Packet containing printed books

Any book packet containing printed books without advertisements, like text books, will be coming under this category. The book should not be a periodically published one. Packet should be superscribed ‘Printed Books.’ It shall consist wholly or substantially of reading matter, painting, photography, diagrams etc. Name of the printer or publisher should be printed in the book. Conditions and specifications are the same as for book packet.

Rate of postage:
For the first 100 grams or fraction thereof - Re. 1.00
For every additional 100 grams or part thereof - Re. 1.00

6) Book Packet containing periodicals

Any book packet containing any periodical publication will be coming under this category. The publication so posted should be registered with the Registrar of Newspapers of India (RNI) New Delhi and the registration number should be printed on the first or last page of the periodical. Price of the periodical has to be printed on the cover. Other conditions and specifications are same as for book packets. Tariff is based on weight and price of the periodical. Tariff is as in the table below.

<table>
<thead>
<tr>
<th>Value of periodical</th>
<th>For first 100 gms</th>
<th>For additional 100 gms or part thereof</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to Rs.20</td>
<td>Rs.2</td>
<td>Rs.3</td>
</tr>
<tr>
<td>Above Rs.20 and up to Rs.50</td>
<td>Rs.4</td>
<td>Rs.5</td>
</tr>
<tr>
<td>Above Rs.50</td>
<td>Rs.8</td>
<td>Rs.9</td>
</tr>
</tbody>
</table>

If the periodical is of free circulation or if price is not printed, the article cannot be posted under this category, but it can be posted as Book Packet

7) Registered Newspaper (RNP)

To avail the concessional postage for registered newspaper, the following conditions should be fulfilled.
• A newspaper is a publication consisting wholly or in great part of political or other news, with or without advertisement
• It is published in large numbers at intervals of not more than 31 days
• It should have a bonafide list of subscribers
• It should be registered with the Registrar of Newspapers of India
• Price of the RNP is to be printed.
• It should further be registered with the office of Divisional Head of the area where the newspaper is to be published
• The postal registration number allotted to the paper should be printed on first or last page of the newspaper preceded with the word ‘Registered’.
• Registration is valid up to the end of third calendar year.
• Application of renewal should be submitted in advance before 30\textsuperscript{th} September in which the registration is to expire. (The late fee is Rs 50/- if the applied after 30\textsuperscript{th} September but before 31\textsuperscript{st} December & Rs 100/- if it is received after the expiry date)
• No enclosures are allowed except supplementary of the same issue.
• For posting, newspapers should be presented at the counter of the PO and should not be posted in letter boxes
• No concessional postage if the newspaper is a free circulation
• In case of bundles of newspapers, the bundle should be addressed to agents and handed over at the counter; These will be delivered through counters only
• For posting RNPs without prepayment of postage (WPP), the license has to be obtained from CO/RO in addition to the postal registration. License number is also to be printed along with the postal registration number.

When a publisher is granted license to post without prepayment, the PO should take the following action
• See that the copies of newspaper are handed over at the counter with an invoice in duplicate in the prescribed form showing the details of posting.
• The original copy should be retained by the office of posting and duplicate returned to the sender duly checked.
• The amount of postage due on all postings will be adjusted twice a month on the 16th for posting between the 1st and 15th of the month and 1st of the following month in respect of the postings from the 16th to the end of the month. The bill should be paid within 7 days by the licensee.

Tariff
• Single copy
  • Up to 50 grams - Rs. 0.25
  • Above 50 up to 100 grams - Rs. 0.50
  • Each additional 100 grams/part - Rs. 0.20
• Bundle (More than one copy)
  • Up to 100 grams - Rs. 0.50
  • Each additional 100 grams - Rs. 0.20

8) Sample or pattern packets

Any article containing only the bonafide samples of goods like food grains, cotton, cloth, medicine, seeds etc. will be coming under this category. The Sample Packet will contain specimen or sample, but not saleable quantum. If it is closed, the contents should be declared on the cover.

Maximum weight is 2 kilograms Tariff - Same as book packet

9) Blind Literature Packet (BLP)

The packet containing literature like book or letter for the blind, i.e., in Braille script will come under this category. CDs / Discs containing spoken messages for the blind if posted by / to a blind institution may be accepted. Manner of packing should be as for Book Packet.

No printed or written communication is allowed except
(i) The title and table of contents  
(ii) The key or instructions  
(iii) A label for return of the packet

Maximum weight – 7 kgs.  
Postage – Free

10) **Parcel**

For transmission of goods, Parcel system is very useful. Parcels are usually big in size. The weight and size limits are also more when compared to that of letter. In addition to the goods, one communication can also be sent inside a Parcel. If the parcel weighs more than 4 KGs, it must be registered. All parcels including unregistered parcels (URP) should be presented across the counter only and they should not be posted in the letter box.

<table>
<thead>
<tr>
<th>Maximum weight</th>
<th>- 20 Kgs</th>
</tr>
</thead>
<tbody>
<tr>
<td>For Unregd. Parcel</td>
<td>- 4 Kgs</td>
</tr>
<tr>
<td>For BO or from BO</td>
<td>- 10 Kgs</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tariff</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 500 grams</td>
<td>- Rs.19</td>
</tr>
<tr>
<td>Additional 500 grams or part</td>
<td>- Rs.16</td>
</tr>
<tr>
<td>Home delivery Charge</td>
<td>- Rs.5 (For weight more than 5 Kgs)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Size</th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length</td>
<td>As per letter</td>
<td>100 cms</td>
</tr>
<tr>
<td>Length + Girth combined</td>
<td>As per letter</td>
<td>180 cms</td>
</tr>
</tbody>
</table>

**Example:**

Length = 100 cm, Breadth = 30 cm & Height = 10 cm,  
- Girth i.e., Cross Sectional area = 2xB + 2xH  
  Girth= (2x30) + (2x10) = 60+20 = 80 Cm  
  Lenth + Girth combined = 180 Cm

**Air surcharge**

Rate of air surcharge is –

- For the first 50 grams or part thereof – Rs.2.00  
- For every additional 50 grams or fraction thereof – Re 1.00

**Registration / Value Payable / Insurance**

1) **Registration:**

These services are a value addition to the mail. This provides a secure mode of transmission and the article is accounted for at every stage of handling from collection to delivery. Acknowledgement facility is also available.

Except Post Card, all other type of mails can be registered.

**Tariff for Registration:**
In addition to postage, Registration Fee ... Rs. 17/-
Acknowledgement (Optional) ... Rs. 3/-

2) **Value Payable:**

Letters, Book Packets, Book Packets containing Printed Book, Periodical, RNPs & Parcels can be sent as VP. Maximum VP amount is Rs. 5000/-

**Tariff for VP:**
- Postage as per weight
- Registration fee (Compulsory) ... Rs.17
  - Rs. 2.50 for VP Book Packet containing printed book, if cost of the book is up to Rs. 50/-
- VP Fee

<table>
<thead>
<tr>
<th>VP Value</th>
<th>VP Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to Rs.20</td>
<td>Rs.2</td>
</tr>
<tr>
<td>Rs.21 to Rs.50</td>
<td>Rs.3</td>
</tr>
<tr>
<td>Above Rs.50</td>
<td>Rs.5</td>
</tr>
</tbody>
</table>

- Insurance fee if insured

3) **Insurance:** Letters and Parcels can be insured.

**Insurance Limits**
- In the case of currency notes up to Rs.20,000
- In the case of articles viz. Gold, Silver, Platinum, Precious Stones etc., up to Rs.1 lakh
- In Branch Post Offices, Insured articles upto a maximum of Rs.600 can be permitted to be booked.

**Tariff for Insurance**
- Postage (As per weight & Class)
- Registration Fee (compulsory) ... Rs.17
- Insurance Fee
  - Up to Rs.200 ... Rs.10
  - For every additional Rs.100 or Part ... Rs. 6
- Acknowledgement is compulsory & FREE

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**TAXATION**

**General condition:**
- Minimum taxation amount will be Re. 1
- In case of unpaid or insufficiently paid ‘Service articles’, Single deficiency will be collected
- If addressee refuses the article, amount will be collected from the sender.
- While calculating the tax amount, postage paid already will be taken into account.

<table>
<thead>
<tr>
<th>SI</th>
<th>Type</th>
<th>Unpaid/ In sufficiently Paid</th>
<th>Breach of Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Letter</td>
<td>Double the deficiency</td>
<td>Over size - Should be treated as Second Class articles</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Over weight - Returned to Sender or RLO</td>
</tr>
<tr>
<td></td>
<td>Description</td>
<td>Treatment</td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>-----------------------------------</td>
<td>----------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>ILC</td>
<td>Treated as Letter and double the deficiency</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Post card</td>
<td>Treated as Letter and the deficiency</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Book Packet</td>
<td>Double the deficiency</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1) Over Size &amp; wt – Returned to Sender / RLO</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2) Others - Treated as Letter or Parcel whichever is</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>less and the deficiency</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Book Pkt - Printed books</td>
<td>Double the deficiency</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1) Over Size &amp; wt – Returned to Sender / RLO</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2) Others - Treated as Letter or Parcel whichever is</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>less and the deficiency</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1) Over Size &amp; wt – Returned to Sender / RLO</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2) Others - Treated as Letter or Parcel whichever is</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>less and the deficiency</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Pattern and Sample Packets</td>
<td>Treated as Letter or Parcel whichever is less and</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>the deficiency</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Blind Literature Packets</td>
<td>Treated as Letter or Parcel whichever is less and</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>the deficiency unless it is admissible as a Book</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>packet</td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Registered Newspapers</td>
<td>Double the deficiency</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Treated as Book Packet or Periodical as the case may</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>be and the deficiency</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Parcel</td>
<td>To be reported</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1) If it contains prohibited articles:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Should not be transmitted further.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2) If found in letter box:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Should be registered irrespective of the wt &amp;</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>superscription. If there is deficiency, double the</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>rate to be taxed (postage &amp; registration fee)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3) If it contains, more than one communication:</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Each communication in excess of one,</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>should be treated as unpaid letter and double the</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>deficiency (while calculating the tax amount,</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>postage paid already will not be taken into</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>account. If addressee refuses, it</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>will be delivered to sender and no amount will be</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>recovered from him.)</td>
<td></td>
</tr>
</tbody>
</table>
1. **SPEED POST**

   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. However articles weighing less than 50 grams are charged @ Rs 35 under the “One India, One Rate”. Maximum weight ... 35 Kgs

   Apart from on-line tracking for corporate customers and to regular users, Speed Post Provides free pickup, credit facilities (Book Now Pay Later), account management and personalized services.

<table>
<thead>
<tr>
<th>Weight</th>
<th>Local (within municipal limits)</th>
<th>Upto 200 Kms.</th>
<th>201 to 1000 Kms.</th>
<th>1001 to 2000 Kms.</th>
<th>Above 2000 Kms.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto 50 grams</td>
<td>INR 15</td>
<td>INR 35</td>
<td>INR 35</td>
<td>INR 35</td>
<td>INR 35</td>
</tr>
<tr>
<td>51 grams to 200 grams</td>
<td>INR 25</td>
<td>INR 35</td>
<td>INR 40</td>
<td>INR 60</td>
<td>INR 70</td>
</tr>
<tr>
<td>201 grams to 500 grams</td>
<td>INR 30</td>
<td>INR 50</td>
<td>INR 60</td>
<td>INR 80</td>
<td>INR 90</td>
</tr>
<tr>
<td>Additional 500 grams or part thereof</td>
<td>INR 10</td>
<td>INR 15</td>
<td>INR 30</td>
<td>INR 40</td>
<td>INR 50</td>
</tr>
</tbody>
</table>

   The above tariff will be exclusive of taxes. The taxes will have to be paid extra as notified by the Central Government from time to time.

   Fee for Proof of Delivery (POD) .......................... Rs 10/-+Taxes

   For regular users, Speed post provides delivery ‘anywhere in India’ under contractual service. 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.

   **Speed Post Track and Trace Service** (SpeedNet) : SpeedNet is the on-line track and trace service. Using the thirteen digit barcode that identifies the Speed Post consignment, customers can track Speed Post consignments from booking to delivery. Log on to [www.indiapost.gov.in](http://www.indiapost.gov.in) for tracking the consignments.

   **Speed post international service**: backed by Universal Postal Union, EMS Speed Post offers economical and fast service to 100 foreign countries.

   **Speed Post Home Collection**: With a view to provide convenience for the customers, Speed Post provides collection from the premises of the customers through on-call collection and regular collection.
Dimension:
Speed Post Articles shall not exceed 1.50 metres for any one dimension or 3 metres for the sum of the length and the greatest circumference measured in a direction other than that of the length

2. EXPRESS PARCEL

- Express parcel was introduced w.e.f 02.12.2013.
- Facility available for both Retail & Contractual (corporate) customer
- The maximum length of Express parcel shall not exceed 100 centimeters in any one dimension and 180 centimeters for length and girth together
- Minimum Chargeable Weight - 500 gms.
- Maximum Weight – Retail Customer – 20 Kg & Contractual Customer – 35 Kg
- Maximum Weight – 10 kg (if deliverable at BO)
- VP facility for Retail customer up to Rs 5000/-
- COD facility for Contractual Customer up to Rs 50,000/-
- Insurance facility available
- No redirection facility
- Transmission by Air
- For contractual customer – Advance deposit, Credit facility, Free pickup facility

The tariff for Express Parcel shall be as mentioned below:

<table>
<thead>
<tr>
<th>Weight slab</th>
<th>distance</th>
<th>Upto 500 gms</th>
<th>Every additional 500 gms up to 5 kgs</th>
<th>Every addl. 500 gms above 5 kgs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local</td>
<td></td>
<td>Rs.30</td>
<td>Rs.8</td>
<td>Rs.10</td>
</tr>
<tr>
<td>Within state</td>
<td></td>
<td>Rs.50</td>
<td>Rs.14</td>
<td>Rs.16</td>
</tr>
<tr>
<td>Neighbouring state</td>
<td></td>
<td>Rs.60</td>
<td>Rs.18</td>
<td>Rs.20</td>
</tr>
<tr>
<td>Other state</td>
<td></td>
<td>Rs.80</td>
<td>Rs.20</td>
<td>Rs.22</td>
</tr>
<tr>
<td>Between Metro and State Capital *</td>
<td></td>
<td>Rs.70</td>
<td>Rs.18</td>
<td>Rs.20</td>
</tr>
<tr>
<td>National Capital Region- Delhi / Ghaziabad / Noida / Greater Noida / Faridabad</td>
<td></td>
<td>Rs.40</td>
<td>Rs.10</td>
<td>Rs.12</td>
</tr>
</tbody>
</table>

*provided it is not covered within State or neighbouring state

The above tariff is exclusive of taxes and the taxes, if leviable, have to be paid extra as notified by the Central government from time to time.

3. BUSINESS PARCEL:

Business Parcel service is available to contractual customers only. The contractual Customers who sign agreement with the Dept shall be eligible to avail "Business Parcel" service. The main features of the product are as follows:

1. The minimum chargeable weight for booking business parcel shall be 2 KG and the maximum weight for which business parcel may be booked, shall be 35 Kg. They are transmitted by Surface only.

2. Express Parcel and Business parcel booked by a customer who signs agreement with the dept, shall not exceed 1.50 metres for any one dimension or 3 metres for the sum of
the length and greatest circumference measured in a direction other than that of the
length.
3. The tariff for business Parcel shall be as mentioned below:

<table>
<thead>
<tr>
<th>Weight slab</th>
<th>distance</th>
<th>Upto 2 kg</th>
<th>Every additional 1 Kg upto 5 kgs</th>
<th>Every addl. 1 Kg above 5 kgs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local</td>
<td></td>
<td>Rs.45</td>
<td>Rs.12</td>
<td>Rs.14</td>
</tr>
<tr>
<td>Within state</td>
<td></td>
<td>Rs.80</td>
<td>Rs.20</td>
<td>Rs.22</td>
</tr>
<tr>
<td>Neighbouring state</td>
<td></td>
<td>Rs.100</td>
<td>Rs.25</td>
<td>Rs.28</td>
</tr>
<tr>
<td>Other state</td>
<td></td>
<td>Rs.115</td>
<td>Rs.30</td>
<td>Rs.32</td>
</tr>
<tr>
<td>Between Metro and State Capital *</td>
<td></td>
<td>Rs.105</td>
<td>Rs.25</td>
<td>Rs.28</td>
</tr>
<tr>
<td>National Capital Region - Delhi / Ghaziabad / Noida / Greater Noida / Faridabad</td>
<td></td>
<td>Rs.70</td>
<td>Rs.15</td>
<td>Rs.18</td>
</tr>
</tbody>
</table>

*provided it is not covered within State or neighbouring state

The above tariff is exclusive of taxes and the taxes, if leviable, have to be paid extra as notified by the Central government from time to time

**Cash on Delivery system**

The customers who signs agreement with the department can send Cash on Delivery articles for transmission through Post in respect of Speed Post, Express Parcel and Business parcel articles.

The amount specified for recovery from address in the case of any such postal article shall not exceed **fifty thousand rupees** and shall not include a fraction of rupee.

Such COD articles should not contain coupons, tickets, certificates or introductions designed for the sale of goods on what is known as “snowball system”

In addition to Postage, insurance fee whenever leviable, the sender of the postal article intended to be transmitted by post as Cash on Delivery article shall be required to pay the following additional fee on delivery of such postal article.

<table>
<thead>
<tr>
<th>Amount</th>
<th>Schedule of fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto Rs.5000/</td>
<td>2% of the amount recovered or Rs.50/ whichever is more</td>
</tr>
<tr>
<td>Above Rs.5000/</td>
<td>Ts.100/+1% of amount exceeding Rs.5000</td>
</tr>
</tbody>
</table>

The above fee shall be exclusive of taxes and the taxes, if leviable, have to be paid extra as notified by the Central Govt. from time to time.

Insurance of COD articles is **not** compulsory irrespective of amount of recovery from addressee.
Dimension:
Express & Business Parcels booked by Contractual customer shall not exceed 1.50 metres for any one dimension or 3 metres for the sum of the length and the greatest circumference measured in a direction other than that of the length

Express Parcels booked by Retail Customer shall not exceed 1.00 metres for any one dimension or 1.80 metres for the sum of the length and the greatest circumference measured in a direction other than that of the length.

**Book Now Pay Later scheme (BNPL)**

This facility is provided for Contractual Customers for the following services.

1. Speed Post
2. Express Parcel
3. Business Parcel

Any Bulk customer is eligible for credit facility on entering into an agreement with the Department. Bulk / Contractual customer is defined as anyone who Rs. 10,000/- worth business in a calendar month. However, this limit can be revised based on business requirement by Head of the Circle on case to case basis.

Customer has to apply for availing BNPL facility with the Divisional Head. The application will be forwarded to the Postmaster General for approval.

Once the bulk customer is granted approval, he can tender speed post / express parcel / business parcel articles in bulk at booking offices everyday without making any payment at the time of booking.

The booking office sends a monthly bill on the articles booked in the previous month on or before 7th of subsequent month, and the customer has to pay the amount on or before last day of the month in which bill is raised.

For customers providing monthly business of more than Rs. 50 lakhs, if opted, the bill may be raised on fortnightly basis. However, the applicable discount for such customers will be adjusted on monthly basis in the bill raised in 2nd fortnight of the month.

For fortnight billing, 1st bill will be raised by 22nd day of the current month which shall be paid on or before 7th day of the following month. The bill of 2nd fortnight will be issued on 7th day of the following month which shall be paid on or before the last day of the month in which bill is raised i.e, due date.

If it is not paid within the due date, a penalty at the rate of 12% will be charged.

**Volume Based Discount Structure for Speed/ EP/ BP**

Volume based discounts are given to customers who post articles for Rs. 50,000/- or more in a calendar month at the prescribed rates. Customer login can also be provided to corporate customers for MIS and tracking purposes.

**Speed Post/Express Parcel/ Business Parcel discount Structure for Contractual Customers**

<table>
<thead>
<tr>
<th>Monthly Revenue In Rupees</th>
<th>Discount Rate (Credit Facility)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Speed Post</td>
</tr>
<tr>
<td></td>
<td>Express Parcel/ Business Parcel</td>
</tr>
<tr>
<td></td>
<td>Domestic</td>
</tr>
<tr>
<td>----------------------</td>
<td>-------------</td>
</tr>
<tr>
<td>50,001 to 5,00,000</td>
<td>10%</td>
</tr>
<tr>
<td>5,00,001 to 25,00,000</td>
<td>15%</td>
</tr>
<tr>
<td>25,00,001 to 1,00,00,000</td>
<td>20%</td>
</tr>
<tr>
<td>1,00,00,001 to 5,00,00,000</td>
<td>25%</td>
</tr>
<tr>
<td>Above 5,00,00,000</td>
<td>30%</td>
</tr>
</tbody>
</table>

- 1% additional discount to those customers who either avail advance deposit facility or make payment at the time of booking.
- 2% additional discount for customers having monthly revenue more than 25 lakh who either avail advance deposit facility or make payment at the time of booking.
- Booking data is to be made available to the booking office in electronic format as prescribed.
- In case booking data received with a paper manifest only without soft copy, the discount would be reduced by half.

**Discount Structure for Walk-in Customers for booking Speed/ EP**

In order to attract walk-in or one time customers who book articles across the counter the following discount structure will be offered (No need of any agreement or contract)

<table>
<thead>
<tr>
<th>Daily Revenue In Rupees</th>
<th>Discount rate for Speed Post</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,000 to 1,00,000</td>
<td>5%</td>
</tr>
<tr>
<td>Above 1,00,000</td>
<td>10%</td>
</tr>
</tbody>
</table>

*Directorate Order No.10-23/2013-BD& MD dated 24.01.2017*

4. **BILL MAIL SERVICE**

Communications in the nature of financial statements, bills, monthly account bills or any such other items of similar nature may be posted by a service provider to customers at least once in 90 days under this service. This service is available for circumscribed area like one city or one district or twin city.

The Bill Mail Service does not include communication in the nature of letter mail or having personal communication or exclusive commercial publicity material.

The minimum quantity of articles to be posted at a time is 5000. Rate of postage will be Rs.3 for a weight not more than 50 grams and Rs.2/- for additional 50 grams or a fraction thereof. The mails will be received at identified locations. Bill mail shall be fully sorted pin code wise and bundled delivery post office wise. There is no credit facility.
5. **NATIONAL BILL MAIL SERVICE: -**

It is meant for destinations other than local ones which are serviced by the BMS (Bill Mail Service). NBMS articles will be accepted at BMS Centres. Articles have to be submitted in Pin code wise bundles with check slip. The minimum quantity to be posted at a time is 10000. The bill mail articles can be sent anywhere in India in pincode wise sorted bundles. The articles will be treated as first class articles, including for air transmission and handling, and would be provided with free e-IOD (electronic Intimation of Delivery) facility. The price of NBMS articles is Rs 5 for up to 50 grams and Rs 2/ for every additional 50 grams. As the e-IOD facility has not yet been fully operationalized in most computerized offices the customers are allowed the option to post their articles as a part of the business package also, and booking them as speed post.

6. **e-POST**

Whether in a metropolis or in a village, one can send and receive e-messages through e-post even without the sender or the addressee having access to a computer or internet. By using e-post prepaid cards, e-mail can be sent to a Post Office for delivery through the Postman. e-post prepaid cards can be used by logging on to www.indiapost.nic.in. Multiple letters/communications, interview letters, notices can be sent using e-post service. Messages in any language are accepted as they are scanned before transmission. The tariff for e-post is just Rs 10 per page in A4 size. The tariff for the pre-paid users is Rs. 6 per page in A4 size. Internet cafes can offer this service to the customers.

The ePost service is now extended with following features:

1. **Many to one:** This facilitates sending of same ePost message from many senders to one recipient on recipients email inbox

The charges for this ePost facility is as under:
- Rs.5/per page of A4 size for the 1st sender
- Rs.5/per attachment thereof (upto 1 MB)
- Rs.5/ for each subsequent sender

2. **One to many:** This facilitates sending of same ePost message from a sender to multiple recipients on recipients email inbox.

The charges for this ePost facility is as under:
- Rs.5/per page of A4 size for the first 10 recipients
- Rs.5/per attachment thereof (upto 1 MB)
- Rs.5/ for each subsequent recipient from 11th to 20 the recipient
7. **DIRECT POST**

Unaddressed postal articles like letters, cards, brochures, questionnaires, pamphlets, samples, coupons, posters etc or any other form of printed communication that is not prohibited under the Indian Post Office Act can be sent.

Minimum quantity of 1000 pieces can be accepted under the Direct Post. Size of the article should not exceed the length and width of and A3 size paper. Direct Post articles will be accepted at the counter of identified post offices. In case the sender desires the articles to be printed or requires any other pre-mailing activity, including franking, inserting, gumming pasting etc, this could also be provided on payment under the Business Post separately.

The price for the Direct Post articles is as follows:

- **Local up to first 20 gms** - Rs. 1.50 per article
- **Intercity up to first 20 gms** - Rs. 2.00 per article
- **For every additional 20 grams or part there of** - Re. 1.00 per article

Discount of 5% is admissible if the number of articles tendered at one time exceeds 50000.

8. **LOGISTICS POST**

Operates between two fixed stations / cities. Any material other than prohibited items can be transmitted. Consignment should be packed and addressed to individual consignee. Minimum chargeable weight is 50 kg. There is no upper weight limit. If the consigner gives more than one article/piece addressed to one consignor, they are to be treated as one consignment and the charges are worked out accordingly. Insurance facility is available. Insurance is optional. Ware housing facility is offered as a Value added Service.

Minimum charge for a consignment is Rs 50 plus Docket charge of Rs 100. Charges include delivery and pick up. Tariff is based on weight and volume ie volume 10 cubic feet or part thereof is equal to 50 kg. Every additional cubic feet or part thereof is treated as 5 kg. Octroi/Toll Tax, Storage, demurrage charges are additional. Loading and unloading is free up to 500 kgs. Above 500 kg Rs 1000/- per ton separately.

9. **FLAT RATE BOXES (FRB)**

This is a value addition which ensures safe transmission of articles through usage of standardized packing. This facility is available for both domestic and international mail. The rate prescribed is based on the weight specified for the article and is inclusive of postage. In case of boxes for international mail, customs declaration form is available with the box as well as the barcode. Flat rate boxes service was discontinued with effect from 15th June 2018.

10. **BUSINESS POST**
BUSINESS POST offers total business solutions for the business users by providing pre mailing services. It provides value addition to all traditional services offered by the Post in the form of collection, inserting, addressing, sealing, franking etc. Annual reports are accepted on pre-payment of postage in cash under special license.

Charges (these charges are in addition to the postage)

<table>
<thead>
<tr>
<th>Activity (per article) (Rate w.e.f. 01.04.15)</th>
<th>Unregistered (Rs.)</th>
<th>Registered (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collection</td>
<td>0.30</td>
<td>0.50</td>
</tr>
<tr>
<td>Folding before insertion</td>
<td>0.10</td>
<td>0.20</td>
</tr>
<tr>
<td>Insertion</td>
<td>0.20</td>
<td>0.20</td>
</tr>
<tr>
<td>Franking</td>
<td>0.40</td>
<td>0.50</td>
</tr>
<tr>
<td>Manual addressing</td>
<td>0.50</td>
<td>0.50</td>
</tr>
<tr>
<td>Sealing</td>
<td>0.20</td>
<td>0.20</td>
</tr>
<tr>
<td>Pasting preprinted labels gummed</td>
<td>0.05</td>
<td>0.05</td>
</tr>
<tr>
<td>Pasting preprinted labels which are not gummed</td>
<td>0.10</td>
<td>0.10</td>
</tr>
<tr>
<td>Insertion to be matched with the address</td>
<td>0.15</td>
<td>0.15</td>
</tr>
<tr>
<td>Special handling for articles weighing up to 100 grams</td>
<td>0.30</td>
<td>0.70</td>
</tr>
<tr>
<td>Special handling for every additional 100 grams or part thereof</td>
<td>0.20</td>
<td>0.20</td>
</tr>
<tr>
<td>For continuous stationery that requires cutting</td>
<td>0.05</td>
<td>0.05</td>
</tr>
</tbody>
</table>

11. **RETAIL POST**

Retail Services like sale of application forms on behalf of Organisations, Universities, Corporate and Business Organisations and Autonomous bodies on commission basis are offered through the PO counter.

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.

12. **eBillPOST / ePAYMENT**:

It is a ‘Many to one’ service through which bills (telephone, electricity etc) paid by customers in Post Office are electronically consolidated. The main features of the service are as under:

- Post Office collects bill payment across the counter from customers on behalf of Service Providers for billers like BSNL, Airtel, and RTO 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 a web interface.
- The accounts are consolidated electronically and amount paid to the Biller at one point convenient to 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.

13. MEDIA POST

Media Post provides opportunities to the corporate customers/Government organizations and other private institutions to have their products/services advertised on Postcards, Inland Letter Cards, Envelopes, Aerogramme, Post Office Savings Bank Pass Book, Postal Stationery, and Letter Boxes etc. Advertisement in postal stationery is thus very useful to the advertiser in giving wide publicity. Requisition for advertisements in postal stationery is to be sent to the Chief Postmaster General of the area.
MAIL NETWORK OPTIMISATION PROJECT

In order to improve the quality of mail processing and transmission department has undertaken Mail Network Optimisation Project (MNOP) during March 2010.

Project was commenced with the objectives to

- Resolve Structural issues in Mail operations.
- Reduce the flow of mail between different centres
- Reduce sorting complexities & number of bags handled
- Bring in Cost Effectiveness
- Use the best practices used globally, in India Post.
- Ensure consistency and reliability in Mail Operations
- Bring Transparency & Accountability in Mail Operations by MIS

The project was implemented in phased manner as follows.

- Speed Post - 10.11.2010
- First Class Mails - 15.02.2012
- Second Class Mails - 22.05.2012
- Parcels - 02.12.2013
- Express Parcels - 02.12.2013

Under this project, network pattern for flow of mail has been revised to two tier network for all types of mails.

Accordingly, mail offices were identified as National Sorting Hubs (NSH) / L-1 Mail Offices / Parcel Hubs / Express Parcel Hubs for exchange of mails through-out the country.

Some mail offices were identified as Intra Circle Hubs (ICH) / L-2 Mail Offices / Parcel Hubs / Express Parcel Hubs for exchange of mails within a postal circle.

The details of L-1 / L-2 MOs, NSHs / ICHs and Parcel Hubs are as follows.

<table>
<thead>
<tr>
<th>Mail Item</th>
<th>Number of NSHs / PH / EPH</th>
<th>L-1</th>
<th>Number of ICHs / L-2 office / PHs / EPH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speed Post</td>
<td>90 NSHs</td>
<td></td>
<td>147 ICHs (Variable)</td>
</tr>
<tr>
<td>First Class &amp; Registered Mails</td>
<td>89 L-1 Offices</td>
<td>244 L-2 Offices</td>
<td></td>
</tr>
<tr>
<td>Second Class Mails</td>
<td>86 L-1 Offices</td>
<td>241 L-2 Offices</td>
<td></td>
</tr>
<tr>
<td>Parcel</td>
<td>86 L-1 PH</td>
<td>241 L-2 PH</td>
<td></td>
</tr>
<tr>
<td>Express Parcel</td>
<td>86 L-1 EPH</td>
<td>240 L-2 EPH</td>
<td></td>
</tr>
</tbody>
</table>

Every post office is mapped with one of the L-1 offices for inward first class & second class mails. Every post office is mapped either with L-1 or L-2 office for outward mail flow.
In case of speed post, every post office is mapped with NSH. Some post offices are directly mapped with NSH and some are mapped along with ICH.

As per the revised network pattern, there is no mail flow between post office to post office and the mail flow is as follows.

**Outward Mail Flow**

<table>
<thead>
<tr>
<th>Your Office</th>
<th>Mail Flow</th>
</tr>
</thead>
<tbody>
<tr>
<td>NSH</td>
<td>Can close SP bag to</td>
</tr>
<tr>
<td></td>
<td>• All other NSHs in the country</td>
</tr>
<tr>
<td></td>
<td>• All ICHs in the Circle</td>
</tr>
<tr>
<td></td>
<td>• POs mapped (directly or through ICH) with it</td>
</tr>
<tr>
<td>ICH</td>
<td>Can close SP bag to</td>
</tr>
<tr>
<td></td>
<td>• All ICHs / NSHs in the Circle</td>
</tr>
<tr>
<td></td>
<td>• POs mapped with it</td>
</tr>
<tr>
<td>L-1 Mail Office / Parcel Hub / EPH</td>
<td>Can close L / PL / EP bag to</td>
</tr>
<tr>
<td></td>
<td>• All other L-1 MO / PH / EPH in the country</td>
</tr>
<tr>
<td></td>
<td>• All L-2 MO / PH / EPH in the Circle</td>
</tr>
<tr>
<td></td>
<td>• POs mapped with it</td>
</tr>
<tr>
<td>L-2 Mail Office / Parcel Hub / EPH</td>
<td>Can close L / PL / EP bag to</td>
</tr>
<tr>
<td></td>
<td>• All L-1 &amp; L-2 MO / PH / EPH in the Circle</td>
</tr>
<tr>
<td></td>
<td>• POs mapped with it</td>
</tr>
<tr>
<td>POs mapped directly with NSH</td>
<td>Close 2 SP Bags (TD &amp; NTD) to NSH</td>
</tr>
<tr>
<td>POs mapped with ICH</td>
<td>• Close 2 SP Bag (TD &amp; NTD) to parent NSH</td>
</tr>
<tr>
<td></td>
<td>• Close 1 SP Bag (Home Circle other than TD of parent NSH) to ICH</td>
</tr>
<tr>
<td>POs mapped with L-1 or L-2 Mail Office / Parcel Hubs / EPH</td>
<td>Close bags to mapped L-1 or L-2</td>
</tr>
<tr>
<td></td>
<td>• 2 L Bags (TD &amp; NTD) First Class Unregd Mails</td>
</tr>
<tr>
<td></td>
<td>• 2 R Bags (TD &amp; NTD) First Class Regd Mails</td>
</tr>
<tr>
<td></td>
<td>• 1 L Bag containing all second class mails (except parcels)</td>
</tr>
<tr>
<td></td>
<td>• 1 PL bag containing parcels &amp; second class registered mails</td>
</tr>
<tr>
<td></td>
<td>• 2 EP Bags (TD &amp; NTD) containing Express Parcels</td>
</tr>
</tbody>
</table>

**Inward Mail Flow**

<table>
<thead>
<tr>
<th>Your Office</th>
<th>Mail Flow</th>
</tr>
</thead>
</table>


<table>
<thead>
<tr>
<th>NSH</th>
<th>Receive SP bags from</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>- All other NSHs in the country</td>
</tr>
<tr>
<td></td>
<td>- All ICHs in the Circle</td>
</tr>
<tr>
<td></td>
<td>- POs mapped (directly or through ICH) with it</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ICH</th>
<th>Receive SP bag from</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>- All ICHs / NSHs in the Circle</td>
</tr>
<tr>
<td></td>
<td>- POs mapped with it</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>L-1 Mail Office / Parcel Hub / EPH</th>
<th>Receive L / PL / EPH bag from</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>- All other L-1 MO / PH / EPH in the country</td>
</tr>
<tr>
<td></td>
<td>- All L-2 MO / PH / EPH in the Circle</td>
</tr>
<tr>
<td></td>
<td>- POs mapped with it</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>L-2 Mail Office / Parcel Hub / EPH</th>
<th>Receive L / PL / EP bag from</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>- All L-1 &amp; L-2 MO / PH / EPH in the Circle</td>
</tr>
<tr>
<td></td>
<td>- POs mapped with it</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>POs mapped directly with NSH</th>
<th>Receive SP Bags from NSH</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>POs mapped with ICH</th>
<th>Receive SP Bags from parent NSH</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Receive SP Bags from ICH</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>POs mapped with L-1 or L-2 Mail Office / Parcel Hubs / EPH</th>
<th>Receive bags from mapped L-1 or L-2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>- L Bags containing First Class Unregd Mails</td>
</tr>
<tr>
<td></td>
<td>- R Bags containing First Class Regd Mails</td>
</tr>
<tr>
<td></td>
<td>- L Bag containing all second class mails (except parcels)</td>
</tr>
<tr>
<td></td>
<td>- PL bag containing parcels &amp; second class registered mails</td>
</tr>
<tr>
<td></td>
<td>- EP bag containing Express Parcels</td>
</tr>
</tbody>
</table>

As part of the project, processes followed at Speed Post Centres, Computerized Registration Centres (CRCs), Parcel & Express Parcel Hubs and other mail offices have been redesigned. For example, the lay-out of the operational area has been changed and an assembly line processing has been introduced at Speed Post hubs and CRCs, wherein a designated group of officials perform the specified job of receipt scan, sorting and dispatch scan instead of a single official doing all the operations for a set of articles. The responsibility of handling has been shifted from individual responsibility for individual articles to group responsibility for a particular operation. This change has helped to bring in team work and group dynamics into the work culture of these centres. The work process is depicted as below:
The changes in the process flow have been combined with introduction of newly designed equipment like sorting cases, roller containers, trays trolleys etc. The newly designed sorting case facilitates faster sorting of mail of all shapes and sizes. The selections on a sorting case have been prescribed based on the mail profile so that about 70 to 80% of mail could be sorted for final destination in the first stage itself. New operational equipments, such as roller containers and tray trolleys provide operational ease.

**PARCEL NETWORK OPTIMISATION PROJECT (PNOP)**

The proportion of parcels in mail volumes has been steadily increasing in recent years. The Department of Posts has formulated a plan to restructure its parcel network, systems and processes in order to provide a reliable distribution channel for e-commerce shipments and other parcels.

Accordingly, the Parcel Network Optimization Project (PNOP) has been conceptualized to define a new network structure, redesign operational processes, develop an effective performance management system and develop an optimal delivery mechanism for parcels.

Standardized equipment has also been designed and is being provided to parcel processing centres to improve parcel handling capacity aided by revised operational processes.

This process optimization is backed by a strong web based monitoring system delivering quality MIS that enables the management to follow up the performance of each sorting hub / L-1 Offices / Parcel Hubs. The web portals are as follows.

The link for speed post is [http://mnopdashboard.cept.gov.in/speedpostkpi/](http://mnopdashboard.cept.gov.in/speedpostkpi/)

The link for other mails is [http://mnopdashboard.cept.gov.in/regdkpi/](http://mnopdashboard.cept.gov.in/regdkpi/)

Every NSH / ICH / L-1 Mail offices / DO / CO are given login ids and passwords for monitoring the performance.
The operations have been standardised and linked to the Key Performance Indicators (KPIs) to ensure that the prescribed operating procedure is adopted by all the operational units.

The following KPIs (Key Performances Indicators) are monitored.

- D+X  TD & NTD
- Missorts  TD & NTD
- Full Scan Compliance  TD & NTD
- Inbound Operation Performance
- % of TD articles without delivery scan
  - Even after expiry of 5 days from booking
- Missing Pincodes
- Bags without proper bag labels
- Duplicate barcodes

Besides, KPIs, delivery performance, bag transits etc are also monitored.

Decreased transmission time and better tracking of articles directly transfer the benefit of the project to the customers by way of improvement in quality.

The MNOP project is given silver award by Department of Administrative Reforms & PG, Government of India under the National Award for e-Governance 2012-13 for the outstanding performance in citizen-centric service delivery.

Network optimisation, streamlining of operation and automation of mail processing would help the department in improving the mail processing and transmission and also to compete with the international players in the market in terms of quality of services.

**Ways to improve the MNOP KPIs**

Every day, track few articles delivered with higher D+X and analyze the reasons for Delay to eliminate the shortcomings.

- Avoid missorting
  - If required, arrange sorting practice at workplace
- Avoid wrong bagging
- Avoid wrong despatch
- Perform standard process in Speednet / RNet / ParcelNet
- Ensure successful Speednet / RNet / ParcelNet communication
- Avoid set to set / day to day transfer of mails
- Watch the delivery performance of POs
- Watch the bag tracking reports and find out the point of delay
INTERNATIONAL MAILS

Introduction

Mails, to and from foreign countries are called the International Mails / Foreign Mails.
- Collection Procedure (Posting / Booking) is laid down in PO Guide Part II
- Processing Procedure is laid down in LETTER POST MANUAL, PARCEL POST MANUAL AND EMS MANUAL issued by UPU.
- Collection and Delivery at any Post Office

Processing of mails happens at Offices of Exchange located in Mumbai, Delhi, Kolkata, Chennai and Kochi.

Products and Services

1. **Letter Post LC/AO** (Letter et Cartes / Autres Objects (French Word))
   - Post Card, Aerogramme, Letter, Printed Paper, Small Packets (Max Wt. 2kg)
   - Blind Literature (Max Wt. 7 Kgs)
   - Bulk (M) bag (Max Wt. 30kgs).

These are unregistered items and Registration is optional.

2. **Parcel**
   - Only Registered and Max Wt. 20kg
     - Air Parcel
     - Surface Parcel
     - Customs Declaration and Despatch Note are to be attached

3. **EMS**
   - Express Mail Service
     - Documents and Merchandise can be transmitted
     - Transmission by the fastest means
     - In India it is called "International Speed Post"

Modes of Transmission

1. **Surface Mail** - By Sea
2. **Air Mail** - By Air
3. **SAL Mail** - By surface within countries but by air between countries

Processing Centres

- LC/AO Mail, Parcel Mail, EMS Mail are processed in different Offices of Exchange
  - LC/AO Mails - At Air Mail Sorting Offices
  - Parcel Mail - At Foreign Post Offices
  - EMS Mail - At Speed Post Concentration Centres
Customs Examination

International Postal items are liable for customs examination. For this Foreign Post Offices have a Customs Examination Department being manned by officials from Customs and Excise Department. (Mumbai, Delhi, Kolkata & Chennai)

Same facility is available at Sub Foreign Post Offices located at Bangalore, Kochi, Ahmadabad, Varanasi & Srinagar.

Booking & Transmission

- Post Offices, Offices of Exchange, Security Agencies, Revenue Agencies, Air Carriers, Shipping Companies and Port Authorities are got involved in the transmission of International Mail
- Postal Operator in the Origin Country collects Postage Charges. It has to pay certain amount to the destination country towards sorting and delivery. It is called:
  - Terminal Dues for LC/AO Mails
  - Inward Land Rate (ILR) for Parcel Mail
  - Delivery Charge for EMS Mail

India Post gets the amounts as below for delivering foreign inward mail.

- SDR (Special Drawing Rights) 4.049 for 1 kg of LC/AO mail
- 0.6 SDR Extra for each Registered letter
- 1 SDR Extra for each Insured article
- Minimum of 3.5 SDR for EMS Document
- Minimum of 5 SDR for EMS Merchandise
- Almost 7 SDR's for a Parcel

Similar amount is paid to foreign Postal administrations for outward foreign mail delivered in their countries.

- Strict quality norms are fixed for foreign mails. These are legally binding between the Postal Operators. If it is deviated, payment of delivery charges will be reduced.
- Foreign mails are processed on a UPU designed computerized system called “International Postal System” (IPS)
- LC/AO articles (Registered), Parcel articles and EMS articles should be containing respective Alpha Numeric Barcode starting with R, C and E respectively.
- Wrong barcode would result in levy of penalty.
- All these accountable articles must have customs declaration forms duly attached with. They are:
  - CN 22 for value less than SDR 300
  - CN 23 for value more than SDR 300
- Customer has to furnish all relevant documents (NOC – No Object Certificate) required at the destination country in the case of sending merchandise items.

<table>
<thead>
<tr>
<th>Merchandise Type</th>
<th>Document to be obtained</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Medicines</td>
<td>NOC from Asst. Drug Controller</td>
</tr>
<tr>
<td>----------------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td>Plant Origin</td>
<td>NOC from Plant Quarantine Controller</td>
</tr>
<tr>
<td>Animal Origin</td>
<td>NOC from Animal Quarantine Controller</td>
</tr>
<tr>
<td>Leather Origin</td>
<td>NOC from Central Leather Research Institute</td>
</tr>
</tbody>
</table>

- Customer has also to furnish an instruction on disposal of the article in case of non delivery by a “CP 71 Despatch Note”
- Customer has to furnish the ID Proof of the sender while booking the EMS Merchandise or Parcels which should be filed separately after noting the Barcode number on the copy of the ID Proof.

**Process Flow of Outward Mails in IPS Web System**

- Article Booked Event – A
- Article sent to OE /sent for Customs Clearance Event – B
- Cleared article sorted as per circulation List & scanned into IPS & sent to destination Event – C
- Destination country receives at its O/o Exchange Event – D
- Sent to its Customs department Event – E
- Sent to its Delivery Office Event – F
- Received at the Delivery Office Event – H
- Final Delivery Event – I

**Process Flow of Inward Mails in IPS Web System**

- Mail received at O/o Exchange Event – D
- Sorting & sent to customs department Event – E
- After clearance sent to Delivery office Event – F
- Received at Delivery office Event – H
- Collection of CD amount, if so & delivered Event – I
  - Delivery information is updated in IPS Web Site

**Delivery of Foreign Mails**

- Leaving O/o Exchange, Foreign mail merges with domestic mail stream. But, delivery norms differ.
- Registered Parcel & EMS articles are to be delivered as per notified norms, based on PIN Code. If norms deviated, 15% of delivery charge will be lost.
- Foreign Mail should be delivered on the date of arrival at the PO and delivery information uploaded on IPS Web Site / Speed net.

**Enquiry Dealings**

- O/o Exchange functions as the Agency to respond queries on delivery of Foreign mail.
• Online IPS Web Track & Trace System is available in India Post Web Site
• Events of each Article with date, time & place can be seen by the customer.

Enquiry Systems

Just like, Web based CCC for inquiry of complaints in India Post, the following systems are available for handling complaints / inquiries on International Mails.

<table>
<thead>
<tr>
<th>Mail Type</th>
<th>Name of System</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMS</td>
<td>RUGBY</td>
</tr>
<tr>
<td>Parcel</td>
<td>CRICKET</td>
</tr>
<tr>
<td>LC/AO</td>
<td>PRIME</td>
</tr>
</tbody>
</table>

International Postal Tariff

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Name of Service</th>
<th>Item</th>
<th>Name of the country</th>
<th>Rate (In INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i )</td>
<td>Letters</td>
<td>Up to 20 grams</td>
<td>For all the countries</td>
<td>20.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>For every additional 20 grams or part thereof up to 2000 grams</td>
<td></td>
<td>10.00</td>
</tr>
<tr>
<td>(ii )</td>
<td>Small Packets</td>
<td>Up to 100 grams</td>
<td>For all the countries</td>
<td>60.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>For every additional 100 grams or part thereof up to 2000 grams</td>
<td></td>
<td>45.00</td>
</tr>
<tr>
<td>(iii )</td>
<td>Printed Papers</td>
<td>Up to 20 grams</td>
<td>For all the countries</td>
<td>15.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>For every additional 20 grams or part thereof up to 2000 grams</td>
<td></td>
<td>10.00</td>
</tr>
<tr>
<td>(iv)</td>
<td>Blind Literature Packets</td>
<td>For all the countries</td>
<td>Exempted from postage</td>
<td></td>
</tr>
<tr>
<td>(V)</td>
<td>Post Card (Single)</td>
<td>(i) Pakistan, Bangladesh, Nepal and Bhutan</td>
<td></td>
<td>4.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(ii) Asian Pacific Postal Union countries except Pakistan, Bangladesh Nepal and Bhutan</td>
<td></td>
<td>6.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(iii) Universal Postal Union countries other than those referred to in (i) and (ii) above.</td>
<td></td>
<td>7.00</td>
</tr>
</tbody>
</table>

M Bag

2. The following rates for postage shall be chargeable on the gross weight of M Bag of printed matter when the postage is prepaid, namely:-

<table>
<thead>
<tr>
<th>M BAG (Formerly referred as Bulk Bag)</th>
<th>For a weight Not exceeding 5 Kg. Per Kg. exceeding 5 Kg. up to 30 Kg. For all the countries</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>For a weight Not exceeding 5 Kg. For all the countries</td>
<td>600.00</td>
</tr>
<tr>
<td></td>
<td>Per Kg. exceeding 5 Kg. up to 30 Kg.</td>
<td>100.00</td>
</tr>
</tbody>
</table>
### SAL – Surcharge Rates (including M Bag and excluding for Postcard)

<table>
<thead>
<tr>
<th>Sector</th>
<th>Tariff for every 20 grams</th>
</tr>
</thead>
<tbody>
<tr>
<td>SAARC Countries</td>
<td>Rs. 2.00</td>
</tr>
<tr>
<td>Gulf Countries</td>
<td>Rs. 2.00</td>
</tr>
<tr>
<td>Other Countries in Asia (except SAARC and Gulf)</td>
<td>Rs. 3.00</td>
</tr>
<tr>
<td>Countries in Europe</td>
<td>Rs. 4.00</td>
</tr>
<tr>
<td>Countries in Africa</td>
<td>Rs. 4.00</td>
</tr>
<tr>
<td>Countries in N. America and Australia</td>
<td>Rs. 6.00</td>
</tr>
<tr>
<td>Countries in S. America</td>
<td>Rs. 8.00</td>
</tr>
</tbody>
</table>

### SAL – Surcharge Rates (for Postcard)

<table>
<thead>
<tr>
<th>Sector</th>
<th>Rate in Rs. (for every 20gms)</th>
</tr>
</thead>
<tbody>
<tr>
<td>South Asian Association for Regional Cooperation countries</td>
<td>NIL</td>
</tr>
<tr>
<td>Gulf countries</td>
<td>2.00</td>
</tr>
<tr>
<td>Other countries in Asia (Except South Asian Association for Regional Cooperation and Gulf)</td>
<td>3.00</td>
</tr>
<tr>
<td>All countries other than those referred to in serial numbers 1, 2 and 3 above</td>
<td>4.00</td>
</tr>
</tbody>
</table>

3. Rates for Airmail Post Card and Aerogramme

<table>
<thead>
<tr>
<th>Service</th>
<th>SAARC Countries, Afganistan, Sri Lanka, and Maldives</th>
<th>Pakistan, Bangladesh, Nepal and Bhutan.</th>
<th>APPU Countries except Pakistan, Bangladesh, Nepal and Bhutan</th>
<th>Universal Postal Union Countries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Airmail Postcard</td>
<td>12.00</td>
<td>8.00</td>
<td>12.00</td>
<td>12.00</td>
</tr>
<tr>
<td>Aerogramme</td>
<td>15.00</td>
<td>15.00</td>
<td>15.00</td>
<td>15.00</td>
</tr>
</tbody>
</table>

4. The rates of postage and airmail fees specified in the Schedule below shall be chargeable on postal articles posted in an Indian Post Office for transmission by air routes, to the countries and places mentioned in the Schedule and to which such mode of transmission is available.

**Air Surcharge (Applicable for Letters, Small Packets, Printed Papers & BLP)**

“SCHEDULE”

<table>
<thead>
<tr>
<th>SECTOR</th>
<th>Tariff for every 20 grams</th>
</tr>
</thead>
<tbody>
<tr>
<td>SAARC Countries</td>
<td>Rs. 2.00</td>
</tr>
<tr>
<td>Gulf Countries</td>
<td>Rs. 3.00</td>
</tr>
<tr>
<td>Other Countries in Asia(except SAARC and Gulf)</td>
<td>Rs. 4.00</td>
</tr>
<tr>
<td>Countries in Europe</td>
<td>Rs. 4.00</td>
</tr>
<tr>
<td>Countries in Africa</td>
<td>Rs. 5.00</td>
</tr>
<tr>
<td>Countries in North America and Australia</td>
<td>Rs. 7.00</td>
</tr>
<tr>
<td>Countries in South America</td>
<td>Rs. 9.00</td>
</tr>
</tbody>
</table>

**Registration Charges**

| Letters, Air Letters, Post Cards, Packets | Rs. 70.00 |
| M Bag of Printed Matter | Rs. 350.00 |

**International Postal Tariff**

**Supplementary Charges**

<table>
<thead>
<tr>
<th>SI No.</th>
<th>Name of service</th>
<th>Charges</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Advice of delivery (Acknowledgment) (fee for both surface Mail and air Mail articles) other than literature for blind</td>
<td></td>
</tr>
<tr>
<td></td>
<td>a) For Nepal and Bhutan</td>
<td>Rs 5</td>
</tr>
<tr>
<td></td>
<td>b) For other foreign countries, except Nepal and Bhutan</td>
<td>Rs 10</td>
</tr>
<tr>
<td>2</td>
<td>Warehousing charges for inward foreign packets (or bags) of printed papers and foreign small packets weighing more than 500 gms and inward value payable packets (or bags) of printed papers weighing more than 500 gms (No warehousing charges are levied on letters and postcard)</td>
<td>Rs 5 per day</td>
</tr>
<tr>
<td>3</td>
<td>Insurance fee (Service available only for some countries)</td>
<td>Same as inland</td>
</tr>
<tr>
<td>4</td>
<td>Late fee (both for registered and unregistered)</td>
<td>Rs 2</td>
</tr>
<tr>
<td>5</td>
<td>Delivery of small packets weighing more than 500 gms</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>Recall of article (Service available only for some countries)</td>
<td>30</td>
</tr>
<tr>
<td>7</td>
<td>Special charges for delivery to the addressee in person</td>
<td>5</td>
</tr>
<tr>
<td>8</td>
<td>Money Order for Nepal and Bhutan, Maximum value is Rs 2000/ for Bhutan, maximum value is Rs 20000/</td>
<td>Same as inland</td>
</tr>
</tbody>
</table>
MONEY REMITTANCES

Different types of money orders

**Ordinary MO** – This is a regular money order for an amount up to Rs. 5000/-. However, if the value is Rs 1000/- or more it is called High Value Money order (HVMO). This classification is for the purpose of accounting HVMOs in transmission and checking their genuineness. All MOs are despatched enclosing in Regd. bag.

**eMO (electronic MO)** – eMO is a money order which is transmitted from booking office to paying office through electronic process. The data of eMO booked will be available within the next few hours in the office of payment and payment can be made within a day itself.

**Service MO** – Amount remitted by Postal department to its employees or to any member of public.

**Value Payable MO (VPMO)** - Value payable money order is a special money order form prepared and signed by the sender of a VP article and sent along with the VP article to the office of destination for remittance of VP amount back to him. Amount collected on delivery of VP article is remitted to the sender through the VPMO system.

**Foreign M.O** - Money orders payable in Nepal and Bhutan and also other incoming Foreign MOs.

<table>
<thead>
<tr>
<th>Amount Rs.</th>
<th>Commission Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1001-10000</td>
<td>100</td>
</tr>
<tr>
<td>10001-30000</td>
<td>110</td>
</tr>
<tr>
<td>30001-50000</td>
<td>120</td>
</tr>
</tbody>
</table>

**Instant Money order** – This is a system through which immediate payment of money transfer is facilitated within India through an electronic remittance service in partnership with NIC.

Minimum: Rs.1000/-, Maximum: Rs.50,000/-

The payee can present any one of the following documents as ID proof.

a. Voter’s ID
b. PAN Card
c. Ration Card with photo of receiver
d. Post Office ID card
e. Driving License
f. Passport
g. Approved/Recognized Central government/State Government/PSU/Office/College/University ID card

If the iMO amount is up to Rs. 49,999/-, ID proof of the payee has to be obtained and if the amount is Rs. 50,000/-, ID proof and Address proof of the payee has to be obtained.

**Western Union Money Transfer (WUMT)**
As a result of collaboration of India Post with the Western Union Financial Services, USA, foreign inward remittance services are offered to the members of the public through selected post offices, subject to RBI guidelines. Through this facility, international remittances from all over the world to India are possible. Disbursements can occur within minutes of the remittances being made. The service is targeted to particularly fulfil the needs of NRI dependent families in India, visiting international tourists and foreign students studying in India.

The sender of the money transfer approaches any Western Union location in 185 countries and fills in “To Send Money” form and pays the principal amount and charges. The sender gets a Money Transfer Control Number (MTCN) on a receipt after the transaction is sent through the system. Thereafter, the sender calls up his / her payee and give information on the money sent.

The payee would come to the post office and fill up a form “To receive money”. The Payee has to submit a valid identification document in the form of a voter card, passport, driving licence or a post office identity card. Postmaster can waive documentary identification, if the payee is personally known to him. No money can be withdrawn by any messenger/agent of the receiver.

The amount will be paid in cash or cheque up to Rs. 50,000/- and by cheque only if the amount exceeds Rs. 50,000/-. However, foreigners can get cash payment irrespective of the amount.

A single beneficiary can receive a maximum of 30 remittances in a calendar year.

A maximum of 2500 USD can be received in a single remittance.

**IFS MONEY ORDER**

India Post has launched International Money Remittance service through International Financial System (IFS) Platform of Universal Postal union (UPU) to facilitate real time financial transactions across international boundaries. It is fast and easy payment of remittances from and to foreign countries though the medium of post offices. At present 56 countries are using the IFS platform to send the money across the world. Indiapost has agreement with few countries for money transmission using this platform. It is an Electronic International Money order (eMO).

**Features:**

International Money Order Service is offered by India Post in collaboration with UPU. For providing this service, India Post is utilizing the IFS software developed by UPU for international money remittance. Through the IFS software, the money remitted from a country is received at India. After reaching India, the data is transferred through eMO application to the eMO post Offices in the country. To transfer Data from IFS server to eMO server, a bridge application developed by CEPT is used. By integrating the IFS software with eMO software seamless transmission of money is made possible from/to any part of the globe. There is provision for both inward and outward transmission of remittance under this system.

We are having agreement with UAE, France, Sri Lanka, Ukraine, Mauritius, Russia, Cambodia and Laos for the inward remittance through IFS platform.
The service is available in all the eMO booking/payment offices. The payment under this service is made in Indian Rupees based on the exchange rate on the date of receipt of payment data at the central server of India Post.

For the normal IFS MO the payment up to Rs. 20,000/- can be paid through Postman at the door step and those payments exceeding Rs. 20,000/- up to Rs.50,000/- can be paid in cash at the PO counter. Any payment beyond Rs. 50,000/- has to be made through cheque only. For Urgent IFS MO, payment is always made at the counter only.

**Limits:**

All the payments through IFS MO is subject to the guidelines issued from time to time by the RBI. The limits are as follows.

- Inward limit is 2500 USD per transactions
- Outward limit is 5000 USD per transactions
- Maximum of 30 remittances per person per year.

**Types:**

Two types of payment are available under this system;

- IFS UMO (Urgent Money Order)
- IFS Money Order (Normal IFS MO)

**IFS Urgent MO:**

This money order can be paid in all the IFS MO offices irrespective of the address of the payee. The payee can approach any of the eMO office for receiving cash. He has to submit a valid ID proof and address proof. Based on the information from Payee, the post office will request for transfer of data from central server. After fetching the data from server, payment can be made. The payment under IFS UMO should be made within 2 days of the receipt of the IFS MO in India. The procedure for window payment is same as that followed for eMO. IFS UMO is valid for 30 calendar days.

**IFS Normal MO:**

This MO will be received in the PO pertaining to the payee’s address. The payment of IFS Normal MO can be sent through beat Postman as per the limit prescribed for payment. For IFS Normal MO Poste Restante facility is also available. The time line for paying the IFS Normal MO is 5 calendar days from the date of receipt in India and the MO is valid for 45 calendar days. For door step payment ID proof and address should be collected from the addressee. Any payment above Rs. 20,000/- intimation is sent through the Postman and window payment is made. Every payment beyond Rs 50,000/ has to be made through cheque only.

**Process flow:**

- Operator from remitting country books the transaction
- Data is transmitted through IFS of UPU Electronic data exchange (EDI)message
• EDI lands at IFS National server at CEPT Mysore
• IFS server transmits the data to e MO central server
• In case of normal IFSMO - e MO server pushes the MO to the concerned Post office according to payee PIN Code and for payment through eMO payment procedure.
• In case of urgent IFS MO - retained in the eMO server and on request from payee, the PO fetches data from central server and pay to the payee.
• While taking returns additional information related to ID proof is to be captured in the system

Value Additions:
• Tracking facility is available
• Sender can stop transmission and cancel the booked IFS MO on request
• Certificate of payment

Cancellation of IFS MO:
The sender can make the cancellation request at the country of origin. On receipt of such a request, the originating country will transmit the request through IFS system to the partner country. On receipt of the valid cancellation request from the partner country, the paying office can consider such request for cancellation. However the request for cancellation can be effected only if the MO received at the paying country has not been paid to the addressee by the time of receipt of the request. The administration of country of payment has to respond to the cancellation request within 5 working days from its receipt in the IFS system.

Invalid IFS Money orders:
Any MO in IFS will become invalid on expiry of the validity period.

- 45 days for normal IFS MO
- 30 days for Urgent IFS MO

The validity is fixed based on the bilateral agreement and it may vary from country to country. There is no provision for validating an invalid IFS MO. Upon expiry of the IFS MO, the MO will become invalid automatically in the system and will not be allowed for payment. The MO paid PA should cancel the invalid IFS MO immediately by writing in proper words “INVALID & EXPIRED” and should sign the form. The preservation period for invalid IFS MO will be 4 months and it will be kept in the custody of the supervisor.

Return of IFS money order to sender:
The IFS MO will be returned to the sender under following situations;
• If the beneficiary/payee deceased
• If the beneficiary/payee refuses to take payment
• If the address of payee stated in IFS MO is incorrect
• If there is any accepted request for cancellation of MO
• Upon expiry of validity period
• If the MO is addressed to a PIN code which is not a delivery MO office
• If the amount exceeds the limit prescribed for inward foreign MO
• The procedure prescribed for inward MO will be followed for refund of returned IFS MO to the remitter.
NATIONAL PENSION SYSTEM (NPS)

The NPS came into operation with effect from 1\textsuperscript{st} January 2004 and was made applicable to all new employees to Central Government service, except to Armed Forces, joining Government service on or after 1\textsuperscript{st} January 2004. The objective is to provide regular income in the old age and thereby the security coverage. The other attraction of the scheme is the reasonable market based returns in the long run. The GOI decided to roll out the Voluntary NPS for all citizens from 1\textsuperscript{st} May, 2009. Hence, various facilities (like opening Permanent Retirement Account, contributing to NPS etc) will be required to be provided to all the citizens (known as ‘Subscribers’ in the NPS) at various locations across India. These processes shall be carried out through the entities known as Points of Presence (POPs) appointed by the PFRDA. POPs shall provide the services under NPS through their network of branches called POP Service Providers (POP-SP).

Department of Posts acts as POP to operate the scheme through identified Post Offices (POP_SP). India Post is one of the POPs appointed by the PFRDA. The NPS scheme has been extended to all Head Post offices throughout the country from 01.05.2010. The department performs the following transactions in NPS:

- Subscriber registration for opening new pension account which involves acceptance of forms, verification, processing and forwarding the forms to Central Record Agency-Facilitation Centre
- Initial contribution processing,
- Regular subscriber contribution collection and upload,
- Subscriber servicing, grievance handling and MIS

As you have seen above, we came across some terms like POP, PFRDA, POPSP etc., The list below briefly gives you the meaning of these terms

<table>
<thead>
<tr>
<th>IMPORTANT TERMS</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRA-FC</td>
<td>CRA-FC is Facilitation Centre appointed by CRA to facilitate Nodal Offices to submit applications for allotment of PRAN and application for change in signature and photograph of the Subscriber.</td>
</tr>
<tr>
<td>KYC (Know Your Customer/Client) Documents</td>
<td>Documentation supporting identity proof and Address proof of the Subscriber, as prescribed by PFRDA.</td>
</tr>
<tr>
<td>POP</td>
<td>PFRDA has appointed entities known as Points of Presence (POPs) to extend customer interface for all citizens of India, who wish to open Permanent Retirement Account (PRA) with CRA for the purpose of subscribing to the NPS. Department of Posts has been appointed as POP with Nodal office ‘India Post NPS Nodal Office’ at CEPT, PTC Mysore.</td>
</tr>
<tr>
<td>POP-SP</td>
<td>POPs shall provide the services under NPS through their network of branches called POP Service Providers (POP-SP). In case of Department of Posts, initially all HOs are identified as POP_SPs. Technically all ePayment offices can function as POP_SPs.</td>
</tr>
<tr>
<td>PRAN</td>
<td>12 digits unique Permanent Retirement Account Number allotted by CRA to each Subscriber registered in CRA system.</td>
</tr>
<tr>
<td>Scheme Setup/Scheme</td>
<td>Scheme setup is scheme preference opted by Subscriber for investing pension contribution.</td>
</tr>
</tbody>
</table>
An individual who has opened Permanent Retirement Account (PRA) with CRA for the purpose of subscribing to the NPS.

The description of the various abbreviations used is given below

<table>
<thead>
<tr>
<th>ACRONYM</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>CRA</td>
<td>Central Recordkeeping Agency</td>
</tr>
<tr>
<td>CRA-FC</td>
<td>CRA Facilitation Centre</td>
</tr>
<tr>
<td>DSC</td>
<td>Digital Signature Certificate</td>
</tr>
<tr>
<td>KYC</td>
<td>Know Your Customer</td>
</tr>
<tr>
<td>MIS</td>
<td>Management Information System</td>
</tr>
<tr>
<td>NPS</td>
<td>National Pension System</td>
</tr>
<tr>
<td>NPSCAN</td>
<td>National Pension System Contribution Accounting Network</td>
</tr>
<tr>
<td>NSDL</td>
<td>National Securities Depository Limited</td>
</tr>
<tr>
<td>PFM</td>
<td>Pension Fund Manager</td>
</tr>
<tr>
<td>PFRDA</td>
<td>Pension Fund Regulatory &amp; Development Authority</td>
</tr>
<tr>
<td>POP</td>
<td>Point of Presence</td>
</tr>
<tr>
<td>POP-SP</td>
<td>POP Service Provider</td>
</tr>
<tr>
<td>PRAN</td>
<td>Permanent Retirement Account Number</td>
</tr>
<tr>
<td>PRN</td>
<td>Provisional Receipt Number</td>
</tr>
<tr>
<td>SCF</td>
<td>Subscriber Contribution File</td>
</tr>
<tr>
<td>TB</td>
<td>Trustee Bank</td>
</tr>
<tr>
<td>CGMS</td>
<td>Central Grievance Management System</td>
</tr>
<tr>
<td>NCIS</td>
<td>NPS Contribution Instruction Slip</td>
</tr>
</tbody>
</table>

The NPS Scheme is regulated by Pension Fund Regulatory & Development authority. PFRDA has appointed the DOP as Point of Presence to operate the scheme through identified Post Offices.

Salient features of the scheme

- NPS is voluntary, simple, regulated, portable and flexible pension scheme
- Investment can be made during employable years and withdrawn on retirement with monthly pension
- Open to all citizens of India
- Any Indian citizen aged 18 years and above can join and no entry is allowed after 60 years of age
- An insolvent person, an individual of unsound mind, pre existing account holder of NPS and a person under 18 years of age are not eligible for this scheme
- NRIs can also invest in NPS if they have an account in a bank in India; However, contributions by them are subject to regulatory requirements prescribed by RBI from time to time
- Regulated by PFRDA, with transparent investment norms and regular monitoring and performance review
- Nomination facility available
- Tax benefit available under Income Tax 1961 for the investments
Types of accounts under NPS

- **Tier I Pension account**
  - Pension account to which the Subscriber shall continue his/her savings for building a retirement corpus.
  - Minimum contribution per transaction - Rs. 500/-
  - Minimum contribution in a financial year - Rs. 1000/- If not made, Rs. 100/- will be collected as Default Fee per Financial Year.
  - No limit on the maximum contribution
  - At least one transaction in a year is mandatory
  - Contribution through cash, DD or local cheques; Outstation cheques not accepted
  - Contribution can be made at any POP_SP

- **Tier II Savings account**
  - This is not a pension account but a voluntary savings facility. Withdrawals can be made at any time
  - The subscriber must have a valid Tier I PRAN to subscribe to Tier II
  - Govt servants appointed after 01 Jan 2004 are eligible only for Tier II activation
  - Subscriber must have Bank account number with cheque book facility.
  - Minimum contribution – Rs. 1000/- at the time of opening account
  - No limit on minimum / maximum contribution and balance to be maintained
  - Withdrawal permitted at any time
  - Net asset value added to the fund

**Key Stakeholders**
The key stakeholders who provide various services under NPS are

- **Point of presence (POP)** – First point of interaction between the investor and the NPS
- **POP_SP** – **Point of presence service providers** – collection points ; also provide other customer services to NPS subscriber – Designated Post Offices act as POP_SPs
- **Central Record keeping Agency (CRA)** – National Securities Depository Limited acts as CRA for NPS; performs record keeping, administration and customer service functions for NPS subscribers
- **Pension Funds(PFs)/Pension fund managers (PFMs)** - Eight pension funds appointed by PFRDA manage the retirement savings under NPS
- **Annuity Service Providers (ASPs)** – Responsible for paying regular monthly pension after the subscriber exits from the NPS
- **Trustee bank** – Facilitates fund transfer across various entities (subscribers, PFMs, ASPs); Axis Bank is the trustee bank for NPS

**Investment pattern**

- In Equity (E), Government Security (G) and Corporate Bonds (C) as per the subscribers’ choice.
• Active Choice – Subscriber can allot the % of investment in each sector viz., Equity, Corporate Bonds and Government Security (% of Equity should not exceed 50%)
• Auto Choice – Invested in all the asset classes (E, C & G) in defined proportion based on the age of the subscriber.

Pension Fund Managers (PFM)
Pension Fund Managers (PFM) for Government Sector are
  ○ LIC pension fund Limited
  ○ SBI Pension Funds Pvt Ltd
  ○ UTI Retirement Solutions Ltd
Pension Fund Managers (PFM) for Individuals are
  ✓ HDFC Pension Management Company Ltd
  ✓ ICICI Prudent Pension Fund Management Co Ltd
  ✓ Kolak Mahindra Pension Fund Limited
  ✓ LIC Pension Fund Ltd
  ✓ Reliance Capital Pension Fund Limited
  ✓ SBI Pension Funds Pvt Ltd.
  ✓ UTI Retirement Solutions Ltd.
  ✓ Birla Sun Life Pension Management Ltd (Yet to commence Business)

Forms used for various transactions
• Composite application form (CAF) UOS1 – used by subscribed applying for fresh Tier I and Tier II account
• Annexure NCIS (NPS Contributions Instruction Slip) – To accompany all applications
• Annexure S1 – Application for allotment of PRAN
• UOS10 – Form for Tier II activation to be used by subscriber registered for Tier I and issued a PRAN card
• UOS 11 – Form for Tier II activation to be used by subscriber registered for Tier I but not issued with PRAN card
• UOS SH1 – To be used when PRAN is required in Hindi
Forms are available for download in India Post site

Permanent Retirement Account Number (PRAN)
• A unique number allotted to NPS subscriber
• Allotted by CRA
• Common to both Tier I and Tier II

NPS Transactions

Registration
Registration fee Rs. 200/- + applicable service tax
Service charge @ 0.25% of contribution subject to min Rs. 20/- and max Rs.25,000/- plus applicable service taxes, should be accepted.

Documents to be presented along with the duly filled in forms
• Identity proof
- Address proof  
  - For Tier I
- Proof of Date of Birth
- Two recent colour photographs of size 3.5 x 2.5 cm
- Copy of PRAN card  
  - For Tier II activation
- One Cancelled cheque leaf

**POP-SP check list for Subscriber Registration form**

On presentation of the subscriber registration forms and the related documents the POP SP should check the following details

1. Subscriber’s Photo
2. Subscriber’s Signature/Thumb impression
3. Subscriber’s Personal Details
   - First Name
   - Gender
   - Father’s First name
   - Date of Birth
   - Complete Present Address with Pin Code
   - Complete Permanent Address with Pin Code (if different from Correspondence Address)

2. Subscriber Scheme Preference
   - PFM selection (only one)
   - Asset Allocation (in case of Active Choice)
     - Total should equal 100%
     - Equity should not exceed 50%

3. KYC Documents
   - Identity Proof
   - Address Proof
   - Date of Birth Proof

- Along with the registration form, the Subscriber shall also submit a NPS Contribution Instruction Slip (NCIS) for processing the voluntary contributions. POP-SP should accept NCIS without PRAN only in case of new registration and should mention - “New Application” on NCIS.
- The initial contribution (minimum Rs.500) to be collected in the form of cash from the Subscriber.
- PoP-SP shall fill in details, regarding amount to be invested by calculating total contribution net of service charges and applicable service tax, on ‘NCIS Receipt to the Subscriber’
- PoP-SP must ensure that it has filled all data fields on NCIS including ‘Receipt Number’ and its own registration number.

**Issuance of receipt by POP-SP:**

- On successful verification of the forms submitted, POP-SP shall accept the same and shall generate an acknowledgement containing a Receipt Number. POP-SP shall handover the acknowledgment t to the Subscriber for the receipt of the application. The POP-SP shall affix the seal as well as authorize the acknowledgment before providing the same to the Subscriber.
Booking of NPS transactions in Point POS - Counter Registration Transaction

- The user logs in as operator in Point Of sale giving his credentials and selects the option – ‘Financials – epayment - NPS trust’.

- For new registration, the user enters the subscriber’s name, and then selects the service type → Registration Tier I / Registration Tier II / Registration Tier I & Tier II depending on the type of transaction.

- The user clicks on the print button to generate a 17 digit receipt number for an amount of Rs 23. The number generated should be entered in the UOS-S1 application form.

The receipt after completion of ePayment transaction for Registration, must be affixed to the acknowledgement and given to customer

Contribution transaction

After NPS Registration transaction is completed, Contribution acceptance screen will appear automatically, with 17 digit receipt number generated for registration in the field PRAN number.

The user enters the subscriber’s name & selects the service type as Contribution- Tier I/Tier II /Tier I & Tier II depending on the type of transaction. He clicks on the print button to generate a 17 Digit receipt number which is to be entered in NCIS form

Submission of Application Forms & Documents to CRA-FC

- POP-SP shall submit the NPS application (UOS-S1) collected from subscriber to mapped CRA-FC (The list of such mapping will be available at the website ‘www.npscra.nsdl.co.in’), along with covering letter as well as the list of receipt numbers in duplicate every day by hand or through Registered Post. The covering letter of POP-SP shall contain the POP and POP-SP registration number and the total number of applications attached with the covering letter. As a good practice, POP-SP can have a running serial number for the covering letter for better control.

- In case CRA-FCs are not located, POP-SP shall forward the applications along with documents to the nearest CRA-FC. The POP-SP should mention on the envelope the subject as “Subscriber Registration Form(s)”.

- On the receipt of the forms, CRA-FC shall conduct a preliminary level check of the forms.

- On successful preliminary verification by CRA-FC, POP-SP shall receive a Provisional Receipt containing one 15 digit Provisional Receipt Number (PRN) for each lot of fifty or less application forms. Provisional receipt issued by the CRA-FC shall contain CRA-FC stamp and signature.

- In case of discrepancy in preliminary verification, CRA-FC shall reject the applications and issue rejection memo mentioning reason for rejection across the counter. In case of rejection at the FC-digitisation centre, the rejection details will be sent by email to POP-SP. It may be mentioned that in both the cases, the rejected application form will not be returned to the POP-SP.

- It will be the responsibility of the POP-SP to communicate to the subscriber about the rejection of the form and get new form filed.

POP-SP shall ensure maintenance, reporting and retention of records of all transactions (copy/counterfoil of form, rejection memo, etc) in accordance with provisions of PML Act, 2002 and Rules framed there under, as may be applicable from time to time.
**Issuance of PRAN kit**
After acceptance of NPS Applications from POP-SP, the CRA-FC digitizes the documents and sends the documents to CRA for issue of PRAN. On receipt of digitized applications from CRA-FC, CRA will process the Registration. On successful registration of the Subscriber by the CRA, PRAN kit containing the PRAN card, Subscriber Master List, I-Pin/T-Pin to access CRA system/Interactive Voice Response system and information brochure will be dispatched to the Subscriber within 15 days of receipt of the application form by CRA-FC acceptance centre/CRA. Subscriber/POP-SP can view the status of the application form submitted to CRA-FC/CRA by using the acknowledgement number/receipt number on CRA website ‘www.npscra.nsdl.co.in’.

**Acceptance of Subsequent Contribution Transactions**
- For acceptance of Subsequent contributions **PRAN number** is mandatory.
- Only NCIS form should be collected
- Same procedure to be followed for acceptance of Contribution transaction as explained above.
- In the NPS booking screen, PRAN number field **PRAN number** must be entered.
- NCIS form should be kept in the post office, need not to be sent to anywhere

**Submission of forms & Documents to NPS Nodal office**
The application (UOS-S10) collected from subscriber along with documents (copy of PRAN + Cancelled Cheque leaf) should be sent to NPS Nodal Office Mysore, for Activation through Registered Post. And also send scanned copies of Forms and documents to NPS nodal office via email. NPS transactions are performed in Point of Sale using the ePayment option. Ensure that after performing day end in the Point of Sale (POS), ePayment client communicates with the central server and all the files are transferred.

**Partial Withdrawal facility in NPS Tier I account**
- Allowed only after 3 years from the date of joining in NPS
- Not exceeding 25% of the contributions made by subscriber
  - For Higher education
  - For Marriage
  - For purchase/Construction of a Residential house/flat subject to conditions
  - Treatment of specified illnesses like cancer, Stroke etc
- allowed maximum of 3 times during the entire tenure of subscription
- Interval between two consequent withdrawals should be 5 years (except for Medical treatment)

**Quit from NPS (Tier-I) – Government Sector**

<table>
<thead>
<tr>
<th>Quit option</th>
<th>Minimum for Pension Annuity</th>
<th>Optional Cash Out</th>
<th>Applicability for Default Annuity</th>
<th>Exception for purchase of Pension Annuity</th>
</tr>
</thead>
<tbody>
<tr>
<td>60 years</td>
<td>40 %</td>
<td>60 %</td>
<td>Yes</td>
<td>2 Lakh</td>
</tr>
<tr>
<td>Before 60 years (VR / Resignation)</td>
<td>80 %</td>
<td>20 %</td>
<td>Yes</td>
<td>1 Lakh</td>
</tr>
<tr>
<td>Death before 60 years ***</td>
<td>80 %</td>
<td>20 %</td>
<td>Yes</td>
<td>2 Lakh</td>
</tr>
</tbody>
</table>

*** : 100% Amount can be withdrawn in lump, till finalization of Default Annuity Schemes by Annuity Service Providers
Default Annuity – Government Sector
Option to be given by Subscriber
  • Pension up to the Life time in the following order
    – The Subscriber
    – The Spouse
    – The dependent mother of subscriber
    – The dependent father of subscriber
  • After death of all above,
    – Return of purchase price to Surviving Children / Legal heirs

Deferment – Government Sector
  • Deferment of Withdrawal:
    – To be intimated 15 days prior to date of Superannuation
    – Can be deferred up to 70 years of age
  • Deferment of Purchase of Annuity:
    – To be intimated Intimate 15 days prior to date of Superannuation
    – Can be deferred up to Maximum of 3 years
    – If death during this period
      • Spouse to purchase the Annuity compulsorily.
      • Pension will be payable as follows
      Spouse  dependent mother of Subscriber  dependent father of Subscriber
  • After death of all, Purchase Price to surviving Children / Legal heirs

Quit from NPS – Individual

<table>
<thead>
<tr>
<th>Quit option</th>
<th>Minimum for Pension Annuity</th>
<th>Optional Cash out</th>
<th>Exception for purchase of Pension Annuity</th>
</tr>
</thead>
<tbody>
<tr>
<td>60 years</td>
<td>40 %</td>
<td>60 %</td>
<td>2 Lakh</td>
</tr>
<tr>
<td>Before 60 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Min 10 years period )</td>
<td>80 %</td>
<td>20 %</td>
<td>1 Lakh</td>
</tr>
<tr>
<td>Death before 60 years</td>
<td>--</td>
<td>100 % (or) Can purchase annuity if desires so.</td>
<td>--</td>
</tr>
</tbody>
</table>

Continuation & Deferment – Individual
  • Continue to Subscribe:
    – To be intimated in writing
    – Can be continued up to 70 years of age (However can exit at anytime)
  • Deferment of Withdrawal:
    – To be intimated 15 days prior to date of Superannuation
    – Can be deferred up to 70 years of age
  • Deferment of Purchase of Annuity:
    – To be intimated 15 days prior to date of Superannuation
    – Can be continued up to a Maximum of 3 years
POSTAL LIFE INSURANCE

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.

The scheme is open for all employees of Central/State Governments, Defence Services, Para military forces, Gramin Dak Sevaks, Government aided educational institutions, nationalised and rural banks, all public sector undertakings of both central and state Governments and autonomous bodies like BIS, CSIR etc. The scheme is further extended to employees engaged/appointed on contract basis by Central/State Governments, employees of joint ventures in which Central/State Governments/public sector undertakings / Nationalised banks have minimum holding of 10% and members/employees of Credit Cooperative societies and other cooperative societies registered with Government under the cooperative acts and partly funded from Central/State governments/RBI/SBI/Nationalised Banks/NABARD and other such institutions notified by the Government are eligible to avail Postal Life Insurance.

**PLI Clientele Expansion:** (Gazette notification, Directorate of PLI dated 19 Sep 2017)

Employees (teaching/non-teaching staff) of all private educational institutions/schools/colleges etc. affiliated to recognized Boards (recognized by Centre /State Governments) of Secondary/Senior Secondary education i.e. CBSE, ICSE, State Boards, Open Schools, etc.

Professionals such as **Doctors** (including Doctors 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 Nationalised Banks 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)** and **Bombay Stock Exchange (BSE)** in IT, Banking & Finance, Healthcare/Pharma, Energy/Power, Telecom, Infrastructure Sector etc, where employees are covered for Provident Fund /Gratuity and/or their leave records are maintained by the establishment.

From March 1995, the benefits of Postal Life Insurance were extended to the rural masses through Rural Postal Life Insurance

**Types of PLI policies and their features**

- Minimum and maximum sum assured are Rs. 20000/- and Rs. 50 Lakhs (inclusive of all types of policies of PLI & RPLI) respectively. Sum assured should be in multiples of Rs. 10,000/-
- Maximum sum assured is restricted as under.
  
<table>
<thead>
<tr>
<th>Age at entry</th>
<th>Sum Assured should be 10 times Annual Income subject to total aggregate of Maximum 50 Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Till 40 years at entry</td>
<td>Sum Assured should be 7 times Annual Income subject to total aggregate of Maximum 50 Lakhs</td>
</tr>
<tr>
<td>For 41 years and above</td>
<td></td>
</tr>
</tbody>
</table>

**Endowment Assurance (EA) (Santhosh)**

- This gives assurance to the extent of sum assured and accrued bonus till attainment of pre-determined age of maturity
- In case of unexpected death of insurant before maturity, the assignee, nominee or legal heir gets full sum assured with accrued bonus
- Minimum age at entry is 19 years
- Maximum age of entry is 55 years
- Loan facility available after 3 years
- Policy can be surrendered after 3 years
- Assignment facility available
- Nomination facility available
- No medical examination required if age is 35 years or less and sum assured is not more than Rs. 1 lakh
- Not eligible for bonus if surrendered or assigned for loan before 5 years

**Whole Life Assurance (WLA) (Suraksha)**

- Minimum age 19 years; Maximum: 55 years
- Maturity amount is payable to the insurant on attaining the age of 80 years (or) the Sum Assured and accrued bonus is payable to nominee / legal heir
- Loan facility after 4 years
- Surrender facility after 3 years
- No medical examination required if age is 35 years or less and sum assured is not more than Rs. 1 lakh
- Premium needs to be paid up to the age of 60 years only
Convertible Whole Life Assurance (CWLA) (Suvidha)
- Most convenient policy for income tax payers and new entrants to service, who can plan their savings keeping in view the increase in tax liability and the increase in their earnings over a period of 5 years.
- Minimum age at entry is 19 years and maximum age is 50 years.
- No medical examination required if age is 35 years or less and sum assured is not more than Rs. 1 lakh.
- Can be converted into Endowment assurance (Santhosh) after 5 years.
- On conversion, premium and terms will vary accordingly.
- Age as on the date of conversion should not be more than 55 years.
- If option for conversion is not exercised within 5+1 years, the policy will be treated as whole life assurance.

Anticipated Endowment Assurance (AEA) (Sumangal)
- This is a money back policy.
- Two types of policies – 15 year term and 20 year term.
- Minimum age at entry is 19 years.
- Maximum age at entry is 40 years for 20 year policy and 45 years for 15 year policy.
- Medical examination is compulsory.
- Survival benefit is payable as per the table below.

<table>
<thead>
<tr>
<th>15 years</th>
<th>20 years</th>
<th>Money Back</th>
</tr>
</thead>
<tbody>
<tr>
<td>at the end of 6 years</td>
<td>at the end of 8 years</td>
<td>20% of sum assured</td>
</tr>
<tr>
<td>at the end of 9 years</td>
<td>at the end of 12 years</td>
<td>20% of sum assured</td>
</tr>
<tr>
<td>at the end of 12 years</td>
<td>at the end of 16 years</td>
<td>20% of sum assured with bonus</td>
</tr>
<tr>
<td>at the end of 15 years</td>
<td>at the end of 20 years</td>
<td>40% of sum assured with bonus</td>
</tr>
</tbody>
</table>

- No loan and surrender facility.

Joint Life Insurance (JLA) (Yugal Suraksha)
- It is a joint life insurance where one of the spouse is eligible for PLI policies.
- Risk cover for both the spouses to the extent of sum assured with accrued bonus.
- Spouse should be literate.
- At the time of maturity of the policy, the elder’s age should not exceed 60.
- Term of the policy is 5 years to 20 years.
- Minimum age at entry is 21 years and Maximum 45 years.
- Medical examination is compulsory.
- Surrender value payable after 3 years.
- Assignment and nomination facility available.
- Premium is payable either up to the maturity or up to the death of one of the spouses, whichever is earlier.
Children Policy

- Introduced from 20.1.2006 and is available under both PLI and RPLI
- The objective of the scheme is to provide insurance coverage to the children of PLI/RPLI policy holders
- Maximum of two children in family are eligible
- One policy per child
- Main policy holder should not be over 45 years of age
- Maximum sum assured is Rs. 3 Lakhs or equal to the sum assured of the parent whichever is less
- No loan & no surrender is admissible
- In the event of death of main policy holder before the expiry of term, no further premium shall be payable
- Sum assured together will accrued bonus shall be payable on maturity or earlier, on death of child (children)

Other features:

Any person who is eligible to the benefit of the Post Office Life Insurance Fund under Rule 6 (POLI Rules 2011), may effect an insurance- Whole Life Assurance, Endowment Assurance, Convertible Whole Assurance, Anticipated Endowment Assurance and Yugal Suraksha Policy or all of them on his life for a sum not less than Rs. 20,000 in each class but not more than an aggregate of Rs. Fifty lacs (Rs 50,00,000/-) in respect of one class/all classes of insurance policy(s) taken together. The value of policy shall be taken in multiples of Rs 10,000/-, after minimum limit of Rs 20,000/- i.e. Rs. 20,000/-, Rs 30,000/-, Rs 40,000/-, Rs 50,000/- and so on.

In case of WLA and EA plans under PLI, the minimum term of the policy for proponent above the age of 50 years where sum assured exceeds Rs. 5 lakh, will be 7 years and further for a person aged 54 years the minimum term will be 6 years. In other words, a person who will attain the age of 51 years on his next birthday may take policy of EA-58, EA-60 and or to opt for ceasing his premium at the age of 58 and or 60 years in case of WLA policy. Similarly, a person who will attain the age of 52 or 53 or 54 years on next birthday may take the policy of EA-60 and or opt for ceasing his premium at the age of 60 years in case of WLA policy

2. 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 as worked out after the proper security of the proposal.

After acceptance of the proposal, a policy bond, acceptance letter, preliminary receipt book label (for pasting on Premium Receipt book for cash policy) and intimation letter etc shall be generated. After scrutiny and signatures on these documents by the competent authority,
3. Medical Scheme:

In every case where the proposal for a whole life Assurance, endowment Assurance, Anticipated Endowment Assurance, Joint Life Assurance or Children Policy is submitted in the prescribed form, the proposer must undergo a medical examination by the prescribed authority and must be declared fit for such insurance by the said authority.

The prescribed medical authorities

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Limit of sum assured</th>
<th>Status of Medical Officer</th>
</tr>
</thead>
</table>
| (a)    | For insurance upto and including Rs. 5 lakh (both PLI and RPLI) | i. Assistant Civil Surgeon or above/Medical Officers in PHC  
ii. Medical Officer equivalent to Assistant civil surgeon or above 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 the duty of the proponents  
iii. Retired Medical Officers (Grade II)  
iv. |
| (b)    | For insurance above Rs. 5 lakh and up to 10 lakh | i. Dy. Civil surgeon or above  
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 Central, with at least 10(ten) years experience nearest to the place of duty of the proponents  
iii. Retired Medical Officers(Gr.I) |
| (c)    | For insurance in excess of Rs. 10 lakh | 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 duty of the PLI proponent. CMO Grade I/Specialist Class-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 undertakings both State and Central, with at least 15(fifteen) years experience nearest to the place of duty of the proponents.  
iii. |
The Medical Officer concerned will receive a fee for each medical examination at the following rates:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Amount of sum assured for a proposal</th>
<th>Amount of fee payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Up to the sum assured of Rs.10 lakhs</td>
<td>Rs.50/- per proponent</td>
</tr>
<tr>
<td>2.</td>
<td>Above Rs.10 lakhs and up to Rs.20 lakhs of sum assured</td>
<td>Rs 70/- per proponent</td>
</tr>
<tr>
<td>3.</td>
<td>Above Rs.20 Lakhs of sum assured</td>
<td>Rs.150/- per proponent</td>
</tr>
<tr>
<td>4.</td>
<td>Revival Cases</td>
<td>Rs 150 for each opinion</td>
</tr>
</tbody>
</table>

**Non-Medical Scheme**

In the following are the conditions for exemption of medical examination.

a) Any person whose age on next birthday does not exceed 35 years
b) The sum assured does not exceed Rs.1,00,000/
c) The medical history of the proponent does not reveal any adverse features.

In case of claim of the policy before maturity, the payment against such claim shall be restricted to the following amounts:

<table>
<thead>
<tr>
<th>If death of insurant occurs within (from the date of acceptance)</th>
<th>Amount eligible along with the accrued bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before completion of 1 year</td>
<td>35% of Sum Assured</td>
</tr>
<tr>
<td>After 1 year before completion of 2 years</td>
<td>60% of Sum Assured</td>
</tr>
<tr>
<td>After 2 years before completion of 3 years</td>
<td>90% of Sum Assured</td>
</tr>
<tr>
<td>After completion of 3 years</td>
<td>Full Sum Assured</td>
</tr>
</tbody>
</table>

The Defence Personnel and Assam Rifles and 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.

4. **Rebates 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 of the facility of rebate.

<table>
<thead>
<tr>
<th>Advance payment of premia</th>
<th>PLI</th>
<th>RPLI</th>
</tr>
</thead>
<tbody>
<tr>
<td>For 12 months</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>For 6 months</td>
<td>1%</td>
<td>1%</td>
</tr>
<tr>
<td>For 3 months</td>
<td>NIL</td>
<td>0.5%</td>
</tr>
</tbody>
</table>

5. **Refund of Premia**

In case the proposal is rejected, the advance deposit will be refunded to the proponent in full.
6. Issue of duplicate policy document

Whenever an insurant informs the department about the loss, damage or mutilation of the policy documents and applies for issue of fresh policy documents in lieu, action will be taken as follows:

a) In case of policy document reported damaged, mutilated or partially burnt, the remaining portion of the policy document should be submitted by the policy holder as evidence of the possession of the policy.

In case the policy is lost by fire, earthquake a certificate by fire authorities or any other authority, Revenue authorities/Postal/Telecom authorities is required to be produced.

b) wherever the policyholder reports that his policy has been lost or burnt completely, an FIR should be lodged with the police, copy of which should be produced along with the final police report besides advertisement in the newspaper in case the sum assured of the policy Rs. 5,00,000/- or more.

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 shares for preparation of duplicate policy documents (Rs.50/-) the Heads of the Postal Circle will issue a duplicate policy.

If the policy is lost from the department's custody an indemnity bond in LI-10 (f) form is to be given.

If the policy is lost from the party’s custody (assigned policy), indemnity bond in LI-10(h) form is to be given.

If the policy is lost from the party’s custody (unassigned policy), indemnity bond in LI-10(i) is to be given.

7. LAPSING AND REVIVAL OF POLICIES

Payment of premium is due on the first day of the period. Grace period is 30 days for all policies.

If the premium is not paid within the days of grace, 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.

Lapsing of policies

Rule 56 (1) - The policies which have not completed 36 months from the date of acceptance of the policy will be treated as lapsed (Void Policy), 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.

Rule 57 (1) - In cases, where the policy has completed 36 months from the date of acceptance of the policy and the insurant fails to pay any instalment of premium that has become due within the days of grace (Lapsed Policy), 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 and treated as lapsed at the end of 12 months from the date of first unpaid premium had become due and such policy acquires a paid up status.

Reinstatement of policies (Void Policy)

Rule 56 (3) - In case of void policy,(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.

Reinstatement of policies (Inactive Policies)

Rule 57(3) provides that in such cases where the policy has ceased to be active under Rule 57(1) (More than 3 years policy) and the insurant deposits all the arrears 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 under Rule 56(3) discussed earlier.

Non payment of arrears in full & Refund of amount in suspense

If the insurant does not pay the entire amount of premium in arrears and the interest thereon, such payment shall be held in suspense and shall not be considered as payment by way of premium to cover the risk of the life assured. No claim whatsoever shall lie on the Department in the event of death of the life assured during such period when premium/premia are held in suspense and the policy is not re-instated. Such premia as are held in suspense shall be refunded to the policy holder or his/her nominee or his/her legal
heir as the case may be, as and when applied for along with interest as prescribed by the Director General of Posts.

NOTE 1: -   Re-instatement of a policy under Rule 56 (3) and Rule 57 (3) can be allowed for any number of times during the term of a policy.

Revival of policies under rule 58 of POLI Rules 2011

The 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 and more than 3 years respectively. Under the provision of Rule 58 of POLI Rules 2011, such cases are required to be submitted to the Division / Regional Offices for revival. These policies may be revived on fulfilling the following conditions.

a) The policy has not matured

b) The insurer has good health with reference to Insurance and the same is supported by the medical certificate of continued good health issued by authorised medical officer.

c) There is no adverse change in personal and family history of the insured.

d) The insurer 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 insurer.

e) 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 Superintendent / PMG is satisfied in each case.

f) Default interest @ 12% per annum with a minimum of Rs 1/- to be paid by the insurer along with the premium.

NOTE: - The revival of a policy under Rule 58 shall not be allowed on more than two occasions during the entire term of the policy which will, however, not include the relaxation given under Rules 56(3) and 57(3) for re-instatement.

8. ALTERATIONS 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 an alteration fee of Rs 10/- is charged.

There are certain criteria, which have to be satisfied before alteration in class and term of assurance can be allowed. They are:

a) Policy should be in force and should not have become fully paid-up.
b) The premium rate after alternation should not be lower that 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 of the date of commencement of the policy; or three months from the date of issue of the policy whichever is later.

**Splitting up of a policy**

A policy can be split up into two or more policies during its currency. This is done by endorsing the original policy in respect of the reduction in sum assured and by issuing new policies for the balance sum assured. The cost for preparing the fresh policies Rs 25/- per policy issued thereon would be realized from the policy holder.

If there is a loan under the policy, the alternation will not be given effect to unless the loan is fully repaid and if the original policy has been assigned alteration will allowed, provided it is first reassigned in the assured's favour.

**Alternation in name**

The assured might have changed his name or his name might have been changed on account of his having been adopted or in the case of ladies on account of marriage or re-marriage 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

**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 CWL 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.

**Convertible whole life policies**

In respect of CWL 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 policyholder 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 whole Life Assurance 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.

**Reduction, Discontinuance or Commutation and other Alterations**

**Reduction:**

A policy holder (except Anticipated Endowment assurance policy) may at any time:

(a) apply for reduction of monthly premium and sum assured without altering the class of his policy

or

(b) 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.

**Commutation:**

Commutation of future premiums by payment of a lump sum may be permitted at any time.

In the 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. 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.

9. LOANS

The procedure regarding grant of loans on security of unencumbered policies has
been dealt with in Rule 59 of the POLI Rules 2011. No loans are admissible on AEA, Ten
Year RPLI & Children policies.

Admissibility of loans

In case of policy has not been enforced for minimum period for 3 years in respect of
EA including JLA policies and for 4 years in respect of Whole Life Policies, no loan is
admissible. Further the policy should be unencumbered. It should be checked that the
policy holder retains the title of the policy and has not assigned the policy in favour of any
other person.

Loan is granted up to certain percentage of surrender value as furnished below.

<table>
<thead>
<tr>
<th>Loan is granted up to</th>
<th>WLA</th>
<th>EA</th>
</tr>
</thead>
<tbody>
<tr>
<td>60%</td>
<td>After 4 years up to 7 years</td>
<td>After 3 years up to 5 years</td>
</tr>
<tr>
<td>80%</td>
<td>After 7 years up to 12 years</td>
<td>After 5 years up to 10 years</td>
</tr>
<tr>
<td>90%</td>
<td>After 12 years</td>
<td>After 10 years</td>
</tr>
</tbody>
</table>

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 loan may be granted on the security of a policy on which
loan has already been granted, after the outstanding balance of the previous loan together
with interest due thereon should be deducted from the amount of second or subsequent
loan applied for.

10. PAID UP AND SURRENDER OF POLICIES

Rule 55 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.

Non forfeiture

In case a policy which has remained in force for not less than 36 months from the
date of acceptance of the policy and where the insurant fails to make further payment of
premium, such policy shall not be wholly void, but the sum assured by it shall be reduced to
such a sum as shall bearing the same ratio to the full sum assured as the number of
premiums actually paid shall bear to the total number of premia originally stipulated in the
policy subject to a minimum prescribed ceiling.

In contrast, if the policy has not completed 36 months from the date of acceptance
of the said policy and the insurant fails to pay the due premia within the days of grace, the
policy becomes void and all claims to any benefit in virtue thereof cease. As a
consequence the department forfeits the policy money.
Admissibility of claims after non payment of the premiums

When the policy become a claim either due to death of the life assured or completion of endowment period within a period of 12 months from the date the first unpaid premium had become due, the claim for the payment of the policy shall be accepted subject to deduction of all arrears of premium together with interest thereon from the date of first unpaid premium in respect of such policy had become due to the date of its becoming a claim and at the rates prescribed by the department and further subject to deduction of any instalment of loan or interest thereon.

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 up value provided such paid up value is not less than Rs 100/-.

i) provided further that if such paid up value be less than Rs 100/- only the surrender value shall be payable on application and further no interest shall be payable on the said surrender value. The reduced sum assured mentioned above it is paid-up value. The paid-up value of policies under whole life, limited payment and endowment plans are calculated from the sum assured, in proportion, to the number of premiums paid to the number of premiums payable. In case of certain other plans proportion value for calculation paid-up value is not applicable and therefore, the above condition is modified by stating that the sum assured shall be reduced to an amount which will be allowed according to the rules of the Department.

In case of policy holder wishes to make a policy paid-up he may merely stop the payment of premiums. The policy automatically gets converted into paid up policy and no further action need be taken by the policy holder. However, where the policy holder expressly requests the department to make his policy paid-up and endorsement regarding the policy having been made paid-up and endorsement regarding the policy having been made paid-up for a reduced sum assured free from all future premiums shall be made by the department.

The policy, on the security of which a loan has been raised can also be converted into a paid up one free from loan and loan interest and from payment of further premiums, if desired by the policyholder. The reduced paid-up policies can be reinstated for full value according to procedure prescribed in the chapter pertaining to revival of policies. The paid-up policy can also be surrendered.

Surrender value

Section 113 of the Insurance Act 1938, deals with acquisition of surrender values by policies. The policy holders thus have been granted statutory protection as regards surrender value.

Further, Rule 55 of POLI Rules deal with the surrender of policies. Under the provisions of Rule 55 of POLI Rules, the 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 will be regulated as 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, no bonus shall be payable before completion of 5 years of the policy.

c) The policy made paid up before 6 years shall not earn any bonus on paid up sum assured/reduced sum assured. The policy made paid up after 5 years shall earn bonus on paid up sum assured/ reduced sum assured w.e.f. the date of acceptance to 31st March of the year prior to the date of last premium paid.

d) In respect of WLA policy if it is surrendered after payment of all premiums till completion of term, bonus shall be paid up to the date of exit (up to 31st March before the date of application, due to surrender/death. – DteLr No.29-14/98-LI dated 26.4.05 refers).

e) The reduced sum assured shall be calculated by multiplying the sum assured with the number of installments paid and dividing the same with the total number of premiums to be paid.

f) The surrender value shall be calculated by multiplying the sum of reduced sum assured plus the proportionate bonus if any, with the surrender factor (Appendix IV) as applicable on the attained age as on the date of surrender of the policy.

g) AEA & Children policies cannot be surrendered.

Payment of surrender value if insurant dies in the same month

In the case of the policy which has acquired surrender value or has not lapsed or ceased to be active, should the insurant dies during the month in which his application for the surrender value of the policy is received in the CPMG/PMG’s office, the full value of the policy is payable subject to the deduction of any surrender value already paid and the policy treated as active till the end of the month referred to above.

11. SETTLEMENT OF CLAIMS

TYPES OF CLAIMS

The contract of Life Insurance lays down the two 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 (i.e) Maturity.

In the case of whole Life assurance only one of the aforesaid contingencies is insured against viz. death, while in case of other plans like Endowment assurance and anticipated Endowment assurance, the sum assured is payable on the happening of either of these contingencies.

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.

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, little 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.

The death claims fall into two 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.

Document to be accompanied:

i) Claim application in form L1 9
ii) Original Policy
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) The 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.

Premature death claims

When a policy results into a claim by death within three 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 either been self-provoked, abetted or engineered by him.

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 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 in the following manner:

<table>
<thead>
<tr>
<th>If the death of the life assured occurs</th>
<th>Remission period beyond grace period(period from date of last premium paid to date of death)see below</th>
</tr>
</thead>
<tbody>
<tr>
<td>Within 6 months</td>
<td>NIL</td>
</tr>
<tr>
<td>Within 12 months, but not before completion of 6 months</td>
<td>30 Days(+1 month grace period)</td>
</tr>
<tr>
<td>Within 24 months, but not before completion of 12 months</td>
<td>60 Days(+1 month grace period)</td>
</tr>
<tr>
<td>Within 36 months, but not before completion of 24 months</td>
<td>90 Days(+1 month grace period)</td>
</tr>
</tbody>
</table>

If premium pd for Jan, if he dies in Feb 15, i.e within grace pd (upto 28 Feb he can pay), there is no need for remission period, we can give claim.

v) In the event of death of the life assured taking place during the period of remission allowed 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.

Non-Medical policies

For non-medical policies, the death claim will be settled as detailed below:

<table>
<thead>
<tr>
<th>If the death of the insurant occurs</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>before completion of 1 year</td>
<td>35% of Sum Assured + Accrued Bonus</td>
</tr>
<tr>
<td>before completion of 2 years</td>
<td>60% of Sum Assured + Accrued Bonus</td>
</tr>
<tr>
<td>before completion of 3 years</td>
<td>90% of Sum Assured + Accrued Bonus</td>
</tr>
<tr>
<td>after completion of 3 years</td>
<td>100% of Sum Assured + Accrued Bonus</td>
</tr>
</tbody>
</table>
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 by those who would naturally have heard of him if he had been alive.

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 seven years. The 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.

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.

Death by suicide

In case if 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.

In case of anticipated endowment assurance policy, in order to claim periodical survival benefits before the stage of maturity specified, the insured person or the assignee, as the case may be, shall be required to forward the policy and premium receipt book, if any to the competent authority.

At the DO/ CO/RO, the following action is taken:

a) examine the title of the claimant
b) if the claim is found admissible, shall issue an order for payment of the sum assured or the periodical survival benefit, as the case may be.
c) Deduct any amount, if any, due on account of the premium in arrears and interest thereon.
d) Return the policy document pertaining to the Anticipated Endowment Assurance to the insured person or the assignee after making necessary endorsement on the back of the policy in case of payment of survival benefits before the stage of maturity.
e) Send a copy of the payment order to the Postmaster concerned and to the rightful claimant.
The amount will be paid on the claimant surrendering the payee’s copy of the sanction and signing a stamped receipt for the amount on the back of the order.
Acceptance of Proposals, Settlement of Maturity, Survival Benefit & Death claims.

<table>
<thead>
<tr>
<th>Function</th>
<th>Criteria</th>
<th>Approving authority</th>
<th>Queue Name</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1. Limits of Acceptance of New Proposals, Settlement of Maturity and Survival Benefit claims</strong></td>
<td>Single or aggregated sum assured ( \leq ₹5 ) lakh</td>
<td>1. Head Postmaster of HO 2. Sr. Postmaster 3. Dy. Chief Postmaster 4. Asst Director of HOs headed by Directors</td>
<td>Approver</td>
</tr>
<tr>
<td></td>
<td>Single or aggregated sum assured ( ₹5 ) lakh &amp; ( \leq ₹10 ) lakh</td>
<td>1. Head of Division 2. Chief Postmaster 3. Director of HOs</td>
<td>Approver 1</td>
</tr>
<tr>
<td></td>
<td>1. Single or aggregate sum assured ( \leq ₹10 ) lakh 2. Aggregate sum assured ( ₹20 ) lakh &amp; ( \leq ₹30 ) lakh</td>
<td>1. Director in HOs 2. DPS (HQ)/ Regional DPS 3. PMG RO/ CO</td>
<td>Approver 2</td>
</tr>
<tr>
<td><strong>PLI</strong></td>
<td>1. Single proposal ( ₹20 ) lakh sum assured 2. Aggregate sum assured ( ₹30 ) lakh &amp; ( \leq ₹50 ) lakh</td>
<td>Chief PMG</td>
<td>Approver 3</td>
</tr>
<tr>
<td></td>
<td>Single of Aggregate Sum Assured ( \leq ₹5 ) lakh</td>
<td>1. Postmaster 2. Senior Postmaster 3. Chief Postmaster 4. Assistant Director of HOs headed by Director</td>
<td>Approver</td>
</tr>
<tr>
<td><strong>RPLI</strong></td>
<td>Single or Aggregate Sum Assured ( &gt; ₹5 ) lakh &amp; ( \leq ₹10 ) lakh</td>
<td>1. Director Of HOs 2. DPS [HQ]Regional DPS 3. PMG in RO/CO</td>
<td>Approver 1</td>
</tr>
</tbody>
</table>
### 2. Death Claims

#### PLI
- Single or aggregate sum assured of policy
  - \( \leq ₹2 \) lakh
  - \( > ₹2 \) lakh & \( \leq ₹5 \) lakh

#### RPLI
- Single or aggregate sum assured of policy
  - \( > ₹5 \) lakh & \( \leq ₹10 \) lakh
  - \( > ₹10 \) lakh & \( \leq ₹30 \) lakh

#### Approver
- 1. Head of Division
- 2. Chief Postmaster
- 3. Director of HOs
- Approver 1
- 1. Sr. Postmaster
- 2. Dy. Chief Postmaster
- 3. Asst. Director in HO headed by Director
- Approver 2
- 1. Director in HOs
- 2. DPO (HO)/ Regional DPO
- 3. PMG RO/ CO
- Approver 3
- Early Death Claims
  - \( \leq ₹20 \) lakh

#### Approver 4
- PMG of Regional Office/Circle office

#### Approver 5
- 1. Single policy of Sum Assured
  - \( > ₹20 \) lakh
- 2. Aggregate Sum Assured of policies
  - \( > ₹20 \) lakh & \( \leq ₹50 \) lakh
- 3. Early death claims more than \( > ₹20 \) lakh

### NOTE:

1. If one policy is having sum assured more than Rs 20 lacs and aggregate sum assured of all policies is less than or equal to 30 lacs, then also all the claim should move to the CPMG.

2. There is no change in the powers of sanctioning of loans. Loan will be sanctioned by the CPCs & Second/ subsequential loan by the PMG if it is sought for within one year of the repayment of the previous loan.

3. All surrender cases continue to be sanctioned by the PMG.
**RURAL POSTAL LIFE INSURANCE**

♦ The Rural Postal Life Insurance Scheme launched on 24.3.1995 to cover Rural Public. The 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;

**Types of RPLI policies and their features**

Minimum and maximum sum assured are Rs. 10,000/- and Rs. 10 lakh respectively. Sum assured should be in multiples of Rs. 5,000/-

In case of policies with non standard age proof, the maximum age limit is 45 years and the maximum sum assured is Rs. 1 Lakh.

**Endowment Assurance (Gram Santhosh)**

Under this scheme, the proponent is given insurance cover to the extent of sum assured and accrued bonus till he/she attains the predetermined age of maturity. In the event of unexpected death of insured person, the assignee, nominee or legal heir is paid the full sum assured with the accrued bonus

- Minimum age at entry is 19 years
- Maximum age is 55 years
- No medical examination required if age is 35 years or less and sum assured is not more than Rs. 25,000
- Eligible for loan and surrender after three years
- Nomination facility available

**Whole Life Assurance (Gram Suraksha)**

- Maturity amount is payable to the insurer on attaining the age of 80 years (or) the Sum Assured and accrued bonus is payable to nominee / legal heir
- Minimum age is 19 years and maximum 55 years
- No medical examination required if age is 35 years or less and sum assured is not more than Rs. 25000
- Eligible for loan after 4 years and surrender after 3 years
- Assignment and nomination facilities are available

**Convertible Whole Life Assurance (Gram Suvidha)**

- Minimum age at entry 19 years
- Maximum age is 45 years
- Can be converted into Gram Santhosh after 5 years
- On conversion, premium and terms will vary accordingly
- Age as on the date of conversion should not be more than 55 years
- If option for conversion is not exercised within 5+1 years, the policy will be treated as whole life assurance
- No medical examination required if age is 35 years or less and sum assured is not more than Rs. 25,000
- Eligible for loan after 4 years and surrender after 3 years
- Assignment and nomination facilities are available

**Anticipated Endowment Assurance (Gram Sumangal)**
- Money back policy
- Two types of policies – 15 year term and 20 year term
- Minimum age at entry is 19 years and maximum age at entry is 40 years
- Medical examination is compulsory
- No loan and no surrender facility
- Survival benefit paid to insurant periodically as under

<table>
<thead>
<tr>
<th></th>
<th>15 years</th>
<th>20 years</th>
<th>Money Back</th>
</tr>
</thead>
<tbody>
<tr>
<td>at the end of 6</td>
<td>at the end of 8</td>
<td>20% of Sum Assured</td>
<td></td>
</tr>
<tr>
<td>at the end of 9</td>
<td>at the end of 12</td>
<td>20% of Sum Assured</td>
<td></td>
</tr>
<tr>
<td>at the end of 12</td>
<td>at the end of 16</td>
<td>20% of Sum Assured</td>
<td></td>
</tr>
<tr>
<td>at the end of 15</td>
<td>at the end of 20</td>
<td>40% of Sum Assured With bonus</td>
<td></td>
</tr>
</tbody>
</table>

**Gram Priya (10 Years RPLI)**
- It is an anticipated endowment assurance scheme for 10 years
- Risk cover with accrued bonus till completion of 10 years
- Minimum age at entry is 19 years and maximum age at entry is 40 years
- No interest is charged on arrears premium paid in case of natural calamities like flood, drought, earthquake, cyclone etc., subject to conditions.
- Survival benefit is payable as under
  - At the end of 4 years – 20%
  - At the end of 7 years – 20%
  - At the end of 10 years – 60% with accrued bonus
- No loan & no surrender facility
- Assignment and nomination facility available

**Children Policy**
- A policy holder of WLA/EA under PLI/RPLI is eligible for taking this policy for his/her children
- Minimum age of child is 5 years and Maximum 20 years
- Age of main policy holder should not exceed 45 years
- Sum assured on children policy should not exceed the sum assured on main policy; Minimum Rs. 20000/-; maximum: Rs. 1,00,000/-
• No loan facility
• Assignment and nomination facility available
• In the event of death of main policy holder before the expiry of term, no further premium shall be payable
• Sum assured together will accrued bonus shall be payable on maturity or earlier, on death of child (children)

OTHER FEATURES:

❖ Low Premium – PLI charges lower premium
❖ High Bonus – PLI has a record of consistently giving high Bonus
❖ No extra premium is charged for deference personnel for war/aviation/high sea risks.
❖ 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 the premium paid) under section 80-C of Income Tax act.
❖ Premium can be paid in any post office on or before the last working day of the month.
❖ Whole Life Assurance can be converted into endowment policy.
❖ Nomination and assignments can be made
❖ Policies and loan bonds exempted from stamp duty;
❖ Loans can be had easily. Repayment of loan is optional.
❖ Risk is covered from the date of acceptance of the policy;
❖ Claims settled quickly, payments arranged at any nearest post office or at any post office in India.
❖ No need to verify specimen signature and payments will be made on proper identification.
❖ Credit position intimated periodically.
❖ In AEA/GP policies periodical survival benefits will be released on due dates on receipt of the application from the insurant.
❖ Risk coverage on full Sum Assured, even after release of periodical survival benefits in respect of AEA/GP policies.
❖ Better customer service.
❖ Free Correspondence through nearest post office.
❖ Policies can be surrendered or made auto paid up after 3 years of payment of premia. However, surrender of AEA/GP policies not permitted.
❖ 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 atleast five years.
❖ Reinstatement or Revival of passed policies encouraged.
❖ 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.
3. Procurement of Business

RPLI AGENTS

GDS BPMs, and departmental SPMs in rural areas are authorized to work as agents for procurement of insurance business under the “Rural Scheme” in their respective jurisdiction.

In addition, GDSMDs/MCs and Postmen serving in rural areas are also authorized to work as agents for procurement of RPLI business in their respective areas with effect from 23.2.1996. The premia collected by GDSMDs/MCs and village Postmen will be deposited by them on the same day with the BO or SO as the case may be. Only one receipt book will be issued to an agent at a time.

As per Dte Lr.No.28-05/2000-LI dated 29.6.2006, if has been decided to authorize the Mail Overseers to procure RPLI business on payment of incentive.

4. PROOF OF AGE

The Department accepts the proof of age only along with the proposal. As such all the policies are issued with age duly admitted. The Department does not issue policies if proof of age is not submitted.

Standard age proof:

The following type of standard age proof will be acceptable to the Department.

a) Certified extract from Municipal or other records made at the time of birth. However, in most of the cases child’s name is not generally mentioned in the birth certificate. When a birth certificate is produced, it is normally insisted that the person who produces it should be requested to confirm that it pertains to the life assured. Tallying of the father’s name as given in the birth certificate with that given in the proposal is also done.

b) Certificate of Baptism or certified extract from family Bible if it contains age or date of birth.

c) Certified extract from School or College records if age as date of birth is stated therein. The certificate should be on the letterhead of the school or college.

d) Certified extract from service register in the case of Government employees and employees of quasi Government institutions, including Public Undertakings.

e) Passport issued by the Government of India.

f) Marriage certificate in case of Roman Catholics issued by the Roman Catholic Church.

g) Certified extract from service records of small commercial institutions or industrial undertakings provided it is specifically mentioned in such an extract that conclusive evidence of age was produced at the time of recruitment of the employee.

h) In case of Defence Personnel, identify card issued by the Defence.
i) A true copy of the University certificate or a Matriculation higher academic examination
j) A true copy of SSLC certificate issued by a Board setup by the Central or State Government attested by a Gazetted Officer/Magistrate.

Non-Standard age proof:
If any of the above age proofs is not available, the following non-standard proofs are accepted.
i) Horoscope prepared soon after birth can be accepted provided they are genuine and the Circle Office will determine the genuineness of the horoscopes.

ii) The department may admit age on the basis of elder declaration, the elder’s declaration being executed by a considerably elder relative or friend who has persons knowledge of the life assured’s date of birth. The elder’s declaration is required to be adequately stamped according to the stamp regulations in force at the place where the declaration is executed. It must be signed by the declarant in the present of a Magistrate or an Officer empowered to administer oaths. In case of age stated in the proposed and the age as per declaration differ the higher age will be admitted.

iii) Where he policy holder is unable to give any evidence of age, not even a declaration of age by an elder, the age of the part as given by him and as assessed by; the Medical examiner whichever is higher would be acceptable without evidence.

iv) In case of proposal from the rural areas, the Department would admit age on the basis of a declaration by the proposer himself counter-signed by the Secretary or a Member of the Panchayat or the Tahsildar or Block Development Officer. The medical examiner also would make a careful estimate of the age of the proposer and in case the age differs, the higher age would be admitted. The self-declaration does not require to be stamped.

v) Election identity card.

◆ In all cases of non-standard age proof an extra premium of 5% of the normal tabular premium will be charged over and above the ordinary premium. Extra premium @5% of tabular rate should be added first and rebate for higher sum assured should be added thereafter.

◆ Maximum limit is Rs 1,00,000/- only.

◆ Maximum age limit is 45 years only.

◆ When only the year of birth is known, the date of birth is taken as 1st July, when only the month and year is known, the date of birth is taken as 16th of the month.
AML/CFT (KYC/CDD) NORMS FOR REMITTANCES

Money Laundering

The process of conversion of 'dirty money', accumulated through illegitimate means like bribery, fraud, embezzlement, fake currency notes, etc to make it appear as 'legitimate money' is called money laundering.

General

- No transactions is undertaken in anonymous /fictitious name (Benami)
- No transaction is undertaken when unable to
  - verify the identity of customer
  - obtain document due to non co-operation of customer
  - non reliability of information furnished by customer
- If wife, son, parents etc. who live with father, mother, son as the case may be, from the relative with whom customer lives should give the following:
  - ID proof, Address proof of him
  - Declaration that prospective customer is staying with him
- In case any PO not satisfied with the identity of the customer, PO shall file Suspicious Transactions Report (STR) with Financial Intelligence Unit – India (FIU-IND)
- However, the customer should not be harassed

Transactions not to be accepted:

- Other than Inward Personal Remittances
- Commercial transactions, investments, loans donations to charitable institutions / trust / NRE accounts.
- Transactions in the name of minors.
- Submission of different IDs for different transactions by same customer
- Remittance sent by other persons to Students / youngsters who are financial dependent on their parents and their parents living in India.

Transactions for which Extra care to be exercised:

- Foreign visitor receiving money from a country which is not their Home Country
- Foreign sender sending money to Indian receiver
- No apparent family relation between sender & receiver
- Same receiver receiving money from different senders
- Different receivers receiving money from same sender

Customer Identification Data

- Postmaster has to maintain Customer Identification Data
- A profile (a separate sheet in a register) for each new customer will be maintained
- To be updated periodically if there is any continuing relationship of customer.
- The data should not be shared unofficially

Risk Categories & KYC Requirements in case of domestic remittances

<table>
<thead>
<tr>
<th>Risk</th>
<th>Description</th>
<th>Documents / Requirement</th>
</tr>
</thead>
</table>

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<table>
<thead>
<tr>
<th><strong>Category</strong></th>
<th>All domestic remittances under MO, iMO, eMO, VPMO, IPO and FPO which are up to value</th>
<th>(To be collected from Remitter as well as Payee)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low (a)</td>
<td>Up to Rs 5,000/-</td>
<td>No document required</td>
</tr>
<tr>
<td>Low (b)</td>
<td>Above Rs 5,000 up to Rs. 50,000/-</td>
<td>ID Proof - In case of iMO Address Proof – If iMO Amount is Rs. 50,000/-</td>
</tr>
</tbody>
</table>

**Risk Categories & KYC Requirements in case of International remittances**

<table>
<thead>
<tr>
<th><strong>Risk category</strong></th>
<th><strong>Description</strong></th>
<th><strong>Documents / Requirement</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1) All international remittances</td>
<td>(To be collected from Remitter as well as Payee)</td>
</tr>
<tr>
<td></td>
<td>2) Purchase of foreign currency notes / Travellers cheque</td>
<td></td>
</tr>
<tr>
<td>Level I</td>
<td>Up to Rs 50,000/-</td>
<td>ID Proof &amp; Address Proof</td>
</tr>
<tr>
<td>Level II</td>
<td>Above Rs 50,000 up to Rs. 1,00,000/-</td>
<td>ID Proof &amp; Address Proof</td>
</tr>
<tr>
<td>Level III</td>
<td>Above Rs. 1,00,000/-</td>
<td>ID Proof &amp; Address Proof and Additional ID Proof - Passport or Aadhar Card Additional Address Proof like a copy of latest landline / mobile phone bill / electricity bill</td>
</tr>
</tbody>
</table>

**Additional items for Level III Transactions**

- International Remittances for foreign tourists visiting India.
- Customers collecting remittances from a different city than what’s mentioned in the photo ID.
- Transactions wherein there doesn’t seem to be an apparent family relations between the sender and the receiver.
- Transactions coming from high risk countries (FATF website must be referred to).
- Customers receiving unusually more transactions frequently.
- The sender is a Foreign Name but the receiver is an Indian.
- Foreigner visiting India is receiving money from a country which is not his Home Country.
- Same person is receiving money from different senders.
- Receivers are different but sender is same.
- Non-resident customers.
- Customers from countries that do not or insufficiently apply the FATF (Financial Action Task Force) standards (FATF website to be referred to).
- High net worth individuals;
- Politically exposed persons (PEPs);
- Non-face to face customers;
- Those with dubious reputation as per public information available etc.
- Intentional breakup of money changing transactions to a series of transactions < Rs 50,000/-

**Documents**

<table>
<thead>
<tr>
<th><strong>ID Proof</strong></th>
<th><strong>Address Proof</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>- Passport</td>
<td>- Voter ID</td>
</tr>
</tbody>
</table>
• PAN Card
• Electoral Photo ID
• Driving License
• ID issued by Central / State govt / PSU
• Letter from a recognized public authority or public servant verifying identity & address of customer
• UIDAI letter

• Ration Card
• Passport
• Driving License
• Aadhaar Card (UIDAI Letter)
• Bank Account statement
• Electricity bill (not more than 3 months old)
• Telephone bill (not more than 3 months old)
• Letter from employer

**Foreign Tourists**
• Copy of Passport
• Visa duly stamped by Indian immigration authorities
(if there is no address in Passport, declaration regarding permanent address to be obtained)

**Operating Procedure (KYC)**

**Checking of documents**

<table>
<thead>
<tr>
<th>Item</th>
<th>To be done / Checked</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attestation of KYCD</td>
<td>➢ Self / By Competent Persons</td>
</tr>
<tr>
<td>Photograph, Name and Signature</td>
<td>➢ Compared with ID proof</td>
</tr>
<tr>
<td>Address</td>
<td>➢ Compared with Address Proof</td>
</tr>
</tbody>
</table>

Original documents should be checked and returned.

**Official Remarks about KYC**

On the top of the transaction voucher, remark that “KYC DOCUMENTS VERIFIED & ATTACHED” is to be made.

**Preservation of Records**

All the KYC documents are to be kept at the office of transaction itself along with the transaction voucher for 10 years.
**Reporting of Transactions**

**Cash Transaction Report (CTR)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Channel</th>
<th>Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>All CASH transaction exceeding 10,00,000/- &amp; All CASH transaction in</td>
<td>Post Office - Divisional Office</td>
<td>3rd working day of subsequent month</td>
</tr>
<tr>
<td>series which are less than Rs 10,00,000/- at a time but are integrated &amp;</td>
<td>Divisional Office – Circle Office</td>
<td>5th working day of subsequent month</td>
</tr>
<tr>
<td>total exceeds Rs 10,00,000/- in a month done by an individual</td>
<td>Circle Office – Directorate</td>
<td>8th working day of subsequent month</td>
</tr>
</tbody>
</table>

**Suspected Transaction Reports (STR)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Channel</th>
<th>Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Any transaction including attempted transaction carried out by forged</td>
<td>Post Office - Divisional Office (By Name)</td>
<td>On the very same day</td>
</tr>
<tr>
<td>(or) counterfeit currency notes/ security / documents</td>
<td>Divisional Office – Circle Office (By Name)</td>
<td>On the very same day</td>
</tr>
<tr>
<td>• All suspicious transactions, irrespective of the amount of</td>
<td>Circle Office – Directorate (By Name)</td>
<td>On the very same day</td>
</tr>
<tr>
<td>transaction.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Reports should show the nature of transaction, amount, name and address, date of transaction, place of transaction, PAN Number of sender/receiver. In case of STR, in addition to the above details, nature/reason of suspicion in detail should be submitted.

**General Payment conditions**

- **Normal Transactions:**
  - Upto Rs 50, 000 – Cash, Cheque, SB Credit
  - Above Rs 50,000 – Cheque, SB Credit

- **Doubtful Transactions:**
  [where documentary information is complete but the customer / transaction raises any suspicion or doubt]
  - Up to Rs 19,999/- – Cash, Cheque, SB Credit
  - Rs 20,000 & above – Cheque, SB Credit
AML/CFT (KYC/CDD) NORMS FOR SAVINGS BANK

General Conditions
- No account is opened in anonymous /fictitious name (Benami)
- No account to be opened/closed (existing a/cs) when unable to
  - verify the identity of customer
  - obtain document due to non co-operation of customer non reliability of
    information furnished by customer
- In case any PO finds that depositor/investor is not co-operating in furnishing KYC documents, the PM will refer the matter to Div. Head who will order for closure of Account and intimate the depositor the reasons of taking such decision.
- However, the customer should not be harassed and any decision to close the account should be taken by head of the Postal Division by giving suitable notice to the customer
- If wife, son, parents etc. who live with father, mother, son as the case may be, from the relative with whom customer lives should give the following:
  - ID proof, Address proof of him
  - Declaration that prospective customer is staying with him
- Every person shall quote his PAN number in all documents pertaining to transactions
  - Deposits exceeding Rs. 50,000/- in any one day in any type of accounts
  - Deposit through any mode aggregating to more than Rs. 5,00,000/- in a Financial year in any type of account except Savings Account
    - PAN Number has to be verified with original PAN Card
    - If depositor is not having PAN, Form 60 has to be obtained in complete
- All post offices should maintain a manuscript register to enter the details of Form 60 received

<table>
<thead>
<tr>
<th>Date</th>
<th>CIF ID</th>
<th>Account Number</th>
<th>Scheme</th>
<th>Tran ID</th>
<th>Amount Transaction of</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Risk Categories & KYC Requirements

<table>
<thead>
<tr>
<th>Risk category</th>
<th>Description (1) Accounts opened / 2) Certificate purchased / 3) credit of maturity value of existing savings instrument/ 4) balance of all accounts &amp; certificates)</th>
<th>Documents / Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>Upto Rs 50000</td>
<td>1) Photograph,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2) ID proof,</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3) Address proof</td>
</tr>
</tbody>
</table>
| Medium    | Between Rs 50001 and Rs 10,00,000/- | 1) Photograph,  
2) ID proof,  
3) Address proof  
4) PAN copy / Letter issued by IT department quoting PAN / Declaration in Form 60 | 5) Source of fund |
|-----------|-----------------------------------|-------------------------------------------------|------------------|
| High      | Above Rs 10,00,000/-              | 1) Photograph,  
2) ID proof,  
3) Address proof  
4) PAN copy / Letter issued by IT department quoting PAN / Declaration in Form 60 | 5) Source of fund |

- **Photograph:**
  - Recent Passport size photos
    - 3 in case of accounts opened in BO
    - 2 in case of accounts opened in SO/HO (FOR SCSS – 3 Photos)
- **ID Proof:**
  - Electoral Photo ID
  - Ration Card with photo
  - Passport
  - Driving License
  - PAN
  - POSB ID/ Post Office Identity Card / ID card from Central (or) state govt., PSU e.g. PPO, BPL card, Job card issued under MG-NREGA
  - Photo ID issued by recognized educational institution
  - UIDAI letter (Aadhaar Card)
- **Address Proof:**
  - Following documents having current address,
    - Bank / PO passbook / Account statement
    - Passport
    - Ration card
    - Electricity bill (not more than 3 months old)
    - Telephone bill (not more than 3 months old)
    - Salary slip of reputed employer
    - UIDAI letter (Aadhaar Card)
    - Certificate from any public authority /Postman / GDSMD/BPM (not applicable to HIGH RISK)
Attestation of KYC documents

- Direct Investment
  - Self Attested or if illiterate, attested by Gazetted Officer / Sarpanch / BPM/SPM/HPM/Sr. PM/ Chief PM / Postman / GDSMD / GDSBPM
- Through Agent
  - Self Attested or if illiterate, attested by Gazetted Officer / Sarpanch / BPM/SPM/HPM/Sr. PM/ Chief PM / POSTMAN / GDSMD / GDSBPM
  - Agent should also attest with Agency Number

KYC FAQs
- Minors - If account/certificate holder is minor, norms are applicable to guardians
- Joint Holders- In case of joint holders, norms are applicable to all joint account/certificate holders
- If, KYC documents already submitted –
  - Customer who has already submitted KYC documents in any purchase, need not to submit these again.
  - A note “KYC Documents already submitted vide A/C NO. _____ / Registration No _____ dt _____” should be noted by the investor on the top of the Account opening form / purchase application.
- Note : Name and address of the customer should match with earlier KYC Documents. (if the account is closed fresh KYCD to be taken)

Operating Procedure (KYC)

1) Checking of documents

<table>
<thead>
<tr>
<th>Item</th>
<th>To be done / Checked</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attestation of KYCD</td>
<td>➢ Self / By Competent Persons</td>
</tr>
<tr>
<td></td>
<td>➢ If through agent, additional attestation of Agent</td>
</tr>
<tr>
<td>Photograph</td>
<td>➢ Compared with Face Impression</td>
</tr>
<tr>
<td></td>
<td>➢ If through agent, compared with ID proof</td>
</tr>
<tr>
<td>Name</td>
<td>➢ Compared with ID Proof</td>
</tr>
<tr>
<td>Address</td>
<td>➢ Compared with Address Proof</td>
</tr>
</tbody>
</table>

2) Attestation of Photo

- BPM/SPM/Supervisor will attest the photographs after affixing on the documents as prescribed

3) Official Remarks about KYC

In Account Opening form / purchase application following note will be made,
- “KYC DOCUMENTS VERIFIED & ATTACHED” – if submitted along with transaction
- “KYCD ALREADY TAKEN AND VERIFIED” – if already submitted

Handling of KYC Records

Disposal for KYC Documents

<table>
<thead>
<tr>
<th>Post</th>
<th>POSB Accounts</th>
<th>Certificates</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Office**

<table>
<thead>
<tr>
<th>Office</th>
<th>Attached with AOF and kept in guard files.</th>
<th>Attached with AOF and kept in guard files.</th>
</tr>
</thead>
<tbody>
<tr>
<td>HO /SO</td>
<td>Attached with AOF and sent to AO.</td>
<td>Attached with AOF and sent to AO.</td>
</tr>
</tbody>
</table>

**Disposal of Photo**

<table>
<thead>
<tr>
<th>PO / SO</th>
<th>POSB Accounts</th>
<th>Certificates</th>
</tr>
</thead>
<tbody>
<tr>
<td>HO / SO</td>
<td>SB/RD/TD/MIS/PPF AOF, Annexure - II</td>
<td>Purchase application</td>
</tr>
<tr>
<td></td>
<td>SCSS</td>
<td>AOF, Annexure - II &amp; Passbook</td>
</tr>
<tr>
<td>BO</td>
<td>SB/RD/TD</td>
<td>BO SS book AOF, Annexure - II</td>
</tr>
</tbody>
</table>

**Preservation of Records**

<table>
<thead>
<tr>
<th>Records</th>
<th>Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long Books / List of Transactions</td>
<td>5 Years</td>
</tr>
<tr>
<td>Ledger Cards, Account Details, Account Opening Forms with KYCD</td>
<td>5 Years after Closure</td>
</tr>
<tr>
<td>SS Book</td>
<td>5 Years after Closure</td>
</tr>
<tr>
<td>Account Closure Vouchers</td>
<td>5 Years after Closure</td>
</tr>
<tr>
<td>Purchase Application Form with KYCD</td>
<td>5 Years after Discharge</td>
</tr>
<tr>
<td>Other Vouchers</td>
<td>6 Years</td>
</tr>
</tbody>
</table>

**Reporting of Transactions**

**Cash Transaction Report (CTR)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Channel</th>
<th>Schedule</th>
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<tr>
<td>All CASH transaction exceeding 10,00,000/- &amp; All CASH transaction in series which are less than Rs 10,00,000/- at a time but are integrated &amp; total exceeds Rs 10,00,000/- in a month done by an individual</td>
<td>Post Office - Divisional Office</td>
<td>3rd working day of subsequent month</td>
</tr>
<tr>
<td></td>
<td>Divisional Office – Circle Office</td>
<td>5th working day of subsequent month</td>
</tr>
<tr>
<td></td>
<td>Circle Office – Directorate</td>
<td>8th working day of subsequent month</td>
</tr>
</tbody>
</table>

**Suspected Transaction Reports (STR)**

<table>
<thead>
<tr>
<th>Description</th>
<th>Channel</th>
<th>Schedule</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any transaction including attempted transactions involving forged or counterfeit currency notes forged Security or documents</td>
<td>Post Office - Divisional Office</td>
<td>On the very same day</td>
</tr>
<tr>
<td>All suspicious transactions, involving deposit withdrawal, transfer of account, solvency certificate/</td>
<td>Divisional Office – Circle Office</td>
<td>On the very same day</td>
</tr>
<tr>
<td></td>
<td>Circle Office – Directorate</td>
<td>On the very same day</td>
</tr>
</tbody>
</table>
Indemnity certificate etc. irrespective of the amount of transaction.
- Any suspected transaction

Guidelines for Existing Accounts / Certificates

SB/RD/TD/MIS/PPF/SCSS

- A printed notice will be handed over to the depositor/messenger at the time of next transaction (deposit/withdrawal)
- Based on balance in the account, KYCD will be taken
- If KYCD not submitted upto 3rd next transaction, 4th transaction will not be allowed.
- RD accounts, opened through agents, ID and Address proof should be attested by agent concerned.
- If KYCD already taken for fresh investment, copy of PB/SC should be produced, remark to be made in Account opening form/SS book of old accounts
- Transfer of Account, revival of silent account, SS differs– KYCD to be taken

NSC / KVP

- A notice will be displayed at the notice board in Public Hall to submit KYC documents
- If not provided before encashment, obtain at the time of encashment. (If encashment through messenger, KYCD of holder to be collected)
- If not produced, discharge should not be allowed.
- For transfer from PO to PO, Person to person, SS difference also KYCD to be taken
SAVINGS BANK / SAVINGS CERTIFICATES

SAVINGS ACCOUNT

<table>
<thead>
<tr>
<th>Type</th>
<th>Who can open</th>
<th>Number of accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>An adult</td>
<td>1 / PO</td>
</tr>
<tr>
<td></td>
<td>Minor himself if attains atleast 10 years</td>
<td>1 / Minor</td>
</tr>
<tr>
<td></td>
<td>Guardian on behalf of minor</td>
<td>1 / Minor</td>
</tr>
<tr>
<td>Joint (A &amp; B)</td>
<td>2 / 3 adults</td>
<td>1 / Minor</td>
</tr>
<tr>
<td>Sanchayika</td>
<td>Head of the institution &amp; 2 students (10 years of age)</td>
<td>1 / Institution</td>
</tr>
<tr>
<td>Pension</td>
<td>Single: Any pensioner (Postal / Railway /Telecom / any dept)</td>
<td>1 / Pensioner</td>
</tr>
<tr>
<td></td>
<td>Joint: Pensioner with his / her spouse in whose favour family pension nominated</td>
<td></td>
</tr>
<tr>
<td>Basic Savings A/c</td>
<td>Registered Beneficiary</td>
<td>1 / Beneficiary</td>
</tr>
</tbody>
</table>

[In addition to pension a/c, pensioner can open a Single / Joint A/C]

[No new Sanchayika Account is allowed w.e.f. 01.10.2016]

Where?                - HO/ SO / BO
Minimum balance       - Rs 50 / Rs 500 (cheque a/c) /
                       - Zero for Basic Savings A/c
Maximum balance       - No limit
Mode (opening)        - Cash only
Mode (deposits)       - Cash/Cheque/DD

Opening of SB cheque accounts

- Only in HO & SO
- Only In Single, Joint, Minor through Guardian, Pension & Sanchayika A/Cs
- Only by literate adults who can sign in running hand
- Minimum balance is Rs. 500.00
- Withdrawal allowed even if the balance less than Rs 500/- but the depositor to be advised to made good.
- If cheque is dishonoured, service charge Rs 50 to be deducted
- Passbook need not be presented with subsequent deposit or cheque withdrawal

Nomination

Applicable in - Single, Joint, Pension, Basic SB (not in Minor & Sanchayika)
When                - at the time of opening / later but before maturity / closure
Who can be?         - Any person (including Association, Trust etc. In case of minor, an adult person to be appointed
No of nominees       - no limit
Fees
   - free for 1 nomination & Rs 1 for subsequent/alteration / cancellation – Form - SB 55
   - Mode - Postage stamp

Interest
- 4% pa SI on total IBB

IBB – lowest balance between 10th closing & last working day
Deposit:

Mode - Cash / Cheque / DD / IPO etc
Minimum - Rs 5/- Paise transactions allowed.
            Only in multiples of 5 paise

Deposit through cheques:

- Cheque to be written in ink or ball point pen signed by drawer
- Cheque should not be more than three months old
- Not post dated one.
- Drawn in favour of depositor or postmaster.
- Amount in words and figure should agree without any correction.
- Not torn or mutilated
- Crossed generally or specially.
- Particulars of the cheque should be written in the pay-in-slip and presented along with the cheque
- Date of encashment / realisation will be taken as the date of deposit.
- For out-station cheque, collection charge will be debited from the account.
- Rate of collection charge
  - Cheque value up to Rs.1000 ... Rs.30/-
  - Every additional Rs.1000 or part there of ... Rs.3/-

A cheque drawn on any bank at the same station as that of the office at which it is accepted will be regarded as local cheque.

A cheque drawn on any bank located at the same station as that of the HO and accepted at any of its sub offices will also be regarded as local cheque.

All other cheques will be treated as outstation cheques

- No collection charge for POSB cheques
- No commission is charged on cheques presented on local bank of so and got cleared through ho concerned due to non availability of SBI/ Nationalised Bank / Clearing house
  - If any amount recovered by bank to be charged as ‘office expenses’ & full amount to be credited to depositor

Withdrawal:

Number of Withdrawal per day : SO / HO – No restriction
                                BO – Only one in an account
                                (Maximum Rs. 5,000/- - BPM’s limit)

Minimum amount : Non Cheque A/C ... Rs. 5/-
                 Cheque A/C ... Rs. 20/-

Messenger transactions – conditions:
- Not allowed in a/c opened by minor himself
- Postmaster, PO agents not to be allowed to act as messengers
- In case of closure, no cash payment. Only cheque irrespective of amount
- If SS differs, payment thru messenger not allowed.
- In illiterate a/c, if paying PM satisfies, allowed.

Transfer from PO to PO

- Transfer of savings account not allowed when,
  - Silent before revival
  - After death
  - When ordered to be closed
- No transfer between Non CBS to CBS offices and vice versa
- For joint account, all the depositors should sign the transfer application.
- For Minor account, certificate by the guardian as “Certified that the depositor is alive this day” to be furnished

Conversion from single to joint & vice versa:

- Allowed, but after conversion, it will contain at least one of the original depositor.

Duplicate Passbook:

- Cases:
  - Lost / destroyed / spoiled passbooks
  - Seizure of PB for departmental enquiry
- Fees: Rs 10/- in the shape of postage stamp
- Exemption allowed if reason is beyond the control (permitted by postmaster)
- No fee - seizure for enquiry
RECURRING DEPOSITS

<table>
<thead>
<tr>
<th>Type</th>
<th>Who can open</th>
<th>Number of accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>An adult</td>
<td>No limit</td>
</tr>
<tr>
<td></td>
<td>Minor himself if attains atleast 10 years</td>
<td>No limit</td>
</tr>
<tr>
<td></td>
<td>Guardian on behalf of minor</td>
<td>No limit</td>
</tr>
<tr>
<td>Joint (A &amp; B)</td>
<td>2 adults</td>
<td>No limit</td>
</tr>
</tbody>
</table>

Where?
- HO / SO / BO

Minimum Denomination
- Rs 10. Multiples of Rs 5

Maximum Denomination
- No limit

Mode – Opening
- Cash/ Cheque/DD

Mode – Deposits
- Cash/ Cheque/DD

Monthly deposits should be made
- Upto 15th of next month - If the accounts is opened between 1st & 15th
- Upto the end of next month - If the account is opened between 16th & last working day of the month

Defaulted Deposits:
If not paid within the above period,
- Default fee: Rs 0.10 for Dn Rs 10/- to be collected along with deposit.
- 4 defaults allowed. For personnel of defence services (except civilian defence employees), 7 defaults allowed.
- If exceeds 4/7 defaults, should be renewed within 2 months, from 5th/ 8th default
- If not renewed within that period, a/c will become “Discontinued”.
- (no further deposit / part withdrawal allowed in discontinued account)

Advance Deposits:
Rebate for advance deposits including current month. (All advance deposit made in different dates of a calendar month will be taken for rebate calculation)

For Dn-Rs 10/-
- 6 months to 11 months – Rs.1
- 12 months – Rs.4

Withdrawal:
- Only after 1 year from the date of opening
- At least 12 deposits to be made
- Account should not be a ‘discontinued’ one
  - Maximum 50 % of balance
  - Including the amount of advance deposits if any
  - Withdrawal amount in multiples of Rs 5
  - Only one withdrawal in an account

Repayment of withdrawal:
- Only along with monthly deposit
- Either in lump sum / in equal instalments
- Only in multiples of Rs 5
- Int to be collected - (5 yr TD int + 2 % ) on the date of withdrawal

PMC:
- After 3 years
- If advance deposit is made, only after expiry of advance period.
  ▪ Interest rate applicable to Savings Account
  ▪ Refund of Default fee, if any + Withdrawal interest, if any

Maturity:
  Maturity Period – 5 Years
  Interest Rate & Maturity Value – 6.9% & Rs 717.43 (from 01.07.18-30.09.18)

Extension:
- Can be extended with / without deposit after maturity.
- No application required.
- Extension with deposit allowed maximum for 5 years.

Nomination, Transfer, Conversion, Duplicate PB – as in the case of Savings Account

MONTHLY INCOME SCHEME

<table>
<thead>
<tr>
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<td>No limit</td>
</tr>
<tr>
<td>Joint (A &amp; B)</td>
<td>2 or 3 adults</td>
<td>No limit</td>
</tr>
</tbody>
</table>

Where ?
- HO / SO

Minimum
- Rs 100 multiples of Rs 100

Maximum
- Rs 4,50,000 (single a/c) (individual limit)
- Rs 9,00,000 (joint a/c)

Mode – opening
- Cash/ Cheque/DD

Interest
- 7.3 % SI pa (from 01.07.18-30.09.18)) –
  Paid in monthly basis - Cash / SB credit / MO

PMC:
Before 1 year
- not allowed

After 1 year but before 3 years
- 2 % deduction on deposit

After 3 years but before maturity
- 1 % deduction on deposit

Maturity period
- 5 years [6 years for the a/cs opened upto 30.11.2011]

PMI: Allowed on maturity value (principal + bonus if any) – @ Savings Account interest rate

Nomination, transfer, duplicate passbook – as in the case of Savings Account
Conversion
- As in the case of Savings Account
  (Not allowed – for A/cs opened irregularly by exceeding the prescribed limits)

Bonus
At prescribed rate (if applicable) to be paid after completion of maturity period along with deposit.

<table>
<thead>
<tr>
<th>Account opened period</th>
<th>Bonus rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>From 01.12.2011</td>
<td>Nil</td>
</tr>
<tr>
<td>8.12.2007 to 30.11.2011</td>
<td>5 %</td>
</tr>
<tr>
<td>13.02.2006 to 7.12.2007</td>
<td>Nil</td>
</tr>
<tr>
<td>Before 13.02.2006</td>
<td>10 %</td>
</tr>
</tbody>
</table>

**TIME DEPOSIT**

<table>
<thead>
<tr>
<th>Type</th>
<th>Who can open</th>
<th>Number of accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>An adult</td>
<td>No limit</td>
</tr>
<tr>
<td></td>
<td>Minor himself if attains atleast 10 years</td>
<td>No limit</td>
</tr>
<tr>
<td></td>
<td>Guardian on behalf of minor</td>
<td>No limit</td>
</tr>
<tr>
<td>Joint (A &amp; B)</td>
<td>2 adults</td>
<td>No limit</td>
</tr>
</tbody>
</table>

Category - 1 year / 2 year / 3 year / 5 year
Where ? - HO / SO / BO
Minimum - Rs 100 multiples of Rs 100
Maximum - No limit
Mode – opening - Cash/ Cheque/DD

Interest: (from 01.07.18-30.09.18)
1 year - 6.6 % CI compounded quarterly
2 year - 6.7 % CI compounded quarterly
3 year - 6.9 % CI compounded quarterly
5 year - 7.4 % CI compounded quarterly

Interest payment - Cash / SB credit

PMC:
- Up to 6 months - Lock up period
- Before 1 year - SB interest
- After 1 year - Interest rate applicable for completed term (-) 1%
  - Completed years - Compound interest compounded quarterly
  - Completed months - Simple interest

PMI: Savings account interest rate is allowed on maturity value (Principal + Int due)

Nomination, Transfer, Conversion, Duplicate PB - as in the case of Savings Account

Investment in 5 yr TD – eligible for IT rebate
TD – Redeposit

- Retroactive effect of date of opening for new a/c opened on redeposit.
- i.e. Date of maturity of old a/c - date of opening of new a/c
- No commission is eligible for SAS agent

[In CBS offices, TD account will be renewed automatically on the date of maturity for the same period with interest rate applicable on the date of maturity. Only Principal amount will be taken for automatic renewal.]

**SENIOR CITIZEN SAVINGS SCHEME**

<table>
<thead>
<tr>
<th>Type</th>
<th>Who can open</th>
<th>Number of accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>Person attaining 60 years &amp; above</td>
<td>No limit</td>
</tr>
<tr>
<td></td>
<td>Person aged of 55 years &amp; above but less than 60 years, retired on superannuation or any scheme</td>
<td>No limit (A/c to be opened within 1 month of getting retirement benefits)</td>
</tr>
<tr>
<td></td>
<td>Defense employees who retires from service after attaining the age of 50 years</td>
<td></td>
</tr>
<tr>
<td>Joint</td>
<td>Eligible Main Depositor (as above) with his or her spouse</td>
<td>No limit</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Form</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Opening of Account</td>
</tr>
<tr>
<td>B</td>
<td>Extension</td>
</tr>
<tr>
<td>C</td>
<td>Nomination cancellation</td>
</tr>
<tr>
<td>D</td>
<td>Pay-in – slip</td>
</tr>
<tr>
<td>E</td>
<td>Closure</td>
</tr>
<tr>
<td>F</td>
<td>Claim</td>
</tr>
<tr>
<td>G</td>
<td>Transfer</td>
</tr>
</tbody>
</table>

Where? - HO / SO
Minimum - Rs 1000 multiples of Rs 1000
Maximum - Rs 15,00,000 / retirement benefit whichever is less
Mode – opening - less than Rs 1 lakh - Cash / Cheque/DD
- 1 lakh & above - Cheque / DD
Interest - 8.3 % SI pa (from 01.07.18-30.09.18 )
Paid in quarterly basis by Cash / SB Credit / MO

**PMC:**
Before 1 year - Not allowed
After 1 year but before 2 years - 1.5 % deduction on deposit
After 2 years but before maturity - 1.0 % deduction on deposit
Maturity:
- Period – 5 years

**PMI:** Allowed on maturity value (Principal) – @ Savings Account interest rate

**Extension:**
- Can be extended for maximum of 3 years
- Apply within 1 year from the date of maturity in writing (Form-B)
- Interest rate applicable for the a/cs opened on the date of maturity
- Cannot be closed the a/c within 1 year from the date of extension
TDS on Interest:

TDS will not be applicable on the total aggregated interest income upto Rs 50,000/- in a FY payable in case of all SCSS accounts opened by Senior citizens of age of 60 yrs and above (who attained age of 60 years anytime during FY 2017-18).

However this limit will not be applicable to those SCSS a/c holders who had opened the a/cs under relevant provisions of relaxed SCSS rules for (i) individuals who attained the age of 55 years or more but less than 60 years and retired on superannuation or (ii) personnel of Defence services (excluding civilian defence employees) and not attained the age of 60 years during the FY 2017-18. For such holders, the limit of Rs.10000/- shall continue.

- To be recovered for full amount
- 10% on interest
- No deduction if declaration in form 15(g) / 15 (h) submitted.
- If TDS is recovered PAN card copy is mandatory

Nomination:
- Form A / Form C
- No fee – first / subsequent / cancellation
- Signature, photo of nominee(s) required in nomination form

<table>
<thead>
<tr>
<th>Transfer</th>
<th>Fee (PO – PO &amp; PO – Bank)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No fee</td>
<td>Below Rs 1 lakh</td>
</tr>
<tr>
<td>First transfer</td>
<td>Rs 5 per lakh</td>
</tr>
<tr>
<td>Subsequent transfer</td>
<td>Rs 10 per lakh</td>
</tr>
</tbody>
</table>

Duplicate PB:
- First - Rs. 10
- Subsequent - Rs. 20
- Mode of collection of fees – cash through form D
- Credited under UCR

### PUBLIC PROVIDENT FUND

<table>
<thead>
<tr>
<th>Type</th>
<th>Who can open</th>
<th>Number of accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>An adult</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Guardian on behalf of minor</td>
<td>1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Form</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Opening of Account</td>
</tr>
<tr>
<td>B</td>
<td>Pay- in – slip</td>
</tr>
<tr>
<td>C</td>
<td>Withdrawal / Closure</td>
</tr>
</tbody>
</table>
D Loan  
E Nomination  
F Nomination cancellation  
G Claim  
H Extension  

- Opened in HO, SO (Except Class ‘C’ SO)  
- Mode of opening & deposit – Cash / Cheque / DD  
- Interest – 7.6% SI pa (from 01.07.18-30.09.18) on total IBB  
  - IBB - (Lowest balance between 5th & last working day of each month)  
- Account can be opened with a minimum of Rs 100/-  

Limits:

<table>
<thead>
<tr>
<th>Minimum</th>
<th>Rs 500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum</td>
<td>Rs 1,50,000 (in self &amp; minor a/c)</td>
</tr>
</tbody>
</table>

[Penalty – Rs 50/- for each FY along with arrears of subscription]

[Regularisation of default is not applicable in case of default in the initial year of opening. A/c will be treated as Irregular Account, and be closed without Interest]

Loan:
- Eligible from 3rd fy to 6th fy  
- Max 25% of balance held in 2nd preceding year  
- One loan in one FY  
- Further loan allowed if earlier is repaid with interest  
- To be repaid in lump sum / instalment of not more than 36 months  
- Int on loan - if repaid within 36 months - 2%  
  - otherwise - 6%  

Withdrawal:
- Eligible from 7th FY  
- Max 50% of balance held in preceding year (or) 4th preceding year whichever is lower  
- One withdrawal in one FY  
- No need to repay. No interest on withdrawal  

Premature Closure
- Can be closed only after 5 financial years excluding the year of opening  
- For treatment of serious ailments or life threatening diseases of the dependent children, spouse, parents and self  
- Higher education of account holder  
  - On production of supporting documents from competent medical authority or fee bills in confirmation of admission from a recognized Institute  
- Interest is 1% less than the eligible interest (from the date of opening)  

Closure:  
- After expiry of 15 FY excluding the year of opening  

Extension with subscription:
- Can be extended for further block(s) of 5 years  
- Apply in writing within 1 year (form –H)  
- Conditions of Minimum, Maximum, Default fee, IT rebate will be applied
- Withdrawal allowed.
  - Max 60% of the balance on the commencement of extension period
  - Either in one / more than one withdrawal (only one per FY)

**Extension without subscription:**
- Can be retained the maturity amount
- No need to apply in writing
- Withdrawal allowed.
  - Any amount within the balance
  - One in each FY

**Other features:**
No court attachment
Income tax rebate allowed
Interest is tax free

Nomination:  Form E / Form F
No fee – first / subsequent / cancellation

Transfer – (PO – PO & PO – Bank)

Duplicate PB:  Fee – Rs 1

**SUKANYA SAMRIDDHI ACCOUNT**

**Salient features:**

**Who can Open?**

✓ Guardian (Natural / Legal) (called as Depositor) can open in the name of girl child (called as Account holder) from the date of birth to till she attains 10 years [As a relaxation, Girl child born on or after 03.12.2003 were allowed to open account up to 02.12.2015]
  - On attaining the age of 10 years, account can be operated either by the Girl Child herself or by the Guardian till attaining 18 years of Girl Child.

**How many accounts?**

✓ Only one account can be allowed in one girl child’s name.
✓ Guardian can open accounts maximum for 2 girl children in one family.
  - Exception: More than two accounts are allowed, in the event of birth of two or more girls in the first and / or second birth in a family
  - Above condition is not applicable, for the girl children of second birth, if the first order of birth results in two or more surviving girl children.

**Where to open?**

✓ Account can be opened at all Post offices (HO, SO, BO) & authorized banks.
Documents required:

✓ KYC documents of Guardian
✓ Birth Certificate / Certificate of DOB from School / Certificate from Head of Village showing DOB / Certificate from Hospital where the child born / Aadhar / PAN Card / Passport
✓ Medical Certificate in case, more than two accounts are to be opened in a family.

Deposit:

✓ Account can be opened with a minimum of Rs 250/-
✓ Subsequent deposits should be in multiples of Rs 100/-
✓ Minimum Rs. 250/- Maximum Rs 1,50,000/- allowed to deposit in a F.Y.
✓ No maximum limit for number of deposit.
✓ Penalty Rs 50/- along with minimum deposit (Rs.250/-) will be collected for defaulted deposit.
✓ No Deposits are accepted on completion of 15 years from the date of opening. (For example, if account was opened on 13.05.2014, the deposits can be made up to 12.05.2029 only).
✓ Cash, Cheque, DD can be accepted. (for Cheque / DD, date of realisation will be the date of deposit) [In CBS offices, deposits can be made by any electronic mode in addition to above modes and deposits can be made at any CBS office]

Nomination:

Not available.

Withdrawal:

✓ Permitted, on attaining the age of 18 years or passing 10th Standard whichever is earlier
✓ Permitted for Higher education
✓ Allowed up to a maximum 50% of balance held at the end of the preceding financial year.
  ✓ In one or more installments (not exceeding the overall limit)
  ✓ Only once in a financial year
  ✓ Maximum five times
✓ Allowed on production of documentary proof obtained from the educational institution.
✓ Amount is restricted to the actual fee and other charges.

Interest:
✓ Current interest rate is 8.1% (w.e.f. 01.07.2018) simple interest per annum.
✓ Interest is calculated on the lowest balance held in the account between close of 10th and the last day of calendar month.
✓ Credited on 1st April of every year.

**Premature Closure:**

- Death of the Girl Child (SSA Interest up to the date of death of girl child)
- If the Girl Child becomes NRI or Non Citizen (SSA Interest up to the date of change of status)
- In case of compassionate ground such as medical support in life threatening diseases of girl child or death of the guardian (only after 5 years) (SSA Interest). This closure can be allowed only by Head of the Division / Sr. PM / CPM / Director.
- At any time (SB Interest)

**Maturity**

- Account can be closed after 21 years from the date of opening.
- Account can also be closed in the event of account holder’s marriage, on attaining the age of 18 years.
  - Can be closed before 1 month from the proposed date of marriage or after 3 months from the actual date of marriage
  - Age proof is to be submitted
- Girl Child has to submit Fresh Identity Proof, Residence and Citizenship along with account closure form (SB-7A).
- If the account is not closed after maturity, it will not earn any further interest.
- If any default is not regularized within 15 years from the opening of the account, only SB rate of interest is eligible for the whole amount.
  - This is not applicable in case of death of guardian.

**Transfer of Accounts:**

- Can be transferred from PO to PO, PO to Bank & vice versa
- No Fee for transfer of Accounts, if the change of residence proof is submitted.
  - Rs. 100/- in other cases

**Duplicate Passbook:**

- Fee for issue of Duplicate PB is Rs. 50/-
- Head Postmaster issues DPB for all schemes

**Savings Certificates (NSC / KVP)**
### Type

<table>
<thead>
<tr>
<th>Type</th>
<th>Who can purchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>An adult</td>
</tr>
<tr>
<td></td>
<td>Minor himself if attains at least 10 years</td>
</tr>
<tr>
<td></td>
<td>Any person on behalf of minor</td>
</tr>
<tr>
<td>Joint (A &amp; B)</td>
<td>2 adults</td>
</tr>
</tbody>
</table>

(No Limit on investment)

### Comparison Chart

<table>
<thead>
<tr>
<th>Feature</th>
<th>5 Yr NSC(VIII Issue)</th>
<th>KVP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of introduction</td>
<td>01.12.2011</td>
<td>Re-launched vide notification dt 23.09.2014 (SB Order 12/2014)</td>
</tr>
<tr>
<td>Minimum</td>
<td>Rs 100 (Multiples of Rs 100)</td>
<td>Rs 1000 (Multiples of Rs 1000)</td>
</tr>
<tr>
<td>Maturity Period</td>
<td>5 years</td>
<td>9 years 10 months (118 months)</td>
</tr>
<tr>
<td>Maturity Value per Rs 100/- (w.e.f. 01.07.2018)</td>
<td>Rs 144.23/- (7.6%)</td>
<td>Rs 200.00/- (7.3%)</td>
</tr>
<tr>
<td>Lock up period</td>
<td>5 years</td>
<td>2 years 6 months</td>
</tr>
<tr>
<td>Tax benefit</td>
<td>Available</td>
<td>Not Available</td>
</tr>
<tr>
<td>Limit</td>
<td>No limit</td>
<td>No limit</td>
</tr>
<tr>
<td>Post Maturity Interest</td>
<td>Available</td>
<td>Available</td>
</tr>
<tr>
<td>Transferability</td>
<td>Can be transferred from one holder to another</td>
<td>Can be transferred from one holder to another</td>
</tr>
</tbody>
</table>

### General payment conditions

**Accounts / Certificate Scheme:**

- Except SB - if the payment value is Rs 20,000 or more - **Cheque / SB Credit**

Whenever any payment is made by cheque, cheque number and date details should be noted in the withdrawal / account closure forms.

### Agency system:

**MPKBY**

- Authorised to do RD transactions
- Cash limit – Rs 20000 /
- Cash limits applicable for transaction at a time & not for a day
- No limit for transaction by cheque
- Commission – 4% for all deposit – monthly, defaulted, advanced
  - Not for repayment of withdrawal, default fee
- Income Tax – 5 % if commission exceeds Rs 5000/- per FY

**PRSS:**
- Authorised to do RD / PPF / NSC / TD transactions
- In BOs - only through cheque
- No Commission

SAS:
- Commission eligible for TD, MIS, NSC, KVP
- No commission in case of TD redeposit
- Cash limits up to Rs 20,000/-
- Commission – 0.5% for TD, MIS & NSC and 0.5% for KVP
- Income tax - 5% if commission exceeds Rs 5000/- per FY
DEATH CLAIM SETTLEMENT PROCESS FOR SB & SC

CHANGES with effect from 01.01.2011 for SB, RD, TD & MIS

- Application form (SB-30)- Common for A/c scheme viz. SB, RD, TD & MIS
- ID and address proof of Claimant(s) – Must
- Death certificate – in original or photo copy.
- Time limit for Sanction – within 7 days otherwise official will be made responsible
- No separate sanction (with some exceptions)
- No separate SB – 7A
- Transmission of claim papers by Insured Post
- Payment by crossed cheque irrespective of amount
- Xerox copies of claim papers are to be kept as office copy.
- Annexures in case of without Nomination / without Legal Evidence
- Witnesses to be accepted
- No detailed verification

Settlement of Savings Bank Claims –Accounts Schemes

Types of Claims

(a). With Nomination
(b). With legal evidence
(c). Without Nomination / legal evidence

Norms for preferring claims:

Without Nomination / Legal Evidence (upto 1 Lakh) – can be entertained only after THREE MONTHS from the date of death of the depositor.

Norms for settlement of claims: 7 days

What the customer should present?

<table>
<thead>
<tr>
<th>With Nomination</th>
<th>With Legal Evidence</th>
<th>Without Nomination &amp; Without Legal Evidence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claim Application (SB-30) for SB/RD/TD &amp; MIS</td>
<td>Legal Evidence in original or certified copies or attested copies with original (Original to be returned after verification)</td>
<td>ANNEXURES</td>
</tr>
<tr>
<td>For SCSS &amp; PPF – Claim Application in Form –F &amp; Form – G respectively</td>
<td></td>
<td>I) Letter of indemnity</td>
</tr>
<tr>
<td>Death Certificate – In original or attested copy</td>
<td></td>
<td>II) Affidavit</td>
</tr>
<tr>
<td>Passbook</td>
<td></td>
<td>III) Letter of disclaimer on Affidavit</td>
</tr>
<tr>
<td>Copy of ID Proof and address proof of the claimant(s)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Legal Evidences are
- PROBATE OF WILL (OR)
- SUCESSION CERTIFICATE (OR)
- LETTER OF ADMINISTRATION
PROBATE OF WILL - It is a certificate granted by the competent Court to the effect that the Will is genuine and is indeed the last Will left behind the deceased

SUCCESSION CERTIFICATE - It is a certificate of succession of the properties of a person who has died without making a Will, issued by the competent civil Court.

LETTER OF ADMINISTRATION - A letter from the Court appointing an administrator when

- there is no WILL from the deceased /
- there is no specifications on WILL

Claim Sanctioning Authorities

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Authority</th>
<th>SAVINGS BANK ACCOUNTS (SB, RD, TD, MIS)</th>
<th>With Nomination</th>
<th>Legal Evidence</th>
<th>Without Nomination</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>SB, TD</td>
<td>RD, MIS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>T/S SPM</td>
<td>1,000</td>
<td>B&amp;C – 1,000</td>
<td>No Limit</td>
<td>1,000</td>
</tr>
<tr>
<td>2</td>
<td>LSG SPM</td>
<td>2,000</td>
<td>No Limit</td>
<td></td>
<td>2,000</td>
</tr>
<tr>
<td>3</td>
<td>HSG-SPM</td>
<td>5,000</td>
<td>No Limit</td>
<td></td>
<td>5,000</td>
</tr>
<tr>
<td>4</td>
<td>SR PM / SP (GR-B)</td>
<td>No Limit</td>
<td>No Limit</td>
<td></td>
<td>No Limit</td>
</tr>
<tr>
<td>5</td>
<td>CPM / SSP (GR-A)</td>
<td>No Limit</td>
<td>No Limit</td>
<td></td>
<td>No Limit</td>
</tr>
<tr>
<td>6</td>
<td>DPS</td>
<td>-----</td>
<td>-----</td>
<td></td>
<td>-----</td>
</tr>
<tr>
<td>7</td>
<td>PMG / CPMG</td>
<td>-----</td>
<td>-----</td>
<td></td>
<td>-----</td>
</tr>
</tbody>
</table>

In respect of SCSS & PPF schemes, Postmaster of the office of deposit is the competent authority to sanction the claims.

For without Nomination - If claim exceeds 1 Lac – LEGAL EVIDENCE is compulsory

Definition --- BALANCE

- For the purpose of determining the sanctioning authority the term “Balance” means the balance at credit on the date of death to which interest already accrued during the preceding years but excluding the interest for the current year.

Check list for sanction of claim

- Account Particulars are correct and verified with our records (Account No., Name of Depositor, Balance, Nominee name if any., etc.)
- BPM/SPM/PM/Sr., PM has accepted the two witnesses in the claim application
- ID Proof and address proof of claimant(s) submitted
- Death Certificate in original submitted / photo copy duly compared by PM
  Photo copy to be verified with original by BPM/SPM/PM and a remark “Compared with original and found correct” to be made under his/her dated signatures & original returned to claimant
- Legal evidence is submitted (if No Nomination exist and claim exceeds 1 lakh)
  (or)
• Annexure viz., (if No Nomination and No legal evidence) (existence of signatures)

<table>
<thead>
<tr>
<th>SI</th>
<th>Annexure</th>
<th>Signed by</th>
<th>Executed before</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Letter of Indemnity</td>
<td>Claimant, witnesses</td>
<td>Notary Public</td>
</tr>
<tr>
<td>2</td>
<td>Affidavit</td>
<td>All legal heirs</td>
<td>Notary Public / Oath</td>
</tr>
<tr>
<td>3</td>
<td>Letter of disclaimer on affidavit</td>
<td>All legal heirs except claimant</td>
<td>Notary Public / Oath</td>
</tr>
</tbody>
</table>

**Procedure**

- Date stamp all documents.
- Receipt of claim application should be acknowledged on the same day
  - In System generated (or)
  - In Manuscript
- Make entry in ‘Claim Register’
- Verify the balance, Nomination details etc.
  - If it is maintained at HO, to be verified from HO.
- Sanction the claim if you are competent
- Otherwise forward on the same day to the competent authority by Service Insured post
- Pay the amount (thru Cheque) by getting the acquittance on the claim application
- Preserve a copy in claim file and forward the original as voucher to the HO / SBCO
- If the claim is to be sanctioned by any other administrative authorities other than the Postmaster, then the sanction will be issued separately.
  - PM/SPM concerned will fill up & sign in the sanction portion of claim form attaching a copy of sanction.
- Update the ‘Claim Register’
- All payment should be made by cheque irrespective of amount

**Special procedures**

1) **Claim Closure without Passbook**
   - refer the case to the Head of the Division
   - Get orders of Divisional Head for Closure of a/c without PB
   - Attach the order with the warrant of payment
   - Make remarks in Ledger and other records

2) **Payment to Minor claimants**
   - to the person appointed in the nomination to receive it.
   - Where no nomination exist, Guardian (Father or Mother or a person entitled under law when neither parent is alive)
   - Certificate to be furnished by the Guardian that the minor is alive and the money is required on behalf of the minor

3) **Claim not preferred by all the nominees at a time**
– Can be sanctioned upto the share of the claiming nominee(s)
– Passbook will be in the custody of Postmaster
– An intimation to be sent to other nominee(s) regarding this.

**PAYMENT OPTIONS FOR CLAIMANTS ON SANCTION**

<table>
<thead>
<tr>
<th>SB, MIS &amp; PPF</th>
<th>RD &amp; TD</th>
<th>SCSS</th>
</tr>
</thead>
<tbody>
<tr>
<td>To be closed</td>
<td>Can be closed or continued</td>
<td>Can be closed or continued by Spouse only. Now spouse can continue the SCSS A/C even if he/she is already having a SCSS A/c opened in his name. SB Order 07/2014</td>
</tr>
</tbody>
</table>

**INTEREST ELIGIBILITY**

<table>
<thead>
<tr>
<th>Sl.</th>
<th>TYPE</th>
<th>OPTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>SB</td>
<td>Upto the month preceding the month in which refund is made</td>
</tr>
<tr>
<td>2.</td>
<td>RD</td>
<td>As per table</td>
</tr>
<tr>
<td>3.</td>
<td>TD</td>
<td>For Completed years – Interest is applicable for completed years (CI) For Completed months – SB rate of Interest (SI)</td>
</tr>
<tr>
<td>4.</td>
<td>MIS</td>
<td>1) Upto the month preceding the month in which refund is made 2) If claimed after maturity period, Bonus / PMI will also be paid if applicable</td>
</tr>
<tr>
<td>5.</td>
<td>PPF</td>
<td>Upto the month preceding the month in which refund is made</td>
</tr>
<tr>
<td>6.</td>
<td>SCSS</td>
<td>Upto the date of death – SCSS Interest After date of death &amp; up to date of payment – SB interest</td>
</tr>
</tbody>
</table>
SAVINGS CERTIFICATES

Claim Application Form

a) With NOMINATION - NC –14
b) With LEGAL EVIDENCE - NC – 15
c) Without NOMINATION - NC –16 with Annexure

Claim Sanctioning Authority

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Authority</th>
<th>With Nomination</th>
<th>With Legal Evidence</th>
<th>Without Nomination</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>T/S SPM</td>
<td>No limit</td>
<td>1000</td>
<td>1,000</td>
</tr>
<tr>
<td>2</td>
<td>LSG SPM</td>
<td>No limit</td>
<td>No limit</td>
<td>2,000</td>
</tr>
<tr>
<td>3</td>
<td>HSG-SPM</td>
<td>No limit</td>
<td>No limit</td>
<td>5,000</td>
</tr>
<tr>
<td>4</td>
<td>HSG-PM, MDG PM</td>
<td>No limit</td>
<td>No limit</td>
<td>5,000</td>
</tr>
<tr>
<td>5</td>
<td>SR PM / SP (GR-B)</td>
<td>No limit</td>
<td>No limit</td>
<td>20,000</td>
</tr>
<tr>
<td>6</td>
<td>CPM / SSP (GR-A)</td>
<td>No limit</td>
<td>No limit</td>
<td>50,000</td>
</tr>
<tr>
<td>7</td>
<td>DPS</td>
<td>-----</td>
<td>-----</td>
<td>75,000</td>
</tr>
<tr>
<td>8</td>
<td>PMG/ CPMG</td>
<td>-----</td>
<td>-----</td>
<td>1 Lakh</td>
</tr>
</tbody>
</table>

Definition --- balance

For the purpose of determining the sanctioning authority, the limits should be the maturity value of the certificate i.e., the face value plus the amount of interest accrued upto the last completed year (or) half year, as the case may be, prior to the death of the deceased holder.

OPTIONS FOR CLAIMANTS ON SANCTION

– Take immediate payment (or)
– Have fresh certificates in his / their name(s) (or)
– Sub divide the certificate & have fresh certificates issued in the names of the nominees in appropriate denominations

GENERAL CONDITION

– Claims relating to Savings Bank Accounts and Savings Certificates shall be treated as separate and the prescribed limit shall be applied separately;
– for each account or purchase application.

IMPORTANT CLARIFICATION

– The Sanctioning authority has to give precedence to nominee over all other persons seeking claims.
– Only in those cases where the nominee has not claimed the amount and legal heir produces Succession Certificate or Probate of will or Letter of Administration, the claim should be settled in favour of legal heir without waiting for the nominee to prefer the claim.
Introduction

India Post launched a quality improvement project named ‘Project Arrow’ aimed at transforming itself into a vibrant and responsive organisation. The project was launched in April 2008. The quality upgradation is both in terms of improving the core concern areas and look and feel. The improvement is in Post offices not only in urban but also rural areas. Through the project, India Post aims to create a conducive and friendly work environment for the staff as well as the customers of the Post offices. The focal point of Project Arrow is making the post office the “window to the world” for ‘Aam-Aadmi’.

As an outcome of the project, India Post wishes to emerge as a one-stop shop for retail products and offer a single window facility for banking, money remittances and other financial projects and services including social and civic initiatives.

By the end of 2016-17, 3274 Post Offices have been covered under ‘Look & Feel’, while maintenance work has been carried out in 1087 Post Offices under ‘upkeep’ activity.

In the FY 2016-17, 31 Post Offices have been covered under ‘Look & Feel’ activity while maintenance work has been carried out in 416 Post Offices. (courtesy: Annual Report 2017-18).

The objectives of the project are

- Make a visible, tangible and noteworthy difference in Post offices that matters to the common man
- Verify and certify progress on ongoing basis using clearly defined Key Performance Indicators (KPIs) for each improvement area
- Set the foundation for a comprehensive transformation of India Post

Scope of the project

As stated earlier, project arrow adopts a two pronged strategy –‘Getting the core right’ and ‘Modernize the look and feel’. The scope of the project has been outlined on the following objectives

- To make Post offices in rural areas, a window for availing services, hitherto confined to urban locales
- To enable Post offices play a larger role in the social and economic transformation of the country by taking up new roles and challenges
- To transform the large manpower into a committed and professional human resource
- To provide IT enabled services based on the state of the art technology, especially in areas where it matters most
- To change the look and feel of the Post office to give it a distinct identity of its own

Accordingly the scope of the project has been defined to set the improvement areas as below

Get the core right
Focussed efforts to significantly improve four core areas of the Postal service

- Mail delivery
- Savings bank
- Remittances
- Office service levels

**Modernize the look and feel**

Broad approach to upgrade, enhance capacity and quality in

- Branding
- Technology
- Human resource
- Infrastructure

**Components**

The project covers 8 SILOs for improvement, four under the core and four under the look and feel, each having a definite objective. The objectives are

**Get the core right**

- **Mail delivery**
  - Ensure same day delivery of mail received and same day
  - To provide intimation of delivery, track and trace and the required infrastructure for it
  - To design a monitoring mechanism to assess and evaluate the progress made at each stage

- **Savings bank**
  - Reduction of transaction time at counters and for account transfer/closure and settlement of deceased claim cases, through induction of IT and soft skills training to staff
  - To ensure adequate availability of forms and other stationery
  - To educate the members of staff and customers as well on various financial services
  - To devise a monitoring mechanism to assess the key performance indicators

- **Remittances**
  - Payment of money orders on the day of receipt and providing web-enabled remittance services
  - To remove the bottleneck of cash availability in sub post offices and branch post offices
  - To provide the services of instant money order, electronic money order etc.,
  - To ensure necessary infrastructure to meet these objectives

- **Office service level**
○ Improve customer satisfaction along all parameters from appearance to operations

Modernize the look and feel

- Branding
  ○ Ensure uniform brand hierarchy as well as consistency for all products and services
  ○ Designing a new logo for India Post and incorporating the logo in all manuals

- Technology
  ○ Decide on required hardware, software and connectivity to enable Post Offices to provide all IT enabled services even in rural areas

- Human resource
  ○ Identify roles and job descriptions for all & design suitable training packages to enhance operational and soft skills of staff

- Infrastructure
  ○ Develop standardised and consistent interior and exterior blueprint and ensure uniform implementation

Approach

Project arrow characterises a unique approach in that the ownership rests with the highest levels of the organisation. The key elements of the new approach are

- Holistic and integrated view – Equal focus on both core Postal operations and look and feel
- Standardised approach – Standard targets and improvement measures deployed across the country
- Central program office and IT-enabled tools for reliable measurement
- Capability building – On-the-ground training, workshops and professional consultancy
Monitoring overview

A web based monitoring mechanism is designed to obtain data from the project arrow offices through an automated mechanism which does not require human intervention, through the ‘Accounts MIS client’ installed. We will discuss the data extraction and analysis later. The data analysed is presented to all the CPMGs through a video conference every fortnight. Data on all key performance indicators are minutely scrutinized and gaps in implementation and remedial measures there to are discussed in the video conference. Dedicated program offices are set up at the Directorate headquarter and at all the circle headquarters.

External audit

Improvements in performance level of the Post offices of Phase I were independently verified through an external audit on the basis of visits to these offices. Incentive scheme is put in place for the staff of the first three ranked Pos on the basis of the findings of the external audit.

Motivations and incentives

As a measure of incentive, the staff of 1st, 2nd and 3rd ranked Pos were sent to the APPC, Bangkok for inspirational training on the basis of their performance recorded by KPIs. The department plans to arrange such motivational training modules on regular basis for the staff to enhance their skills and to provide them exposure to the global best practices.

Impact of project arrow

Comparative data is available for the 1724 Project Arrow Post Offices covered under Phase-I to IV. The revenue of these Pos has increased from Rs. 1346 crore in 2010-11 to Rs. 1596 crore in 2011-12 with a 18.55% growth. Public footfall (customer visit) in these Pos has also increased which is evident from a 20.39% grow (from 11.86 crore articles in 2010-11 to 14.29 crore articles in 2011-12) in the mail volume of accountable articles booked at these POs.

Data extraction process

The data extraction process for calculation of Key Performance Indicators is, as stated earlier, fully automated except for a small amount of data that is manually entered. The Accounts MIS client which is installed in all the Project Arrow offices is either manually run at the end of the day on completion of all transactions and performance of day end or can also be scheduled to run automatically at a specific time which is pre-configured. Data from 95 fields relevant for generating KPI for Project arrow offices is fetched automatically by this application and sent to the central server at CEPT. The office has to manually enter data of a few items, logging on to the Project Arrow site (ordinary mails received and delivered and collected and despatched). The Accounts MIS client installed in HO collects accounts related data also and sends the same to CEPT Mysore. At the CEPT, the accounts related data is retained and the project arrow data is moved to Project arrow central server for analysis and reporting. The status of the file upload can be checked in the Accounts MIS site. To access the web portal, connect to India Post website, click Employee corner link and in the page that follows, click the link Accounts. In the login page that follows, enter the username as dop and password as accts. In the page that
appears, use the link Project Arrow – Circle wise Files Received to track the status of project arrow files received from each circle.

Understanding KPIs

The data collected from Project Arrow offices are analysed for the purpose of understanding the performance of the office everyday against 19 key performance indicators. These key performance indicators and the reporting mechanism provide a snapshot of the performance of the project arrow office on those areas which matter most and could be easily understood by all. Each of the 19 KPIs is designed with a specific logic which is based on transparent data collection and logical analysis that are verifiable. The KPIs are grouped under the following heads:

<table>
<thead>
<tr>
<th>Functional group</th>
<th>Key Performance Indicator</th>
<th>Tolerance (in %)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mail and MO delivery</td>
<td>Percent mail not sent for delivery (Ord)</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Percent mail not sent for delivery (Regd)</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Percent mail not sent for delivery (SP)</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Percent mail not sent for delivery (MO)</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Percent mail not sent for delivery (eMO)</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Percent mail not delivered same day (Ord)</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Percent mail not delivered same day (Regd)</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Percent mail not delivered same day (SP)</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Percent mail not delivered same day (MO)</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Percent MO not delivered same day (eMO)</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Percent MO not delivered same day (Registered Parcel)</td>
<td>0</td>
</tr>
<tr>
<td>Mail booked and despatched</td>
<td>Percent of eMO booked (out of total MO booked)</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Percent of mail booked and despatched (Regd)</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Percent of mail booked and despatched (SP)</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Percent of mail booked and despatched (EPP)</td>
<td>100</td>
</tr>
<tr>
<td>Savings bank performance</td>
<td>Number of pending deceased claim cases</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Number of account transfer request</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Percent of savings bank account where signature scanning is completed</td>
<td>100</td>
</tr>
</tbody>
</table>

KPI scoring and logic

Mail delivery

This KPI assesses the performance of the office on the following two objectives

- All mail received on the day should be sent out on the same day for delivery
- Mails issued for delivery should be delivered on the same day.

The scoring is based on the following logic
Mail despatch

The objective the KPI are
- All money orders should be eMOs
- All mail collected should be despatched on the same day

The scoring is based on the following logic

Savings bank performance

The components for assessment of this KPI are

- Specimen signature must exist in electronic format for all types of accounts
- Number of account transfer requests not finalized should be below tolerance level and must not remain unattended for a long time
- Cases of claims for balances from deceased customer’s accounts should not be beyond the tolerable limits

The scoring is based on the logic as below
<table>
<thead>
<tr>
<th>SL. NO</th>
<th>Description</th>
<th>Tolerance</th>
<th>Score</th>
<th>Weightage</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>Percent of accounts where signature scanning is done</td>
<td>100%</td>
<td>-1 * Value</td>
<td>5</td>
</tr>
<tr>
<td>15</td>
<td>Number of account transfer request pending</td>
<td>5</td>
<td>-5% if value &gt; 5</td>
<td>5</td>
</tr>
<tr>
<td>16</td>
<td>Number of pending deceased claim cases</td>
<td>5</td>
<td>-5% if value &gt; 5</td>
<td>5</td>
</tr>
</tbody>
</table>

The overall structure of the KPI is as below

<table>
<thead>
<tr>
<th>KPI</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Mail not sent out for delivery</td>
<td>17</td>
</tr>
<tr>
<td>% Mail not delivered same day</td>
<td>55</td>
</tr>
<tr>
<td>% eMO booked</td>
<td>4</td>
</tr>
<tr>
<td>% Mail despatched same day</td>
<td>9</td>
</tr>
<tr>
<td>Total Savings bank KPI</td>
<td>15</td>
</tr>
</tbody>
</table>

The KPIs are integrated into the larger framework, which means that Post office KPIs are integrated at each next higher level to ensure integration with directorate level framework.

The circle scores are affected for the following reasons

- In the reporting week, office is reported for less than 3 days
- Postman module is not operational in the reporting week
- Speednet module is not operational in the reporting week

**Monitoring process**

It is an integrated approach that monitors all the operational aspects of a Project Arrow PO. The 19 key performance indicators are used by the management to meet operational targets. In its aim to meet the operational targets, project arrow monitoring helps identify gaps in performance to enable the management to mend such gaps. The key element of success of project arrow is the critical monitoring process and follows up through detailed evaluation in the video conferences held every fortnight on a continuous basis.

The monitoring process is through a web enabled tool. The program office at the directorate follows up overall performance and prepares presentation for the video conference.

The project arrow monitoring portal address is [http://www.indiapostmail.gov.in/projectarrow](http://www.indiapostmail.gov.in/projectarrow).

Program office in each circle office, RO and DO monitor the performance of POs through the logins provided. Login is also provided to each PO to monitor its own performance and also to enter data of core operations and look and feel aspects.
The reports available for monitoring can be split into daily reports and periodical reports. The daily reports available are – (1) PO KPI sheet and PO extracted data (2) Circle KPI sheet and Circle Extracted data. The periodical reports that range from weekly, fortnightly and date to date provide Summary reports, KPI reports and delinquency reports. The instructor will show you these reports in the training session.

**Key milestones**

The project arrow resulted in the following value additions

- Improved communication structure – The upgraded Post offices, with a better technical infrastructure and efficient manpower, have improved the communication structure through commitment to cutting edge delivery and despatch functions. Thus they have become self sufficient, increased credibility providing quick and cost-effective services
- Holistic implementation – Through various improvement initiatives under project arrow, the POs were upgraded not only in terms of its core functions but also on the look and feel
- Better service delivery – The project focus is on fulfilling customers’ needs. The various initiatives which brought changes have benefitted the customers
- Target oriented- The monitoring system which has built into it a continuous evaluation process which has not sagged so far has been the main reason for the success of the project
MANAGEMENT OF RECORDS

Records constitute basic records in post office. Their maintenance, preservation and retirement are important functions of the office. Preservation of records is governed by departmental policies, RTI act and AML acts.

The problem in record management may be grouped in following four factors

**Volume:** Records which are to be stored are grown in volumes poses a problem in arrangement and storing. Extra care must, therefore, be taken not to store unnecessary records.

**Duration:** Periods for preservation of records are clearly prescribed for various records in the rules. They must be clearly understood and periodically old records must be weeded out as per the prescribed periods.

**Space:** Arrangement of records must be well organised to save space. Normally, vertical expansion for storage must be preferred so that they occupy minimum floor area. Care must be taken in deciding the shape of racks, almirahs to suit the space available.

**Retrieval:** Retrieval is necessary when records are required for reference. This process must not consume lot of energy and time. Here the arrangement pattern must come to rescue as to enable to place our hand on the record required almost instantly.

In each office files should be maintained according to requirements of offices duly indexed. All the records have to be preserved up to the prescribed preservation period in chronological order and safely. The supervisor should ensure that arrangements for maintenance of records are adequate. Unauthorised persons should not get access to the records.

All the prescribed registers and abstracts should be kept in respective branches and maintained up to date duly signed by concerned officials.

After the preservation period is over, supervisor has to enter the details of records in ACG-91 and weed out them without fail. As per departmental policy different records are to be maintained for different periods which is discussed in detail later in this chapter.

**The following are the guidelines for preservation of records.**

Following records should not be destroyed on any account.

- Records connected with expenditure which is within the period of limitation fixed by law. Records connected with the expenditure on projects, schemes or works not completed, although beyond the period of limitation
- Records connected with claims to service and personal matters of affected persons in the service.
- Orders and sanctions of a permanent character, until revised.
- Account records on which audit objection is pending should not be destroyed until final adjustment.
• Service book has to be preserved for a period of three years after death/retirement or final sanction of pension whichever is later.

• Pay bill register and office copies of establishment pay bills and related schedules (in case pay bill register is not maintained) has to be preserved for a period of 35 years

All relevant records in connection with complaints involving claims to be preserved till settlement. A register of destruction of records in Form ACG91 to be maintained in each office and preserved permanently; Full details of destructions to be entered.

**Guidelines for destruction of records**

In bigger offices destruction of records will take place through tender also. The person who bids highest price will be given tender.

• Confidential records and book of postmarks should not be sold as waste paper but should be destroyed by fire.

• Records other than mentioned above and of permanent nature should be sold as waste paper if no buyer comes should be destroyed by fire.

• Permanent records should not be destroyed without taking permission from head of the circle. Those are

1) Post Office order book (except in BOs)
2) Register of undeliverable passbooks in deposit in HO
3) Correspondence and documents relating to which enquiry is in progress or relating to cases not fully closed
4) Character Sheets of official who are in service or absconded
5) Nominal Roll

**Preservation Periods of commonly maintained records are given in the table below.**

<table>
<thead>
<tr>
<th>SL NO</th>
<th>DESCRIPTION OF FORM</th>
<th>FORM NO</th>
<th>PERIOD OF PRESERVATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>H.O. Summery</td>
<td>ACG 1</td>
<td>3 Years</td>
</tr>
<tr>
<td>2</td>
<td>H.O. Cash Book</td>
<td>ACG 4</td>
<td>3 Years</td>
</tr>
<tr>
<td>3</td>
<td>Treasury Voucher</td>
<td>ACG 14</td>
<td>3 Years</td>
</tr>
<tr>
<td>4</td>
<td>Treasury Receipt</td>
<td>ACG 13</td>
<td>3 Years</td>
</tr>
<tr>
<td>5</td>
<td>Sub Office Account</td>
<td>PA 17(A)</td>
<td>3 Years</td>
</tr>
<tr>
<td>6</td>
<td>Treasury Cash Book</td>
<td>ACG 2</td>
<td>10 Years</td>
</tr>
<tr>
<td>7</td>
<td>Treasury Passbook</td>
<td>ACG 8</td>
<td>10 Years</td>
</tr>
<tr>
<td>8</td>
<td>S.O. Summery</td>
<td>ACG 3</td>
<td>18 Months</td>
</tr>
<tr>
<td>9</td>
<td>B.O. Summery</td>
<td>ACG 3A</td>
<td>18 Months</td>
</tr>
<tr>
<td>10</td>
<td>S.O. Daily Account</td>
<td>ACG 22</td>
<td>18 Months</td>
</tr>
<tr>
<td>11</td>
<td>S.O. Slip</td>
<td>PA 3</td>
<td>18 Months</td>
</tr>
<tr>
<td>12</td>
<td>Remittance Advice &amp; Acknowledgement</td>
<td>ACG 15</td>
<td>18 Months</td>
</tr>
<tr>
<td>13</td>
<td>B.O. Daily Account</td>
<td>ACG 22</td>
<td>2 Years</td>
</tr>
<tr>
<td>14</td>
<td>B.O. Slip</td>
<td>PA 5</td>
<td>2 Years</td>
</tr>
</tbody>
</table>
## POSTAL ORDER DEPARTMENT

<table>
<thead>
<tr>
<th>SL NO</th>
<th>DESCRIPTION OF FORM</th>
<th>FORM NO</th>
<th>PERIOD OF PRESERVATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>List and Journals of IPO Sold</td>
<td></td>
<td>18 Months</td>
</tr>
<tr>
<td>2</td>
<td>Register of IPOs &amp; BPOs in stock</td>
<td></td>
<td>18 Months</td>
</tr>
<tr>
<td>3</td>
<td>List of IPOs &amp; BPOs Paid</td>
<td></td>
<td>18 Months</td>
</tr>
</tbody>
</table>

## MONEY ORDER DEPARTMENT

<table>
<thead>
<tr>
<th>SL NO</th>
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<th>FORM NO</th>
<th>PERIOD OF PRESERVATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Book of MO Receipts</td>
<td>MO 1</td>
<td>2 Years</td>
</tr>
<tr>
<td>2</td>
<td>Journal of MOs issued</td>
<td>MO 2</td>
<td>18 Months</td>
</tr>
<tr>
<td>3</td>
<td>Register of MOs Received for Payment</td>
<td>MO 3</td>
<td>18 Months</td>
</tr>
<tr>
<td>4</td>
<td>Journal of MOs Paid</td>
<td>MO 4(s)</td>
<td>18 Months</td>
</tr>
<tr>
<td>5</td>
<td>Compilation of MOs Paid</td>
<td>MO 20/23</td>
<td>18 Months</td>
</tr>
<tr>
<td>6</td>
<td>Compilation of daily totals of MOs issued</td>
<td>MO 22</td>
<td>18 Months</td>
</tr>
<tr>
<td>7</td>
<td>Postman’s Book</td>
<td>MS 27</td>
<td>18 Months</td>
</tr>
<tr>
<td>8</td>
<td>Files of cases containing Paid MOs Received</td>
<td></td>
<td>1 year</td>
</tr>
<tr>
<td></td>
<td>from Audit Office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Files of cases containing Paid MOs Received</td>
<td></td>
<td>2 Years</td>
</tr>
<tr>
<td></td>
<td>from Audit Office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>List Of MOs Presented in bulk for Booking</td>
<td></td>
<td>6 Months</td>
</tr>
<tr>
<td>11</td>
<td>Records relating to Inward and outward Foreign</td>
<td></td>
<td>3 Years</td>
</tr>
<tr>
<td></td>
<td>MOs in Exchange Office</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## REGISTRATION AND PARCEL DEPARTMENT

<table>
<thead>
<tr>
<th>SL NO</th>
<th>DESCRIPTION OF FORM</th>
<th>FORM NO</th>
<th>PERIOD OF PRESERVATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Register and Parcel Lists Received and Dispatched</td>
<td></td>
<td>2 Years</td>
</tr>
<tr>
<td>2</td>
<td>All other record Except above of Registration and Parcel Department And Mail Department</td>
<td></td>
<td>1 Years</td>
</tr>
<tr>
<td>3</td>
<td>Speed Post Department</td>
<td></td>
<td>6 Months</td>
</tr>
</tbody>
</table>

## SORTING, DELIVERY, DEPOSIT AND MISC. DEPARTMENT

<table>
<thead>
<tr>
<th>SL NO</th>
<th>DESCRIPTION OF FORM</th>
<th>FORM NO</th>
<th>PERIOD OF PRESERVATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Correspondence Register</td>
<td>ACG 45</td>
<td>18 Months</td>
</tr>
<tr>
<td>2</td>
<td>Deposit Account</td>
<td></td>
<td>18 Months</td>
</tr>
<tr>
<td>3</td>
<td>Letter Postage Account</td>
<td>ACG 44</td>
<td>18 Months</td>
</tr>
<tr>
<td>4</td>
<td>Register of Post Box Holders</td>
<td>M 23</td>
<td>3 Years</td>
</tr>
<tr>
<td>5</td>
<td>Book of Postmarks</td>
<td>MS 19</td>
<td>18 months</td>
</tr>
<tr>
<td>6</td>
<td>Postmaster’s Order Book</td>
<td>Ms 1</td>
<td>3 Years</td>
</tr>
<tr>
<td>7</td>
<td>Monthly Statistical Register</td>
<td>MS 14</td>
<td>3 Years</td>
</tr>
<tr>
<td>8</td>
<td>Monthly Statistical Abstract</td>
<td></td>
<td>3 Years</td>
</tr>
<tr>
<td>9</td>
<td>Record Relating to Identity cards</td>
<td></td>
<td>18 months (after validity of cards)</td>
</tr>
<tr>
<td>10</td>
<td>Nominal Roll</td>
<td>MS 12</td>
<td>10 Years</td>
</tr>
<tr>
<td>11</td>
<td>Attendance Register</td>
<td>MS 37</td>
<td>5 Years</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Enumeration Returns</td>
<td>MS 6</td>
<td>2 Years</td>
</tr>
<tr>
<td>13</td>
<td>Post Office Order Book</td>
<td></td>
<td>Permanent</td>
</tr>
</tbody>
</table>

**SAVINGS BANK DEPARTMENT**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>S.B. Ledger in H.O</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Closed, used up and transferred Ledger cards (If ledger agreement o.k.)</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>S.O. S.B. Journals</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>S. O. S. B. Ledgers (after last account closed)</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>S.O. RD Journals</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Guard File containing letters of Pledging deposits in security account</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Register of undeliverable passbooks</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Special Error Book maintained is S.B. branch</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>S.B. P.R.</td>
<td>SB 26</td>
</tr>
<tr>
<td>10</td>
<td>Monthly Statistical Register</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>List of Silent accounts</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Application for Duplicate Passbooks</td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>List of withdrawals above Rs 10000/- by Single Handed S.O.</td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Stock Register of Passbooks</td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Index of Ledger Cards (after closed of all accounts)</td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Ledger Cards of Silent Accounts</td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Application for Local Transfer of Accounts</td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Index of P.R.</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>S.B. Slips</td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Duplicate of A.T.</td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Register of A.T. (after obtaining certificate of no pending)</td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Register of Rectification of Interest</td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>S.B. Voucher List</td>
<td>SB 22</td>
</tr>
<tr>
<td>24</td>
<td>Objection Register (after rectification of objection)</td>
<td>SB 61</td>
</tr>
<tr>
<td>25</td>
<td>Register of No of passbooks received for interest</td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Duplicate copies of S.B.P.R received from B.O.</td>
<td></td>
</tr>
<tr>
<td>27</td>
<td>Record Relating to D. D. Cases (Except indemnity Bond)</td>
<td></td>
</tr>
<tr>
<td>28</td>
<td>Record Relating to D. D. Cases (Where indemnity Bond Received)</td>
<td></td>
</tr>
<tr>
<td>No.</td>
<td>Description</td>
<td>Reference</td>
</tr>
<tr>
<td>-----</td>
<td>-----------------------------------------------------------------------------</td>
<td>-----------</td>
</tr>
<tr>
<td>29</td>
<td>Duplicate copies of credit/debit transfer journals</td>
<td></td>
</tr>
<tr>
<td>30</td>
<td>Register of Collection of Cheques</td>
<td></td>
</tr>
<tr>
<td>31</td>
<td>Stock Register of S.B. Cheques</td>
<td></td>
</tr>
<tr>
<td>32</td>
<td>Register of returned Cheques</td>
<td></td>
</tr>
<tr>
<td>33</td>
<td>Register of sanction of B.O. withdrawals</td>
<td>SB 45</td>
</tr>
<tr>
<td>34</td>
<td>Register containing Photographs and other particulars of depositor</td>
<td></td>
</tr>
<tr>
<td>35</td>
<td>Applications for issue of new passbooks in lieu of spoilt ones</td>
<td></td>
</tr>
<tr>
<td>37</td>
<td>Court attached orders of SB Deposits</td>
<td></td>
</tr>
<tr>
<td>38</td>
<td>Applications for issuing of SB Cheque Books</td>
<td></td>
</tr>
<tr>
<td>39</td>
<td>Copies of Lists of Collection of Outstation Cheques</td>
<td></td>
</tr>
<tr>
<td>40</td>
<td>Record relating to collection of Local Cheques</td>
<td></td>
</tr>
<tr>
<td>41</td>
<td>SB 28 Receipt Books</td>
<td></td>
</tr>
<tr>
<td>42</td>
<td>Document Lists</td>
<td></td>
</tr>
<tr>
<td>43</td>
<td>Long Books</td>
<td></td>
</tr>
<tr>
<td>44</td>
<td>Application for Revival of Silent accounts</td>
<td></td>
</tr>
<tr>
<td>45</td>
<td>Error Book maintained in connection with the deposit by auto transfer from S.B. Account to RD Account</td>
<td></td>
</tr>
<tr>
<td>46</td>
<td>Nominal roll of SB Branch</td>
<td></td>
</tr>
<tr>
<td>47</td>
<td>LOT Lists</td>
<td></td>
</tr>
</tbody>
</table>

**SAVINGS CERTIFICATES**

<table>
<thead>
<tr>
<th>No.</th>
<th>Description</th>
<th>Reference</th>
<th>Retention Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Application for cancellation or variation of Nomination</td>
<td>NC 53</td>
<td>5 Years (after discharger of certificate)</td>
</tr>
<tr>
<td>2</td>
<td>Register of Nomination</td>
<td>NC 52</td>
<td>5 Years (after discharger of certificate)</td>
</tr>
<tr>
<td>3</td>
<td>Preliminary Receipt Book</td>
<td>NC 4</td>
<td>3 Years</td>
</tr>
<tr>
<td>4</td>
<td>List of Yearly Unsold Certificates</td>
<td>NC 4</td>
<td>2 Years</td>
</tr>
<tr>
<td>5</td>
<td>Provisional Receipts for Savings Certificates</td>
<td>NC 11</td>
<td>3 Years</td>
</tr>
<tr>
<td>6</td>
<td>Counter Foils of Identity slips of</td>
<td></td>
<td>18 Months (after</td>
</tr>
<tr>
<td>Certificate Type</td>
<td>Retention Period</td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------------------------------------------------</td>
<td>--------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Special error book for Certificates</td>
<td>3 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly Statistical Register</td>
<td>3 Years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Journals of Certificates Issued and Discharged</td>
<td>18 Months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monthly Summaries of Certificates Issued &amp; Discharged</td>
<td>18 Months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stock Register of Certificates</td>
<td>Permanent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Application for Purchase or transfer in lieu of Duplicate have been issued</td>
<td>6 Years (after discharge of Certificate)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Journals of Certificates issued through Authorized Agents</td>
<td>18 Months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ledger for Payment of Authorized Agent’s Commission</td>
<td>3 Years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Partly used up AGENT’S RECEIPT BOOK</td>
<td>5 Years</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### ADMINISTRATIVE BRANCH

<table>
<thead>
<tr>
<th>Record Type</th>
<th>Retention Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Correspondence Register</td>
<td>3 Years</td>
</tr>
<tr>
<td>Personal Files</td>
<td>3 Years after retirement or death</td>
</tr>
</tbody>
</table>

### OTHER RECORDS

<table>
<thead>
<tr>
<th>Record Type</th>
<th>Retention Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counter foils of Receipts and Daily lists of Eng 9</td>
<td>2 Years</td>
</tr>
<tr>
<td>Telephone Revenue Collection</td>
<td></td>
</tr>
<tr>
<td>Pension Schedule</td>
<td>3 Years</td>
</tr>
</tbody>
</table>

### SB AML Act Requirements

<table>
<thead>
<tr>
<th>Description</th>
<th>Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Record relating of all transactions to be preserved by SBCO</td>
<td>5 years</td>
</tr>
<tr>
<td>All Purchase Applications along with KYC documents</td>
<td>5 years after discharge.</td>
</tr>
</tbody>
</table>

**BACKUP OF DATABASE:** Backup should be taken daily by the system administrators/official identified for the purpose at HOs and SOs. Backups are to be taken for all the databases i.e. BPRO, BPLOG,POST, SOSB, S|GN and all the SO databases in HOs. And SOs. In case of scheduled backups using ‘Database Maintenance wizard’ it should be ensured that the backup has taken place and completed without errors.

A full database backup can be scheduled at the end of transaction hours and differential backup if needed at regular intervals depending on the number of transactions handled at that office.
**Location / Storage of Backups**

Backup files ideally should be saved on a node or should be transferred to a node after completion. Backups are to be written to an external media such as CD / DVD every week and sent to the designated identified office for safe custody.

The CD / DVD should be neatly labeled with the date of backup, Office name, person performing the backup and verification.

The CD / DVD back up should be checked on another system for readability, before being sent to safe custody.

SO / MDG should send the CD / DVD to the respective HOs. HOs should send one copy of the CD / DVD to the Divisional Office and other to Regional Office/Circle Office. It must be ensured by the Postmasters that **at least one copy of the backup, every week should be kept in a building away from the office (offsite)** to provide protection against location-specific catastrophes.

### PMSBY & PMJJBY

<table>
<thead>
<tr>
<th>FEATURES</th>
<th>PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)</th>
<th>PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance cover offered for</td>
<td>Accidental death/disability/accidental injury</td>
<td>Death due to any reason</td>
</tr>
<tr>
<td>Annual Premium</td>
<td>Rs. 12</td>
<td>Rs. 330</td>
</tr>
<tr>
<td>Sum Assured</td>
<td>1) Rs. 2,00,000 (for accidental death)</td>
<td>Rs. 2,00,000 for death due to any reason (natural/accidental)</td>
</tr>
<tr>
<td></td>
<td>2) Rs. 2,00,000 (for permanent</td>
<td></td>
</tr>
<tr>
<td>Insurance coverage period</td>
<td>One Year 01st June - 31st May To be renewed Every year</td>
<td>One Year 01st June - 31st May To be renewed Every year</td>
</tr>
<tr>
<td>---------------------------</td>
<td>----------------------------------------------------------</td>
<td>----------------------------------------------------------</td>
</tr>
<tr>
<td>Can one person opt for same policy more than once in same/different banks?</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Eligibility - Age limit</td>
<td>18-70 Years</td>
<td>18-50 Years</td>
</tr>
<tr>
<td>Till what age premium has to be paid</td>
<td>70 years</td>
<td>55 years</td>
</tr>
<tr>
<td>Payment Mode</td>
<td>Only Auto debit from the Savings Bank account</td>
<td>Only Auto debit from the Savings Bank account</td>
</tr>
<tr>
<td>From where to buy the insurance?</td>
<td>CBS Post Offices, Public and private banks wherever customer holds savings bank account</td>
<td>CBS Post Offices, Public and private banks wherever customer holds savings bank account</td>
</tr>
<tr>
<td>Documents required</td>
<td>Any KYC document showing Date of Birth, (Aadhaar Card, a certificate of birth issued by Headmaster of the School or Sarpanch of Gram Panchayat or self declaration etc)</td>
<td>Same as for PMSBY</td>
</tr>
<tr>
<td>Can anyone buy this policy?</td>
<td>Yes. Anyone irrespective of the income</td>
<td>Yes. Anyone irrespective of the income</td>
</tr>
<tr>
<td>Is money refunded if claim is not made?</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Is the premium paid tax free?</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Who will receive the money in case of policy holder's death?</td>
<td>Nominee</td>
<td>Nominee</td>
</tr>
<tr>
<td>Can the customer rejoin the scheme if he leaves the scheme?</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

- In India, above 70% people do not have any insurance policy. Considering the situation, these two schemes were launched. With an annual premium of Rs.12/- and Rs.330/-, insurance coverage for Rs.2 Lakhs is given. **This insurance coverage will be in addition to any other insurance scheme the subscriber may be covered under.**

**How would the premium be appropriated?**

<table>
<thead>
<tr>
<th>Appropriation towards</th>
<th>PMSBY per annum</th>
<th>PMJJBY per annum</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Insurance Premium to LIC /other insurance company</td>
<td>Rs.10/-</td>
<td>Rs.289/-</td>
</tr>
<tr>
<td>b. Reimbursement of Expenses to BC/Micro/Corporate/Agent</td>
<td>Re.1/-</td>
<td>Rs.30/-</td>
</tr>
<tr>
<td>c. Reimbursement of Administrative expenses to</td>
<td>Re.1/-</td>
<td>Rs.11/-</td>
</tr>
</tbody>
</table>
## Incentive to Staff

<table>
<thead>
<tr>
<th>Staff</th>
<th>PMSBY Incentive (paisa)</th>
<th>PMJJBY Incentive (paisa)</th>
</tr>
</thead>
<tbody>
<tr>
<td>GDS/Postman/Counter PA</td>
<td>0.50</td>
<td>Rs. 20.00</td>
</tr>
<tr>
<td>GDS BPM(additional work as BPM)</td>
<td>0.10</td>
<td>Rs. 1.00</td>
</tr>
<tr>
<td>Counter PA (Additional work in Finacle)</td>
<td>0.10</td>
<td>Rs. 3.00</td>
</tr>
<tr>
<td>Counter Supervisor/SPM (For verification)</td>
<td>0.05</td>
<td>Rs. 1.50</td>
</tr>
<tr>
<td>HO Special Monitoring Cell Officials</td>
<td>0.10</td>
<td>Rs. 1.50</td>
</tr>
<tr>
<td>Accounts branch of HO</td>
<td>0.05</td>
<td>Rs. 0.75</td>
</tr>
<tr>
<td>Divisional Office Monitoring Cell</td>
<td>0.04</td>
<td>Rs. 0.75</td>
</tr>
<tr>
<td>RO/CO Monitoring Cell</td>
<td>0.02</td>
<td>Rs. 0.50</td>
</tr>
<tr>
<td>Directorate Monitoring Cell</td>
<td>0.02</td>
<td>Rs. 0.50</td>
</tr>
<tr>
<td>DAP Monitoring Cell</td>
<td>0.01</td>
<td>Rs. 0.25</td>
</tr>
<tr>
<td>Directorate Monitoring Cell (PAF)</td>
<td>0.01</td>
<td>Rs. 0.25</td>
</tr>
</tbody>
</table>
ATAL PENSION YOJANA

The Govt. Of India has announced a new scheme called Atal Pension Yojana (APY)1 in 2015-16 budget and is focussed on all citizens in the unorganized sector.

The scheme is administered by the Pension Fund Regulatory and Development Authority (PFRDA) through NPS architecture.

Highlights
- Guaranteed minimum monthly pension (by GoI) for the subscribers ranging between Rs. 1000 and Rs. 5000 per month.
- GoI will also co-contribute 50% of the subscriber’s contribution or Rs. 1000 per annum, whichever is lower. Government co-contribution is available for those who are not covered by any Statutory Social Security Schemes and is not income tax payer.
- GoI will co-contribute to each eligible subscriber, for a period of 5 years who joins the scheme between the period 1st June, 2015 to 31st December, 2015. The benefit of five years of government Co-contribution under APY would not exceed 5 years for all subscribers including migrated Swavalamban beneficiaries.
- All bank account holders may join APY.

Eligibility
- APY is applicable to all citizen of India aged between 18-40 years.
- Aadhaar will be the primary KYC. Aadhar and mobile number are recommended to be obtained from subscribers for the ease of operation of the scheme. If not available at the time of registration, Aadhar details may also be submitted later stage.

Indicative Monthly Contribution Chart

<table>
<thead>
<tr>
<th>Age of Entry</th>
<th>Monthly pension of Rs. 1000</th>
<th>Monthly pension of Rs. 2000</th>
<th>Monthly pension of Rs. 3000</th>
<th>Monthly pension of Rs. 4000</th>
<th>Monthly pension of Rs. 5000</th>
</tr>
</thead>
<tbody>
<tr>
<td>18</td>
<td>42</td>
<td>84</td>
<td>126</td>
<td>168</td>
<td>210</td>
</tr>
<tr>
<td>20</td>
<td>50</td>
<td>100</td>
<td>150</td>
<td>198</td>
<td>248</td>
</tr>
<tr>
<td>25</td>
<td>76</td>
<td>151</td>
<td>226</td>
<td>301</td>
<td>376</td>
</tr>
<tr>
<td>30</td>
<td>116</td>
<td>231</td>
<td>347</td>
<td>462</td>
<td>577</td>
</tr>
<tr>
<td>35</td>
<td>181</td>
<td>362</td>
<td>543</td>
<td>722</td>
<td>902</td>
</tr>
</tbody>
</table>

Charges for default
Banks are required to collect additional amount for delayed payments, such amount will vary from minimum Re 1 per month to Rs 10/- per month as shown below:

<table>
<thead>
<tr>
<th>Charges for contribution up to Rs. 100/- per month</th>
<th>Charges for contribution between Rs. 101/- &amp; Rs. 500/- per month</th>
<th>Charges for contribution between Rs. 501/- &amp; Rs. 1000/- per month</th>
<th>Charges for contribution above Rs. 1000/- per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 1/-</td>
<td>Rs. 2/-</td>
<td>Rs. 5/-</td>
<td>Rs. 10/-</td>
</tr>
</tbody>
</table>
The fixed amount of interest/penalty will remain as part of the pension corpus of the subscriber.

**Important information for subscriber:**

Discontinuation of payments of contribution amount shall lead to following:
- After 6 months account will be frozen.
- After 12 months account will be deactivated.
- After 24 months account will be closed.

Subscriber should ensure that the Bank account to be funded enough for auto debit of contribution amount.

**Exit from APY:**

**On attaining the age of 60 years:**

The exit from APY is permitted at the age with 100% annuitisation of pension wealth. On exit, pension would be available to the subscriber.

In case of death of subscriber pension would be available to the spouse and on the death of both of them (subscriber and spouse), the pension corpus would be returned to his nominee.

**Exit Before the age of 60 Years:**

Exit before 60 years of age is not permitted however it is permitted only in exceptional circumstances, i.e., in the event of the death of beneficiary or terminal disease. In the event of death, the nominee can continue to subscribe till the date the original subscriber was eligible to subscribe.
Introduction
- Sovereign Gold Bonds are issued by Reserve Bank of India on behalf of Government of India as an alternative for physical gold
- SGB will be notified from time to time and will be available in trenches.
- Initially the bonds were available for sale from 05.11.2015 to 20.11.2015
- Issue price for the initial issue was fixed as Rs.2684 per gram of Gold
- Bonds will be issued in multiple of 1 Gram denomination subject to a Minimum of 1 Grams
- All Head Post offices are authorized to sell the Sovereign Gold Bond

Limit of Purchase
- Minimum – 1 Gram
  - Maximum – 4Kgs per Financial year per person (Self declaration is enough) and Hindu Undivided Family
  - 20 Kgs for Trust

Mode of Payment
- Cash, DD/ Cheque (after realisation)

Tenor of the Bond
- 8 years
- Premature Redemption (Premature encashment) is allowed after 5 years,(5\textsuperscript{th}, 6\textsuperscript{th}, 7\textsuperscript{th} year)

Rate of Interest
- 2.5% of interest per annum, payable Half yearly on the initial value investment
- Interest on the Sovereign Gold Bond is taxable

Other Features
- Redemption price shall be fixed on the basis of the previous week’s simple average closing price for Gold of 999 Purity, Published by IBJA (India Bullion and Jewellers Association Limited)
- Post offices may sell the Bonds directly or the services of the NSC (SAS) agents may be utilised. Agents will be paid commission @0.5%.
- SGBs may be utilised as collateral security for any loan

Forms used in this Scheme
<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Form – A</td>
<td>Application for purchase of SGB</td>
</tr>
<tr>
<td>2.</td>
<td>Form – B</td>
<td>Acknowledgement</td>
</tr>
<tr>
<td>3.</td>
<td>Form – C</td>
<td>Format of Sovereign Gold Bond</td>
</tr>
<tr>
<td>4.</td>
<td>Form – D</td>
<td>Nomination Form</td>
</tr>
<tr>
<td>5.</td>
<td>Form – E</td>
<td>Form for Cancellation of Nomination</td>
</tr>
<tr>
<td>6.</td>
<td>Form – F</td>
<td>Form for transfer of the Bond</td>
</tr>
</tbody>
</table>
**Accounting Procedure**

- Mumbai GPO is the Nodal office for making payments to RBI
- Identified Post office should collect forms from the public with the KYC documents
- Scrutinise the form and documents
- Collect cash through ePayment option, issue receipt and acknowledgement.
- Data entry is to be made in the link provided. ([www.cept.gov.in/sqb](http://www.cept.gov.in/sqb))
- Preserve the applications after doing correct data entry
- CEPT, Mysore upload the data in RBI website (eKuber software)
- RBI will process the applications online and allot the bonds at the end of issue period
- The certificates will be sent to the email id of the customer provided in the application.
- System will generate the certificate of holding and POs may download the Certificate of holding and provide to customers
- Register has to be maintained in the following format

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of Investor</th>
<th>Amount of SGB (in gms)</th>
<th>Amount invested in INR</th>
<th>Date of Investment</th>
<th>Whether through agent or not</th>
<th>Nomination</th>
<th>Date of Maturity</th>
<th>Date of Redemption</th>
</tr>
</thead>
</table>
**WELFARE MEASURES**

**Allowances**

**Dearness allowance**
- Based on increase of 6 monthly average in All India Consumer Price Index is determined twice a year for the period from January to June and July to December
- It is calculated on the Pay in the Pay matrix

**House Rent Allowance**
- Applicable to the Government Servants to whom the Government Quarters is not provided at the following rates:

<table>
<thead>
<tr>
<th>Classification of cities/towns</th>
<th>Rates of House Rent Allowance</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td>24% of actual Pay in the Pay Matrix</td>
</tr>
<tr>
<td>Y</td>
<td>16% of actual Pay in the Pay Matrix</td>
</tr>
<tr>
<td>Z</td>
<td>8% of actual Pay in the Pay Matrix</td>
</tr>
</tbody>
</table>

- This allowance will automatically increase as 27%, 18% & 9% when the DA reaches 25% and further increase as 30%, 20% & 10% when the DA reaches 50%.
- During leave, HRA is admissible for the first 180 days only. Beyond this period allowances can be claimed by furnishing requisite medical certificate.
- During Joining Time from one station to another station on transfer, HRA is admissible at the rate of old station.

**Transportation allowance**
- All employees are entitled to Transport Allowance at the rate as mentioned below:-

<table>
<thead>
<tr>
<th>Sl No</th>
<th>Level of the employee</th>
<th>Transport Allowance</th>
<th>Other places (Rs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Level 9 and above</td>
<td>7200 + DA</td>
<td>3600 + DA</td>
</tr>
<tr>
<td>2</td>
<td>Level 3 to 8</td>
<td>3600 + DA</td>
<td>1800 + DA</td>
</tr>
<tr>
<td>3</td>
<td>Level 1 to 2</td>
<td>1350 + DA</td>
<td>900 + DA</td>
</tr>
</tbody>
</table>

- Transport Allowance is not eligible during absence from duty for a full calendar month due to leave/training/tour etc..

**Children's Education Allowance**
- This allowance can be availed by Government Servants for two eldest surviving children. In case of twins in the second birth or third child birth is as a result of failure of sterilisation operation, then CEA eligible for all the three surviving children.
- In case both the spouses are Government Servants, only one of them can avail reimbursement under Children Education Allowance.
- The amount fixed for reimbursement of Children Education Allowance is Rs. 2,250/- per month per child.
- Hostel subsidy will be reimbursed up to the maximum limit of Rs.6,750 per month per child for two eldest surviving children. Children should study in a
hostel of residential school or institution located beyond the distance of 50kms from the residence. However, both hostel subsidy and CEA cannot be availed concurrently.

- Reimbursement will be done just once a year, after completion of the financial year. For reimbursement of CEA, a certificate from the head of institution, where the ward of government employee studies, will be sufficient for this purpose. The certificate should confirm that the child studied in the school during the previous academic year. For Hostel Subsidy, a similar certificate from the head of institution will suffice, with the additional requirement that the certificate should mention the amount of expenditure incurred by the government servant towards lodging and boarding in the residential complex.

- The above limits would be automatically raised by 25% every time the Dearness Allowance goes up by 50%.

- For children with disabilities, reimbursement will be at double the normal rates.

**Leave**

**Leave cannot be claimed as a matter of right of the employee.**

**Casual Leave**

- Eligible for 8 days Casual Leave and two Restricted Holidays in a calendar year.
- It can be combined with special CL only but not with any other kind of leave.
- Sundays, Holidays, Restricted Holidays and Weekly off can be suffixed or prefixed to CL.
- Sundays and Holidays falling during the period of Casual Leave will not be counted as part of Casual Leave.
- Casual Leave can be taken for half a day also.
- It is intended essentially for short periods and therefore will not normally be granted for more than 5 days at a time.
- LTC can be availed during Casual Leave.
- CL can be availed while on tour.

**Special Casual Leave**

It is a kind of casual leave sanctioned on special occasions like

- Participating in national level sports events
- Undergoing vasectomy/ tubectomy operation.
- Participating in Union/association activities to the office bearers of recognised service unions/associations.
- Natural calamity
- Election to exercise their franchise having their names in another constituency.
- Blood donation

LTC can be availed during Special Casual Leave.

**Earned Leave**

- Credit of Earned leave will be given in advance with 15 days each on 1st of January and July every year.
✓ Un-availed Joining Time is also credited to EL account if the Government Servant is ordered to join duty immediately without availing Joining time or the GS proceeds to the station to which he is transferred, alone and brings back his family later.
✓ The credit for the half-year in which a Government Servant is appointed will be afforded at the rate of 2 ½ days for each completed calendar month of service.
✓ Sundays and closed holidays can be prefixed or suffixed with EL. However intervening holidays between two spells of EL are treated as leave and deducted from leave account.

**Half Pay Leave**
- It is credited in advance at the rate of 10 days for each half year on 1st of January and July each year.
- It can be availed either with or without medical certificate.
- It can be availed converted into commuted leave on production of medical certificate.
- Half pay leave can also be converted into commuted leave without medical certificate in continuation of Maternity Leave (up to 120 days of HPL) or for approved course of study certified to be in public interest (up to 180 days of HPL during the entire service).
- The advance credit for the half-year in which a Government Servant is appointed will be at the rate of 5/3 days for each completed calendar month.
- Sundays and closed holidays can be prefixed or suffixed with HPL. However intervening holidays between two spells of HPL are treated as leave and deducted from leave account.

**Committed Leave**
- Period of commuted leave permissible is half of number of days of the half pay leave at credit.
- Maximum commuted leave permissible without medical certificate is 90 days for approved course of study and 60 days in continuation of Maternity Leave.
- Otherwise, it is granted on medical certificate only. Twice the number of days of commuted leave availed is debited to HPL Account.
- Commuted leave may be granted at the request of the Government servant even when earned leave is available.

**Maternity Leave**
✓ It is granted to both married and unmarried women for 180 days for pregnancy
✓ Admissible to employees with less than 2 surviving children only
✓ For miscarriage/abortions/induced abortions supported by medical certificate 45 days of maternity leave is admissible in the entire service.
✓ It is not debited to leave account
✓ Full pay is paid for the period.
✓ This leave can be combined with any other leave without Medical Certificate up to two years
✓ This period will count for Increment and Pension as well.

**Paternity Leave**
- A male Govt. servant (including Apprentice) with less than two surviving children may be granted Paternity Leave for a period of 15 days during the confinement of his wife. i.e. up to 15 days before or up to 6 months from date of delivery of the child.
- Also eligible for 15 days from the date of valid adoption of a child
During the period of such leave, he shall be paid leave salary equal to the pay
drawn immediately before proceeding on leave.
This leave shall not be debited against the leave account and may be combined
with any other kind of leave (as in the case of Maternity Leave).

**Child Adoption leave:**

- Granted to a female government servant with less than two surviving children on
valid adoption of child below the age of one year for a period of 180 days.

**Child Care Leave**

- Women employees who are having minor children i.e below the age of 18 years
may be granted Child Care Leave for a period of two years (730 days) during the
entire service.
- This leave eligible for taking care of minor children or to look after any of their
needs during Examination, Sickness etc.,
- This leave will not be granted in more than 3 spells in a Calendar Year
- This leave may not be granted for a period less than 5 days at a time.
- This can be combined with leave of kinds due and admissible.
- CCL cannot be demanded as a matter of right.
- Proper approval of leave sanctioning authority is required to avail the leave.
- The leave is to be treated like the Earned Leave and sanctioned as such. Sundays
and closed holidays can be prefixed or suffixed with CCL. However intervening
holidays between two spells of CCL are treated as leave and deducted from leave
account.
- CCL will not be granted during probation period
- An employee on CCL may be permitted to leave headquarters with the prior approval
of appropriate competent authority.
- LTC may be availed while an employee is on CCL.
- An employee on CCL may proceed on foreign travel provided clearances from
appropriate competent authorities are taken in advance.

**Advances**

**Interest free advances**

**Advance of TA on Tour**

- It is granted to all the Government servants who are required to proceed on tour.
The amount of advance permissible is the anticipated travelling expenses (inclusive
of daily allowance, road mileage, fares and Accommodation expenses both ways)
to cover the expenses for a month on tour.
- The advance is to be adjusted within 15 days of completion of tour otherwise penal
interest is levied.

**Advance of T.A. on transfer**

- It is granted to all Government servants on transfer.
- The amount of advance permissible is the amount to cover traveling allowance for
self and family (inclusive of composite transfer grant, fare for journey in eligible
mode of transportation, cost of transportation of personal effect, etc).
- The advance should be adjusted in the final TA claim to be preferred by the official
immediately on completion of the journey.
Advance of T.A. to the family of a deceased Government servant

- Advance of T.A. can be granted to one family member of the deceased employee on behalf of all members.
- The amount of advance permissible is 75% of the admissible T.A.
- Surety by a permanent Government servant of higher status in prescribed form should be given.

Advance for taking Medical treatment:

- Admissible to all government servants irrespective of pay limit.
- Advance may be paid for inpatient treatment in a recognized hospital.
- Also be paid for treatment of TB, Cancer, Acute leukemia and chronic hepatitis (B,C,D)
- For purchase, replacement, repair and adjustment of admissible artificial appliances.
- Application for advance should be accompanied by necessary certificate from Medical officer or Specialist indicating the duration of treatment and anticipated cost etc.
- Advance will be paid in one or more installments .90% of the CGHS approved package rates for all indoor treatments may be granted as advance. Advance will be adjusted on submission of claim along with Vouchers, Bills etc. Bill should be submitted in one month from the date of discharge from hospital.

Advance for LTC

- Up to 90% of the fare can be taken as advance.
- Advance admissible for both onward and return journeys if the leave taken by the official does not exceed 90 days.
- Otherwise, advance may be drawn for the outward journey only.
- The official should furnish Railway ticket numbers, PNR No., etc., to the competent authority within ten days of drawal of the advance.
- When advance is taken, the claim should be submitted within one month from the date of return journey.

Advance in case of death

- When an employee (permanent or temporary) dies while in service, an amount of Rs 8,000 or two months' pay, whichever is less, is sanctioned immediately without formal application on receipt of intimation of death.
- It is adjusted from the arrears of pay and allowances, leave salary, death gratuity, GPF balance or any other dues payable. The adjustment should be made as soon as possible and in any case within six months from the date of sanction.

Interest bearing advances

- Personal Computer Advance
- For construction/Purchase of house/flat/enlargement of living accommodation

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Name of Advance</th>
<th>Ceiling</th>
<th>Other Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>PC Advance</th>
<th>Rs 50,000 or actual price of PC, whichever is lower</th>
<th>Maximum 5 times in the entire service</th>
</tr>
</thead>
</table>
| 22| House Building Advance (for purchase of land and construction of house / alteration) | 34 times of Basic Pay (or)  
Rs 25 lakhs (or) anticipated price of house whichever is least | Minimum continuous service is 5 years  
If both spouses are government servants, HBA is admissible to both separately.  
Existing employees who have already taken Home Loans from Banks and other Financial institutions can be allowed to migrate to this scheme. |

**Other Welfare schemes**

1. **Productivity-Linked Bonus**
   - Bonus granted equivalent to emoluments for certain number of days for the relevant financial year. The PLB is admissible to all non-Gazetted employees and is restricted to a maximum of Rs. 7,000 p.m.

2. **Immediate Financial Relief in case of death in service**
   - When an employee dies while in service, an amount of Rs.10,000 is granted from Circle Welfare fund as an immediate assistance to the family which is not recoverable.

3. **Group Insurance Scheme**
   - Applicable to all Central Government employees. The rates are as follows:

<table>
<thead>
<tr>
<th>Group of Employees</th>
<th>Rate of subscription</th>
<th>Amount of Insurance cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Rs.120</td>
<td>Rs.1,20,000</td>
</tr>
<tr>
<td>B</td>
<td>Rs.60</td>
<td>Rs.60,000</td>
</tr>
<tr>
<td>C</td>
<td>Rs.30</td>
<td>Rs.30,000</td>
</tr>
</tbody>
</table>

- An employee joining service after 1st January of a year will be enrolled as member from the 1st January of next year only. If he joins on 2nd January, he will be entitled only to Insurance coverage upto 31st December of that year.
- Out of the monthly subscription, 25% is apportioned to Insurance Fund and 75% to Savings Fund.
- The portion of Savings fund earns interest 12% p.a. compounded with effect from 111988.
- If the employee dies while in service, the nominee/family of the deceased employee will be paid the accumulations in Savings Fund as well as the amount of insurance cover.
- If the employee ceases to be in service due to retirement, resignation, etc., the employee will be paid only the accumulations in Savings Fund.
- The subscription is eligible for Income Tax rebate.

4. **Leave Travel Concession**
Any employee with one year of continuous service on the date of journey performed by him/her and/or his/her family is eligible.

Government servants whose spouses are working in Indian Railways / National airlines are not eligible for LTC.

**LTC to Hometown**
- It can be availed once in a block of two calendar years
- Home town of the official once declared in the service book is treated as final.
- In exceptional circumstances, the Head of the Department may authorize a change, only once during entire service.
- An employee (including unmarried) having his family at his Hometown can avail of this concession for himself alone every year instead of having it for both self and family once in two years.

**LTC to any place in India**
- This concession is admissible in lieu of one of the two journeys to Home town in a block of four years.
- Available for travel to any place in India including employee’s Hometown.
- Officials availing LTC to Hometown for self every year are not entitled to LTC to anywhere in India.

- **FOR FRESH RECRUITS**
  - Every year to home town
  - One all India during 4th and 8th year

**Daily Allowance:**

<table>
<thead>
<tr>
<th>Level</th>
<th>Accommodation</th>
<th>Food charges or Lump sum grant</th>
<th>Local conveyance</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 and below</td>
<td>450/- per day In ‘X’ class city Rs.1000/- on production of voucher.</td>
<td>500/- per day</td>
<td>113/- per day. (Non AC taxi)</td>
<td>No receipt is required for food or accommodation charges will be reimbursed based on self certification. Name of the dwelling, vehicle number should be quoted in the certificate.</td>
</tr>
<tr>
<td>6 to 8</td>
<td>750 per day In ‘X’ class city Rs.1000/- on production of voucher.</td>
<td>800 per day</td>
<td>225 per day (Non AC taxi)</td>
<td></td>
</tr>
</tbody>
</table>

**Length of absence**

<table>
<thead>
<tr>
<th>Length of absence</th>
<th>Amount payable</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;6hrs from Hqrs</td>
<td>30%of lumpsum amount</td>
<td>Absence from Head Quarter will be reckoned from midnight to midnight and will be calculated on per day basis.</td>
</tr>
<tr>
<td>6-12 hrs from Hqrs</td>
<td>70%of lumpsum amount</td>
<td></td>
</tr>
<tr>
<td>&gt;12hrs from Hqrs</td>
<td>100%of lumpsum amount</td>
<td></td>
</tr>
</tbody>
</table>
**Travelling allowance:**

<table>
<thead>
<tr>
<th>Level</th>
<th>Travelling eligibility</th>
<th>Composite Transfer Grant</th>
<th>Personal Effects</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 and below</td>
<td>By Train-First class/AC III/AC CC</td>
<td>80% of Basic Pay last drawn</td>
<td>Level 4-Rs.15 per km upto 1500 kgs</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Level 5-Rs.25 per km upto 3000 kgs</td>
</tr>
<tr>
<td>6 to 8</td>
<td>By Train-AC II or Economy class by Air</td>
<td>80% of Basic Pay last drawn</td>
<td>Rs.50 per km upto 6000 kgs.</td>
</tr>
</tbody>
</table>

Note:
- If the transfer is less than 20 KM's, the CTG will be 1/3rd of the eligibility.
- If the transfer is to or from Andaman Nicobar Islands, the CTG will be 100%
- If the husband and wife are transferred within 60 days, no CTG for the spouse transferred later.
- If the husband and wife are transferred after 60 days within 180 days, then 50% of CTG is admissible to the spouse transferred later.

**Joining Time:**

<table>
<thead>
<tr>
<th>Distance between the old head quarters and new headquarters</th>
<th>JT admissible</th>
<th>JT admissible where the transfer necessarily involves continuous travel by road for more than 200kms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 20 kms where change of residence takes place</td>
<td>1 day</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>1000 kms or less</td>
<td>10 days</td>
<td>12 days</td>
</tr>
<tr>
<td>More than 1000 kms</td>
<td>12 days</td>
<td>15 days</td>
</tr>
<tr>
<td>More than 2000 kms</td>
<td>15 days except in cases of travel by air for which the maximum will be 12 days</td>
<td>15 days</td>
</tr>
</tbody>
</table>

**Incentives for usage of Hindi**

Cash awards for passing the examination through training classes under Hindi Teaching Scheme are granted to Gazetted and NonGazetted Central Government employees on the basis of marks obtained at the following rates:

<table>
<thead>
<tr>
<th>Marks obtained</th>
<th>Prabodh examination</th>
<th>Praveen examination</th>
<th>Pragya examination</th>
</tr>
</thead>
<tbody>
<tr>
<td>70% or more</td>
<td>Rs. 1600/-</td>
<td>Rs. 1800/-</td>
<td>Rs. 2400/-</td>
</tr>
<tr>
<td>60% &amp; above but less than 70%</td>
<td>Rs. 800/-</td>
<td>Rs. 1200/-</td>
<td>Rs. 1600/-</td>
</tr>
<tr>
<td>55% and above but less than 60%</td>
<td>Rs. 400/-</td>
<td>Rs. 600/-</td>
<td>Rs. 800/-</td>
</tr>
</tbody>
</table>

Cash lump sum awards for passing Typing/Stenography examination under the Hindi Teaching Scheme mentioned below are granted to the officials who pass Hindi Typing / Stenography examinations creditably:

<table>
<thead>
<tr>
<th>Hindi Typing</th>
<th>Hindi Stenography</th>
<th>Cash Prize</th>
</tr>
</thead>
<tbody>
<tr>
<td>For securing 97% or more mark</td>
<td>For securing 95% or more marks</td>
<td>Rs 2400/-</td>
</tr>
<tr>
<td>For securing 95% or more marks but less than 97% marks</td>
<td>For securing 92% or more marks but less than 95% marks</td>
<td>Rs 1600/-</td>
</tr>
</tbody>
</table>
For securing 90% or more marks but less than 95% marks | For securing 88% or more marks but less than 92% marks | Rs. 800/-

Lump sum cash awards to employees for passing the Hindi examinations through their own efforts are sanctioned to the Central Government employees on passing the Hindi, Hindi Typewriting and Hindi Stenography examinations of the Hindi Teaching Scheme as mentioned below and such examinations conducted by the voluntary organizations recognised by the Government of India (Ministry of Education and Social Welfare) as equivalent to or higher than the matriculation examination. This award is admissible, in addition to the operational staff, to only those who are posted at places where there are no training centres under H.T.S. or where there are no arrangements for imparting training in the concerned classes.

| a. For Passing Prabodh Examination of HTS | Rs. 1,600/-
| b. For Passing Praveen Examination of HTS | Rs. 1,500/-
| c. For Passing Pragya Examination of HTS | Rs. 2,400/-
| d. For passing Hindi Typewriting examination of HTS | Rs. 1,600/-
| e. For passing Hindi Stenography examination of HTS | Rs. 3,000/-

The lump sum award will be granted in addition to the personal pay and cash award for which an employee may be eligible.

The award is subject to certain conditions regarding the existing Hindi, Hindi Typewriting or Hindi Stenography knowledge, etc. [G.O.I., MHA, (Dept of official Language) OM No. 12011/5/83O.L. (D) dated 29-10-1984 and NO.12011/4/87 ole dated 12719891

**Hindi Personal Pay**

- Personal pay equal to one increment for 12 months granted for passing the Hindi/Hindi Typewriting/Hindi stenography examinations of HTS
- Personal pay will be admissible only to those employees for whom the particular course has been prescribed as the final course of study.

<table>
<thead>
<tr>
<th>Prescribed Examination</th>
<th>Gazetted</th>
<th>Non-Gazetted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pragya</td>
<td>Mere Pass</td>
<td>Mere Pass</td>
</tr>
<tr>
<td>Praveen</td>
<td>60% or more</td>
<td>55% or more</td>
</tr>
<tr>
<td>Prabodh</td>
<td>----</td>
<td>55% or more</td>
</tr>
<tr>
<td>Hindi Typewriting</td>
<td>----</td>
<td>Mere Pass</td>
</tr>
<tr>
<td>Hindi Stenography</td>
<td>90% or more</td>
<td>Mere Pass</td>
</tr>
</tbody>
</table>

**Ex-gratia lump sum compensation to families of central Govt employees who die in harness**

| A. Death occurring due to accidents in the course of performance of duties | Rs.10 lakhs |
| B. Death occurring in the course of performance of duties attributable to acts of violence by terrorists, antisocial elements, etc. | Rs.10 lakhs |
| C. Death occurring during (a) enemy action in international war or border skirmishes & (b) action against militants, terrorists, extremists, etc | Rs.15 lakhs |
| D. Death occurring while on duty in the specified high altitude, inaccessible border post, etc on account of natural disasters, extreme weather conditions | Rs. 15 lakhs |
Aggregate of relief/ex gratia compensation paid from different sources i.e., Prime Minister Relief Fund, Chief Minister's Relief Fund etc., should not exceed Rs.20 lakhs in each individual case.

Concerned Administrative Ministries in consultation with Financial Advisers to sanction this.

**Service Unions (Recognition of Service Associations)**

- Applicable to Service Associations of all Central Govt servants covered by CCS (Conduct) Rules 1965.

**Conditions for recognition**

- Application to be submitted with Memorandum of Association, Constitution, Bye-laws, Names of Office-bearers etc.
- Primary object of Association to be of promoting common service interest of members of a distant category
- To represent at least 35% of total number of employees.
- Conditions for recognition
- Employees in service to be members or office bearers. However, as a transit measure, retired/ex-employees permitted to continue up to two years from the date of recognition.
- Association not to represent interests of any caste, tribe, religion, etc.
- Funds exclusively of subscriptions and Govt grants, if any, to be applied only for the objects of the Association.

**Check-off system of verification**

- Subscription to be deducted from payrolls on written consent of the official.
- More than one association not allowed.
- Check-off system of verification followed to verify the membership.
- Other schedule for conduct of verification on membership also to be followed.

**Facilities for trade union activities**

- Holding meetings in Office premises
- Display of Notices in the office premises
- Foreign service to full time functionaries of Unions/Associations
- Transfer of the Union Executive to the Headquarters.
- Flying Union Flags in office premises not allowed.
CCS CONDUCT RULES (1964)

Objectives of Conduct Rules

- To regulate general behavior of Govt Servants
- To secure full commitment of Govt servants in implementing Govt’s policies
- To set certain moral standards
- To eliminate all forms of immoral and immoderate behavior which are likely to impact on Govt servant’s capabilities to discharge his duties
- To make Govt servant to learn to live within his means since he belongs to fixed income group
- To prevent Govt servant from aligning against Govt or exercising undue influence or duress

Rule 3

Rule 3 (1)

Every Govt. Servant shall at all times

(i) Maintain absolute integrity;
(ii) Maintain devotion to duty;
(iii) Do nothing, which is unbecoming of a Govt. Servant;
(iv) Commit himself to and uphold the supremacy of the Constitution and democratic values;
(v) Defend and uphold the sovereignty and integrity of India, the security of the State, public order, decency and morality;
(vi) Maintain high ethical standards and honesty;
(vii) Maintain political neutrality;
(viii) Promote the principles of merit, fairness and impartiality in the discharge of duties;
(ix) Maintain accountability and transparency;
(x) Maintain responsiveness to the public, particularly to the weaker section;
(xi) Maintain courtesy and good behaviour with the public;
(xii) Take decisions solely in public interest and use or cause to use public resources efficiently, effectively and economically;
(xiii) Declare any private interests relating to his public duties and take steps to resolve any conflicts in a way that protects the public interest;
(xiv) Not place himself under any financial or other obligations to any individual or organisation which may influence him in the performance of his official duties;
(xv) Not misuse his position as civil servant and not take decisions in order to derive financial or material benefits for himself, his family or his friends;
(xvi) Make choices, take decisions and make recommendations on merit alone;
(xvii) Act with fairness and impartiality and not discriminate against anyone, particularly the poor and the under-privileged sections of society;
(xviii) Refrain from doing anything which is or may be contrary to any law, rules, regulations and established practices;
(xix) Maintain discipline in the discharge of his duties and be liable to implement the lawful orders duly communicated to him;
(xx) Maintain confidentiality in the performance of his official duties as required by any laws for the time being in force, particularly with regard to information, disclosure of which may prejudicially affect the sovereignty and integrity of India, the security of the State, strategic, scientific or economic interests of the State, friendly relation with foreign countries or lead to incitement of an offence or illegal or unlawful gain to any person;
(xxi) Perform and discharge his duties with the highest degree of professionalism and dedication to the best of his abilities.

**Rule 3 (2)**

(i) Supervisors shall ensure the integrity, devotion to duty of GS under his control.
(ii) Act in his best judgement, except when he is acting under the direction of his official superior
(iii) Oral directions shall be avoided. If unavoidable, the issuing officer shall confirm
(iv) GS, who has received oral directions, shall seek confirmation of the same.

**Other DOs**

- Maintain impartiality  
  (GID under rule 3)
- Maintain proper decorum during working hours, lunch hours.  
  (GID under rule 3)
- Maintain standard conduct in private life  
  (GID under rule 3)
- Maintain prompt and courteous service  
  (Rule-3-A)
- Report to superiors the fact of arrest or conviction  
  (GID(I) Rule 3 (c))
- Keep away from demonstrations & strike  
  (Rule 5)
- Avoid any habitual indebtedness or insolvency  
  (Rule- 17)
- Act with Govt. policies  
  (Rule- 3 (b)-i)
- Observe courtesy to MP/MLA  
  (GID 17.(A) Rule 3. A)

**DON'Ts**

- Not to be a member of any political party  
  (Rule – 5)
- Govt servant should not lease or otherwise allow occupation by any other person of Govt accommodation which has been allotted to him.  
  (Rule- 15 A)
- Not to make joint representations in matters of common interest.  
  (GID 21 Rule 3.C)
- Govt. servant shall not be under the influence of any intoxicating drink or drug during the course of his duty and in public places.  
  (Rule- 22)
- Bigamous marriage.  
  (Rule- 21)
• Dowry - Neither give : Nor take (Rule 13-A)
• A govt. servant shall not give or take Dowry.
• A govt. servant shall not demand any dowry directly or indirectly from the parent/guardian of a bride/bridegroom.
• Dowry means any property/valuable security given or agreed to be given.
• Do not join or support any illegal strike (Rule- 7)
• Do not speculate in stock, share or other instrument (Rule- 16)
• Do not undertake private consultancy work (GID.8 / Rule 15)
• Do not lend or borrow money from the person or firm having official dealings (Rule – 16)
• Do not bring any political influence in matters pertaining to his /her own service (Rule – 20)
• Do not adopt dilatory tactics in the dealings with the public (GID / Rule- 3)
• Do not approach his/her subordinates for standing surety for loans taken (GID / Rule-16)

Activities requiring permission or sanction

❖ To join educational institution (GID / Rule 15)
❖ To join Civil Defense Service / Home guards (GID / Rule 3)
❖ To join foreign language class (GID / Rule 5)
❖ To own wholly or part or participate in the editing or management of newspaper or electronic media (Rule 8)
❖ To give evidence in any enquiry except enquiry by
  ✓ Court
  ✓ Authority appointed by Govt, Parliament, State legislature.
  ✓ Dept. Enquiry (Rule 10)
❖ To ask for or accept contributions (Rule 12)
❖ To engage in any trade or business (Rule 15)
❖ To accept fee for work done for any private or public body or person (Rule 15 (4))
❖ To hold an elective office in Co-operative Societies and other bodies (Rule 15)
❖ To accepts when value exceeds limits (Rule 13)
❖ GIFT may be accepted in rare occasion such as wedding, religious functions etc
❖ Only from near relatives / personal friends

GIFTS INCLUDES
✓ Free transport
✓ Free boarding, lodging or
✓ Any other pecuniary advantage

GIFT LIMIT

<table>
<thead>
<tr>
<th>Category</th>
<th>Religious &amp; Customary</th>
<th>Other Occasions</th>
</tr>
</thead>
</table>

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<table>
<thead>
<tr>
<th>Functions</th>
<th>Category - I</th>
<th>Category-II</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROUP -A</td>
<td>Rs 25,000</td>
<td>Rs 1,500</td>
</tr>
<tr>
<td>GROUP –B</td>
<td>Rs 15,000</td>
<td>Rs 1,500</td>
</tr>
<tr>
<td>GROUP –C</td>
<td>Rs 7,500</td>
<td>Rs 500</td>
</tr>
<tr>
<td>GROUP –C–MTS</td>
<td>Rs 7,500</td>
<td>Rs 500</td>
</tr>
</tbody>
</table>

Category – I: To be reported

Category – II: Prior sanction is required

**Immovable Property**

(Rule 18)

<table>
<thead>
<tr>
<th>Description</th>
<th>Category - I</th>
<th>Category-II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction with person having official dealing</td>
<td></td>
<td></td>
</tr>
<tr>
<td>with Govt. Servant</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prior sanction to be obtained</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction with others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prior intimation to be given</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Movable property transactions**

Movable property includes:

- Jewels,
- Insurance policies, the annual premia of which exceeds 2-month’s basic pay of the official,
- Shares, securities & debentures,
- Loans taken by an employee,
- Motor cars, motor cycle, horses & other means of conveyance,
- Radio, TV, Refrigerators, etc.

**Movable Property Transactions**

<table>
<thead>
<tr>
<th>Description</th>
<th>Category - I</th>
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<tr>
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</tr>
<tr>
<td>Prior sanction to be obtained</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transaction with others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If exceeds limit (2 months basic pay) – reported</td>
<td></td>
<td></td>
</tr>
<tr>
<td>within one month</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Government Servants & Politics**

A Govt. Servant should not be

- A member of any political party/organization.
- A member or otherwise associated with any banned organizations.
- Acting as an election agent, polling agent or counting agent of a candidate at an election.
- Displaying on his person, vehicle or residence of any electoral symbol in connection with an election.

**Unauthorized Absence**

Wilful absence from duty not covered by grant of leave will be treated as “Dies Non” for all purposes, viz., increment, leave & pension.

A government servant is also liable for disciplinary action for such an act of misconduct.

**Sexual Harassment of women at workplace**
It includes:
- Physical contact & advances, Demand or request for sexual favours
- Passing sexually coloured remarks,
- Showing pornography,
- Any other physical, verbal or non-verbal conduct of sexual nature

Any act of sexual harassment of woman employees attracts acts related to unbecoming of a Govt. servant and amounts to misconduct.
Circle Complaints Committee is set up in each Circle for redressing of such complaints. The report of the Committee shall be treated as an enquiry report.

Marriage Restrictions

**Bigamous marriage** (Rule 21 (2))

Following persons are ineligible for appointment under Govt:
(a) Who has entered into or contracted a marriage with a person having a spouse living
(b) Who, having a spouse living, has entered into or contracted a marriage with any person.

Note:- Similar restrictions continue even after appointment

- If Govt Servant marries a foreign national it should be intimated (Rule 21 (3))
RIGHT TO INFORMATION ACT

Why RTI?
- To promote transparency & accountability in the working of every public authority

What is the date of enactment?
- 15.06.2005

When the act came into force?
- On 120th day of its enactment i.e. 12.10.2005

Why RTI act came into force after a long period?
- Since every public authority has to create an official website and publish the particulars about its organisation, functions, duties.
- Further names of the PIO, Appellate Authorities etc should be published

Who is eligible to get an information?
- Any Indian citizen can get information

How to make request for obtaining information?
- Orally (assistance to be given to reduce in writing,
- Writing
- Electronical form (Online)

In which language applicant can seek information?
- English, Hindi (or) Official Language of the area

Is there any prescribed format for seeking information?
- No
- But every public authority has to publish a proforma of application in their website for the convenience of applicants

Should reasons for seeking information be furnished?
- It is not required to furnish reason for seeking any information under RTI act

Information means
- Records
- Documents
- Memos
- E-mails
- Opinions
- Advices
- Press releases
- Circulars
- Orders
Data material in any electronic form

Any Information relating to any private body which can be accessed by a public authority

**Record**
- Documents, files, manuscript,
- Microfilm, fax,
- Reproduction of film or images embodied in such film,
- Any other material produced by a computer or an electronic device.

**Right to information**
- Inspection of works, documents & records,
- take notes, extracts, certified copy of documents & records,
- Take certified samples of materials,
- Obtaining information in the form of diskettes, floppies, tapes, video cassettes or in any other electronic mode or through printouts where such information is stored in a computer or in any other device;

**Various Fees**

<table>
<thead>
<tr>
<th>Fee for seeking information</th>
<th>Rs 10/- per application</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fee for copy of records per page</td>
<td>Rs 2/- for A4 / A3 size paper, if it is larger than A3, actual cost</td>
</tr>
<tr>
<td>Fee for Samples / Models</td>
<td>Actual cost</td>
</tr>
<tr>
<td>In electronic form</td>
<td>Rs. 50/- per Diskettes / Floppy</td>
</tr>
<tr>
<td>Inspection of records</td>
<td>Free for first one hour &amp; Rs. 5/- per hour or part thereof for each subsequent hours</td>
</tr>
<tr>
<td>Modes of payment</td>
<td>Cash against a proper receipt DD / Cheque / IPO / Electronic means</td>
</tr>
</tbody>
</table>

The above fees are exempted for Citizens Below Poverty Line (Supporting documents should be furnished)

**Time limit for furnishing Information:**
- 30 days from the date of receipt of application.
- 48 hours if involves the life or liberty of a person.
- 40 days if involves the interests of a third party.
- If no response is given by the public authority on RTI application within the time limit, the same treated as deemed refusal

**Obligation & time limit for CAPIO / other offices**

Forward the application to concerned PIO within 5 days with intimation to the applicant

**Proactive disclosures under RTI Act**
- Every Public Authority must proactively disclose the following:
  - Particulars of the organization, its functions and duties;
− Procedure followed in its decision making process
− Norms set out for the discharge of its functions;
− Rules, regulations, instructions, manuals and records used by its employees for the discharge of its functions,
− Arrangement for consultation with or representation by the public, in policy formulation/implementation;
− Designate Public Information Officer to provide information to applicants
− Also to designate APIOs at sub-divisional/district level
− No bar on the number of such PIOs/APIOs
− Designate appellate authority for the first appeal within the public authority

Exemption from disclosures – Section 8(1)

a) Information which would prejudicially affect the sovereignty and integrity of India
b) Information which has been expressly forbidden by any court
c) Information which would cause a breach of privilege of parliament/state legislature
d) Information relating to commercial confidence, trade secrets, the disclosure which would harm the competitive position of a third party
e) Information available to a person in his fiduciary relationship.
f) Information received in confidence from foreign govt.
g) Information, the disclosure of which would endanger the life or physical safety of any person
h) Information which would impede the process of investigation or apprehension or prosecution of offenders;
i) Cabinet papers including records of deliberations of the council of ministers, secretaries and other officers.
j) Information which relates to personal information, the disclosure of which has no relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual

Exemption from disclosures –

Section 8 (2)

− Information comes under official secrets act, 1923

Section 9

− Information which would infringe the copyright subsisting in a person

Section 10 (Severability)

− Where a request for information is rejected vide sections 8/9 above, access may be provided to that part of the record which does not contain any information which is exempted from disclosure (provided that part can be severed without causing any damage to any part that contains exempt information)

Section-11 (Third Party Information)

− CPIO intends to disclose, shall give a written notice to third party within 5 days
− Third party to make representation within 10 days.
− CPIO shall make a decision keeping in view of the submission of third party
However the information may be disclosed if the public interest outweighs the harm or injury to be caused to the third party.
If he prefer appeal, CPIO has to finalize based on the decision of the First Appellate Authority

Appeals

If the applicant is not satisfied with the information received or if no information is provided by the PA within the prescribed time limit, he can prefer appeals in following two stages.

<table>
<thead>
<tr>
<th>Stage of appeal</th>
<th>To whom (Appellate Authority)</th>
<th>Time limit within which appeal should be preferred by the applicant</th>
<th>Time limit for disposal of by Appellate Authority</th>
</tr>
</thead>
<tbody>
<tr>
<td>First (Internal)</td>
<td>Designated Departmental Appellate Authority</td>
<td>30 days from the date of decision of PIO</td>
<td>30 to 45 days</td>
</tr>
<tr>
<td>Second (External)</td>
<td>Central / State Information Commission (CIC/SIC)</td>
<td>90 days from the date of decision of First AA</td>
<td>No limit</td>
</tr>
</tbody>
</table>

Penalties

Public Authority is liable to a fine of Rs 250/- per day, subject to a maximum of Rs. 25,000/- for

- Not accepting an application;
- Delaying information release without reasonable cause;
- Malafidely denying information;
- Knowingly giving incomplete, incorrect or misleading information;
- Destroying information that has been requested; and
- Obstructing furnishing of information in any manner.

SIC/CIC has the power to impose penalty & recommend for disciplinary action

RTI Online Portal - [www.rtionline.gov.in](http://www.rtionline.gov.in)

**IT MODERNISATION – INDIA POST 2012**

A Brief about the Eight Projects under IT modernization:

<table>
<thead>
<tr>
<th>SI</th>
<th>Name</th>
<th>Description</th>
<th>Vendor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rural ICT System Integrator (RSl)</td>
<td>Software development for BO computerisation</td>
<td>Infosys</td>
</tr>
</tbody>
</table>
| 2  | Rural ICT Hardware (RH) | • Supply of Hardware for BO computerization.  
• Network facility to BOs | M/s. TCIL |
| 3  | Core System Integrator (CSI) | Integrated software for,  
• counter | Tata Consultancy |
<table>
<thead>
<tr>
<th>No.</th>
<th>Service Provider</th>
<th>Service Description</th>
</tr>
</thead>
</table>
| 4   | Financial Services System Integrator (FSI) | - back office
- accounts
- HR management etc |
| 5   | Data Centre Facility (DCF) | - Core Banking Solution (Finacle)
- Core Insurance Solution (McCamish)
- ATM Facility |
| 6   | Network Integrator (NI) | Networking of,
- All DOP offices
- DC & DRC |
| 7   | Mail Operations Hardware (MOH) | - Primary Data Centre at Mumbai
- Disaster Recovery Centre at PTC, Mysore |
| 8   | Change Management (CM) | - Change Management for all employees
- Capacity building recommendations |

**IMPORTANT NOTE:**

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