

Exam Pattern and Syllabus for MTS exam

- Medium of question papers: Bilingual – Hindi and English, and also in local language
- Total questions: 50 MCQs (2 marks per question)
- Total marks: 100
- There is no negative marking for incorrect or unattempted answers.
- Duration: 60 minutes
- Type of Questions: Multiple Choice Questions (MCQs) as per the prescribed syllabus.
- Service eligibility: 3 years of regular engagement as Gramin Dak Sevaks as on crucial date of eligibility.
- As per Directorate Letter No. 17-08/2018-SPN-I dated 10.07.2024, a candidate who wants to be considered only for MTS does not sit Paper-III, so for them the exam is Paper-I alone.
- Qualifying Marks:
 - SC/ST: 33%
 - OBC/EWS: 37%
 - General/Others: 40%

Paper – I (50 Questions, 60 Minutes)	
<u>Post Office Guide Part I</u> a) Organization of the Department b) Type of Post Offices c) Business Hours d) Payment of postage, stamps and stationery e) General rules as to packing, sealing and posting, affixing of postage stamps f) Methods of address g) Post boxes and Post bags h) Duties of Letter Box peon i) Official postal articles j) Prohibited postal articles k) Products and Services: Mails, Banking & Remittances, Insurance, Stamps and Business	23 questions
<u>Postal Manual Volume V</u> a) Definitions	7 questions
<u>General Awareness/Knowledge</u> Topics to be covered (1 to 3 questions from each topic): a) Indian Geography b) Civics c) General knowledge d) Indian culture & freedom struggle e) Ethics and morale study	10 questions
<u>Basic Arithmetic</u> Topics to be covered (1 to 2 questions from each topic): a) BODMAS (Brackets, Orders, Division, Multiplication, Addition, Subtraction) b) Percentage c) Profit and loss d) Simple interest e) Average f) Time and work g) Time and distance h) Unitary method	10 questions

Contents

Chapters	Page No.
PO Guide Part - I	1 - 35
Control	1
Type of Post Offices	4
Night Post Offices & Mobile Post Office	5
Business Hour on Normal Week Days & on Sundays and P.O. Holidays	5
Desirability of prepayment of postage & Stamps and Stationery	6
Franking Machines	6
Prepayment of Postage in Cash	8
Spoilt or Defaced Stamps & Fictitious Stamps	8
General Rules as to posting	9
Delivery of Mails	10
Post box & Post bag	12
Window Delivery & Postal Identity Cards (POIDs)	14
Poste Restante	14
Redirection	15
Treatment of Undelivered Articles	15
Enquiries and Complaints	16
First Class Mails: Letter, ILC & Post Cards	16
Second Class Mails: Book Packets, RNP, Blind Literature & Parcel	17
Insurance, VP & Air Mail Service	18
Official Postal Articles, Camp Articles & Special Bags	18
Prohibited Postal Articles	19
Money Orders	20
Indian Postal Orders	21
Q & A based on PO Guide Part - I	22
Products & Services	36 - 126
Domestic Mail Products	36
Premium Products	42
International Mail Products	50
Business Services	58
Retail Post	63
Stamps and Philately	65
Post Office Savings Schemes	68
India Post Payments Bank (IPPB)	84
Money Remittance	87
National Pension System (NPS)	89
Unified Pension Scheme (UPS)	90
Jansuraksha Schemes	91
Postal Life Insurance (PLI)	94
Rural Postal Life Insurance (RPLI)	96
Q & A based on Products & Services	100
Postal Manual Volume V	127 - 135
Definitions	127

Q & A based on Postal Manual Volume V	131
General Awareness	136 - 198
Indian Geography	136
Civics	151
General Knowledge	164
Indian Arts & Cultures	172
Indian Freedom Struggle	182
Ethics and Moral Study	191
Basic Arithmetic	199 - 224
BODMAS	199
Percentage	200
Profit and Loss	205
Simple Interest	208
Average	213
Time and Work	215
Time and Distance	219
Unitary Method	223

Clause 3: Night Post Offices

- The Director-General may extend the working hours of a Post Office up to 8:30 P.M. and permit it to remain open on Sundays; such an office is called a "Night Post Office" and conducts only authorised transactions.
- During extended hours, Night Post Offices generally book Registered Articles, including V.P. Articles, issue T.M.Os, and sell I.P.Os and postage stamps.
- Savings Bank deposits and sale of Cash Certificates are available up to 7:00 P.M. on weekdays only.
- Payment of T.M.Os is made up to 6:00 P.M.
- On Sundays, National Holidays and other Post Office holidays, Night Post Offices function with restricted working hours. On such holidays, they work in one shift from 10:00 A.M. to 5:00 P.M.
- The delivery functions are entirely suspended on Sundays, National Holidays and other Post Office holidays. Payment of Money Orders, Savings Bank transactions and Post Office Certificates is also suspended.

Clause 4: Mobile Post Office

- Mobile Post Offices function at Bombay, Calcutta, Delhi, Madras, Ahmedabad, Nagpur, Hyderabad, Bangalore, Kanpur, Poona, Jaipur and Bhilai Industrial Township.
- Mobile Post Offices are intended to provide the facility of late posting at different areas of the cities at different timings according to a fixed schedule, excluding Insured and V.P. Articles.
- Mobile Post Offices remain closed on Sundays and Postal Holidays.
- Mobile Post Offices sell postage stamps and postal stationery and grant Certificates of Posting.
- They book surface and air-mail Registered Articles of Letter Mail, excluding Insured and V.P. Articles, and also book air parcels. They also accept unregistered articles of Letter Mail for dispatch.
- The Mobile Post Offices at Madras and Nagpur are additionally authorised to book Money Orders.

Clause 5: Business Hour on Normal Week Days

- The Circle Head, Regional Head and Divisional Head are empowered to specify the period during which business is transacted with the public or customers and the time at which items are delivered and dispatched in the Post Offices under their jurisdiction.

Work	Business Hour (in all working days)
For references and enquiries	During the entire working hours of the office
Counter services including booking and posting of items, premium collection of insurance premiums	6 hours
Money remittance - Electronic Money Order, IPO etc.	6 hours
Savings Bank Transaction	6 hours
Maximum business hour of a Branch Post Office	5 hours

Clause 7: Business done on Sundays and P.O. holidays

- Except for Night Post Offices, Post Offices and Mobile Post Offices are generally closed on Sundays and Post Office holidays, and no business is ordinarily transacted with the public on such days.
- On Sundays and Post Office holidays, there is generally no clearance of street letter boxes and no delivery of mails.
- Facilities are provided at specified hours at RMS Offices and selected Post Offices for posting letters on payment of the prescribed late fee. Such late-fee postings may also be made in the letter boxes of RMS mail vans.
- Machine-franked articles shall not be posted in Post Office letter boxes or in the letter boxes of RMS mail vans.
- Registered Newspapers and packets of Registered Newspapers are accepted on Sundays and Post Office holidays without payment of late fee at Press Sorting Offices, RMS Offices and Night Post Offices.
- RMS Offices provide the following facilities during specified hours on Sundays and Post Office holidays:
 - Sale of postage stamps and postal stationery;

- Grant of Certificates of Posting; and
- Booking of Registered Articles on payment of the usual late fee.

Clause 8: Post Offices Holidays

The following **14 holidays** are observed as Post Office holidays by all Postal Circles:

- | | |
|-------------------------|---|
| 1. Republic Day | 8. Independence Day |
| 2. Id-ul-Fitr | 9. Prophet Mohammad's Birthday (Id-e-Milad) |
| 3. Mahavir Jayanti | 10. Mahatma Gandhi's Birthday |
| 4. Good Friday | 11. Dussehra (Vijay Dashmi) |
| 5. Buddha Purnima | 12. Diwali (Deepavali) |
| 6. Id-ul-Zuha (Bakr-Id) | 13. Guru Nanak's Birthday |
| 7. Muharram | 14. Christmas Day |

- In addition to the **14** compulsory holidays, **3** Circle-Specific Holidays are observed i.e. a **total of 17 holidays** are observed by all postal circles in a year.
- These holidays are selected by the Central Government Employees Welfare Coordination Committee in the respective State Capitals, taking into account the importance of regional/local festivals.

Clause 9: Desirability of prepayment of postage

- The Post Office endeavours to forward fully prepaid postal articles by the earliest possible mail and to effect delivery as expeditiously as possible.
- Unpaid or insufficiently prepaid articles are not afforded any greater security in transmission than other unregistered mail. Such articles are liable to be detained for the purpose of taxing the postage due.
- Unpaid or insufficiently prepaid articles are not included in special deliveries intended only for unregistered mail; they are held over for the general delivery.

Clause 10: Postage Stamps and Stationery

- Postage is normally paid by means of postage stamps issued by the Indian Post Office under the authority of the Government of India.
- The Post Office also issues pre-stamped postal stationery, such as envelopes, Inland Letter Cards and postcards, with the appropriate postage value embossed on them.
- Where the postage required exceeds, the value embossed on the postal stationery, the difference may be paid by affixing additional postage stamps of the requisite value.
- Revenue stamps cannot be used for payment of postage.
- No person or entity or institution or organization or electronic platform shall sell or distribute postage stamps or deal in any other manner in postage stamps, except with the prior permission of the Director General.

For Stamp Collectors (Philatelist)

- Special Philatelic Counters are located at selected major cities, including Allahabad, Ahmedabad, Bangalore, Bhopal, Mumbai, Kolkata, Chandigarh, Cuttack, Hyderabad, Jaipur, Kanpur, Lucknow, Chennai, Nagpur, New Delhi, Patna, Shillong, Shimla and Trivandrum.
- Special arrangements are also available at 1 CBPO (C/o 56 APO) and 2 CBPO (C/o 99 APO) for the Armed Forces.
- International Collectors' Overseas Orders are processed through the Philatelic Bureau at Mumbai GPO.

Clause 11: Franking Machines

- A Franking Machine is a machine used for the payment of postage by producing a franking impression on postal articles instead of affixing ordinary postage stamps.
- The Electronic Franking Machine (EFM) was replaced by the Remotely Managed Franking Machine (RMFM) with effect from 16.08.2010.
- An EFM has two dies; i.e. Value Die & Licence Die

- An RMFM has two meters; i.e. Ascending Meter & Descending Meter
- RMFS impressions are made in Bright Blue ink whereas Older electronic franking machines used Red ink.

Licensing and Financial Rules

- The Franking Machine must be obtained by an authorised firm approved by the Director General.
- The Superintendent of Post Offices is the Licensing Authority.
- The licence is issued within 10 working days.
- If the licence is refused, the Licensing Authority shall refund the licence fee to the applicant within 30 working days from the date of refusal.
- Licence Fee: ₹375 for 5 years. (This works out to ₹75 per year)

Renewal of Licence

- Application for renewal should be made at least 1 month before expiry.
- Late renewal fee: ₹100.
- Total renewal fee in case of late renewal: ₹475.

Advance Deposit and Recharging

- After obtaining the licence, a minimum ₹2,000 is required as the first advance deposit.
- Subsequent Deposits:
 - The minimum amount for subsequent deposits is ₹1,000.
 - Subsequent deposits are made in multiples of ₹100.
 - The Franking Machine User may download funds in multiples of ₹100.

Rebate on Franking

- A 3% rebate is available on recharge when at least ₹5,000 worth of postage is consumed.
- An additional 2% rebate is available when the mail is pre-sorted PIN-code-wise before posting.

Posting of Franked Articles

- Franked mail may be posted only at up to two specified Post Offices authorised for the Franking Machine User.
- Franked articles should not be deposited in ordinary Post Office letter boxes.
- If franked mail is deposited in a letter box, it will be treated as unpaid.

Same-Day Posting

- Franked articles should be posted on the same day on which they are franked.
- Unregistered articles bearing impressions of previous dates will not be accepted as normal franked articles; they will be dealt with according to the prescribed procedure and may be taxed.

Franking Machine Record Book: The Franking Machine Record Book shall be maintained in duplicate.

Daily Docket: It contains the prescribed daily details, including:

- | | |
|----------------------------|-------------------|
| • Ascending Meter reading | • Opening balance |
| • Descending Meter reading | • Closing balance |

Dispatch Slip: It contains the prescribed details of:

- | | |
|--------------------------------|---------------------------|
| • Number of articles | • Details of the articles |
| • Denominations/value of frank | |

DOP DigiFrank Web Portal: www.cept.gov.in/digifrank

RMFS Server Connectivity: The Franking Machine must connect to the RMFS server at least once in every 30 days for downloading funds or for an inspection call.

Automatic Server Connection: The machine automatically dials the central server three times a day:

- | | | |
|----------------|----------------|----------------|
| 1. 09:30–10:00 | 2. 13:30–14:00 | 3. 16:30–17:00 |
|----------------|----------------|----------------|

Underpaid Franking

- If a franked article bears less postage than required, the article may be accepted for dispatch according to the prescribed procedure. The Licensing Authority shall be informed. If the shortage is confirmed, the deficit postage is recovered from the Franking Machine User (FMU).

Undertaking by FMU

- Before acceptance of an underpaid article, the FMU must furnish a written undertaking to pay the deficit postage within 3 days, if demanded. If the FMU refuses to furnish the undertaking, the article shall not be accepted unless the required additional postage is affixed/paid.

Repair Register

- A Repair Register shall be maintained for recording repairs to the Franking Machine. The Repair Register shall be preserved for 2 years from the date of the last entry.

Advertisement on Franking Impression

- An individual licensee may print advertisements relating only to his own business or profession.
- A commercial licensee may print advertisements only for the customer whose mail is being franked.
- The Department of Posts (DoP) may also print/permit third-party advertisements, subject to the prescribed conditions.
- General Conditions:
 - The advertisement must be separate from the postal franking impression.
 - The cost of programming the advertisement shall be borne by the licensee.
 - A licensee may obtain approval for multiple slogans/advertisements.
 - However, only one slogan or advertisement may appear on a single postal article.

Clause 12: Prepayment of Postage in Cash

- Certain important Post Offices may be authorised by the Head of the Circle to realise postage charges in cash from firms or other persons posting a large number of unregistered packets.
- Certain Post Offices in Bombay, Calcutta, Madras, Nagpur and Delhi may also be authorised by the Head of the Circle to realise postage and registration fee in cash on ordinary Registered Articles of Letter Mail.
- For booking registered articles in cash, the sender must use special Registered Journals.
- A similar procedure is applicable to Registered Newspapers, as provided in Clause 143.
- The facility of pre-payment of postage charges in cash is not available for other classes of postal articles.

Mail Type	Minimum Quantity	Eligible Locations/Offices
Unregistered Packets	• 500 packets (Big cities) • 250 packets (Small towns)	Authorized post offices
Registered Mail (Letters/parcels of same weight)	• 50 articles at once	Mumbai, Kolkata, Chennai, Nagpur, and Delhi
General Unregistered Mail (Letters, post cards, inland cards, parcels)	• 500 articles at once	Selected Gazetted and HSG Post Offices
Registered Newspapers	Allowed under special conditions	Authorized post offices

Clause 13: Spoilt or Defaced Stamps

- Postage stamps, whether adhesive, embossed or impressed, cannot be recognised in payment of postage if they have been obliterated, defaced, torn, cut or otherwise rendered imperfect.
- Postage stamps are also not recognised in payment of postage if any work, letter, figure or design has been written, printed or impressed upon them otherwise than by the authority of the Central Government.
- Postage stamps which have been cut or otherwise separated from embossed envelopes, postcards or wrappers cannot be recognised in payment of postage.
- The use, with intent to cause loss to the Central Government, of a postage stamp which has already been used for payment of postage or any other purpose, is an offence under the Indian Penal Code.

Clause 14: Fictitious Stamps

- The manufacture and use of fictitious postage stamps, for any purpose whatsoever, is prohibited.
- The manufacture or use of fictitious postage stamps is an offence punishable under Section 263-A of the Indian Penal Code (currently, Section 186 of the Bharatiya Nyaya Sanhita, 2023).

- Delivered directly to the Camp Post Office or to an authorized representative/orderly of the officer at their camp residence, including on Sundays and postal holidays.

Clause 206: Tour Programmes of High Officers Entitled to Special Bags

- High Officers of the Government of India (e.g., the President, Vice-President, Prime Minister, Union Cabinet Ministers, Governors) are entitled to receive and dispatch official and personal correspondence in Special Bags (Camp Bags) while on tour. To ensure smooth handling, advance copies of the Tour Programme of the High Officer must be sent to the Heads of Postal Circles, Superintendents of Post Offices, and Postmasters concerned well in advance.
- Articles intended for Special Bags can be posted as ordinary, registered, or insured mail. They must be addressed clearly with the words "Camp" along with the name of the post office/station where the officer is staying (e.g., "Camp [Name of Town]").
- Special Bags are delivered directly to the Camp Post Office or to an authorized representative/orderly of the High Officer at the camp station, even on Sundays and postal holidays.

Clause 207: Articles for Persons Accompanying High Officers on Tour

- Officers, staff, and personnel accompanying a High Officer on official tour are permitted to receive their correspondence through the Special Bag facility.
- Mail for accompanying staff must be explicitly addressed to the official's camp address. Such articles are enclosed in the main Special Bag and handed over to the authorized representative of the High Officer for internal distribution within the camp.

Prohibited Postal Articles

Clause 209: General Prohibition & Dangerous Articles - Explosives, fireworks, matches, and flammable liquids (e.g., gasoline, turpentine, or alcohol exceeding 24% strength) are strictly prohibited. Toxic chemicals, noxious substances, and hazardous materials cannot be transmitted by post.

Clause 210: Living Creatures & Sharp Objects - Living creatures (except specific authorized items like bees, leeches, silkworms, or parasites/destroyers of noxious insects sent by recognized institutions) are barred from transmission. Unprotected sharp instruments, exposed blades, loose pins, or cut glass that could injure postal staff or damage other mail bags are strictly banned.

Clause 211: Obscene, Offensive, or Seditious Material - Indecent, obscene, or immoral photos, books, prints, paintings, or cards are prohibited. Envelopes, wrappers, or covers printed with offensive, defamatory, threatening, or anti-national/seditious slogans or designs are not accepted.

Clause 212: Unlawful Lotteries - Tickets, advertisements, proposals, or circulars related to unauthorized or private lotteries are strictly prohibited. Government-authorized or legally declared lotteries are permitted under specified conditions.

Clause 213: Contraband, Illegal Drugs & Precious Metals - Narcotics, cocaine, opium, hemp, and psychotropic substances are completely banned unless accompanied by valid government permits. Gold coins, bullion, or gold ornaments exceeding ₹1,00,000 in market value are prohibited from transmission by post.

Clause 214: Restricted Items in Air Mail - Items posing a flight hazard, such as lithium batteries banned on aircraft, are prohibited from air transit. Such restricted hazardous items must be transmitted exclusively via surface routes.

Treatment of Prohibited Articles

Category of Prohibited Item	Postal Action
Dangerous/Explosive/Noxious Items	Immediately removed from transmission, destroyed, or handed over to safety authorities.
Obscene, Offensive, or Seditious Items	Stopped in transit and sent to the Returned Letter Office (RLO) or destroyed.
Contraband/Illegal Drugs/Smuggled Gold	Detained immediately and handed over to Customs or Police authorities for legal action.
Uninsured Valuables/Excessive Gold	Returned to sender or detained until required fees/penalties or proper insurance conditions are fulfilled.
Unlawful Private Lottery Items	Intercepted and sent to the RLO for disposal.

Local Prohibitions

- Across India: Opium, morphia, coca leaves, Indian hemp (ganja, charas, bhang), cocaine & allied drugs.
- Exceptions: Govt. consignments (with declaration) or Licensed chemists (insured parcel with permission).
- Port Blair & Nancowry: Bird skins/feathers (except ostrich feathers, natural history specimens).
- Punjab & Delhi: Coca leaves, hemp & preparations (within and across Punjab/Delhi).
- Punjab (special case): Kutch wood, unless with permit from Forest Officer.
- Jammu & Kashmir: Kutch wood prohibited for transmission outside the State unless special permit from Conservator of Forests.

Money Orders (Clauses 215 – 233)

Clause 215: Definitions - A money order issued by the Post Office for the payment of a sum of money through the agency of the Post Office to a person named in the order.

- Remitter: The person who sends the money order.
- Payee: The person to whom the money is to be paid.

Clause 217: Limit of Value - The maximum amount for which a single ordinary Inland Money Order can be issued is ₹10,000. The minimum amount for issuing a money order is ₹1 (fractions of a rupee/paise are not allowed).

Clause 218: Money Order – How Obtained

- The remitter must fill out the prescribed Money Order form, stating the amount, payee's full name, address, and remitter's details.
- Commission is charged at prescribed rates at the time of booking. Remittance amount and commission must be paid in cash/advance.

Clause 220: Non-responsibility of Post Office - Once a Money Order has been paid to the payee or their authorized agent, the Post Office is not liable for any further claim or demand. The Post Office is not responsible for wrong payment if the remitter provides incorrect or incomplete details.

Clause 221: Remitter's Receipt - A receipt is issued to the remitter upon booking the Money Order. The remitter must preserve this receipt for all future correspondence, complaints, or requests for alterations.

Clause 222 & 223: Signature of Payee & Acknowledgement - The payee must sign the money order receipt and acknowledgement form at the time of delivery. The signed Acknowledgement portion is detached and delivered back to the remitter free of charge.

Clause 224: Illiterate Payees - If the payee is illiterate, the payment is made upon obtaining their thumb impression on the receipt/acknowledgement. The mark/thumb impression must be attested by a respectable witness known to the post office official.

Clause 225: Redirection of Money Orders - If the payee has moved to a new address, a Money Order can be redirected to the new address free of charge.

Clause 226 & 227: Alteration of Address and Payee's Name

- Alteration of Address/Place of Payment (Clause 226): Free of cost upon a written application by the remitter along with the original booking receipt.
- Alteration of Payee's Name (Clause 227): Allowed upon a written application by the remitter, but requires payment of a second commission equal to the original commission fee.

Clause 228: Stoppage of Payment - The remitter can apply to stop payment to the payee and request repayment back to themselves. No additional commission is charged for stopping payment, provided the MO has not already been paid.

Clause 229 & 230: Refused & Void Money Orders

- **Refused MOs:** If the payee refuses acceptance, the MO is marked as "Refused" and returned to the remitter. Commission is **not refunded**.
- **Void Money Orders:**
 - A Money Order becomes void if it remains unpaid/unclaimed up to the last day of the month following the month of issue.
 - Void Money Orders are credited to the Government, but can be re-issued to the remitter/payee upon application within the prescribed period of limitation (1 year).

- 79) **How will a letter posted by Block Development Officer prepaid official postal articles in accordance to a private individual or association be treated?**
 Ans- Treated as official postal article
- 80) **A list of high government officers entitled to the privilege of delivery of their mails to them whenever they may happen to be on tour within India will be found in which clause of the PO Guide Part 1?**
 Ans- Clause No. 206
- 81) **Delay to correspondence and mistake in delivery often result from**
 Ans- Incorrect/incomplete address
- 82) **The camp bag of a higher officer booked as a letter mail will be charged as:**
 Ans- Letter mail charge + registration charge
- 83) **Mails for the navy personal serving INS ship should be addressed to?**
 Ans- C/o the fleet mail office Bombay
- 84) **Which higher postal officers are not entitled to privilege to special bag?**
 Ans- All CPMGs of the circle
- 85) **According to the PO Guide part-I rule 17, "Currency" notes not included?**
 Ans- Defaced notes remitted on behalf of the currency department and notes from which signature has been cut off after cancellation on behalf of currency department
- 86) **Letter boxes marked with for letter only should be used for the posting of**
(i) Letters (ii) postcards (iii) Sample Packet (iv) Parcel
 Ans- (i) and (ii) Only
- 87) **Why public are advised to use the minimum number of stamps while prepaying postage charges by using stamps of the appropriate higher denominations**
 A. The use of large number of low value stamp takes up unnecessary space on the postal articles leaving less room for the address and other indications
 B. It is increasing the work of the post office staff
 C. It entails waste of the valuable stamp paper and printing charges
 D. All the above
 Ans- D
- 88) **The postage chargeable on the delivery of an official postal article when postage is insufficiently paid:**
 Ans- Double the deficiency
- 89) **Correspondence sent by an officer of a local authority such as the President or Secretary of a local fund committee such correspondence is:**
 Ans- It is not deemed official correspondence
- 90) **An official parcel containing more than one written communication, what action can be taken for inland transmission?**
 Ans- It is allowed for transmission
- 91) **In case of articles addressed to foreign countries the address should be written in?**
 Ans- Roman letter and Arabic figure
- 92) **The address should be written parallel to the length of the cover and in the lower half and towards the right-hand side of the front of the article leaving a clear margin at least _____ at the top for the postage stamps and labels postmarks and other indications?**
 Ans- 3 cm
- 93) **Mails for defence services personnel serving the army and air force should be addressed to:**
 Ans- 56 APO or 99 APO
- 94) **Which of the following is allowed by the Inland Post?**
 A. Any sharp Instrument not properly protected
 B. Any living creature noxious are likely to injure the postal article in course of transmission
 C. Ticket proposal for advertisement relating to the lottery
 D. None of these
 Ans- D

- 95) **The special registration envelopes provided by the post office, can be used for the transmission of:**
Ans- Registered articles
- 96) **Camp Bag is used for to?**
Ans- Enclose the office file and other official paper
- 97) **Articles bearing franking impressions of previous dates:**
Ans- Shall not be accepted
- 98) **Can an article addressed to camp or post town be redirected?**
Ans- Cannot be redirected during transit
- 99) **What is the treatment of an article bearing thereon any matter which is prejudicial to the maintenance of the law and order?**
Ans- It is not transmitted by post and if found in course of transmission, it is sent to RLO for disposal
- 100) **Article bearing any stamps which were at any time but are not now in use for the payment of postage will be:**
Ans- Returned to the sender
- 101) **Prepayment of postage is compulsory in which of the official postal articles?**
Ans- Parcel
- 102) **Who authorized to issue a sanction for prepayment of postage in cash?**
Ans- Head of the circle
- 103) **Impression of remotely franking machines must be?**
Ans- Bright blue colour
- 104) **A scientist wants to send RDX by India Post. Can it be allowed?**
Ans- No, this article is prohibited for transmission
- 105) **Franking meter reset will be made by?**
Ans- PRI and above status (PRI – Public Relationship Inspector)
- 106) **Which of the following articles are not afforded any greater security in transmission over other unregistered mail.**
A. Fully prepaid articles
B. Unpaid articles
C. Insufficiently paid articles
D. B and C only
Ans- D
- 107) **What is the licence fee for a franking machine?**
Ans- Rs 375 for five years
- 108) **Article marked as “Doubtful” are:**
Ans- Opened in presence of the addressee
- 109) **Which one is a prohibited article for the purpose of transmission by inland post?**
A. Any indecent photograph
B. Any decent photograph
C. Railway ticket
D. None of the above
Ans- A
- 110) **Which of the following articles of post office bears embossed stamps?**
A. Postcard
B. Inland letter card
C. Envelope
D. All the above
Ans- D
- 111) **What is the commission of franked articles?**
Ans- 3%
- 112) **Franking machine license is issued by?**
A. Any post office
B. Only one post office
C. Head office
D. All sub offices
Ans- B
- 113) **Prepayment of postage on cash facility is authorized by and how much letter may be posted to have this facility:**

Products & Services

Domestic Mail Products

- First Class Mail: Letters, postcards, and letter cards.
- Second Class Mail: Book packets, registered newspapers, and literature for the blind.
- Under the “All-Up Scheme”, all First Class Mails are carried by air within India wherever air transport is available, without any additional air surcharge, to speed up delivery.
- Second Class Mail is sent by air only when specifically marked and after payment of the required air surcharge.
- Registered newspapers are sorted like First Class Mail, but air transmission is not allowed unless the prescribed air surcharge is paid.

Letters

- A letter is a communication in the nature of current and personal correspondence, addressed to a person and transmitted by post with prepayment of postage.
- Every letter must be posted in a securely closed condition.
- Maximum weight: 500 grams.

Envelopes (Other than Roll Form)

- Minimum Envelope Dimensions: 140 mm×90 mm (tolerance of ± 2 mm)
- Maximum Envelope Dimensions: 458 mm×324 mm (tolerance of ± 2 mm)

Overall Postal Dimensions

Form	Dimension Type	Minimum	Maximum
In Roll Form	Single Dimension	100 mm	800 mm
	Combined Dimensions	Length + 2 × Diameter = 170 mm	Length + 2 × Diameter = 1000 mm
Other than Roll Form	Single Dimension	140 mm × 90 mm	600 mm
	Combined Dimensions	—	Length + Breadth + Thickness = 900 mm

Envelope Construction & Material Standards

- Paper Weight: Minimum 70 GSM (Grams per Square Meter).
- Paper Thickness: Between 0.15 mm and 0.5 mm.
- Flexibility: Must be flexible enough to bend into a U-shape.
- Surface: Levelled with a uniform surface structure.
- Closure & Fastening:
 - Flap must be located either at the top of the back (longer side) or on the right/left side.
 - Must be continuously closed on all sides without leaving gum residue.
 - Metal clips or staples are strictly prohibited.

Window Envelopes & Placement Rules

- Window Size: Breadth of 35–50 mm, Length of 80–125 mm.
- Contents must be placed so that only the address block (including barcode) is visible through the window.
- Permitted Window Materials:
 - Glassine Paper: 35 GSM
 - Cellophane Paper: 40 GSM
 - Polyvinyl Chloride (PVC)/BOPP: 15-micron thickness
- Window Margin Boundaries:
 - Minimum 15 mm from the left edge of the envelope.
 - Minimum 40 mm from the top edge of the envelope.
 - Minimum 15 mm from the bottom edge of the envelope.

Layout, Barcodes, & Markings

- Sender Logo: Top-left corner; maximum size of 25×50 mm.
- Stamps/Frank Impression: Top-right corner, maintaining a minimum gap of 10 mm from the recipient's address block.
- Barcode Quiet Zones & Margins:
 - Bottom Margin: Minimum 15 mm space left at the bottom for barcode printing.
 - 2D/QR Code: Minimum size of 18×18 mm with a 5 mm quiet space around it.
 - Window Barcode Size: Printed barcode/digital code with quiet zone must be at least 60 mm in length and 10 mm in breadth inside the window.

Violations & Penalty Rates

- In case of any infringement of the layout, envelope, or dimensional rules outlined under Regulation 87 and Regulation 88(1–13) of the Post Office Regulations, 2024, the letter will be charged at double the postage rates, with any prepaid postage deducted from the final fee due.

Letter Cards

- Definition: A sheet of paper ordinarily used for letter writing, suitably folded and gummed.
- Prepayment: Postage must be prepaid in full.
- Maximum Weight: 5 grams.
- Paper Density: Minimum 70 GSM (Grams per Square Meter).
- Enclosures: Strictly prohibited—nothing may be attached to or enclosed inside a letter card.

Dimensional Specifications

Form/State	Dimension	Maximum	Minimum
Unfolded	Entire Sheet	300mm × 210mm	282mm × 182mm
Folded	Closed Form	210mm × 100mm	152mm × 90mm

Flap Specifications

- Standard Flaps: Designed with three flaps:
 - Left & Right Flaps: Maximum 15mm × 100mm each.
 - Top Flap: Maximum 15mm × 210mm.
- Flaps are not mandatory if the letter card can be closed securely by another effective process.

Printing & Private Manufacture Requirements

- The words "Letter Card" must be printed on the outside at the top left-hand corner on the address side of every folded letter intended for domestic transmission.
- Private manufacturers may produce letter cards provided they strictly comply with the dimensions and paper density. They must be suitably folded and fully closed on three sides using continuous gumming, glue, or another suitable adhesive.

Infringement & Penalty Provisions

- If any condition under Regulation 89 of the Post Office Regulations, 2024 is violated, the item will be treated as a standard letter.
- It will be charged on delivery with double the deficiency between the prepaid letter card postage and the postage due for a letter of equivalent weight.

Postcards

- Definition: An open communication on a rectangular card of prescribed size with a stamp of the prescribed value impressed on it.
- Prepayment: Postage must be prepaid in full.
- Maximum Weight: 5 grams.
- It must be neither thinner nor more flexible than the postcards standardly issued by the Post Office.
- It must not be folded, enclosed in any cover, cut, or otherwise altered. Impressed postage stamps may be perforated with initials.

- Attested Copy of Receipt: ₹2.00 per attested copy of original receipt for registered items.
- Proof of Delivery (POD): ₹10.00 per item (plus postage and other applicable fees).
- OTP-Based Delivery Charges: ₹5.00.

DIGIPIN: Digital Postal Index Number

- It is an open-source, national-level geo-coded addressing grid system developed by the Department of Posts (India Post) in technical collaboration with IIT Hyderabad and the National Remote Sensing Centre (NRSC, ISRO).
- It forms the foundational layer of India's Digital Public Infrastructure (DPI) for addressing, enabling "Address as a Service" (AaaS) across governance, logistics, emergency services, and e-commerce.

Technical Features & Specifications

Feature	Technical Specification
Grid Resolution	Divides the entire geographic territory of India into uniform grid cells of approximately 4m × 4m.
Code Structure	A 10-character alphanumeric code generated directly as a function of latitude and longitude coordinates.
Geographic Bounding Box	Covers Indian landmass and maritime boundaries: Latitude 2.5° N to 38.5° N, Longitude 63.5° E to 99.5° E.
Formatting Rules	Maintained as a continuous 10-character string. Hyphens (-) or punctuation are strictly prohibited in digital transmission.
Offline Functionality	The algorithm supports completely offline encoding and decoding via low computational logic on GPS/GNSS-enabled devices.
Privacy & Anonymity	Zero personal data storage. DIGIPIN represents a purely spatial geographic point and does not store names, phone numbers, or user details.

DHRUVA (Digital Hub for Reference & Unique Virtual Address)

- It is the digital address ecosystem built on top of DIGIPIN.
- It allows citizens to create personalized, easy to remember virtual address aliases (**flat2A.name@indiapost**) linked to their 10-character DIGIPIN.
- Provides consent-based sharing and privacy controls for address verification in banking, e-commerce, and public administration.

Open-Source Ecosystem & APIs

- Citizens can derive their location code via India Post's portal (**dac.indiapost.gov.in/mydigipin**).
- Available open-source on **GitHub (INDIAPOST-gov/digipin)**. It exposes two primary REST APIs:
 1. **Encode API:** Converts Latitude, Longitude coordinates into a 10-character DIGIPIN.
 2. **Decode API:** Converts a valid DIGIPIN string back into geographic center-point coordinates.

Logistics Post

- This service is designed exclusively for business/corporate customers seeking an end-to-end, cost-effective, and efficient logistics solution.
- It manages the entire supply chain value chain, including:
Collection → Storage/Warehousing → Transmission → Doorstep Distribution
- It operates on a dedicated freight and distribution network separate from regular mail channels, utilizing dedicated Logistics Post Centres (LPC) established across the country.

Load Options

- Full Truck Load (FTL): Exclusive booking of entire trucks for large bulk movements.
- Less than Truck Load (LTL): Flexible booking option for single-parcel or multi-parcel consignments sharing truck space.
- Utilizes a combination of Road, Rail, and Air networks depending on urgency, volume, and customer preferences to ensure safe and timely delivery.

Value-Chain & Fulfillment Services

Service Component	Operational Details
Warehousing Services	Provides short-term and long-term storage options for consignments prior to dispatch or final doorstep delivery.
Fulfillment Services	End-to-end order processing and management. Includes customized "Pick and Pack" facilities where items are selected and packaged according to customer order specifications.
Reverse Logistics	Comprehensive return management solution allowing businesses to collect returned goods, excess inventory, or damaged items back from end-customers/retailers.

Prohibited Items in Domestic Mail**1. Dangerous, Noxious & Harmful Substances**

- Explosive, dangerous, filthy, or noxious substances, or any deleterious material.
- Unprotected sharp instruments capable of causing injury.
- Live creatures that are noxious or likely to injure postal staff or other postal items.
- Dangerous Goods (Definition): Any items/substances capable of posing a risk to health, safety, property, or the environment (e.g., explosives, gases, flammable liquids, toxic and infectious substances, corrosives).
- Surface Mode Exception for Batteries: Batteries and other items whose air transmission is prohibited must be routed through surface mode only.

2. Morality, Decency & Obscenity

- Any indecent, immoral, or obscene printing, painting, photograph, lithograph, engraving, book, card, digital media, or physical item.
- Any item having on its cover/envelope words, marks, or designs that are indecent, obscene, seditious, scurrilous, threatening, or grossly offensive.

3. Law and Order, Political & Statutory Violations

- Any item bearing content on its cover/envelope prejudicial to the maintenance of law and order.
- Any item displaying on its outer cover a pictorial representation of a proclaimed offender or any person convicted of an offence punishable under applicable laws.
- Unauthorized Lotteries: Any ticket, proposal, advertisement, or matter relating to a lottery (Exemption: Lotteries organized or authorized by the Central Government or State Government are permitted).

4. Addressing & Prepayment Counterfeiting

- Any writing, printing, or attachment on the address side of an item that is likely to be mistaken for postage stamps, placed in inconvenient proximity to postage stamps, or tends to prevent quick and easy reading of the address.

5. Controlled Substances & Prohibited Goods

- Narcotics and psychotropic substances (as defined by the International Narcotics Control Board) or other illicit drugs prohibited by Central/State Governments or authorized agencies.
- Counterfeit and pirated items.
- Items prohibited under:
 - International Air Transport Association (IATA) guidelines
 - International Civil Aviation Organization (ICAO) standards
 - Department of Wildlife regulations
 - The Drugs and Cosmetics Act, 1940 (23 of 1940) or any other law of the land.

6. Currency, Coins & Valuable Items

- Coins, banknotes, and other valuable items are prohibited except when permitted through a special authorized process.
- Regulatory Compliance: Transmission must strictly conform to Reserve Bank of India (RBI) guidelines and the Foreign Exchange Management (Export and Import of Currency) Regulations, 2015 under FEMA, 1999.

- Original PBE: Retained by Customs.
 - Duplicate PBE: Handed back to the exporter or Customs Broker.
6. Proof of Export: Postal Department furnishes relevant CN/CP forms to Customs at the FPO as official proof of export.

Exemption for Individual Persons: Natural Persons (individuals exporting parcels in a personal capacity, separate from registered firms/companies) are NOT required to file a PBE. They continue following standard non-commercial personal postal procedures.

Dak Ghar Niryat Kendra (DNK)

Objective

- Purpose: A major Government of India initiative executed by the Department of Posts to democratize and decentralize international trade/exports.
- Target Beneficiaries: Small traders, artisans, craftsmen, MSMEs, women entrepreneurs, Self Help Groups (SHGs), and first-time cross-border e-commerce sellers.
- Geographical Coverage: Authorized across all districts nationwide with 1,013 DNKs established spread across 762 districts.

Paperless Customs Processing

- No Manual PBE Filing: Exporters do not need to physically fill or file paper PBE-I or PBE-II forms.
- DNK Online Portal: Fully electronic submission of the Postal Bill of Export (PBE), invoice uploads, certificates, licenses, and product details.
- Direct Queries Resolution: Any Customs queries or request for additional documents are communicated through the portal, allowing exporters to upload responses remotely without visiting any office.
- Online PBE Retrieval: Once Customs completes examination and grants the *Let Export Order (LEO)*, the official PBE is available to download directly from the portal.

Middleman & Location Elimination

- No Foreign Post Office (FPO) Visits: Exporters from tier-2/3 cities or rural villages do not need to bring goods or sample packages to distant FPOs (like Delhi, Mumbai, Kolkata, Chennai, Kochi, etc.).
- Zero Customs House Agent (CHA) Dependency: Designed as a self-service model—no involvement of CHAs, Customs Brokers, or physical presence before Customs officials is required.
- Self-Booking Facility: Integrated portal allows sellers to generate shipping labels, manifest orders, and pay postage online.

Value-Added Postal Services

- First-Mile Logistics: On-site professional packaging facilities and doorstep pickup facilities are available at DNK locations.
- End-to-End Tracking: Standard 13-digit postal tracking numbers enable real-time tracking across foreign postal administration networks.

Document & Regulatory Checklist for DNK Sellers

Document/Requirement	Details
Import-Export Code (IEC)	Mandatory for commercial exporters (exempt for personal non-commercial senders).
AD Code (Authorized Dealer)	Registered on the DNK portal to ensure foreign exchange realization through banking channels.
GSTIN/LUT	Required for tax zero-rating/rebate claims on exports.
PBE Filing	PBE-I for e-Commerce sales; PBE-II for standard commercial exports.

Foreign Mail – Addressing, Packaging and Prohibitions

Addressing of Foreign Mail

- The address of the addressee should be written in the following order:
 1. Name of the addressee.
 2. House number and name, if any.
 3. Flat/Apartment number, floor number and block number, if any.

Q & A based on various Post Office Saving Schemes

Q & A on Saving Bank Account (SB)

- 1) Which of the following saving bank accounts discontinued?

A. Pension account	C. NO interest account
B. Basic saving account	D. All the above

 Ans- D
- 2) Maintenance charges per annum if minimum balance Rs 500 not maintained in SB account
Ans- Rs 50
- 3) How many times withdrawal can be made from a savings account standing at branch offices in a day?
Ans- Only once
- 4) What is meant by a Joint B type account?
Ans- Any one of them can sign in the withdrawal form
- 5) GDS Branch Postmaster can accept any bank cheque for opening of new account subsequent deposit and cheque is to be drawn in favour of _____?
Ans- Concerned head postmaster of head office
- 6) After each and every transaction, counter PA should write name of scheme and TRAN ID in which colour of ink on the voucher?
Ans- Red
- 7) What is the preservation period of special error books maintained in the SB Branch?
Ans- 3 years
- 8) In what manner the fee for the issue of a duplicate pass book of a savings account is paid by the depositor?
Ans- Fee (Rs 60) should be collect in Finacle
- 9) Subsequent deposit in a saving account shall not be less than?
Ans- 10 rupees
- 10) No. of cheque leaves can be issued to account holders at free of charge in a year is?
Ans- 10 Leaves
- 11) Which menu is used in an SB account to change or correct the name of a depositor without using CIF ID?
Ans- HAALM
- 12) Which of the following is not correct w.r.t the Deposit and withdrawal of Saving Account Scheme 2019?

A. There is no maximum limit to deposit	C. When the balance falls below Rs 500, account shall be treated as deemed closed
B. Deposits and withdrawals shall be made in whole rupees	D. No withdrawal shall be permitted which reduces the balance to less than five hundred rupees

 Ans- C
- 13) What does MPKBY mean?
Ans- Mahila Pradhan Kshetriya Bachat Yojana
- 14) To supply a saving bank statement, Rs ____ will be charged?
Ans- 20 plus GST
- 15) How many persons can be nominated by the depositor of a savings account?
Ans- 4 persons only
- 16) What is the maximum balance may be deposited to single/joint account in SB?
Ans- No maximum limit
- 17) SB Interest earned is tax free up to Rs _____?
Ans- Rs 10,000
- 18) Which of the following is correct?

A. Physical presence of witness at the time of acceptance of deceased claim case is mandatory

9° Channel	Lakshadweep	Separates Minicoy Island from the main Lakshadweep group
8° Channel	India–Maldives	Separates Minicoy (India) from the Maldives
Great Channel	Great Nicobar–Sumatra	Separates Great Nicobar Island from Sumatra (Indonesia)
Coco Channel	North Andaman–Coco Islands	Separates North Andaman from the Coco Islands of Myanmar

Mountain passes in India

Pass Name	Location (State/UT)	Pass Name	Location (State/UT)
Zoji La	J&K–Ladakh	Banihal Pass	Jammu & Kashmir
Khardung La	Ladakh	Lipulekh Pass	Uttarakhand
Nathu La	Sikkim	Bomdila Pass	Arunachal Pradesh
Shipki La	Himachal Pradesh	Dihang Pass	Arunachal Pradesh
Jelep La	Sikkim		

Q & A based on Indian Geography

- 1) Which mountain range runs parallel to the western coast of India? - Western Ghats
- 2) Which desert is located in Rajasthan? - Thar Desert
- 3) Which river is known as the Sorrow of Bihar? - Kosi River
- 4) Which river flows through the capital city of India? - Yamuna River
- 5) Which state is known as the 'Land of Five Rivers'? - Punjab
- 6) Which Indian state is known for its tea gardens? - Assam
- 7) Which city is known as the Silicon Valley of India? - Bengaluru
- 8) Which state in India is famous for its backwaters? - Kerala
- 9) Which river is also known as the Dakshin Ganga? - Godavari River
- 10) Which mountain range is called the 'Blue Mountains'? - Nilgiri Mountains
- 11) Which is the southernmost point of mainland India? – (Cape Comorin) Kanyakumari
- 12) Which Indian state has the highest population density? - Bihar
- 13) Which river flows through the city of Kolkata? - Hooghly River
- 14) Which state in India is known as the Spice Garden of India? - Kerala
- 15) Which river is the main source of water for the state of Punjab? - Sutlej River
- 16) Which island group lies in the Bay of Bengal? - Andaman and Nicobar Islands
- 17) Which is the easternmost state of India? - Arunachal Pradesh
- 18) Which city is known as the Financial Capital of India? - Mumbai
- 19) Which river flows through the state of Madhya Pradesh and Gujarat? - Narmada River
- 20) Which city is known as the Garden City of India? - Bangalore
- 21) Which river is known for its high tides and tidal bores in India? - Hooghly River
- 22) Which state is known as the Land of the Rising Sun in India? - Arunachal Pradesh
- 23) Which river is known as the TsangPo in Tibet? - Brahmaputra River
- 24) Which state is the largest producer of spices in India? - Madhya Pradesh
- 25) Which state is the largest producer of rubber in India? - Kerala
- 26) Which city is known as the Queen of the Arabian Sea? - Kochi
- 27) Which river is famous for the Sardar Patel Statue? - Narmada River
- 28) Which Indian state is known for the Great Rann of Kutch? - Gujarat
- 29) Which Indian city is known for its diamond industry? - Surat
- 30) Which city is known as the Steel City of India? - Jamshedpur
- 31) Which Indian city is known for the Gateway of India? - Mumbai
- 32) Which Indian city is known for the Golden Temple? - Amritsar
- 33) Which state is known for the Ajanta and Ellora Caves? - Maharashtra

- 34) Which state is known for the Konark Sun Temple? - Odisha
- 35) Which Indian city is known for the Charminar? - Hyderabad
- 36) Which Indian city is known for the Hawa Mahal? - Jaipur
- 37) Which state is known for the Khajuraho temples? - Madhya Pradesh
- 38) Which Indian city is known for the Qutub Minar? - Delhi
- 39) Which Indian city is known for the India Gate? - Delhi
- 40) Which Indian city is known for the Red Fort? - Delhi
- 41) Which Indian city is known for the Rock Garden? - Chandigarh
- 42) Which Indian city is known for the Shankaracharya Temple? - Srinagar
- 43) Which Indian city is known for the Cellular Jail? - Port Blair
- 44) Which Indian city is known for the Gol Gumbaz? - Bijapur
- 45) Which Indian city is known for the Ajanta Caves? - Aurangabad
- 46) Which Indian city is known for the Ramoji Film City? - Hyderabad
- 47) Which is the oldest national park in India? - Jim Corbett National Park
- 48) Which mountain range forms the northern boundary of India? - Himalayas
- 49) Which lake is the largest saline water lake in India? - Sambhar Lake
- 50) Which forest is known for the Asiatic lion? - Gir Forest
- 51) Which sanctuary is famous for bird watching? - Bharatpur Bird Sanctuary
- 52) Which mountain is the second highest peak in India? - Nanda Devi
- 53) Which lake is famous for its floating phumdis? - Loktak Lake
- 54) Which lake is the largest oxbow lake in India? - Kanwar Lake
- 55) Which river is the longest in Peninsular India? - Godavari River
- 56) Which mountain range is called the "Shivalik Hills"? - Outer Himalayas
- 57) Which lake is a high-altitude lake in Ladakh? - Pangong Lake
- 58) Which mountain is known for the pilgrimage site of Vaishno Devi? - Trikuta Mountain
- 59) Which lake is the largest brackish water lagoon in India? - Chilika Lake
- 60) Which river is known as the "Sorrow of Bengal"? - Damodar River
- 61) Which lake is known for its houseboats in Jammu and Kashmir? - Dal Lake
- 62) Which imaginary line almost divides India into two equal parts? - Tropic of Cancer
- 63) Which region supports the Karewa formation? - Kashmir Himalayas
- 64) A landmass bounded by sea on three sides is referred to as: Peninsula
- 65) Which is the oldest mountain range in India? - Aravali Mountains
- 66) Which cities are called the twin cities? - Hyderabad and Secunderabad
- 67) Which soil is characterised by the cracks and shrinks when it dries? - Black clay soil
- 68) Where is India's oldest oil Refinery in India? - Digboi
- 69) Which organization makes the topographic map of India? - Survey of India
- 70) Standard time of India is 5.30 hours ahead of: Greenwich mean time
- 71) The fertile land between two rivers is called: Doab
- 72) Where is the confluence of Bhagirathi and Alaknanda? - Dev Prayag
- 73) Which is the most densely populated state of India? - Bihar
- 74) Name the state in which the mass density is least? - Arunachal Pradesh
- 75) Where is the maximum area of jute in India? - West Bengal
- 76) Whose red colour comes in red soil? - Iron
- 77) Where is the floating post office in India? - Dal lake, Jammu & Kashmir
- 78) Where is the highest post office in India? - Hikkim Post Office, Himachal Pradesh
- 79) Which river is the home for freshwater dolphins? - Ganga
- 80) What is called planting trees on a large scale to prevent soil erosion? - Shelter strip
- 81) Green revolution is related to which crop? - Wheat
- 82) Which revolution is related to milk? - White

Civics

The 12 Schedules of the Indian Constitution

Schedule	Recommended version
1st	Names of States and Union Territories and their territories
2nd	Provisions related to salaries and allowances of President, Governors, Judges, and related matters of specified constitutional authorities
3rd	Forms of oaths or affirmations
4th	Allocation of seats in the Council of States (Rajya Sabha) to States and Union Territories
5th	Administration and control of Scheduled Areas and Scheduled Tribes
6th	Administration of Tribal Areas in Assam, Meghalaya, Tripura and Mizoram
7th	Division of legislative powers through the Union List, State List and Concurrent List
8th	Languages — contains 22 languages
9th	Protection of laws related to land reforms and abolition of the zamindari system from judicial review (Added by the First Amendment in 1951)
10th	Provisions related to Anti-Defection Law (Added by the 52nd Amendment in 1985)
11th	Provisions related to Panchayati Raj system (Added by the 73rd Amendment in 1992)
12th	Powers, authority and responsibilities of Municipalities; 18 subjects

Parts of the Indian Constitution

Part	Articles Covered	Subject Matter
Part I	1–4	Union and its Territory
Part II	5–11	Citizenship
Part III	12–35	Fundamental Rights
Part IV	36–51	Directive Principles of State Policy (DPSP)
Part IV-A	51A	Fundamental Duties (Added by 42nd Amendment, 1976)
Part V	52–151	Union Government (President, Parliament, Prime Minister, Attorney General, CAG, etc.)
Part VI	152–237	State Government (Governor, State Legislature, CM, Adv. General)
Part VII	238	Related to Part-B states (Omitted by 7th Amendment, 1956)
Part VIII	239–242	Union Territories
Part IX	243–243O	Panchayati Raj System (Added by 73rd Amendment, 1992)
Part IX-A	243P–243ZG	Municipalities (Added by 74th Amendment, 1992)
Part IX-B	243ZH–243ZT	Co-operative Societies (Added by 97th Amendment, 2011)
Part X	244–244A	Scheduled and Tribal Areas
Part XI	245–263	Relations between Union and States
Part XII	264–300A	Finance, Property, Contracts, and Suits
Part XIII	301–307	Trade, Commerce, and Intercourse within the Territory of India
Part XIV	308–323	Services under the Union and the States
Part XIV-A	323A–323B	Administrative Tribunals (Added by 42nd Amendment, 1976)
Part XV	324–329A	Elections
Part XVI	330–342B	Special Provisions for SCs, STs, OBCs, and Anglo-Indians
Part XVII	343–351	Official Language
Part XVIII	352–360	Emergency Provisions
Part XIX	361–367	Miscellaneous Provisions
Part XX	368	Amendment of the Constitution
Part XXI	369–392	Temporary, Transitional, and Special Provisions
Part XXII	393–395	Short Title, Commencement, Authoritative Text in Hindi, and Repeals

26th	1971	Abolished privy purses and privileges of former princely rulers.
31st	1973	Increased the maximum strength of the Lok Sabha from 525 to 545.
42nd	1976	Known as the “Mini-Constitution”; added Fundamental Duties, inserted Socialist, Secular and Integrity in the Preamble, and made several major constitutional changes.
44th	1978	Removed Right to Property from Fundamental Rights and made it a constitutional or legal right under Article 300A
52nd	1985	Added the 10th Schedule and introduced the Anti-Defection Law.
61st	1988	Reduced the voting age from 21 to 18 years.
73rd	1992	Gave constitutional status to Panchayats; added Part IX and 11th Schedule.
74th	1992	Gave constitutional status to Municipalities; added Part IX-A and 12th Schedule.
86th	2002	Added Article 21A, making education for children aged 6–14 years a Fundamental Right; also added the 11th Fundamental Duty.
97th	2011	Added constitutional provisions relating to Co-operative Societies, including Part IX-B.
100th	2015	Gave effect to the India–Bangladesh Land Boundary Agreement, including exchange of certain territories.
101st	2016	Introduced Goods and Services Tax (GST) and established the GST Council.
102nd	2018	Gave constitutional status to the National Commission for Backward Classes (NCBC).
103rd	2019	Introduced up to 10% reservation for Economically Weaker Sections (EWS) in education and public employment.
104th	2019	Extended SC/ST reservation in the Lok Sabha and State Legislative Assemblies for 10 years, up to 2030; ended the provision for nominated Anglo-Indian representation.
105th	2021	Restored/clarified the power of States and Union Territories to identify socially and educationally backward classes (SEBCs).
106th	2023	Provided for one-third reservation for women in the Lok Sabha, State Legislative Assemblies and Delhi Legislative Assembly.

Minimum age requirement

Position	Minimum Age Requirement
President of India	35 years
Vice-President of India	35 years
Prime Minister of India	25 years if a Lok Sabha member; 30 years if a Rajya Sabha member
Governor of a State	35 years
Member of Lok Sabha (MP)	25 years
Member of Rajya Sabha (MP)	30 years
Member of Legislative Assembly (MLA)	25 years
Member of Legislative Council (MLC)	30 years
Chief Minister of a State	25 years if an Assembly member; 30 years if a Legislative Council member
Judge of Supreme Court	No minimum age, but needs experience as a High Court Judge for 5 years or an advocate for 10 years (Max age limit – 65 years)
Judge of High Court	No minimum age, but needs experience as an advocate for 10 years (Max age limit – 62 years)
Chief Election Commissioner (CEC)	No specific constitutional minimum age
Comptroller and Auditor General (CAG)	No specific constitutional minimum age

Important constitutional and political terms

Term	Meaning
Preamble	The introductory statement of the Indian Constitution, stating its philosophy and objectives.

Sovereignty	The supreme power of a state to govern itself without external interference.
Socialist	Commitment to reducing economic inequality and ensuring social justice.
Secularism	The state maintains neutrality in religious matters and treats all religions equally.
Democracy	A system of government where power is vested in the people, who elect their representatives.
Republic	A form of government where president is elected, not hereditary.
Fundamental Rights	Basic rights guaranteed to all citizens under Articles 12-35 of the Constitution.
Fundamental Duties	Responsibilities of citizens listed under Article 51A (by the 42nd Amendment, 1976).
Directive Principles of State Policy (DPSP)	Guidelines for the government to establish social and economic justice (Articles 36-51).
Judicial Review	The power of the Supreme Court and High Courts to examine the constitutionality of laws.
Writs	Orders issued by courts to protect fundamental rights (Habeas Corpus, Mandamus, Certiorari, Prohibition, Quo Warranto).
Ordinance	A temporary law issued by the President or Governor when the legislature is not in session.
Impeachment	The process to remove the President, judges, or other high officials from office.
Amendment	A formal change or addition to the Constitution (Article 368).
Union List	Subjects on which only the Central Government can make laws (List I of the 7th Schedule).
State List	Subjects on which only the State Governments can make laws (List II of the 7th Schedule).
Concurrent List	Subjects on which both the Centre and States can make laws (List III of the 7th Schedule).
Money Bill	A bill related to taxation, borrowing, or expenditure, introduced only in Lok Sabha (Article 110).
Adjournment Motion	A motion in Parliament to discuss an urgent public issue by stopping regular business.
Censure Motion	A motion in Parliament to criticize a minister or the government for a specific policy or action.
No-Confidence Motion	A motion to remove the government if it loses the majority in Lok Sabha.
Anti-Defection Law	A law to prevent political defections, added by the 52nd Amendment, 1985 (10th Schedule).
Emergency Provisions	Special powers granted to the government during crises (Articles 352-360).
President's Rule	Suspension of a state government and direct rule by the Centre (Article 356).
Panchayati Raj	A decentralized system of local self-government introduced by the 73rd Amendment, 1992.
Municipality	An urban local body for governance, added by the 74th Amendment, 1992.
Good Governance	Efficient, transparent, and accountable administration for the welfare of citizens.

Who appoints whom

Appointed Person/Authority	Appointed By/Method
President of India	Elected MPs of both Houses + elected MLAs of States and of Delhi and Puducherry
Vice-President of India	Elected by members of both Houses of Parliament
Prime Minister	President of India
Union Council of Ministers	President, on the advice of the Prime Minister
Governor of a State	President of India
Chief Minister	Governor of the State

- 9) If 40 percent of a number is $\frac{2}{5}$ of another number, what is the ratio of the first number to the second number?

Let the first number be A and the second number be B

$$\frac{40}{100} \times A = \frac{2}{5} \times B$$

$$\Rightarrow \frac{2}{5} A = \frac{2}{5} B, \text{ so } A = B$$

Hence, ratio = 1:1

- 10) In an exam, a student answers 40 questions correctly. This is 80 percent of the total number of questions. How many questions were in the exam?

Let the total number of questions be X

$$\frac{80}{100} \times X = 40, \text{ so } X = 50$$

- 11) A shopkeeper marks an article 40 percent above the cost price. He then offers a discount of 30 percent on the marked price. If the selling price is ₹490, what is the cost price of the article?

Let the cost price be X

$$\text{Marked price} = X \times 140\%$$

$$\text{Selling price} = X \times 140\% \times 70\% = 0.98X$$

$$\text{Hence, } 0.98X = 490, \text{ so } X = \frac{490}{0.98} = 500$$

- 12) A laptop is marked at ₹45,000. After two successive discounts of 15 percent and 10 percent, a customer pays ₹34,425. What is the approximate overall percentage discount given?

$$\text{Successive discount formula} = A + B - \frac{A \times B}{100}, \text{ where } A = 15\% \text{ and } B = 10\%$$

$$\text{Hence, } 15 + 10 - (15 \times 10)/100 = 23.5 \text{ percent}$$

- 13) The price of a car decreases by 10 percent each year. If its current price is ₹6,00,000, what will its price be after 3 years?

$$\text{Price after 1st year} = ₹6,00,000 \times 90\% = ₹5,40,000$$

$$\text{Price after 2nd year} = ₹5,40,000 \times 90\% = ₹4,86,000$$

$$\text{Price after 3rd year} = ₹4,86,000 \times 90\% = ₹4,37,400$$

$$\text{Alternatively, } 6,00,000 \left(1 - \frac{10}{100}\right)^3 = 4,37,400$$

- 14) A population of 1,50,000 increases at a rate of 5% annually. What will be the population after 2 years?

$$\text{Population after 1st year} = 1,50,000 \times 105\% = 1,57,500$$

$$\text{Population after 2nd year} = 1,57,500 \times 105\% = 1,65,375$$

$$\text{Alternatively, } 1,50,000 \left(1 + \frac{5}{100}\right)^2 = 1,65,375$$

- 15) A task can be completed by 40 workers in 30 days. If 30% of the workers leave after 10 days, how many more days will the remaining workers take to finish the task?

$$\text{Total work} = 40 \text{ workers} \times 30 \text{ days} = 1200 \text{ worker-days}$$

$$\text{Work done in 10 days by 40 workers} = 400 \text{ worker-days}$$

$$\text{Remaining work} = 1200 - 400 = 800 \text{ worker-days}$$

After 30 percent of the workers leave, 70 percent of 40 workers remain, i.e., 28 workers

$$\text{Time taken to finish the remaining work} = \frac{800}{28} = \text{approximately } 28.57 \text{ days}$$

- 16) If a man completes 60 percent of a work in 15 days, he hires another person, and together they finish the remaining work in 4 days. What percentage of the work did the new person complete?

$$\text{Work completed in 15 days} = 60 \text{ percent, so remaining work} = 40 \text{ percent}$$

Let the man's rate of work be M and the new person's rate of work be N

$$\text{Then, } 15M = 60 \text{ percent i.e., } M = 4$$

$$\text{In 6 days, the remaining work of 40 percent was completed, so } 4(M + N) = 40\%$$

$$\text{Substitute M from the first equation: } 4(4 + N) = 40 \text{ percent, solve for } N = 6\% \text{ per day}$$

$$\text{Total work done by the new person} = 6 \times 4 = 24\%$$

- 17) In a 100-liter solution, 30 percent is alcohol. How much pure alcohol should be added to make the solution 50 percent alcohol?**

Alcohol in the original solution = 30 percent of 100 liters = 30 liters

Let x liters of pure alcohol be added

Now the total solution becomes (100 + x) liters

and the amount of alcohol becomes (30 + x) liters

$$\text{so, } \frac{30+x}{100+x} = \frac{50}{100}$$

Solving, x = 40 liters

- 18) A mixture contains 60 liters of milk and water in the ratio 3:2. If 20 percent of the mixture is taken out and replaced with water, what is the new percentage of milk in the mixture?**

Original mixture contains 60 liters, with 36 liters of milk and 24 liters of water.

20 percent of 60 liters = 12 liters (removed).

Milk removed = $12 \times (3/5) = 7.2$ liters.

Water removed = $12 \times (2/5) = 4.8$ liters.

Remaining milk = $36 - 7.2 = 28.8$ liters.

Remaining water = $24 - 4.8 = 19.2$ liters.

Added water = 12 liters.

New amount of water = $19.2 + 12 = 31.2$ liters.

New total mixture = 28.8 (milk) + 31.2 (water) = 60 liters.

New percentage of milk = $(28.8 / 60) \times 100 = 48$ percent.

- 19) The population of a town increases by 10 percent every year. After 2 years, the population is 24,200. What was the population 2 years ago?**

Let the population 2 years ago be P.

$$\text{Population after 2 years} = P \times \left(1 + \frac{10}{100}\right)^2 = P \times 1.21.$$

So, $1.21P = 24,200$.

$$P = \frac{24200}{1.21} = 20,000.$$

- 20) The population of a city decreases by 8 percent annually. If the current population is 50,000, what was the population 2 years ago?**

Let the population 2 years ago be P.

$$\text{Population after 2 year, } S = P \times \left(1 - \frac{8}{100}\right)^2 = P \times 0.8464$$

Hence, $0.85P = 50,000$.

$$P = \frac{50000}{0.8464} = 59,074.$$

- 21) A company's revenue decreased by 20% in the first year and then increased by 30% in the second year. If the final revenue is ₹78,000, what was the revenue at the beginning of the first year?**

Let the initial revenue be ₹X.

Revenue after a 20% decrease = $X \times 80\%$

Revenue after a 30% increase = $X \times 80\% \times 130\% = X \times 1.04$.

Given: $X \times 1.04 = ₹78,000$.

$$X = \frac{78000}{1.04} = ₹75,000.$$

- 22) The price of a book is increased by 25% and then decreased by 20%. If the final price of the book is ₹480, what was the book's price after price hike?**

Let the original price be ₹X.

New price after 25% increase = $X \times 125\%$

Final price after 20% decrease = $X \times 125\% \times 80\% = X \times 1.00$.

Given: $X \times 1.00 = ₹480$.

$X = ₹480$. Hence, the book's original price was ₹480.

Then, book's price after price hike = $480 \times (100+25) \% = ₹600$.

- 23) A man bought two items for ₹1200 each. He sold one item at a loss of 10% and the other at a profit of 20%. What is his overall percentage gain or loss?**

Cost price of both items = ₹1200 + ₹1200 = ₹2400.

Selling price of the first item = $1200 \times 90\% = ₹1080$.

Selling price of the second item = $1200 \times 120\% = ₹1440$.

Total selling price = ₹1080 + ₹1440 = ₹2520.

Profit = ₹2520 - ₹2400 = ₹120.

Profit percentage = $(120 / 2400) \times 100 = 5\%$.

- 24) A student scored 45% in an exam and failed by 15 marks. If the passing marks are 60% of the total marks, find the total number of marks in the exam.**

Let total marks = X.

Marks scored = 45% of X = 0.45X.

Passing marks = 60% of X = 0.60X.

Given: $0.60X - 0.45X = 15$.

$0.15X = 15$.

$X = 15 / 0.15 = 100$.

- 25) An item's price is first increased by 40% and then decreased by 25%. If the final price is ₹693, what was the original price?**

Let the original price be ₹X.

Price after 40% increase = $X \times 140\%$

Price after 25% decrease = $X \times 140\% \times 75\% = X \times 1.05$.

Given: $X \times 1.05 = ₹693$.

$X = 693 / 1.05 = ₹660$.

- 26) A company's stock price decreases by 15% and then increases by 20%. If the final stock price is ₹153, what was the stock price before the decrease?**

Let the initial stock price be ₹X.

Price after a 15% decrease = $X \times 85\%$

Price after a 20% increase = $X \times 85\% \times 120\% = X \times 1.02$

Given: $X \times 1.02 = ₹153$

$X = 153 / 1.02 = ₹150$

- 27) The price of a laptop is reduced by 12% and then increased by 15%. If the final price is ₹39,600, what was the original price?**

Let the original price be ₹X.

Price after a 12% decrease = $X \times 88\%$

Price after a 15% increase = $X \times 88\% \times 115\% = X \times 1.012$.

Given: $X \times 1.012 = ₹39,600$.

Hence, $X = 39,600 / 1.012 = ₹39,130$.

- 28) A certain amount of money is invested at an annual interest rate of 8% with compound interest. After 2 years, the amount grows to ₹10,560. What was the principal amount?**

Let the principal amount be ₹P.

Amount after 2 years = $P \times \left(1 + \frac{8}{100}\right)^2 = P \times 1.1664$.

Given: $P \times 1.1664 = ₹10,560$.

$P = 10,560 \div 1.1664 = ₹9,053$.

- 29) A man invested in two schemes. In the first scheme, he got 20% profit and in the second scheme, he incurred a 10% loss. If he invested equal amounts in both schemes and his overall gain is 5000, what was the total amount invested?**

Let the amount invested in each scheme be ₹X.

Profit from the first scheme = $X \times 20\% = 0.20X$.