

INTERNSHIP REPORT ON

Postal Assistance (Full-time)

Submitted to

Madhav Institute of Technology & Science, Gwalior

Towards the Partial Fulfillment for the Award of the degree of

Bachelor of Technology

In

ELECTRONICS & TELECOMMUNICATION ENGINEERING



2022-2023

Company Name: Department of Posts, India

Company Mentor: RD Parte (SPM, Lalburra Post Office)

Duration: 01-01-2023 to 30-04-2023

SUBMITTED BY

HARSHIT

MEHARBAN

(0901ET191029)

GUIDED BY

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ASSISTANT PROFESSOR

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MADHAV INSTITUTE OF TECHNOLOGY & SCIENCE GWALIOR

(A Govt. Aided UGC Autonomous & NAAC Accredited Institute Affiliated to RGPV, Bhopal, M.P.)



CERTIFICATE OF APPROVAL

“This is to certify that the Internship is carried out in **Department of Posts, India.**

HARSHIT MEHARBAN (0901ET191029) student of **B. Tech. IV-Year (VIII Semester)** in partial fulfillment for the award of the degree of **Bachelor of Technology in Electronics & Telecommunication Engineering** under R.G.P.V., Bhopal. It is a record of their own work carried by them during internship.”

Supervised/Verified by

Approved by

Dr. Hemant Choubey
(Assistant Professor)

Dr. Vandana Vikas Thakare
(H.O.D)

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CANDIDATE DECLARATION

“We hereby declare that the work which has been carried out during the Internship in the company **Department of Posts, India.** in partial fulfillment for the award of the degree of **Bachelor of Technology in Electronics & Telecommunication Engineering** from Madhav Institute of Technology & Science, Gwalior is an authenticated record of our work carried under the supervision /mentorship of **Mr. RD Parte** (SPM, Lalburra Post Office) & **Dr. Hemant Choubey** (Assistant Professor, MITS, Gwalior). The matter embodied in this internship report is not submitted for the award of any degree or diploma anywhere else.”

Name & Signature of Students

Date: 26/05/2023

Place: Gwalior

Harshit Meharban

(0901ET191029)

ACKNOWLEDGMENT

“We express our sincere gratitude and earnest indebtedness to Madhav Institute of Technology & Science, Gwalior (M.P.) for providing us the golden opportunity to complete our internship. We acknowledge with great pleasure and grateful indebtedness towards our internship mentor Mr. Dinkar Veer (HR, WebRelier Pune) & Dr. Hemant Choubey (Assistant Professor, MITS Gwalior) for providing us with very useful and beneficial guidance throughout the Internship.

We also express our heartfelt gratitude to Dr. Vandana Vikas Thakare, Head of the Electronics Engineering Department for her profound guidance throughout the Internship.

We would also like to acknowledge our Director Dr. R.K. Pandit for helping us with the resources needed to accomplish this task. The environment at M.I.T.S. has been a valuable experience for us. With many difficulties, this Internship has blessed us with great knowledge in our field of interest. We also thank all those who have helped us in every path in the completion of this Internship and made this Internship a success.”

Name & Signature of Students



Date: 26/05/2023

Place: Gwalior

Harshit Meharban

(0901ET191029)

NOC (Issued by T&P)



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Phone: 0751-2409362, Email id: tnp@mitsgwalior.in

(Training and Placement Cell)

Ref.: T&P/22/2843

Date: 24/1/2023

To,

Mr. Parte

Sub Post Master

Department of Posts, India

Dear Sir/Ma'am,

We are grateful to the co-operation in imparting Industrial Training/Internship/Vocational Training to the Students of our Institute. Industrial training/Internship is a part of Academic Curriculum in Pre-Final and Final year of B.Tech./MCA/MBA students and the progress of the same will be counted in their overall results and also gives them exposure & improves their skills and personality.

We will be highly obliged, if the following student is/are permitted to undergo Training / Internship at your esteemed Organization for a period of 01/01/2023 to 30/04/2023.

S.No.	Name of the Student	Enrollment No.	Course - Branch
1.	Harshit Meharban	0901ET191029	B.Tech - Electronics & Telecommunication Engineering

Hoping for your kind cooperation.

Best Regards!

Mr. Vikram Singh Rajput)
Training & Placement Officer

Kindly feel free to contact us for any further information.

Important Declaration: This is a system generated letter with reference no. after the approval from the authority. There is no need for a signature and seal on hard copy.

Date : 07/05/2023



TO WHOMSESOEVER IT MAY CONCERN

This is to certify that **Mr. Harshit Meharban** has done his full-time as BPM (Postal Assistant) at Posts Office, Lalburra Balaghat (481441) from **01/01/2023 to 30/04/2023**.

We found him sincere, hardworking, technically sound and result oriented. He worked well as part of a team during his tenure. We take this opportunity to thank him and wish him all the best for his future.

Name: RD Parte

Designation: SPM Post Office Lalburra

Place: Lalburra, Balaghat MP (481441)

Signature: 

Internship/Project Expected Outcomes

Session: Jan–June 2023

Student Name:**HARSHIT MEHARBAN**.....

Enrollment No.:**0901ET191029**.....

Internship/Project Title:.....**POSTAL ASSISTANCE**.....

Objective of Internship/Project:

The 4-month postal assistance job teaches the Postal saving scheme in India, which is an old but less popular investment option. It also mentions the challenges and opportunities for the postal business and the research objectives of the study. It gives an overview of the small saving schemes in India, their maturity periods, interest rates, and tax benefits. It compares some of the schemes with commercial bank deposits.

Brief details of Internship:

- A Postal Assistant's (PA) primary area of responsibility is the Indian Government's Postal Department. Sorting Assistant is the same rank as the clerical cadre position known as postal assistant (PA). The primary requirement for candidates applying for the Postal Assistant (PA) position is linguistic fluency. Organizations. The primary duties carried out by a postal assistant (PA) are listed below.
-
- Mail disposal and data maintenance.
-
- dealing with customer inquiries.
-
- keeping track of all the activities relevant to your job.
-
-
-
- delivery of foreign items through the postal system.
-
- **POSTAL ASSISTANTS DEPARTMENTS:**
-

- military mail service
-
- Regional and Circle Offices
-
- Postal Service abroad
-
- Motor Services for Mail
-
- Postal Service
-
- Postal Depots Stores
-
- Railroad Postal Service
-
- Organisation Controlling Savings Banks

Expected/Achieved Outcomes of Internship/Project:

EXPECTED OUTCOMES:

- Providing efficient and courteous service to customers
- Ensuring timely and accurate delivery of mail
- Maintaining records and reports of postal transactions
- Following postal rules and regulations
- Keeping the work area clean and organized
- Working as a team with other postal workers

ACHIEVED OUTCOMES:

- Provided efficient and courteous service to customers, resulting in increased customer satisfaction and loyalty
- Ensured timely and accurate delivery of mail, reducing errors and complaints
- Maintained records and reports of postal transactions, demonstrating accountability and transparency
- Followed postal rules and regulations, complying with legal and ethical standards
- Kept the work area clean and organized, enhancing safety and productivity
- Worked as a team with other postal workers, fostering collaboration and mutual support

Social relevance/Impact of your Internship/Project:

Provided excellent service and communication to customers and stakeholders, boosting the post office's reputation and revenue • Ensured error-free and timely mail delivery, reducing complaints and building trust • Maintained records and reports of postal transactions, upholding the postal system's integrity and efficiency • Followed postal rules and regulations, respecting the rights and interests of customers and employees • Kept the work area clean and organized, promoting safety and productivity • Worked as a team with other postal workers, enhancing morale and performance.

Name and Signature of Student



Harshit Meharban
0901ET191029

Name & Signature of Institute Mentor



Dr. Hemant Choubey
Assistant Professor

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CHAPTER 1

INTRODUCTION

Postal helpers are crucial employees that handle a variety of duties linked to mail delivery and customer care. They work in a variety of post offices, including branch post offices, railway mail service offices, sub-post offices, and head post offices¹. They are in charge of receiving, cataloguing, classifying, and distributing mail and packages to stakeholders and customers¹. They also obey postal rules and regulations, keep records of postal transactions, and help clients with their postal needs¹. A few of their particular responsibilities are:

- Depositing mail in files and removing it as needed
- Adhering to the guidelines and keeping up with pertinent circulars
- Carrying out the documentation procedure and recording information
- Maintaining guard files and reminder diaries
- Entering data into computer systems
- Delivering mail by foot or vehicle along a defined route while adhering to the established timetable
- Gathering all outgoing mail along the route and bringing it back for delivery and sorting
- Keeping the route open in all weather, including snow and sweltering heat
- Supplying change of address forms upon request or selling postage to customers who need it

Maintaining equipment used by carriers⁴ and tracking specific packages or pieces of mail with a handheld scanner

This research intends to investigate the duties and responsibilities of postal assistants, the skills and credentials necessary for the position, as well as the opportunities and obstacles they encounter at work.

1.1 BACKGROUND

One of the biggest postal networks in the world is the Indian post office, also known as India Post. It has adopted technology improvements over time to modernise its operations.

Computerization, which has automated processes like customer information management and parcel tracking, is one of the most prominent improvements. Sending documents and electronic messages are both possible with the E-Post service. With cutting-edge tracking technologies, Speed Post and Express Parcel services have revolutionised the delivery of time-sensitive packages.

Mail sorting is accelerated by postal automation systems that use OCR and IMI technologies. Access to postal services, such as parcel monitoring and online reservations, is made simple by mobile and web services.

Efficiency, accuracy, and the overall customer experience have all increased because to these technological developments. India Post keeps implementing fresh technology to address changing.

1.2 MOTIVATION

From the standpoint of an employee, there are various motivating elements for working for the Indian Postal Service. First of all, because it is government-run, it guarantees steady and long-term work opportunities. Those looking for financial security may find the Indian Post Office's competitive wage packages and attractive perks, such as health insurance, retirement plans, and allowances, enticing.

The emphasis on work-life balance is one of the main benefits of working as a clerk for the Indian Postal Service. Regular work schedules and few overtime demands are typical in clerical roles, allowing individuals to strike a healthy balance between their home and professional life.

The chance to give back to the community is another important motivator. Clerks play a crucial role in enabling communication and fostering social cohesion by facilitating postal services and linking individuals across the nation. This sense of giving back to the community and

involvement may be quite satisfying and inspiring.

The Indian Post Office also provides opportunities for advancement in one's profession. The organisation offers training programmes, promotional exams, and opportunities for clerks to move to higher positions. This chance for career advancement gives people a sense of purpose and motivates them to invest in a long-term career with the postal service.

Last but not least, the Indian Post Office's varied workplace enables clerks to interact with coworkers from different origins and cultures. This encourages learning, teamwork, and personal development, making the workplace a rewarding environment.

In conclusion, working as a clerk for the Indian Post Office offers job security, competitive pay, work-life balance, a chance to give back to the community, the possibility of career advancement, and a diversified work environment. These elements work together to motivate people to pursue a stable, rewarding, and long-term career in the postal industry.

1.3 OBJECTIVES

Job Stability: Getting a stable job with the Indian Post Office is one of the main goals. You can benefit from work stability as a postal assistant given by a government-run organisation, lowering worries about unemployment or frequent job changes.

Competitive Compensation: Achieving competitive pay and benefits could be another goal. Affordability and the ability to sustain oneself and one's family are ensured by the good compensation packages, allowances, and benefits provided by the Indian Post Office.

Career Advancement and Growth: Working as a postal assistant may open up prospects for professional development. To advance to higher positions inside the company, you could try to pick up new skills, go through training programmes, and pass promotional tests.

Serving the Public: You can directly serve the public by working as a postal assistant. Delivering mail and parcels to people's homes and places of business might make you feel good about

yourself and make you feel like you're contributing to a vital communication network.

Building Customer Relationships: Having regular interactions with customers might help to achieve the goal of developing solid relationships. As a postal assistant, you will have the chance to interact positively with people from all walks of life while attending to their questions and concerns.

Developing Organisational Skills: A postal assistant must properly organise and process mail. A career with the Indian Post Office may be a good fit for you if you appreciate duties that call for organisational, time-management, and attention-to-detail skills.

Contributing to Effective Operations: Improving the effectiveness and efficiency of postal operations could be another goal. You play a crucial part in sorting and distributing mail as a postal assistant, making sure that it gets to the right recipients on time.

CHAPTER 2

COMPANY OVERVIEW



2.1 ABOUT THE ORGANIZATION

As of 2023, the postal network in the nation of India is far-reaching and unparalleled. With 155,000 post offices located all across the country - 89 percent of which are in rural areas - they have an integral part to play in this area. In place of banks in these remote regions, post offices offer banking amenities too. This extends beneath the Department of Posts as a section within the Ministry for Communications and Information Technology run by the government. At its helm is the Postal Service Board which is made up by a chairperson along with six board members with respective portfolios including Personnel, Operations, Technology, Postal Life Insurance, Human Resource Development (HRD) and Planning functions.

As a permanent invitee to its Board, Joint Secretary and Financial Advisor plays an important role. India is composed of 22 postal circles, managed by Chief Postmaster Generals. Each circle has been divided into several regions supervised by Postmaster Generals who oversee Divisions located in various field units. Additionally, Circle Stamp Depots, Postal Stores Depots and Mail Motor Service have been established as functional units across all Circles and Regions. For military personnel, there is a special Base Circle overseen by an Additional Director General of Army Postal Service with Major General rank. Established over 150 years ago, India's modern day postal service remains active today.

Back in 1854, the Province of Sindh, then a part of British India, made postal history when it became the first nation to introduce postage stamps. All post offices across the Indian subcontinent were brought under one unified control that same year. Moreover, Railway Mail Service was also established at this time and

included a network with 701 post offices throughout India. Then 111 years later, India achieved another incredible feat when an Allahabad-Naini biplane flew carrying 6500 pieces of mail - marking an official AirMail for the world! Following independence, the Indian government intended to expand its postal system even further to reach out to the entire population of their country.

The Indian Post Office is a renowned entity that stretches from the sweltering deserts of Rajasthan and Kutch to the lofty heights of Ladakh, boasting the world's highest post office in Sikkim at 15,500 feet. Their services include everything from general mail to EMS-speed post and a variety of savings schemes such as National Savings Certificate, Kisan Vikas Patra, Recurring Deposits and Term Deposits. For over 150 years it has been integral in facilitating communication across India, consequently contributing significantly to its social and economic progress.

The services provided by the widespread network of over 1.5 lakh India Posts are not just limited to delivering mails. Apart from accepting deposits, providing retail services like sale of forms and bill collection, they also offer a range of saving schemes with life insurance cover. With its variety of investment options, these secure and safe investments allow for capital gains without Tax Deduction at Source (TDS). Many financial institutions such as commercial banks, co-operative banks, life insurance corporations and public limited companies offer different types of opportunities for individuals to grow their savings. Nonetheless, when it comes to investing wisely with a multitude of benefits included, India's Postal Savings Bank stands out as a top choice.

The National Savings Movement, launched by the Central Government to promote thrift and savings among people of small incomes, has been greatly successful due to its offering of higher returns than scheduled banks. Thus, it is no surprise that the largest savings institution in the country is the Postal Office Saving Bank. It provides several attractive schemes tailored for different investors who can benefit from tax-saving features. As an added advantage, investments made through this bank are marketable as they are saving media. Its instruments provide tax exemptions for both investment contributions and interest income up to a certain limit.

With the intention to provide a safe return on investment combined with a nomination facility and transferability to any Post Office in India, the Government of India designed several post office savings schemes. Let us review them in brief. The main rationale behind their creation was twofold: to present an enticing choice for people seeking investment opportunities, and to generate significant funds for the continued economic development of the nation.

The Department of Posts operates six post office schemes offering tax-benefited returns and higher yields. Framed under the Government Savings Bank Act, 1873, Government Savings Certificates Act, 1959 and Public Provident Fund Act, 1968, the Post Office Savings Bank is managed by the Ministry of Finance for India. This largest and oldest banking institution in the nation serves over 20.50 crore savings accounts through its more than 1,54,000 offices across India.

2.1.2 MISSION

The Indian government has made the oldest investment choice available despite the fact that the Indian economy is expanding substantially and there are many investment options. However, the postal savings plan had not really taken off. Traditional postal enterprises face a significant challenge as a result of the shifting postal landscape, but it also opens up a wide range of new business prospects. The survey will be conducted to determine whether or not postal savings plans have become more popular with the populace. In light of this, an effort will be made to ascertain the respondents' investment behavior in a rural location. There are various types of customer satisfaction levels, expectations, and interests included in order to understand how customers perceive the post office savings programme.

The Government Savings Bank Act, 1873, the Government Savings Certificates Act, 1959, and the Public Provident Fund Act, 1968 are the statutes that the Central Government of India used to create the small savings programmes. Deposit Scheme for Retiring Government Employees (1989) and Deposit Scheme for Retiring Employees of Public Sector Companies (1991) are the other two programmes designed to increase domestic savings. Along with these programmes, there are also the contractual savings plans known as the Employees Pension System, General Provident Fund, and Employees Provident Fund. These programmes all have interest rates that are controlled by the central government.

Post Office Savings Account, Post Office Recurring Deposits, Post Office Time Deposits, National Savings Certificate, KisanVikas Patra, Public Provident Fund, and Deposit Schemes for Retiring Government Employees and Employees of Public Sector Undertakings are some of the small savings programmes currently in use. Savings deposits have a fairly short maturity period (savings deposits), while PPFs have a maturity period of more than fifteen years.

Currently, there are a number of small-savings programmes available, including Post Office Savings Accounts, Post Office Recurring Deposits, Post Office Time Deposits, National Savings Certificates, KisanVikas Patra, Public Provident Fund, and Deposit Schemes for Retiring Government Employees and Employees of Public Sector Undertakings. The existing minor saving programmes range in maturity from a very brief time (saving deposits) to over fifteen years (PPF).

2.1.3 SERVICES –

The post office in India provides a wide range of services to cater to the diverse needs of the public. Some of the key services offered by the Indian post office include:

1. **Mail Services:** The post office handles various mail services, including domestic and international mail. This includes the delivery of letters, postcards, parcels, and registered mail.
2. **Speed Post:** Speed Post is a premium express delivery service offered by the Indian post office. It ensures the swift and secure delivery of documents and packages both domestically and internationally. It provides features like online tracking and proof of delivery.
3. **Registered Post:** Registered Post is a service that offers proof of posting and delivery for valuable or important items. It provides a unique tracking number and requires the recipient's signature upon delivery.
4. **Money Transfer:** The post office facilitates money transfer services such as money orders and electronic money transfers like Instant Money Order (iMO) and Electronic Money Order (eMO). These services enable safe and convenient transfer of funds across the country.
5. **Postal Savings Schemes:** The post office offers various savings schemes to encourage savings and investment. This includes schemes like the Post Office Savings Account, National Savings Certificate (NSC), Kisan Vikas Patra (KVP), and Public Provident Fund (PPF).
6. **Insurance Services:** The post office provides life insurance and postal life insurance plans to individuals. These insurance schemes offer affordable coverage and benefits to policyholders.
7. **Retail Services:** The post office also offers retail services like the sale of postage stamps, postal stationery, and philatelic products. Customers can purchase stamps, envelopes, postcards, and other postal supplies from post offices.
8. **Bill Payments and Money Orders:** Post offices provide bill payment services for utilities such as electricity, water, and telephone bills. They also issue money orders that allow individuals to send money securely to other locations.
9. **Aadhaar Services:** Some post offices serve as Aadhaar enrollment and update centers. They facilitate the enrollment and updating of Aadhaar cards, a unique identification number issued by the Indian government.
10. **International Services:** The post office offers international mail and parcel services, including international speed post, international registered post, and international money transfer services.

These services reflect the diverse needs of the public and the post office's commitment to providing reliable and accessible postal solutions in India.

2.1.4 LOCATION:

The General Post Office (GPO) : J6G4+QMC, Gol Dak Khana Building, near Gurudwara Bangla Sahib, New Delhi, Delhi 110001

Head Office Location : Post Office, Opposite to bus stand, Balaghat MP (481001)

Current Office location : Post Office, Near bus stand Lalburra, Balaghat MP (481441)

2.2 Summary

A variety of services are offered by the post office in India, including mail delivery, speed post, and registered post. It provides choices for money transfers like money orders and electronic transfers. There are postal savings programmes and insurance plans available to promote saving and offer protection. Postage stamps and stationery are examples of retail services. Along with Aadhaar enrollment and update services, international mail and package services are also provided..

CHAPTER 3

COMPANY CULTURE

Hierarchical Structure: Post offices in India often have a hierarchical work structure. Supervisors, assistant postmasters, and postmasters oversee the operations in a clear chain of command. Clerks work under the supervision and guidance of their superiors.

Efficiency is emphasised: The post office work environment places a strong emphasis on speed and accuracy when handling mail and providing services. To ensure efficient operations and prompt mail delivery, clerks are expected to follow set processes and rules.

Teamwork and Collaboration: Post offices encourage teamwork and collaboration among employees. In areas like counter operations, sorting, or administration, clerks frequently operate in groups or divisions. They rely on effective communication and cooperation to accomplish tasks efficiently.

Customer Service Focus: A fundamental component of the workplace culture in post offices is customer service. Clerks are expected to provide courteous and helpful assistance to customers, addressing their queries, resolving issues, and ensuring a positive customer experience.

Paying close attention to details is essential given the nature of postal operations. Clerks are in charge of precisely sorting and processing mail, documenting data, and keeping accurate records. This necessitates a concentration on accuracy and care in doing their tasks.

Adopting Technological Advancements: To modernise their operations, Indian post offices have been using technological advances. To increase productivity and effectiveness in their work, clerks are expected to adopt new technologies like computerised systems, barcode scanning, and online tracking.

Post offices must go by a set of rules, regulations, and procedures in order to function. These rules must be followed by clerks to ensure that all legal and operational obligations are met.

Work-Life Balance: Post offices often place a high priority on preserving its workers' work-life balance.

Regular work schedules for clerks make it possible for them to schedule time for family and personal obligations.

Overall, efficiency, teamwork, customer service, attention to detail, adherence to laws and regulations, and technological flexibility are values that are emphasized in the work culture in Indian post offices. It offers clerks a disciplined and encouraging atmosphere where they may fulfill their duties and help the postal system run smoothly.

CHAPTER 4

HANDLING CLIENTS

Customer-centric practises are used by the Indian Postal Service when dealing with customers' banking and postal needs. They handle clients in these areas as follows:

Banking Services:

Customer Assistance: Post office staff provide personalized assistance to clients seeking banking services. They guide customers through the account opening process, explain various schemes, and address queries related to banking services.

Account Management: Opening savings accounts, recurring deposit accounts, fixed deposit accounts, and other investment plans are all part of post office banking services. By updating passbooks, giving account statements, and helping with transactions, the staff ensures efficient account management.

Interest Calculation and Payment: The post office properly calculates and promptly distributes interest on deposits. Customers are notified about the interest rates, maturity dates, and choices for reinvestment or withdrawal.

Lending Services: Post offices provide several lending programmes such as the Public Provident Fund (PPF) Loan and National Savings Certificate (NSC) Loan. They guide clients through the loan application process, explain terms and conditions, and facilitate loan disbursement and repayments.

Postal Services:

Counter Services: Post office staff interact directly with customers at service counters. They assist customers with various postal transactions, receive mail and packages, offer information on postage costs, sell stamps, and provide postage rate information.

Delivery: The post office makes sure that postal items are efficiently tracked and delivered. Clients can track their parcels and registered mail through online platforms or by contacting post office staff for updates.

Redress of Complaints: Post office staff members are accountable for promptly addressing customer complaints and issues with postal services. They work to address difficulties with deliveries, missing things, damaged parcels, and other services.

Value-Added Services: The post office provides value-added services like registered and express mail as well as insurance for pricey or vital commodities. Staff assists customers in choosing the appropriate service and provide necessary documentation and tracking details.

Overall, the post office in India strives to provide efficient and customer-friendly services in both banking and postal sectors. Post office staff are trained to assist clients, address their queries, manage accounts effectively, ensure accurate interest calculation, handle postal transactions, and resolve complaints promptly. The focus is on delivering reliable and convenient services to meet the needs of their clients effectively.

CHAPTER 5

WORK DOMAIN

An Indian post office postal assistant is in charge of several different areas and duties linked to postal operations. The primary responsibilities and areas of work for a postal assistant in the Indian post office are as follows:

Indirect Actions:

helping people at the counter of the post office while offering services including selling postage stamps, taking in mail and packages, and handling different postal transactions.

measuring and weighing shipments to establish the proper postage.

taking postal service payments and providing receipts.

Processing and Sorting Mail:

arranging incoming and outgoing mail according to addresses, postal codes, or other predetermined standards.

ensuring prompt and accurate mail processing to enable effective delivery.

arranging mail using hand sorting methods or postal sorting equipment.

Documentation and record-keeping:

keeping track of all postal operations-related data, such as tracking numbers, delivery confirmations, and financial transactions.

Updating databases and systems with pertinent information.

Preparing reports, reconciling accounts, and maintaining accurate records of postal activity.

Management of Registered and Insured Mail:

processing mail that has been registered and insured, assuring accurate documentation and verification.

Throughout the delivery process, ensure that registered and insured items are handled and tracked securely.

helping consumers with their inquiries and giving them the information they need about registered and insured mail.

Customer Service:

delivering superior customer service, responding to client questions, and resolving postal service-related complaints or issues.

giving clients advice and help with choosing the right postal services, comprehending postage prices, and monitoring their mail.

Administrative Tasks:

helping with administrative duties such reporting supply shortages, refilling stock, and keeping an inventory of postal supplies.

coordinating with many agencies and postal employees to guarantee efficient operations.

taking part in training programmes to improve knowledge and abilities in customer service and postal operations.

fostering technological development

Using and adjusting to technical developments used in postal operations, such as computerised systems, barcode scanning, and online tracking platforms.

acquainting oneself with the software programmes and equipment used at the post office to complete duties quickly.

CHAPTER 6

WORK EXERTION

I managed a wide variety of tasks and domains as a postal assistant in the Indian post office. My job mostly entails counter operations, where I help clients by taking their mail and packages, selling postage stamps, and performing different postal transactions. I make sure that parcels are accurately weighed and measured in order to calculate the proper postage, take payments, and issue receipts.

The processing and sorting of mail is yet another essential component of my job. I use both human sorting methods and mail sorting devices to meticulously organise incoming and outgoing mail depending on postal codes and addresses. This guarantees prompt and effective letter delivery. Keeping up-to-date records and documentation on postal operations, including financial records, delivery receipts, and tracking data, is another duty I have.

One of the most crucial aspects of my job is handling insured and registered mail. In order to ensure correct documentation and certification of these things as well as their secure management and tracking throughout the delivery process, I process them thoroughly. In addition, I offer customer service by answering clients' questions, addressing their issues, and helping them choose the best postal services. I take pleasure in providing top-notch customer service and making sure that customers are happy.

Another one of my responsibilities is handling administrative matters. This include keeping track of the stock of postal supplies, refilling it as needed, and reporting any supply requirements. I engage in training programmes to advance my skills and expertise in postal operations and customer service, and I cooperate with other postal personnel and departments to guarantee efficient operations.

I can easily adapt to technical developments made in postal operations since I am a proactive postal

assistant. To do work more quickly and effectively, I use computerised systems, barcode scanning, and online tracking platforms.

Overall, my job as a postal assistant entails a diverse variety of activities, including counter work and mail sorting as well as record-keeping, providing customer service, administrative chores, and adopting technological improvements. I take pleasure in maintaining efficient postal operations and offering top-notch customer service.

CHAPTER 7

CURRENT SAVING SCHEMES

The Indian Post Office provides a variety of savings plans to meet people's financial needs. Here are a few of the well-known savings plans available:

Post Office Savings Account: The post office provides this straightforward savings account. It offers a little interest return on the amount and a safe location to park money.

A fixed-income investment strategy having a predetermined maturity length of five or 10 years is the National Savings Certificate (NSC). The investment is eligible for tax benefits under Section 80C of the Income Tax Act and offers a competitive interest rate.

Kisan Vikas Patra (KVP): KVP is a long-term investing strategy that doubles the principal sum over a set amount of time. The investment is expected to mature in 124 months (10).

Public Provident Fund (PPF): PPF has a 15-year maturity period and is a long-term investment plan. In comparison to conventional savings accounts, it gives a greater interest rate and offers tax advantages on contributions, money received, and withdrawals.

Senior Citizen Savings Scheme (SCSS): SCSS is a savings programme created for seniors (those 60 and older). Through quarterly interest payments, it gives a higher interest rate and consistent income. The programme has a five-year maturity period that is extendable by an additional three years.

Sukanya Samridhi Yojana (SSY) is a savings programme designed especially for girls. It tries to offer stability in money for costs associated with schooling and marriage. The plan provides a greater interest rate as well as tax advantages. When the account reaches maturity,

A fixed-income investment option that offers a dependable monthly income is the Monthly Income Scheme (MIS). The programme offers a competitive interest rate and has a five-year maturity duration.

It's crucial to be aware that these programmes' conditions and availability are subject to change. For the most recent details on the current savings plans they provide, I advise checking the Indian Post Office's official website or getting in touch with your local post office.

CURRENT INTEREST RATES (AS OF MARCH 2023) :

Postal Interest Rates From 01.01.2023



Savings Deposit	4 %
1 Year Time Deposit	6.6 %
2 Year Time Deposit	6.8 %
3 Year Time Deposit	6.9 %
5 Year Time Deposit	7.0 %
5 Year Recurring Deposit	5.8 %
Senior Citizen savings scheme	8.0 %
Monthly Income Account scheme	7.1 %
National Savings Certificate	7.0 %
Public Provident Fund Scheme	7.1 %
Kisan Vikas Patra	7.2 %
Sukanya Sammridhi Account scheme	7.6 %

Application Procedure for a Savings Plan at the Post Office:

You may simply apply for a post office savings plan by following these steps:

Step 1: Go to the neighbourhood post office.

Step 2: Pick up the application from the post office to open the appropriate account. On the Indian Post Office's official website, you may download the form as well.

Step 3: Complete the form with the necessary information and submit it with the KYC documentation. Other papers will also need to be provided as needed.

Step 4: Complete the enrollment procedure by making the required deposit for the scheme you choose.

Form for Post Office Savings Schemes: Required Documents

PAN Form KYC Aadhaar

Licence to drive Voter's ID card

a job card

evidence of birthdate

Benefits of Post Office Investment Programmes

easy investment procedure:

Simple processes in post offices guarantee that these savings plans are secure investment instruments and give a predetermined return as they are supported by the government. They are also simple to join and only require minimal documentation.

Easily Reachable

Due to the widespread presence of post offices throughout the nation, these schemes are ideally suited for both urban and rural investors. These are straightforward in order to appeal to the uninformed and rural populations, making them a highly favoured savings alternative.

Long-Term Advantages

Investments in Post Office Schemes are more long-term and future-focused because a PPF account's investment period can last up to 15 years, making it one of the greatest retirement or pension plans. An investor can diversify his or her portfolio using this type of investment programme in exchange for a guaranteed, risk-free return.

Competent and risk-free interest rates

The post office offers savings plans with interest rates ranging from 4% to 8%, which are risk-free and fiercely competitive with banks.

CHAPTER 8

PORTALS & DEVICES USED

USAGE OF SAP PORTAL :

The use of SAP (Systems, Applications, and Products) may assist automate and simplify a variety of banking processes, improving accuracy and efficiency. SAP may be utilised in post office banking in the following ways:

Account administration, transaction processing, and customer relationship management are just a few of the banking operations that may be integrated into a full core banking system from SAP. As a result, banking processes may be controlled centrally and monitored in real time.

Account Management: SAP makes it possible to manage client accounts effectively. This includes creating new accounts, keeping track of customer information, and managing account transactions.

It makes statement generation, interest computation, and account balance tracking easier.

Transaction Processing: Transaction processing, such as deposits, withdrawals, fund transfers, and loan disbursements, may be automated using SAP. It guarantees the secure and correct management of financial transactions while keeping up with the

necessary audit trails.

client Service and Relationship Management: To monitor client contacts, respond to inquiries, and offer specialised services, SAP's CRM (Customer Relationship Management) module can be used. It facilitates targeted marketing initiatives, enhances client happiness, and keeps a comprehensive perspective of consumer connections.

SAP has strong reporting and analytics capabilities, enabling post office banking management to provide a range of financial reports, performance measures, and reports on regulatory compliance. Better decision-making and monitoring of banking operations are made possible by these insights.

Compliance and Risk Management: By integrating regulatory requirements, guaranteeing adherence to banking rules, and controlling risk factors, SAP may assist in automating compliance operations and risk management. It helps in keeping track of compliance activities, audit trails, and risk mitigation plans.

Integration with Other Systems: SAP can share data and provide seamless communication with other systems including payment gateways, clearinghouses, and external financial networks. The seamless interoperability across various financial platforms is ensured by this integration.

Security and data protection: SAP offers strong security measures to guard financial data and sensitive client information. To guarantee the security and integrity of the data, it also contains access control measures, encryption, and data backup.

RICT DEVICE :

In order to increase productivity and deliver better services, post offices in India employ the RICT (Rural Information and Communication Technology) gadget. The RICT tool is primarily used in the following ways by post offices:

Service Delivery: Postal workers can efficiently carry out a variety of service delivery jobs thanks to the RICT gadget. It facilitates the purchase of postage stamps, money orders, and other postal items by producing receipts for customers and assuring correct transaction documentation.

Customers are able to perform financial transactions using their Aadhaar number thanks to the RICT device's integration with the Aadhaar Enabled Payment System (AePS). This eliminates the need for paper forms and paperwork by enabling biometric authentication for cash withdrawals, deposits, and balance queries.

financial Services: The RICT gadget makes it easier for post offices to provide financial services. Employees may perform savings account operations through the smartphone, including account opening, passbook updates, and cash deposits and withdrawals. It facilitates keeping detailed records and creating receipts for these transactions.

PLI (postal life insurance) and RPLI (rural post life insurance): PLI and RPLI services are managed via the RICT device. It lets staff to determine insurance rates, offer information on policies, and aid clients in making premium payments and resolving claims.

Tracking postal operations: The RICT gadget aids in keeping tabs on the flow of mail and parcels through the postal network. Using the gadget, staff members may scan barcodes or QR codes on postal products, providing the system with up-to-date tracking data. This enables clients to track their mail and packages online.

Electronic Money Order (eMO) System: Electronic money orders are processed using the RICT device, which speeds up and simplifies the procedure. It allows for the safe transfer of money order information while minimising manual processing and paperwork.

Mobile and internet services are supported by the RICT device, enabling post office staff to connect with clients and superiors, access online resources, and obtain pertinent data for effective service delivery.

at general, the RICT gadget works as a flexible tool at post offices, allowing staff to handle a variety of duties connected to customer service, banking, insurance, tracking, and communication. The efficiency, precision, and convenience of post office operations are improved by its integration with several systems and services, which is advantageous to both staff members and clients.

We can conclude this by saying In Indian post offices, RICT (Rural Information and Communication Technology) equipment is a flexible tool. By facilitating the sale of postal items, Aadhaar-enabled financial transactions, and banking services, it improves service delivery. The gadget makes it easier to carry out tasks including tracking mail and shipments, electronic

money orders, and postal life insurance. It enables internet and mobile services, facilitating communication and allowing access to online resources. The RICT gadget enhances productivity, simplifies post office procedures, and offers clients easy services.



CHAPTER 9

CONCLUSION

I have a variety of duties and obligations in my position as a postal assistant with the Indian Post Office. At the post office counter, I help clients, sell stamps, take mail and parcels, and handle postal transactions. In order to ensure effective delivery, I also sort and handle mail depending on addresses and postal codes. Important facets of my job include keeping precise records, managing registered and insured mail, and offering top-notch customer support.

Because of the stability, security of employment, respectable pay, and prospects for professional advancement it provides, I apply to work as a clerk for the Indian Postal Service. The opportunity to serve the community, the gratification of doing good work, and job satisfaction are the driving forces. In post office banking, technological innovations like SAP and the RICT device are used to simplify processes.

Numerous services, including mail delivery, money transfers, savings plans, insurance, and others are offered by the post office. Punctuality, cooperation, and customer service are valued in the workplace culture of post offices. As a postal assistant, my overall objectives are to assure customer pleasure, support the post office's effective operation, and deliver helpful services to the neighborhood.

REFERENCES

11.1 Websites/tutorial:

1. <https://www.ipponline.com/>
2. <https://www.indiapost.gov.in/VAS/Pages/AboutUs/AboutUs.aspx>
3. <https://www.postalstudy.in>

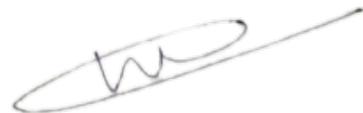
7. Week of Feb 12: Coordinated with other postal staff and departments for seamless operations.
8. Week of Feb 19: Embraced technological advancements, utilizing SAP and the RICT device for efficient operations.
9. Week of Feb 26: Conducted financial transactions, including deposits, withdrawals, and fund transfers.
10. Week of Mar 5: Provided support in opening new savings accounts and updating passbooks.
11. Week of Mar 12: Assisted customers with Postal Life Insurance and Rural Postal Life Insurance services.
12. Week of Mar 19: Processed electronic money orders, ensuring faster and more convenient transactions.
13. Week of Mar 26: Contributed to the tracking and movement of mail, scanning barcodes and updating tracking information.
14. Week of Apr 2: Supported mobile and internet services for effective communication and accessing online resources.
15. Week of Apr 9: Continued to provide excellent customer service, addressing queries and ensuring satisfaction.
16. Week of Apr 16: Generated reports on financial transactions, performance metrics, and regulatory compliance.
17. Week of Apr 23: Ensured compliance with banking regulations and implemented risk mitigation strategies.
18. Week of Apr 30: Concluded the period with a focus on maintaining accuracy, efficiency, and delivering valuable services to the community.

Name and Signature of Students



Harshit Meharban
(0901ET191029)

Name & Signature of Institute Mentor



Dr. Hemant Choubey
(Assistant Professor)

MPR REPORTS (FROM JAN TO APRIL)

MONTHLY PROGRESS REPORT (MPR) FROM INDUSTRY MENTOR

Name of student	Harshit Meharban	Department	Electronics		
Industry/Organization	Department of Posts, India	Date/Duration	01/01/23 - 31/01/23		
Criterion	Poor	Average	Good	Very Good	Excellent
Punctuality/Timely completion of assigned work				✓	
Learning capacity/Knowledge up gradation					✓
Performance/Quality of work					✓
Behaviour/Discipline/Team work				✓	
Sincerity/Hard work					✓
Comment on nature of work done/Area/Topic	<p>Harshit has truly excelled in carrying out transactions offline and online for Branch Post Office and IPPB. Their exceptional skills in these areas have significantly contributed to the success of our team. Their attention to detail and willingness to go above and beyond for our clients is truly commendable</p>				
<u>OVERALL GRADE (Any one)</u>	<u>POOR/AVERAGE/GOOD/VERY GOOD/EXCELLENT</u> ✓				
<u>Name of Industry Mentor</u>	Mr. RD Parte (SPM, Post Office Lalburra)				
<u>Signature of Industry Mentor</u>					

Receiving Date		Name of Faculty Mentor		Sign	
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MONTHLY PROGRESS REPORT (MPR) FROM INDUSTRY MENTOR

Name of student	Harshit Meharban		Department	Electronics	
Industry/Organization	Department of Posts, India		Date/Duration	01/02/23 - 28/02/23	
Criterion	Poor	Average	Good	Very Good	Excellent
Punctuality/Timely completion of assigned work				✓	
Learning capacity/Knowledge up gradation					✓
Performance/Quality of work					✓
Behaviour/Discipline/Team work				✓	
Sincerity/Hard work					✓
Comment on nature of work done/Area/Topic	Harshit has demonstrated remarkable proficiency in different areas including account initiation, client assistance, and CIF ID monitoring & verification. His meticulousness and eagerness to exceed expectations for our clients are highly praiseworthy. We appreciate their unwavering commitment and anticipate their continued growth and success in their position.				
<u>OVERALL GRADE (Any one)</u>	<u>POOR/AVERAGE/GOOD/VERY GOOD/EXCELLENT</u> <div style="text-align: right;">✓</div>				
<u>Name of Industry Mentor</u>	Mr. RD Parte (SPM, Post Office Lalburra)				
<u>Signature of Industry Mentor</u>					

Receiving Date		Name of Faculty Mentor		Sign	
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MONTHLY PROGRESS REPORT (MPR) FROM INDUSTRY MENTOR

Name of student	Harshit Meharban		Department	Electronics	
Industry/Organization	Department of Posts, India		Date/Duration	01/03/23 - 31/03/23	
Criterion	Poor	Average	Good	Very Good	Excellent
Punctuality/Timely completion of assigned work				✓	
Learning capacity/Knowledge up gradation					✓
Performance/Quality of work					✓
Behaviour/Discipline/Team work				✓	
Sincerity/Hard work					✓
Comment on nature of work done/Area/Topic	Harshit has demonstrated outstanding competence in setting up various types of accounts such as RD/FD/other POSB accounts, as well as supervising and creating CIF IDs. His expertise has played a significant role in maintenance of the records and servicing of the handheld device. We appreciate their achievements in their position.				
<u>OVERALL GRADE (Any one)</u>	<u>POOR/AVERAGE/GOOD/VERY GOOD/EXCELLENT</u> align="right">✓				
<u>Name of Industry Mentor</u>	Mr. RD Parte (SPM, Post Office Lalburra)				
<u>Signature of Industry Mentor</u>					

Receiving Date		Name of Faculty Mentor		Sign	
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MONTHLY PROGRESS REPORT (MPR) FROM INDUSTRY MENTOR

Name of student	Harshit Meharban		Department	Electronics	
Industry/Organization	Department of Posts, India		Date/Duration	01/04/23 - 30/04/23	
Criterion	Poor	Average	Good	Very Good	Excellent
Punctuality/Timely completion of assigned work				✓	
Learning capacity/Knowledge up gradation					✓
Performance/Quality of work					✓
Behaviour/Discipline/Team work				✓	
Sincerity/Hard work					✓
Comment on nature of work done/Area/Topic	Harshit's attention to detail and ability to handle complex financial transactions have been invaluable to our team. He consistently go above and beyond to ensure that our clients receive the best possible service, and his willingness to help others are truly inspiring. He constantly excelled in the services including postal products services, india post payments bank services, and other services provided by customer services centres.				
<u>OVERALL GRADE (Any one)</u>	<u>POOR/AVERAGE/GOOD/VERY GOOD/EXCELLENT</u> ✓				
<u>Name of Industry Mentor</u>	Mr. RD Parte (SPM, Post Office Lalburra)				
<u>Signature of Industry Mentor</u>					

Receiving Date		Name of Faculty Mentor		Sign	
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