

**F. No. FS-09/1/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)**

Dak Bhawan, New Delhi-110001

Dated: 13.01.2022

To,

All Head of Circles/Regions

Subject: Steps to be taken for smooth functioning of POSB operations and prevention of frauds in post offices.

Sir/Madam,

POSB related fraud cases have been noticed recently. Vigilance Division has desired to provide extra checks in the system to minimize/eliminate chances of misappropriation/frauds, particularly in respect of transactions carried out in single handed and double handed post offices.

2. It is reiterated that the linking of mobile number of account holder was made **MANDATORY** vide SB Order No. 17/2017 dated 23.10.2017 for opening of any new account. Steps to be taken for linking of mobile number in all existing account were also prescribed.

Circle should take necessary steps for linking of mobile number/PAN of all active accounts. For the purpose, a special drive should be launched and wide publicity may be made through print/electronic media/pamphlets, handbills etc. for the account holders to get their mobile numbers linked/seeded with their respective accounts.

3. Also, it is prescribed in Rule 6(b) of Government Savings Promotion General Rules 2018 that , “if an individual does not submit the Permanent Account Number at the time of opening an account, he shall submit the same to the Accounts Office within a period of six months from the date of the opening of the account and if a depositor who has already opened an account prior to the date of this notification and has not already submitted his Permanent Account

Number to the Accounts Office, he shall do so within a period of six months from the date of this notification and in the event of the failure of the depositor to submit the Permanent Account Number within the specified period of six months, his account shall cease to be operational till the time he submits the Permanent Account Number to the Accounts Office”.

4. Many steps have already been taken to provide better facilities/services and reduce chances of any misappropriation/frauds i.e. GL Integration, Common long book, SMS alerts, eBanking/mBanking, IVR facility, CBS-CTS integration.

5. In order to secure of hard-earned money of the depositors, better control, smooth POSB operations, prevention of money laundering activities and as a preventive measure to curb fraud, **the competent authority has decided to issue the following guidelines with immediate effect:**

(A) Linking of mobile number/PAN for financial transaction carried out in all post offices.

(i) Henceforth, if any transaction (Deposit/Withdrawal/Loan Disbursement/Loan Repayment/Closure of account (either premature or on maturity)) carried out in any CBS post office;

a) Rs. 20,000 and above, mobile number must be checked and if necessary, updated before initiating the transaction.

b) Rs. 50,000 and above, PAN must be checked and if necessary, updated before initiating the transaction.

(ii) For the purpose, before initiating any transaction of Rs. 20,000 and above, counter PA shall invoke menu CICD and check, whether mobile number/PAN are updated in respective account or not.

(iii) If mobile number/PAN are not updated/available in account, in which transaction is to be done, mobile number and PAN should be obtained by the counter PA on the voucher (i.e., SB-103/SB-7/7A/7B/7C) from the account holder/authorized person.

Note: - 1. If the account is not KYC compliant, the KYC document shall also be obtained from the account holder/guardian as prescribed in the rules.

2. If account holder does not have PAN number, Form 60/61 prescribed under Income Tax Act may be obtained.

(iv) Thereafter, counter PA shall ensure to update mobile number and PAN in the CIF of the customer by invoking CMRC menu and the same should be verified by the supervisor without fail.

(v) In case, mobile number of a depositor is required to be changed, a separate written application may be obtained from such depositor. On verification of signature of the depositor, the mobile number shall be updated by invoking **CMRC** menu by the counter PA and verified by the supervisor. This application should be attached with the Account Opening Form (AOF) and KYC document of the respective account.

(vi) After updation of mobile number and PAN in Finacle for respective account, the transaction should be performed as per prescribed procedure.

(vii) Non-CBS post offices shall also obtain mobile number for transaction above Rs. 20,000 and PAN number for transaction above Rs. 50,000 and the same shall also be written on voucher by the account holder.

Note: - At any time during visit/inspection, data analysing, public complaints etc, **if it is noticed that incorrect/wrong mobile number/PAN was updated or mobile number/PAN was not updated by the counter PA/Supervisor concerned as prescribed above, stern action should be taken against the erring official by the disciplinary authority concerned.**

(B). Collection of passbooks at the time of closure/premature closure of any TDA type accounts (RD/TD/MIS/SCSS/KVP & NSC) in single and double handed post offices.

(i) At the time of closure/premature closure of any TDA type of accounts (**RD/TD/MIS/SCSS/KVP and NSC**), all single and double handed post offices (including BOs) shall collect closed passbook from the account holders. The closure entry is to be noted after last transaction in the passbook by the post office concerned with date stamp.

(ii) After verification of closure of account in Finacle, supervisor shall generate and print “**account closure report**” by invoking **HPR** menu and handover to account holder as acknowledgement. If any depositor demand account statement it may also be provided in lieu of passbook without any charges.

(iii) After closure of account, passbooks of closed TDA category accounts shall be attached with the Account Closure Form and send in a manner as prescribed for dispatch of vouchers and Long Book Consolidation Journal.

(iv) The number of closed passbooks attached should be mentioned in the 'Long Book Consolidation Report-BRN (Today)’ or consolidation journal by the postmaster concerned.

(v) In SBCO, designated SBCO PA shall also tally the account number and amount in the closed passbooks received with the closure voucher concerned from the single handed and double handed post office and will write “**Received all closed passbooks for TDA type of accounts**” on Long Book consolidation report-BRN received with voucher bundle

(vi) In case any discrepancy is noticed, In-charge, SBCO shall report the matter to the Divisional Head/Gazetted Postmaster concerned.

(C) Role of CEPT, Chennai.

(i) CEPT, Chennai will generate the following reports Circle-wise on weekly basis.

a) CIF merger report.

b) CIF modification report where name of account holder and mobile number changed.

c) SMS failure report i.e., invalid mobile number.

d) Transaction done during the week with Rs. 20,000 and more but mobile number not updated, likewise transaction done during the week with Rs.50,000 and more but PAN not updated.

(ii) CEPT, Chennai will share above weekly reports to CPC (CBS) of the Circles.

(D) Role of CPC (CBS)

(i) After receipt of above reports/link from CEPT, In-charge, CPC (CBS) shall bifurcate above reports Division wise for their Circle.

(ii) In-charge, CPC (CBS) will share above reports to respective Divisional head through official email id.

(E) Role of Divisional Office

(i) Divisional Head will provide list of single and double handed post offices under a HO to SBCO concerned.

(ii) Prompt action should be taken as and when any report is received from Postmaster or Incharge, SBCO.


(iii) At divisional level, after receipt of reports as specified in para (C) (i) above, these reports should be examined.

(iv) In case of any discrepancy, suspicious activity noticed after examining above reports, necessary action should be taken immediately to avoid any chances of misappropriation/fraud.

6. It is requested to circulate it to all concerned for information, guidance and necessary action. Same may also be placed on the notice board of all Post Offices in public area.

7. This is issued with the approval of the Director General Postal Services.

Yours Sincerely


13/10/2022.

(Devendra Sharma)

Assistant Director (SB-II)

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File

F.No. 25-09/2012-FS-CBS-Part (1)

Govt. of India

Ministry of Communications

Department of Posts

(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated : 25.01.2022

To

All Head of Circles / Regions

Subject: Introduction of online PAN verification functionality in Finacle CBS System – Reg.

Sir / Madam,

At present, in Finacle CBS System, the PAN Card of the Depositors are updated as part of KYC compliance. The PAN Card entered in the system is validated only based on the standard PAN format i.e. 10 ALPHA Numeric Characters. But the correctness of the PAN card numbers provided by the Depositors or the PAN entered by the Post Office officials are not validated with NSDL currently.

2. During the filing of TDS returns, many of the PAN numbers are not accepted in Income Tax statements due to invalid / wrong PAN, which leads to complaints from Depositors regarding non availability of TDS deducted details in Form 26AS of the Depositors. In order to settle these complaints, the DDOs are required to file correction TDS statements which unnecessarily put the DDOs and Depositors in trouble.

3. Further, as per Rule 6 of Govt. Savings Promotion General Rules 2018 (GSPR 2018), w.e.f. 18.12.2019, for opening of any account in Post Office, submission of either PAN Number or Form – 60 is mandatory and if Form – 60 is submitted by the customer, PAN Number is to be submitted by the Depositor without fail, within next six months. If a depositor who has already opened an account prior to the date of notification (GSPR 2018) and has not already submitted his Permanent Account Number, the depositor shall do so within a period of six months from the date of notification (GSPR 2018) and in the event of the failure of the depositor to submit the Permanent Account Number within the specified period of six months, his account shall cease to be operational till the time the depositor submits the PAN Number.

4. Hence, it has been decided to restrict the account opening without entering either PAN or Form – 60 details and validate the correctness of the PAN number entered by availing the facility of online verification of PAN Numbers being provided by NSDL. Accordingly Finacle CBS System is integrated with NSDL System.

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5. Patches have been deployed in CBS Finacle System to validate the PAN entered at the time of creation and modification of CIFs of the Customers / Depositors and when any cash transaction exceeding Rs. 50,000/- is carried out.
6. A detailed Standard Operating Procedure for online validation of PAN is attached herewith.
7. Checking and validation of the PAN by the Post Office officials has to be done with care to avoid mistakes. Details of the PO users validating the PAN are captured in audit trials.
8. Circles are requested to take necessary action in this regard and this order may be circulated to all the Post Offices.
9. This is issued with the approval of DDG (FS).

Encl: As above.


(Puneet Bijaraniya)

Asst. Director General (FS-II)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / CGM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Mysuru - for uploading the order on the India Post website.
16. Guard File

Standard Operating Procedure for online PAN Validation

Introduction

At present, in Finacle CBS System, the PAN Card numbers of the Depositors are updated as part of KYC compliance. The PAN card number entered in the system is validated only based on the standard PAN format i.e. 10 ALPHA Numeric Characters. But the correctness of the PAN card numbers provided by the Depositors or the PAN entered by the Post Office officials are not validated with NSDL currently.

During the submission of TDS, many of the PAN numbers are not accepted in Income Tax statements due to invalid / wrong PAN numbers, which leads to complaints from Depositors regarding non availability of TDS deducted in Form 26AS of the Depositors. In order to settle these complaints, the DDOs are required to file correction TDS statements which unnecessarily put the DDOs and Depositors in trouble.

Hence, it has been decided to validate the correctness of the PAN number entered at the time of creation and modification of CIFs of the Customers / Depositors and at time of any cash transaction exceeding Rs. 50,000/-. Accordingly, the Finacle System and NSDL System has been integrated for availing facility of online verification of PAN numbers.

Patches have been deployed in CBS Finacle System

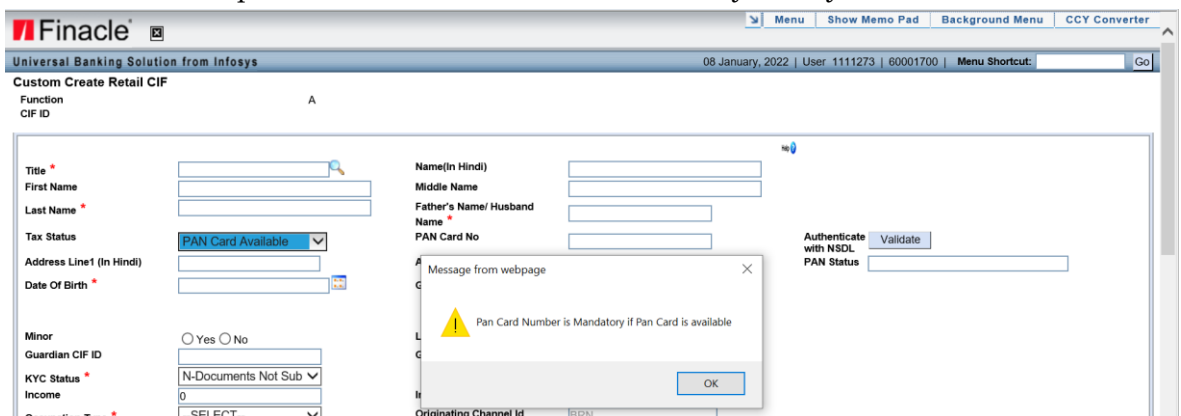
- (i). To validate a PAN captured during CIF Creation and CIF modification.
- (ii). To restrict creation and modification of CIF without validation of PAN.
- (iii). To restrict opening / modification of account and performing cash transactions exceeding Rs. 50,000/- without validation of PAN.
- (iii). To view the PAN Verification Status at Post Office Counters / e-Banking and Mobile Banking Apps
- (iv). To generate reports related to PAN Verification

1. Procedure for validation of PAN in Finacle Core System

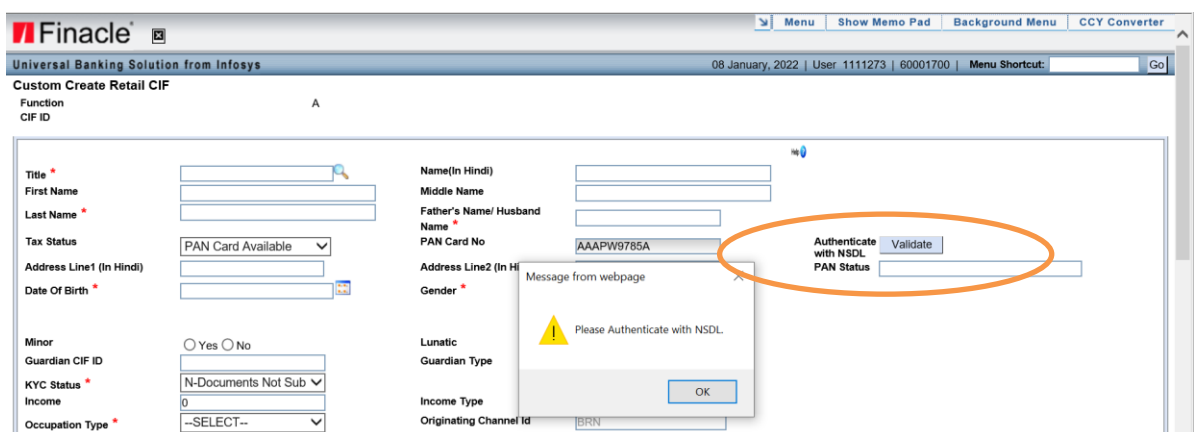
As per Rule 6 of Govt. Savings Promotion General Rules 2018 (GSPR 2018), w.e.f. 18.12.2019, for opening of any account in Post Office, either PAN Number or Form – 60 is mandatory and if Form – 60 is submitted by the customer, PAN Number is to be submitted by the Depositor without fail, within next six months. If a depositor who has already opened an account prior to the date of notification i.e. GSPR 2018 and has not already submitted his Permanent Account Number, the depositor shall do so within a period of six months from the date of notification (GSPR 2018) and in the event of the failure of the depositor to submit the Permanent Account Number within the specified period of six months, his account shall cease to be operational till the time the depositor submits the PAN Number.

(A). At the time of Creation of New CIF (Customer Information File)

- i. The Counter PA shall ask the Customer to submit either PAN Card detail or the Form – 60.
- ii. The Counter PA shall create the CIF using CCRC menu in Finacle. On the CIF Creation screen, after entering name of the Customer, the Counter PA should select the **Tax status** as “**PAN Card Available**”, if the Customer provided PAN Details.
- iii. Immediately after selecting the Tax status, an alert message prompting the Counter PA to capture the PAN card will be thrown by the System as follows.

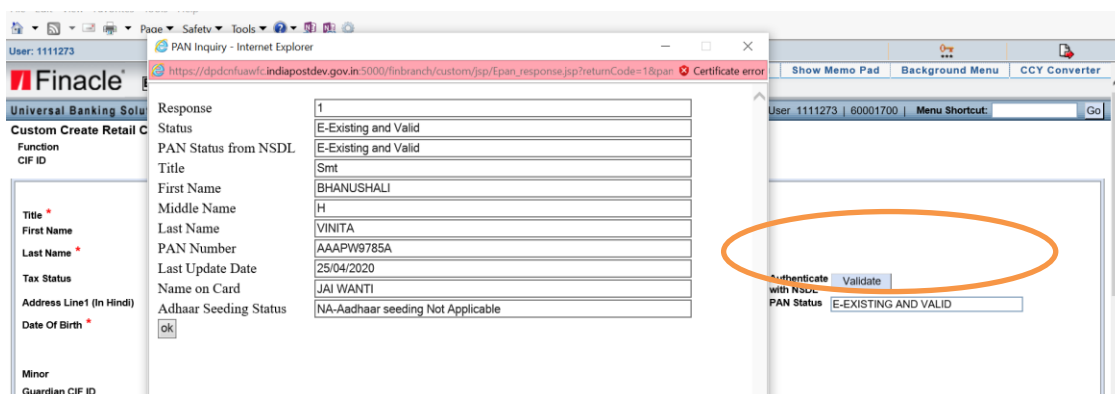


- iv. The Counter PA shall accept the alert message and enter the PAN number in the desired field viz. “PAN Card No”. As soon as the PAN Number is entered, the Counter PA will be prompted by the System to authenticate the captured PAN Number as follows.



- v. The Counter PA should accept the alert message by clicking OK and then he/she should Click on “**Validate**” Button. The Finacle system will connect with NSDL system. After Validation at NSDL, Finacle System will show the details of PAN status from NSDL, Name, Name on Card and Aadhar Seeding Status with PAN. The Finacle system will display the PAN status as **E-EXISTING AND VALID** or

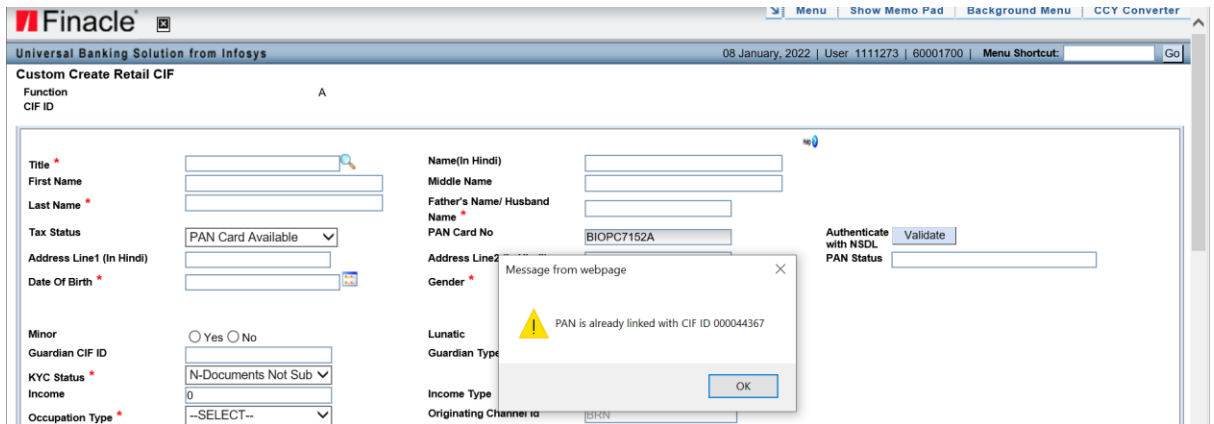
INVALID based on response from NSDL and if the PAN is Existing and Valid, the screen will appear as follows.



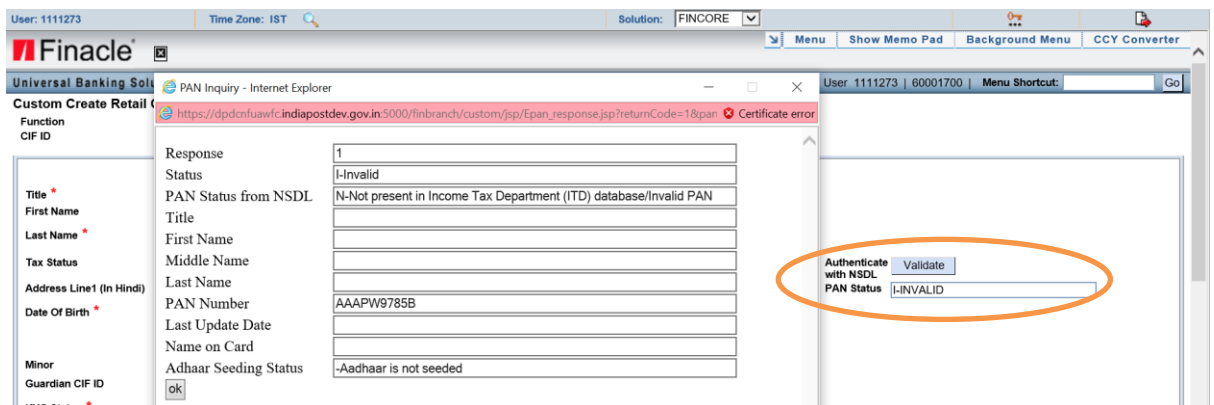
- vi. **The Counter PA should verify the name of the customer entered in Finacle System with the name details displayed from NSDL system.**

Note: Finacle system will not match the name in the Finacle System with the name displayed from the NSDL System. Hence, it is the responsibility of the Post Office Counter Officials to verify both the names to ensure genuineness of the PAN submitted by the Customer. There may be difference in the order of the first name, middle name and last name between the name captured in the PAN from NSDL and those details in the CIF. PO Counter officials shall verify upon the correctness of the same.

- vii. PAN number entered in the PAN Card No. field which has been validated from NSDL will be auto populated in the document details, if the selected document code is PANCD. Hence, the Counter PA shall not be required to enter the PAN number once again in the document details.
- viii. If the entered PAN number is already linked to any other CIF, the System will not allow to enter the same PAN number during CIF creation and a message “PAN is already linked with CIF ID xxxxxxxxxx” will be displayed as follows. In such cases the PAN Number already available in the other CIF should be validated and if there is any difference in the name of the depositor with the one displayed on PAN validation, the wrong PAN Number shall be removed and it should be intimated to the CPC through email by the Postmaster, for further action to enter the correct PAN in the CIF.



ix If the PAN Number entered by the Counter PA is invalid, the following result screen will be displayed.



Note: If the customer submits the forged document, it shall be reported under Suspected Transaction Report (STR) by the Post Office concerned as prescribed under AML/CFT norms.

- x. The Counter PA will not be able to proceed further with CIF creation if the PAN CARD status is INVALID.
- xi. If the PAN status is Existing and Valid, the Counter PA shall enter the remaining information required for creation of CIF in CCRC menu and create the CIF as it is being done already.

Note-1: If PAN Card details are entered, CIF will be created only when the PAN status is “E-Existing and Valid”.

Note-2: To create a CIF, either capturing and validating PAN as prescribed above or selecting Form 60 option is mandatory. New CIF cannot be created either without Form 60 or VALIDATED PAN.

Note-3: If Name of the PAN holder differs, then PO user needs to cancel CIF creation in CCRC / modification in CMRC and confirm the PAN details with the customer once again before proceeding with CIF creation / modification.

xii. Whenever a CIF for Minor Account Holder is created, validation of PAN number in the Guardian's CIF is mandatory. Hence, before creation of minor's CIF, the Counter PA shall validate the PAN number in the Guardian's CIF through CIF modification process using CMRC menu in Finacle.

(B). At the time of Modification of CIF

i). In order to ensure validity of all the existing PANs already linked with CIFs and to ensure compliance of Rule 6 of GSPR 2018, any modification in the CIF will be allowed only when the PAN linked with CIF is validated successfully with NSDL.

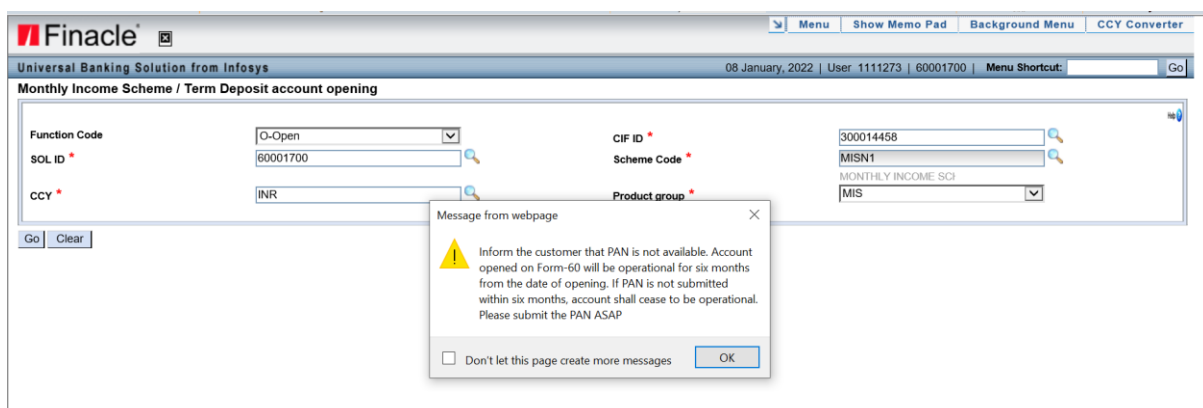
ii). The procedure at para (A) above prescribed for validation of PAN at the time of creation of CIF shall be applicable, for CIF modification activity also

(C). At the time of Account Opening or Account Modification

i). Whenever any new account is opened or modification is done in any existing account, the system will check whether the validated PAN or Form – 60 is available in the CIF of the Customer. If the PAN linked at CIF level is not validated, the Counter PA will be prompted to validate the PAN or select Form 60 at CIF level, to proceed further. Finacle System will restrict the Counter PA to open or modify the account, till the PAN linked with CIF concerned is validated successfully.

ii). For validation of PAN, the Counter PA shall perform the CIF modification process using CMRC menu in Finacle.

iii). If the Form – 60 is available in the CIF, an alert message as shown below will be thrown prompting the Counter PA to inform the Customer. The Counter should inform the Customer about the provisions of Rule 6 of GSPR 2018.



iv). In case of Joint Accounts, System will check the PAN validity status of the First Joint Holder's CIF. **But the Counter PA should ensure that the PANs in all the Joint Account Holders are validated.**

v). In case of Accounts opened on behalf of Minor or Person of unsound mind, the Counter PA should ensure that the PAN of the Guardian is validated and if the account is operated by minor himself, PAN of the minor should be validated.

(D). At the time of Cash Transactions

i). Whenever any Cash Transaction exceeding Rs. 50,000/- in an account is initiated using the menus viz. CTM, CPDTM, CRDP, HPAYOFF and HLAUPAY, if the PAN is available in the Finacle System, System will check whether the PAN of the account holder is validated. If the PAN is not validated, any cash transaction exceeding Rs. 50,000/- will not be allowed and the System will prompt the Counter PA to authenticate the PAN at CIF level, to proceed further.

ii). The Counter PA should validate the PAN of the Account Holder through CIF modification process using CMRC menu.

iii). In case of Form 60 is available in the system, System will allow to perform cash transaction exceeding Rs. 50,000/- after displaying an alert message as shown below.



2. Inquiry of PAN Validation Status

a). The Post Office officials can inquire the validation status of the PAN linked with a CIF using the Mobile Number or Aadhaar Number of the Customer using **CCIFINQ** menu in Finacle. The details will be displayed as below.

CIF ID	CUST NAME	SUSPENDED	DECEASED	AUTHORIZED IN CCRC	PAN NUMBER	PAN STATUS
000044348	P.SUSEELKUMAR JAIN	N	N	Y		NOT VALIDATED
000044371	ADITYA	N	N	Y	AANPM0354E	EXISTING AND VALID
000044406	MYTHILUR	N	N	Y	AGYPW4350P	EXISTING AND VALID
000065331	KULDEEP	N	N	Y		NOT VALIDATED

3. PAN Validation Status in eBanking

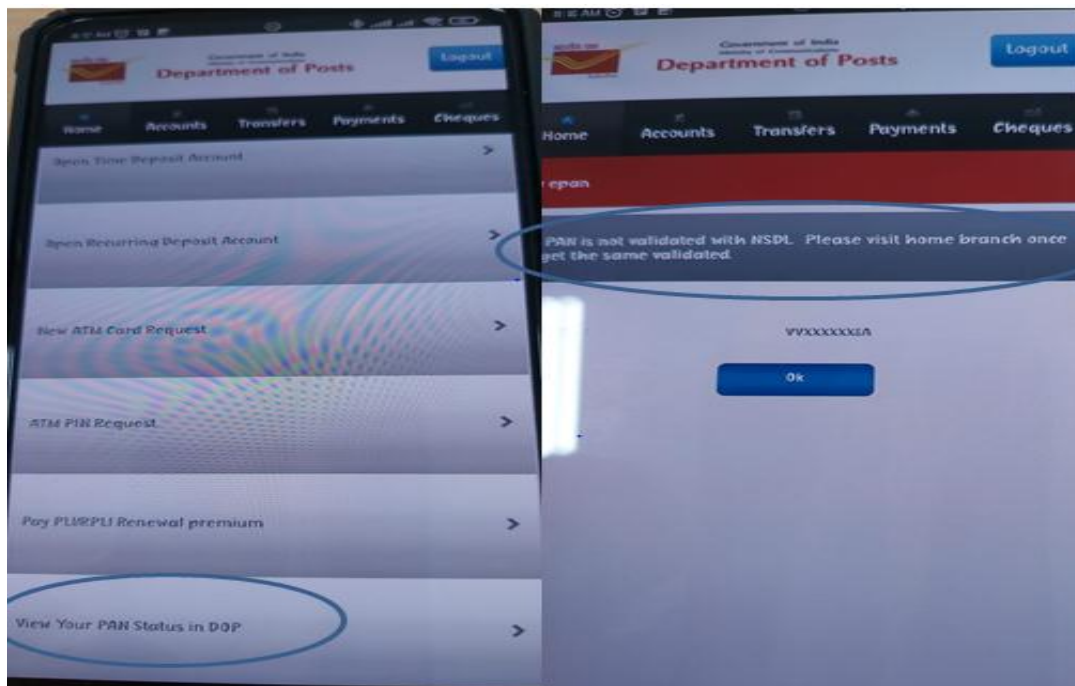
DOP e-Banking users can view the status of the PAN linked with their CIF. In EB Application, a link “View Your PAN Status in DOP” under “My Profile” Tab is

provided for the Customers to check the validation status of their PAN. If the PAN is not validated, such customer will be prompted to get the PAN validated by visiting the home branch as below.



4. PAN Validation Status in M-Banking


DOP M-Banking users can view the status of the PAN linked with their CIF. In MB Application, a link “View Your PAN Status in DOP” under Home Screen is provided for the Customers to check the validation status of their PAN. If the PAN is not validated, such customer will be prompted to get the PAN validated by visiting the home branch as below.



5. Reports Available for ePAN Validation

a). Two types of reports viz EPAN Detailed report and EPAN Summary Report will be available in Finacle Core System. These reports can be generated by the Post Offices.

b). EPAN Detailed Report can be generated SOL ID Wise for any given date. This report shows the details of the PAN numbers validated on a given date. The status of Aadhar Seeding with the PAN is also included in this report. The report will be in the following format.




INDIA POST
EPAN Detailed Report

Input Date : 26-11-2021
Sol ID : 11000000 Run Date : 26/11/2021 2:32 PM

S.No	CIF ID	CIF Name	PAN Number	PAN Name on the Card	PAN Validated On	PAN Status Code with Desc	Aadhar Seeding Status Code with Desc	Error Code v Desc
1	000021714	ANKIT S.SHAH	AAAPW9785A	JAI WANTI	26-NOV-21	E - Existing and Valid	NA - Aadhaar seeding Not Applicable	
2	320093500	SENTHIL KUMAR	AAIPM3854E		26-NOV-21	E - Existing and Valid	- Aadhaar is not seeded	

c). EPAN Summary Report can be generated SOL ID / SET ID wise for a period. This report will show the total number of PANs validated during the said period and the report format will be as follows.



INDIA POST
EPAN Summary Report

From Date : 26-11-2021 To Date : 26-11-2021 Run Date : 30/11/2021 12:27 PM
Sol/Set ID : TNTHY

S.No	Sol Id-Desc	Total CIFs validated with NSDL
1	60000600 - OLD COLLEGE BUILDING SO	1
2	60001700 - THYGARAYANAGAR H.O	2
Total :		3

File No. 116-17/2017-SB
Govt. of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated : 18.02.2022

To

All Head of Circles / Regions

Subject: Circulation of POSB (CBS) Manual (Corrected up to 31.12.2021) – Reg.

Sir / Madam,

POSB (CBS) Manual for operation of POSB Schemes in Core Banking Solution (CBS) platform was circulated vide issued vide SB Order No. 09/2018 datd 17.07.2018. Statutory rules relating to POSB viz. National Savings Schemes were amended by Ministry of Finance in the year 2018 & 2019. Operation of all National Savings Schemes was extended to the Branch Post Offices in the year 2020 and various SB orders have been issued by the Department related to POSB operation. **The POSB (CBS) Manual has accordingly been revised by the FS Division of Postal Directorate and the same is approved by Director General (Postal Services). This manual is released as POSB (CBS) Manual (Corrected up to 31.12.2021).**

2. Some of the amendments incorporated in this version of Manual are listed below for reference.

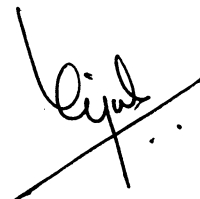
- Contents of SB Orders issued after release of POSB (CBS) Manual, 2018, are incorporated.
- In respect of Deposits and Withdrawals from the accounts standing in RICT CBS BOs, from any CBS Post Office, sending of intimation of transactions happened in BO Accounts to the BOs concerned for updation in BO Journal has been discontinued.
- Deposit in Savings Account through SB Money Orders from Field Post Offices has been deleted.
- Closure of Accounts standing in BO through Cash payment is prescribed to be done only at Account Office.
- New provision for issue of certificate of payment / certificate of credit has been included to settle the discrepancies in the voucher due to the omission in voucher on the part of the post office.
- In case of memo of admission of payment, if the signature of the depositor or his agent, as the case may be, cannot be obtained, the case should be reported to the Head of the Circle for order and it was clarified that up to Rs. 500/-, Gazetted Postmaster or the Divisional Head may pass the orders personally. This has been modified that the case should be reported to Gazetted Postmaster or Divisional Head as the case may be, for passing final orders after necessary inquiries.



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- In case of Change of Name of Depositor, submission of Gazette Notification has been added and new procedure for change of name of the minor depositor has been appended.
- Furnishing of report by Head of Circle to Directorate regarding verification of balances of accounts standing at branch offices the passbook of which are not received for interest posting has been deleted.
- Submission of quarterly report to FS Division of Directorate by the HoC on verification of withdrawals of Rs. 10,000/- and above in Savings accounts at branch offices has been deleted.
- Procedure of verification of balances of TD Accounts and other types of accounts has been modified. Sending of list of SB-46 notices issued by the Inspecting Authorities for verification by Account Office has been discontinued and proposed to be verified by the Inspecting Authorities themselves.
- Procedure for transfer of SCSS Account from PO to Bank and vice versa has been added.
- In all cases of the transfer of account from PO to Bank, the depositor should be requested to submit the account transfer application at the Bank only, as some of the bank branches may not operate National Savings Schemes.
- Procedure for Issue of Passbook / Closure of Account for the accounts (RD & TD) opened in e-Banking and M-Banking has been included.
- Contents of SAS/MPKBY Agency System are modified. Rules relating to Change of MPKBY Agent are appended.
- Procedure for ascertaining the solvency of sureties in case of deceased claim settlement procedure has been added.
- Provision for issue of reconciliation certificate in case of difference in the name of nominee has been included.
- In respect of payment of claim in settlement of deceased claims chapter, interest eligibility and payment options available to the claimants have been added.
- List of Countries under HAGUE APOSTILE CONVENTION has been updated.
- Many clarifications which were already issued as well as fresh clarifications are included as 'Note' under various rules.
- In Appendix – I (KYC / AML / CFT Norms), the documents to show as source of receipt of funds tendered for investment are included.
- Facility of dispatch of cheque book to the depositor by post at the cost of Depositor on request has been added.
- Following new chapters are added as Appendices
 - TDS Submission
 - Role of SBCO for CBS Post Offices
 - Handling of Cases for Relaxation in Rules
 - Interest Rates with effect from 01.04.1981
 - Specimen of important forms and registers

3. Further, a table of concordance linking the procedural rules in the POSB (CBS) Manual Version 2018 with the rules in the new version is appended, for easy reference.



...3...

4. The procedural rules in this version of Manual should be followed by all the CBS Post Offices and RICT – CBS Branch Post Offices.
5. Softcopy of the Manual is uploaded in India Post Website and the same can be downloaded by all the Administrative and Operative Offices.
6. Circles should ensure that a soft copy of this version of manual is available in all the systems in the post offices.
7. Circles are requested to take necessary action in this regard and this order may be circulated to all the Post Offices.
8. This is issued with the approval of DDG (FS).


(T.C. VEJAYAN)
Asst. Director (SB-I)
18/2/22

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / CGM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi .
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Mysuru - for uploading the order on the India Post website.
16. Guard File


18/2/22

**F. No. FS-10/25/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)**

Dak Bhawan, New Delhi-110001

Dated: 02.03.2022

To,

All Head of Circles/Regions

Subject: Mandatory use of Savings Account (PO Savings Account or Bank Account) for credit of monthly/quarterly/yearly interest in case of MIS/SCSS/TD accounts.

Sir/Madam,

It has come to notice that some MIS/SCSS/TD accounts holders have not linked their savings account (either PO Savings Account or Bank account) for credit of their monthly/quarterly/yearly interest and Interest due in these MIS/SCSS/TD accounts are left unpaid in sundry office account. Further, it has been observed that many TD account holders are not aware of annual interest payment of TD Accounts. Also, many depositors of MIS/SCSS/TD accounts are not aware that undrawn interest shall not earn any interest.

2. MIS/SCSS/TD accounts holders will be able enjoy the following benefits by linking savings account (either PO Savings Account or Bank account) for interest payment.
 - a) Interest credited in savings account will earn additional interest, if interest is not withdrawn directly from MIS/SCSS/TD Accounts.
 - b) Depositors can withdraw due interest without visiting the post office and utilise the same through various electronic means.
 - c) Filling up of multiple withdrawal forms for each MIS/SCSS/TD account can be avoided.
 - d) Depositors may avail facility of automatic credit of interest amount from their MIS/SCSS/TD accounts through PO Savings Account to RD accounts.
3. In order to provide the above benefits to MIS/SCSS/TD accounts holders, to have better control over POSB operations, promotion of digital transactions, prevention of money laundering activities and as a preventive measure to avoid frauds, the competent authority has decided for mandatory linking of either PO Savings Account or Bank Account for crediting of interest payment of MIS/SCSS/TD Accounts and to issue the following guidelines with immediate effect:

- a. CEPT, Chennai will provide a list of those active MIS/SCSS/TD accounts not linked with savings account (either PO Savings Account or Bank Account) to all the Circles and CPC (CBS).
- b. Circles should organize special drive to link savings account (either PO Savings Account or Bank Account) with MIS/SCSS/TD accounts for interest payment either by issuing request letter or contacting those account holders.
- c. The account holders shall have the option of getting interest from MIS/SCSS/TD accounts credited into his Post Office Savings Account or Bank Account.
- d. In case of Post Office Savings Account, the account holder shall submit SB-83 Form (Application for availing facility of automatic transfer (Standing Instruction) for linking of MIS/SCSS/TD accounts to his PO Savings Account along with his MIS/SCSS/TD accounts passbook for such an endorsement, and his Post Office Savings Account passbook to the post office for the purpose of verifying authenticity. Thereafter, post office concerned shall follow the procedure prescribed in rule 99(2) of POSB CBS Manual. SB-83 form shall be attached with Account Opening Form (SB-AOF). Necessary remarks should be made in the MIS/SCSS/TD passbook on the last page of the passbook with signature and stamp.
- e. In case of Bank Account, he shall submit ECS-1 Form (ECS Mandate Form) along with a cancelled cheque or copy of first page of the passbook of the Bank Account in which he desires to get the interest amount credited along with his MIS/SCSS/TD account passbook for such an endorsement at the post office concerned. Thereafter, post office concerned shall follow the procedure prescribed in rule 99(3) of POSB CBS Manual. SB-83 form shall be attached with Account Opening Form (SB-AOF). Necessary remark should be made in the MIS/SCSS/TD passbook on the last page of the passbook with signature and stamp.
- f. IPPB shall devise a similar fool proof system to facilitate its customers avail interest credit from MIS/SCSS/TD accounts into their IPPB Savings Account, and inform the Department so that the same will be informed to all concerned.
- g. Interest on MIS/SCSS/TD accounts will be credited only in account holder's PO Savings Account or Bank Account with effect from **01.04.2022**.
- h. In case an account holder is not able to link his/her Savings Account with MIS/SCSS/TD accounts up to 31.03.2022 and interest is credited in MIS/SCSS/TD sundry office accounts, the outstanding interest should be paid only through credit in PO Savings Account or by Cheque.
- i. **INTEREST PAYMENT IN CASH SHALL NOT BE ALLOWED FROM MIS/SCSS/TD SUNDRY OFFICE ACCOUNT w.e.f. 01.04.2022.**

- j. Payment of MIS/SCSS/TD interest through sundry office accounts (SOL ID+0129, 0130, 0131, 0132, 0335, 0337, 0338) will not be allowed from other SOLs with immediate effect.
- k. PA / Postmaster concerned shall ensure that no outstanding interest is pending in MIS/SCSS/TD sundry office account for the account to be transferred while effecting the transfer of any MIS/SCSS/TD accounts.
- l. If any outstanding interest is pending in MIS/SCSS/TD sundry office accounts, the outstanding interest should be paid to account holder either through credit in PO Savings Account or through Cheque. Thereafter, account transfer procedure should be initiated.

Note: The PO Savings Account or Bank Account, in which the interest payment is desired by the depositor of MIS/SCSS/TD Accounts, can be either single account type of the depositor(s) or joint account type in which the depositor(s) of MIS/SCSS/TD Accounts should be one of the depositors or guardians in savings account.

4. It is requested to circulate it to all concerned for information, guidance and necessary actions. It may also be placed on the notice board of all post offices in public area.
5. This is issued with the approval of the Director General Postal Services.

Yours Faithfully


02/03/2022.

(Devendra Sharma)
Assistant Director (SB-II)

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. PPS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO / Sr. DDG (PAF)/All DDsG
7. Director, RAKNPA / CGM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Director, CEPT, Chennai for necessary configuration in Finacle accordingly.

F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi -110001
Dated: 31.03.2022

To,

All Head of Circles/Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. 01.04.2022

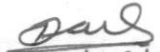
Sir/Madam,

The undersigned is directed to say that, vide memorandum No. 01/04/2019-NS dated 31.03.2022 (copy enclosed), Government of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has informed that the rate of interest on various Small Savings Schemes (National Savings Schemes) for the first quarter of financial year 2022-23 (starting from 1st April, 2022 and ending on 30th June, 2022) shall remain unchanged from the current interest rates applicable for the fourth quarter (1st January, 2022 to 31st March, 2022) of Financial Year 2021-2022.

2. It is requested to circulate it to all concerned for information, guidance and necessary action. Same may also be placed on the notice board of all Post Offices in public area.

3. This is issued with the approval of the Competent Authority.

Yours Faithfully


31/03/2022.
(Devendra Sharma)

Assistant Director (SB-II)

Copy to:

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File

F.No.1/4/2019-NS
Government of India
Ministry of Finance
Department of Economic Affairs
(Budget Division)

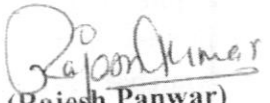
North Block, New Delhi
Dated: 31.03.2022

OFFICE MEMORANDUM

Subject: Revision of interest rates for Small Savings Schemes – reg.

The rate of interest on various Small Savings Schemes for the first quarter of financial year 2022-23 starting from 1st April, 2022 and ending on 30th June, 2022 shall remain unchanged from the current rates applicable for the fourth quarter (1st January, 2022 to 31st March, 2022) of FY 2021-22.

2. This has the approval of the competent authority.


(Rajesh Panwar)
Deputy Director (NS)
Tel. : 011-2309 3170

To

1. The Finance Secretary
Ministry of Finance
Department of Expenditure
North Block, New Delhi.

2. The Secretary
Department of Economic Affairs
North Block, New Delhi

3. The Secretary
Department of Revenue,
North Block, New Delhi

4. The Secretary
Department of Financial Services
Jeevan Deep Building, New Delhi

5. The Secretary
Department of Posts
Dak Bhawan, New Delhi.

6. The Chief General Manager
Department of Govt. & Bank Accounts
Reserve Bank of India
Central Office, Mumbai

7. Reserve Bank of India
Central Account Section
Additional Office Section
East High Court Road, Nagpur – 440 001.

8. Chief Secretaries of State/UT
Governments.

9. The Joint Director
National Savings Institute
New Delhi

F.No. FS-14/3/2021-FS-DOP
Govt. of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated : 01.04.2022

To

All Head of Circles / Regions

Subject: Printing and Supply of AAR Books, ASLAAS-5 Cards and POSB
Cheques by Department of Posts – Reg.

Sir / Madam,

At present, the following Savings Bank related forms / stationeries are printed and supplied by National Savings Institute (NSI), New Delhi.

- (i). Authorized Agents Receipt (AAR) Books – Cash and Cheque for SAS agents.
- (ii). ASLAAS-5 Cards for MPKBY agents.
- (iii). POSB CTS Cheque books for PO Savings Account holders.

2. In accordance with the orders in Department of Economic Affairs, Ministry of Finance OM No. PA/12/5(6)2021 dated 12.10.2021 and in OM No. 11/4/2021-BA dated 27.12.2021, the task of printing and supply of the above said items has been transferred from NSI to Department of Posts (DOP). Accordingly, the above said three items will be printed and supplied by DOP from the financial year 2022 – 2023 i.e. from 01.04.2022.

3. A detailed Standard Operating Procedure in connection with the printing and supply of the above said items by Department of Posts is attached herewith.


4. Printing of AAR Books and ASLAAS-5 cards will be carried out by the PSDs identified and printing of POSB Cheque books will continue to be done by India Security Press, Nashik. Sample copy of AAR book may be available with all PSDs and a sample copy of ASLAAS-5 card is attached for reference and printing.

...2...

5. Circles / Regions are requested to take necessary actions in this regard and this order may be circulated to all the offices.

6. This is issued with the approval of DDG (FS).

Encl: As above.


(T.C. VIJAYAN)
Assistant Director (SB-I)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / CGM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002. It is requested to kindly instruct all the Small Savings Offices across the country to adhere the procedure prescribed for printing of ASLAAS-5 cards.
15. GM, CEPT, Mysuru - for uploading the order on the India Post website.
16. The Manager (T-C) & Deputy Controller of Stamps, India Security Press, Nashik Road - 422101.
17. Guard File


(T.C. VIJAYAN)
Assistant Director (SB-I)

Standard Operating Procedure
For Printing and Supply of AAR Books, ASLAAS-5 Cards and POSB Cheque books

I. INTRODUCTION

Presently, the following Savings Bank related forms / stationeries are printed and supplied by National Savings Institute (NSI), New Delhi.

- (i). Authorized Agents Receipt (AAR) Books – Cash and Cheque for SAS agents.
- (ii). ASLAAS-5 Cards for MPKBY agents.
- (iii). POSB CTS Cheque books for PO Savings Account holders.

2. AAR Books are being used by the SAS Agents whenever any investment is accepted from any depositor. These books are printed in four categories as follows.

- (i). Rs. 1,000/- Denomination
- (ii). Rs. 5,000/- Denomination
- (iii). Rs. 10,000/- Denomination
- (iv). For Crossed Cheques

3. AAR Books with Cash denominations are used by the SAS Agents when the investment is made through Cash within limit prescribed by Ministry of Finance (Department of Economics Affairs) and that of without denomination is used for the investment through Cheques. AAR Books are supplied to the Agents by the Post Offices.

4. ASLAAS-5 cards are used by MPKBY Agents for the purpose of investment by the Depositors in Recurring Deposit Scheme. ASLAAS-5 cards are supplied to the MPKBY Agents by District Small Savings Offices of State Government concerned.

5. Printing of AAR Books and ASLAAS-5 cards is carried out by NSI, New Delhi through local printing firms and Directorate of Printing. POSB CTS Cheque books are printed by India Security Press (ISP), Nashik as per the orders placed by NSI, New Delhi.

II. GENERAL

In accordance with the orders in Department of Economic Affairs, Ministry of Finance OM No. PA/12/5(6)2021 dated 12.10.2021 and in OM No. 11/4/2021-BA dated 27.12.2021, the task of printing and supply of the above said items has been transferred from NSI to Department of Posts (DOP). Accordingly, the above said three items will be printed and supplied by DOP from the financial year 2022 – 2023 i.e. from 01.04.2022. The following procedure shall be followed by all the offices concerned.

1. Printing and supply will be done twice in a Financial Year. All the indenting units / offices shall place the indents, Half yearly, for the requirement for the period from 1st April to 30th September and for the period from 1st Oct to 31st March. However, the first indent for the requirements of AAR Books and ASLAAS-5 Cards can be placed by all the Head Post Offices and District Savings Officers immediately.
2. AAR Books and ASLAAS-5 Cards will be printed locally by the Postal Stores Depots (PSD) identified by the Circle listed in the Annexure – A, as per the requirement received from Head Post Offices and District Small Savings Offices respectively.
3. India Security Press (ISP), Nashik will continue to print the POSB CTS Cheque books. PSD, Nashik will be the nodal PSD for placing indent for supply of POSB Cheque books.
4. The indents from Divisional Offices and District Small Savings Offices should reach the PSD concerned as follows.

Sl. No.	Item	Indenting Units / Offices	First Half-yearly Indent should reach on or before	Second Half-yearly Indent should reach on or before
1.	AAR Books	Divisional Office	15 th January	15 th July
2.	POSB Cheque books	Divisional Office	1 st January	1 st July
3.	ASLAAS-5 Cards	District Small Savings Offices	15 th January	15 th July

5. The printing, supply, indenting shall be done by the identified PSD in each Circle and as such the PSDs identified are given in Annexure – A. *If indent is not received from DSSO, the concerned PSD should confirm the same from DSSO concerned.*
6. Copies of the indents / print orders related to these items should be marked to the Circle concerned for monitoring and Circles shall ensure that there is no shortage in the post offices.

III. ROLE OF DISTRICT SMALL SAVINGS OFFICES

1. The Directorate of Small Savings / District Small Savings Officers (DSSO) or the Authorities prescribed by the Directorate of Small Savings in the State concerned shall place the indents for supply of ASLAAS-5 cards to the Superintendent, Postal Stores Depot (PSD) concerned as per the list given in Annexure - B.
2. On receipt of the printed ASLAAS-5 cards from PSDs concerned, DSSOs will issue the cards to the MPKBY Agents under their jurisdiction.

IV. ROLE OF SUB POST OFFICES/HEAD POST OFFICES

1. The Sub Post Offices shall place the indent for requirements AAR Books and POSB Cheque books to its Head Post Office (Account Office) during the month of December and June every year, in the following format.

Indent for supply of AAR Books and POSB Cheque books

Name of the Sub Post Office _____
Indent for the Half-Year From _____ To _____

Sl. No.	Item	Stock on Hand	Requirement for the Half-Year
1.	AAR Book – Rs. 1,000/- Denomination		
2.	AAR Book – Rs. 5,000/- Denomination		
3.	AAR Book – Rs. 10,000/- Denomination		
4.	AAR Book – For Crossed Cheques		
5.	POSB Cheque Books		

Date: _____

Sub Postmaster

To
The _____
_____ HPO

2. All Head Post Offices shall forecast the requirement of Cheque Books and AAR Books for the forthcoming half-year, by adding 10% with the quantity used in Post offices/supplied in the last half-year. Accordingly, HOs shall send their requirements (indent) including of their SOs in Half yearly indent to Divisional Office.

3. The Head Post Office shall place the consolidated indent for supply of AAR Books and POSB Cheque Books in the following format. The Postmaster, Head Post Office shall also ensure that the total requirement of cheque books is in multiples of 3. (Example: 210, 240, 999, 1500, 3000 etc) and correctness of MICR code of Head Post Office, to be printed in the Cheque books.

4. The indent shall be forwarded to the Divisional Office concerned by the Head Postmaster.

Indent for supply of AAR Books and POSB Cheque Books

Name of the Head Post Office _____

Indent for the Half-Year From _____ To _____

Sl. No.	Item	Stock on Hand			Requirement for the Half-Year		
		In HO	In SOs	Total	HO	SO	Total
1.	AAR Book – Rs. 1,000/- Denomination						
2.	AAR Book – Rs. 5,000/- Denomination						
3.	AAR Book – Rs. 10,000/- Denomination						
4.	AAR Book – For Crossed Cheques						
5.	POSB Cheque Books MICR Code _____						
	Total						

Date: _____

Head Postmaster

To

The Sr. Superintendent / Superintendent

_____ Division

V. ROLE OF DIVISIONAL OFFICE

1. The Divisional Office shall place the consolidated indent to PSD concerned, for supply of AAR Books and POSB Cheque Books containing 10 leaves in the following format. Divisional Office shall ensure that the total requirement of cheque books is in multiples of 3 (Example: 210, 240, 999, 1500, 3000 etc) and correctness of MICR number of Head Post Office concerned, to be printed in the Cheque books.

Indent for supply of AAR Books

Name of the Division _____

Indent for the Half-Year From _____ To _____

Sl. No.	Item	Name of the HO	Requirement for the half year for the HO	Total Requirement (Item-wise)	Remarks
1.	AAR Book – Rs. 1,000/- Denomination	HO			
		HO			
2.	AAR Book – Rs. 5,000/- Denomination	HO			
		HO			
3.	AAR Book – Rs. 10,000/- Denomination	HO			
		HO			
4.	AAR Book – For Crossed Cheques	HO			
		HO			
	Total				

Date: _____

Senior Superintendent/ Superintendent
_____ Division

To
The Superintendent
_____ PSD

Indent for supply of POSB Cheque Books containing 10 leaves

Name of the Division _____
Indent for the Half-Year From _____ To _____

Sl. No.	Name of HPO along with the Designation of Issuing Authority	9 Digits MICR Code	2 Digits Transaction Code	Number of Cheque books on Hand	Requirement for the Half-Year		
					HO	SO	Total
	Total						

Date: _____

Senior Superintendent/ Superintendent
_____ Division

To
The Superintendent
_____ PSD

2. The indent should be signed by the Head of the Division and it shall be forwarded to the Superintendent, PSD concerned, within the time limit prescribed in Para II (4).

VI. ROLE OF POSTAL STORE DEPOTS

(i). AAR Books and ASLAAS-5 Cards

1. PSDs identified shall print AAR Books and ASLAAS-5 cards locally, following all the procedures prescribed for procurement of goods and services and supply them to the Head Post Offices and Directorate of Small Savings / District Small Savings Officers concerned as per the indents.

2. Specifications of AAR Books and ASLAAS-5 Cards are given in the Annexure – C and Annexure – D. Each receipt in the AAR Books and each ASLAAS-5 card shall have a unique serial number which will be a combination of Prefix allotted to each Circle/PSD, Alpha Serial and a numerical serial. While placing the orders for printing, PSDs shall ensure that correct serial numbers are provided and printed in the receipts in AAR Books and ASLAAS-5 cards.

3. PSDs shall ensure that printing and supply of the requirements of Divisions / Head Post Offices is completed before 31st March and 30th September every year.

(ii). POSB Cheque books

1. All the PSDs should have the information of MICR Codes of all the Head Post Offices in the Circle. PSDs will send their half-yearly indents, well in advance to PSD Nashik before the start of the half year. The first half-yearly indent should reach PSD Nashik by 31st January and 31st July every year. Before forwarding the indents to PSD, Nashik, Superintendent, PSD should ensure that the MICR code details in the indents are correctly written by the Head Post Offices and thereby in the indents to be placed to ISP, Nashik.

2. PSDs shall submit the indents for POSB Cheque books in the following format.

Indent for supply of POSB Cheque books containing 10 Leaves

Name of the PSD _____
Complete Address with Pincode _____
Contact Details (Telephone / Mobile & Email ID) _____
Indent for the period from _____ to _____

Sl. No	Name of HPO with designation of issuing authority as are required to be printed on MICR cheques	9-digit MICR code number	2 digits Transaction code	Requirement of cheque books for HO only	Requirement of cheque books for SO only.	Total requirement

Date: _____

Superintendent
PSD, _____

To
The Deputy Controller of Stamps
Central Stamp Depot
India Security Press (ISP)
Nashik Road – 422101.

3. The indent should be signed by Superintendent, PSD concerned and it should be ensured that the total requirement of cheque books is in multiples of 3. (Example: 210, 240, 999, 1500, 3000 etc).

4. PSDs shall forward **five copies of indents** addressed to The Deputy Controller of Stamps, Central Stamp Depot, India Security Press (ISP), Nashik Road – 422101 to the Superintendent, PSD, Nashik. The PSD concerned will also forward a copy of the indent, one copy each to the Head of Circle and all the Regional Heads in the Circle, for information and to keep watch over the stock of POSB Cheque books.

VII. ROLE OF PSD, NASHIK

1. Superintendent, PSD, Nashik will subsequently place consolidated indents to the Deputy Controller of Stamps, Central Stamp Depot, ISP Nashik in the month of February and August every year.

2. PSD, Nashik shall place the consolidated indents to ISP, Nashik in the following format. The indent number will run consecutively for each financial year.

Indent for supply of POSB Cheque books containing 10 Leaves

To
The Deputy Controller of Stamps
Central Stamp Depot,
India Security Press,
Nashik Road – 422101.

Indent No. _____ Financial Year _____

Date _____

Sl. No	Name of PSD	Requirement of cheque Books	Remarks
	TOTAL		

Enclosure: _____

Superintendent
PSD, Nashik

3. Out of five copies received from various PSDs, one copy will be retained by PSD Nashik for future references if any and PSD Nashik shall submit remaining four copies of indents received from all the PSDs to ISP Nashik along with the consolidated indent.

4. PSD Nashik shall submit the copies of consolidated indents placed to ISP, Nashik to the Head of Circle, Maharashtra Circle, DDG (FS), Postal Directorate and to all the PSDs concerned whose indents are included in the consolidated indent.

VIII. ROLE OF ISP, NASHIK

1. ISP, Nashik shall print the POSB cheque books containing 10 leaves and supply to the PSDs concerned as per the list / consolidated indent submitted by PSD, Nashik.

2. ISP, Nashik shall raise the invoice in the name of Superintendent, PSD to which the supply is made and send the invoices to the Superintendent, PSD concerned along with the copies of the despatch slips and the acknowledgements.

IX. PROCEDURE FOR PAYMENT

1. All the PSDs, immediately on receipt of supply of POSB Cheques from ISP, Nashik should send the acknowledgement.
2. PSDs on receipt of the POSB Cheque books, should ensure that the payment for the supply is made to ISP, Nashik within 15 days from the date of receipt of the supply of cheque books.
3. All the payments for the POSB Cheque books supplied after 31.03.2022 including those supplied after 31.03.2022 against the indents placed by NSI, New Delhi shall be made by the PSDs concerned.
4. The Superintendent, PSD, Nashik shall be the nodal officer to co-ordinate with ISP, Nashik and other PSDs across the Country for all the matters related to ISP.

Note 1: PSDs shall not send the indents directly to ISP, Nashik and all PSDs shall send only one consolidated half yearly indent to PSD, Nashik along with all the details like MICR Code etc.

Note 2: In accordance with the provisions in MPKBY agency rules, ASLAAS-5 cards are to be issued to the Agents by the Appointing authority concerned. As such, neither Post Offices nor PSDs will supply ASLAAS-5 cards to the MPKBY Agents. Responsibility of supply of ASLAAS-5 cards to the MPKBY Agents shall not lie with Department of Posts.

Note 3: Proposed flow of printing and supply of ASLAAS-5 Cards, AAR Books and POSB Cheque books is given in the Annexure – E.

X. EXPENDITURE

1. The payment towards printing and supply of AAR Books and ASLAAS-5 cards will be paid to the local printers and suppliers by the PSDs concerned.
2. The payment to ISP Nashik for the printing of POSB Cheque books will also be made by the PSDs concerned.
3. The total expenditure on printing and supply of AAR Books, ASLAAS-5 cards and POSB cheque books will be borne by the Ministry of Finance (Department of Economic Affairs) and will be debited to “Cost of Printing” under the **MH 8008-03-104** (cost of printing).
4. A Standard Accounting Procedure will be sent separately on receipt of the same from Postal Accounts and Finance (PAF) Wing of Postal Directorate.

Annexure - A**List of PSDs identified for printing of AAR Books / ASLAAS-5 Cards and
for placing indents for POSB Cheque books**

Sl. No.	Name of the Postal Circle	Name of the PSD	Address	Phone number	e-mail ID
1	Andhra Pradesh	PSD Vijayawada	Besides Doordarshan Quarters, Gitanagar, Krishna Lanka, Vijayawada - 520013.	0866-2495563	psdvijayawada.ap@indiapost.gov.in
2	Assam	PSD Guwahati	Near Bamunimaidam Bus Stop, PO Bamunimaidam, Guwahati-781021	0361-2557013	psdguwahati.as@indiapost.gov.in
3	Bihar	PSD Patna	Patna GPO Campus, Patna - 800001	0612-2225885	psdpatna.br@indiapost.gov.in , supdtpsdpatna@gmail.com
4	Chhattisgarh	PSD Raipur	In front of pujari park, Tikrapara, Raipur-492001	0771-2273678	supdt.cg.psd@gmail.com
5	Delhi	PSD Delhi	Civil Lines, Delhi - 110054	011-23810295 011-23815926	supdt.del@gmail.com
6	Gujarat	PSD Ahmedabad	Cantonment, Shahibaug, Ahmedabad - 380004	079-22865284	psdahmedabad.gj@indiapost.gov.in
7	Haryana	PSD Ambala	P& T Colony, Near Railway Hospital Ambala Cantt, Ambala Cantt-133001	0171-2610618 0171-2610630	psdambala_dop@rediffmail.com , psdambala@gmail.com
8	Himachal Pradesh	PSD Shimla	Block No. 12 A, SDA Complex, Kasumpti, Shimla - 171009	0177-2629008	spsdsml@gmail.com
9	J & K	PSD Jammu	Narwal, Jammu - 180006	0191-2490850	psdjammu.jk@indiapost.gov.in
10	Jharkhand	PSD Ranchi	Hehel, Ranchi - 834005	0651-2513400 0651-2513500	psdranchi.jh@indiapost.gov.in supdtpsd@gmail.com
11	Karnataka	PSD Hubballi	Near Bharat Mill, Karwar Road, Hubballi - 580029	0836-2362758 0836-2367160	psdhubli.ka@indiapost.gov.in
12	Kerala	PSD Thrissur	Nethaji Road, Poothole - 680004	0487-2384523	spsdtsr.keralapost@gmail.com
13	Madhya Pradesh	PSD Bhopal	PSD Campus, Arera Hills, Bhopal -462027	0755-2551559	psdbhopal.mp@indiapost.gov.in
14	Maharashtra	PSD Nashik	Upnagar, Nashik-422006.	0253-2414675 0253-2415315	psdnashik.mh@indiapost.gov.in , psdnashik@gmail.com

Annexure to SB Order No. 06/2022

15	North Eastern	PSD Silchar	Arunachal, Masipur, Tarapur Pt I, Silchar - 788025	0384- 2278403	psdsilchar@gmail.com
16	Odisha	PSD Bhubaneswar	PSD, Bhubaneswar - 751007	0674-2570656	psdbhubaneswar.od@indiapost.gov.in
17	Punjab	PSD Ludhiana	Vill. Sunet, F Block, BRS Nagar, Ludhiana- 141012	0161-2457352	psdludhiana.pb@indiapost.gov.in
18	Rajasthan	PSD Jaipur	Baria House, Jaipur - 302006	0141-2223079	psdjaipur.ri@indiapost.gov.in , spsdip@gmail.com
19	Tamilnadu	PSD Chennai	126, Kutchery Road, Mylapore, Chennai - 600004	044-24672412	psdchennai.tn@indiapost.gov.in sppsdchennai@gmail.com
20	Telangana	PSD Hyderabad	Padmarao Nagar Colony, Hyderabad – 500020	040 23463898	sppsdhyd25@gmail.com
21	Uttar Pradesh	PSD Lucknow	Postal Stores Depot, Lucknow	0522-2628743	psdlucknow.up@indiapost.gov.in
22	Uttarakhand	PSD Saharanpur	Postal Training Centre Campus, Saharanpur- 247002	0132-2648063	SupdtPSDSRE@gmail.com
23	West Bengal	PSD Kolkata	33, B.B.D. Bag (East), Kolkata - 700001	033-22429060 033-22301134 033-22304584	psdkolkata.wb@indiapost.gov.in , sppsdkolkata@yahoo.co.in

Note: If there is any change in the address or contact details, it may be updated accordingly.

Annexure – B**List of Directorate of Small Savings and PSDs identified for supply of ASLAAS-5 cards**

Sl. No.	State / UT	Address	PSD to whom indent is to be placed
1	Andhra Pradesh	The Director, Directorate of Insurance Department, Door No. 7-104, C-Block, 5th Floor, Anjaneya Towers, Ibrahimpatnam, Krishna District, Pin-521456 Andhra Pradesh Phone: 0866-2884006	PSD, Vijayawada
2	Andaman and Nicobar Islands, Port Blair	The Director, Information, Publicity and Tourism, Andaman and Nicobar Islands, Port Blair-744101	PSD, Kolkata
3	Arunachal Pradesh	The Director of Small Savings, Govt. of Arunachal Pradesh, D-Sector, Naharlagun-791110, Arunachal Pradesh Email: smallsavingsarunachal@gmail.com	PSD, Silchar
4	Assam	The Director of Small Savings, Govt. of Assam, KarBhawan Complex, 5th Floor, Ganeshguri, Guwahati-781006. Assam Email-smallsavingsassam@gmail.com	PSD, Guwahati
5	Bihar	The Additional Secretary, National Savings, Finance Department, Govt. of Bihar, Patna-800001	PSD, Patna
6	Chandigarh	The Dy. Commissioner, Union Territory Chandigarh-160009	PSD, Ludhiana
7	Chhattisgarh	Directorate of Small Savings, First Floor, Block-1, 4th Floor, Indravati Bhavan, Naya Raipur, Chattisgarh-492002 Telephone: 0771-2428406	PSD, Raipur
8	Daman	The Collector, Collectorate of Daman, Dholar, Moti Daman, Daman-396220	PSD, Ahmedabad
9	Diu	The Collector, Office of the Collector, Fort Road, Diu(U.T)-362520	PSD, Ahmedabad
10	Goa	The Director, Directorate of Small Savings & Lotteries, Serra Building, Near All India Radio, Altinho, Panaji, Goa-403001 Telephone: 0832-2423864	PSD, Nashik
11	Gujarat	The Dy. Director, Small Savings, Bachat Bhawan, Relief Road, Ahmedabad-380001 Mobile: 9014990610/7567008965	PSD, Ahmedabad

12	Haryana	The Director, Directorate of Small Savings, Govt. of Haryana, 30 Bays Bldg, Sector17-C, Chandigarh (Haryana)	PSD, Ambala
13	Himachal Pradesh	The Director, Small Savings, Himachal Pradesh Secretariat, Yojana Bhawan, Shimla-171002 (H.P)	PSD, Shimla
14	Jammu & Kashmir	The Financial Commissioner, Finance Deptt., Civil Secretariat (Jammu), 1/44, Jammu (U.T)-180001 Phone: 0191-2546715, 2520864 Email: finance-jk@nic.in	PSD, Jammu
15	Jammu & Kashmir	Winter The Financial Commissioner, Finance Deptt., Civil Secretariat 1/44, Jammu (U.T)-180001 Phone: 0191-2546715, 2520864 Email: finance-jk@nic.in Summer The Financial Commissioner, Finance Deptt., 5 th Floor, Room No-507, Civil Secretariat. Srinagar (U.T)-190009 Phone: 0194-2506052	PSD, Jammu
16	Jharkhand	The Director, National Savings, Finance Department, Ranchi, Jharkhand-834004	PSD, Ranchi
17	Karnataka	The Director, Department of Treasury, Directorate of Pension, Small Savings and Asset liability monitoring, Podium Block, Vishveshwaraiah Centre, Ambedkar Veedhi, Bangalore -560001 Karnataka Phone: 08022862785, 08022861623	PSD, Hubballi
18	Kerala	The Director of National Savings, Golden Jubilee Corporation Building IInd Floor, (Opp: SMV School), M.G.Road, Trivandrum-695001 Phone: 04712473116, 04712478731	PSD, Thrissur
19	Lakshadweep	The Sub Divisional Officer, Sub Divisional Office, Lakshadweep Administration, Amini-682552.	PSD, Thrissur
20	Leh-Ladakh	The Commissioner/Secretary, Finance, Leh-Ladakh, U.T. Administration, Civil Secretariat, Leh Ladakh-194101 (U.T) Phone: 0198-2257561 Email: commrsecy-ladakh@gov.in	PSD, Jammu
21	Madhya Pradesh	The Directorate of Institutional Finance, Government of Madhya Pradesh, C-Wing, 1st Floor, Vindhyachal Bhawan, Bhopal-462003 Telephone: 91-755-2551199, 2552003	PSD, Bhopal

22	Maharashtra	The Commissioner, 8th Floor, New Administrative Building, Madam Cama Road, Mantralaya, Mumbai-400032 Telephone: 022-2048029	PSD, Nashik
23	Manipur	The Director of Small Savings, Govt. of Manipur, New Secretariat Building, Imphal-795001, Manipur, Email- rojenkar@gmail.com	PSD, Silchar
24	Meghalaya	The Director of Small Savings, Govt. of Meghalaya, Nohkrek Building, Lower Lachumiere, Shillong-793001, Meghalaya Mob: 9863067505, Email: anitakharpor@gmail.com	PSD, Silchar
25	Mizoram	The Director of Small Savings, Institutional Finance and State Lottery, Govt. of Mizoram, Tuikhutlang, Aizawal-796001, Mizoram Phone: 0389-232291 Email: ifsl_mizoram123@yahoo.in	PSD, Silchar
26	Nagaland	The Officer on Special Duty Revenue and Director of Small Savings, Govt. of Nagaland, Nagaland Secretariat, Finance Department, Kohima-797001, Nagaland Phone-0377-2270065	PSD, Silchar
27	New Delhi	The Directorate of Small Savings & Lotteries, 5 th Floor, N Block, Vikas Bhawan, New Delhi-110002 Phone: 011-23379779 Email: ssfin.delhi@nic.in	PSD, Delhi
28	Odisha	The Director, Small Savings & Secretary Finance, Govt. of Odisha, Secretariat Building, Bhubaneswar-751001	PSD, Bhubaneswar
29	Puducherry	The Director, Planning & Research Deptt., Govt. of Pondicherry, 505, Kamaraj Salai, Saram, Puducherry-605013. Phone: 0413-2248071	PSD, Chennai
30	Punjab	The Directorate of Small Savings, Govt. of Punjab, Vittiya Yojana Bhawan, 5 th floor, Sector-33-A, Chandigarh-160033	PSD, Ludhiana
31	Rajasthan	The Director, Directorate of Treasury Accounts, A-Block, Vitta Bhawan, Jyoti Nagar, Janpath, Jaipur-302005 Mobile: 9057585363	PSD, Jaipur

32	Sikkim	The Director of State Lotteries cum Director of Small Savings, Govt. of Sikkim, Finance Department, Deorali, Gangtok-737102, Sikkim Email: directorskmlotto@gmail.com	PSD, Kolkata
33	Tamilnadu	The Director, Directorate of Small Savings, LLA Buildings, No.735, Anna Salai, Chennai-600002 Phone: 044-28518737	PSD, Chennai
34	Telangana	The Director, Directorate of Insurance Department, Govt. of Telangana, 3rd Floor, APGLI Building, Tilak Road, Abids, Hyderabad-500001 Telangana Phone: 040-24754301	PSD, Hyderabad
35	Tripura	The Director of Small Savings, Group Insurance & Institutional Finance, P.N. Complex, Gorkha Basti, PO: Kunjaban-799006, Agartala, Tripura Phone-0381-2325833, 0381-2325801 Email: dif_agt@yahoo.in	PSD, Silchar
36	Uttar Pradesh	The Dy. Director (Publicity), National Savings Directorate, Vikasdeep, 2 nd Floor, 22-Station Road, Lucknow (UP), Mobile: 8853609090	PSD, Lucknow
37	Uttarakhand	The Joint Director, National Savings Directorate, Tax Bldg, 2nd Floor, Ring Road, P.O Nehrugram, Dehradun-248005. Mobile: 9411581908	PSD, Saharanpur
38	West Bengal	The Director, Finance Department, Small Savings, Govt of West Bengal Jessop Building, 63, N.S Road, Kolkata-700001 Phone: 033-22625895 Email: directorsmallsavingswb@gmail.com	PSD, Kolkata

Note: If there is any change in the above contact details, it may be updated accordingly.

Annexure - C**Specifications of Items to be printed locally by PSDs****1. AAR Books**

Sl. No.	Item	Specification
1.	Size	30 cm X 21.5 cm
2.	Pages	20 foils + cover pages
3.	Paper for Text	60 GSM Map Litho Printing paper (GSM of paper duly certified / verified from the Paper Laboratory Testing Centre)
4.	Paper for Cover	75 GSM Pink/Blue Colour paper (GSM of paper duly certified / verified from the Paper Laboratory Testing Centre)
4.	Printing	Black and White with alphanumeric numbering. Each serial number for book will be given from 00001 to 50000 and their respective foils will be given serial from 000001 to 999999 along with the prefix prescribed for each Circle/PSD.

2. ASLAAS-5 Cards

Sl. No.	Item	Specification
1.	Size	30 cm X 22 cm (Finished Size)
2.	Pages	1 Leaf (2 Pages)
3.	Paper for Text	150 GSM White Cartridge paper (GSM of paper duly certified / verified from the Paper Laboratory Testing Centre)
4.	Printing	Black and White with alphanumeric numbering at three places in each card. Alphanumeric pattern will change after each block of 1 - 999999 Lakh

3. Each AAR book and receipts in AAR Books and each ASLAAS-5 cards shall have a unique serial number.

4. Serial number of receipts in AAR books and ASLAAS-5 cards shall be 12 alpha numeric text and it shall be a combination of Prefix allotted to Circle / PSD, Alpha Serial & Numerical Serial. Prefix shall be in four alphabets and it is listed in the Annexure – D. Alpha Serial shall be in two alphabets starting from AA, AB, AC AZ, BA, BB, BC BZ, CA, CBetc. Numerical Serial shall be in six digits format starting from 000001 to 999999. After exhaustion of numerical serial from 1 to 999999, the alpha serial shall be changed and a numerical serial shall restart from 1.

5. Each AAR book shall have a book serial number having 11 alpha numeric text and it shall be a combination of Prefix allotted to Circle / PSD, Alpha Serial and numerical serial in

5 digits format starting from 00001 to 50000. Prefix and alpha serial will be the same as that of AA receipts.

Examples:

(i). AAR Book of Andhra Pradesh Circle will have serials – Book No. APARAA 00001 and Receipt Serial will be from APARAA 000001 to APARAA 000020 and Book No. ARARAA 00002 will have the receipts serial from APARAA 000021 to APARAA 000040 and Book No. APARAA 50000 will have the receipts with serial from APARAA 999981 to 999999. Once after the serial APARAA 999999 is printed, next block will start with serial APARAB 00001 for book and APARAB 000001 for receipts.

(ii). ASLAAS-5 Cards of Gujarat Circle will have serial – GJASAA 000001. Once after the serial GJASAA 999999 is printed, next block will start serial GJASAB 000001.

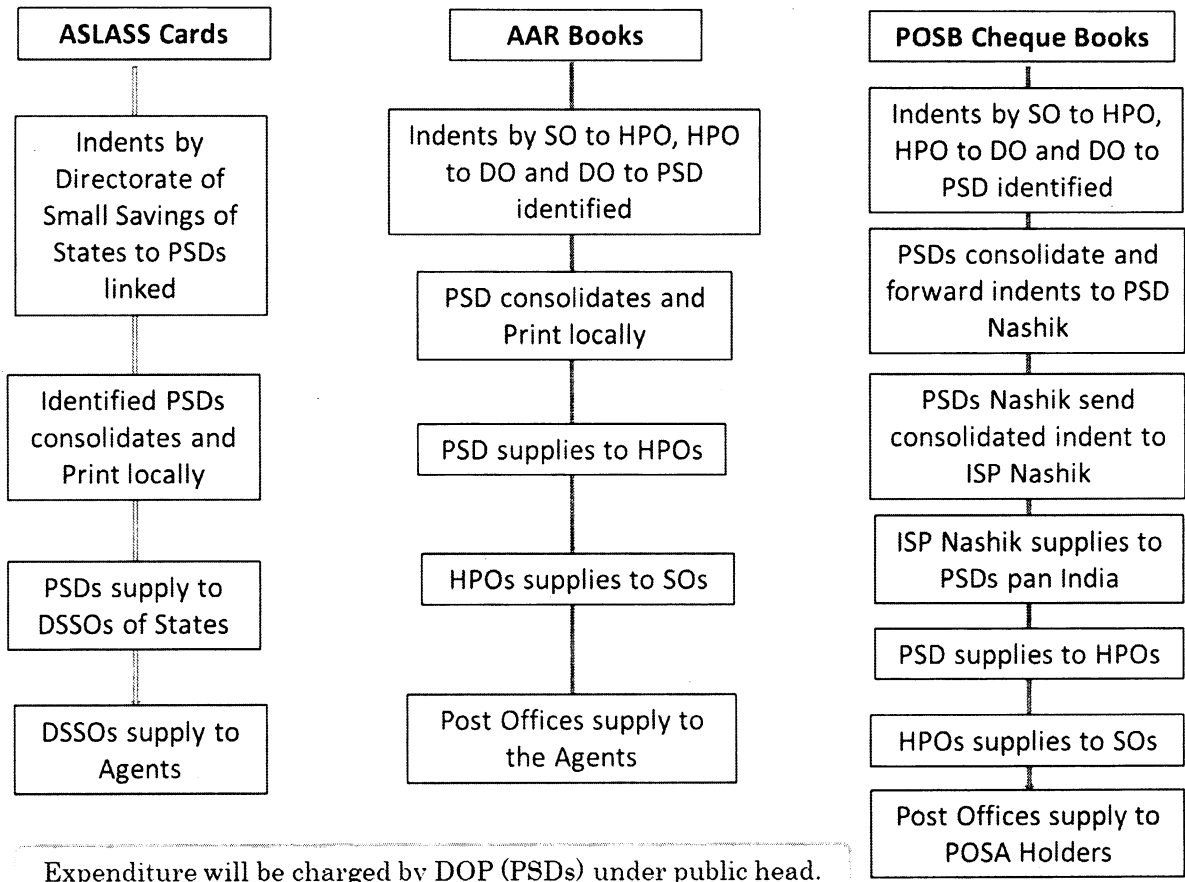
Annexure - D

Prefix to be used for printing serial numbers in AAR Books and ASLAAS-5 cards

Sl. No.	Circle	PSD	Prefix for AAR Books	Prefix for ASLAAS-5 Cards
1	Andhra Pradesh	Vijayawada	APAR	APAS
2	Assam	Guwahati	ASAR	ASAS
3	Bihar	Patna	BRAR	BRAS
4	Chhattisgarh	Raipur	CGAR	CGAS
5	Delhi	Delhi	DLAR	DLAS
6	Gujarat	Ahmedabad	GJAR	GJAS
7	Haryana	Ambala	HRAR	HRAS
8	Himachal Pradesh	Shimla	HPAR	HPAS
9	Jammu & Kashmir	Jammu	JKAR	JKAS
10	Jharkhand	Ranchi	JHAR	JHAS
11	Karnataka	Hubbali	KAAR	KAAS
12	Kerela	Thrissur	KLAR	KLAS
13	Madhya Pradesh	Bhopal	MPAR	MPAS
14	Maharashtra	Nashik	MHAR	MHAS
15	North East	Silchar	NEAR	NEAS
16	Odisha	Bhubaneshwar	ODAR	ODAS
17	Punjab	Ludhiana	PBAR	PBAS
18	Rajasthan	Jaipur	RJAR	RJAS
19	Tamilnadu	Chennai	TNAR	TNAS
20	Telangana	Hyderabad	TLAR	TLAS
21	Uttar Pradesh	Lucknow	UPAR	UPAS
22	Uttarakhand	Saharanpur	UKAR	UKAS
23	West Bengal	Kolkata	WBAR	WBAS

Annexure – E

Proposed Flow of Printing and Supply of ASLASS, AAR Books and POSB Cheque Books



File No. FS-07/3/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 12.04.2022

To
All Head of Circles / Regions

Subject: Relaxation in mandatory updation of ASLAAS-5 Card Numbers in Agent Portal by MPKBY Agents – Regarding.

Reference: SB Order No. 36/2021 dated 12.11.2021 issued in File No. FS-07/3/2021-FS-DOP

It has come to the notice of this office that still, MPKBY Agents are not supplied with sufficient number of ASLAAS-5 cards by the Agents Appointing Authorities in many States and as such they are not able to update the ASLAAS-5 card numbers in the Agent Portal for generation of Schedule (Bulk List).


2. After examining the issue, Competent Authority has decided to extend the relaxation provided in SB Order No. 36/2021 dated 12.11.2021, in connection with updation of ASLAAS-5 cards on Agent Portal till 30.09.2022 or till supply of ASLAAS-5 cards to the Agents by the State Authorities, whichever is earlier.

3. Other procedure circulated in SB Order No. 36/2021 dated 12.11.2021 shall apply mutatis mutandis. Further, it is clarified that the same procedure shall be followed for the opening of new RD accounts by MPKBY agents.

4. Circles shall take up the issue with respective State Authorities for indenting and supply of ASLAAS-5 cards to MPKBY Agents immediately as no further extension of exemption is possible.

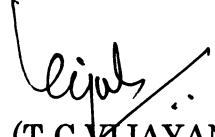
5. This may be circulated to all the Offices for information and necessary actions.

6. This is issued with the approval of the DDG (FS).


(T C VIJAYAN)
Asst. Director (SB-I)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/
Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / CGM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4
Deendayal Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Mysuru - for uploading the order on the India Post website.
16. Guard File


(T C VIJAYAN)
Asst. Director (SB-I)

SB Order 08/2022

F.NO.CB-25/53/2020-FS
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi
Dated: 18.05.2022

CLARIFICATION

To,
All Head of Circles/Regions,

Sub: NEFT/RTGS facility for POSB Account holders-reg.

Sir/Madam,

Attention is drawn to the SB Order No. 08/2022 issued vide this office letter of even no. dated 17.05.2022.

In this connection, after the references received from field units it is to be clarified that NEFT and RTGS are separate products. The SOP circulated for Post Offices in Annexure II of the said order is for NEFT only. RTGS functionality is currently under testing and is expected to be rolled out by 31.05.2022.

The roll out date for NEFT, as mentioned in para 1 of the SB Order No. 08/2022 may be read as 18.05.2022. Separate SOP for RTGS will be circulated in due course before roll out.

This issues with the approval of the Competent Authority.


(Puneet Bijaraniya)
ADG (FS II)

Copy to:

1. Sr. PPS to Secretary (Posts)
2. PS to Director General (Postal Services)
3. PPS/PS to Addl. Director General (Coordination)/ Member (Banking)/Member (Operations)/ Member(Personal)/Member (Planning & HRD)/Member (PLI)/Member(Tech)/AS&FA.
4. Addl. Director General, APS New Delhi
5. Chief General Manager, BD Directorate/Parcel Directorate/PLI Directorate.
6. Sr. DDG (Vig & CVO)/Sr. DDG (PAF)
7. Director, RAKNPA/CGM, CEPT/ Directors of all PTCs
8. Director General, P&T (Audit), Civil lines, New Delhi.
9. Secretary, Postal Services Board/All DDGs.
10. All General Managers, Finance/Director Postal Accounts/DDAP.
11. Chief Engineer (Civil), Postal Directorate.
12. All recognised Federations/Unions/Associations.
13. The US, MOF (DEA), North Block New Delhi
14. GM, CEPT Mysuru for uploading the order on the India Post website.
15. Guard File.

F.NO. *CB-25/53/2020-FS*

Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi
Dated: 17.05.2022

To,
All Head of Circles/Regions,


Sub: NEFT/RTGS facility for POSB Account holders-reg.

Sir/Madam,

This is regarding roll out of NEFT/RTGS facility for POSB accounts which is going to be made operational for POSB account holders from 31.05.2022.

Standard Operating Procedure for Payment Channel Division, Bengaluru (Annexure I), Standard Operating Procedure for end users of Post Offices (Annexure II) and Standard Accounting Procedure (Annexure III) are attached herewith. It is therefore requested to circulate this to all concerned for information, necessary action and guidance. Wide publicity about the availability of NEFT/RTGS facility to POSB account holders may also be made through notice boards/Information Board of all the Post offices in Public area.

This issues with the approval of the Competent Authority.


(Puneet Bijaraniya)
ADG (FS II)

Encl: Annexure I, Annexure II & Annexure III

Copy to:

1. Sr. PPS to Secretary (Posts)
2. PS to Director General (Postal Services)
3. PPS/PS to Addl. Director General (Coordination)/ Member (Banking)/Member (Operations)/ Member(Personal)/Member (Planning & HRD)/Member (PLI)/Member(Tech)/AS&FA.
4. Addl. Director General, APS New Delhi
5. Chief General Manager, BD Directorate/Parcel Directorate/PLI Directorate.
6. Sr. DDG (Vig & CVO)/Sr. DDG (PAF)
7. Director, RAKNPA/CGM, CEPT/ Directors of all PTCs
8. Director General, P&T (Audit), Civil lines, New Delhi.
9. Secretary, Postal Services Board/All DDGs.
10. All General Managers, Finance/Director Postal Accounts/DDAP.
11. Chief Engineer (Civil), Postal Directorate.
12. All recognised Federations/Unions/Associations.
13. The US, MOF (DEA), North Block New Delhi
14. GM, CEPT Mysuru for uploading the order on the India Post website.
15. Guard File.

Standard Operating Procedure for NEFT Nodal Office

Introduction

NEFT- National Electronic Fund Transfer is RBI operated interbank payment system. Under this scheme individuals can electronically transfer funds from any bank branch or channels to any other individual having an account with any other bank branch in the country participating in the scheme.

NEFT transactions are automated through Straight Through Processing (STP) modes by banks. NEFT transactions are 24*7*365 payment system. Transactions are settled between banks in every half an hour batch by RBI. DoP participating in this scheme through sponsor bank IPPB. DoP CBS is integrated with IPPB MQ server for NEFT message transmission.

RTGS – Real Time Gross Settlement is defined as the continuous and real time settlement of fund transfers, individually on a transaction without netting or grouping. Real Time means the processing of instructions at the time they are received. Gross Settlement means the settlement of fund transfer instructions occurs individually. RTGS transactions are available 24*7*365.

Transaction Timings and Batch Settlement

NEFT: RBI settles NEFT transaction batches between member banks every half an hour. First batch starts at 12.30AM and last batch i.e., EOD batch is settled around midnight.

DoP has maintained Settlement Account with IPPB for NEFT transactions settlement. Each outward NEFT fund transfer message sent to IPPB is validated for availability of funds in settlement account. Later these messages are grouped and sent to RBI for further settlement and posting in beneficiary account.

Similarly, in respect of inward transactions, IPPB does settlement for every half an hour with DoP by sending grouped inward messages. Such messages are ungrouped and processed in DoP CBS.

RTGS: RBI settles RTGS transactions individually between member banks in real time.

DoP has maintained Settlement Account with IPPB for RTGS transactions settlement. Each outward RTGS fund transfer message sent to IPPB is validated for availability of funds in settlement account. Later these messages are sent to RBI for further settlement and posting in beneficiary account.

Similarly, in respect of inward transactions, IPPB does settlement for each transaction on the basis of individual instruction. Such messages are processed in DoP CBS.

Stakeholders and other details

Sender/Remitter: Any individual or entity who initiates transaction with other bank customer for transfer of funds.

Beneficiary: Any individual or entity who receives the funds or to whose account payment is directed to be made in payment instruction.

Remitter Bank: The bank whose customer has initiated the transaction to remit the funds to beneficiary account.

Beneficiary Bank: The bank whose customer is receiving the funds.

SFMS Message: Structure Financial Messaging Solution message containing instructions for fund transfer.

IPPB: India Post Payments Bank who is Sponsor Bank for DoP

Nodal Accounting Office: PAO Delhi (11005499) acts as nodal accounting and settlement office for DoP

Nodal Operations Office: PCD, Bengaluru acts as nodal office and resolution of customer grievances for NEFT operations.

Types of NEFT messages:

Outward NEFT fund transfers are initiated from concerned PO SOL (transaction initiating SOL in CBS)

All inward messages are processed at Nodal Office (SOL ID- 11005499)

All inward transaction processing is STP (Straight Through Process) and automated.

Outward NEFT Fund Transfer Initiation (N06): Any fund transfer initiated by DoP POSB customers to other beneficiary bank account.

Acknowledgement and Negative Acknowledgement messages from IPPB(F27): All outward and inward return messages sent to IPPB will receive positive acknowledgement (ack) or negative acknowledgement (nack) messages from IPPB.

Inward NEFT Fund Transfer (N02): Inward messages (N02) will be received at DoP CBS from other remitting bank through IPPB in grouped manner which will be automatically ungrouped and processed in DoP CBS on receipt of end of the batch indicator message (N04).

N04 message for inward end of the batch indicator: Inward batch messages(N02) after ungrouping will get processed in CBS on receipt of end of the batch indicator message i.e. N04. N04 message contains total count of transactions and

amount of fresh inward and outward return transactions. CBS system will match the count and total amount of transactions of N04 with corresponding N02 batches and will post in the CBS system.

Outward Return (N07 Inward): Any outward messages sent to beneficiary bank and returned by that bank will be received as inward batches. N07 inward messages will be received along with fresh inwards (N02). After ungrouping Inward N02 messages and matching with N04 message, outward return messages will be posted in CBS.

Inward Return (N07 Outward): If any inward message (N02) could not get posted to POSB account due to any business reasons during processing of inward transactions, such transactions will be returned to remitting bank as N07 outward. In case Inward Return (N07 outward) is rejected by IPPB due to delay in transmitting for more than batch + 2 hours during processing, automated outward message (**Automated N06**) will get generated from Nodal SOL for further transmission.

Outward Credit confirmation (N10 Inward): Whenever outward messages (N06) sent to beneficiary bank is processed and posted to beneficiary account, credit confirmation (N10 inward) is sent to remitter bank (DoP) indicating successful credit to the beneficiary account.

Inward Credit confirmation (N10 Outward): Whenever fresh inward (N02) messages are processed and are successfully credited to beneficiary POSB account, CBS will generate successful credit confirmation message (N10 Outward) and send it to beneficiary bank.

RBI Rescheduling or rejection message (N03): If any NEFT Outward (N06) messages gets rejected or rescheduled by RBI for any reason, RBI rejection message (N03) will be sent to remitting bank (DoP).

If N03 is received from RBI for not to process specific N02 (inward) before receipt of N04, such transactions will be marked as deleted and will not be posted to beneficiary account in DoP CBS.

Types of RTGS messages

Outward/Inward RTGS Customer Fund Transfer (pacs.008): All outward RTGS customer fund transfer initiated across counters and channels are transmitted to IPPB for further settlement with RBI and further credited to beneficiary accounts. Similarly for all inward RTGS customer transactions, IPPB will send the payment instruction messages individually for further crediting to DoP Customer accounts.

Outward/Inward RTGS interbank Fund Transfer (pacs.009): All outward RTGS interbank fund transfer initiated by Nodal Office are transmitted to IPPB for further settlement with RBI and further credited to beneficiary accounts. Similarly for all inward RTGS customer transactions, IPPB will send the payment instruction messages individually for further crediting to DoP Customer accounts.

RBI Rescheduling or rejection message (pacs.002): If any RTGS Outward (pacs.008/pacs.009) messages gets rejected or rescheduled by RBI for any reason, RBI rejection message (pacs.002) will be sent to remitting bank (DoP).

Inward/Outward credit confirmation (camt.059): Whenever outward messages (pacs.008/ pacs.009) sent to beneficiary bank is processed and posted to beneficiary account, credit confirmation (camt.059) is sent to remitter bank (DoP) indicating successful credit to the beneficiary account.

Whenever fresh inward (pacs.008/pacs.009) messages are processed and are successfully credited to beneficiary POSB account, CBS will generate successful credit confirmation message (camt.059) and send it to beneficiary bank.

Outward/Inward RTGS Return (pacs.004): If any inward message (pacs.008/pacs.009) could not get posted to POSB account due to any business reasons during processing of inward transactions, such transactions will be returned to remitting bank as pacs.004 outward.

If any outward messages sent to beneficiary bank and returned by that bank will be received as inward transaction in the form of pacs.004. Such outward return messages will be posted in CBS.

Completion of Nodal Office EOD : Completion of EOD of NEFT/RTGS Nodal Office SOL (11005499) after 2330 hours on all days before initiating DC closure should be done by CEPT EOD team, Chennai.

Role of Nodal Accounting Team

PAO Delhi (11005499) office is designated as Nodal office for accounting of NEFT/RTGS settlement transactions. Following duties to be performed by Nodal Accounting Team.

1. Posting of NEFT/RTGS Inward and Outward Settlement transaction entries in DoP CBS as per the prescribed Standard Accounting Procedure
2. Monitoring and replenishment of funds in IPPB Settlement Account as per the prescribed procedure.
3. Reconciliation of settlement entries in pool accounts.
4. Submission of GST Returns, GST Invoice and claiming Input Tax Credit for NEFT/RTGS related transactions.
5. Coordinating with Nodal Operations Team for any NEFT/RTGS operation related and technical issues.

6. Any other responsibilities as prescribed in standard accounting procedure.

Role of Nodal Operations Team

PCD, Bengaluru is designated as Nodal Office for operations related to NEFT/RTGS transactions. Following are to be monitored/performed by the Nodal Operations Team.

1. Processing of manual outward fund transfer (N06) using HPORDM menu in case of failure of automated N06 for inward return rejection, based on excess fund availability in designated parking account with approval from the Competent authority.
2. Processing of return of automated N06 for inward return rejection using HPORDM menu should be done in coordination with IPPB and beneficiary bank, based on excess fund availability in designated parking account with approval from the Competent authority.
3. Processing of manual interbank fund transfer (pacs.009) for any failure in RTGS inward return based on excess fund availability and reconciliation and recommendation by IPPB CPC, with approval from the Competent authority.
4. Daily Monitoring of reconciliation of NEFT/RTGS transactions by coordinating with IPPB Team and further upload of TTUMs based on reconciliation output provided by IPPB.
5. Marking of lien (HALM) for the required amount based on the request from IPPB CPC or remitter bank through IPPB CPC for wrongful credit to POSB. SOLs may be informed accordingly not to remove the lien.
6. Nodal Office to inform the concerned Circle SPOCs to get the account frozen by the concerned HO, in case of any suspicious fraudulent credit to the account.
7. Processing of NEFT/RTGS Inward and Outward transaction messages in DoP CBS to be monitored in coordination with concerned technical teams of FSI/IPPB/CEPT for any technical issues.
8. Separate work class with both maker and checker are required in CBS for accessing menus like HPORDM, HSMI, HACLINQ, HALM, HCRT, HBRTM and HCCS. CEPT will revisit and provide menus on need basis. User role assignment and creation are to be handled as per existing procedure followed for user creation and SOL role change through circle CBS CPC of Karnataka Circle. For this purpose, PCD will be given separate Division login in mis.cept.gov.in for lodging such requests.
9. Transactions created from PCD, Bengaluru to be monitored using long book and NEFT/RTGS detailed reports by SBCO of Delhi GPO on daily basis.
10. Management and resolution of complaints related to NEFT/RTGS transactions originated from different channels, received through modes like CSI CRM Portal, Customer Care, India Post customer web portal and Post Offices.
11. Coordinating with IPPB CPC/FSI/CEPT for addition, modification and deletion of IFSC.
12. Coordinating with beneficiary/remitter bank through IPPB CPC for any customer transaction related disputes.
13. Reversal of transaction amount based on reconciliation and recommendation by IPPB CPC.
14. Managing banking ombudsman and fraudulent cases by coordinating with IPPB CPC.
15. Any payments to comply with ombudsman advisories are to be made after obtaining approval/sanction from the competent authority.

1. About this Document

This document provides all related information to the India Post end users to understand the process of NEFT (National Electronic Fund Transfer) Outward and Inward Remittance transactions process flow and operations across the PO counter.

2. Introduction

- National Electronic Fund Transfer (NEFT) is one of the payment products operated by RBI.
- The Beneficiary gets the funds on the same day or the next day.
- Post Office customers can send money to Post Office accounts from other bank through their internet banking. This will make investment in POSB schemes easier. At present, NEFT Inward Remittance is allowed only to Post Office Savings Account. However, this facility will be extended to PPF and SSA accounts shortly. Similarly, during closure of Accounts except SB, the funds can be credited to customer's POSB account and further outward NEFT can be initiated through Post Office/Internet Banking / Mobile banking for desired Beneficiary bank accounts and drawing of cheque can be avoided.
- IFSC (Indian Financial System Code) is an eleven-character alphanumeric code that is used to identify the particular branch of a participating bank and is used in remittances namely NEFT & RTGS. For POSB customers there will be only one IFSC for all branches/POs. **IFSC for POSB customer is IPOS0000DOP**. Post offices should affix DoPs IFSC in all the Savings, PPF and SSA passbooks in the first page as "IFSC : IPOS0000DOP".
- UTR number for NEFT is 16-digit Unique Transaction Reference number.
- NEFT services are available across counters during regular business hours of the PO.
- In addition, customers who are already registered users of India Post eBanking and mBanking services can also initiate outward NEFT transaction through those channels. The unregistered POSB customers can also avail NEFT facility after due registration.
-

3. Charges and Limits

Service charges for customer initiated NEFT outward transactions across counter are:

For transactions up to ₹ 10,000	₹ 2.50 + Applicable GST
For transactions above ₹ 10,000 up to ₹ 1 lakh	₹ 5 + Applicable GST
For transactions above ₹ 1 lakh and up to ₹ 2 lakhs	₹ 15 + Applicable GST
For transactions above ₹ 2 lakhs and not exceeding the maximum limit	₹ 25 + Applicable GST

- However, no charges are levied for outward NEFT transactions initiated through eBanking & m-Banking channels.
- Minimum & Maximum amount per transaction for NEFT Remittance across the counter is Rs.1/- and Rs.15,00,000/- respectively.
- The limit per transaction is Rs 2,00,000/- for outward NEFT through eBanking & m-Banking channels. The maximum number of transactions permitted per day are five. Daily Transaction limit for outward NEFT initiated through eBanking & m-Banking services is Rs.10,00,000/-.
- There is a time variable transaction capping for eBanking & m-Banking to mitigate fraud risk. Hence maximum transaction limit for outward NEFT initiated through eBanking/m-Banking from 8 PM to 8 AM is Rs.2,00,000/-.
- The charges and limits are subjected to revision.

4. Requirements

- Customer should have an active post office savings account to initiate outward NEFT remittance to other bank accounts.
- The counter PA should collect a NEFT mandate form along with SB -7/POSB cheque from the customer.

5. Outward NEFT transaction initiation & verification procedure

- a) After logging on to Finacle with User Name and Password, select the solution as NEFT/RTGS

Last Successful Login Information			
Last login time	20-Apr-2022 15:04:39	Client machine	10.168.2.38
Last logout time	20-Apr-2022 16:28:42		

Last Failed Login Information			
Last login time	12-Apr-2022 12:25:11	Client machine	10.168.2.38

Account Information	
Account Expiry Date	25-11-2024

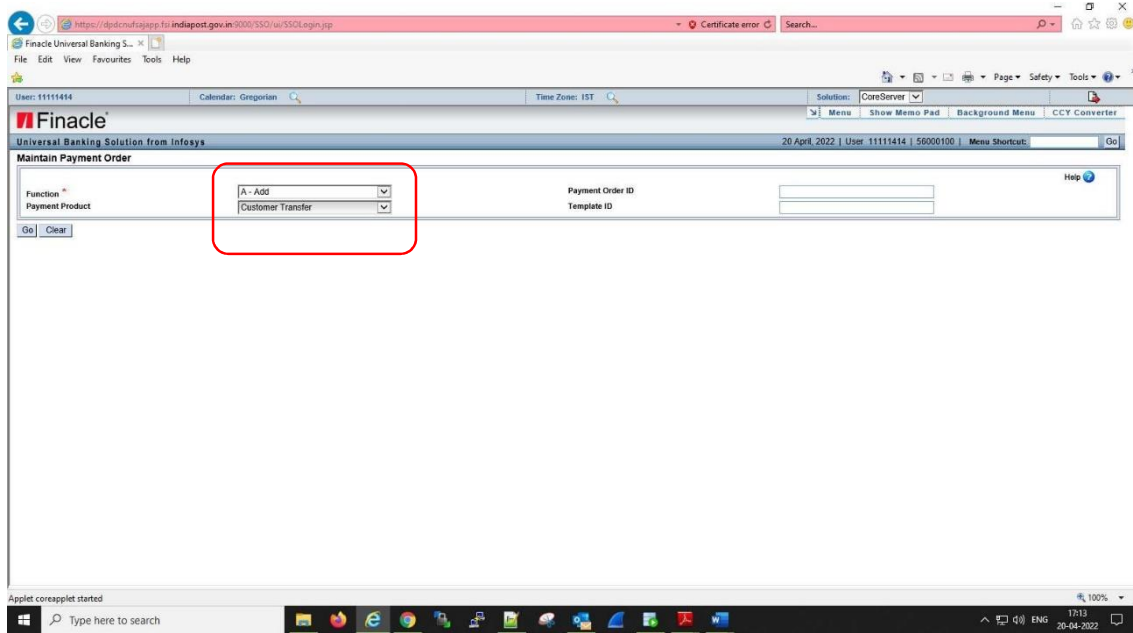
- b) Invoke HPORDM menu

Function: Select
Payment Product: Select

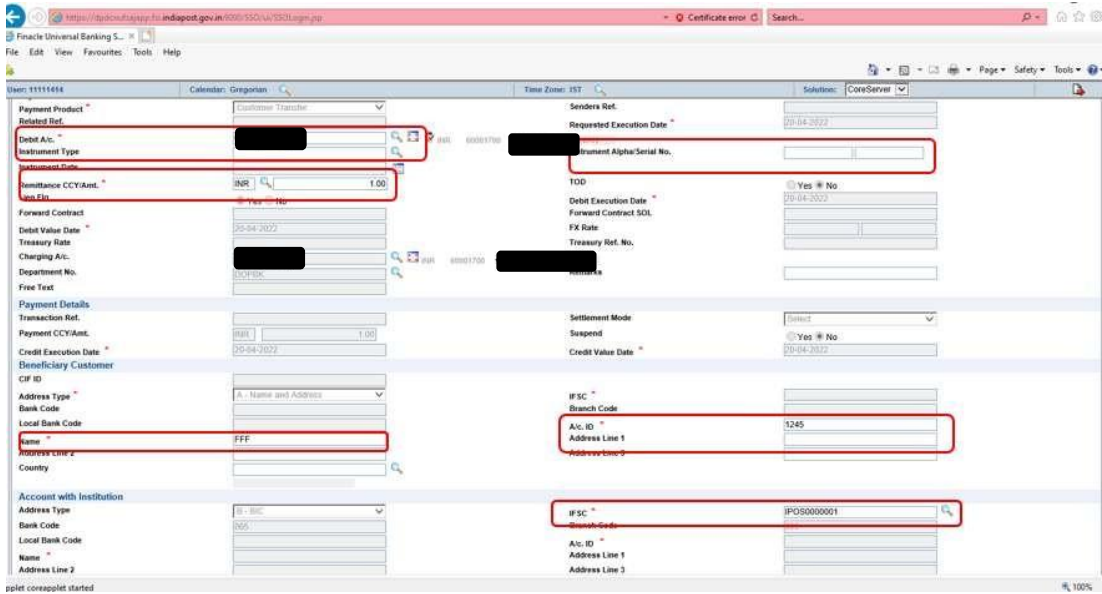
Payment Order ID:
Template ID:

Go Clear

- c) Select the function **Add** for initiating fresh outward NEFT transaction and Payment Product as '**Customer Transfer**'

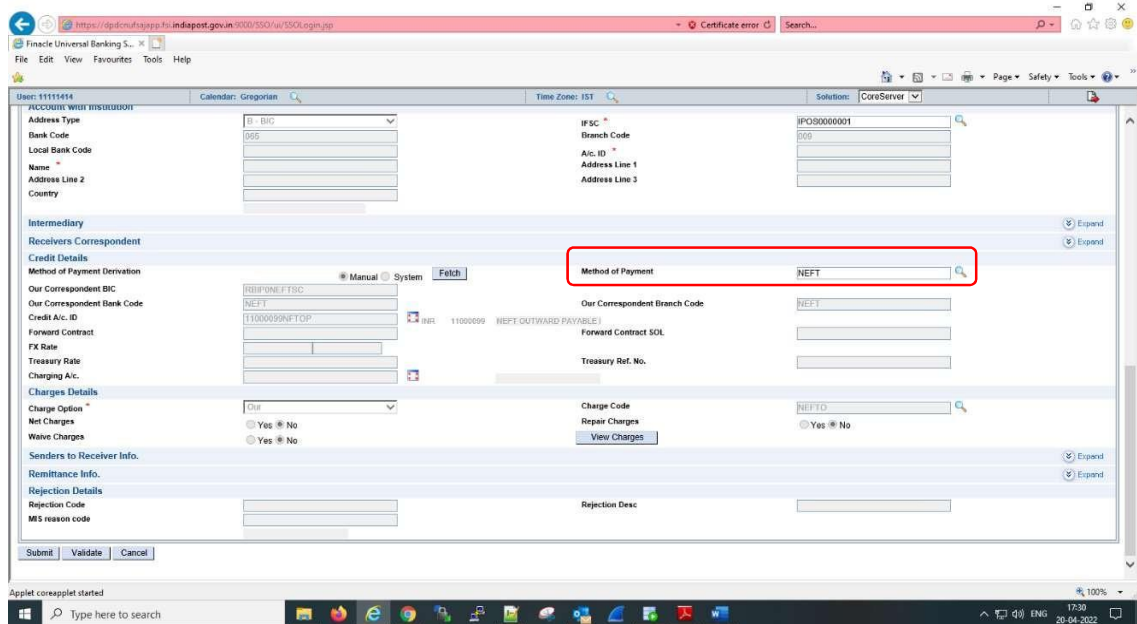


- d) Enter the following mandatory fields:
- I. Debit A/c of the POSB customer
 - II. Instrument type will be WDSLPL (Withdrawal Slip) and Instrument date will be BOD date by default. If cheque is submitted by the customer, change the instrument type as "CHQ" using searcher and enter the cheque number in instrument Alpha/Serial number field against the instrument type.
 - III. Remittance Amount
 - IV. Name of the beneficiary under Beneficiary Customer Section
 - V. A/c ID of the beneficiary under Beneficiary Customer Section
 - VI. Address Line 1 of the beneficiary under Beneficiary Customer Section
 - VII. IFSC code of the beneficiary bank under Account with Institution Section. After entering IFSC code, bank code and branch code will automatically get populated.



Counter PA should ensure that correct account number and IFSC are entered as mentioned in NEFT mandate form by the customer, to avoid wrong credit.

- e) Method of Payment to be entered as 'NEFT' and click on Fetch. After clicking Fetch, required fields will auto populate.



- f) Click on View Charges to view the charges screen and click on submit in the Charges Details screen.

Finacle Universal Banking Solution - Form for NEFT Payment Details

ACCOUNT WITH INSTITUTION

Address Type: B - BIC
 Bank Code: 065
 Local Bank Code: []
 Name: []
 Address Line 2: []
 Country: []

IFSC: IP0S0000001
 Branch Code: 009
 A/c. ID: []
 Address Line 1: []
 Address Line 3: []

Intermediary

Receivers Correspondent

Credit Details

Method of Payment Derivation: Manual System Fetch
 Method of Payment: NEFT
 Our Correspondent BIC: RBIP0NEFTSC
 Our Correspondent Branch Code: NEFT
 Credit A/c. ID: 11000059NF TOP
 Forward Contract: INR 11000059 NEFT OUTWARD PAYABLE
 Forward Contract SOL: []
 Treasury Ref. No.: []

Charges Details

Charge Option: Out
 Net Charges: Yes No
 Wave Charges: Yes No
 Charge Code: NEFTO
 Repair Charges: []
 View Charges: []

Senders to Receiver Info.

Remittance Info.

Rejection Details

Rejection Code: []
 Rejection Desc: []
 MIS reason code: []

Buttons: Submit, Validate, Cancel

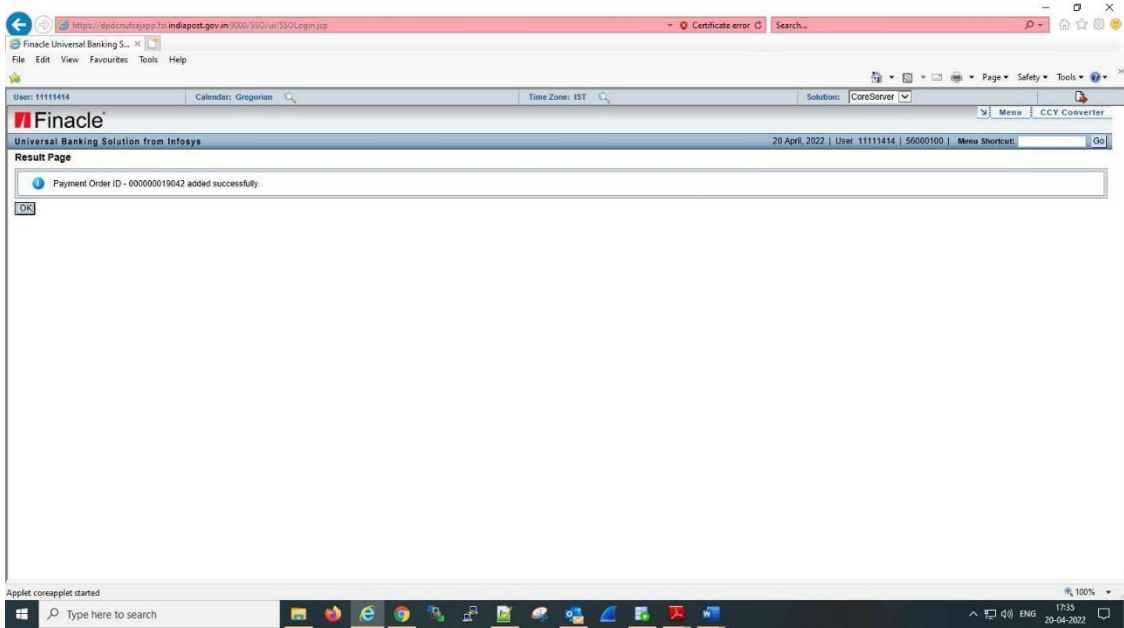
Finacle Universal Banking Solution - Charge Details

20 April, 2022 | User 11111414 | 56000100 | Menu Shortcut: []

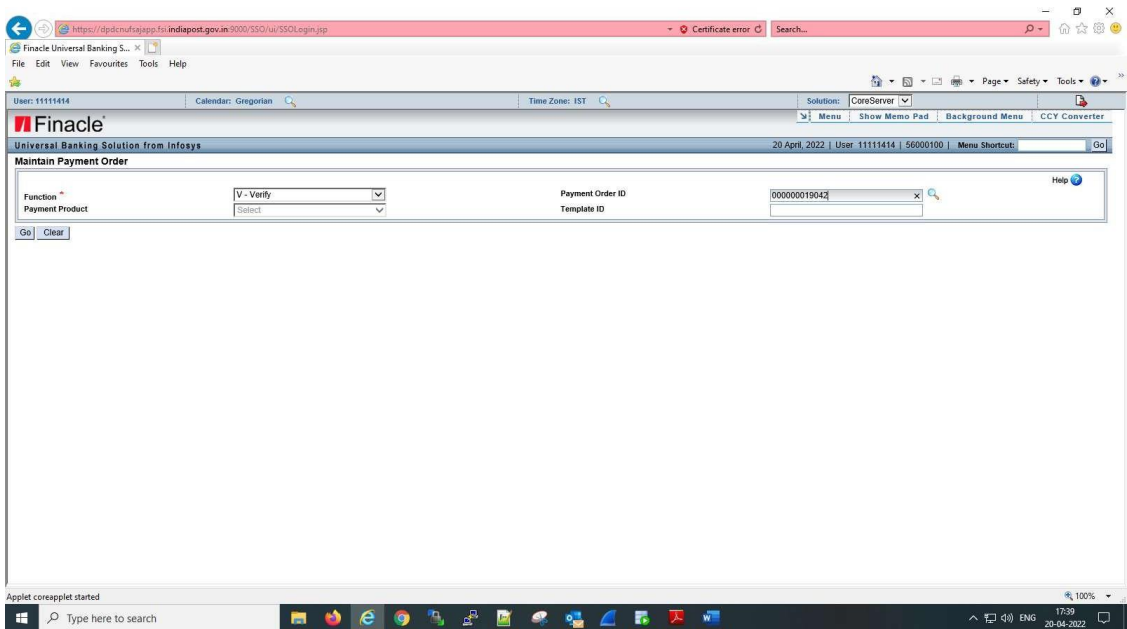
Part Tran	Business Type	Charge Event ID	Desc.	Charge CCY	Charge Amt.	Modified Amt.	Del.
SECH		NEFTO	RTGSO	INR	2.50	2.50	[]
LPBUS		GST	LNKED	INR	0.23	0.23	[]
LPBUS		GST	LNKED	INR	0.23	0.23	[]

Buttons: Submit, Cancel

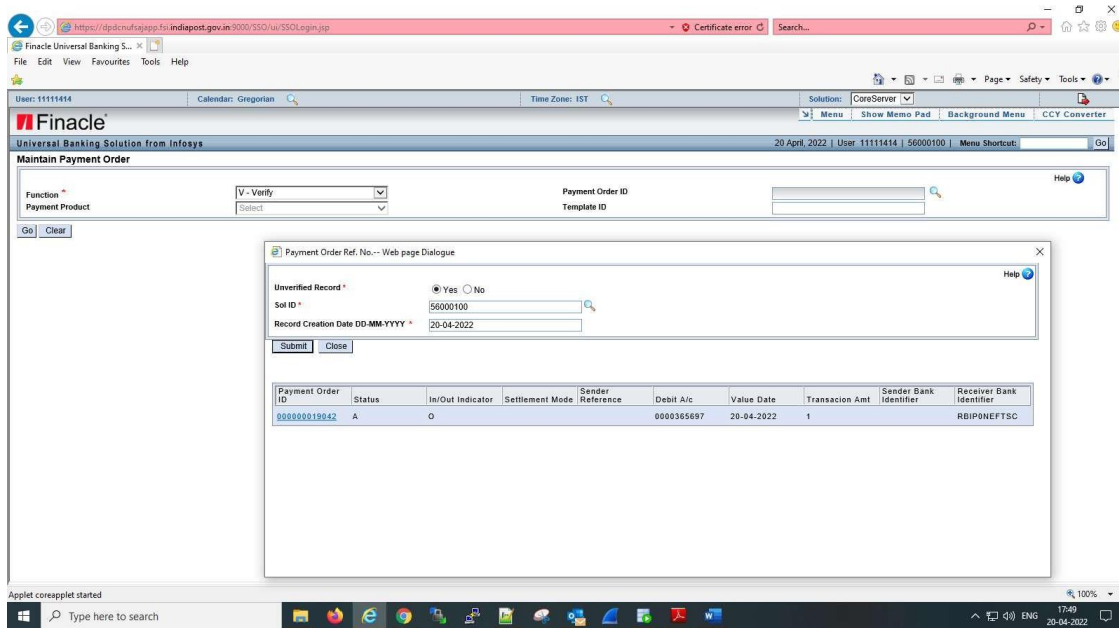
g) Finally Click on Submit in HPORDM screen and a payment order ID will get generated. Same has to be recorded in NEFT mandate form.



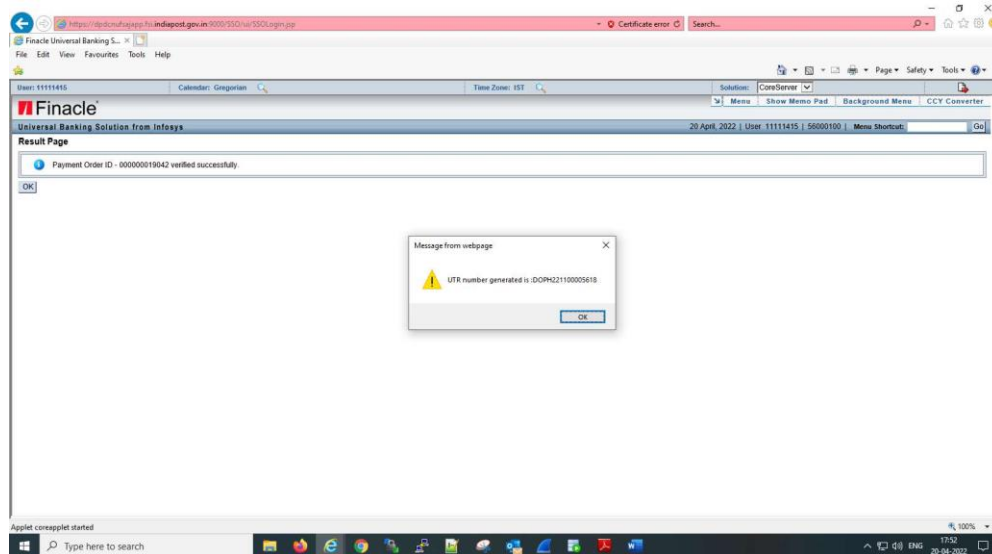
- h) After payment order ID is generated, supervisor can verify the same from HPORDM menu using Verify function.



- i) Alternatively, supervisor can also see the unverified payment records using the search option in Payment order ID and verify the same after confirmation.



- j) Once supervisor verifies the transaction, a 16-digit UTR number (Example DOPH221100005618) will be generated which has to be noted in both the NEFT mandate form and SB-7 form or POSB cheque, by the supervisor.



6. Message numbers for Identifying NEFT Outward and Inward transactions in CBS

- N06 - For Outward NEFT transaction.
- N02 - For Inward NEFT transaction.
- N03 - For RBI Rejection.
- N07 - For Outward/Inward Return transaction.

- N10 - For Successful Outward/inward transaction credit confirmation.
- F27- For knowing positive/negative acknowledgment from IPPB CBS/SFMS

7. Identification of UTR Numbers

- UTR starting with DOPH are for counter initiated NEFT outward remittance
- UTR starting with DOPE are for eBanking initiated NEFT outward remittance
- UTR starting with DOPM are for mBanking initiated NEFT outward remittance
- UTR starting with DOPZ are for automated N06 for inward return rejected transactions

8. Reversals in case of failed transactions

- In case of Outward Return transaction (N07i), only the transaction amount will get reversed in customer's POSB account excluding the service charges.
- In case of failure at IPPB CBS/SFMS (FCAPI, FBAPI), the transaction amount along with the service charges will get reversed into customer's POSB account.
- In case of rejection at RBI end (N03), the transaction amount along with the service charges will get reversed into customer's POSB account.

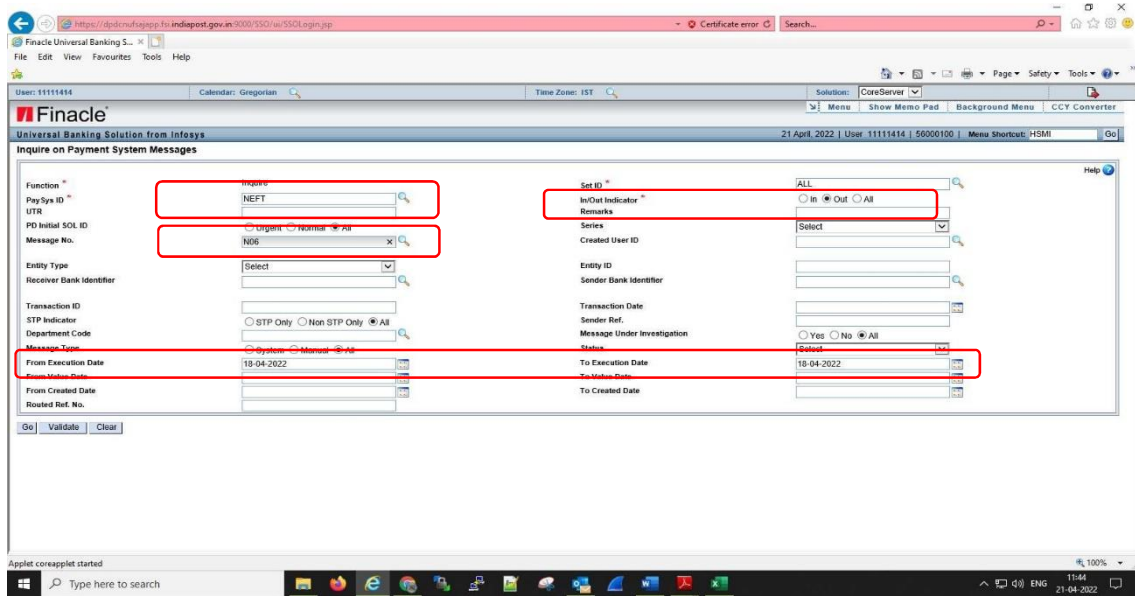
9. Inquiry of outward NEFT initiated transaction

- End user can Inquire/check the status of the outward NEFT initiated transaction using HSMI menu. For all outward NEFT initiated transactions, the message no N06 is to be used

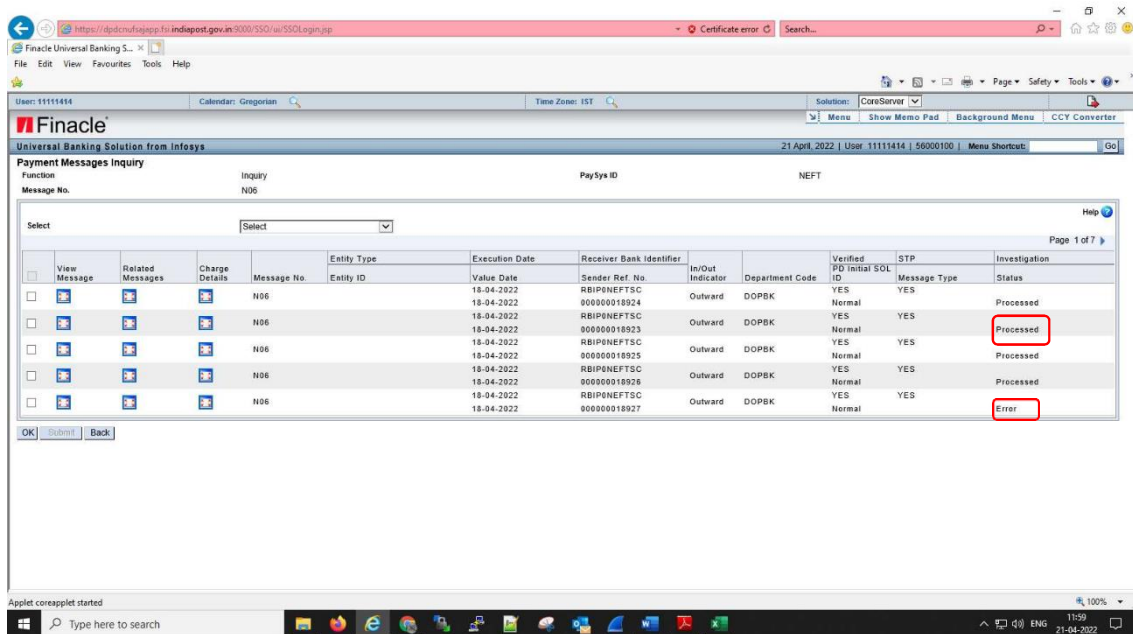
The screenshot shows the 'Inquire on Payment System Messages' interface in the Finacle HSMI. The interface is divided into several sections for filtering search results. On the left, there are fields for 'Function', 'PaySys ID', 'UTR', 'PD Initial SOL ID', 'Message No.', 'Entity Type', 'Receiver Bank Identifier', 'Transaction ID', 'STP Indicator', 'Department Code', 'Message Type', 'From Execution Date', 'From Value Date', 'From Created Date', and 'Routed Ref. No.'. In the center, there are radio buttons for 'Urgent', 'Normal', and 'All' (selected), and another set for 'STP Only', 'Non STP Only', and 'All' (selected). On the right, there are fields for 'Set ID', 'In/Out Indicator' (set to 'Out'), 'Remarks', 'Series', 'Created User ID', 'Entity ID', 'Sender Bank Identifier', 'Transaction Date', 'Sender Ref.', 'Message Under Investigation', 'Status', 'To Execution Date', 'To Value Date', and 'To Created Date'. At the bottom left, there are 'Go', 'Validate', and 'Clear' buttons. The top of the screen shows the user's name 'User: 11111414', the date '21 April 2022', and the user ID 'User 11111414 | 56000100'. The bottom of the screen shows the Windows taskbar with the date '11:12 21-04-2022'.

- Enter the following fields in HSMI screen:

- PaySys ID as NEFT
- Message no. as N06
- Set ID as SOL ID
- In/Out Indicator as Out
- From Execution Date & To Execution Date is transaction date



- c. For the successful transaction, the status will be shown as processed and for unsuccessful transaction, the status will be shown as error in N06 message.



- d. User can click on the View Message for the error status and find the failure reason for the transaction. Following are some of the failure reasons.
- FBAPI, - Failure at IPPB (because of technical reasons)
 - FCAPI - Failure at IPPB (because of technical reasons)
 - N03- Rejection at RBI end
 - N07i – Outward Return transaction (return by other bank because of incorrect account details or any other business declines)

FBAPI

Inquire on Payment System Messages
 Function: Inquiry SOL ID: 56000100
 PaySys ID: NEFT

SOL ID: 56000100 Entity TypeID:
 Execution Date: 18-04-2022 Payment Status: E - Error
 Normal/Urgent: Normal Urgent Telex Message:
 STP Indicator: Yes No Sender Bank Identifier:
 Receiver Bank Identifier: RBIPONEFTSC PDE: No
 Department Code: DOPBK Under Investigation:
 Failure Reason: **FBAPI000107-IF-SC-IS-NOT-CATEGORIZED**
 Link Entity Type: Select Link Entity ID:

Description	Field Name	Value	Field Name	Value
Transaction Reference Number *	2020:	000000018927	2020:	
Batch Time *	3535:		3535:	
Total Number of loops in the message *	1106:	1	1106:	
Sum of Amounts *	4063:	600.00	4063:	
		INR		
Page 1 of 1				
Transaction Reference Number *	2020:	DOPH221080005501	2020:	
Amount *	4038:	600.00	4038:	
		INR		
Customer mobile no./email id *	5629:		5629:	

FCAPI

Inquire on Payment System Messages
 Function: Inquiry SOL ID: 60001700
 PaySys ID: NEFT

SOL ID: 60001700 Entity TypeID:
 Execution Date: 18-04-2022 Payment Status: E - Error
 Normal/Urgent: Normal Urgent Telex Message:
 STP Indicator: Yes No Sender Bank Identifier:
 Receiver Bank Identifier: RBIPONEFTSC PDE: No
 Department Code: DOPBK Under Investigation:
 Failure Reason: **FCAPI000001-INSUFFICIENT-FUNDS**
 Link Entity Type: Select Link Entity ID:

Description	Field Name	Value	Field Name	Value
Transaction Reference Number *	2020:	000000019008	2020:	
Batch Time *	3535:		3535:	
Total Number of loops in the message *	1106:	1	1106:	
Sum of Amounts *	4063:	45,00,00,000.00	4063:	
		INR		
Page 1 of 1				
Transaction Reference Number *	2020:	DOPE221080005594	2020:	
Amount *	4038:	45,00,00,000.00	4038:	

N03

Finacle Universal Banking Solution from Infosys

21 April 2022 | User: 11111414 | 56000100 | Menu Shortcut: Go

Function: Inquiry, SOL ID: 56000100

PaySys ID: NEFT, Entity Type ID: [Empty]

Execution Date: 18-04-2022, Payment Status: E - Error

Normal/Urgent: Normal Urgent, Telex Message: Payment System Message Free Format Message Telex

STP Indicator: Yes No, Sender Bank Identifier: POSNEFTSC

Receiver Bank Identifier: RBIPONEFTSC, PDE: No

Department Code: DOPBK, Under Investigation:

Failure Reason: 090BENEFICIARY BANK IFSC IS SERVICE BRANCH (highlighted)

Link Entity Type: [Empty], Link Entity ID: [Empty]

Description	Field Name	Value	Field Name	Value
Transaction Reference Number	2020:	000000018928	2020:	
Batch Time	3535:		3535:	
Total Number of loops in the message	1106:	1	1106:	
Sum of Amounts	4063:	96.00	4063:	
		INR		
Transaction Reference Number	2020:	DOPK221000005502	2020:	
Amount	4038:	96.00	4038:	

N07i

Finacle Universal Banking Solution from Infosys

21 April 2022 | User: 11111414 | 56000100 | Menu Shortcut: Go

Function: Inquiry, SOL ID: 2020

PaySys ID: NEFT, Entity Type ID: [Empty]

Execution Date: 18-04-2022, Payment Status: E - Error

Normal/Urgent: Normal Urgent, Telex Message: Payment System Message Free Format Message Telex

STP Indicator: Yes No, Sender Bank Identifier: POSNEFTSC

Receiver Bank Identifier: RBIPONEFTSC, PDE: No

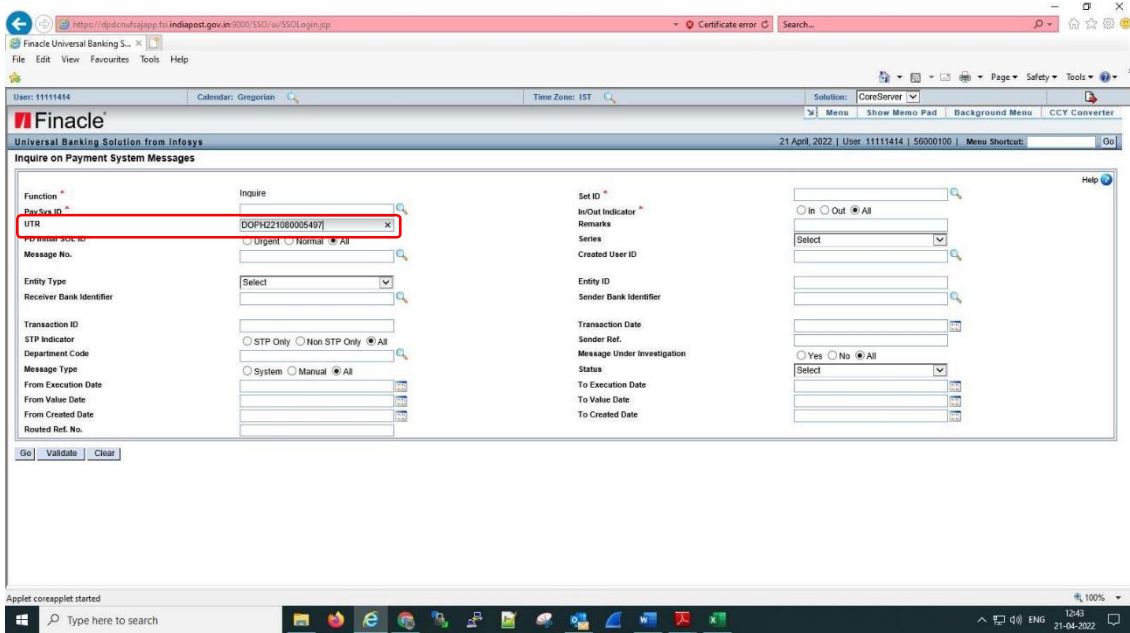
Department Code: DOPBK, Under Investigation:

Failure Reason: 090BENEFICIARY BANK IFSC IS SERVICE BRANCH (highlighted)

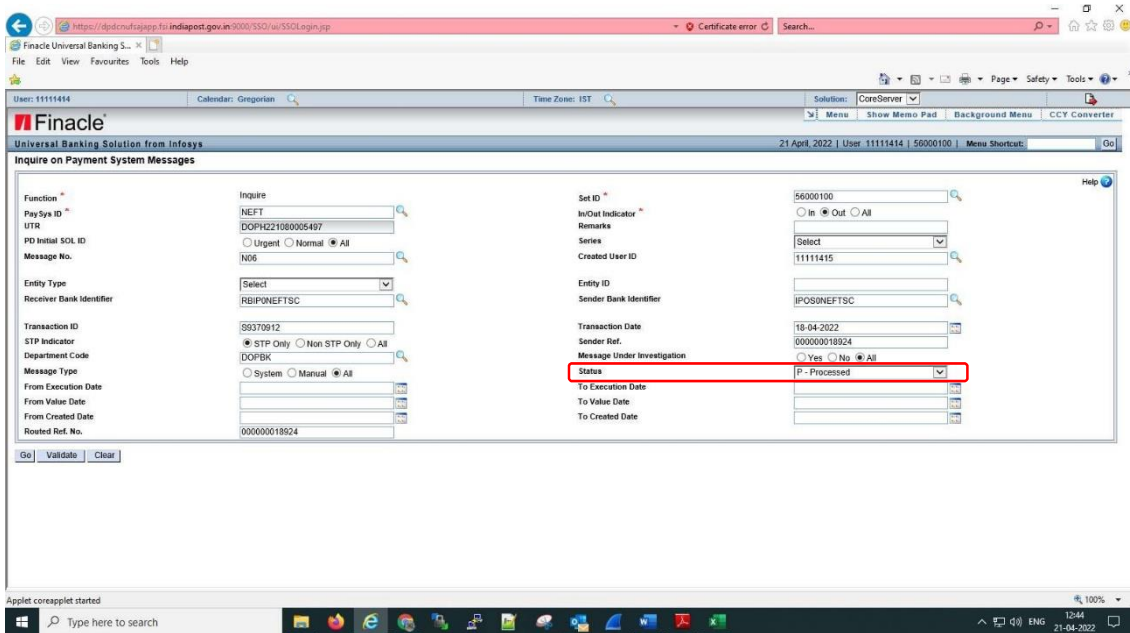
Link Entity Type: [Empty], Link Entity ID: [Empty]

Description	Field Name	Value	Field Name	Value
Transaction Reference Number	2020:	IPGSMUR000003154	2020:	
Batch Time	3535:	0028	3535:	
Total Number of loops in the message	1106:		1106:	
Sum of Amounts	4063:		4063:	
Related Reference Number	2006:		2006:	
Transaction Reference Number	2020:	2022084433702198	2020:	
Amount	4038:	3,000.00	4038:	
		INR		
Value Date	3380:	25-03-2022	3380:	
Sending Branch IFSC	5756:	RBIPONEFTSC (highlighted)	5756:	
Sending Cust A/c No.	6021:	548910000190	6021:	
Sending Cust A/c Name	6091:	SHREE	6091:	
Beneficiary Branch IFSC	5569:	IPGSMUR000003154	5569:	
Beneficiary Cust A/c Type	6310:	10	6310:	
Beneficiary Cust A/c No.	6061:	0000487306	6061:	
Beneficiary Cust A/c Name	6081:	PREETHI PR	6081:	
Reason Code	6346:	R01 (highlighted)	6346:	
Rejection Reason	6366:	R09 (highlighted)	6366:	
Relevance Date	3375:	25-03-2022	3375:	
Related Reference Number	2006:	DOPK220840001413	2006:	

- e. Enquiry using 16-digit UTR no – User can enter the UTR no (DOPH221080005497) alone in HSMI menu and check the status of the transaction.



Status of the transaction can be seen as processed below:



- f. Enquiry using payment order ID(PORD) – User can enter the 12-digit (00000018924) PORD in Routed Ref.No, paysys ID as NEFT, Set ID as SOL ID and check the corresponding Outward/Inward NEFT transaction.

The screenshot shows the 'Inquire on Payment System Messages' form in the Finacle application. The 'Pay Sys ID' field is highlighted with a red box and contains the value 'NEFT'. The 'Routed Ref. No.' field is also highlighted with a red box and contains the value '00000018924'. The 'Function' dropdown is set to 'Inquire'. The 'Set ID' is '56000100'. The 'In/Out Indicator' is set to 'All'. The 'Urgent', 'Normal', and 'All' radio buttons are visible, with 'All' selected. The 'Message No.' field is empty. The 'Entity Type' dropdown is set to 'Select'. The 'Receiver Bank Identifier' field is empty. The 'Transaction ID' field is empty. The 'STP Indicator' is set to 'All'. The 'Department Code' field is empty. The 'Message Type' dropdown is set to 'All'. The 'From Execution Date', 'From Value Date', and 'From Created Date' fields are empty. The 'To Execution Date', 'To Value Date', and 'To Created Date' fields are empty. The 'Message Under Investigation' dropdown is set to 'Select'. The 'Status' dropdown is set to 'Select'. The 'Go', 'Validate', and 'Clear' buttons are at the bottom of the form.

Corresponding N06 message is shown for the entered PORD

The screenshot shows the 'Payment Messages Inquiry' table in the Finacle application. The table displays a single message with the following details:

View Message	Related Messages	Charge Details	Message No.	Entity Type	Entity ID	Execution Date	Receiver Bank Identifier	In/Out Indicator	Department Code	Verified PD Initial ID	STP Message Type	Investigation Status
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N06		RBIPONEFTSC	18-04-2022	00000018924	Outward	DOPBK	YES	YES	Processed

The 'Message No.' field is highlighted with a red box. The 'OK', 'Submit', and 'Back' buttons are at the bottom of the table.

10. Enquiry of Inward NEFT transaction

- a. When a customer comes to enquire about the NEFT Inward credit to his POSB account, the end user can enquire the same in HSMI menu using UTR no.

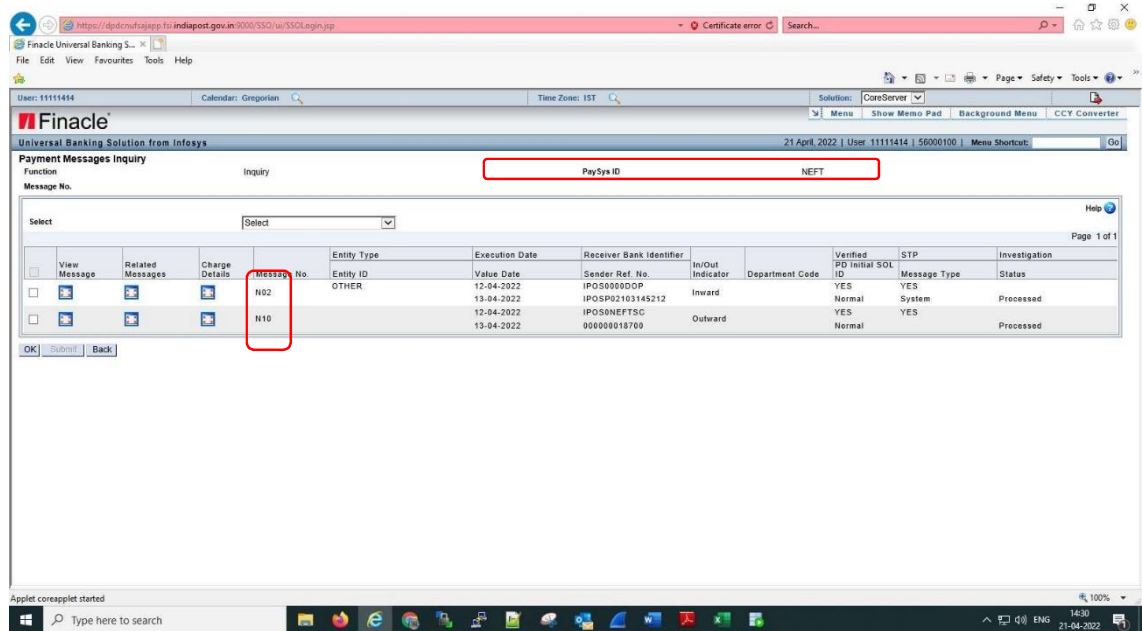
The screenshot shows the 'Inquire on Payment System Messages' form in the Finacle application. The 'UTR' field is highlighted with a red box and contains the value 'IPOSF02103145212'. Other fields include 'Function' (Inquire), 'Set ID', 'In/Out Indicator', 'Remarks', 'Series', 'Created User ID', 'Entity ID', 'Sender Bank Identifier', 'Transaction Date', 'Sender Ref.', 'Message Under Investigation', 'Status', 'To Execution Date', 'To Value Date', and 'To Created Date'. The 'From Created Date' field is empty.

- b. User can note down the 12-digit payment order ID in the Routed Ref.No. field

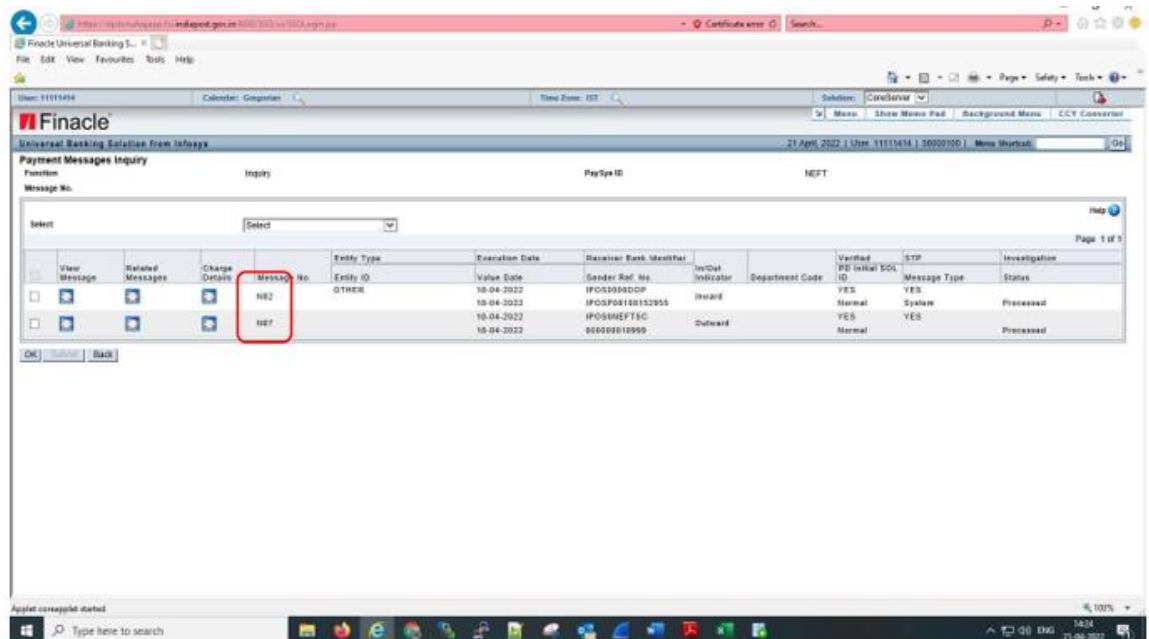
The screenshot shows the 'Inquire on Payment System Messages' form in the Finacle application. The 'Routed Ref. No.' field is highlighted with a red box and contains the value '00000018700'. Other fields include 'Function' (Inquire), 'Pay Sys ID' (NEFT), 'UTR' (IPOSF02103145212), 'PD Initial SQL ID' (N02), 'Entity Type' (OTHER - Others), 'Receiver Bank Identifier' (IPOS00000OP), 'Transaction ID', 'STP Indicator', 'Department Code', 'Message Type', 'From Execution Date', 'From Value Date', 'From Created Date', 'Set ID' (11000099), 'In/Out Indicator' (In), 'Remarks', 'Series' (CRSAPP), 'Created User ID', 'Entity ID' (202204130030), 'Sender Bank Identifier' (IPOS0NEFTSC), 'Transaction Date' (12-04-2022), 'Sender Ref.' (IPOSF02103145212), 'Message Under Investigation', 'Status' (P - Processed), 'To Execution Date', 'To Value Date', and 'To Created Date'. The 'Go', 'Validate', and 'Clear' buttons are visible at the bottom.

- c. User can enter the 12-digit (000000018700) PORD in Routed Ref.No, paysys ID as NEFT, Set ID as SOL ID and check the corresponding status of the Inward NEFT transaction.

For successful transaction two rows will be shown in Enquiry. Here N02 is the original NEFT Inward message and N10 is the corresponding credit confirmation message for successful credit in the customer's POSB account.



For unsuccessful transaction also two rows will be shown in Enquiry. Here N02 is the original NEFT Inward message and N07 is the corresponding inward return message generated for unsuccessful credit in POSB account.



11. Activities at SOL level

- a. End user can view the outward NEFT initiated transaction in long book, GL Detailed report and GL Summary report which are available in HFINRPT.
- b. At the end of the day, user should forward the NEFT mandate form along with SB-7 form or POSB cheque to SBCO.
- c. For reference, user can also view the NEFT Detailed Report under outward transaction type for channel BRN using HFINRPT menu. However, the report can be generated for internet and mobile banking channels using relevant channels.
- d. GL summary report should be generated even for Sundays and holidays as Data centre is not marked as holiday since transactions carried out on Sundays and holidays will be accounted in SAP and reflected in the reports.
- e. Respective SOL should ensure freezing/unfreezing of accounts based on the request received from Nodal Office/CEPT/Circle CBS CPC/competent authority.
- f. NEFT related lien marked on the accounts by the Nodal office should not be removed by the SOLs.
- g. Complaints/disputes received if any, should be immediately forwarded to Nodal Office through email or SAP CRM.

12. Grievance Mechanism

Customers can use any of the following methods to register complaints regarding their NEFT transaction

- a. Through India Post customer care number 1800 2666 868.
- b. Through complaints section in India Post website <https://www.indiapost.gov.in/VAS/Pages/ComplaintRegistration.aspx> under financial services category, Savings bank service and select the type as NEFT.
- c. Through SAP-CRM in any post office branch.
- d. Post office end user should register the complaints under financial services- Savings Bank category in SAP-CRM option
- e. UTR number is mandatory for registering complaints for all NEFT transaction related grievance.
- f. Post Offices and circles can contact Nodal Office, Bengaluru for any operational support and critical issues. (email id - postatm@indiapost.gov.in)

13. Nodal Office for NEFT

- Name : Payment Channels Division
- Email ID : postatm@indiapost.gov.in (New email ID will be communicated shortly)

NEFT AND RTGS MANDATE FORM

Application Form for Funds transfer through

National Electronic Funds Transfer (NEFT)/Real Time Gross Settlement (RTGS)

Name of the Post Office	Date	
-------------------------	------	--

You are requested to remit the proceeds as per details below through NEFT RTGS (Tick the appropriate box)

Beneficiary Details	
Beneficiary Name	
Beneficiary Account Number	
Confirm Beneficiary Account number	
Beneficiary Address	
Beneficiary Bank Name and Branch	
Beneficiary Bank IFS Code (IFSC)	
Amount (in figures) to be credited	
Amount (in words) to be credited	
Remitter/s Details	
Remitter Name	
Remitter Account Number	
Remitter Mobile number	
Remarks- if any	

Terms and Conditions

1. I/We hereby authorize India Post to carry out the NEFT/RTGS transactions as per the details mentioned above.
2. I/We hereby agree that the aforesaid details including the IFSC and the beneficiary account are correct.
3. I/We further acknowledge that India Post accepts no liability for any consequences arising out of erroneous details provided by me/us.
4. I/We agree that the credit will be affected solely on the beneficiary account number information and beneficiary name particulars will not be used for the same.
5. I/We authorize the bank to debit my/our account with the charges plus taxes as applicable for this transaction.
6. I/We hereby agree & understand that the RTGS/NEFT request is subject to the RBI regulations and guidelines governing the same.
7. I/We also understand that the remitting Bank shall not be liable for any loss of damage arising or resulting from delay in transmission delivery or non-delivery of electronic message or any mistake, omission or error in transmission or delivery thereof or in deciphering the message from any cause whatsoever or from its misinterpretation received or the action of the destination Bank or any act or even beyond control.
8. In case the NEFT/RTGS option is not ticked by us, I/We authorize you to execute the transaction less than Rupees Two Lakh through NEFT and greater than or equal to Rupees Two Lakh through RTGS and debit the charges as applicable.

Signature of the Authorised Signatory	1 st Signatory	2 nd Signatory
---------------------------------------	---------------------------	---------------------------

For Post Office Use Only

Payment order ID		Date Stamp
Transaction entered by		
Transaction Authorized by		
UTR Number		

Customer Acknowledgement (to be filled by Post Office)

Received an application for NEFT /RTGS for an amount of Rs _____ (Rupees _____) vide SB Account number _____ and to be credited to Account number _____ of _____ bank with IFSC Code _____. India Post will hold no liability for any consequences arising out of erroneous details provided by the Customer.

Date : _____ Signature and Date Stamp: _____

**Standard Accounting Procedure for NEFT
Facility to POSB Customers**

No.56-16/2020-21/NEFT-RTGS/PA (Accounts)/
Government of India
Ministry of Communications
Department of Posts
Dak Bhawan- PA Wing
New Delhi-110001

Dated 17/05/2022

Sub: Standard Accounting Procedure for NEFT Facility to POSB Customers-reg.

Ref: This office letter 56-16/2020-21/NEFT-RTGS/PA (Accounts) dated 17.05.2021, 10.01.2022, 24.01.2022, 04.02.2022, 14.03.2022, 22.04.2022

Please refer to the letters cited above. In connection with launch of NEFT facility across the country, the Standard Accounting Procedure is enclosed for further necessary action. It is requested to take the following action to facilitate smooth functioning of NEFT transactions, accounting reconciliation and settlement.

- a) Provide necessary training to the identified staff of PAO, Delhi.
- b) Ensure to provide required reports to PAO, Delhi for daily accounting, reconciliation & settlement.
- c) Ensure to extend proper co-ordination between Nodal office-operation Team at Bengaluru and Nodal office-PAO, Delhi.
- d) It is suggested to regulate the NEFT facility to the Customers during the time of RBI EoD in line with the industry practice to ensure that the EoD Mismatch is eliminated. (Reference: Annexure-II – Para 3 in 56-16/2020-21/NEFT-RTGS/PA (Accounts)/3588 to 90 dated 17-12-2021

This issues with the approval of Sr. DDG(PAF)


(Bapiraju GYBN)
Accounts Officer(CSI)

ADG (FS)

Copy to:

The General Manager(F), PAO Delhi for information. The Standard Accounting Procedure for NEFT is attached for reference and further necessary action.



**Government of India
Ministry of Communication
Department of Posts, PAF Wing
(CSI SECTION)**

**STANDARD ACCOUNTING PROCEDURE
FOR
NEFT FACILITY TO POSB CUSTOMERS
(Ver 1.0)**

File No: 56-16/2020-21/NEFT_RTGS

Draft : 17th May 2022

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STANDARD ACCOUNTING PROCEDURE

1. Introduction

Department of Posts is providing NEFT / RTGS facility to the POSB Customers, which is available 24 x 7 x 365 days. This facility enables POSB customers to transfer funds to and from Other Bank Accounts to POSB Accounts in DoP-CBS.

2. Standard Operating Procedure

The Standard Operating Procedure is as prepared by the FS Division

3. Sponsor Bank for NEFT / RTGS Facility

IPPB is the Sponsor Bank for providing NEFT/RTGS facility to POSB Customers

4. Nodal Office for Accounting, Reconciliation & Settlement of amount

PAO, Delhi is the Nodal Office for the entire country for arrangement of funds daily accounting, reconciliation and settlement of amount. Detailed scope of Nodal Office is mentioned under Roles and responsibilities section of this document

5. Scope of this Accounting Procedure

This Accounting Procedure is restricted to NEFT Transactions and related activities only. For RTGS, separate accounting procedure will be released separately.

6. Chargeable / Non Chargeable to Customers

(a) Customer – Not Chargeable

- a. Inward NEFT Transactions are not chargeable to Customers
- b. Online NEFT Transactions initiated through e-Banking and M-Banking Channels are not chargeable

(b) Customer –Chargeable for Outward NEFT

When Customer approaches the Counter and requests for NEFT Outward, the following charges are levied which are auto debited from the POSB Account at the time of transaction

- | | |
|---|----------------|
| a. For transactions upto Rs. 10,000: | Rs. 2.50 + GST |
| b. For transactions above Rs.10,000 upto Rs. 1 Lakh | Rs. 5.00 + GST |
| c. For transactions above Rs. 1 Lakh upto Rs. 2 Lakhs | Rs. 15.00+GST |
| d. For transactions above Rs. 2 Lakhs | Rs. 25.00+GST |

7. Revenue & Expenditure for NEFT Transactions to Department of Posts

❖ Revenue from Other Banks

For each inward NEFT transactions from Other Banks to POSB Account an amount of @ Rs.0.25 + GST will be received through IPPB from other Banks

❖ Revenue from POSB Customers

Details are mentioned at para 6 above.

❖ Expenditure Payable to IPPB

For each inward NEFT transactions @ 0.15 + GST
For each outward NEFT transaction @ Rs. 2 + GST

❖ Expenditure Payable as Interchange Fee

For each outward NEFT transaction @ 0.25 + GST through IPPB

❖ Expenditure is to be incurred by Department of Posts on account of Operational Risks

8. Summary of Accounting Procedure

- A) Funding to IPPB Settlement Account for NEFT Transactions
- B) NEFT Transaction Process (Outward/Inward/Failures etc)
- C) Accounting of Charges payable to IPPB and interchange fee payable/receivable to and from IPPB towards NEFT/RTGS transactions.
- D) EoD Mismatch Amount
- E) Handling of Operational Risks

9. Fund Flow Management

PAO Delhi being the Nodal Office for NEFT Transactions, a Settlement Account with IPPB is opened to keep adequate funds on a daily basis and to replenish it as and when it reaches the pre-defined threshold limit, as communicated from time to time.

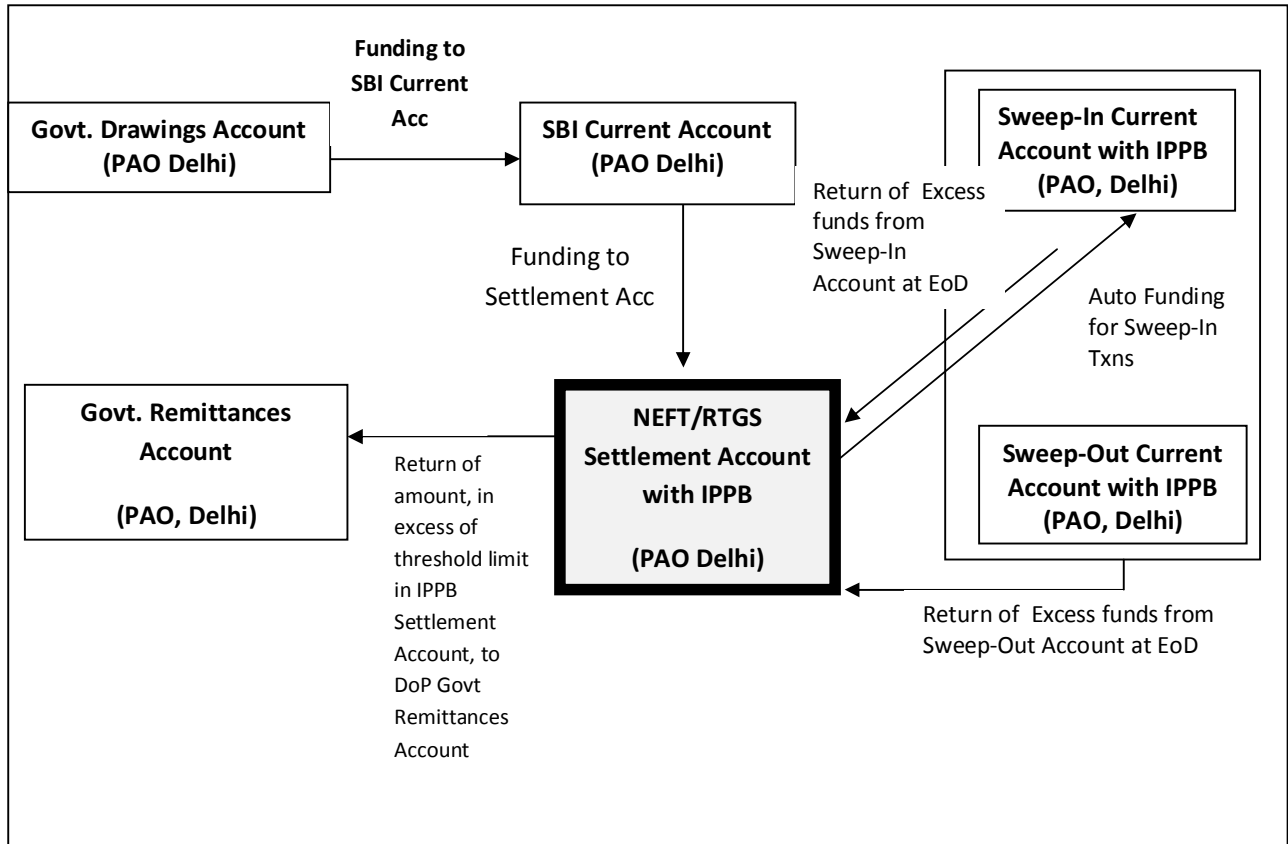
IPPB Settlement Account will be funded from Government Account of PAO, Delhi through a Current Account opened for the purpose with SBI. As NEFT is a 24 x 7 x 365 facility, sufficient funds to enable the transactions are required to be made available in IPPB Settlement Account. PAO, Delhi will facilitate funding through the SBI Current Account which can be operated at any time.

Apart from the transaction value for NEFT transactions, expenditure and revenue will also be accounted on a daily basis which impacts the Balance in IPPB Settlement account

The same IPPB Settlement Account will be used for RTGS Transactions / Sweep-In and Sweep-Out Transactions between IPPB & POSB Accounts.

Hence, the net balance at the end of the day in the Settlement Account will have an overall impact of transactions from all the above sources

The Overall Fund Flow Mechanism is depicted below



10. STANDARD ACCOUNTING PROCEDURE

10.1 FUND FLOW ACCOUNTING

(a) Funding of SBI Current Account from Government Account

Application	Debit	Credit	Remarks	Posting
CBS	11005499NRSBI Balance with SBI CA-NEFT/RTGS	11005499DRGBK Drawings from bank	PAO , Delhi SOL ID(11005499)	Manual posting in Finacle
CSI	4855300660- 855301101420000 Balances with SBI CA-NEFT/RTGS	4867001006- 867000107010000 Drawings from Bank clearing GL	PAO, Delhi Profit Centre	System posting through integration

(b) Funding of IPPB Settlement Account

Application	Debit	Credit	Remarks	Posting
CBS	11005499NRIPB Balance with IPPB - NEFT/RTGS	11005499NRSBI Balance with SBI CA-NEFT/RTGS	PAO , Delhi SOL ID(11005499)	Manual posting in Finacle
CSI	4855300650- 855301101410000 Balances with IPPB CA-NEFT/RTGS	8855300660- 855301101420000 Balances with SBI CA-NEFT/RTGS	PAO, Delhi Profit Centre	System posting through integration

(c) Return of Excess funds in IPPB Settlement Account to PAO Delhi Remittances Account

Application	Debit	Credit	Remarks	Posting
CBS	11005499RMTBK Remittance to bank	11005499NRIPB Balance with IPPB- NEFT/RTGS	PAO , Delhi SOL ID(11005499)	Manual posting in Finacle
CSI	4867701057- 867700102010000 Remittance to Bank Clg	8855300650 - 855301101410000 Balances with IPPB-NEFT/RTGS	PAO, Delhi Profit Centre	System posting through integratio n

10.2 TRANSACTION ACCOUNTING

10.2.1 NEFT OUTWARD

(a) NEFT Outward Process

Application	Debit	Credit	Remarks	Posting
CBS	POSB A/c (A/c SOL ID)	SOL ID +0021 Inter SOL CBS (A/c SOL ID)	Transaction Amount to be transferred to other Bank	System posting in Finacle
	110054990021 Inter SOL CBS (PAO, Delhi SOL-11005499)	11005499NFTOP NEFT outward payable pool Account (PAO, Delhi SOL -11005499)		InterSOL entries between A/c SOL & Transaction SOL, if
	POSB A/c (A/c SOL ID)	SOL ID +0034 NEFT/RTGS Charges from customer (Txn SOL ID)	NEFT Charges from Customer, if txn is done through PO Counters	Customer walks into other Office for NEFT
	POSB a/c (A/c SOL ID)	SOLID +CGST SOLID+ SGST GST on NEFT/RTGS Charges from customer (PO SOL-ID where transaction is initiated)	GST on NEFT Charges from Customer, if NEFT charges are applicable	
<p>InterSOL: If Customer walks into other Office for availing NEFT facility through PO Counter, accounting entries will automatically involve RSAO-InterSOL CBS and revenue with GST will be accounted at the transaction initiating SOL.</p>				
CSI	4800100010 - 800100101010000 POSB (1981) (A/c Sol Profit centre)	8878200012- 878200121010100 Inter SOL CBS (A/c Sol Profit centre)	Profit centre concerned of A/c SOL	System posting through Integration
	4878200012- 878200121010100 inter SOL CBS (PAO Delhi Profit Centre)	8866103290- 866100140360000 (NEFT Outward Payable Pool A/c) IPPB POOL ACCOUNT FOR NEFT/RTGS (PAO Delhi Profit Centre)	PAO Delhi profit centre-3800000000	
	4800100010 - 800100101010000 POSB (1981) (A/c SOL profit centre)	1200250000- 120100200250000 REVENUE EARNED THROUGH NEFT/RTGS IN CBS- NEFT Charges (Txn Sol Profit Centre)	Profit centre of A/c SOL (or) Txn SOL depending on the	
	4800100010 - 800100101010000 POSB (1981) (PO profit centre)	EXISTING GLs- 86610010161**** GST ON FINANCIAL SERVICES GST Liability		
<p>InterSOL: If Customer walks into other Office for availing NEFT facility through PO Counter, accounting entries will automatically involve RSAO-InterSOL CBS and revenue with GST will be accounted at the transaction initiating SOL.</p>				

(b) NEFT Outward Return (Business Decline)

On account of fault attributable to the Customer the transaction may get declined which is termed as Business decline. In this case, NEFT charges and GST collected from the Customer, if any, are not refundable,

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTOP NEFT outward payable pool Account PAO Delhi SOL ID (11005499)	11005499+0021 Inter SOL CBS (PAO Delhi SOL)	PAO , Delhi SOL ID(11005499)	System posting in Finacle
	SOL ID +0021 Inter SOL CBS (A/c SOL ID)	POSB Account (A/c SOL ID)	A/c SOL ID	
CSI	4866103290- 866100140360000 IPPB POOL ACCOUNT FOR NEFT/RTGS (PAO Delhi SOL Profit Centre)	8878200012- 878200121010100 Intersol CBS (PAO Delhi SOL Profit Centre)	PAO, Delhi Profit centre	System posting through Integration
	4878200012- 878200121010100 Inter SOL CBS (A/c Sol Profit Centre)	8800100010 - 800100101010000 POSB (1981) (A/c Sol Profit Centre)	Profit centre of the post office concerned	

(c) NEFT Outward Failure at IPPB /Rejection by RBI (Technical Decline)

Any failure not attributable to the Customer, it is termed as Technical Decline and NEFT charges and GST are refundable, if collected from the customer.

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTOP NEFT outward payable pool Account PAO Delhi SOL ID (11005499)	11005499+0021 Inter SOL CBS	PAO , Delhi SOL ID(11005499)	System posting in Finacle
	SOL ID +0021 Inter SOL CBS (A/c Sol ID)	POSB A/c (A/c SOL ID)	PO SOL IDs concerned, if the transaction is an InterSOL Transaction.	
	SOLID+0034 NEFT/RTGS Charges from customer (Txn SOL ID)	POSB a/c (A/c SOL ID)		
	GST on NEFT/RTGS Charges from customer (Txn SOL ID)	POSB a/c (A/c SOL ID)		
InterSOL: If Customer walks into other Office for availing NEFT facility through PO Counter, accounting entries will automatically involve RSAO-InterSOL CBS and revenue with GST will be accounted at the transaction initiating SOL.				
CSI	4866103290- 866100140360000 NEFT outward payable pool account (PAO Delhi Profit Centre)	8878200012- 878200121010100 Intersol CBS (PAO Delhi Profit	PAO, Delhi Profit centre	System posting through

		Centre)		h Integr ation
	4878200012- inter SOL CBS (A/c PO Profit Centre)	8800100010 800100101010000 POSB (1981) (A/c PO Profit Centre)	-	Profit centre of the post office concerned With RSAO entries, if applicable
	1200250000- 120100200250000 REVENUE EARNED THROUGH NEFT/RTGS IN CBS NEFT Charges (Txn PO Profit Centre)	8800100010 800100101010000 POSB (1981) (A/c PO Profit Centre)	-	
	Existing GL- 86610010161**** GST ON FINANCIAL SERVICES GST Liability (Txn PO Profit Centre)	8800100010 800100101010000 POSB (1981) (A/c PO Profit Centre)	-	
InterSOL: If Customer walks into other Office for availing NEFT facility through PO Counter, accounting entries will automatically involve RSAO-InterSOL CBS and revenue with GST will be accounted at the transaction initiating SOL.				

10.3 NEFT - INWARD

(a) NEFT Inward Successful Transaction

Inward Transactions are those transactions where the POSB Customer account is credited amount from other Bank

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTIP NEFT Inward receivable pool Account (PAO Delhi SOL ID 11005499)	11005499+0021 Inter SOL CBS PAO Delhi SOL ID (11005499)	PAO , Delhi SOL ID(11005499)	System posting in Finacle
	SOL ID +0021 Inter SOL CBS (A/c SOL ID)	POSB A/c (A/c SOL ID)	A/c SOL ID	
CSI	4866103291- 866100140360000 IPPB POOL ACCOUNT FOR NEFT/RTGS (PAO Delhi Profit Centre)	8878200012- 878200121010100 Intersol CBS (PAO Delhi Profit Centre)	PAO, Delhi Profit centre	System posting through Integration
	4878200012- 878200121010100 inter SOL CBS (A/c PO Profit Centre)	8800100010 800100101010000 POSB (1981) (A/c PO Profit Centre)	- Profit centre of the post office concerned	

(b) NEFT Inward Return

In case of the Inward Transaction, if the POSB Account could not be credited for any reason, it is treated as Inward Return

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTIP NEFT Inward receivable pool Account (PAO Delhi SOL ID 11005499)	11005499NFTIR NEFT Inward Return receivable pool account PAO Delhi SOL ID 11005499)	PAO Delhi SOL ID (11005499)	System posting in Finacle
	11005499NFTIR NEFT Inward Return receivable pool account (PAO Delhi SOL ID 11005499)	11005499NFTOP NEFT outward payable pool Account (PAO Delhi SOL ID 11005499)		
CSI	4866103291- 866100140360000 NEFT Inward Receivable pool account (PAO Delhi Profit Centre)	8866103292- 866100140360000 NEFT Inward Return receivable pool account (PAO Delhi Profit Centre)	PAO, Delhi Profit centre	System posting through Integration
	8866103292- 866100140360000 NEFT Inward Return receivable pool account (PAO Delhi Profit Centre)	8866103290- 866100140360000 (NEFT Outward Payable Pool A/c) IPPB POOL ACCOUNT FOR NEFT/RTGS (PAO Delhi Profit Centre)		

(c) NEFT Inward Return Failure/Rejection

When the Inward Return is rejected by IPPB due to non compliance of return timeline (Batch+ 2 hours), an automatic outward message is created with the following accounting entries

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTOP NEFT outward payable pool Account (PAO Delhi SOL ID 11005499)	11005499NFTIR NEFT Inward Return receivable pool account (PAO Delhi SOL ID 11005499)	When Inward return is rejected by IPPB	System posting in Finacle
	11005499NFTIR NEFT Inward Return receivable pool account (PAO Delhi SOL ID 11005499)	11005499NFTOP NEFT outward payable pool Account (PAO Delhi SOL ID 11005499)	When System creates an outward message for inward return	

CSI	8866103290- 866100140360000 (NEFT Outward Payable Pool A/c) IPPB POOL ACCOUNT FOR NEFT/RTGS (PAO Delhi Profit Centre)	8866103292- 866100140360000 NEFT Inward Return receivable pool account (PAO Delhi Profit Centre)	PAO, Delhi Profit centre	System posting through Integration
	8866103292- 866100140360000 NEFT Inward Return receivable pool account (PAO Delhi Profit Centre)	8866103290- 866100140360000 (NEFT Outward Payable Pool A/c) IPPB POOL ACCOUNT FOR NEFT/RTGS (PAO Delhi Profit Centre)		

10.3 NEFT Exception Handling

(a) Outward Transactions

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTIP NEFT Inward receivable pool Account PAO Delhi SOL ID 11005499)	11005499NFTIR NEFT Inward Return receivable pool account PAO Delhi SOL ID 11005499)	When Outward return fails and POSB Customer A/c is not Credited. System posting	System posting in Finacle (InterSOL Accounting if applicable)
	11005499NFTIR NEFT Inward Return receivable pool account (PAO Delhi SOL ID 11005499)	8800100010 800100101010000 POSB (1981) (A/c PO Profit Centre)	When Transaction is done through HTTUM Upload	
CSI	4866103291- 866100140360000 NEFT Inward Receivable pool account	8866103292- 866100140360000 NEFT Inward Return receivable pool account (PAO Delhi Profit Centre)	PAO, Delhi Profit Centre	System posting through integration
	8866103292- 866100140360000 NEFT Inward Return receivable pool account (PAO Delhi Profit Centre)	4866103291- 866100140360000 NEFT Inward Receivable pool account (PAO Delhi Profit Centre)		

(b) Inward Transactions - Exception

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTOP NEFT outward payable pool Account (PAO Delhi SOL ID 11005499)	11005499NFTIR NEFT Inward Return receivable pool account PAO Delhi SOL ID 11005499)	When Inward return fails & corresponding Outward also fails	System posting in Finacle (InterSO L Accounting if applicable)
	11005499NFTIR NEFT Inward Return receivable pool account PAO Delhi SOL ID 11005499)	11005499NFTOP NEFT outward payable pool Account (PAO Delhi SOL ID 11005499)	When Transaction is done through HPORDM	
CSI	8866103290- 866100140360000 (NEFT Outward Payable Pool A/c) IPPB POOL ACCOUNT FOR NEFT/RTGS (PAO Delhi Profit Centre)	8866103292- 866100140360000 NEFT Inward Return receivable pool account (PAO Delhi Profit Centre)	PAO, Delhi Profit Centre	System posting through Integration
	8866103292- 866100140360000 NEFT Inward Return receivable pool account (PAO Delhi Profit Centre)	8866103290- 866100140360000 (NEFT Outward Payable Pool A/c) IPPB POOL ACCOUNT FOR NEFT/RTGS (PAO Delhi Profit Centre)		

10.4 NEFT Reconciliation & Settlement Process (By PAO, Delhi only)

- (i) **Reconciliation**– Clearing suspense accumulated under Outward / Inward Pool Accounts with the IPPB Settlement Account on a daily basis.
- (ii) **Settlement** – Updating the “Balances with IPPB” Head of Account after reconciliation

a) When Outward (Including Inward Return) is more than Inward

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTOP NEFT outward payable pool Account PAO Delhi SOL ID (11005499)	11005499NFTIP NEFT Inward receivable pool Account PAO Delhi SOL ID (11005499)	Clearing Suspense with Settlement Account	Manual posting in Finacle
	11005499NFTIR NEFT Inward Return receivable pool account PAO Delhi SOL ID (11005499)	11005499NRIPS <u>NEFT/RTGS settlement Account</u> PAO Delhi SOL ID (11005499)		
	11005499NRIPS NEFT/RTGS settlement Account PAO Delhi SOL ID (11005499)	11005499NRIPB Balance with IPPB- NEFT/RTGS PAO Delhi SOL ID (11005499)	Adjustment of Settled amount with IPPB Balance	
CSI	4866103290- 866100140360000 NEFT outward payable pool Account	8866103291- 866100140360000 NEFT Inward receivable pool Account	Clearing Suspense with Settlement Account	System Posting through Integration
	4866103292- 866100140360000 NEFT Inward Return pool account	885300670- 855301101430000 <u>NEFT/RTGS settlement Account</u>		
	4855300670- 855301101430000 Settlement Account with IPPB- NEFT/RTGS	8855300650- 855301101410000 Balances of DoP in IPPB-NEFT/RTGS	Adjustment of Settled amount with IPPB Balance	

b) When Outward (Including Inward Return) is more than Inward

Application	Debit	Credit	Remarks	Posting
CBS	11005499NFTOP NEFT outward payable pool Account PAO Delhi SOL ID (11005499)	11005499NFTIP NEFT Inward receivable pool Account PAO Delhi SOL ID (11005499)	Clearing Suspense with Settlement Account	Manual posting in Finacle
	11005499NFTIR NEFT Inward Return receivable pool account PAO Delhi SOL ID (11005499)			
	11005499NRIPS <u>NEFT/RTGS settlement Account</u> <u>PAO Delhi SOL ID (11005499)</u>			
	11005499NRIPB Balance with IPPB-NEFT/RTGS PAO Delhi SOL ID (11005499)	11005499NRIPS NEFT/RTGS settlement Account PAO Delhi SOL ID (11005499)	Adjustmen t of Settled amount with IPPB Balance	
CSI	4866103290- 866100140360000 NEFT outward payable pool Account	8866103291- 866100140360000 NEFT Inward receivable pool Account	Clearing Suspense with Settlement Account	System Posting through Integration
	4866103292- 866100140360000 NEFT Inward Return pool account			
	4855300670- <u>855301101430000</u> <u>NEFT/RTGS settlement Account</u>			
	4855300650 -855301101410000 Balances of DoP in IPPB-NEFT/RTGS	8855300670- 855301101430000 Settlement Account with IPPB- NEFT/RTGS	Adjustmen t of Settled amount with IPPB Balance	

11. Revenue / Expenditure Accounting

Accounting of Charges payable to IPPB and interchange fee payable/receivable to and from IPPB towards NEFT/RTGS transactions. (Only in PAO, Delhi)

Application	Debit	Credit	Remarks	Posting
CBS	11005499NRFTI NEFT/RTGS Transaction Fee Payable to IPPB PAO Delhi SOL ID (11005499)	11005499NRIPB Balance with IPPB-NEFT/RTGS PAO Delhi SOL ID (11005499)	Charges and interchange fee paid to IPPB	Manual posting in Finacle
	11005499NRIPB Balance with IPPB- NEFT/RTGS PAO Delhi SOL ID (11005499)	11005499NRFTI NEFT/RTGS Transaction Fee Receivable from IPPB PAO Delhi SOL ID (11005499)	Interchange fee received from IPPB	
CSI	3030622800- 3201031010301 28 Prof Svcs-Estt of Small savings work in HPOs	8855300650- 85530110141000 0 Balances of DoP in IPPB- NEFT/RTGS	Charges and interchange fee paid to IPPB	System posting through Integration
	485530065085 5301101410000 Balances of DoP in IPPB- NEFT/RTGS	1200250001 12010020025000 0 REVENUE EARNED THROUGH NEFT/RTGS IN CBS	Interchange fee received from IPPB	

12. Accounting of Operational Risks

Applicati on	Debit	Credit	Remarks	Posting
CBS	11005499NRORL PAO Delhi SOLID Operational Risk loss A/c	11005499RMTBK Remittance to bank clg	PAO Delhi SOL ID	Manual postings in finacle
	11005499NRWOL Write of loses in NEFT/RTGS Transactions	11005499NRORL PAO Delhi SOLID Operational Risk loss A/c		
CSI	4866103296 866100140360000 (Operation risk loses A/c)	8867700241- 867700102010000 Remittance to bank clg	PAO Delhi Profit Centre	System posting through Integration

3030646400- 320103101030164W/off- Estt of Small savings work in HPOs	8866103296 866100140360000 (Operation risk loses A/c)		
---	--	--	--

The term operational risk is defined that in exceptional situations due to any technical issues, any losses made to DoP has to be booked. The following accounting procedure may be followed to account the losses.

13 EoD Mismatch Amount

The EoD mismatch amount in exceptional scenarios shall be reconciled by making manual accounting entries in a separate Finacle Office Account (EoD Mismatch Amount) mapped to respective NEFT/RTGS Outward Payable Pool Account GLs, as mentioned below

Application	GL-HOA	GL-HOA	Remarks	Posting
CBS	11005499NFTOP (NEFT Outward Payable Pool A/c)	11005499NREOD (EoD Mismatch NEFT)	NEFT-On the day of mismatch	Manual posting in Finacle
	11005499NREOD (EoD Mismatch NEFT)	11005499NFTOP (NEFT Outward Payable Pool A/c)	NEFT-On the day of matching	
	11005499RTGOP (RTGS Outward Payable Pool A/c)	11005499NREOD (EoD Mismatch RTGS)	RTGS-On the day of mismatch	
	11005499NREOD (EoD Mismatch RTGS)	11005499RTGOP (RTGS Outward Payable Pool A/c)	RTGS-On the day of matching	
CSI	4866103290 866100140360000 (NEFT Outward Payable Pool A/c) IPPB POOL ACCOUNT FOR NEFT/RTGS	8866103290 866100140360000	NEFT-On the day of mismatch	System posting through Integratio n
	8866103290 (EoD Mismatch NEFT) 866100140360000	4866103290 (NEFT Outward Payable Pool A/c) 866100140360000	NEFT-On the day of matching	
	4866103293 (RTGS Outward Payable Pool A/c) 866100140360000	8866103293 (EoD Mismatch RTGS) 866100140360000	RTGS-On the day of mismatch	
	8866103293 (EoD Mismatch RTGS) 866100140360000	4866103293 (RTGS Outward Payable Pool A/c) 866100140360000	RTGS-On the day of matching	

ROLES & RESPONSIBILITIES

14. ROLE OF NODAL PAO, DELHI FOR NEFT/RTGS TRANSACTIONS

The following activities shall be carried out by the Nodal PAO, Delhi

1. **Funding of IPPB Settlement Account through SBI Current Account**

To facilitate NEFT Transactions for POSB Customers, funds are to be maintained in the IPPB Settlement Account with IPPB. Outward & Inward Transfers for NEFT/RTGS Transactions are done through the IPPB Settlement Account on a daily basis from the funds available. PAO Delhi operates Government Drawings Account, Government Remittances Account and SBI Current Account for fund management.

- (a) Maintains adequate balances in SBI Current account to replenish funds to IPPB Settlement Account as per requirement.
- (b) Timely Liaison with IPPB for maintaining adequate balance in IPPB Settlement account
- (c) Transfer funds to IPPB Settlement Account as per Directorate instructions and within the specified thresholds.
- (d) Liaise with SBI for any issues with the operation of SBI Current Account through CMP

2. **Accounting of Expenditure and Revenue Entries in CBS-Finacle under the SoL ID of PAO, Delhi**

- (a) Apart from the auto posted transactions in Finacle, manual entries as mentioned in the SAP are to be posted in Finacle on a daily basis
- (b) Expenditure on Outward & Inward Transactions payable to IPPB are to be accounted in Finacle
- (c) Expenditure on Outward Transactions payable to other banks through IPPB is to be accounted in Finacle
- (d) Revenue from other Banks for Inward Transactions receivable through IPPB is to be accounted in Finacle
- (e) EoD Mismatch Accounting in exceptional scenarios
- (f) Reversals of transactions, if any, under exceptional circumstances upon confirmation from the relevant sources (IPPB/CBS-Finacle Reports etc..)

3. **Daily Accounting & Settlement of NEFT Transactions and other related entries**

- (a) A daily Accounting Sheet shall be maintained by PAO Delhi as mentioned in Annexure-1
- (b) The accounting sheet shall be prepared after verifying and reconciling the figures based on the reports and approved at appropriate level at PAO, Delhi
- (c) The approved accounting entries are to be posted in Finacle to make final settlement
- (d) Liaison with NEFT/RTGS Nodal Operations team at Bengaluru for any issues in accounting / reconciliation

4. **GST**

- (a) Obtain monthly GST Invoices for the expenditure incurred by DoP payable to IPPB
- (b) Obtain monthly GST Invoices for the expenditure incurred by DoP payable to Other Banks, through IPPB
- (c) Monthly GST Invoices for the revenues received from other banks for Inward NEFT/RTGS through IPPB
- (d) File all applicable GST returns for the collections / TDS made for NEFT

5. MAINTENANCE OF RECORDS

- (a) Daily detailed reports from IPPB on Inward / Outward NEFT & Transactions
- (b) Daily Batch-Wise Summary Report from IPPB on Inward / Outward NEFT Transactions for reconciling with CBS-Finacle report
- (c) Daily detailed reports from CBS-Finacle on Inward / Outward NEFT Transactions
- (d) Daily Batch-Wise Summary Report from CBS-Finacle on Inward / Outward NEFT Transactions for reconciling with IPPB report
- (e) Daily Accounting Sheet prepared manually before posting in Finacle
- (f) Daily Accounting Report prepared manually before posting in Finacle
- (g) Daily Accounting Report generated from CBS-Finacle after posting the entries
- (h) Daily Transaction Report of IPPB Current Account (Settlement Account) for reconciliation of balances
- (i) Daily transaction report of SBI Current Account for reconciliation of balances
- (j) Relevant Scrolls of Government Drawings / Remittances Account of PAO, Delhi for the day of transactions reflected in these Accounts
- (k) Soft copies of large reports / data to be preserved date-wise grouped by month and Financial Year

15. ROLE OF OTHER PAOs FOR NEFT/RTGS TRANSACTIONS

1. Verify that no entries are reflected in the respective GLs related to NEFT under 8661 in their Circle, on a daily basis
2. Verify that no entries are reflected in the respective GLs related to NEFT under 8553 in their Circle, on a daily basis
3. If any entries are seen in the above GLs in their Circle, immediate action to be taken to get it rectified and intimate Nodal PAO, Delhi

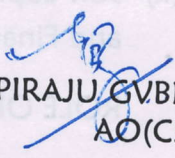
16. ROLE OF PA WING

1. **CSI SECTION:** Revision of Accounting procedure, if any, as per requirement and communicate to stake holders
2. **BUDGET SECTION**
Budget Allotment to PAO Delhi as per requirement projected by FS Division for daily expenditure & Operational Risks.

17. ROLE OF FS DIVISION

1. Liaison between DoP, IPPB and FSI for all operational and technical matters / issues
2. Facilitate required reports from IPPB to PAO Delhi for accounting & reconciliation
3. Facilitate required reports from CBS-Finacle to PAO Delhi for accounting & reconciliation
4. Ensure Customer Grievance redressal for NEFT technical/operational issues
5. Timely updation of information on changes in NEFT processes in CBS-Finacle / IPPB (or) any instructions from RBI / MoF on NEFT/RTGS with all the stake holders for necessary action
6. Projection of required funds to Budget Division for incurring expenditure for NEFTcharges payable to IPPB and Other Banks, for allotment to PAO, Delhi
7. Ensure receipt of monthly GST invoices for the expenditure from IPPB for their charges & from Other Banks for Interchange Fee, through IPPB
8. Ensure necessary sanctions for the expenditure against the monthly GST Invoices towards payment of charges to IPPB & Interchange fee to Other Banks
9. Write-Off approvals in case of Operational Risks and budget projection to settle the operational risks expenditure.

This issues with the approval of Sr. DDG(PAF)


(BAPIRAJU GVBN)
AO(CSI)

File No. FS-10/8/2022-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 02.06.2022

To
All Head of Circles / Regions

Subject: Execution of HACINT menu in Finacle CBS and amendments in Rule 61(3) and Appendix–XVI of POSB CBS Manual (Corrected up to 31.12.2021) – Regarding.

HIARM menu in Finacle is executed by SBCO for making adjustment in the balances and interest in the accounts of SBA Type viz. POSA / PPF / SSA and NSS-87/92, due to any reason like correction in the opening balance, wrong interest calculation, restoration of balance in fraud cases etc. on the basis of the orders of competent authority.

2. After making entries in HIARM menu, execution of HACINT menu in Finacle is mandatory for getting the ledgers of the accounts concerned updated. Besides, in case of closure of PPF Loan account, the loan interest is calculated using HACINT menu. HACINT menu is presently being executed at CEPT, Chennai on the basis of requests from the Postmasters.

3. Considering the increase in number of HIARM entries and practical difficulties faced in execution of HACINT at CEPT, Chennai, it is proposed to decentralize HACINT menu will be executed to the CPC In-Charge of CBS-CPCs in the Circle with effect from 3rd June, 2022.

4. Necessary training to the staff of CBS-CPCs has been provided by CEPT, Chennai on 13.05.2022. A detailed Standard Operating Procedure for execution of HACINT menu at CBS-CPCs level is circulated herewith for guidance to CBS-CPCs.

5. In-charge, CBS-CPCs shall file the copies of the orders received in connection with the corrections made through HIARM menu, in a guard file.

6. CEPT will provide the access to HACINT menu to CPC In-charge role users.

7. Provisions of Rule 61(3) of POSB CBS Manual (Corrected up to 31.12.2021) circulated through SB Order No. 03/2022 dated 18.02.2022 is accordingly amended. The texts of the amended provisions are given below.

...2...

Rule / Para No.	Text of the Amended provisions
Rule 61 (3)(i) and Para 5(iii)(a) of Appendix-XVI	For Debiting / Crediting the balance, SBCO can adjust the balance / interest by making suitable correction in HIARM by entering amount to be adjusted along with interest calculated till the end of Financial Year, select Debit / Credit Interest as "D – Debit or C – Credit", Select Run indicator as 'C – Credit' & Applicable From Date as on '01-04-xxxx' (xxxx denotes financial year). A single entry in HIARM will suffice for credit/debit, after which In-Charge of CBS-CPC will execute HACINT based on HIARM entries.
Rule 61 (3)(iii)	The effect of adjustment entry will be applicable after running of interest using HACINT menu, on this account. Postmaster of HO will send email to the Circle CPC concerned from Official email id mentioning the details of correction for updation of balances. Scanned copy of the orders of Director GPO / Divisional Head / Sr. Postmaster / Chief Postmaster as the case may be should also be attached for reference.
Para 5(iii)(c) of Appendix-XVI	Postmaster of HO will send email to the Circle CPC concerned from Official email id mentioning the details of correction for updation of balances. Scanned copy of the orders of Director GPO / Divisional Head / Sr. Postmaster / Chief Postmaster as the case may be, should also be attached for reference.

8. The entries / corrections made through HIARM menu are updated in the ledgers of the accounts concerned as "*Consolidated Interest Payment*". Hence, it should be ensured that HIARM menu in Finacle is sparingly used at Head Post Office level.

9. This may be circulated to all the Offices for information and necessary actions.

10. This is issued with the approval of competent authority.

Encl: As above.


 (T C VIJAYAN)
 Asst. Director (SB-I)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/
Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal
Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Mysuru - for uploading the order on the India Post website.
16. Guard File


(T C VIJAYAN)
Asst. Director (SB-I)

Steps to be followed for effecting Principal/Interest Adjustment in Finacle through HACINT Menu

HIARM menu in Finacle is executed by SBCO for making adjustment in the balances in the accounts of SBA Type viz. POSA / PPF / SSA and NSS-87/92, due to any reason like correction in the opening balance, wrong interest calculation, restoration of balance in fraud cases etc. on the basis of the orders of competent authority.

The entries made in HIARM will get updated in the ledger of the accounts concerned only on execution of HACINT menu or at the time of closure of the account. Besides, in case of closure of PPF Loan account, the loan interest is calculated using HACINT menu. At present, after making entries in HIARM menu, HACINT menu is executed at CEPT, Chennai. This activity is decentralised to Circle CPCs from 03.06.2022 and the procedure to be followed by CPCs are detailed below.

Roles at Head Post Office Level

(A). Execution of HIARM menu by SBCO

- 1) Incorrect entry in HIARM is one of the reasons for non-credit of Consolidated Annual Interest in SB/PPF/SSA/NSS Accounts during the previous financial years. Any Interest Adjustment Rectification (IAR) entry made in HIARM will appear in audit entry against respective SB/PPF/SSA/NSS account in HAFI menu. Hence, while making IAR entry in HIARM menu, it should be ensured that correct account number is updated.
- 2) In case of any wrong entry made in HIARM, SBCO official concerned can delete such entry by ticking Del Flag and giving Submit.
- 3) Transaction Date and Transaction ID will get updated in the accounts only during End of Year (EOY) or on execution of HACINT menu in Finacle.
- 4) There should be no verification pending for modification in SB/PPF/SSA/NSS Accounts, otherwise Annual Interest credit won't happen for which, IAR should not be made. Hence, it should be ensured through HAFI menu before executing of execution of HIARM menu.
- 5) Amount entered in HIARM should not be a negative number. If the amount entered in HIARM is in minus figure, it will not get effect.
- 6) HIARM entry is auto-verified. It can also be modified any time before interest batch (HACINT) is executed. All the fields are modifiable.

Roles at CBS-CPC Level

Access to HACINT menu in Finacle will be available to CPC Incharge role users.

(B). Execution of HACINT menu at CBS-CPC

- 1) There is no need to run HACINT menu separately in the following cases.
 - a. Whenever HIARM is suggested for TDA type of accounts for adjustment of interest paid in claim closure cases where a MIS or SCSS Account is already matured.
 - b. If SB/PPF/SSA/NSS account concerned is proposed to be closed, as entry updated in HIARM will get effect automatically at the time of closure. Post Offices should ensure that 'Apply current year interest' checkbox is selected in account closure menu; else HIARM entry or changes in HINTTM will not get applied during closure.
- 2) **Cross-checking HIARM entries with the approval memo:** Before execution of HACINT menu, the Supervisor / In-Charge, CPC concerned should cross check the entries in HIARM menu with the scanned copy of the orders of Divisional Head or Director GPO or Gazetted Postmaster, received from Postmaster of HO concerned.

Process of checking HIARM entry

- i). Invoke HIARM – Inquiry option
 - ii). Check if the amount mentioned in the memo is entered correctly or not
 - iii). Run indicator should always be “C”
 - iv). Debit/Credit Interest should be **C** if the IAR amount is to be credited to the account; Debit/Credit Interest should be **D** if the IAR amount is to be debited from the account
 - v). Applicable From Date should be starting date of current financial year, 01/04/xxxx (Eg 01/04/2022). Any adjustment (balance & interest) should be calculated till last financial year 31/03/xxxx (Eg. 31/03/2021); else posting of interest using HACINT will not provide the expected result.
 - vi). Amount in HIARM should be a positive number.
- 3) **Checking interest posting status of the account:** Before execution of HACINT menu, the Supervisor / In-Charge, CPC concerned should check the interest posting status in the account concerned by invoking HAITINQ menu as follows.
 - i). Invoke **HAITINQ**

- ii). Interest Calculated up to Date and Last Interest Accrual Date (highlighted in the below screen) should be lesser than or equal to the applicable date entered in HIARM menu.

A/c. Interest Details Inquiry

A/c. ID * [REDACTED] INR [REDACTED]
A/c. Name [REDACTED]

Go Clear

Interest Amt. (Dr.)	0.00	Interest Amt. (Cr.)	1,82,170.00
Total Interest Unpaid	0.00	Interest Calculated up to Date (Cr.)	31-03-2021
Interest Calculated up to Date (Dr.)	11-11-1991	Last Interest Run Date (Cr.)	02-04-2021
Last Interest Run Date (Dr.)	01-09-2014	Next Interest Calculation Date (Cr.)	31-03-2022
Next Interest Calculation Date (Dr.)		Interest Calculation Frequency (Cr.)	Y/0/31/N
Interest Calculation Frequency (Dr.)	/0/0/0/0/	Interest Accrued (Cr.)	1,82,170.35
Interest Accrued (Dr.)	0.00	Accrued Penal Interest	0.00
Advance CCY		Interest Booked (Cr.)	1,82,170.00
Interest Booked (Dr.)	0.00	Last Interest Accrual Date (Cr.)	31-03-2021
Last Interest Accrual Date (Dr.)	11-11-1991	Last Accrual Run Date (Cr.)	02-04-2021
Last Accrual Run Date (Dr.)	01-09-2014	Last Interest Booked Date (Cr.)	31-03-2021
Last Interest Booked Date (Dr.)	11-11-1991	Last Book Run Date (Cr.)	02-04-2021
Last Book Run Date (Dr.)	01-09-2014	Transfer Interest Credit Amt.	0.00
Transfer Interest Debit Amt.	0.00	Transfer Min. Balance Amt.	0.00
Transfer Min. Balance Date		Interest Breakup	[REDACTED]

OK

- 4) **Checking Interest application before interest posting:** The Supervisor / In-Charge CPC concerned should check the interest application before posting the interest in the accounts concerned as follows.

- i). Invoke **HCCS** and go to the account **SOLID**
- ii). Invoke **HACINT** and enter the following
 1. 'Set ID' will be the same as Account SOL ID
 2. Enter a value in 'Report To' field (For eg: PM)
 3. Enter 'From A/c ID'.; 'To A/c ID.' will be auto-populated
 4. 'To Date' should be entered as 1st April only (Eg. 01-04-2022)
 5. 'Transaction Value Date' should be the same as 'To Date'
 6. **Post transaction flag should be selected as 'No'**
 7. Frequency Based Interest Run should be selected as 'No'
 8. Debit/Credit Interest should be selected as 'Both'
 9. Remaining fields should be left with default values and no changes are to be made
 10. Click on Submit
- iii). Check **HPR** for success report/failure report. In 'Interest summary details', against 'Interest Adjustment' field, IAR amount will be shown. If amount is to be debited, amount will be displayed with minus sign. As HACINT is executed for IAR amount application, all other fields except 'Interest Adjustment' field will have zero values as shown below.

INTEREST SUMMARY DETAILS	
TYPE OF INTEREST	AMOUNT
Normal Interest	0.000000
Penal Interest	0
OverDue Interest	0
Additional Interest	0
QIS Interest	0
Stock Interest	0
Interest on Recalculation	0
Interest Adjustment	-1,02,133.00
WithHolding Tax Amount	0
TOTAL INT FOR ACCOUNT	-1,02,133.000000

INTEREST SUMMARY DETAILS	
TYPE OF INTEREST	AMOUNT
Normal Interest	0.000000
Penal Interest	0
OverDue Interest	0
Additional Interest	0
QIS Interest	0
Stock Interest	0
Interest on Recalculation	0
Interest Adjustment	7,940.00
WithHolding Tax Amount	0
TOTAL INT FOR ACCOUNT	7,940.000000

iv). If the details shown in HPR report are correct, then the Supervisor / In-Charge CPC should proceed with posting of interest. Otherwise, check the report in HPR to find out which field was entered incorrectly, instead of the prescribed values.

5) Posting interest using HACINT: The Supervisor / In-Charge CPC concerned after checking the interest application and after ensuring NIL discrepancies should proceed for posting of interest as follows.

- i). Invoke **HCCS** and go to the account SOLID
- ii). Invoke **HACINT** and enter the following.
 1. 'Set ID' will be the same as Account SOL ID
 2. Enter a value in 'Report To' field (For eg: PM)
 3. Enter 'From A/c ID' ; 'To A/c ID.' will be auto-populated
 4. 'To Date' should be entered as 1st April only (Eg: 01-04-2022)
 5. 'Transaction Value Date' should be the same as 'To Date'
 6. **Post transaction flag should be selected as 'Yes'**
 7. Frequency Based Interest Run should be selected as 'No'
 8. Debit/Credit Interest should be selected as 'Both'
 9. Remaining fields should be left with default values and no changes are to be made
 10. Click on Submit

- iii). Check HPR for success report/failure report and then check by invoking HACLI to view transaction.
- iv). If interest entry is not created, check the report in HPR to find out which field was entered incorrectly, instead of the prescribed values.

Interest Run for A/c's

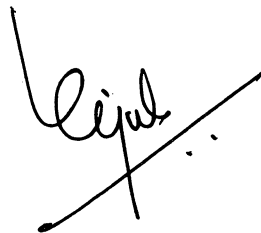
Set ID *	<input type="text"/>	Report To *	S
CCY	<input type="text"/>	Input File Name	<input type="text"/>
From A/c. ID	<input type="text"/>	To A/c. ID	<input type="text"/>
To A/c. ID	<input type="text"/>	From GL Subhead Code	<input type="text"/>
From GL Subhead Code	<input type="text"/>	To General Ledger Subhead Code	<input type="text"/>
From Scheme Code	<input type="text"/>	To Scheme Code	<input type="text"/>
From Date	<input type="text"/>	To Date *	01-04-2021
From CIF ID	<input type="text"/>	To CIF ID	<input type="text"/>
Scheme Type	<input type="text"/>	Transaction Value Date	01-04-2021
Post Transaction *	<input checked="" type="radio"/> Yes <input type="radio"/> No	Frequency Based Interest Run *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Debit/Credit Interest *	<input type="radio"/> Debit Interest Only <input type="radio"/> Credit Interest Only <input checked="" type="radio"/> Both	Ad Hoc Mode *	<input type="radio"/> Ad Hoc - Specified Period Only <input checked="" type="radio"/> Recalculate Interest if necessary.
Print Interest Details *	<input checked="" type="radio"/> Print Detailed Report <input type="radio"/> Print only Summary of Interest Report <input type="radio"/> No Interest Report Required	Closed A/c. *	<input checked="" type="radio"/> Exclude <input type="radio"/> Include <input type="radio"/> Only
NPA A/c. *	<input checked="" type="radio"/> Exclude <input type="radio"/> Include <input type="radio"/> Only	Disabled A/c. *	<input checked="" type="radio"/> Exclude <input type="radio"/> Include <input type="radio"/> Only
Dormant A/c. *	<input type="radio"/> Exclude <input checked="" type="radio"/> include <input type="radio"/> Only	Frozen A/c. *	<input type="radio"/> Exclude <input checked="" type="radio"/> Include <input type="radio"/> Only
Booking For Reversal	<input type="radio"/> Yes <input type="radio"/> No	Print Interest Advices *	<input type="radio"/> Yes <input checked="" type="radio"/> No
Product Group	<input type="text"/>		

General Ledger Date	Value Date	Instrument No.	Withdrawal Amt.	Deposit Amt.	Balance Narrative
20-09-2021	01-04-2021		63,722.00 Dr		6,15,627.00 Cr Int. Pd: For 31-03-2021
21-09-2021	31-03-2021			44,705.00 Cr	6,79,349.00 Cr Consolidated Interest Payment
24-08-2020	24-08-2020			12,000.00 Cr	6,34,644.00 Cr NORMAL CONTRIBUTION

6) Interest calculation using HACINT for PPF Loan Account: In case of request for calculation of interest for closure of PPF loan account, the Supervisor / In-Charge CPC should invoke HACINT menu and proceed for calculation and posting of interest as follows.

- i). Use HCCS and go to the account SOLID
- ii). Invoke HACINT
 1. 'Set ID' will be the same as Account SOL ID
 2. Enter a value in 'Report To' field (For eg: PM)
 3. Enter PPF Loan A/c in 'From A/c ID'; 'To A/c ID.' will be auto-populated
 4. **'To Date' should be entered as Current BOD Date (Today's Date)**
 5. 'Transaction Value Date' should be the same as 'To Date'
 6. Post transaction flag should be selected as 'Yes'
 7. Frequency Based Interest Run should be selected as 'No'
 8. **Debit/Credit Interest should be selected as 'Debit Interest only'**
 9. **Remaining fields should be left with default values and no changes are to be made**

10. Click on Validate to ensure **scheme type is displayed correctly for the account as ODA**; this will help in cross-checking that loan account id is entered and not the PPF account itself.
 11. Click on Submit
- iii). Check HPR for success report/failure report and then check HACLI to view transaction.
 - iv). If interest entry is not created, check the report in HPR to find out which field was entered incorrectly, instead of the prescribed values.
- 7) **Other important points:** The Supervisor / In-Charge, CBS-CPC should ensure the following points on performing the task of HACINT execution.
- i). If From A/c. ID or To A/c. ID is left blank, then interest posting will happen for all accounts in the SOL for the range of accounts starting from Account entered in From A/c ID or ending with To A/c ID.
 - ii). To Date and Transaction Value Date is Current BOD (Begin of Day) by default; if this is not changed to 1st April, interest will be calculated up to previous month end (Eg: If done in Sep-21, interest will be calculated up to Aug-21) and posted along with IAR entry. This will result in excess payment of interest during end of the financial year, as the IBB will get increased to the effect of interest amount getting posted on current date.
 - iii). Reversal option is not available for any incorrect posting done using HACINT menu. Hence, due attention should be paid for each account & each step in the process.
 - iv). Without checking ledger balance in HACLI menu, HACINT should not be initiated once again. In case of any failure, report generated in HPR must be checked by CPC.
 - v). **HACINT related activities should be carried out before 1500 Hrs i.e. before the commencement of EOD process in post offices.**

A handwritten signature in black ink, appearing to be 'Lijal', with a long horizontal stroke extending to the right.

F.No. FS-14/3/2021-FS-DOP
Govt. of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated : 20.06.2022

ADDENDUM

To

All Head of Circles / Regions

Subject: Printing and Supply of AAR Books, ASLAAS-5 Cards and POSB
Cheques by Department of Posts – Reg.

Sir / Madam,

This has the reference to SB Order No. 06/2022 dated 01.04.2022. In para X (4) of the Standard Operating Procedure (SOP) circulated in the aforesaid SB Order, it is mentioned that a Standard Accounting Procedure (SAP) will be sent separately. Accordingly, the detailed SAP issued in File No. PA/CSI/03/135/2022-23 dated 03.06.2022, for printing and supply of AAR Books, ASLAAS-5 cards and POSB Cheque books has been received from PAF wing and the same is attached herewith as Annexure – A.

2. The upper limit on the expenditure for the above said task is fixed by Ministry of Finance and accordingly the limit on the expenditure to be made by each Postal Circle during the Financial Year 2022 – 2023 is provided in the Annexure – B. Circles should ensure that the expenditure is restricted to the limit fixed and if any additional budget is required, it may be sought for from this Division.


3. Further, in this connection, in order to monitor the expenditure in this Division, Circles are requested to submit a quarterly report to Directorate on the first week of every July, October, January and April for the quarters ending June, September, December and March every year respectively. The prescribed format for submission of quarterly report is attached as Annexure – C.

...2...

4. Circles / Regions are requested to take necessary actions in this regard and this order may be circulated to all the offices concerned.


5. This is issued with the approval of DDG (FS).

Encl: As above.


(T.C. VIJAYAN)
Assistant Director (SB-I)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / CGM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002.
15. GM, CEPT, Bengaluru - for uploading the order on the India Post website.
16. Guard File


(T.C. VIJAYAN)
Assistant Director (SB-I)



भारतीय डाक



India Post

**Government of India
Ministry of Communication
Department of Posts, PAF Wing
(CSI SECTION)**

**STANDARD ACCOUNTING PROCEDURE FOR
PRINTING AND SUPPLY OF AAR BOOKS ASLAAS-5
AND POSB CHEQUES BY DEPARTMENT OF POSTS**

(Ver 1.0)

File No : PA/CSI/03/135/2022-23
Dated : 03/06/2022

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STANDARD ACCOUNTING PROCEDURE FOR PRINTING AND SUPPLY OF AAR BOOKS ASLAAS-5 AND POSB CHEQUES BY DEPARTMENT OF POSTS

1. INTRODUCTION

At present, Bank related forms / stationeries like Authorized Agents Receipt (AAR) Books —ASLAAS-5 and POSB CTS Cheque books for POSB holders are printed and supplied by National Savings Institute (NSI), New Delhi. In accordance with SB Order No 06/2022 dated 01st April 2022, the task of printing and supply of the above said items has been transferred from NSI to Department of Posts (DOP). Accordingly, the above said three items will be printed and supplied by DOP from the financial year 2022 — 2023.

Printing of AAR Books and ASLAAS-5 cards will be carried out by the PSDs identified in the circle and printing of POSB Cheque books will continue to be done by India Security Press, Nashik. The payment towards printing and supply of AAR Books and ASLAAS-5 cards will be paid to the local printers and suppliers by the PSDs concerned. Even though the Superintendent, PSD, Nashik is the nodal officer to co-ordinate with ISP, Nashik and other PSDs across the Country for all the matters related to ISP, payment to ISP Nashik for the printing of POSB Cheque books will be made by the circle PSDs concerned. Department is authorized to spend amount within the upper limit of Rs 80 Cr in a year, beyond which specific permission from Ministry of Finance is required.

2. HEAD OF ACCOUNTS AND GL ACCOUNTS

(I) Head Of Accounts

The total expenditure on printing and supply of AAR Books, ASLAAS-5 cards and POSB cheque books will be borne by the Ministry of Finance (Department of Economic Affairs) and will be debited to "Cost of Printing" under the MH 8008-03-104-00-00(cost of printing).

To identify the expenditure incurred for the printing of AAR Books, ASLAAS-5 cards and POSB cheque books separately, three different new GLs are to be created.

(II) GL Accounts

S.No.	Head Of Account	Description	GL Codes	Remarks
1.	800803104000000	Cost of printing AAR books	4800800520	GL-NEW HOA- Existing
2.	800803104000000	Cost of printing ASLAAS-5 cards	4800800521	GL-NEW HOA- Existing
3.	800803104000000	Cost of printing POSB cheque	4800800522	GL- NEW HOA- Existing
4.	867000107010000	Drawing From Bank clearing GL of Circle	4867*****	GL- NEW HOA- Existing

3. ACCOUNTING EVENTS:

- (I) Payment of cost of printing towards AAR Books,
- (II) Payment of cost of printing towards ASLAAS-5 cards
- (III) Payment of cost of printing towards POSB cheque books

ACCOUNTING PROCEDURE

4. PAYMENT OF COST OF PRINTING TOWARDS AAR BOOKS

Debit		Credit		Remarks
HOA & GL	Description	HOA & GL	Description	
4800800520 800803104000000	Cost of printing AAR books	4867***** 867000107010000	Drawing From Bank clearing GL of Circle	Profit centre of the PSD concerned
		8002100020 2100102110000	Dedn I.Tax from contractors under Sec-194-C.	TDS as applicable
		8866102981 866100101640100	TDS on GST	

5. PAYMENT OF COST OF PRINTING TOWARDS ASLAAS-5 CARDS

Debit		Credit		Remarks
HOA & GL	Description	HOA & GL	Description	
4800800521 800803104000000	Cost of printing ASLAAS-5 Cards	4867***** 867000107010000	Drawing From Bank clearing GL of Circle	Profit centre of the PSD concerned
		8002100020 2100102110000	Dedn I.Tax from contractors under Sec-194-C.	TDS as applicable
		8866102981 866100101640100	TDS on GST	

6. PAYMENT OF COST OF PRINTING TOWARDS POSB CHEQUE BOOKS

Debit		Credit		Remarks
HOA & GL	Description	HOA & GL	Description	
4800800522 8008031040000 00	Cost of printing POSB cheque	4867***** 867000107010000	Drawing From Bank clearing GL of Circle	Profit centre of the PSD concerned
		8002100020 2100102110000	Dedn I.Tax from contractors under Sec-194-C.	TDS as applicable
		8866102981 866100101640100	TDS on GST	

While making the payments, deduction in respect of GST TDS and IT TDS may be done as per the existing rules.

ROLES

7. Role of Payment Offices:

- (I) Ensure that booking is done separately for each type of item printed, in the respective GLs
- (II) Booking to be done within the limit allotted for the circle.
- (III) File IT / GST TDS Returns
- (IV) Maintain proper reports and registers.
- (V) Roles as defined in the SB Order No: 06/2022

8. Role of Circle PAOs:

- (I) Ensure that booking is done separately for each type of item printed.
- (II) Monitor that expenditure limit allotted for the circle is not crossed and in case of any discrepancy, bring it to the notice of the CPMG.

9. Role of FS Div:


- (I) Allotment and monitoring of Circle wise expenditure as per the expected average demand
- (II) Ensure that the budget limit set by the Budget Division of Department of Economic Affairs is not exceeded, through a monthly / periodical expenditure statement from each Circle to FS Division
- (III) Periodically, liaise with the Budget Division of Department of Economic Affairs informed on the utilization and for additional demand, if any.

This issues with the approval of Sr. DDG(PAF)


[Bapiraju GVBNI]
Accounts Officer (CSI)

**Limit on expenditure to be incurred towards printing and supply of AAR Books,
ASLAAS-5 Cards and POSB Cheque books for Financial Year 2022-2023**

S. No.	Circle	Upper Limit in Crore ₹
1	Andhra Pradesh	1.20
2	Assam	1.00
3	Bihar	1.00
4	Chhattisgarh	1.60
5	Delhi	1.00
6	Gujarat	3.50
7	Haryana	1.00
8	Himachal Pradesh	0.70
9	Jharkhand	1.00
10	Jammu & Kashmir	0.80
11	Karnataka	1.70
12	Kerala	2.80
13	Madhya Pradesh	1.75
14	Maharashtra	3.00
15	North East	0.50
16	Odisha	5.70
17	Punjab	1.50
18	Rajasthan	2.00
19	Tamilnadu	2.50
20	Telangana	1.25
21	Uttarakhand	2.00
22	Uttar Pradesh	10.00
23	West Bengal	15.00
	Total	62.50


(T.C. VIJAYAN)
Assistant Director (SB-I)

**Quarterly Report on expenditure to be incurred towards printing and supply of
AAR Books, ASLAAS-5 Cards and POSB Cheque books**

Financial Year : 20____ - 20____

Quarter: _____
(I / II / III / IV)

Name of the Circle: _____

Upper Limit in ₹	Expenditure incurred up to previous quarter in ₹	Expenditure incurred during the quarter in ₹	Total Expenditure during the Financial Year in ₹	Balance available limit in ₹

Signature of Head of Circle

File No. _____ Dated _____

To
The Deputy Director General (FS & PBI)
Postal Directorate
New Delhi – 110001.

F. No.FS-10/47-2021-FS-DOP
Govt. of India
Ministry of Communications
Department of Posts
(FS Division)

Dak Bhawan, New Delhi-110001
Dated: 24.06.2022

To,

All Head of Circles/Regions

Subject: - Regarding roll out of RICT CBS version 2.0.1 in RICT CBS devices from 27.06.2022.

Sir/Madam,

New RICT CBS version 2.0.1 for RICT devices have been developed and tested. The competent authority has decided to roll out RICT CBS version 2.0.1. The roll out of RICT CBS version 2.0.1 in RICT devices will be done from **27.06.2022 to 13.07.2022**.

2. The following changes have been made in the RICT CBS version 2.0.1:-

At present for most of the errors faced in RICT-CBS application a common error message "Transaction not processed due to network issues. Please try again" is displayed. In the new version 2.0.1, error codes are categorised and configured, so that indicative error messages are displayed to help field user/ support personnel to identify the impacted layer for early resolution of issues. List of few common errors configured for the impacted layer are listed below which would enable DO/Sys admin/PO users to raise ticket with the concerned team. No changes have been made in the existing application functionalities and in the Transaction Update functionality. If any of the newly configured error messages are seen during a transaction, users can check transaction status in Transaction Update functionality and decide on further action.

S No	RICT - CBS - Error description	Issue to be resolved by
1	Card issuer inoperative	Finacle Team (Env Team)
2	Finacle system error occurred. Please contact system administrator	Finacle Team (Env Team)
3	Finacle service timed out- Check transaction update	Finacle Team (Env Team)
4	FSIwebservice- Server internal connectivity error	RICT- CBS
5	Unable to connect to server. Please try again	RICT- CBS
6	FSIwebservice- Time Out occurred while connecting to Service	RICT- CBS/FINACLE
7	Error downloading https:// darpanportal.indiapost.gov.in:7070/-server replied: Gateway Time-out	RSI
8	Error downloading https://darpanportal.indiapost.gov.in:7070/ FsiSyncservice - Server replied - server error	RSI
9	Error downloading https://172.16.20.64:7070/FsiSyncservice- Server replied - server error	RSI
10	Strip Biometric service- Invalid inputs to service	RSI
11	ERROR::TIMEOUT/Network unreachable	Network

3. Circles are requested to follow the following instruction for a smooth rollout of RICT CBS version 2.0.1 in RICT devices.

- a. RSI Team will carry out roll out activities as per schedule attached.
- b. Necessary instructions to be given to BPMs for keeping the device powered on the planned rollout date.
- c. Post successful roll out, BPMs can carry out the regular work.
- d. Transactions carried out in the older version will not reflect in Daily Transaction Report (DTR) after the version upgrade. BPM shall be requested to take DTR if it is required for previous dates before the version upgrade.

4. It is requested to circulate the roll-out plan for RICT CBS version 2.0.1 to all CBS Post Offices along with RICT CBS Branch Post Offices for information, guidance, and necessary action and it is to be ensured that all Branch Post Offices get upgraded to the newer version of 2.0.1 within the strict timeline.

5. Hindi version of this order will be issued in due course.

6. This issues with the approval of Competent Authority.

Enclosed: -

1. Roll-out plan for RICT CBS version 2.0.1

Yours Sincerely,


(Puneet Bjaraniya)
ADG (FS II)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF (DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002

ROLL OUT PLAN -CBS V2.0.1

Circle Name	Count of BOs	Iteration-1	Iteration -2	Iteration-3
Karnataka	22096	27-Jun-22	02-Jul-22	08-Jul-22
Kerala Circle				
Telangana Circle				
West Bengal Circle				
Andhra Pradesh Circle	32255	28-Jun-22	04-Jul-22	09-Jul-22
Assam				
Bihar				
Chattisgarh Circle				
Uttar Pradesh	20921	29-Jun-22	05-Jul-22	11-Jul-22
Delhi Circle				
Gujarat Circle				
Haryana Circle				
Himachal Pradesh Circle	18788	30-Jun-22	06-Jul-22	12-Jul-22
Tamilnadu Circle				
Jammu Kashmir Circle				
Jharkhand Circle				
Madhya Pradesh Circle	20326	01-Jul-22	07-Jul-22	13-Jul-22
Maharashtra Circle				
North Eastern Circle				
Odisha Circle				
Punjab Circle				
Rajasthan				
Uttarkhand Circle				

File No. 107-01/2020-SB
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 08.07.2022

To
All Head of Circles / Regions

Subject: Amendment to procedural rule in POSB (CBS) Manual / POSB Manual Volume – Regarding.

Reference: SB Order No. 21/2020 dated 21.06.2020.

North East Circle and Karnataka Circle have requested for clarification on areas of Non-Delivery Branch Post Offices to be covered for consideration of allowing incentive/commission to Branch Postmasters for opening of Time Deposit accounts in reference to SB Order No. 21/2020 dated 21.06.2020.

2. The matter has been examined and accordingly Note 4 under para (A) (1) of Appendix X in POSB (CBS) Manual (Corrected up to 31.12.2021) and Note 4 under para (1) of Appendix XII in POSB Manual Volume – I is amended as below.

Incentive will be payable to GDS BPMs irrespective of the location of Branch Post Offices i.e. whether in rural area or in urban area subject to the following conditions.

<i>Status of Branch Post Office</i>	<i>Condition</i>
<i>(a). If the GDS Branch Post Office is a delivery office</i>	<i>Address of any one of the depositors falls within the delivery jurisdiction of the respective GDS Post Office</i>
<i>(b). If the GDS Branch Post Office is a non-delivery office in account with delivery post office</i>	<i>Address of any one of the depositors falls within the delivery jurisdiction of the account office provided that the address does not fall within the delivery jurisdiction of any other Branch Post Office in account with the same account office</i>
<i>(c). If the GDS Branch Post Office is a non-delivery office in account with non-delivery post office</i>	<i>Address of any one of the depositors falls within the area covered by the pincode of the branch post office concerned provided that the address does not fall within the delivery jurisdiction of any other BO having the same pincode.</i>


...2...

3. This may be circulated to all the Offices for information and necessary actions.
4. This is issued with the approval of competent authority.


(T C VIJAYAN)
Asst. Director (SB-I)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Mysuru - for uploading the order on the India Post website.
16. Guard File


(T C VIJAYAN)
Asst. Director (SB-I)

F. No. FS-13/7/2020-FS
Government of India
Ministry of Communications
Department of Posts
(FS Division)

Dak Bhawan, New Delhi-110001

Dated: 18.08.2022

To,

All Head of Circles / Regions

Subject: - Regarding introduction of the online account opening and closure through DOP Internet Banking for National Savings Certificates (VIII Issue) and Kisan Vikas Patra.

Madam / Sir,

During the auspicious occasion of 'Azadi ka Amrit Mahotsav', the undersigned is directed to say that online account opening and closure for **National Savings Certificates (VIII Issue) (NSC)** and **Kisan Vikas Patra (KVP)** have been introduced in DOP Internet Banking. Now users of DOP Internet Banking can open and close NSC and KVP online.

2. The option for opening and closing of National Savings Certificates (VIII Issue) Kisan Vikas Patra is available under the 'General Services' tab of DOP Internet Banking. Internet Banking user should follow the below prescribed procedure for opening and closure of NSC/KVP: -

(a) Procedure for opening of NSC/KVP: -

- Login into DOP Internet Banking
- 'General Services'
- 'Service Requests'
- 'New Requests'
- NSC Account – Open a NSC Account (For NSC) and KVP Account – Open a KVP Account (For KVP)
- Deposit Amount (Enter Amount for which NSC to be opened minimum ₹ 1000 and in multiple of ₹ 100)
- Debit Account (Select linked PO Saving Account)
- Click on 'Click Here' to read terms and conditions and accept terms and conditions
- Submit online
- Enter Transaction Password
- Submit.
- View/Download Deposit Receipt.

- Note: -** (i) Log in again to view the details of NSC opened under 'Accounts'.
(ii) NSC will be opened in the name of DOP Internet Banking user and nominee will be same as registered in linked PO Savings Account.

(b) Procedure for Closure of NSC/KVP: -

- Login into DOP Internet Banking
- 'General Services'
- 'Service Requests'
- 'New Requests'
- Closure of NSC Account (For NSC) and Closure of KVP Account (For KVP)
- Deposit Account (Select NSC account/KVP Account to be closed)
- Credit Account (Select linked PO Saving Account)
- Submit online
- Enter Transaction Password
- Submit.
- View/Download Closure Receipt.

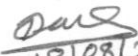
- Note: -** (i) Logout and login again to view the details of NSC closed Accounts.
(ii) NSC/KVP purchased on or after 01.07.2016 (i.e. in the form of passbook) can be closed under this option.
(iii) NSC/KVP issued prior to 01.07.2016 in the form of savings certificates are to be closed at the post office concerned.
(iv) Internet Banking user should check maturity date and maturity amount in the closure screen before submitting the request. In case of KVP, if date of closure is prior to maturity date, closure will be treated as premature and closure proceeds will be as per the Scheme Rule.

3. It is requested to circulate these instructions to all post offices for information and guidance. Adequate promotion of this functionality is to be given for the benefit of POSB customers.

4. Hindi version of this SB order will be issued in due course.

5. This issues with the approval of the competent authority.

Yours Sincerely,


18/08/2022
(Devendra Sharma)
Asst. Director (SB-II)

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / CGM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Mysuru - for uploading the order on the India Post website.
16. ADG (OL) for information and Hindi Translation of this SB Order.
17. Guard File

No. FS-10/17/2020-FS
Govt. of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001
Dated: 25.08.2022

To

All Heads of Circles

Subject: Verification of High Value Withdrawal of ₹ 10,000/- and above in Savings Accounts at Branch Post Offices and Single Handed Post Offices – Reg.

Madam / Sir,

References were received from Punjab, Gujarat and Karnataka Circles seeking the clarification on verification of high value withdrawal of ₹ 10,000/- and above in Savings Accounts at Single Handed Post Offices.

2. In this connection, it is clarified that

(i). Verification of withdrawals of ₹ 10,000/- and above at Single Handed Post Offices has been dispensed with and verification is prescribed only for the withdrawals in respect of Branch Post Offices, vide SB Order No. 9/2018 dated 17.07.2018.

(ii). However, in the latest POSB CBS Manual (corrected up to 31.12.2021), a note has been added under Rule 64 as follows.

“It will be the special responsibility of the Heads of Circle to see that all the preventive measures / checks are exercised meticulously and every effort made to nip frauds in the bud. The Heads of Circles are also free to devise any further special checks they want to carry out in the light of local circumstances. However, the overall endeavour should be to minimise the incidence of SB frauds and tone up the Divisional Administrations.”

(iii). Accordingly the Heads of Circle are free to devise any special check(s) they want to carry out in the light of local circumstances as preventive measure to minimise the incidences of Savings Bank frauds.

3. This is issued with the approval of the Competent Authority.


(T C VIJAYAN)
Asst. Director (SB-I)

**F. No. FS-13/7/2020-FS
Government of India
Ministry of Communications
Department of Posts
(FS Division)**

Dak Bhawan, New Delhi-110001

Dated: 30.08.2022

To,

All Head of Circles / Regions

Subject: - Regarding introduction of the online account opening and closure through DOP Internet Banking for Public Provident Fund (PPF) Accounts.

Madam / Sir,

In line with providing more digital transaction facilities to POSB customers, the undersigned is directed to say that online account opening and closure for Public Provident Fund (PPF) have been introduced in DOP Internet Banking. Now DOP Internet Banking users can open and close their PPF account online. For more details kindly read FAQ available at link <https://ebanking.indiapost.gov.in>

2. The option for opening and closing of Public Provident Fund (PPF) account is available under the '**General Services**' tab of DOP Internet Banking. Internet Banking user should follow the below prescribed procedure for opening and closure of PPF account: -

(a) Procedure for opening of PPF Account: -

- Login into DOP Internet Banking
- 'General Services'
- 'Service Requests'
- 'New Requests'
- PPF Accounts – Open a PPF Account
- Deposit Amount (Enter Amount for which PPF account is to be opened minimum ₹ 500 or above in multiple of ₹ 50 upto ₹ 1,50,000/-)
- Debit Account (Select linked PO Saving Account)
- Click on 'Click Here' to read terms and conditions and accept terms and conditions
- Submit online
- Enter Transaction Password
- Submit.
- View/Download Deposit Receipt.

- Note:** - (i) Log in again to view the details of PPF Account opened under 'Accounts'.
(ii) PPF Account will be opened in the name of DOP Internet Banking user and nominee will be same as registered in linked PO Savings Account.

(b) Procedure for Closure of PPF Account: -

- Login into DOP Internet Banking
- 'General Services'
- 'Service Requests'
- 'New Requests'
- Closure of PPF Accounts
- Deposit Account (Select PPF Account to be closed)
- Credit Account (Select linked PO Saving Account)
- Submit online
- Enter Transaction Password
- Submit.
- View/Download Closure Receipt.


- Note:** - (i) Logout and login again to view the details of PPF Account closed.
(ii) **Only matured account can be closed under this option.**
(iii) **As premature closure is allowed under specific conditions, for premature closure kindly submit account closure form, passbook and relevant documents at Post Office concerned.**

3. It is requested to circulate these instructions to all post offices for information and guidance. Adequate promotion of this functionality is to be given for the benefit of POSB customers.

4. Hindi version of this SB order will be issued in due course.

5. This issues with the approval of the competent authority.

Yours Sincerely,


30/08/2022.

(Devendra Sharma)
Asst. Director (SB-II)

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / CGM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Mysuru - for uploading the order on the India Post website.
16. ADG (OL) for information and Hindi Translation of this SB Order.
17. Guard File

File No. CB-25-4/2015-FS (CBS)
Govt. of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001
Dated : 31.08.2022

To

1. **All Head of Circles**
2. **The General Manager, CEPT, Bengaluru – 560001.**

Subject: Refund of RD Default fee due to the unforeseen failure of CBS Finacle system – Reg.

Keeping in view of the problems faced by the RD depositors and MPKBY Agents due to failure of CBS Finacle system on the last working days in August 2022 and in order to avoid grievances from RD depositors and MPKBY agents, it has been decided to refund the excess default fee paid by the RD depositors due to the system failure. **The default fee for the month of August 2022 and the excess default fee collected for the previous months shall be refunded in respect of those accounts opened during the period from sixteenth day and the last working day of a calendar month** as follows.

(i). Refund of default fee to the RD depositors whose accounts are operated through MPKBY agents shall be done centrally by CEPT, Chennai. The default fee **collected on 01.09.2022 and 02.09.2022** shall be refunded and credited into the MPKBY Agents' commission credit savings account concerned.

(ii) Agents in turn should return the default fee, if collected from the depositors, to the depositors. They will submit a declaration to this effect to the post office while submitting their schedules for the next cycle.

(iii). In respect of individual depositors, Circles shall refund the default fee subject to the conditions stated in para (i) above.

(iv). If any account becomes discontinued account due to system failure and if any grievance / representation is received from the depositors, Circles may take action to restore the account to live status by removing freeze.

2. Since it has been decided to refund the default fee collected due to system failure as stated in the para 1 above, the post offices shall collect the deposits as per the extant provisions.

...2...

3. Circles should give wide publicity to this communication through post offices and various communication channels.

4. GM, CEPT will highlight the communication prominently on www.indiapost.gov.in.

This is issued with the approval of Director General Postal Services.



(Vijayan T C)
Asst. Director (SB-I)

Copy to: -

The Deputy Secretary, Budget Division, Department of Economic Affairs,
Ministry of Finance, New Delhi – 110001 for information.

File No. FS-10/8/2022-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 14.09.2022

Corrigendum to SB Order No. 09/2022

To
All Head of Circles / Regions

Subject: Execution of HACINT menu in Finacle CBS and amendments in Rule 61(3) and Appendix–XVI of POSB CBS Manual (Corrected up to 31.12.2021) – Regarding.

In partial modification of the SB Order No. 09/2022 dated 02.06.2022 issued in File No. FS-10/8/2022-FS-DOP, the following corrigendum issued.

(i). Para 3 may be read as “Considering the increase in number of HIARM entries and practical difficulties faced in execution of HACINT at CEPT, Chennai, it is proposed to decentralize HACINT menu and will be executed by the CPC In-Charge of CBS-CPCs in the Circle with effect from 3rd June, 2022”.

(ii). In para 7, in Text of the Amended provisions, “as on '01-04-xxxx” may be read as “as on '31-03-xxxx”.

2. The following corrigendum is issued in the detailed Standard Operating Procedure for execution of HACINT menu at CBS-CPCs level circulated along with SB Order No. 09/2022 dated 02.06.2022.

(i). In Para (B)(2)(v), ‘*Applicable date should be starting date of current financial year, 01/04/xxxx (Eg 01/04/2022)*’ may be read as “Applicable date should be 31st March of last financial year, 31/03/xxxx (Eg 31/03/2022)”

3. All other entries of the SB Order hold good and this may be circulated to all the offices concerned for information and necessary actions.

4. This is issued with the approval of competent authority.


(T C VIJAYAN)
Asst. Director (SB-I)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/
Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal
Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Mysuru · for uploading the order on the India Post website.
16. Guard File


(T C VIJAYAN)
Asst. Director (SB-I)

F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001
Dated: 29.09.2022

To

All Head of Circles/Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. 01.10.2022

Madam / Sir,

The undersigned is directed to say that, vide memorandum No. 01/04/2019-NS dated 29.09.2022 (copy enclosed), Government of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has informed that the rate of interest on various Small Savings Schemes (National Savings Schemes) for the third quarter of financial year 2022-23 (starting from 1st October, 2022 and ending on 31st December, 2022) have been revised as under.

Sl. No.	Instrument / Scheme	Rate of Interest from 01.07.2022 to 30.09.2022	Rate of Interest from 01.10.2022 to 31.12.2022
1.	Post Office Savings Account	4.0	4.0
2.	1 Year Time Deposit	5.5	5.5
3.	2 Year Time Deposit	5.5	5.7
4.	3 Year Time Deposit	5.5	5.8
5.	5 Year Time Deposit	6.7	6.7
6.	5 Year Recurring Deposit	5.8	5.8
7.	Senior Citizen Savings Scheme	7.4	7.6
8.	Monthly Income Account Scheme	6.6	6.7
9.	Sukanya Samriddhi Account Scheme	7.6	7.6
10.	Public Provident Fund Scheme	7.1	7.1
11.	National Savings Certificate	6.8	6.8
12.	Kisan Vikas Patra	6.9 (will mature in 124 months)	7.0 (will mature in 123 months)


2. It is requested to circulate it to all concerned for information and necessary guidance. Same may also be placed on the notice board of all Post Offices in public area. The relevant calculation tables will be supplied in due course on receipt from the DEA/MoF.

3. This is issued with the approval of the Competent Authority.


(T.C. VIJAYAN)
Assistant Director (SB-I)

Copy to:

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions / Associations
14. GM, CEPT for kind information and necessary actions.
15. Deputy Secretary, DEA, MoF, NS-II, North Block, New Delhi – 110001.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File



(T.C. VIJAYAN)

Assistant Director (SB-I)

F.No.1/4/2019-NS
Government of India
Ministry of Finance
Department of Economic Affairs
(Budget Division)

North Block, New Delhi
Dated: 29.09.2022


Office Memorandum

Subject: Revision of interest rates for Small Savings Schemes - reg.

The rates of interest on various Small Savings Schemes for the third quarter of financial year 2022-23 starting from 1st October, 2022 and ending on 31st December, 2022 have been revised as detailed below:

Instrument	Rates of interest from 01.07.2022 to 30.09.2022	Rates of interest from 01.10.2022 to 31.12.2022
Savings Deposit	4.0	4.0
1 Year Time Deposit	5.5	5.5
2 Year Time Deposit	5.5	5.7
3 Year Time Deposit	5.5	5.8
5 Year Time Deposit	6.7	6.7
5 Year Recurring Deposit	5.8	5.8
Senior Citizen Savings Scheme	7.4	7.6
Monthly Income Account Scheme	6.6	6.7
National Savings Certificate	6.8	6.8
Public Provident Fund Scheme	7.1	7.1
Kisan Vikas Patra	6.9 (will mature in 124 months)	7.0 (will mature in 123 months)
Sukanya Samridhi Account Scheme	7.6	7.6

2. This has the approval of competent authority.


(Rajesh Kumar)

Under Secretary to Govt. of India
Tele – 01123095155

To,

1. The Finance Secretary & Secretary Expenditure, Department of Expenditure North Block, New Delhi.
2. The Secretary, Department of Economic Affairs North Block, New Delhi.
3. The Secretary, Department of Revenue North Block, New Delhi.
4. The Secretary, Department of Financial Services Jeevan Deep Building, New Delhi.
5. The Secretary, Department of Posts Dak Bhawan, New Delhi.
6. The Chief General Manager (DGBA) Reserve Bank of India, Central Office, Mumbai.
7. Reserve Bank of India Central Account Section Additional Office Building East High Court Road, Civil Lines, P.B. No.15, Nagpur – 440 001.
8. Chief Secretaries of States / UT Government
9. The Joint Director National Savings Institute New Delhi.

File No. FS-07/3/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 10.10.2022

To
All Head of Circles / Regions

Subject: Relaxation in mandatory updation of ASLAAS-5 Card Numbers in Agent Portal by MPKBY Agents – Regarding.

Reference: SB Orders (i). No. 36/2021 dated 12.11.2021 and (ii). No. 07/2022 dated 12.04.2022 issued in File No. FS-07/3/2021-FS-DOP

It has come to the notice of this office that still, MPKBY Agents are not supplied with sufficient number of ASLAAS-5 cards by the Agents Appointing Authorities in many States and as such they are not able to update the ASLAAS-5 card numbers in the Agent Portal for generation of Schedule (Bulk List).


2. After examining the issue, Competent Authority has decided to extend the relaxation provided in SB Order No. 36/2021 dated 12.11.2021, in connection with updation of ASLAAS-5 cards on Agent Portal till 31.03.2023 or till supply of ASLAAS-5 cards to the Agents by the State Authorities, whichever is earlier.

3. Other procedure circulated in SB Order No. 36/2021 dated 12.11.2021 shall apply mutatis mutandis. Further, it is clarified that the same procedure shall be followed for the opening of new RD accounts by MPKBY agents.

4. Circles should expedite action to print and supply the required quantum of ASLAAS-5 cards. Further, Circles shall take up the issue with respective State Authorities for indenting and supply of ASLAAS-5 cards to MPKBY Agents immediately as the acceptance of deposits from MPKBY agents without ASLAAS-5 cards numbers in the schedule of deposits is against the rules and no further extension of exemption is possible.

5. This may be circulated to all the offices for information and necessary actions.

6. This is issued with the approval of the DDG (FS).


(T C VIJAYAN)
Asst. Director (SB-I)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/
Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / CGM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4
Deendayal Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Bengaluru.
16. Guard File


(T C VIJAYAN)
Asst. Director (SB-I)

**F. No. FS-09/1/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)**

Dak Bhawan, New Delhi-110001

Dated: 10.10.2022

To,

All Head of Circles/Regions

**Subject: Steps to be taken for smooth functioning of POSB operations
and prevention of frauds in post offices reg.**

Sir/Madam,

In order to protect investments of small savers from any attempted frauds/misappropriation linking of mobile number of account holder was made **MANDATORY** for opening of any new account and steps to be taken for linking of mobile number in all existing accounts were prescribed vide SB Order No. 17/2017 dated 23.10.2017

2. Further instructions in this regard were issued vide SB Order No. 01/2022 dated 13.01.2022.

3. Further, to avoid linkage of fictitious/same mobile number in multiple CIFs, the following amendments have been made in CCRC/CMRC menu in Finacle:


“One mobile number can be linked with a maximum of 5 CIFs through the CCRC/CMRC menu. On exceeding the limit, system will throw an error message “Mobile No is linked with more than 5 CIF IDs””.

4. Accordingly, I am directed to say that users shall ensure updation of correct/genuine mobile number at the time of creation of any new CIF or modification in any existing CIF. Post Office user can find out linked CIFs of any mobile number by using **CCIFINQ**.

5. It is requested to circulate it to all concerned for information, guidance and necessary action.

6. This is issued with the approval of the Competent Authority.

Yours Faithfully


10/10/2022
(Devendra Sharma)

Assistant Director (SB-II)

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
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9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File

File No. FS-109-27/2019-SB
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 10.10.2022

To
All Head of Circles / Regions

Subject: Deployment of functionality in Finacle CBS for Deduction of TDS in respect on Cash Withdrawal under the provisions of Section 194N of Income Tax Act 1961 – Regarding.

This has the reference to the SB Order No. 05/2021 dated 09.03.2021. The Post Offices were ordered to deduct the TDS under Section 194N of IT Act 1961 on the basis of the details of all such account holders shared by CEPT, Chennai on monthly basis.

2. The functionality for deduction of TDS under Section 194N of IT Act 1961 has been deployed in Finacle in various patches on 30.05.2022, 22.06.2022 and 04.08.2022. Accordingly, the TDS deduction under Section 194N will be made in Finacle System based on the inputs i.e. percentage of TDS to be deducted, entered by the post office concerned. It shall be the responsibility of the post offices concerned to update correct percentage of TDS to be deducted for the depositor concerned, in CBS Finacle System. A detailed SOP to be followed by the post offices is attached herewith.

3. Therefore, CEPT Chennai will not share details of all account holders TDS for whom TDS deduction under Section 194N is applicable, henceforth.


4. All the Head Post Offices shall continue to file the TDS returns for all the TDS deductions made under Section 194N of IT Act, 1961.

5. The post offices should not perform any credit or debit transaction using CTM menu for any incorrect deposit / withdrawal transactions adjustment. In case of any wrong deposit / withdrawal, the transaction must be reversed using HCRT menu. Adjustment of wrong credit / debit using CTM menu will lead to wrong deduction of TDS under Section 194N, wrong reporting of cash transactions to IT Department in SFT-005 and thereby customer grievances.

6. This may be circulated to all the Offices for information and necessary actions.

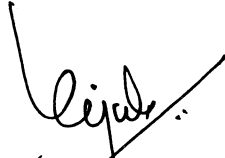
7. This is issued with the approval of competent authority.

Encl: As above.


(T.C. VIJAYAN)
Asst. Director (SB-I)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/
Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
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6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
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14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal
Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Bengaluru.
16. Guard File


(T C VIJAYAN)
Asst. Director (SB-I)

Standard Operating Procedure for deduction of TDS under Sec 194 in Finacle

Introduction

As per Section 194(N) of IT Act-1961 inserted through Finance Act (No. 2) of 2019 and further amended through Finance Bill 2020, **TDS in respect of cash withdrawal by an account holder of National Savings Schemes taken together has to be deducted as follows.**

(a). In case account holder is Income Tax Return (ITR) filers, 2% TDS is applicable on all cash withdrawal in excess of Rs 1 crore from 01.09.2019.

(b). In case account holder is non-Income Tax Return (ITR) filers

(i). If aggregate cash withdrawals exceed Rs. 20 Lakhs, but does not exceed Rs. 1 Crore during a financial year, 2% of TDS on the amount exceeding Rs. 20 Lakhs is applicable from 01.07.2020.

(ii). If aggregate cash withdrawals exceed Rs. 1 Crore during a financial year, 5% of TDS on the amount exceeding Rs. 1 Crore is applicable from 01.07.2020.

2. Provision for the deduction under Section 194N of IT Act was not available in Finacle and the post offices were ordered to deduct the TDS manually. Now, the functionality for deduction of TDS under Section 194N of IT Act 1961 has been deployed in Finacle and five patches were deployed on 30.05.2022, 22.06.2022 and 04.08.2022.

3. While doing withdrawal transactions using CTM menu, if cumulative amount of cash withdrawal by an account holder in savings account(s) during a Financial Year is about to exceed ₹ 20 Lakh, Finacle system will throw a message to capture the TDS percentage applicable to the account holder based on his ITR filing status. The screen will be as follows.

The screenshot displays the Finacle system interface for a withdrawal transaction. The transaction details include: Transaction ID, Transaction Date (15-06-2022), Function Type (Cash Withdrawal), and Transaction Status (ENTERED). The account holder's details are: A/c. ID (3028192191), Amount (2,000,001.00), Value Date (15-06-2022), and Report Code. The mode of transaction is set to 'Withdrawal Slip'. A warning message box is overlaid on the form, stating: 'Message from webpage: ITR Filing Status/TDS Percentage is not available for the CIF ID [redacted]. Please use CITFM menu to capture the same.' The message box has an 'OK' button. At the bottom of the form, the account status is 'ACTIVE', available balance is 'INR 1519676.00', and pan number is 'AFEPD640GE'.

4. In such cases, Post Offices should process withdrawal transaction only after updating the TDS percentage of the account holder in Finacle. Post offices

should follow the following procedure to capture the applicable percentage of TDS to be deducted under Section 194N and TDS deduction.

(II). Procedure to find out the percentage of TDS applicable to the account holder

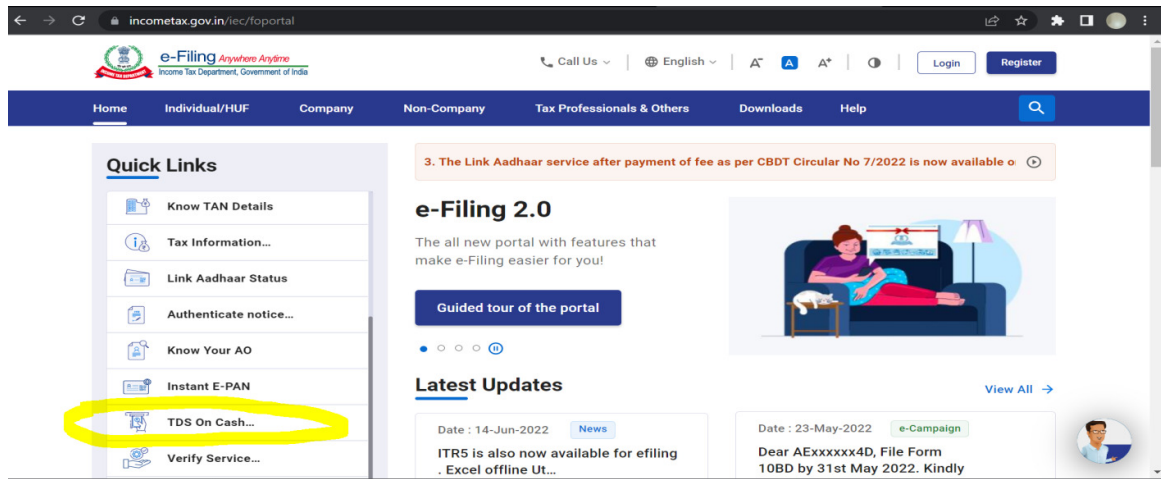
The percentage of TDS to be deducted under Section 194N for an account holder is required to be obtained from the Income Tax portal.

2. The Counter PA at the post office should

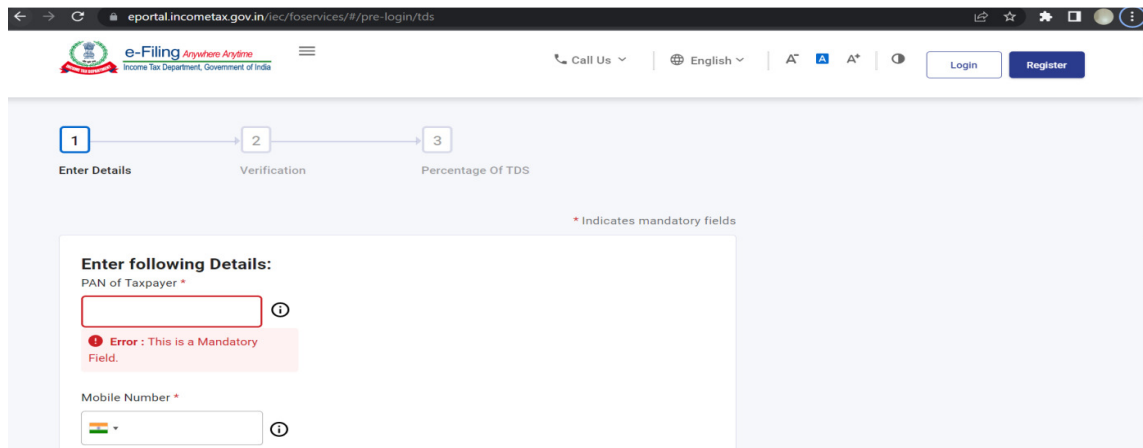
(i). Open the undermentioned IT Portal link using the same web browser in a separate page/window or any other available web browser.

www.incometax.gov.in/iec/foportal

(ii). Click on “TDS On Cash Withdrawal” option which will be available under Quick Links option as shown below.



(iii). Scroll down the **Quick Links** Pane and click the option “TDS on Cash Withdrawal”. On clicking the option, next page will be loaded as below.



(iv). Enter the PAN number of the account holder and Mobile number of the person who is checking the TDS percentage. Mobile number may be either of the Counter PA or the Supervisor or the Account Holder.

The screenshot shows the 'Enter following Details' form on the e-Filing portal. The form includes two mandatory fields: 'PAN of Taxpayer *' and 'Mobile Number *'. Both fields are filled with redacted information. There are 'Cancel' and 'Continue >' buttons at the bottom. A note at the top right indicates '* Indicates mandatory fields'.

(v). Click continue after entering the details. An OTP will be sent to the mobile number which has been entered.

The screenshot shows the 'Verification' step of the process. A progress bar at the top indicates that 'Enter Details' is completed, 'Verification' is the current step, and 'Percentage Of TDS' is pending. The main content area displays a message: 'We have sent a one time password (OTP) via text messages (SMS) to your mobile number 98XXXXXX20'. Below this is an 'Enter the OTP *' field with six input boxes and a refresh icon. It also shows 'OTP expires in 14:48 minutes' and '3 attempt(s) remaining'. There are 'Resend OTP', 'Back', and 'Continue >' buttons. A note at the top right indicates '* Indicates mandatory fields'.

(vi). Enter the OTP, click continue. **The percentage of TDS to be deduction will appear on the screen** for the entered PAN and the screen will appear as follows.

The screenshot shows the 'Percentage Of TDS' step of the process. The progress bar at the top indicates that 'Enter Details' and 'Verification' are completed, and 'Percentage Of TDS' is also completed. The main content area shows a green checkmark and the text: 'TDS should be deducted at the rate of 2% on cash withdrawals in excess of Rs. 1 crore.' There are 'Back' and 'Go To Homepage' buttons.

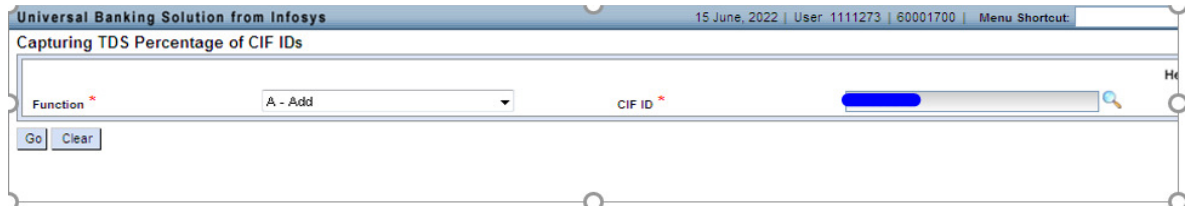
The Counter PA has to note down the same on the top of the Withdrawal form in red ink as ‘TDS Deducted on Cash WD txns @ 2% above 1C OR TDS Deducted on Cash WD txns @ 2% above 20L and @ 5% above 1C’

(III). Procedure to update TDS Percentage in Finacle

A new menu **CITFM** is to be used to capture TDS percentage applicable to the account holders. This menu is available for CPA work-class and Supervisor Work-class.

2. After finding the percentage of TDS applicable to the account holder, the Counter PA has to update the same for the respective CIF ID using the menu **CITFM**. **Before updation using CITFM menu, the Counter PA should ensure that the PAN of the account holder is verified from NSDL Portal as it is mandatory for updating in CITFM MENU. Non validated PAN will not be linked in CITFM menu.**

3. Counter PA should invoke CITFM menu and Select - Add function. Then, he/she should enter the CIF ID of the account holder and click on GO button.

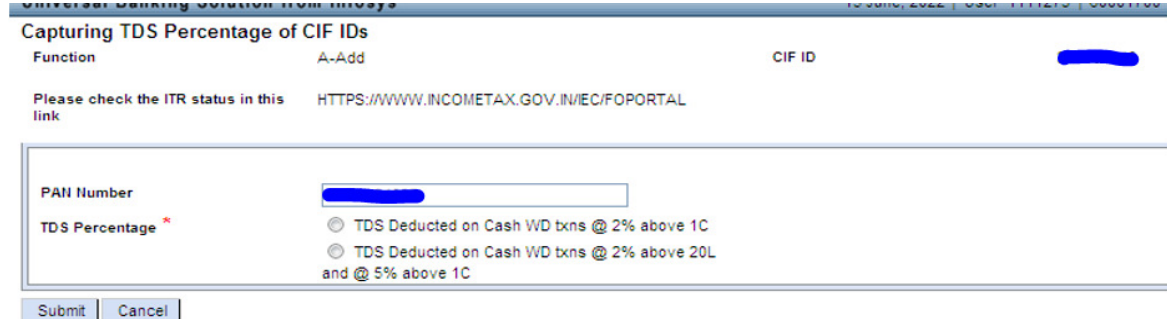


4. PAN Number of the account holder will appear. Counter PA should check whether the PAN Number linked to CIF is same as displayed in the PAN NUMBER field.

5. Then, the Counter PA has to select the percentage of TDS applicable to the account holder, which was noted down from IT Portal. There will be two radio buttons with options

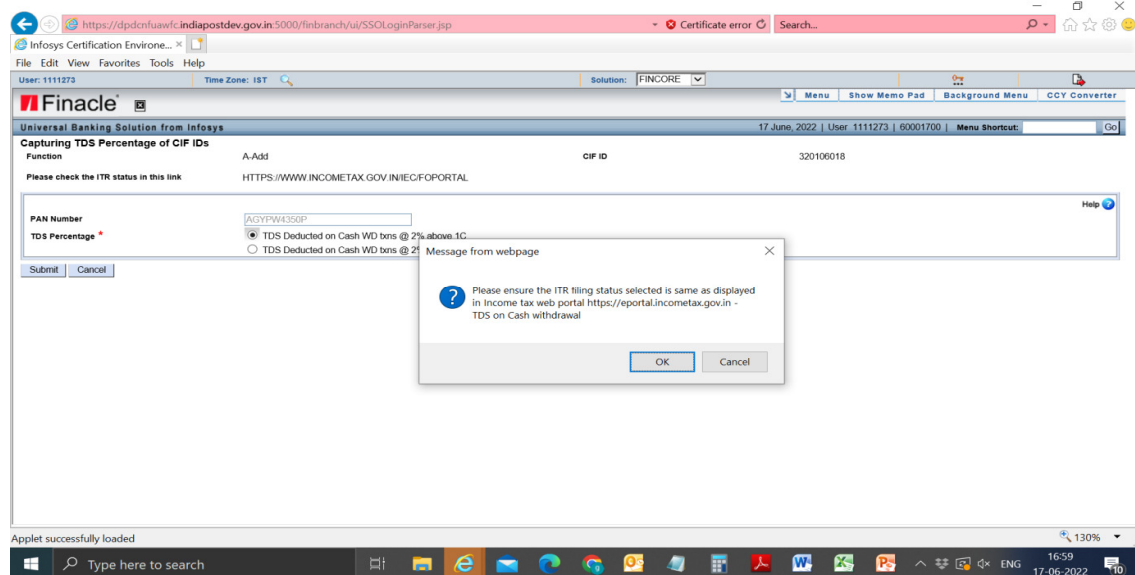
- a) TDS Deducted on Cash WD txns @ 2% above 1C
- b) TDS Deducted on Cash WD txns @ 2% above 20L and @ 5% above 1C

The screen shall be as follows.



6. Counter PA after the selecting the TDS Percentage which was listed in the IT Portal website should click on submit. It is the responsibility of the Counter PA to check and select the correct option of TDS percentage in the CITFM menu. **Wrong capturing of TDS percentage will result in wrong calculation / deduction of TDS which will in turn affect TDS filing, corrections in the Traces portal and customers' grievances. Hence, the Counter PA should be very careful while updating the TDS percentage.**

7. Counter PA after clicking SUBMIT should confirm the same by clicking OK button. If the TDS percentage is wrongly selected, Counter PA should click on CANCEL button and modify the option of TDS percentage selected. The screen will appear as follows.



8. Then the Postmaster / Supervisor should verify the TDS percentage by invoking CITFM menu. Before verification in CITFM menu, the Supervisor should find out the TDS percentage applicable to the account holder from IT Portal, by following the procedure stated in para II. The Postmaster / Supervisor can use Cancel function to cancel the CITFM entry if the option selected is incorrect.

(IV). Intimation to the Depositors

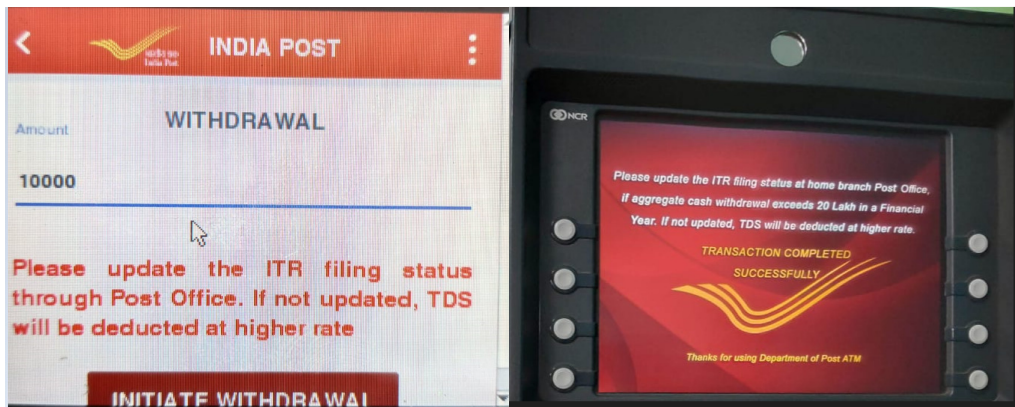
A short message (SMS) will be sent to the registered mobile number of the Depositors concerned as and when the TDS is deducted under Section 194N of IT Act 1961.

(V). Other Important points

1. System will not allow Cash withdrawals beyond ₹ 20 lakhs if CITFM entries are not available. Error message will be thrown if CITFM entry is not made for that particular CIF.

2. **Entries made in CITFM are only for the current Financial Year.** TDS percentage needs to be **captured afresh every financial year** whenever a warning message is displayed in the system for that particular customer.

3. In RICT and ATM, a Static message “Please update the ITR filing status at home branch post office if aggregate cash withdrawal exceeds 20 lakh in a financial year. If not updated, TDS will be deducted at higher rate” will be displayed. The screen shall be as follows.



4. TDS - LIEN MARKING

(i). During transaction which involves 194N TDS deduction, lien equivalent to TDS amount will be marked in the respective account. This lien will be user defined lien and it can be viewed through HALM menu. This lien cannot be modified by the user. TDS will be deducted via batch job and once deducted, Lien will be lifted by the system. TDS deduction transactions can be viewed in the TDS Detailed report after successful execution of batch job. TDS due to be recovered under section 194N for cash withdrawals happened via all channels will be marked as lien

(ii). TDS lien marking can also be viewed using menu HALM – user defined lien.

(iii). TDS lien marked will not form part of effective balance and lien marked under 194N cannot be modified. Lien amount will be deducted as TDS when automated batch job is executed and the same will be reflected in the last column of the Section 194N TDS Deduction Detail report.

5. 194N TDS deduction on RICT / AMT Withdrawals:

In case of cash withdrawals through RICT and ATM, only a static message on 194N TDS deduction will be displayed in ATM / RICT applications. If TDS percentage is not updated in CITFM menu, higher TDS percentage at 5% will be deducted for all cash withdrawals exceeding ₹ 20 lakh. Hence, the post office officials should apprise such account holders to get the TDS percentage updated every financial year.

6. Post Offices shall not perform any credit or debit transaction using CTM menu for any incorrect deposit / withdrawal transactions adjustment. In case of any wrong deposit / withdrawal, the transaction must be reversed using HCRT menu. Adjustment of wrong credit / debit using CTM menu will lead to wrong deduction of TDS under Section 194N, wrong reporting of cash transactions to IT Department in SFT-005 and thereby customer grievances.

Note: Validations have been built in CTM menu to limit withdrawals, upto the maximum amount including 194N TDS recovery and the minimum balance. As such, in a SB account, falling under the 194N TDS purview, cash withdrawals will be limited to the maximum eligible amount (i.e. effective balance minus the TDS recovery plus the liens if any and minimum balance) and the same will be calculated by the system and thrown as an information, in case the withdrawal amount is more than that of the maximum eligible amount.

(VI). Reports

1. Two reports related to TDS deduction under Section 194N are available in HFINRPT menu.

(a). Section 194N TDS Deduction Detail report

This report will detail the list of Transactions for which TDS is deducted along with Transaction details. Transaction date will be the actual date on which the withdrawal transaction occurred. TDS Trans date is the date when the batch job has been executed. This report can be generated for a day.



**INDIA POST
SECTION 194N TDS DEDUCTION DETAIL REPORT**

From Date : 18-01-2022
To Date : 18-01-2022
Sol ID/Set ID : 60001700

Run Date : 18/01/2022 7:35 PM

Sol ID :

S.No	Channel ID	CIF ID	Account No	Tran Date	Tran ID	Tran Amt	TDS Percent	TDS Tran Date	TDS Tran ID	TDS Tran Amt
1	BRN	000044364	0000492461	07-JAN-22	M814	500.00	2	18-JAN-22	S7897423	10.00
2	BRN	000044364	0000492461	07-JAN-22	M824	1,000.00	2	18-JAN-22	S7897416	20.00
3	BRN	000044847	0000497299	07-JAN-22	M829	10,000.00	2	18-JAN-22	S7897421	200.00
4	BRN	000044847	0000497299	07-JAN-22	M832	7,990,000.00	2	18-JAN-22	S7897417	159,800.00
5	BRN	000044847	0000497299	07-JAN-22	M833	56,631.00	5	18-JAN-22	S7897424	2,832.00
6	BRN	000045358	0000502405	07-JAN-22	M835	7,800,000.00	2	18-JAN-22	S7897425	156,000.00
7	BRN	000045358	0000502405	07-JAN-22	M836	49,847.00	5	18-JAN-22	S7897419	2,492.00
8	BRN	000044834	0000497169	18-JAN-22	M2	7,950,000.00	2	18-JAN-22	S7897413	159,000.00
9	BRN	000044834	0000497169	18-JAN-22	M3	2,294,603.00	5	18-JAN-22	S7897414	114,730.00
10	BRN	000043914	0000487962	18-JAN-22	M7	2,568,347.00	2	18-JAN-22	S7897418	51,367.00
11	BRN	000044325	0000492072	18-JAN-22	M11	8,000,000.00	2	18-JAN-22	S7897415	160,000.00
12	BRN	000044325	0000492072	18-JAN-22	M12	95,000.00	5	18-JAN-22	S7897422	4,750.00
Totals Sol ID wise :						36,815,928.00			Total:	811,201.00
Totals Set ID wise :						36,815,928.00			Total:	811,201.00

(b). Section 194N TDS Deduction Summary

This report will generate total TDS deducted SOL-wise. This report can be generated for SOL ID / HO SET ID and for a range of dates.



INDIA POST
SECTION 194N TDS DEDUCTION SUMMARY

From Date : 01-01-2022

Run Date : 18/01/2022 7:35 PM

To Date : 18-01-2022

Sol ID / Set ID : 60001700 THYGARAYANAGAR (H.O)

S.No	Sol ID	Channel ID	Total Tran Amount	Total TDS Amount
1	60001700 - THYGARAYANAGAR (H.O)	BRN	191,619,595.00	4,487,241.00
2	60001700 - THYGARAYANAGAR (H.O)	SWT	215,320.00	8,675.00
			191,834,915.00	4,495,916.00

Handwritten signature

**F. No. FS-13/7/2020-FS
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)**

Dak Bhawan, New Delhi-110001

Dated: 12.10.2022

To,

All Head of Circles/Regions

Subject: Introduction of e-Passbook facility for National (Small) Savings Schemes account holders.

Sir/Madam,

The competent authority has decided to introduce e-Passbook facility w.e.f. 12.10.2022 in order to provide simplified and enhanced digital facilities to National (Small) Savings Schemes account holders.

2. With introduction of the facility, Post Office Small Savings customers will be able to access the account details anytime, anywhere and without the need of having Net Banking or the Mobile Banking access. e-Passbook facility can be accessed by an account holder through the registered mobile number. The service will be available free of cost.

3. Facilities available under e-Passbook will be as follows: -

(i) **Balance Inquiry:** - In this option, user can view balance of all National Savings Scheme accounts.

(ii) **Mini Statement:** - Mini statement will be available for PO Savings Account (POSA), Sukanya Samridhi Account (SSA) and Public Provident Fund Account (PPF) to start with and will be extended to other schemes in a phased manner. Last 10 transactions will be displayed and mini statement can be downloaded in pdf format.

(iii) **Full Statement:** - Full statement will be made available in a phased manner. Customer will be able to generate account statement for specified date range.

4. The link for e-Passbook is made available on India Post website (at link <https://www.indiapost.gov.in/Financial/Pages/Content/Post-Office-Saving-Schemes.aspx>) and IPPB website www.ippbonline.com. The facility will also be made available in PostInfo App subsequently. Account holders may follow the process outlined below to use this facility: -

Click on e-Passbook link provided on www.indiapost.gov.in or www.ippbonline.com.

- Enter mobile number and CAPTCHA → Login → Enter OTP → Submit
- Select e-Passbook
- Select Scheme Type, Enter account number, registered mobile number and CAPTCHA → Continue → Enter OTP → Verify
- Select option

(a) Balance Enquiry

(b) Mini Statement

(c) Full Statement

- Balance or Mini Statement or Full Statement will be displayed based on the service chosen by customer. Mini Statement and Full Statement can also be downloaded if required.

Note: - If the entered mobile number is not linked with the account, system will throw appropriate error message. In such cases account holders are requested to link mobile number to their accounts by visiting the post office where the account stands.

5. It is requested to circulate this to all concerned for information, guidance and necessary action. Adequate promotion of this functionality is to be done and the same may also be placed on notice board of the post office(s).

6. Hindi version will be issued in due course.

7. This is issued with the approval of the Competent Authority.

Yours Faithfully

Devendra Sharma
12/10/2022

(Devendra Sharma)
Assistant Director (SB-II)

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File

File No. FS-10/17/2020-FS-Part(1)
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001
Dated: 20.10.2022

To
All Chief Postmasters General

Subject: Clarification on operation of SB Pension Accounts and Joint Accounts opened by three adults jointly opened before 18.12.2019 – Reg.

This has the reference to Rajasthan Circle's Letter No. ICO/1-1/Ruling Corr./2022 dated 19.09.2022.

2. In connection with the operation of SB Pension Accounts and Joint Accounts opened by three adults jointly opened before 18.12.2019, the following clarifications are issued.

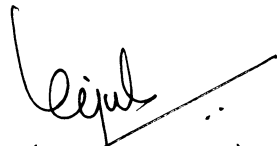
(i). Since there is no restriction on operation of the existing SB pension accounts and Joint accounts opened by three adults jointly in POSA Scheme 2019, all such accounts opened before 18.12.2019 may be continued as normal savings accounts for operation and they may not be treated as accounts in operation in contravention to Rules.

(ii). If any depositor is already having one SB Pension Single Account and one normal SB Single Account opened before 18.12.2019, both the accounts can be continued in operation and they shall be treated as normal savings accounts for operation.

(iii). Existing SB Pension Accounts opened jointly with spouse before 18.12.2019 shall be continued and they shall be treated as normal savings account for operation. Such accounts can continue to operate even though the same set of depositors of SB Pension Account operates another normal joint savings account opened before 18.12.2019.

(iv). Existing Post Office Saving Accounts opened by three adults jointly before 18.12.2019 shall be continued till the death of two of the joint account holders. On the death of two of the joint account holders in such accounts opened by three adults jointly, the surviving account holder shall be treated as the sole owner of the account and he may continue the account in accordance with the provisions of POSA Scheme 2019 provided another single account is not held in his name. In case a single account exists in the name of the surviving holder, the account shall have to be closed, in accordance with the provision in Rule 3(2) of POSA Scheme 2019.

4. This is issued with the approval of competent authority.


(T.C. VIJAYAN)
Asst. Director (SB-I)

File No. 116-17/2017-SB
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 28.10.2022

To
All Head of Circles / Regions

Subject: Amendments to procedural rule in POSB (CBS) Manual (Corrected up to 31.12.2021) – Regarding.

Kerala Circle in Lr. No. SB/Genl Corr./2019 dated 26.09.2022 requested for clarification on rules governing premature closure of PPF accounts. In addition, few referencing errors and conflicting contents have also come to the notice. Accordingly, the contents of the latest POSB (CBS) Manual (Corrected up to 31.12.2021) circulated in SB Order No. 03/2022 dated 18.02.2022 have been reviewed and it has been decided to amend the following procedural rules as follows.

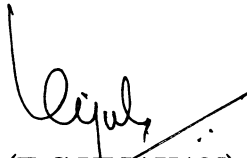
Rule / Para No.	Text of the Amended provisions
117 (11) (iv)	Above provisions of paragraphs (i) to (iii) shall also apply on PPF accounts after maturity on expiry of each extended block period of five years.
119 (1)(ii)	The amount is required for higher education of the account holder, or dependent children on production of documents and fee bills in confirmation of admission in a recognised institute of higher education in India or abroad:
126 (2) (iv)	Withdrawal can be made in one lump or in instalments, not exceeding one per financial year for a maximum of five years subject to the ceiling prescribed in para (2)(iii) above. i.e. 50% of balance at the credit of the preceding financial year from the date of first application made for withdrawal.
172 (3) (ii)	The claim supported by legal evidence for account/certificate standing at Time Scale & LSG sub post offices, the respective SPMs can sanction claim up to the limit prescribed for sanction of claim "where no nomination exists or no legal evidence produced" in table below in rule 4 (B) of this chapter.
172 (3) (iii)	The claim supported by legal evidence and where no nomination exists for account/certificate standing at Time Scale & LSG sub post offices beyond the sanction limit of respective SPMs, those claims will be forwarded to the Divisional Head after verifying all particulars of claim and Divisional Head will issue sanction for such claims irrespective of any limit.

...2...

172 (3) (iv)	The claim supported by legal evidence for account/certificate standing at HSG Sub Post Offices / MDGs / HO / GPO, the respective SPMs/PMs/Sr.PM/CPM/Director can sanction claim irrespective of any limit in such cases.
172 (9) (ii)	The claimant will present the sanction memo in original if the claim is sanctioned by Divisional Head and if the payment is desired by cheque. Necessary action will be taken as for the closure of savings account.


3. This may be circulated to all the Offices for information and necessary actions.

4. This is issued with the approval of competent authority.


 (T C VIJAYAN)
 Asst. Director (SB-I)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
15. GM, CEPT, Bengaluru - for uploading the order on the India Post website.
16. Guard File


 (T C VIJAYAN)
 Asst. Director (SB-I)

File No. 114-02/2002-SB (Pt-I)
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 16.11.2022

Subject: Amendment in SB-5 and SB-5A passbooks used in Post Offices –
Regarding.

This has the reference to SB Order No. 28/2020 and addendum, issued vide this office letter No. 114-02/2002-SB (Pt.I) dated 10.08.2020 and 24.09.2020 respectively.

2. POSB has been allotted unique IFSC code in connection with implementation of NEFT / RTGS service for POSB Account Holders for funds transfer through NEFT / RTGS payment channels. In order to publicize the availability of NEFT/RTGS service in POSB and for quick reference to the account holders, it has been decided by competent authority for printing of IFSC code in the first page of the passbook as well as on the title page of the passbooks.

3. In connection with the celebration of 'Azadi Ka Amrit Mahotsav' (AKAM), printing of AKAM Logo on the title page of the POSB passbooks, as instructed in the Lr. No. FS-14/5/2021-FS-DOP dated 22.11.2021 shall be continued.

4. Accordingly, revised title page(s) for SB-5 and SB-5A with AKAM Logo and without AKAM Logo are enclosed for information and further necessary action. These revised cover pages will be used for new procurement / printing. Other specifications (i.e. size, paper, thread etc.) will remain same as already prescribed.

5. Existing stock of passbooks should continue to be used till it is exhausted.

6. This may be circulated to all the Offices for information and necessary actions.

7. This is issued with the approval of competent authority.

Encl: As above.


(T C VIJAYAN)
Asst. Director (SB-I)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
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15. GM, CEPT, Bengaluru - for uploading the order on the India Post website.
16. Guard File


(T C VIJAYAN)
Asst. Director (SB-I)

SB-5

Department of Posts, India



Passbook
National (Small) Savings Schemes

IFSC Code	IPOS0000DOP
Post Office	
CIF ID	
Account No.	
Scheme	

For more information visit : www.indiapost.gov.in

For Net Banking : ebanking.indiapost.gov.in

SB-5A

Department of Posts, India



Passbook
National (Small) Savings Schemes

IFSC Code	IPOS0000DOP
Post Office	
CIF ID	
Account No.	
Scheme	

For more information visit : www.indiapost.gov.in

For Net Banking : ebanking.indiapost.gov.in

SB-5

Department of Posts, India



Passbook National (Small) Savings Schemes

IFSC Code	IPOS0000DOP
Post Office	
CIF ID	
Account No.	
Scheme	

For more information visit : www.indiapost.gov.in

For Net Banking : ebanking.indiapost.gov.in

SB-5A

Department of Posts, India



Passbook National (Small) Savings Schemes

IFSC Code	IPOS0000DOP
Post Office	
CIF ID	
Account No.	
Scheme	

For more information visit : www.indiapost.gov.in

For Net Banking : ebanking.indiapost.gov.in

File No. FS-09/1/2021-FS-DOP
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi – 110001

Dated: 12.12.2022

To
All Head of Circles / Regions

Subject: Deployment of functionality patches in Finacle CBS for checking availability of Mobile Number – Regarding.

...

Linking of mobile number of account holder was made MANDATORY in SB Order No. 17/2017 dated 23.10.2017 for opening of any new POSB account. It was instructed that all the existing accounts are also to be seeded with the mobile numbers of the depositors concerned. It was instructed vide SB Order No. 01/2022 dated 13.01.2022 to update the mobile number before initiating the transactions amounting to ₹ 20,000/- and above.

2. The competent authority has decided to restrict the transactions in Finacle at PO counter level in respect of the accounts without mobile number linked to the connected CIFs. This is to ensure mandatory updation of mobile number in those CIFs before initiating the financial transactions, as a fraud prevention measure and to facilitate the POSB customers to avail SMS, e-Passbook and IVR facilities. The functionality patches for the same have been deployed in Finacle.

3. Accordingly,

(i). While doing the financial transactions including account closure / transfer of funds using the following menus irrespective of amount of transactions, system will check the availability of mobile number in the main CIF of the account holder. In case of joint accounts and minors' accounts, the system will check the availability of mobile number in the first account holder's CIF only and in the minor's CIF (not the guardian's CIF) respectively.

1. CTM	5. CRDP	9. CRDCAAC
2. HTM	6. CXFER	10. CSCCAAC
3. CPDTM	7. HCAAC	11. CAACLA
4. CPWTM	8. HCAACTD	

(ii). The Finacle system will throw an exception irrespective of amount of deposit / withdrawal / closure transactions, if mobile number is not updated. As soon as the exception message is displayed on the screen, the Counter PA should update the mobile number in the CIF using CMRC menu with reference to the

mobile number available in KYC documents of the depositor. If the mobile number of the depositor is not available in KYC, the same shall be obtained from the Depositor through fresh KYC documents. Then, supervisor shall verify the CIF modification through CMRC menu.


(iii). To begin with, system will allow the transactions with exception message. Exception will gradually be converted to 'Error' w.e.f. 01.04.2023, so as to block the transactions in accounts without mobile number.

3. GDS Branch Postmasters should also ensure that mobile numbers are updated in Finacle in respect of the accounts standing in the Branch Post Offices.

4. CEPT Chennai shall do necessary configurations in the system.

5. This may be circulated to all the offices concerned for information, guidance and necessary actions.

6. This is issued with the approval of competent authority.


(T C VIJAYAN)
Asst. Director (SB-I)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/Member (O)/Member (P)/ Member (Planning & HRD)/Member (PLI)/Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vig) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs.
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All recognized Federations / Unions / Associations
13. The Under Secretary, MOF (DEA), NS-II Section, North Block, New Delhi.
14. The Joint Director & HOD, National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
15. Guard File


(T C VIJAYAN)
Asst. Director (SB-I)

F. No. FS-13/7/2020-FS
Govt. of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi-110001

Dated: 15.12.2022

To,

All Head of Circles/Regions

Subject: - Payment of maturity/pre-mature/closure amount of SB/PPF/NSS/SSA accounts into account holder's Bank Account through ECS outward credit facility - Reg.

Sir/Madam,

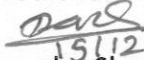
This is in continuation of SB Order No. 09/2021 dated 30.04.2021 in which facility for credit of maturity/pre-premature/interest amount through ECS outward of TDA type of accounts (MIS/SCSS/TD/RD/ KVP/NSC) into account holder's Bank account were started.

2. Necessary amendments have been made in Finacle to allow payment of maturity/pre-mature/closure amount of SBA type of accounts (SB/PPF/NSS/SSA) into account holder's Bank Account through ECS Outward Credit functionality.
3. A Detailed procedure for credit of closure value of SBA type of account through ECS outward Credit is attached as **Annexure-A**.
4. **Chennai GPO** will be the **Nodal Office** for processing of ECS Outward Credit of SBA type of accounts. Chennai GPO shall follow the existing procedure prescribed for TDA type of accounts for SBA type of Accounts also.
5. Maturity/pre-mature/closure amount of all type of National Savings Schemes can now be credited into account holders bank account through ECS outward credit facility.
6. Getting maturity/pre-mature/closure amount directly into account holders Bank Account will be helpful to the customers to save their time for collecting cheque, deposit cheque in Bank and time taken in clearance. This will substantially reduce Postmaster's cheque requirement and its indent, supply, storage, safe keeping, reconciliation and possible misuse in the post offices.
7. Postmaster's cheque shall not be issued for maturity/pre-mature/closure amount of accounts of all the schemes of POSB except KVP/NSC bulk closure through **CNSBCV**.

8. In case of exigencies, if the account holder desires payment through Postmaster's cheque, post office concerned shall obtain an application from account holder stating that "I do not want to credit my payment directly into my Bank Account through ECS outward credit, payment to be made by cheque". This application shall be attached with account closure form. However, this option is to be exercised only on rare occasions.
9. Circle shall ensure to provide necessary training to the all CBS post offices for smooth operation of ECS outward credit functionality for all type of National Savings Schemes.
10. It is requested to circulate this amendment to all post offices for information, guidance and necessary action. Same may also be placed on the notice board in the public area of all post offices. Adequate promotion of this functionality is to be undertaken to avoid cheque issuance and speedy payment to the depositors.
11. Hindi version will be issued in due course.

This issues with the approval of Competent Authority.

Yours faithfully,


15/12/2022.
(Devendra Sharma)

Assistant Director (SB-II)

Copy to:-

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Dy. Director, CEPT Chennai for necessary action.
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations

Procedure for Credit of SB/PPF/NSS/SSA Maturity/Pre-mature/closure value into account holder's Bank Account

(A) Closure of account

- (i) Account holder will submit account closure form along with passbook and a cancelled cheque or copy of first page of Bank passbook at concerned post office.
- (ii) Counter PA shall tally the Account Holder's name with cancel cheque or copy of first page of passbook and account closure form.
- (iii) Counter PA shall proceed for closure of account through **HCAAC** menu.
- (iv) **HCAAC** – Select transaction type as 'Transfer' and enter Transfer account id as **SOLID+ECSOW** (for example 1100100ECSOW)
- (v) Supervisor shall verify closure of account through in **HCAAC** menu.

(B) Creation of ECS payout mandate: - After successful closure of account counter PA shall proceed for creation of ECS payout mandate as follows: -

- (i) Counter PA shall run Finacle menu - **HOTCE** Selection Function - 'Add' and click on 'GO'

Note: - Payment System ID and Transaction type are defaulted to ECS & Transfer. Same values are to be used. Error message will be displayed if any other values are entered.

(ii) HOTCE - Details Screen

- Default values
 - Customer A/c Id – Defaulted value populated of the office account in which closure proceeds get credited. This value should not be changed.
 - ECS mandate can be created only if sufficient funds are available in the office account; error will be thrown if funds are not available.
 - Transaction code, Suspense a/c Id, Currency code are filled with default values and no changes / entries are required in these fields

(iii) Following Values to be entered by user (5 fields) in HOTCE menu.

(a) Remit Amt. = Enter the exact amount of closed SB/PPF/NSS/SSA account.

(b) Transaction Remarks = In transaction remark **SOL ID- Scheme- account number** should be entered for example **56000100-PPF-010002765012**. As this will be used for audit purposes, SOL user should ensure accuracy.

(c) Destination Customer Details

- **Enter Account ID:** - Enter Account Holder's Bank Account number.
- **Account Name:** Enter Account Holder's Name.
- **MICR Code:** - Enter 9-digit MICR code (Available on cancel cheque/copy of passbook of account holder)
- Bank/branch/city details will be automatically populated based on MICR
- Click on Submit

Note down the ECS Transaction Reference number is displayed on successful creation of ECS mandate

- (iv) Supervisor shall verify the ECS Transaction reference number in HOTCE menu,
- (v) Supervisor shall cross check the correctness of the five values entered during mandate creation. If any changes are required, CPA user can modify the mandate using the reference number in **HOTCE-Modify** function.
- (vi) Supervisor will run HPR menu and print the ECS Advice report containing ECS mandate details and handover to account holder as acknowledgement.

Note: - On verification of HOTCE a transaction between SOLID+ECSOW and 600001000098 will be created in posted status. This transaction has to be verified by another user in HTM menu.

- (vii) A copy of the ECS Advice report should be printed and attached to the closure vouchers for reference.

Note: - No modifications are possible, on the mandate once verification is done. If any wrong value is entered, action can be initiated only after the mandate is sent to NACH and processed/rejected. This is similar to the existing process of ECS pay-outs.

- (viii) Chennai GPO will generate ECS credit file on next day for all such transactions and upload outward credit files to NPCI.

- (ix) The interest and maturity value will be credited in the account holder's Bank Account on D+1 basis i.e. Next working day.

(C) Reports: - The transaction carried out through ECS outward can be view through following option: -

- (i) Office account transactions report for account id **SOLID+ECSOW**
- (ii) HFTI/HFTR using transaction type as T/EO
- (iii) ECS Remittance Report at ECS Nodal SOL will include **HOTCE** transactions also.

(D) Handling of ECS Returns

- (i) ECS Outward credit might get returned due to incorrect other bank account number or account already closed.
- (ii) Nodal office (Chennai GPO) will credit the ECS return amount to Outward credit ECS Suspense account (**SOL ID+0098**) of concerned CBS Post Office. Account Number will be updated in the reference number field on next day immediately after receipt of ECS returns.
- (iii) Customer will visit concerned PO in case the amount is not credited in his/her bank account. Concerned POs will regularly check credits in ECS suspense account (SOL ID+0098).

- (iv) If any ECS is returned and credits if available in ECS suspense account (**SOL ID+0098**) concerned Post Office will intimate the depositor reason for non-credit of ECS through mobile number available with post office requesting customer to attend Post Office for collecting maturity value as cash if maturity value is below Rs.20000/-.
- (v) If the maturity credits are above Rs.20000/-, amount to be credited into Postmaster Cheque office account (**SOL ID+0340**) from ECS Suspense account (SOL ID+0098) and to be paid as Postmaster's cheque. In case of Sub Office, they will collect the cheque from their respective HO.
- (vi) PO will use CTM menu for debiting ECS Outward credit of their SOL and pay in Cash if the amount is below Rs.20000/-. If the amount is above Rs.20000/-, PO will use **CXFER** to crediting from ECS Suspense to their 0340 account for paying through cheque.
- (vii) Post office should pay Cash or Cheque ONLY if ECS return amount is available as credit in ECS Outward credit Suspense account (**SOL+0098**).

(E) Role of Circle CPCs

- (i) Chennai GPO will send mail to all CPCs on the failed ECS records daily
- (ii) Concerned CPC will guide the respective SOL to contact customer for payment through cash (if below Rs.20000/- or through cheque)
- (iii) CPC will guide the POs that ECS Suspense account is to debited only if valid credits are available.
- (iv) Circle CPC will guide the PO to modify the ECS Mandate by getting revised ECS Mandate from customer in case of ECS failure for interest credits to avoid failure in subsequent months.
- (v) CEPT Team will share list of offices where 0098 is Non-Zero on weekly basis to all CPCs/uploaded in MIS Portal. Then CPCs should forward the list to Division/Post Offices concerned.

(F) Role of SBCO

- (i) On receipt of voucher by SBCO, SBCO will generate Office account transactions report for account id **SOLID+ECSOW** and cross-check the closed account number shown in transaction particulars & transaction amount against the Long Book Detailed Report in which the actual account closure transaction is listed.
- (ii) SBCO will tally account number, MICR code available in ECS advice report with cancelled cheque leaf/copy of first page of passbook attached with account closure/premature closure form
- (iii) SBCO will also check the Non-Zero ECS outward credits office account (**SOL ID+0098**) and **SOLID+ECSOW**.

(G) Role of Inspecting Authorities.

- (i) During course of inspection of the CBS office, ECS Outward credit suspense account (**SOLID+0098**) and (**SOLID+ECSOW**) may be checked through **HACLINQ** and see that no credit is pending in these office accounts.
- (ii) In case of any discrepancy noticed, issue necessary instruction to clear pendency and record reason with result.

**F. No. FS-13/7/2020-FS-Part(1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)**

Dak Bhawan, New Delhi-110001

Dated: 15.12.2022

To,
All Head of Circles/Regions

Subject: Steps to be taken for prevention of frauds in post offices.

Sir/Madam,

As part of continuous improvement in making the CBS system robust, incremental changes are implemented to ensure that the fraud risk involved in CBS operations is minimized.


2. It has come to the notice of this Division that some single handed/double handed post offices are changing the name of the account holders by using CIF merger menu HCCA increasing the fraud risk. To avoid such instances, necessary amendments have been made in the HCCA menu and selection of 'Yes' under 'Modify A/c Name' have been disabled.

3. Henceforth, for any change in the name at account level, the concerned post office shall send the case to its HO with relevant documents. After necessary examination of the case, concerned HO shall change the name of account holder through HAALM menu in Finacle and intimate the post office concerned.

4. It is requested to circulate it to all concerned for information, guidance and necessary action.

5. This is issued with the approval of the Competent Authority.

Yours Faithfully


15/12/2022
(Devendra Sharma)
Assistant Director (SB-II)

Copy to: -

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions/ Associations
14. GM, CEPT for uploading the order on the India Post website.
15. MOF(DEA), NS-II, North Block, New Delhi.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File

F. No. FS-13/7/2020-FS-Part(1)
Government of India
Ministry of Communications
Department of Posts

Dak Bhawan, Sansad Marg,
New Delhi-110001.
Date: 16.12.2022

To,

All Heads of Circles/Regions

Subject: - Freezing of Small Savings Schemes accounts get matured but not closed after 3 years of maturity reg.

Sir / Madam,

As part of continuous improvement in making the CBS system robust, incremental changes are implemented to ensure that the risk of misappropriation involved in CBS operations is minimized.

2. In view of the safety of depositors' hard-earned money and ensuring effective KYC compliance, competent authority has decided to freeze those MIS/SCSS/TD/KVP/NSC/RD accounts which have been matured till 30.09.2019 but not closed.

3. The details of freeze code is as under: -

- (i) Freeze reason code: **INOP**: - Inoperative more than 3 years.
- (ii) Cutoff date: -30.09.2019 (i.e. account matured 3 years ago and remains live).
- (iii) Schemes identified: - MIS/SCSS/TD/KVP/NSC/RD (matured but not extended)/PPF (matured but not extended)

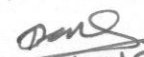
4. A "Standard Operating Procedure for handling of accounts/certificates marked freeze under reason code **INOP**: - Inoperative more than 3 years" to be followed in this regard is enclosed herewith.

5. It is requested to circulate it to all concerned for information, guidance and necessary action.

This issues with the approval of competent authority.

Enclosed: - As above (Annexure)

Yours Sincerely


16/12/2022
(Devendra Sharma)
Asstt. Director (SB-II)

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF)/DDG(RB)/DDG (Estt.)/DDG(PG & Inspections)/DDG (PCO)
2. Director (FS)/Director (CBS), Dak Bhawan.
3. Director of Audit (P&T), Delhi.
4. Resident Audit Officer, Room No.517-B, Dak Bhawan, New Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, RAKANPA, Ghaziabad.
7. All Directors, Postal Training Centers.
8. Director PTC Mysore for uploading the SB order on India Post Web Site.
9. Deputy Director (CEPT) O/o CPMG T.N.Circle, Chennai.
10. AD /Inspection/PF/Vigilance
11. All Accounts Officers ICO(SB)
12. All recognized unions.
13. MOF(DEA), NS-II, North Block, New Delhi
14. PS to Member (Banking)
15. PPS to DG Posts.
16. PPS to Secretary Posts.

Standard Operating Procedure for handling of handling of accounts/certificates marked freeze under reason code "INOP: - Inoperative more than 3 years"

The following accounts under various National Savings Schemes have been marked as freeze with freeze reason code **"INOP: - Inoperative more than 3 years"**, which already have been matured but not closed within 3 years and cut-off date is taken as 30.09.2019.

2. The details of schemes are as under: -

- (i) MIS/SCSS/TD/KVP/NSC/RD (matured but not extended)
- (ii) PPF (matured but not extended)

3. As and when account holder approaches the post office concerned for closure of account identified under **"INOP: - Inoperative more than 3 years"**, the post office concerned shall follow the below mentioned procedure: -

- (i) If any account holder whose account/certificate is found to be Frozen with freeze code **"INOP: - Inoperative more than 3 years"** attends any Post Office with Certificate or Passbook for closure, the account/certificate holder should be requested to submit the following documents: -
 - a) Passbook/Certificate
 - b) KYC Documents (Mobile number, PAN card and Aadhaar or address proof as per rule 6 of Government Savings Promotion General Rules-2018)
 - c) Account Closure Form (SB-7A): - Account holder should also be requested to submit account closure form, passbook and details of PO Savings Account number or Bank account details along with a cancel cheque/copy of passbook for credit of maturity value into his/her savings account. Depositor(s) signature shall be obtained on acquittance portion of account closure form, so account holder(s) need not to visit post office again and maturity value get credited in his/her PO Savings Account or Bank Account.
- (ii) The SPM/Counter PA will first check & confirm the details of depositor and tally signature with Finacle/SS Book/SB-3/AOF and ensure genuineness of the account holder with relevant records.
- (iii) If the account stands in Sub Office/Branch Post Office the SPM concerned shall forward the passbook, account closure form, KYC document of account holder to Head Post office concerned for unfreezing and closure of account/certificate concerned.

Procedure at Head Post Office

Note: - For account standing in Head Post Office, similar documents shall be obtained from the account holder and follow the procedure prescribed below.

- (iv) After receipt of a case for unfreezing and closure at Head Post Office, designated PA and APM (SB) shall verify the account details of documents received with Finacle. After verification of the genuineness of the case, the account/certificate concerned shall be unfrozen with two Supervisors of HO.
- (v) After unfreezing of the account/certificate, Counter PA of Head Post Office, shall proceed for closure of account/certificate. The maturity value shall be credited either in PO Savings Account or Bank Account of the Account holder (Through ECS outward credit).
- (vi) After closure of account by counter PA, APM (SB) shall verify closure of account.
- (vii) In Head Post Office, a separate register will be maintained for '**REGISTER FOR CLOSURE of account identified as INOP-Inoperative for more than 3 years**'. The register shall be maintained in Head Post Office in following proforma: -

Date of receipt of case from Sub Office.	Account No./ Certificate Registration number	Name of Account /Certificate Holder	Name of SOL where Account/Certificate Stands	Date of opening	Date of maturity	Scheme
1	2	3	4	4	5	6
Date of closure	Principal Amount paid	Interest Amount paid	Maturity credit details (POSB Account No. or Bank Account No. with MICR code)	Signature of Counter PA	Signature of Supervisor	Signature of Postmaster.
	7	8	9	10	11	12

- (viii) After entering closure details in the above register, APM (SB) shall put up a register to Head Postmaster for seen.
- (ix) Thereafter, Passbook, Account closure form, KYC document and cancel cheque/copy of the passbook shall be forwarded to SBCO concerned along with other vouchers.
- (x) SBCO PA and supervisor while checking vouchers of closed accounts which were identified as **INOP-Inoperative for more than 3 years**, will check account details with Account Closure Form and copies of KYC documents of Account holder are attached with the voucher. If any shortcoming is noticed, objection should be recorded as per laid down procedure.

- (xi) All Visiting/Inspecting Officers, while visiting/inspecting Head Post Offices, should invariably check the prescribed register **“REGISTER FOR CLOSURE OF account identified as INOP-Inoperative for more than 3 years”** and see that procedure prescribed above is followed scrupulously.
- (xii) CEPT shall share fortnightly report with circle CPC (CBS) on details of accounts unfreezed from **“INOP-Inoperative for more than 3 years”** reason code.
- (xiii) Circle shall get the report verified within a week with reference to the **“REGISTER FOR CLOSURE OF account identified as INOP-Inoperative for more than 3 years”** maintained at the Head Post Office and take appropriate measures in case any discrepancy noticed.

F. No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)

Dak Bhawan, New Delhi – 110001
Dated: 30.12.2022

To

All Head of Circles/Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. 01.01.2023

Madam / Sir,

The undersigned is directed to say that, vide memorandum No. 01/04/2019-NS dated 30.12.2022 (copy enclosed), Government of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has informed that the rate of interest on various Small Savings Schemes (National Savings Schemes) for the third quarter of financial year 2022-23 (starting from 1st January, 2023 and ending on 31st March, 2023) have been revised as under.

Sl. No.	Instrument / Scheme	Rate of Interest from 01.10.2022 to 31.12.2022	Rate of Interest from 01.01.2023 to 31.03.2023
1.	Post Office Savings Account	4.0	4.0
2.	1 Year Time Deposit	5.5	6.6
3.	2 Year Time Deposit	5.7	6.8
4.	3 Year Time Deposit	5.8	6.9
5.	5 Year Time Deposit	6.7	7.0
6.	5 Year Recurring Deposit	5.8	5.8
7.	Senior Citizen Savings Scheme	7.6	8.0
8.	Monthly Income Account Scheme	6.7	7.1
9.	Sukanya Samriddhi Account Scheme	7.6	7.6
10.	Public Provident Fund Scheme	7.1	7.1
11.	National Savings Certificate	6.8	7.0
12.	Kisan Vikas Patra	7.0 (will mature in 123 months)	7.2 (will mature in 120 months)

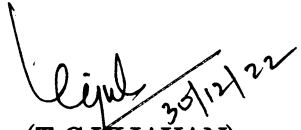
2. It is requested to circulate it to all concerned for information and necessary guidance. Same may also be placed on the notice board of all Post Offices in public area. The relevant calculation tables will be supplied in due course on receipt from the DEA/MoF.

3. This is issued with the approval of the Competent Authority.


(T.C. VIJAYAN)
Assistant Director (SB-I)

Copy to:

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
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6. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions / Associations
14. GM, CEPT for kind information and necessary actions.
15. Deputy Secretary, DEA, MoF, NS-II, North Block, New Delhi – 110001.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File


(T.C. VIJAYAN)
Assistant Director (SB-I)

F.No.1/4/2019-NS
Government of India
Ministry of Finance
Department of Economic Affairs
(Budget Division)

North Block, New Delhi
Dated: December 30, 2022

OFFICE MEMORANDUM

Subject: Revision of interest rates for Small Savings Schemes - reg.

The rates of interest on various Small Savings Schemes for the fourth quarter of the FY 2022-23 starting from 1st January, 2023 and ending on 31st March, 2023 have been revised as detailed below:

Instrument	Rates of interest from 01.10.2022 to 31.12.2022	Rates of interest from 01.01.2023 to 31.03.2023
Savings Deposit	4.0	4.0
1 Year Time Deposit	5.5	6.6
2 Year Time Deposit	5.7	6.8
3 Year Time Deposit	5.8	6.9
5 Year Time Deposit	6.7	7.0
5 Year Recurring Deposit	5.8	5.8
Senior Citizen Savings Scheme	7.6	8.0
Monthly Income Account Scheme	6.7	7.1
National Savings Certificate	6.8	7.0
Public Provident Fund Scheme	7.1	7.1
Kisan Vikas Patra	7.0 (will mature in 123 months)	7.2 (will mature in 120 months)
Sukanya Samriddhi Account Scheme	7.6	7.6

2. This has the approval of the competent authority.

Garud
30/12/22
(Garud RD)

Deputy Director (Budget)
Tele - 01123095764

To,

1. The Finance Secretary & Secretary
Expenditure, Department of Expenditure
North Block, New Delhi.
2. The Secretary,
Department of Economic Affairs
North Block, New Delhi.
3. The Secretary,
Department of Revenue
North Block, New Delhi.
4. The Secretary,
Department of Financial Services
Jeevan Deep Building, New Delhi.
5. The Secretary,
Department of Posts
Dak Bhawan, New Delhi.
6. The Chief General Manager (DGBA)
Reserve Bank of India, Central Office,
Mumbai.
7. Reserve Bank of India
Central Account Section, Additional
Office Building, East High Court Road,
Civil Lines, P.B. No.15, Nagpur - 440 001.
8. Chief Secretaries of States / UT
Government
9. The Joint Director
National Savings Institute, New Delhi.

**No 113-03/2017-SB(Pt.1)
Government of India
Ministry of Communications
Department of Posts
(Financial Services Division)**

Dak Bhawan, New Delhi – 110001

Dated: 03.01.2023

Addendum

To

All Head of Circles/Regions

Subject: Revision of interest rates for Small Savings Schemes w.e.f. 01.10.2022

Madam / Sir,

In continuation to this office letter of even number dated 29.09.2022 on the above mentioned subject, the undersigned is directed to forward copies of gazette notifications issued by Department of Economic Affairs, Ministry of Finance in connection with the revision of interest rates for third quarter of FY 2022-23 for further necessary actions. Copies of the following notifications are enclosed.

- (i). G.S.R. 837 (E) Kisan Vikas Patra (Amendment) Scheme, 2022 dated 22.11.2022
- (ii). G.S.R. 838 (E) National Savings Time Deposit (Amendment) Scheme, 2022 dated 22.11.2022
- (iii). G.S.R. 839 (E) National Savings (Monthly Income Account) (Amendment) Scheme, 2022 dated 22.11.2022
- (iv). G.S.R. 842 (E) Senior Citizens' Savings (Amendment) Scheme, 2022 dated 22.11.2022

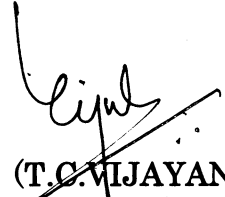
This is issued with the approval of the Competent Authority.

Encl: As above.


(T.C. VIJAYAN)
Assistant Director (SB-I)

Copy to:

1. Sr. PPS to Secretary (Posts)
2. PS to Director General Postal Services.
3. PPS/ PS to Addl. DG (Co-ordination)/Member (Banking)/ Member (O)/ Member (P)/ Member (Planning & HRD)/ Member (PLI)/ Member (Tech)/AS & FA
4. Addl. Director General, APS, New Delhi
5. Chief General Manager, BD Directorate / Parcel Directorate / PLI Directorate
6. Sr. Deputy Director General (Vigilance) & CVO) / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
8. Director General P & T (Audit), Civil Lines, New Delhi
9. Secretary, Postal Services Board/ All Deputy Directors General
10. All General Managers (Finance) / Directors Postal Accounts / DDAP
11. Chief Engineer (Civil), Postal Directorate
12. All Sections of Postal Directorate
13. All recognized Federations / Unions / Associations
14. GM, CEPT for kind information and necessary actions.
15. Deputy Secretary, DEA, MoF, NS-II, North Block, New Delhi – 110001.
16. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
17. Guard File



(T.C. VIJAYAN)
Assistant Director (SB-I)



भारत का राजपत्र The Gazette of India

सी.जी.-डी.एल.-अ.-23112022-240466
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असाधारण
EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)
PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 746]

नई दिल्ली, मंगलवार, नवम्बर 22, 2022/अग्रहायण 1, 1944

No. 746]

NEW DELHI, FRIDAY, NOVEMBER 22, 2022/AGRAHAYNA 1, 1944

वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 22 नवम्बर, 2022

सा.का.नि. 837(अ).—केंद्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3 क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, निम्नलिखित किसान विकास पत्र स्कीम, 2019 का और संशोधन करती है, अर्थात्:—

1. संक्षिप्त नाम और प्रारंभ:—

- (1) इस स्कीम का संक्षिप्त नाम किसान विकास पत्र (संशोधन) स्कीम, 2022 है।
- (2) इसे 1 अक्टूबर, 2022 से प्रवृत्त माना जाएगा।

2. किसान विकास पत्र स्कीम, 2019 (जिसे इसके पश्चात् उक्त स्कीम कहा गया है) में, पैरा 5 में, —

(क) उप-पैरा (1क) में "1 अप्रैल, 2020 या उसके पश्चात्" शब्दों और आंकड़ों के स्थान पर "1 अप्रैल, 2020 से 30 सितंबर, 2022 (दोनों दिन सहित)" निम्नलिखित शब्द, अंक और कोष्ठक रखा जाएगा;

(ख) उप-पैरा (1क) के पश्चात् निम्नलिखित उप-पैरा अंतःस्थापित किए जाएंगे, अर्थात्:-

(1ख) 1 अक्टूबर, 2022 या इसके पश्चात् खोले गए खाते की परिपक्वता अवधि दस वर्ष और तीन महीने होगी।

(1ग) खाते में की गई जमा राशि परिपक्वता के उपरांत दोगुनी हो जाएगी।

3. उक्त स्कीम में, पैरा 6 में, उप-पैरा (3) में, —

- (क) सारणी-2 में, "अप्रैल, 2020 के प्रथम दिन या उसके पश्चात" शब्दों और आंकड़ों के स्थान पर, "1 अप्रैल, 2020 से 30 सितंबर, 2022 के बीच (दोनों दिन सहित)" निम्नलिखित शब्दों, आंकड़ों और कोष्ठकों को रखा जाएगा;
- (ख) सारणी-2 के पश्चात्, निम्नलिखित सारणी अंतःस्थापित की जाएगी, अर्थात्:—

"सारणी -3

[1000 रुपए के साथ अक्टूबर के प्रथम दिन या उसके पश्चात् खोले गए खातों के परिपक्वता-पूर्ण समापन मूल्य को दर्शाने वाली सारणी]

प्रमाण-पत्र की तारीख से उसके नकदीकरण की तारीख तक की अवधि	ब्याज सहित देय राशि (रुपए)
(1)	(2)
ढाई साल लेकिन तीन साल से कम	1157
तीन साल लेकिन साढे तीन साल से कम	1191
साढे तीन साल लेकिन चार साल से कम	1226
चार साल लेकिन साढे चार साल से कम	1262
साढे चार साल लेकिन पांच साल से कम	1300
पांच साल लेकिन साढे पांच साल से कम	1338
साढे पांच साल लेकिन छह साल से कम	1378
छह साल लेकिन साढे छह साल से कम	1419
साढे छह साल लेकिन सात साल से कम	1460
सात साल लेकिन साढे सात साल से कम	1504
साढे सात साल लेकिन आठ साल से कम	1548
आठ साल लेकिन साढे आठ साल से कम	1594
साढे आठ साल लेकिन नौ साल से कम	1641
नौ साल लेकिन साढे नौ साल से कम	1689
साढे नौ साल लेकिन दस साल से कम	1739
दस साल लेकिन प्रमाण-पत्र की परिपक्वता से पहले	1791
प्रमाणपत्र की परिपक्वता पर	2000".

[फा. सं. 1/4/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन—किसान विकास पत्र (संशोधन) स्कीम, 2022 इस अधिसूचना में निर्दिष्ट तारीख से प्रभावी है। तथापि, इस संशोधन स्कीम को पूर्वव्यापी प्रभाव से लागू होने के परिणामस्वरूप किसी पर प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण: मूल स्कीम भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उप-खंड (i) में, संख्या सा.का.नि 920 (अ), तारीख 12 दिसंबर, 2019 के माध्यम से प्रकाशित किया था और संख्या सा.का.नि 283 (अ), तारीख 5 मई, 2020 द्वारा पश्चातवर्ती संशोधन किया था।

MINISTRY OF FINANCE
(Department of Economic Affairs)
NOTIFICATION

New Delhi, the 22nd November, 2022

G.S.R. 837(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following scheme further to amend the Kisan Vikas Patra Scheme, 2019, namely:—

1. Short title and commencement.—

- (1) This Scheme may be called the Kisan Vikas Patra (Amendment) Scheme, 2022.
- (2) It shall be deemed to have come into force on the 1st day of October, 2022.

2. In the Kisan Vikas Patra Scheme, 2019 (hereinafter referred to as the said Scheme), in paragraph 5,—

- a. in sub-paragraph (1A), for the words and figures, “on or after the 1st day of April, 2020”, the following words, figures and brackets “between 1st April, 2020 to 30th September, 2022 (both days inclusive)” shall be substituted;
- b. after sub-paragraph (1A), the following sub-paragraph shall be inserted, namely:—
“(1B) The maturity period of an account opened on or after the 1st day of October, 2022 shall be ten years and three months.
(1C) The deposits made in the account shall double on maturity.”.

3. In the said Scheme, in paragraph 6, in sub-paragraph (3),—

- a. in TABLE-2, for the words and figures, “on or after the 1st day of April, 2020”, the following words, figures and brackets “between 1st April, 2020 to 30th September, 2022 (both days inclusive)” shall be substituted;
- b. after TABLE-2, the following TABLE shall be inserted, namely:—

“TABLE-3

[Table showing premature closure value of account opened on or after 1st day of October with 1000 rupees]

Period from the date of the certificate to the date of its encashment	Amount payable inclusive of interest (Rupees)
(1)	(2)
Two and half years but less than three years	1157
Three years but less than three and half years	1191
Three and half years but less than four years	1226
Four years but less than four and half years	1262
Four and half years but less than five years	1300
Five years but less than five and half years	1338
Five and half years but less than six years	1378
Six years but less than six and half years	1419
Six and half years but less than seven years	1460
Seven years but less than seven and half years	1504
Seven and half years but less than eight years	1548

Eight years but less than eight and half years	1594
Eight and half years but less than nine years	1641
Nine years but less than nine and half years	1689
Nine and half years but less than ten years	1739
Ten years but before Maturity of Certificate	1791
On maturity of certificate	2000”

[F. No. 1/4/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.—The Kisan Vikas Patra (Amendment) Scheme, 2022 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note : The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) *vide* number G.S.R. 920(E), dated the 12th December, 2019 and subsequently amended *vide* number G.S.R 283(E), dated the 5th May, 2020.



भारत का राजपत्र The Gazette of India

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असाधारण
EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)
PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 747]

नई दिल्ली, मंगलवार, नवम्बर 22, 2022/अग्रहायण 1, 1944

No. 747]

NEW DELHI, TUESDAY, NOVEMBER 22, 2022/AGRAHAYNA 1, 1944

वित्त मंत्रालय
(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 22 नवम्बर, 2022

सा.का.नि. 838(अ).— केंद्रीय सरकार, सरकारी बचत संवर्धन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, निम्नलिखित राष्ट्रीय बचत सावधि जमा स्कीम, 2019 का और संशोधन करती है, अर्थात्:—

1. संक्षिप्त नाम और प्रारंभ— (1) इस स्कीम का संक्षिप्त नाम राष्ट्रीय बचत सावधि जमा (संशोधन) स्कीम, 2022 है।

(2) इसे 1 अक्टूबर, 2022 से प्रवृत्त माना जाएगा।

2. राष्ट्रीय बचत सावधि जमा स्कीम, 2019 में जिसे (इसके पश्चात् उक्त स्कीम कहा गया है) के पैरा 7 में, —

(क) उप-पैरा 1 (क) में, "1 अप्रैल, 2020 को या उसके पश्चात्" शब्दों और अंकों के स्थान पर, "1 अप्रैल, 2020 से 30 सितंबर, 2022 के बीच" (दोनों दिन सहित)" निम्नलिखित शब्द, अंक और कोष्ठक को रखा जाएगा;

(ख) उप-पैरा 1 (क) के पश्चात्, निम्नलिखित उप-पैरा और सारणी अंतर्विष्ट की जाएगी, अर्थात्: —

"1(ख) नीचे दी गई सारणी में यथानिर्दिष्ट ब्याज दर इस स्कीम के अधीन 1 अक्टूबर, 2022 को या उसके पश्चात् की गई जमा राशि पर लागू होगी।

सारणी

क्र.सं.	खाते की श्रेणी	ब्याज दर (प्रतिशत प्रति वर्ष)
(1)	(2)	(3)
1.	एक-वर्ष	5.5
2.	दो-वर्ष	5.7
3.	तीन-वर्ष	5.8
4.	पांच-वर्ष	6.7”.

[फा. सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन—राष्ट्रीय बचत सावधि जमा (संशोधन) स्कीम, 2022 इस अधिसूचना में यथानिर्दिष्ट तारीख से प्रभावी है। तथापि, इस संशोधन स्कीम को पूर्ववर्ती प्रभाव से लागू किए जाने से किसी पर प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण: मूल स्कीम भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उप-खंड (i) में, संख्या सा.का.नि. 922(अ), तारीख 12 दिसंबर, 2019 द्वारा प्रकाशित की गई थी और इसे सा.का.नि. 289(अ) तारीख 5 मई, 2020 द्वारा पश्चातवर्ती के जरिए संशोधन किया था।

MINISTRY OF FINANCE**(Department of Economic Affairs)****NOTIFICATION**

New Delhi, the 22nd November, 2022

G.S.R 838 (E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the National Savings Time Deposit Scheme, 2019, namely:—

1. Short title and commencement.—

- (1) This Scheme may be called the National Savings Time Deposit (Amendment) Scheme, 2022.
- (2) It shall be deemed to have come into force on the 1st day of October, 2022.

2. In the National Savings Time Deposit Scheme, 2019 (hereinafter referred to as the said Scheme), in paragraph 7,—

- (a) in sub-paragraph 1(A), for the words and figures, “on or after the 1st day of April, 2020”, the following words, figures and brackets “between 1st April, 2020 to 30th September, 2022 (both days inclusive)” shall be substituted;
- (b) after sub-paragraph 1(A), the following sub-paragraph and table shall be inserted, namely:—

“1(B) The rate of interest as specified in the table below shall be applicable to the deposit made on or after 1st day of October, 2022 under the Scheme.

TABLE

S. No.	Category of account	Rate of interest (per cent. per annum)
(1)	(2)	(3)
1.	One-year	5.5
2.	Two-years	5.7
3.	Three-years	5.8
4.	Five-years	6.7”.

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.—The National Savings Time Deposit (Amendment) Scheme, 2022 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i), *vide* number G.S.R. 922(E), dated the 12th December, 2019 and subsequently amended *vide* number G.S.R. 289(E), dated the 5th May, 2020.



भारत का राजपत्र The Gazette of India

सी.जी.-डी.एल.-अ.-23112022-240505
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असाधारण
EXTRAORDINARY

भाग II—खण्ड 3—उप-खण्ड (i)
PART II—Section 3—Sub-section (i)

प्राधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 751]

नई दिल्ली, बुधवार, नवम्बर 23, 2022/अग्रहायण 2, 1944

No. 751]

NEW DELHI, WEDNESDAY, NOVEMBER 23, 2022/AGRAHAYANA 2, 1944

वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 22 नवम्बर, 2022

सा.का.नि. 842(अ).—केंद्रीय सरकार, सरकारी बचत प्रोत्साहन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, निम्नलिखित वरिष्ठ नागरिक बचत स्कीम, 2019 का और संशोधन करती है, अर्थात्: -

- संक्षिप्त नाम और प्रारंभ - (1) इस स्कीम का संक्षिप्त नाम वरिष्ठ नागरिक बचत (संशोधन) स्कीम, 2022 है।
(2) इसे 1 अक्टूबर, 2022 से प्रवृत्त माना जाएगा।
- वरिष्ठ नागरिक बचत स्कीम, 2019 के पैरा 5 में,-
(क) उप-पैरा (1क) में, "1 अप्रैल, 2020 को या उसके पश्चात" शब्दों और अंकों के स्थान पर, "1 अप्रैल, 2020 से 30 सितंबर, 2022 के बीच (दोनों दिन सहित)" निम्नलिखित शब्द, अंक और कोष्ठक को रखा जाएगा;
(ख) उप-पैरा (1 क) के पश्चात, निम्नलिखित उप-पैरा अंतर्विष्ट किया जाएगा, अर्थात्: -
"(1ख) इस स्कीम के अधीन 1 अक्टूबर, 2022 को या उसके पश्चात की गई जमा राशि पर 7.6 प्रतिशत की दर से सालाना ब्याज लगेगा।"

[फा. सं. 1/04/2016-एनएस-II]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक ज्ञापन - वरिष्ठ नागरिक बचत (संशोधन) स्कीम, 2022 इस अधिसूचना में यथानिर्दिष्ट तारीख से प्रभावी है। तथापि, इस संशोधन स्कीम को पूर्ववर्ती प्रभाव से लागू किए जाने से किसी पर प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण : मूल स्कीम भारत के राजपत्र, असाधारण, भाग II, खंड 3, उप-खंड (i) में तारीख 12 दिसंबर, 2019 संख्या सा.का.नि. 916 (अ), द्वारा प्रकाशित किया था और सा.का.नि. 287 (अ), तारीख 5 मई, 2020 के अधीन पश्चातवर्ती संशोधन किया था।

MINISTRY OF FINANCE

(Department of Economic Affairs)

NOTIFICATION

New Delhi, the 22nd November, 2022

G.S.R. 842(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the Senior Citizens' Savings Scheme, 2019, namely:-

1. Short title and commencement.-
 - (1) This Scheme may be called the Senior Citizens' Savings (Amendment) Scheme, 2022.
 - (2) It shall be deemed to have come into force on the 1st day of October, 2022.
2. In the Senior Citizens' Savings Scheme, 2019, in paragraph 5,-
 - (a) in sub-paragraph (1A), for the words and figures, "on or after the 1st day of April, 2020", the following words, figures and brackets "between 1st April, 2020 to 30th September, 2022 (both days inclusive)" shall be substituted;
 - (b) after sub-paragraph (1A), the following sub-paragraph shall be inserted, namely:-

"(1B) The deposit made under this Scheme on or after the 1st day of October, 2022 shall bear interest at the rate of 7.6 per cent. per annum."

[F. No. 1/04/2016-NS-II]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.—The Senior Citizens' Savings (Amendment) Scheme, 2022 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) *vide* number G. S. R. 916(E), dated the 12th December, 2019 and subsequently amended *vide* number G.S.R. 287 (E), dated the 5th May, 2020.



भारत का राजपत्र The Gazette of India

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वित्त मंत्रालय

(आर्थिक कार्य विभाग)

अधिसूचना

नई दिल्ली, 22 नवम्बर, 2022

सा.का.नि. 839(अ).—केंद्रीय सरकार, सरकारी बचत प्रोत्साहन अधिनियम, 1873 (1873 का 5) की धारा 3क द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए, राष्ट्रीय बचत (मासिक आय खाता) स्कीम, 2019 निम्नलिखित स्कीम का और संशोधन करती है, अर्थात्:—

1. **संक्षिप्त नाम और प्रारंभ**—(1) इस स्कीम का संक्षिप्त नाम राष्ट्रीय बचत (मासिक आय खाता) (संशोधन) स्कीम, 2022 है।

(2) इसे 1 अक्टूबर, 2022 से प्रवृत्त माना जाएगा।

2. राष्ट्रीय बचत (मासिक आय खाता) स्कीम, 2019 में पैरा 5 में, —

(क) उप-पैरा (1क) में, "1 अप्रैल, 2020 को या उसके पश्चात्" शब्दों और अंकों के स्थान पर, "1 अप्रैल, 2020 से 30 सितंबर, 2022 के बीच (दोनों दिनों सहित)" निम्नलिखित शब्दों, अंकों और कोष्ठकों को रखा जाएगा;

(ख) उप-पैरा (1 क) के पश्चात्, निम्नलिखित उप-पैरा रखा जाएगा, अर्थात्: —

"(1ख) इस स्कीम के अधीन 1 अक्टूबर, 2022 को या उसके पश्चात् की गई जमा राशि पर 6.7 प्रतिशत की दर से वार्षिक ब्याज लगेगा।"

[फा.सं. 1/04/2016-एनएस]

आशीष वच्छानी, अपर सचिव

स्पष्टीकारक—राष्ट्रीय बचत (मासिक आय खाता) (संशोधन) स्कीम, 2022 अधिसूचना में निर्दिष्ट तिथि से प्रभावी होती है। तथापि इस संशोधन स्कीम को पूर्वव्यापी प्रभाव दिए जाने के फलस्वरूप किसी पर प्रतिकूल प्रभाव नहीं पड़ेगा।

टिप्पण: मूल स्कीम भारत के राजपत्र, असाधारण, भाग 2, खंड 3, उप-खंड (i) में सा.का.नि. 917 (अ) तारीख 12 दिसम्बर, 2019 के संख्या के अधीन और सा.का.नि. 286 (अ) संख्या तारीख 5 मई 2022 के अधीन पश्चात्तवर्ती संशोधन प्रकाशित किया गया था।

MINISTRY OF FINANCE

(Department of Economic Affairs)

NOTIFICATION

New Delhi, the 22nd November, 2022

G.S.R. 839(E).—In exercise of the powers conferred by section 3A of the Government Savings Promotion Act, 1873 (5 of 1873), the Central Government hereby makes the following Scheme further to amend the National Savings (Monthly Income Account) Scheme, 2019, namely:—

1. Short title and commencement.-

(1) This Scheme may be called the National Savings (Monthly Income Account) (Amendment) Scheme, 2022.

(2) It shall be deemed to have come into force on the 1st day of October, 2022.

2. In the National Savings (Monthly Income Account) Scheme, 2019, in paragraph 5,-

a. in sub-paragraph (1A), for the words and figures, “on or after the 1st day of April, 2020”, the following words, figures and brackets “between 1st April, 2020 to 30th September, 2022 (both days inclusive)” shall be substituted;

b. after sub-paragraph (1A), the following sub-paragraph shall be inserted, namely:-

“(1B) The deposit made under this Scheme on or after the 1st day of October, 2022 shall bear interest at the rate of 6.7 per cent. per annum.”.

[F. No. 1/04/2016-NS]

ASHISH VACHHANI, Addl. Secy.

Explanatory Memorandum.—The National Savings (Monthly Income Account) (Amendment) Scheme, 2022 takes effect from the date as specified in the notification. However, no one shall be adversely affected as a result of retrospective effect being given to this amendment Scheme.

Note : The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) *vide* number G. S. R. 917(E), dated the 12th December, 2019 and subsequently amended *vide* number G.S.R. 286(E) dated the 5th May, 2022.