

# **NIOS lesson adaptation project**

**By EMBRACE Volunteers**

(A community initiative of Harchan Foundation Trust)

## **Chapter 8**

### **POSTAL AND COURIER SERVICES**

(Printable Version)

- **Simplified Lesson**
- **Previous Year Questions with Answers**
- **Terminal Questions**

This project is aimed at supporting children with different needs. Information provided is adapted to the best of knowledge by the volunteers. For complete information please refer to the NIOS resources in <https://www.nios.ac.in/online-course-material/secondary-courses.aspx>.

## LESSON 8

### POSTAL AND COURIER SERVICES

The various services given by post office is called postal services.

#### **Nature of postal services:**

- Postal services originated with the necessity of communicating written messages.
- Initially postal service is used solely for sending official mail.
- After it was made available to the public.
- At that time it started offering other services including remittance of money, delivery of parcels, banking and insurance.
- One of the most interesting features to note is that all these varied postal services which we can use according to our need and convenience.

#### **Types of postal services:**

**1. Mail Services:** Deals with collection of letters and parcels from the sender to distribute among the receivers.

Means of mail services are

- ❖ Post card.
- ❖ Inland letter
- ❖ Envelop
- ❖ Parcel post
- ❖ Book post

#### **Different means of mail services:**

For Sending a Written message

- Post Card
- Inland Letter
- Envelope

For sending an article

- Parcel
- Wrapper( thick paper or cloth can be used)

#### **Post card:**

- It is a card on both sides of which we can write a message.
- It has a specific space to write the address of the receiver.
- Post card is the cheapest means of communication.

#### **Different types of post card:**

- ✓ Ordinary post cards-Used for writing letters.
- ✓ Competition post cards-Used to send replies to competitions on radio, TV, newspaper and magazines.
- ✓ Printed postcard-A card with a message or picture printed on one side.
- ✓ Reply postcard – Two ordinary post cards joined together one used to send the message and other is for the receiver to reply.

**Inland letter card:**

Inland letter cards were introduced on October 2, 1950 on birth anniversary of Mahatma Gandhi.

- It is used for sending messages within our country.
- Written portion of the inland letter is folded and sealed.
- Names and address of the sender and receiver remain open.
- A special type of letter like inland letter is used for sending messages to foreign countries is called "aerogram".

**Envelope:**

Besides sending letters we can mail small enclosures like photographs, greeting cards, documents through envelopes.

Different types of envelope

- Ordinary envelope
- Registered mail

**Parcel Post:**

- Suppose you want to send a gift to your friend. We can send it using the postal facility in the form of parcels.
- It is safe and cheap.
- Postal charges change according to the size of the parcel.
- It can be sent within our country or foreign countries.

**Book Post:**

- Books, Greeting card can be mailed through book post.
- It should only be closed and not sealed.
- Postage in Book post is less than the sealed envelopes.

**Types of postal services:**

**2. Remittance Service:** Transfer of money from one place to another within in and as well as outside the country.

- Money order-Pay a certain amount of money only to person named.
- Postal order-Mainly used for remitting examination fee or for apply job.
- Banking Service: Schemes to help people save
- Insurance Service: Postal Insurance and Rural Posta Life Insurance.
- Other services

**3. Banking services:**

- Post office Savings Bank Account.
- 5 years Office Recurring Deposit Scheme.
- Post Office Time Deposit Account.
- Post Office Monthly Income Scheme.
- 6-Year National Savings Certificates (VIII Issue) Scheme.
- 15 Year Public Provident Fund Account (PPF Account).
- Kissan Vikas Patra Scheme.

**Difference between types of banking services:**

<b>Banking services</b>	<b>Deposits and withdrawal</b>	<b>Amount to be deposited</b>	<b>Operations</b>	<b>Withdrawal</b>
Post office saving bank account	Deposit and withdraw savings	Min of 50 and max of 1 lakh	Jointly operated	By cheques and withdrawal slips
5 year post office recurring deposit scheme	Deposits has to be done once in 5 years	Min of 10 rs ever year . No max limit	After one year half of amount can be withdrawn	
Post office time deposit account	Deposits can be made in lump sum	Min balance is 200 no max limit	This account can be opened by trust	
Post office monthly income scheme	Fixed deposit for 6 years	Min of 1500 and max of 4.5 lac	Gets bonus of 5%	Good for retired people
15 year PPF account	Deposits has to be made every year	Min of 500 to max of 70,000	Interest income is tax free	Can be done after 7 year

**4. Insurance services:**

<b>Insurance services</b>	<b>For whom</b>	<b>Age limit</b>	<b>Premium payment</b>	<b>Money given back</b>
Postal life insurance	For all employees of government , banks, universities and nationalized institutions	Post office allows employees below 50 years to insure their lives	Should be paid for specific period	After completion of specific period or in case of death
Rural postal life insurance	For people in village and weaker sections		Premium is very low	After completion of specific period or in case of death

**Other services:**

- Sale of stamps.
- Sale of Forms.
- Bill Payment.
- Pension Payment.
- Post Shops.
- Philately.
- Gramin Sanchar Sewak

**Sale of stamps:**

- In addition to postal stamps, various other types of stamps like revenue stamps, share transfer stamps, recruitment stamps etc. are also sold at post offices.

**Sale of Forms:**

- Post office facilitates sale of different forms like passport forms, UPSC (Union Public Service Commission) forms, SSC (Staff Selection Commission) forms and forms of other national level competitive examinations.

**Bill Payment:**

- Post office also collects payment of telephone, electricity, and water bills from the consumers.

**Pension payment:**

- For the convenience of pensioners, Government of India has made necessary arrangements for payment of pension through post office.

**Post shops:**

- Post shops are the small retail shops established for sale of postal stationery items, greeting cards and small gift items to the customers. These shops are found within the premises of some post offices.

**Gramin Sanchar Sewak Scheme:**

- To provide telephone facility to every home, Gramin Sanchar Sewak Scheme has been launched.

**Specialized mail services:**

For the convenience of people, the post officers offers various mail services.

**Types of specialized mail services**

- ✓ Certificate of posting.
- ✓ Insured post.
- ✓ Registered post.
- ✓ Speed post

**Certificate of posting:**

If the sender wants to have proof that he has actually posted, certificate can be obtained on the payment of the prescribed charge.

- Write the address of the receiver and sender on a plain paper and affix a postage.
- Letter along with this paper has to be handed over to the post office.
- The post office will put its seal on the paper and return it to you.

**Registered post:**

- ☐ Is made to make sure the letter is definitely delivered otherwise it should come back to us.
- ☐ In such a situation the Post office offers a registered facility through which we can send our letters and parcels.
- ☐ Registered mails are super scribed as Registered Letter on its face.

**Insured post:**

- While mails in transit can get damaged or lost. The sender of the letter/parcel can ensure the letter or parcel so that in case of loss or damage the post office can compensate.
- It can be insured after paying a certain amount.
- Insurance premium is paid to the post according to the value of the mail it is insured.
- Post office acts as an insurer and is liable for the loss.
- Only registered mails are allowed to be sent through insured post.

**Speed post:**

- It was introduced on 1st August 1986.
- Letters, Documents and Parcels are delivered faster.
- More postage for speed post than ordinary mail.
- This service is available in specific speed post centers.

**Post Restate:**

- When it is necessary to send a letter to a person whose exact address is not known you can send it to the postmaster of that area in which the receiver resides. These letters are called Post Restante Letters.
- This facility is particularly suitable for tourists and travelling salesmen who are not sure about their address in a particular place

**Mail Transmission:**

- ✓ Post office collects letters and parcels either through its counters or by installing letterboxes.
- ✓ People drop letters in these boxes at any time according to their convenience.
- ✓ The post office collects these once or twice everyday during office hours.

### Surface and Airmail:

The mails that move through railways, motor vehicles, cycles etc., are called Surface mail.

All international mails are forwarded through airways. So the mail carried on by air transport is known as Airmail.

### Types of paying postage:

- ❖ Postal Stamp.
- ❖ Franked Postage.
- ❖ Payment without affixing any stamp.
- ❖ Computerized slip

### Differences between types of paying postage:

Types of paying postage	Used for
Postal stamp	For sending envelopes and parcels
Franked postage	<ul style="list-style-type: none"><li>✓ In large offices where hundred of letters are sent every day.</li><li>✓ Post office affix stamps through a machine called franking machine.</li><li>✓ Print postage of different denominations called Franked postage</li></ul>
Payment without affixing stamp	<ul style="list-style-type: none"><li>▪ In some mails no postage is required.</li><li>▪ Braille literature is free of charge</li></ul>
Computerized slip	<ul style="list-style-type: none"><li>▪ Computer generated slips are pasted on the mails.</li><li>▪ Date time and amount is mentioned in the sli.</li><li>▪ Only for speed post and registered post not for ordinary post</li></ul>

### How does post office facilitate business transactions?

- VPP
- Business Reply Post
- Media Post
- Express Post
- Business Post

- Corporate Money Order
- Post-box and Post bag

**Post office helps by:**

- ✓ Helps selling of goods by value payable post.
- ✓ Carry letters from customers without postage by Business reply post
- ✓ Help advertisement of goods by media post.
- ✓ Quick delivery of letters by Express post.
- ✓ Pre-mailing services to big mailers by Business post.
- ✓ Transfer big amounts of money by corporate money order .
- ✓ Collect mail by post bags.

Business Transactions	How it helps
Value payable post VP	<ul style="list-style-type: none"> <li>➤ Buy goods from seller from far off place.</li> <li>➤ Post office receives packed goods from seller.</li> <li>➤ Carries it to the customer.</li> <li>➤ Customers pay the price of good along with VPP charges.</li> <li>➤ Good are delivered to the customer</li> </ul>
Business reply post	<ul style="list-style-type: none"> <li>✓ Helps in creation of customers.</li> <li>✓ Allows customer to reply through Business reply post.</li> <li>✓ Customers do not have to spend on postage.</li> <li>✓ Businessmen has to get license from post office</li> <li>✓ They have to pay fee for the license.</li> </ul>
Media post	<ul style="list-style-type: none"> <li>❖ The postal department allows the corporate and government organizations to reach the customers through advertisement on postcard, inland letter card, aerogramme and other postal stationeries.</li> </ul>



Express post	<ul style="list-style-type: none"> <li>• Post office offers a reliable, speedy and economical parcel service to the corporate and business customers through its express post.</li> <li>• It provides a time bound door-to-door delivery of parcels up to 35 kgs. in weight.</li> </ul>
Corporate money order	<ul style="list-style-type: none"> <li>▪ Business organization can also transfer money through money order.</li> <li>▪ It can transfer up to 1 cr to any part of country.</li> <li>▪ Available in post office which is connected with satellite</li> </ul>
Post box and postbag	<ul style="list-style-type: none"> <li>• For Firms that want to get their mails quickly.</li> <li>• Helps in receiving bulk mail.</li> <li>• For those who do not have a fixed address.</li> <li>• For those who want to keep their address as a secret.</li> </ul>

### **Private Courier Services:**

#### **Main features of private courier services are:**

- Fast means communication.
- Helps national and international communication.
- Used to send all items except gold and jewellery.
- They give safe and timely delivery of goods.
- They collect items from senders and deliver it to receivers.
- They use railways, roadways, and airways.
- Some couriers also use telephone, telex and fax services.

## **PREVIOUS YEARS QUESTIONS**

### **1. Explain 'Post Office Recurring Deposit Scheme' and 'Post Office Time Deposit Account' scheme.**

Post office recurring deposit scheme	Deposits has to be done once in 5 years	Min of 10 rs ever year. No max limit	After one year half of amount can be withdrawn
Post office time deposit account	Deposits can be made in lump sum	Min balance is 200 no max limit	This account can be opened by trust

### **2. Besides carrying mail through various means post office also offers some services. Explain any five such services.**

**Ans:**

#### **Sale of stamps:**

- In addition to postal stamps, various other types of stamps like revenue stamps, share transfer stamps, recruitment stamps etc. are also sold at post offices.

#### **Sale of Forms:**

- Post office facilitates sale of different forms like passport forms, UPSC (Union Public Service Commission) forms, SSC (Staff Selection Commission) forms and forms of other national level competitive examinations.

#### **Bill Payment:**

- Post office also collects payment of telephone, electricity, and water bills from the consumers.

#### **Pension payment:**

- For the convenience of pensioners, Government of India has made necessary arrangements for payment of pension through post office.

#### **Post shops:**

- Post shops are the small retail shops established for sale of postal stationery items, greeting cards and small gift items to the customers. These shops are found within the premises of some post offices.

### Gramin Sanchar Sewak Scheme:

- To provide telephone facility to every home, Gramin Sanchar Sewak Scheme has been launched.

### 3. Explain the following mail services provided by Post Offices :

- (a) Speed Post (b) Registered Post

#### Speed post:

- It was introduced on 1st August 1986.
- Letters, Documents and Parcels are delivered faster.
- More postage for speed post than ordinary mail.
- This service is available in specific speed post centers.

#### Registered post:

- ☐ Is made to make sure the letter is definitely delivered otherwise it should come back to us.
- ☐ In such a situation the Post office offers a registered facility through which we can send our letters and parcels.
- ☐ Registered mails are super scribed as Registered Letter on its face.

### 4. Explain briefly the savings schemes offered by post office where interest income in such scheme is fully exempted from income tax.

Answer:

Banking services	Deposits and withdrawal	Amount to be deposited	Operations	Withdrawal
Post office saving bank account	Deposit and withdraw savings	Min of 50 and max of 1 lakh	Jointly operated. Income tax exempted	By cheques and withdrawal slips
Post office time deposit account	Deposits can be made in lump sum	Min balance is 200 no max limit	This account can be opened by trust Income tax exempted	
15 year PPF account	Deposits has to be made every year	Min of 500 to max of 70,000	Interest income is tax free	Can be done after 7 year

## TERMINAL QUESTIONS

### 1. Make a symbol of Indian post in your note book.



## 2. Distinguish between inland mail and international mail.

**Ans:**

- ✓ In inland mail sender and receiver of the mail reside within the same country.
- ✓ International mail the sender and receiver of the mail reside in different country.

## 3. What is meant by Gramin Sanchar sewak scheme?

**Ans:** Gramin Sanchar Sewak scheme is a scheme under which the postman while delivering mails from door to door carries a mobile phone which can be used by the people living in villages by paying some charge.

## 4. State the features of 15 years public provident fund account.

**Ans:**

- ✓ Account can be opened by the individuals in their own name or in the name of their minor child.
- ✓ At least 500 Rs is required in every year.
- ✓ An account holder can deposit up to a maximum of 1 lakh in a year either in lump sum or in maximum of 12 installments.
- ✓ The amount should be in multiple of 100 Rs
- ✓ Loan facility after 3 years withdrawal of money from the account is allowed from 7<sup>th</sup> year onwards.
- ✓ Its interest is treated as tax free income.

## 5. What purpose does PIN serve in mail services?

**Ans:** PIN facilitates the post office to know the destination quickly which helps in quick and easy sorting of mails.

1. Distinguish between VPP (Valuable payable post) and business reply post.

VPP	Business reply post:
<ul style="list-style-type: none"><li>✓ Provided by post office under which seller can collect their dues from the customers.</li><li>✓ Post office delivers the goods to the customer only after receiving the total amount from the customer.</li></ul>	<ul style="list-style-type: none"><li>✓ It is a facility under which post office allows the customer to send their replies without any postage.</li><li>✓ Under this, a trader obtains license from the post office after paying fee for it.</li></ul>

**6. What are the different colors of letter boxes available in post offices?  
What purpose does they serve?**

**Ans:**

Red boxes: Collection of mails which are not local

Green boxes: Collection of local mails

Blue boxes: Collection of mail addressed to metro cities.

Yellow boxes: Collection of mail addressed to all capital cities.

The main purpose is to segregate mails of different destination. This helps in quick sorting and delivery of letters.

**7. State the different types of post card available in postal offices.**

**Ans:**

- ✓ Ordinary post card: Used for writing letter.
- ✓ Competition post card: Used to send reply to questions asked in various announced through radio television newspaper and magazines.

**8. Distinguish between money order and postal order.**

**Ans:**

<b>Money order:</b> <ul style="list-style-type: none"><li>✓ Issued by one post office to another post office to pay certain sum of money only to the person named there in .</li><li>✓ We have to fill up the money order from.</li><li>✓ The duly filled form with the money is handed over to the post office.</li><li>✓ In a single money order form we can send max amount of 5 thousand rupees.</li></ul>	<b>Postal service:</b> <ul style="list-style-type: none"><li>✓ It is a convenient method of sending money from one place to another.</li><li>✓ It is mainly used for sending examination fee or while applying for any job.</li><li>✓ Postal orders are available at all post offices in different values like 1, 2, 5, 7, 10, 20 , 50 and 100 rupees.</li></ul>
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**9. Explain the different schemes of life insurance available at post office.**

**Ans:**

**Postal life insurance:**

- Initially introduced for postal employees then extended to central and state government employees, government added institutions and nationalized banks.
- PLI allow the employees below 50 years of age to insure their life on payment of a fixed premium for a particular period.
- On the death of the insured or on the expiry of a specific period PLI pays a certain sum of money.

**Rural post life insurance: RPIL**

- Provide life insurance coverage to the people living in rural areas and the weaker sections of society.
- Under RPIL, the insured person pays a very low premium.

**10. State the features of private courier services.**

**Ans:**

- It provides a quick means of communication.
- It provides facilities for national as well as international communication.
- All kind of articles are handled by it except gold and jewellery.
- Besides using railways, roadways, and airways, for carriage of articles. Some agencies use telephone, telex, and fax services for transmission of messages.
- It undertakes full responsibility of safe and timely delivery of articles.
- It collects articles from the door steps of senders and delivers them to the receivers.

**11. Describe the suitability of post bag facility offered by post office.**

**Ans:**

- Under this facility a particular number and a box or a bag is allotted at the post office to the receiver on payment of specific rent.
- Post office keeps all the mail addressed to that number in those boxes or bags.
- Then the addressee collects the mails.
- In case of post box, the addressee needs to collect the mails from the post office by opening it allotted box.
- In case of post bag the addressee can carry the bag to his/her office.
- This facility is mostly suitable for
  - Business firms which want to receive their mail promptly.
  - Bulk mail receiver.

- Mail order business.
- Those who do not have any fixed address.
- Those who do not want to disclose their names and address.

## 12. Describe the remittance services offered by post office.

Ans:

<b>Money order:</b> <ul style="list-style-type: none"> <li>✓ Issued by one post office to another post office to pay certain sum of money only to the person named there in.</li> <li>✓ We have to fill up the money order form.</li> <li>✓ The duly filled form with the money is handed over to the post office.</li> <li>✓ In a single money order form we can send max amount of 5 thousand rupees.</li> </ul>	<b>Postal service:</b> <ul style="list-style-type: none"> <li>✓ It is a convenient method of sending money from one place to another.</li> <li>✓ It is mainly used for sending examination fee or while applying for any job.</li> <li>✓ Postal orders are available at all post offices in different values like 1, 2, 5, 7, 10, 20, 50 and 100 rupees.</li> </ul>
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## 13. What is meant by postal service? Explain any two services provided by post office.

Ans: Services offered by post office is called postal service

- Mail Services: Collection of letters and parcels from the sender to deliver to the receivers following are the means of mail services.
  - Post card
  - Inland letter.
  - Envelop
  - Parcel post
  - Book post.
- Banking services: Post office accepts deposits from the public to encourage habit of saving among people. Saving schemes offered by post office are
  - Post office savings bank account.
  - Post office time deposit account.
  - Post office monthly income scheme.
  - Post office recurring deposit scheme.
  - National savings certificate.

- Public provident fund.
- Senior citizen saving scheme.

**14. Explain any four savings schemes operated through post office.**

**Ans:**

- Post office savings bank account.
- Post office time deposit account.
- Post office monthly income scheme.
- Post office recurring deposit scheme.

**15. How does the postal service facilitate business transactions.**

**Ans:**

- ❖ Facilitating selling of goods through value payable post.
- ❖ Carrying letters from customers without any pre payment postage through business reply post.
- ❖ Facilitating advertisement of products through medial post.
- ❖ Providing reliable and time bound parcel services through express post.
- ❖ Offering various premailing services to big mailers through business post.
- ❖ Allowing transfer of huge amount of money through corporate money order.
- ❖ Making special arrangement to collect mails through post bag and post box facility.