To All Head of Circles/Regions

Subject: Collection of various fee/charges prescribed in schedule II of 'Government Savings Promotion General Rules-2018' in Finacle.

Sir/Madam,

In continuation of SB Order No. 03/2020 dated 10.01.2020 on aforesaid subject, the undersigned is directed to inform that the necessary provision for collection of different types of fee/charges prescribed in schedule-II of GSPR-2018 has been implemented in Finacle. These fees are to be collected by all CBS Post Offices in Finacle with immediate effect.

2. The fee/charges collected on various types of services on National Savings Schemes will be accounted automatically through GL Integration in CSI and these transactions will be reflected in Long Book reports.

3. The non CBS Post Offices will continue to adopt procedure prescribed in SB Order 03/2020 dated 10.01.2020 till the office is migrated into CBS.

4. A detailed 'Standard Operating Procedure for handling of fee/charges collection in Finacle' has been prepared and enclosed herewith.

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

6. Hindi version will be issued in due course.

7. This issues with the approval of Competent Authority.

Your's faithfully,

(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
18. Spare copies.
Standard Operating Procedure for handling of Fee/Charge collection in Finacle

Introduction

At present various fees /charges which are collected for National Savings Schemes are collected under UCR either through POS module or manually. Provisions for collecting the fees/charges are now made available in Finacle.

The detailed process for collection of various fee/charges in Finacle as prescribed in Schedule-II of “Government Savings Promotion General Rules” 2018 is as under:

(A) Details of Fee/Charges.

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Nature of Fee/Charge</th>
<th>Amount (Rs.)</th>
<th>GST %</th>
<th>Manual/Automated</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Issue of duplicate pass book.</td>
<td>50</td>
<td>18%</td>
<td>Manual</td>
</tr>
<tr>
<td>2</td>
<td>Issue of statement of account or deposit receipt (each case)</td>
<td>20</td>
<td>18%</td>
<td>Manual</td>
</tr>
<tr>
<td>3</td>
<td>Issue of pass book in lieu of lost or mutilated certificate (per registration)</td>
<td>10</td>
<td>18%</td>
<td>Manual</td>
</tr>
<tr>
<td>4</td>
<td>Cancellation or change of nomination</td>
<td>50</td>
<td>18%</td>
<td>Manual</td>
</tr>
<tr>
<td>5</td>
<td>Transfer of account</td>
<td>100</td>
<td>18%</td>
<td>Manual</td>
</tr>
<tr>
<td>6</td>
<td>Pledging of account</td>
<td>100</td>
<td>18%</td>
<td>Manual</td>
</tr>
<tr>
<td>7</td>
<td>Issue of cheque book in Savings Bank Account – No fee for upto 10 leaves in a calendar year and thereafter at Rs. 2 per cheque leaf</td>
<td>2</td>
<td>18%</td>
<td>Automated</td>
</tr>
</tbody>
</table>

Charges for dishonour of cheque

(B) Automated Fee/Charge Collection

Cheque books Issuance and Cheque Dishonour fee are automated in Finacle.

1) Issue of cheque book in Savings Bank Account

No fee upto 10 cheque leaves in a calendar year and thereafter Rs. 2 per cheque leaves. This charge will be collected during cheque book issuance verification (HICHB) from SB account, automatically.
2) **Charges for dishonor of cheque for Inward as well as Outward clearing**

This charge will be collected during Closure of Inward Zone & Outward Zone (Outward Reject) (HMICZ) automatically.
Cheque return charges for Cheques lodged in office account (0382) are to be collected through menu HGCHRG.

**Note:** - As these entries are system generated entries (i.e. tran ID start with S) there is no voucher is to be prepared for said transactions.

(C) **Manual Fee/Charge collection**

HGCHRG menu is to be used for collecting fee/charges which are to be collected manually by Counter PA and Supervisor. Fee/Charges can be collected either by Cash or by transfer from Savings Account.

i) Counter PA will initiate menu HGCHRG in Finacle.

ii) The following functions are available for CPA User in HGCHRG menu


The following fields are to be entered in Add Function

a) For Cash- Event ID, Tran. Type and CIF No is mandatory.

b) By transfer from SB Account - Event ID, Tran. Type, SB Account No is mandatory.

c) The following Event IDs are created in Finacle. They can be entered manually or selected from searcher.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Charges</th>
<th>Event ID to be selected / entered</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Statement Generation Fee</td>
<td>STATEMENT</td>
</tr>
<tr>
<td>2</td>
<td>Duplicate Passbook Charges</td>
<td>DUPPB</td>
</tr>
<tr>
<td>3</td>
<td>Transfer of Account Charges</td>
<td>TRFAC</td>
</tr>
<tr>
<td>4</td>
<td>Issue of pass book in lieu of lost or mutilated certificate</td>
<td>CERTIFICATE</td>
</tr>
<tr>
<td>5</td>
<td>Cancellation or change of Nomination</td>
<td>NOMINEE</td>
</tr>
<tr>
<td>6</td>
<td>Pledging of account</td>
<td>PLEDGING</td>
</tr>
<tr>
<td>7</td>
<td>Outward rejection charges (Cheque Dishonor Fee) for cheques lodged in office account (0382).</td>
<td>OWREJECT</td>
</tr>
</tbody>
</table>
(D) Step by Step Process for fee collection

(i) CASH

Counter PA

Invoke menu HGCHRG → Go
- Function → Add
- Event ID → Type or select from searcher
- Transaction Type → C/CR
- Go
- CIF ID → Enter CIF ID of the customer.
- Submit

Supervisor

Invoke menu HGCHRG → Go
- Function → V – Verify
- Event ID → Type or select from searcher
- Transaction Type → C/CR receipt
- User ID → Enter User ID who created the transaction.
- Go
- Select from the list
- Submit

Note down the Transaction Id on the voucher.

(ii) Transfer from PO Savings Account

For transfer from PO Savings Account supporting voucher is required i.e. withdrawal form or POSB cheque.

Counter PA

Invoke menu HGCHRG → Go
- Function → Add
- Event ID → Type or select from searcher
- Transaction Type → T/BI
- Debit Account ID → Enter PO Savings Account No.
- Go
- Submit
Supervisor

Invoke menu HGCHRG → Go

- Function → V – Verify
- Event ID → Type or select from searcher
- Transaction Type → T/BI
- Debit Account ID → Enter PO Savings Account No
- Go
- Select from the list
- Submit
- Note down the Transaction Id.

(iii) Reversal of Transaction

Transaction can be reversed if required, in case if any fee collected is not in order i.e. selection of different event ID or incorrect CIF No.

Counter PA

Invoke menu HGCHRG → Go

- Function → R - Reversal
- Transaction ID → To be entered
- Transaction Date → To be entered
- GO
- Submit

(Only Tran ID and Date to be entered)

Supervisor

Invoke menu HGCHRG → Go

- Function → V – Verify
- Transaction Type → C/CP (in case of Cash)
- Transaction Type → T/BI (in case of Transfer)
- Account ID → For transfer transaction.
- User ID → Enter User ID who created the transaction.
- Go
- Check the value
- Submit
- Note down the Reversal Transaction Id on the voucher.

Note: - In case of cash transaction reversal, Teller ID account of User who performed the initial transaction, should have sufficient balance

(iv) Receipt Printing

HADVC menu is to be used for printing of receipt for the charges. This menu is accessible for CPA and Supervisor role users.
Invoking menu HADVC → Go

Enter → Account SOLID
→ From Account Number & To Account Number
→ Part Transaction Type (Both)
→ From Date To date – Current date
→ Transaction Id
→ Transaction Date
→ Advice Printing
→ Submit

Invoke HPR menu for printing the receipt for the customer and handover to customer.

(v) Reflection in GL

Automated/Manual collection transactions will be reflected under given 15 Digit GL in Daily account automatically. Charges/Fee need not be collected in UCR/POS separately in CBS offices.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>FSI GL sub Head Code</th>
<th>FSI GL Sub Head Description</th>
<th>CSI-10/15 digit GL code</th>
<th>CSI-10 digit GL Credit</th>
<th>CSI 10-digit GL description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>54009</td>
<td>ACCOUNT MAINTENANCE FEES</td>
<td>120100200030000</td>
<td>1200030000</td>
<td>MTCE, Revival and Service Charges for Silent A/cs</td>
</tr>
<tr>
<td>2</td>
<td>54010</td>
<td>Cheque Book Issuance Fee</td>
<td>120100800423500</td>
<td>1800423500</td>
<td>Other Items Misc head</td>
</tr>
<tr>
<td>3</td>
<td>54012</td>
<td>Statement Generation Fee</td>
<td>120100800423500</td>
<td>1800423500</td>
<td>Other Items Misc head</td>
</tr>
<tr>
<td>4</td>
<td>54015</td>
<td>Cheque Return Charges Inward</td>
<td>120100800423500</td>
<td>1800423505</td>
<td>Other Items Misc head</td>
</tr>
<tr>
<td>5</td>
<td>54016</td>
<td>Cheque Return Charges outward</td>
<td>120100800423500</td>
<td>1800423506</td>
<td>Other Items Misc head</td>
</tr>
<tr>
<td>6</td>
<td>54017</td>
<td>Duplicate Passbook Chrgs</td>
<td>800804800010000</td>
<td>8800800010</td>
<td>Fee for Issue of Duplicate Pass Book</td>
</tr>
<tr>
<td>7</td>
<td>54021</td>
<td>Transfer of Account Charges</td>
<td>800804800040000</td>
<td>8800800040</td>
<td>Account Transfer fee</td>
</tr>
<tr>
<td>8</td>
<td>54022</td>
<td>Certificate Charges</td>
<td>800804800010000</td>
<td>8800800010</td>
<td>Fee for Issue of Duplicate Pass Book</td>
</tr>
<tr>
<td>9</td>
<td>54045</td>
<td>Cancellation or change of Nomination</td>
<td>120100800423200</td>
<td>1800423200</td>
<td>Other Items Misc head</td>
</tr>
<tr>
<td>10</td>
<td>54046</td>
<td>Pledging of account</td>
<td>120100800423500</td>
<td>1800423500</td>
<td>Other Items Misc head</td>
</tr>
<tr>
<td>11</td>
<td>45153</td>
<td>UTGST</td>
<td></td>
<td>8866102630</td>
<td>GST-Coll on Banking and Fin Services</td>
</tr>
<tr>
<td>12</td>
<td>45147</td>
<td>CGST-COLL ON BANKING &amp; FIN SER</td>
<td>866100101610100</td>
<td>8866102590</td>
<td>CGST-Coll on Banking and Fin Services</td>
</tr>
<tr>
<td>13</td>
<td>45148</td>
<td>SGST-COLL ON BANKING &amp; FIN SER</td>
<td>866100101610300</td>
<td>8866102610</td>
<td>SGST-Coll on Banking and Fin Services</td>
</tr>
</tbody>
</table>
(vi) **Vouchers for Cash/Transfer**

1. Teller cash (POS Cash) will get affected for Cash transactions. SB Deposit form (Pay-in-slip)- SB 103 to be filled for each Cash transactions and details of account no., Tran ID and charges/fee to be mentioned.
2. SB Withdrawal form (SB-7)/POSB Cheque to be obtained for debit from POSB account and details of account no., Tran ID and charges/fee to be mentioned.
3. CIF or Account Number to be written in Deposit/Withdrawal form.
4. Type of charge to be written on top the deposit/withdrawal form.

(vii) **Report**

Invoke menu **HCHGIR**

- Invoke Menu – **HCHGIR**
  - Report To * : Enter any value like PM or PA or User
  - Set ID * : Enter Set ID
  - From date : Enter from date
  - To Date : Same as from date
  - Event type : GCHRG
  - Event ID : Enter or Select relevant Event ID (STATEMENT/ DUPPB)
  - Only Overridden Charges * : Select No
  - MRT File Name * : Select MRT File Name as CHGIR.mrt
- Submit

- For Cheque book issue charges select Event ID as MICR and Event type as CHQCHQ
- For Inward reject Charges select Event ID as IWREJ and Event type as IWREJ
- For Outward reject Charges select Event ID as OWREJ and Event type as OWREJ

*****
To,

All Head of Circles/Regions

**Subject:** - Regarding enhancement of limit of withdrawals at GDS Branch Post Offices without obtaining sanction/approval from Account Office.

Sir / Madam,

The undersigned is directed to say that the issue of enhancement of the present limit of withdrawal without sanction of Account Office by GDS Branch Post Office was under consideration in this Directorate from some time. This limit was last enhanced from Rs. 2000/- to Rs. 5000/- vide this office letter No. 113-01/2001-SB dated 14.12.2009 (SB Order No. 19/2009).

The issue was examined in the context of the huge amounts of withdrawals happening at the Branch Post office level under the Aadhaar enabled Payment System (AePS). Government of India and most of the States Direct Benefit Transfers (DBT) have increased many fold. The amounts being granted/paid under various social security benefits is also enhanced - Pensions, grants to Farmers under schemes like Rythu Bandhu, Pandemic relief, Tea Estate Workers grants, and other relief payments, etc. Some beneficiaries accumulate and withdraw amounts in lump sum. Various representations and proposals were received from Circles. Further, there has been many fold devaluation of rupee.

In the above context, the competent authority has decided to enhance the present limit of withdrawal per individual at GDS Branch Post Offices from Rs. 5,000/- to Rs. 20,000/- without obtaining sanction/approval from the respective Account Office with immediate effect.

It is requested that these changes may be brought to the notice of all post offices immediately for information, guidance and necessary action.

This issues with the approval of competent authority.

Yours faithfully,

( 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. Dy. Director (CEPT) for configuration in Finacle/RICT CBS app accordingly.
15. GM, CEPT for uploading the order on the India Post website.
16. MOF (DEA), NS-II, North Block, New Delhi.
17. Regional Director (Sr.) National Savings Institute, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
18. Guard File
19. Spare copies.
To,

All Head of Circles/Regions

Subject: - Regarding revision of cash acceptance limit in GDS Branch Post Offices and cash transaction limit at other SOLs.

Sir / Madam,

The undersigned is directed to say that the issue of enhancement of the present limit of acceptance of cash at GDS Branch Post Offices and cash transaction limit in other SOLs account was under consideration in this Directorate. This limit was prescribed in para 18 and para 27 of SB Order No 05/2016 dated 21.06.2016.

The issue was examined in the context of the difficulties being faced by pensioners, depositors of SSA/PPF accounts, rural depositors and present status of automated accounting mechanism through GL Integration in Finacle.

In the above context, the competent authority has decided to enhance the limit prescribed in para 18 and para 27 of SB Order No. 05/2016 dated 21.06.2016. Accordingly the text of para 18 and para 27 of SB Order 05/2016 dated 21.06.2016 is replaced as follows:

i) Para-18: - No BPM shall accept cash deposit transaction for more than Rs.50,000/- in an account in a day. Further till the PPF/SCSS/MIS/KVP/NSC schemes are made available in RICT CBS App, deposit in these accounts is to be accepted by withdrawal form or cheque only.

ii) Para-27: - All POSB Cheques issued by any CBS Post Office if presented at any CBS Post Office shall be treated as AT PAR cheques and shall not be sent for clearing. No cash transaction for more than Rs. 50,000 shall be allowed at other SOLs in an account in a day.

It is requested that these changes may be brought to the notice of all post offices immediately for information, guidance and necessary action.

This issues with the approval of competent authority.

Yours faithfully,

(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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7. Director, RAKNPA / GM, CEPT / Directors of all PTCs
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18. Guard File
19. Spare copies.
To
All Heads of Circles / Regions

Subject: Change of Roles of SBCO – Reg.

Madam / Sir,

After implementation of CBS in Post Offices in the year 2013, nature of works of SBCO had got changed and thereby roles of SBCO were revised and circulated vide SB Order No. 14/2015 dated 19.10.2015 with Addendum I & II dated 25.05.2016 & 04.08.2016. Thereafter, changes in the operational, accounting and technological procedures viz. Issue of KVP/NSC in the shape of Account, CBS - CSI GL Integration, introduction of Common Long Book etc have also taken place. Various references are received from some Postal Circles and SBCO Union / Associations for revision in roles of SBCO. Accordingly, it has been decided by Competent Authority to revise the roles of SBCO and a revised set of roles of SBCO superceding the roles prescribed vide SB Order No. 14/2015, is hereby annexed.

2. This revised set of roles is applicable only in case of CBS Post Offices where CSI is implemented and GLs are integrated. In respect of other CBS Post Offices, no change in the roles of SBCO is now proposed.

3. In respect of Non-CBS Post Offices, the SBCO has to perform all the duties viz. Ledger Agreement, Maintenance of Statistical Register, Preparation of Interest Statement, SB-62, SB-62(a), SB-72 etc prescribed in Manual of SBCO Procedure and duties prescribed in different orders issued from time to time.

4. Circles are requested to take necessary action in this regard and this order may be circulated to all the Post Offices.

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

Encl: As above

(T.C. Vijayyan)
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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6. Sr. Deputy Director General (Vig) & CVO / Sr. Deputy Director General (PAF)
7. Director, RAKNPA / CGM, CEPT / Directors of all PTCs
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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 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. WIJAYAN)
Asst. Director (SB-I)
SBCO Branch

1. General

(i). Duties of Supervisor
1. Supervision over the staff of the Control Organisation.
2. Distribution of work among the staff.
3. To ensure that the staff performs the duties properly as prescribed in these rules and orders issued from time to time.
4. To ensure that the periodical returns are sent by due dates.
5. To maintain Nominal Roll (MS-12) in computerized form, in respect of staff of the SBCO and put up the Roll once a week to the Postmaster for check.
6. Examination of the Long Book Consolidation Journal received from HO and SOs.
7. Checking of vouchers with Common LOTs viewed from Finacle MIS Server.
8. Entries of Interest Adjustments in Finacle and maintenance of Interest Adjustment Register.
10. Upkeep and disposal of Unused Cheque Foils.
11. Upkeep and disposal of undelivered / spoiled Passbooks.
12. Requisition of Vouchers for Inquiry.
15. To perform the duties specifically assigned in the orders issued from time to time by the Competent Authority.

(ii) Duties of Postal Assistant
1. Receipt of vouchers along with Long Book Consolidations from HO SB Counter and Sub Accounts Branch in respect of SOs.
2. Examination of the Long Book consolidations received from HO and SOs / BOs.
3. General Check of vouchers.
4. Checking of vouchers with Common LOTs, generated and viewed from Finacle MIS Server.
5. Maintenance of Objection Registers. In respect of objections raised by him, he should ensure that the wanting information is furnished and satisfactory replies are given by the S.B. branch / concerned offices in time.
6. Maintain various registers as prescribed from time to time.
7. Any other work which may be entrusted to him by the Supervisor / Divisional Head / Postmaster / AO (ICO) and also in the orders issued from time to time.

(iii) Distribution of work: The Supervisor will prepare the Memo of distribution of work (MDW) among himself and Postal Assistants and send it to the A.O. ICO (SB) for approval. After it is approved by the A.O., it will be followed rigidly by the staff and the Memo will be kept in a file in the personal custody of the Supervisor. Any change found necessary thereafter will also require approval of the Accounts Officer.

1.1 Supervisor SBCO will identify one SBCO PA,

(i) To receive vouchers bundles with Long Book Consolidation Reports and other documents viz. unused cheque foils, undelivered passbooks etc from HO SB and Sub Account branches and
(ii). To check the date stamp, signature of the Postmaster / DPM / APM and number of vouchers attached with the consolidations.

1.2 In case of credit of Pension and Salary to the Pensioners and other staff, and benefits under DBT schemes, separate pay-in-slip(s) along with the list of beneficiaries duly signed by the APM Accounts Branch / APM or DPM or Postmaster of the HO will be handed over by the HO SB Branch.

1.3 There will be no voucher for Standing Instruction Entries and entries related to charges deducted automatically i.e. Automatic Transfer from SB to RD, MIS/TD/SCSS to SB, charges collected for issue of cheque books and charges collected towards dishonour of cheques received for clearing and these transactions are not included in Common List of Transaction as these are system generated transactions. If there is any failure of SI transaction, the failure report will be shared by CEPT with respective CPCs for further necessary action on daily basis.

1.4 Other channel transactions namely ATM, Internet Banking and Mobile Banking are not included in Common List of Transactions and hence there will be no vouchers for these transactions.

1.5 SAS and MPKBY Agents Commissions credit transactions are not included in Common List of Transactions and hence there will be no vouchers for these transactions. The Accounts branch of the HO will continue to prepare the schedule of Agent Commissions paid and TDS recovered from Agents through respective General Ledgers in CSI. The Accounts branch of the HO will also file the TDS returns with Income Tax Department as per the existing procedure.

1.6 A single entry for each MPKBY Agents LOT is included, and if required, the detailed transaction can be viewed through agent reports using HFINRPT menu.

1.7 Transactions are reflected in the order of time of creation of Transaction ID in each Post Office (SOL) in the Common List of Transactions.

1.8 When POSB transactions are performed on more than one counter in a Post Office, at the end of the counter hours, all the vouchers from all the counters together are to be arranged according Transaction ID number wise, irrespective of scheme in a single bundle. When the total number of vouchers in an office exceeds 120, more than one bundle may be prepared, in such a way that each bundle contains 100 vouchers.

1.9 In case of any adjustment if required in interest or principal, Postmaster/Sub Postmaster will write error book and raise the issue to Head Postmaster who will raise the issue with Supervisor SBCO. In case of any adjustment, Head Postmaster will raise the issue with Divisional Head with copy of error book who will after necessary inquiry (if required), approve adjustment and send letter to Head Postmaster and SBCO Supervisor. In case of accounts standing in Gazetted HO, approval may be issued by Gazetted Postmaster / Director of GPO after necessary enquiries.

1.10 In case revised AOF is obtained by Post Offices from the Depositor(s) at the time of closure of account, KYC documents of the Depositor(s) duly verified by the APM/DPM/SPM shall be attached with AOF.
2. **Receipt of vouchers from the Head Offices**

(i) The designated PA (SBCO) receives every morning from the HO SB Counter, duly entered in the voucher list (S.B-22) in duplicate, the following documents and vouchers in respect of S.B. transactions at the Head Office.

   
   (2) Any other document / list viz. undelivered / spoilt passbooks, unused cheque foils etc.

(ii) The designated PA (SBCO) receives every morning from the Sub Accounts Branch of HO, duly entered in the Hand to Hand Receipt Book (MS-7), Long Book consolidations along with the sealed voucher bundles (Sub Offices and Branch Offices) in respect of POSB transactions at sub offices.

(iii) The designated PA (SBCO) receives the documents viz spoiled passbooks for safe custody, unused cheque leaves, ‘Will-Follow’ vouchers etc, every morning from the designated PA of HO, who is authorized to receive and open the List of Documents from Sub Accounts Branch, duly entered in the voucher list (S.B-22) in duplicate.

(iv) The designated PA (SBCO) will examine whether the Long Book Consolidation Reports bear signature of Postmaster/APM/DPM, date stamp of the office and number of vouchers written are tallied with number of physical vouchers available in the office wise (SOL ID wise) sealed voucher bundle. He will counter sign on each “Long Book Consolidation Report”. In case of any discrepancy observed, SBCO PA will take to the notice of the Supervisor SBCO and hand over all the voucher bundles with Long Book consolidation report-BRN to Supervisor SBCO under acquittance.

(v) The designated PA (SBCO) will check that if there is any manual correction in the printed copy of the Long Book Consolidation Reports whether the copy of the error and the order of the Competent Authority is attached with the voucher concerned and with the Long Book Consolidation Report.

(vi) Supervisor SBCO will receive the voucher bundles from the designated PA (SBCO) and will then assign and hand over the voucher bundles to SBCO PA(s) according to MDW or availability of staff and workload.

(vii) In case of any irregularities noticed, PA SBCO will record objection in Objection register and send copy of Objection Memo duly signed by the Supervisor, SBCO, to concerned office.

3. **Checking of Common List of Transactions**

(i) SBCO PA(s) will create date wise one folder for Departmental Post Office (i.e. POddmmyyyy e.g. PO28092020) and one folder for BOs if any attached with any Post Office (i.e BOddmmyyyy e.g. BO28092020) daily in their respective nodes.
(ii) SBCO PA(s) will generate “Long Book Detailed Report-BRN” for each Post Office (SOL ID) and “Long Book Detailed Report- SDP & AO” for each Post Office (SOL ID) from Finacle MIS Server and save soft copy in PDF Format of the reports on respective date folders. Downloaded files may be named as per their convenience.

(iii). After saving both the long book reports referred in para (ii) above, for all Post Offices under his jurisdiction, respective SBCO PA will open each office long book detailed reports and tally all vouchers received from concerned Post Office.

(iv). SBCO PA(s) will tally total of debit and credit side available on the print out of the “Long Book Consolidation Report · BRN” & “Long Book Consolidation Report – SDP & AO” received from the Post Offices with the soft copy of the “Long Book Detailed Report-BRN” and “Long Book Detailed Report – SDP & AO” respectively, generated and downloaded from Finacle MIS Server by SBCO for each post office.

(v) PA SBCO then

(a) shall compare the account number and amount of transactions written in the vouchers, with system generated Common LOT.
   (b). Check the transactions which include Deposits, Withdrawals (Loan, Principal, Interest & Bonus), Default Fee, Rebate, Repayment of Withdrawals, Refund of Default Fee / Interest on RD Withdrawal, Discount / Deductions, Interest recovered on loans in PPF and PPF Default Fee.

(vi). If there is any discrepancy, print out of Common LOT viz. Long Book Detailed Report – BRN or Long Book Detailed Report – SDP & AO may be taken and objection should be raised.

(vii). If for any reason, a voucher does not accompany the consolidation, the remark "will follow" must have been noted by the post office. In case such a remark has not been noted by the post office, the SBCO official should bring this to the notice of the Supervisor / Postmaster immediately without damaging the seal on the bundle of vouchers. An entry should also be made in the "Register of vouchers not received" in form prescribed and the Serial number of the entry in the register should be noted in the consolidation. The number should be in an annual series starting from No. 1 on 1st April. The transaction may, however, be taken into account. When the voucher is subsequently received, a suitable remark should be made against the entry in the register and the voucher kept in a separate monthly bundle in the same order as the entry in the register. The M.A.Ps. and certificates of payments will, however, be attached to the relevant original vouchers in which a note to this effect should be recorded under initials of the Supervisor.

(viii). The Supervisor will examine the register at least once a week and see that the wanting vouchers are furnished by the Post Offices without delay. In case a voucher is not received within a week of the date of the transaction, this should be brought to the personal notice of the Head Postmaster. In case the voucher is still not received within a fortnight of the date of the transaction, the matter should be reported to the Divisional Superintendent for necessary action endorsing a copy thereof to the A.O.I.C.O.(SB).

(ix). Then the SBCO PA will check the vouchers as prescribed in the following para (4).
(x). After verifying and checking the vouchers in all the bundles of each Post Office (SOL ID) SBCO PA will write 'Checked and Verified' on the ‘Long Book consolidation report·BRN’ received with voucher bundle along with signature. Supervisor SBCO will also countersign on the Long Book consolidation reports.

(xi). After verifying all the voucher bundles of Post Offices, SBCO Supervisor will check the prescribed voucher checking. After completion of voucher checking by Supervisor SBCO, voucher bundles will be arranged and stored date wise or in the manner of managing the records easily.

Note: It shall be ensured by the Supervisor or PA, SBCO that the Long book Detailed Reports are NOT PRINTED in hard copy except in case of any discrepancy.

4. Check of Vouchers and Documents

(a). SBCO PA will carry out General Check of Vouchers for all the Vouchers of all the Post Office Savings Banks / Certificates Schemes. Following checks should be carried out as part of general check:

(i) The entries in the vouchers are complete and there are no suspicious erasures, alterations and over writings.
(ii) The date stamp of the office has been affixed on the voucher.
(iii) The application for withdrawal bears the signature of the depositor.
(iv) The warrant of payment bears the signature of the Postmaster in token of having authorized the payment.
(v) There is acquittance of the depositor on the warrant of payment in token of having received the amount.
(vi) The identification of the depositor, wherever taken, is in proper form and witness has written full name and address on the Form.
(vii) In the case of illiterate depositor, the thumb impression has been attested on both the sides of the voucher.
(viii) Scheme name and Tran ID is written on each voucher.

(b). SBCO PA will carry out following Checks of Vouchers for all the Vouchers of all the Post Office Savings Banks / Certificates Schemes with reference to system generated Common LOT (Finacle MIS Server):

(i) Whether the amount written on the Account Opening Form (AOF), Pay-in-Slip, Warrant of Payment of SB-7 or SB-7A or SB-7B or SB-7C by the post office and the depositor agrees with that shown in the system generated Common List Of Transactions.

(ii) Account number written by the depositor on the voucher tallies with the account number shown in the system generated Common LOT.

(iii) Transaction date displayed at the top of Common LOT and Value date shown in Common LOT against each transaction is same or date including the transit period in case of BO Transactions and if there is a difference in both, it is supported by proper error extract or approval of competent authority (except in case of deposits through cheques of other banks). If there is any difference of
more than 3 days (in other than clearing) and more than 7 days in (clearing) transactions, full transaction should be checked in Finacle through HTI and objection should be raised if required. While sending copy of the objection to Postmaster, print out of Common LOT / Screen Shot of HTI should be taken and attached.

(iv) That in case of withdrawal exceeding Rs. 5,000/-, the signature of the depositor on the withdrawal form has been attested by two postal officials except in Single Handed Offices. The SBCO should obtain the list of single-handed sub offices from the Postmaster or the Divisional Superintendent for this purpose. In case of double handed sub offices when the second official goes on leave, the SPM will give a suitable remark to this effect on application of withdrawal for the information of the Head Office / SBCO, so that unnecessary objections are avoided.

(v) In case of transactions by cheque, the rules relating to cheques have been observed. In case of CTS clearing, image of the cheque should be treated equivalent to the hard copy of the cheques in case of cheques received for clearing.

(vi) In case of closure, SBCO PA should check that the Account Opening Form (SB:3 / AOF) is attached. In case revised AOF is obtained from the Depositor(s) at the time of closure of account, KYC documents of the Depositor(s) duly verified by the APM/DPM/SPM shall be attached with AOF, Further SBCO PA will check and compare the signature of the Depositor(s) with that of in the CBS Finacle System or AOF in case of the accounts closed in Single Handed Post Offices and Branch Post Offices.

(vii). In case of Accounts closed at the Post Office other than the one where account was opened, Account Transfer Form collected by the Post Office at the time of closure should be attached with the closure voucher. PA SBCO shall ensure that necessary account transfer fee is collected in such cases.

(viii). In respect of payments (except Savings Account) of Rs. 20,000/- and above, whether the payment is made by Postmaster's cheque or credit in savings account and the cheque number or the SB Account number is written on the voucher.

(ix). In respect of closure of unclaimed accounts identified under Senior Citizen Welfare Fund (SCWF) Rules, 2016, whether Head Postmaster has recorded the remarks "CLOSURE ALLOWED" on Account Closure Form under his/her dated signature & designation stamp. Further, whether the copies of KYC documents of Account Holder and 2 Witnesses duly attested by the Postmaster are attached with the Account Closure Form.

(x). SBCO PA will place his / her full signature with date, on each Long Book Consolidation Reports with the remarks “Voucher checking of all the vouchers is completed” after completion of checking of the vouchers prescribed to be checked with system generated Common LOT.
(c) The Supervisor, SBCO will carry out the following checks daily in respect of H.O. and S.O. transactions:

(i) Supervisor SBCO will carry out same checks as mentioned above in Para 4 above, for all the deposit vouchers amounting to Rs. 1,00,000/- or more and all the withdrawals including loans and account closure vouchers amounting to Rs. 50,000/- or more, which are already checked by every SBCO PA. Supervisor SBCO shall countersign in full on these vouchers in token of having exercised prescribed checks.

(ii) The Supervisor will be responsible to see that the P.As carry out the requisite checks effectively by test checking of the vouchers checked by them. The Supervisor will note the particulars of mistakes and omission committed by each of the PAs as detected by him in a Review Register. Separate page / pages will be allotted to each of the PAs. The instances of mistakes and omissions will be got noted by the PAs concerned. Instances of recurring irregularities will be brought to the personal notice of A.O. I.C.O. (SB) by the Supervisor for necessary action.

The Review Register mentioned in para (ii) above will be maintained in the following form.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Date of test check</th>
<th>Particulars of voucher test checked</th>
<th>Nature of mistake detected</th>
<th>Initials of the Supervisor</th>
<th>Dated initials of the PA noting the irregularity</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(6)</td>
<td>(6)</td>
</tr>
</tbody>
</table>

(d) The above-mentioned points relating to voucher checking are not exhaustive. In addition, the Control Organisation is responsible for ensuring that all the relevant rules and orders issued on the subject from time to time are followed.

5. Checking and Correction of Interest and Balances

(i) Whenever if any adjustment is required in interest payment of any accounts of HO or SO, the Head Postmaster concerned will raise the issue with the Supervisor SBCO. The Supervisor SBCO will check the interest and balances. Then, the Head Postmaster will raise the issue with Divisional Head along with a copy of the error, who will after necessary inquiry (if required) approve the adjustment required and send the copy of the orders to Supervisor SBCO. In case of accounts standing in Gazetted HO, approval may be issued by Gazetted Postmaster / Director of GPO after necessary enquiries.

(ii) Whenever the Supervisor SBCO receives the orders from Divisional Head / Sr. Postmaster / Chief Postmaster / Director GPO for correction of transactions or balance with respect to Principal or Interest amount, in any POSB account, he/she will enter the details of correction in register as prescribed below.
(iii). For making adjustment of both the Principal and Interest amount, Supervisor SBCO will login to Finacle and invoke HIARM menu and will make correction entry for the amount mentioned in the orders.

a) For Debiting / Crediting the balance, SBCO can adjust the balance / interest by making suitable correction in HIARM by entering Adjusted amount (calculated along with interest), select Debit / Credit Interest as “D – Debit or C – Credit”, Select Run indicator as ‘Credit or Debit’ & Applicable From Date as on ‘31-03-xxxx’. A single entry in HIARM will suffice for debit, after which CEPT Team will execute HACINT based on HIARM.

b) Supervisor SBCO will submit the HIARM register to Postmaster/Senior Postmaster for verification of correction entries with his signature along with order received for correction.

c) Postmaster of HO will send email to CEPT team email id cbs: cept@indianpost.gov.in from Official email id mentioning the details of correction for updation of balances. Scanned copy of Divisional Head orders will be attached for reference.

d) Supervisor SBCO will place the correction order in a guard file. Serial number of correction entry in the register to be written on top of the order.

e) After one week, Supervisor SBCO will inquire in HIARM menu for the accounts where corrections were made and check the transaction ID and note down the TRAN ID in the register against respective correction entry.

6. Checking of Consolidations, Finacle Office Accounts & Other Transactions

(i) In respect of post offices where CBS and CSI are implemented and GL integration is completed, all CBS Finacle transactions are incorporated in Daily Accounts of the concerned offices automatically and hence checking of deposits and withdrawals with HO Summary / SO Summary / BO Summary and HO Cash Book / HO Cash Account is discontinued.

(ii) PA SBCO or Supervisor SBCO will carry out the following checks, in order to prevent frauds.

a) Check the Manual corrections made for Finacle related figures in CSI Daily Account by Login in CSI-SAP and run the TCODE ZFI_DOC_LOG for generating report for all CSI Facility IDs under their jurisdiction for previous working day on daily basis. If any entry is found made by the users other than system user viz SAPFAOP, which can be checked by looking at User Name column of the report,
document number of the concerned transaction entry may be noted. The noted
document number shall be checked in CSI-SAP by running a TCode FB03. In
case of any such manual entry, it should be checked that whether appropriate
sanction/order is enclosed for manual correction for the accounts. If it is not
available, objections are to be raised and copy of Objection Register is to be sent
to Postmaster concerned and Divisional Head.

b) PA SBCO or Supervisor SBCO will check the unverified Non-Financial entries
pendent and deleted transactions of previous day(s), in Finacle using HAFI and
HFTI menu for all SOLs every day. In case if any unverified transactions are
found, PA or Supervisor SBCO will record objection in Objection Register and
send copy of Objection Memo to concerned office. In case of any suspicious
deletion entry noticed, report will be sent to Divisional Head / Gazetted
Postmaster / Director GPO.

c) PA or Supervisor SBCO will check the following Finacle Office Accounts by
viewing the ledgers of the Office Accounts of the offices (SOLs under their
jurisdiction) in Finacle using the HACLINQ or HACLPOA or by generating the
Office Accounts Transactions report using HFINRPT for SOL / SET commands as
follows. They will check whether

(1) The balance in Office Account No. SOLID+0322 is zero. The amount of
transactions in this account has to be cross checked with the PPF
Accounts Transfer Report in Finacle.
(2) The transactions in Office Accounts No. SOLID+408, SOLID+0409 &
SOLID+0410 are genuine and amounts are tallied with the supporting
vouchers.

d) In case of any discrepancy, Supervisor SBCO will record objection in Objection
register and send copy of Objection Memo to concerned office.

7. Writing of Objections and Maintenance of Objection Register

i. Separate Objection Register in the prescribed format (SB-61) shall be maintained
for each of the PA SBCO and Supervisor SBCO will maintain in SBCO.

ii. Entries in the objection register will be numbered serially starting from 1 on the first
April each year.

iii. In case of any irregularity noticed, concerned PA SBCO will record the same in
Objection Register and each objection written in the register will be checked and
signed by the Supervisor.

iv. The extracts of Objections relating to HO shall be handed over to APM under
acquittance. The extracts of Objections relating to Sub Offices shall be sent to the
concerned Sub Offices through Sub Accounts Branch of HO.

v. If the irregularity relating to a transaction is such as would affect its validity e.g.,
if there is erasure or overwriting or the depositor's acquittance is wanting, the
amount involved should be placed under objection.

vi. Voucher once received by the SBCO should not be given back.

vii. Every irregularity should be brought to the notice of the Postmaster.
viii. It is the personal responsibility of the Postmaster and the Supervisor SBCO, to ensure that objections raised by the Control Organisation are got settled by supplying the wanting information and particulars.

ix. The Supervisor SBCO should also see that the same type of irregularities is not repeated by the sub and branch offices and if any office continues the same mistake the facts should be reported to the Divisional Head / Head of the Circle, as the case may be, and to the Accounts Officer, Internal Check Organisation (SB) for appropriate action.

x. Supervisor SBCO will follow up for settlement of objections with concerned postmaster by giving reminders. Manner of Settlement of objections in case of wanting particulars shall be as prescribed in Rule 13 of Manual SB Control Procedure.

xi. In those objections where inquiry required, Supervisor SBCO will write to Divisional Head concerned.

xii. Supervisor SBCO will also send a report of those objections which are not settled within 30 days.

### Objection Register (SB-61)

<table>
<thead>
<tr>
<th>Date</th>
<th>Sl. No.</th>
<th>Name of office And particular of objection</th>
<th>Amount placed Under objection</th>
<th>Remarks regarding action taken with initials of Postmaster/ Supervisor SBCO</th>
<th>Date of settlement</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. Unused Cheque foils

i. If the depositor of the cheque account closes his account or ceases to avail of the cheque facilities, the Postmaster will take over from him the cheque book containing unused cheques. Counter Supervisor will cancel each cheque under his dated signatures and designation stamp.

ii. At the close of the day the Postmaster will transfer the partly used cheque books to the Control Organization duly entered in the voucher list.

iii. The In-charge SBCO will verify that all unused cheque foils have been cancelled by Counter Supervisor and keep them in his personal custody. In case of any missing cancellation, Supervisor will cancel the cheque under his own signatures.

iv. The Control Organization will enter the particulars of unused cheques in a manuscript register in the following form after noting the date of receipt on the top. The serial number of the register will be in an annual series starting from No. 1 in April.

v. These cheque leaves should be destroyed during inspection of AO (ICO) in his presence.
vi. The register will be maintained in the following form.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Account No.</th>
<th>Serial number of unused cheques in the cheque book</th>
<th>Total number of cheques</th>
<th>Initial of Supervisor</th>
<th>Date of destruction by the AO</th>
<th>Signature of the AO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9. Undelivered/Spoiled Passbooks/Will Follow items

a). Undelivered Passbooks

i). The Pass Books remaining undelivered for more than three months in a Head Office will be transferred by the Head Office for safe custody once a month along with the register of undeliverable pass books. The Supervisor SBCO will put his dated signature in the remarks column of the register against the entry of the pass books sent for deposit and return the register to the Postmaster. He will verify the balance in the pass books with that of Finacle and write "Verified" under his dated signature against the last balance in the pass books. Cases in which balances disagree should be scrutinized carefully and the discrepancy got reconciled. The pass books will then be entered in the manuscript register in the following form after noting the date of receipt on the top. The serial No. in the register will be in an annual series starting from No. 1 in April.

Register of undeliverable pass books to be maintained by the SBCO

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Account Number</th>
<th>Name of the Office</th>
<th>Balance</th>
<th>Initials of the Supervisor</th>
<th>Date of return of passbook</th>
<th>Initial of APM/DPM for receipt of passbook</th>
<th>Remarks / Date of destruction with signature of AO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The serial No. of this register will be noted in the remarks column of the register of undeliverable pass books maintained by the S.B. Branch. The pass books will be arranged in the order of their entries in the register maintained by the SBCO and kept in an almirah in the personal custody of the Supervisor, SBCO.

(ii). On receipt of the requisition from the head office for the return of the pass book the same will be handed over under receipt to be obtained in the register against the relevant entry. All the requisitions received from the Postmaster will be given an annual serial number and kept in a guard file to be opened separately for each year. The guard files will be kept in the personal custody of the Supervisor and preserved for ten years. While returning the pass book the serial number of requisition will be noted in the remarks column against the entry of pass book in the register.

(iii). An annual verification of stock of all the undeliverable pass books in deposit will be carried out as prescribed in Rule 19 (iii) of the Manual of SB Control Procedure.
(iv). The undeliverable pass books will be preserved for one year from the year of the receipt and then destroyed under the personal supervision of the Accounts Officer. The date of destruction of the pass books will be noted in the remarks column of the register under the dated signature of the Accounts Officer. The Accounts Officer will furnish a certificate in the following format in the register of passbooks undelivered.

**Certificate for Pass books destroyed**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Account</th>
<th>Name of office where the account stands</th>
<th>Name and address of the depositor</th>
<th>DLT</th>
<th>Balance</th>
<th>Year up to which interest added</th>
</tr>
</thead>
</table>

Certified that the above-mentioned passbooks were destroyed in my presence.

Date: __________

Accounts Officer

b). Spoilt Passbooks

i. As and when a fresh pass book is issued in lieu of a spoilt one, spoilt pass book will be transferred by the Head Office to the Control Organization duly entered in the Savings Bank voucher list.

ii. The Control Organization will enter the particulars of the spoilt pass books in a manuscript register in the following form.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Date</th>
<th>Account Number</th>
<th>Name of the office</th>
<th>Name of the depositor</th>
<th>Balance</th>
<th>Date of issue of fresh passbook</th>
<th>Case mark</th>
<th>Initials of Supervisor</th>
<th>Date of destruction by the AO</th>
<th>Signature of the AO</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
<td>9</td>
<td>10</td>
<td>11</td>
</tr>
</tbody>
</table>

iii. The Serial No. in the register will be in an annual series starting from No. 1 in April. The pass books will be kept in an almirah in the personal custody of the Supervisor.

iv. If for any reason, a voucher does not accompany the Common List of Transactions, the remark "will follow" must have been noted by the head office against the relevant entry.

v. In case such a remark has not been noted by the head office, the official should bring this to the notice of the Postmaster immediately without damaging the seal on the bundle of vouchers.
c). Will Follow Items

i. An entry should also be made in the "Register of vouchers not received" in the following form and the Serial number of the entry in the register should be noted against the relevant account number in the list of transactions.

<table>
<thead>
<tr>
<th>Date</th>
<th>Sl. No.</th>
<th>Name of the Office</th>
<th>Nature of transaction and amount</th>
<th>Date of receipt of the voucher</th>
<th>Initials of the Supervisor in token of having received the voucher</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Account Number Deposit Withdrawal</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>1  2  3  4  5  6  7  8</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10. Statistical Register (Non-Financial)

Maintenance of Statistical Register is discontinued.

11. Submission of Returns

i. As reports are available in CBS Finacle, MIS-CBS Reports and Business Intelligence Tool, PAO and AO (ICO) shall take the required reports from the above said options, submission of returns is discontinued.

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Particular of Returns</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Copy of the statistical register</td>
<td>Discontinued</td>
</tr>
<tr>
<td>2.</td>
<td>Report of Silent Accounts revived</td>
<td>Discontinued</td>
</tr>
<tr>
<td>3.</td>
<td>Annual Interest Summary</td>
<td>Discontinued</td>
</tr>
</tbody>
</table>

12. Requisition of Vouchers for Inquiry

i. May be given to the Divisional Superintendent / Postmaster under receipt.

ii. Requisition be signed personally by the Divisional Superintendent / Postmaster.

iii. If any voucher is required for investigation by the police, the police should send the application to the Head of the Postal Circle. Keeping an attested copy of the voucher in its place, the voucher should be delivered to the Police authorities after getting the copy of the voucher attested by the Supervisor SBCO.

iv. The voucher/document should be sent by Insured Post when it cannot be conveniently transferred by hand under receipt. Attested copy of the voucher along with the requisition should be replaced in the concerned voucher bundle as and when the voucher is supplied.

v. Record of the vouchers given be maintained in a separate register and case pursued by the C.O. to obtain back the voucher/document.
vi. When the voucher/document is received back, it is kept in its proper place by the in charge SBCO. The requisition slip and the attested copy will be removed and kept in a separate file. The bundle will be again resealed.

vii. The vouchers/documents required to be preserved in connection with fraud cases will be made over to the Divisional Superintendent for preservation in his personal custody till the finalization of case and need not be preserved by the SBCO.

Note: It is not open to Postmasters, Inspectors, etc. to see in person or to call back any record or document except on a written requisition. Whenever any voucher or document is required by these officers, the same may be obtained on a written requisition through Divisional Superintendent only.

13. Safe custody of Keys,

i. The duplicate keys of steel almirahs, etc. supplied to S.B.C.O. will be kept by the A.O.I.CO (SB) in his personal custody.

ii. The Supervisor SBCO will send all the duplicate keys by along the list in duplicate by insured parcel post, for Rs. 100 to the A.O.I.CO (SB), after entering their number in a list to be prepared in triplicate.

iii. When the original key is lost by the SBCO the matter will be reported to the A.O.I.CO (SB) who will authorize the issue of duplicate key. The A.O. will make necessary entries in the register and attest them.

iv. The duplicate key will be sent by parcel post registered and insured for Rs.100.

14. Custody and Preservation of Records

i. All important records will be kept in the personal custody of the Supervisor SBCO. The Supervisor will keep the records duly arranged in the steel almirahs provided for the purpose under lock and key. Vouchers will be kept in daily bundles month wise.

ii. The old records should be weeded out periodically in a systematic manner to ensure that only the records which are necessary to be preserved are kept in the branch. For the destruction of the time barred records, the Supervisor SBCO will seek the prior approval of the Divisional Superintendent / Gazetted Postmaster, as the case may be, in writing. Vouchers, spoilt pass books, undeliverable pass books and unused cheque foils and cheque books should be destroyed by shredding. The other records which are not to be preserved permanently should be torn and transferred to the Postmaster for sale as waste paper under the normal procedure. The particulars of the records destroyed will be noted in a register of records destroyed in Form ACG-91.
iii. The preservation period of various records kept in the Control Organisation will be as under:

<table>
<thead>
<tr>
<th>SI</th>
<th>Record</th>
<th>Preservation Period</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td>Vouchers with Consolidation</td>
<td>5 years</td>
</tr>
<tr>
<td>(ii)</td>
<td>Statistical Register</td>
<td>3 Years</td>
</tr>
<tr>
<td>(iii)</td>
<td>Interest Grand Summary</td>
<td>3 Years</td>
</tr>
<tr>
<td>(iv)</td>
<td>Objection Register</td>
<td>2 Years after settlement of all objections</td>
</tr>
<tr>
<td>(v)</td>
<td>Interest / Balance Adjustment Register</td>
<td>Permanent</td>
</tr>
<tr>
<td>(vi)</td>
<td>Voucher List</td>
<td>2 Years</td>
</tr>
<tr>
<td>(vii)</td>
<td>Periodical Statements</td>
<td>18 Months</td>
</tr>
<tr>
<td>(viii)</td>
<td>Inspection Reports</td>
<td>18 months after all the items have been admitted</td>
</tr>
<tr>
<td>(ix)</td>
<td>Undeliverable Passbook</td>
<td>1 Year</td>
</tr>
<tr>
<td>(x)</td>
<td>Spoilt Passbooks</td>
<td>Up to Next Inspection</td>
</tr>
<tr>
<td>(xi)</td>
<td>Unused Cheque Foils</td>
<td>Up to Next Inspection</td>
</tr>
<tr>
<td>(xii)</td>
<td>Register of Records Destroyed</td>
<td>Permanent</td>
</tr>
</tbody>
</table>

15. Monthly Progress Reports

i. The Supervisor of the Control Organisation will submit the “Statement showing the position of work” (in the form given below by 5th of the following month to the A.O. I.C.O. (SB) with a copy to the Divisional Superintendent of Post Offices.

Statement showing the position of work in the SBCO of ____________ HO at the end of ____________ 20

<table>
<thead>
<tr>
<th>Name of Office</th>
<th>Checking of HO &amp; SO vouchers / transactions (date up to which completed)</th>
<th>Checking of the prescribed office accounts transactions (date up to which completed)</th>
<th>Settlement of objections</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Opening Balance</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td>4</td>
</tr>
</tbody>
</table>

Break up of closing balance in column (7)

<table>
<thead>
<tr>
<th>Remarks</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 6 months old</td>
<td>More than 3 months old</td>
</tr>
<tr>
<td>8</td>
<td>9</td>
</tr>
</tbody>
</table>
To,

All Head of Circles/Regions


Sir/Madam,

In continuation of SB Order No. 02/2020 dated 09.01.2020 on aforesaid subject, the undersigned is directed to inform that Government of India has amended section 194N of the Income Tax Act, 1961 through Finance Bill 2020 for deduction of TDS @ 2% on aggregate cash withdrawals in excess of Rs. 20 Lakh in a year and deduction of TDS @ 5% on aggregate cash withdrawals in excess of Rs. 1 Crore in a year, in case of a recipient who has not filed the returns of income for all the three assessment years relevant to the three previous years. These new provisions in section 194N are applicable from 01.07.2020.

2. Text of the section 194N as amended is reproduced below:

For section 194N of the Income-tax Act, the following section shall be substituted with effect from the 1st day of the July, 2020, namely: -

“194N. every person, being,-

(i) a banking company to which the Banking Regulation Act, 1949 applies (including any bank or banking institution referred to in section 51 of that Act);

(ii) a co-operative society engaged in carrying on the business of banking:

or

(iii) a post office,

who is responsible for paying any sum, being the amount or the aggregate of amounts, as the case may be, in cash exceeding one crore rupees during the previous year, to any person (herein referred to as the recipient) from one or more accounts maintained by the recipient with it shall, at the time of payment of such sum, deduct an amount equal to two per cent. of such sum, as income-tax:

Provided that in case of a recipient who has not filed the returns of income for all of the three assessment years relevant to the three previous years, for which the time limit of file return of income under sub-section (1) of section 139 has expired, immediately preceding the previous year in which the payment of the sum is made to him, the provision of this section shall apply with the modification that-
(i) the sum shall be the amount or the aggregate of amounts, as the case may be, in cash exceeding twenty lakh rupees during the previous year; and
(ii) the deduction shall be-

(a) an amount equal to two per cent. of the sum where the amount or aggregate of amounts, as the case may be, being paid in cash exceeds twenty lakh rupees during the previous year but does not exceed one crore rupees; or
(b) an amount equal to five per cent. of the sum where the amount or aggregate of amounts, as the case may be, being paid in cash exceeds one crore rupees during the previous year:

Provided further that the Central Government may specify in consultation with the Reserve Bank of India, by notification in the Official Gazette, the recipient in whose case the first proviso shall not apply or apply at reduced rate, if such recipient satisfies the conditions specified in such notifications:

Provided also that nothing contained in this section shall apply to any payment made to-

(i) the Government
(ii) any banking company or co-operative society engaged in carrying on the business of banking or a post office;
(iii) any business correspondent of a banking company or co-operative society engaged in carrying on the business of banking, in accordance with the guidelines issued in this regard by the Reserve Bank of India under the Reserve Bank of India Act, 1934.
(iv) any white label automated teller machine operator of a banking company or co-operative society engaged in carrying on the business of banking, in accordance with the authorization issued by the Reserve Bank of India under the Payment and Settlement System Act, 2007:

Provided also that the Central Government may specify in consultation with the Reserve Bank of India, by notification in the Official Gazette, the recipient in whose case the provision of this section shall not apply or apply at reduced rate, if such recipient satisfies the conditions specified in such notification.

3. Summary

<table>
<thead>
<tr>
<th>Amount paid in cash during a FY to a customer in all accounts</th>
<th>Rate of Income Tax (TDS)</th>
<th>Remarks</th>
</tr>
</thead>
</table>
| **A. For non ITR Filers.**
(a) If aggregate Cash withdrawal exceeds Rs. 20 Lakh but does not exceed Rs. 1 Crore during a FY. | 2% of amount exceeds Rs. 20 lakh. |         |
(b) If Cash withdrawal exceeds 1 Crore during a FY. | 5% of amount above Rs. 1 crore. |         |
| **B. For ITR Filers**
If Cash withdrawal exceeds Rs. 1 crore during a FY. | 2% of amount above Rs. 1 crore. |         |
4. How to check ITR filing status of a depositor.

i) Browse the link
https://www1.incometaxindiaefiling.gov.in/e-Filing/GS/Services/ViewReturnStatusLink.html?lang=eng

ii) Enter depositor’s PAN and your mobile number,
iii) Select check box and continue.
iv) The rate of applicability of TDS will be displayed.

5. These changes are not yet incorporated in Finacle and to facilitate Post Offices CEPT has identified and extract the details of such depositors for the period from 01/04/2020 to 31/12/2020, CEPT will forward the list in excel to concerned Circle/CBS CPCs of the concerned Circles with details of account, PAN number if available along TDS amount to be deducted. Incharge, CPC(CBS) of the Circle shall forward the details to respective Post Office and take up for deduction of TDS from such customers/account without fail.

6. Respective Post Office will deduct TDS and account under Section 194N. Account holder should be informed of such deduction in writing. A voucher will be prepared and signed by the Postmaster concerned for the TDS amount, which will be forwarded to HO/SBCO alongwith other SB vouchers.

7. Procedure to deduct TDS till such time provision is made in Finacle:
   a) New Office account SOL Id + 0033 - TDS UNDER SEC.194-N under GL 36016 is created in all SOLs
   b) Invoke CXFER menu – Debit SB account an amount equivalent to TDS amount and credit into office account Sol Id + 0033
   c) This will get reflected in Long Book detailed and Summary report and Daily Transaction report.
   d) These deductions will reflect automatically in Daily Transaction report under 15 Digit GL 002100102260000TDS on cash Withdrawals - Section 194N. 10 digit GL Code is 8002100140.
   e) Concerned HO shall ensure to include such deductions in TDS return for their HO/SOs.

Note:- It is a regulatory provision and the concerned postmaster is personally responsible for deduction of TDS as per rules. Non-deduction of TDS may attract recovery/penalty.

8. CEPT, Chennai will provide details of such Account Holders in the first week of every month to the respective CPC. CPC will check all these entries in respect of applicability of TDS as prescribed in CBDT press release dated 12.07.2020 (copy enclosed) and as detailed above. After verifying all the entries received from CEPT, Chennai, concerned CPC will share details with respective Post Offices for deduction of TDS on applicable rates as detailed above.

9. Circle shall ensure that all due TDS u/s 194N is deducted by the concerned Post Offices and incorporated by concerned HOs in the TDS returns. It is requested to circulate this amendment to all concerned for information and guidance and necessary action.

11. This issues with the approval of Competent Authority.

Your’s faithfully,

(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. Dy. Director (CEPT) to provide list of such accounts to the Circles/CBS (CPC) concerned.
16. MOF (DEA), NS-II, North Block, New Delhi.
17. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002
18. Guard File
19. Spare copies.
PRESS RELEASE

CBDT provides Utility to ascertain TDS applicability rates on cash withdrawals

The Income Tax Department has facilitated a new functionality for Banks and Post offices through which they can ascertain the TDS applicability rates on cash withdrawal of above Rs. 20 lakh in case of a non-filer of Income Tax Return (ITR) and that of above Rs. 1 crore in case of a filer of the ITR. So far, more than 53,000 verification requests have been executed successfully on this facility.

This functionality has been available as “Verification of applicability u/s 194N” on www.incometaxindiaefiling.gov.in since 1st July, 2020 and has also been made available to the Banks through web-services, so that the entire process can be automated and be linked to the Bank’s internal core banking solution.

It is stated that now the Bank/Post Office has to only enter the PAN of the person who is withdrawing cash for ascertaining the applicable rate of TDS. On entering PAN, a message will be instantly displayed on the departmental utility: “TDS is deductible at the rate of 2% if cash withdrawal exceeds Rs. 1 crore” [if the person withdrawing cash is a filer of ITR] and “TDS is deductible at the rate 2% if cash withdrawal exceeds Rs. 20 lakh and at the rate of 5% if it exceeds Rs. 1 crore” [if the person withdrawing cash is a non-filer of ITR].

Shree Tax Chambers Bengaluru India

It is further stated that the data on cash withdrawal indicated that huge amount of cash is being withdrawn by the persons who have never filed Income Tax Returns. To ensure filing of return by these persons and to keep track on cash withdrawals by the non-filers, and to curb black money, the Finance Act, 2020 w.e.f. 1st July, 2020 further amended Income-tax Act, 1961 to lower the threshold of cash withdrawal to Rs. 20 lakh for the applicability of this TDS for non-filers and also mandated TDS at a higher rate of 5% on cash withdrawal exceeding Rs. 1 crore by the non-filers.

It may be noted, that, in order to discourage cash transactions and move towards less-cash economy, the Finance (No.2) Act, 2019 had inserted section 194N in the Income-tax Act, 1961 w.e.f. 1st September, 2019 to provide for levy of TDS @ 2% on cash withdrawal exceeding Rs. 1 crore from a Bank/Post Office account/s subject to certain exceptions.

(Surabhi Ahluwalia)
Commissioner of Income Tax
( Media & Technical Policy)
Official Spokesperson, CBDT
To

All Head of Circles / Regions


Madam / Sir,

A kind reference is invited to the SB Order No. 7 / 2010 dated 11.03.2010 issued in connection with the Security of Sanchay Post Database and issues relating to common problems, database back-up, storage and preservation and a revised procedure on maintenance of Database, Signature Scanning, Security of database, Frequency of data backup, Storage location of data backup, Preservation of audit trail and accountability of these activities was circulated. The same is reiterated in the Annexure-I.

2. It is observed that in some non-CBS offices, copies of backup of Sanchay Post databases are not being preserved as per the security guidelines issued by Directorate. Since Sanchay Post data is decentralized, preservation of backup of databases at periodical intervals (daily, weekly and monthly) as per security guidelines issued by Directorate, is essential for the purpose of investigation, prevention of frauds / misappropriation, backup restoration in case of system failures and for smooth day to day functioning of those offices.

3. Whenever error is displayed in Sanchay Post application in respect of non-CBS offices working in Sanchay Post, the offices should report the error immediately along with the complete details (such as name of the non-CBS office, Division email id and details of the error along with error screenshot) from official email id to CEPT SBLAN Help Desk (sblan.chennai@indiapost.gov.in).

4. In case of any database consistency errors, the errors may be forwarded to CEPT SBLAN Help Desk along with authentication of Divisional Heads (scanned copy of letter signed by Divisional Heads). Divisional Heads shall provide authentication only after ascertaining the correctness of the complete details provided by the office including the details of error reported in transactions of previous days, any action attempted for rectification of the error, along with date of availability of recent backup of the database of the office, which is in good condition without any database consistency errors.
5. Hence the Circles / Regions are requested to ensure that backup of databases in respect of non-CBS offices are preserved without fail as per the security guidelines issued by Directorate and errors are reported as detailed above.

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

Encl: Annexure – I

(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. GM, CEPT, Mysuru - for uploading the order on the India Post website
14. The Dy. Director (OL), Postal Directorate for kind information and for
    translation of the order in Hindi Language accordingly.
15. Guard File

(T C VIJAYAN)
Asst. Director (SB-I)
Maintenance of Database

1. The System Administrator should run consistency checks for all SB databases every month. The query is given below:

   - Run SQL Query Analyzer
   - Select the SB databases one by one
   - Run the command “DBCC CHECKDB”
   - The above query does not require SA rights and if any consistency/allocation errors are received, Regional/Circle Office should be contacted.

2. The following basic database maintenance tasks should also be carried out using DB Analyzer software:

   - Check for database corruption using “DB Analyzer >> DB Utilities >> Check database consistency” option. This should be done for all the databases. If the result displayed is not (0 consistency errors and 0 allocation errors found) contact SDC Chennai through email for rectification. (To be done at least once in a fortnight)
   - Clear the log files of all databases using “DB Analyzer >> DB Utilities >> Clear Log File” option. (To be done at least once in a week)
   - Errors listed in DB Analyzer should be rectified. Steps to be taken are indicated in the discrepancy list.

3. Upgradation manual should be read before commencement of upgradation and interest posting. For this, instructions are available in SDC Chennai website and in Sanchay Post upgradation CD.

Signature Scanning

- Only one signature in SB3 card is to be scanned.
- In version 6.5, the size of signature file should not exceed 25K.
- Procedure for scanning is available in the upgradation manual and on the SDC Chennai website.

Security of database (Virus problem)

   Anti-Virus software should be installed in the server and all the clients and should be updated regularly. A number of offices running Sanchay Post software are complaining of an error received when they try to logon to the Sanchay Post Module viz. “Fatal disk error”. This problem could be due to a virus named “Sality”. Symptoms of “Sality” virus infection are:
An error 'Fatal disk error' is shown when Sanchay Post is started.

Post5.exe size is above 50kb.

If reinstalled, Sanchay Post runs only once but fails with 'Fatal disk error' from the next time onwards.

To solve this problem, take backup of all databases and then scan/clean the system with updated antivirus software. To prevent this problem, ensure that antivirus software is updated regularly.

**Database Backup and its frequency**

- Backup should be taken daily by the System Administrators / Official identified for the purpose at HOs and SOs.
- Backups are to be taken for all the databases i.e. BPRO, BPLOG, POST, SOSB, SIGN and all the SO databases in HOs and SOs.
- In case of scheduled backups using ‘Database Maintenance wizard’ it should be ensured that the backup has taken place and completed without errors.
- A full database backup can be scheduled at the end of transaction hours and differential backup if needed at regular intervals depending on the number of transactions handled at that office.

**Location / Storage of Backups**

- Backup files ideally should be saved on a node or should be transferred to a node after completion.
- Backups are to be written to an external media such as CD / DVD every week and sent to the designated identified office for safe custody.
- The CD / DVD should be neatly labeled with the date of backup, Office name, person performing the backup and verification.
- The CD / DVD updated should be checked on another system for readability, before being sent to safe custody.
- SO / MDG should send the CD / DVD to the respective HOs.
- HOs should send one copy of the CD / DVD to the Divisional Office and other to Regional Office/Circle Office.
- It must be ensured by the Postmasters that at least one copy of the backup, every week should be kept in a building away from the office (offsite) to provide protection against location-specific catastrophes.
Accountability

1. A register is to be maintained by the head of the office to record the periodical backup process.

2. In case of server breakdown / change of server / upgradation, if databases are to be restored from backups, it must be ensured that all the databases are restored inclusive of BPLOG and BPRO. The date and time of restoration should also be recorded in the register.

3. The date of performing the additional maintenance tasks should also be recorded in the register.

4. The register should contain the following details:
   - Date and time of backup / restoration / maintenance
   - Name of Person performing the task
   - Backup file Location – Node / CD / DVD
   - Date of sending CD to safe custody
   - Countersign of Head of the Office.

Removal of Audit Trails

- After confirming the reliability of the backup received at the Regional/Circle office with the help of the Regional/Circle System Administrator, the Divisional Office can be authorized to remove the audit trails of specified period.

- Removing the data may be carried out by the Divisional System Administrator in the presence of an inspecting authority i.e SSP/SP/ASP or IP and duly documented for records. This operation should be performed every year in HOs and heavy transaction offices and once in two years in smaller offices.

- The period of retention of audit trail data should be 10 years or until agreement is completed, whichever is later.

- For investigations and whenever necessary, the older backup can be obtained from Divisional/Regional/Circle office.
F.No. FS-13/7/2020-FS  
Government of India  
Ministry of Communications  
Department of Posts  
(F.S. Division)  

Dak Bhawan, New Delhi  
Dated: - 09.04.2021  

ADDENDUM  

To,  
All Head of Circles/Regions,  

Subject:- Collection of various types of fee prescribed in GSPR-2018 under Schedule II regarding.  

Sir/Madam,  

Kindly refer to the SB Order No. 03/2020 dated 10.01.2020 and SB Order No. 01/2021 dated 23.02.2021 on the subject cited above.  

2. This office has been receiving references from Circles and customer regarding collection of fee on issuance of POSB Cheque book above 10 free cheques in a calendar year as per fee prescribed in GSPR-2018, Schedule II.  

3. The issue was taken up with nodal Ministry (DEA/MoF) to re-examine the fee collection keeping in view of the existing stock of POSB cheque books containing 20 leaves. Keeping in view of operational difficulties and public inconveniences, vide O.M. No. 1/3/2021-NS dated 05.04.2021 Ministry of Finance has agreed that till the existing stock of 20 leaves cheque book exhausted in the post office, one 20 leave cheque book may be issued to POSB account holders in a calendar year free of cost.  

4. If 10 leaves cheque book is in the stock of any post office, such post office will supply only one 10 leave cheque book free of cost in a calendar year to the account holder. Thereafter charges as prescribed in GSPR-2018, Schedule II is to be collected for each cheque book.  

5. Further, any issue of refund of charges already collected, for issue of POSB cheque books will not be considered.  

6. It is requested to circulate this amendment to all Post Offices for information, guidance and necessary action.  

6. This issues with approval of the Competent Authority.  

Yours Faithfully,  

(Devendra Sharma)  
Assistant Director (SB)
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. Dy. Director (CEPT) for information and configuration in Finacle accordingly.  
16. MOF (DEA), NS-II, North Block, New Delhi.  
17. Joint Director & HOD, ICCW Building, 4 Deendayal Upadhyay Marg, New Delhi-110002  
18. ADG, OL Section, Dak Bhawan for Hindi Translation of this SB Order.  
19. Guard File  
20. Spare copies.
भारत का राजपत्र
The Gazette of India

सी.जी.-डी.एल.-अ.-09042021-226477
CG-DL-E-09042021-226477

अत्यधिक संयुक्तवर्णयम
EXTRAORDINARY
भाग II—खण्ड 3—उप-खण्ड (i)
PART II—Section 3—Sub-section (i)

प्राप्ति इक द्वारा प्रकाशित
PUBLISHED BY AUTHORITY

भाँति मन्त्रालय
(आर्थिक कार्य विभाग)
अधिसूचना
नई दिल्ली, 9 अप्रैल, 2021

सांसदनिक 257(अ)—केंद्रीय सरकार, सरकारी बचत संस्थान अधिनियम, 1873 (1873 का 5) की धारा 3 क द्वारा प्रबंधन शक्तियों का प्रयोग करते हुए, डाकघर बचत खाता योजना, 2019 में संशोधन करने के लिए निम्नलिखित योजना बनाती है, अर्थातः

1. संक्षिप्त नाम और प्रारंभ: (1) इस योजना का संक्षिप्त नाम डाकघर बचत खाता (संशोधन) योजना, 2021 है।

(2) यह राजपत्र में इसके प्रकाशन तारीख से प्रदत्त होगी।

2. डाकघर बचत खाता योजना, 2019 में -
(i) पैरा 3 में उप-पैरा (2) के पद्धति निम्नलिखित उप-पैरा अंतः स्थापित किए जाएंगे, अर्थातः:-

"(3) उप-पैरा (1) और (2) में अंतर्विष्ट किसी बात के द्वारा हुए भी, इस योजना के हितप्रद और फायदों के साथ सेवाएं और ऐसे खाते के खाते में नीचे सारणी में विनिर्दिष्ट किए गए हैं, अर्थातः:-"
### MINISTRY OF FINANCE
(\textit{Department of Economic Affairs})

**NOTIFICATION**

New Delhi, the 9th April, 2021

\textbf{G.S.R. 257(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 to amend the Post Office Savings Account Scheme, 2019, namely:-

1. **Short title and commencement.**—(1) This Scheme may be called the Post Office Savings Account (Amendment) Scheme, 2021.
   
   (2) It shall come into force on the date of its publication in the Official Gazette.

2. **In the Post Office Savings Account Scheme, 2019,**—
   
   (i) in paragraph 3, after sub-paragraph (2), the following sub-paragraphs shall be inserted, namely:-

   “(3) Notwithstanding anything contained in sub-paragraphs (1) and (2), the beneficiaries of this Scheme may open and operate Basic Savings Account and the particulars required for opening of such an account are specified in the Table below, namely :-

<table>
<thead>
<tr>
<th>खाता का प्रकार</th>
<th>कौन खाता खोल सकता है</th>
<th>खाता खोलने के अंतिम जगमा राशि</th>
<th>खाते में रखी जाने वाले बातें</th>
<th>खाते में जमा की जाने वाली न्यूनतम राशि</th>
<th>खाता कौन प्रचालित कर सकता है</th>
</tr>
</thead>
<tbody>
<tr>
<td>मूल बचत खाता</td>
<td>(i) किसी भी सरकारी कल्याण कार्यालय का रजिस्ट्री व्यक्ति का नाम किसी सरकारी लाभ के लिए रजिस्ट्री है, का अभिव्यक्ति</td>
<td>शृंखला</td>
<td>एक</td>
<td>कोई सरकारी लाभ या इस योजना के अधीन कोई अन्य जमा राशि</td>
<td>शृंखला</td>
</tr>
</tbody>
</table>
TABLE

<table>
<thead>
<tr>
<th>Type of Account</th>
<th>Who may open the account</th>
<th>Deposit required for opening of account</th>
<th>Number of accounts that can be opened</th>
<th>Type of deposits that can be made into the account</th>
<th>Minimum balance to be maintained in the account</th>
<th>Who may operate the account</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Savings Account.</td>
<td>(i) Registered adult member of any Government Welfare Scheme; (ii) Guardian of a minor whose name is registered for any Government Benefit.</td>
<td>Nil.</td>
<td>One.</td>
<td>Any Government benefit or any other deposit under the scheme.</td>
<td>Nil.</td>
<td>(i) An individual adult whose name is registered for any Government Welfare Scheme; (ii) guardian of any minor whose name is registered under any Government Welfare Scheme.</td>
</tr>
</tbody>
</table>

(4) Any Basic Savings Account opened/under the Post Office Savings Account Rules, 1981 shall remain operational.”;

(ii) in paragraph 4, in sub-paragraph (6), for the words “one hundred rupees”, the words and brackets “fifty rupees (inclusive of Goods and Services Tax)” shall be substituted.

[F. No. 14/8/2019-NS (Pt.1)]

RAJAT KUMAR MISHRA, Addl. Secy.

Note: The principal Scheme was published in the Gazette of India, Extraordinary, Part II, Section 3, Sub-section (i) vide number G. S. R. 921 (E), dated the 12th December, 2019.
To,

All Head of Circles/Regions

Subject: Revision of interest rates for National (Small) Savings Schemes w.e.f. 01.04.2021

Sir/Madam,

The undersigned is directed to say that vide memorandum No. 1/4/2019-NS dated 01.04.2021 (copy enclosed), Govt. of India, Ministry of Finance, Department of Economic Affairs (Budget Division) have informed that the rate of interest on various Small Savings Schemes (National Savings Schemes) for the first quarter of financial year 2021-22 (starting from 1st April, 2021 and ending on 30th June, 2021) shall remain unchanged from those notified for the fourth quarter of Financial Year 2020-21 (01st January, 2021 to 31st March, 2021). The details are indicated below for ready reference:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Instruments</th>
<th>Rate of interest w.e.f. 01.01.2021 to 31.03.2021</th>
<th>Rate of interest w.e.f. 01.04.2021 to 30.06.2021 (Unchanged)</th>
<th>Compounding Frequency*</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Post Office Savings Account</td>
<td>4.0</td>
<td>4.0</td>
<td>Annually</td>
</tr>
<tr>
<td>02</td>
<td>1 Year Time Deposit</td>
<td>5.5</td>
<td>5.5</td>
<td>Quarterly</td>
</tr>
<tr>
<td>03</td>
<td>2 Year Time Deposit</td>
<td>5.5</td>
<td>5.5</td>
<td>Quarterly</td>
</tr>
<tr>
<td>04</td>
<td>3 Year Time Deposit</td>
<td>5.5</td>
<td>5.5</td>
<td>Quarterly</td>
</tr>
<tr>
<td>05</td>
<td>5 Year Time Deposit</td>
<td>6.7</td>
<td>6.7</td>
<td>Quarterly</td>
</tr>
<tr>
<td>06</td>
<td>5 Year Recurring Deposit Scheme</td>
<td>5.8</td>
<td>5.8</td>
<td>Quarterly</td>
</tr>
<tr>
<td>07</td>
<td>Senior Citizen Savings Scheme</td>
<td>7.4</td>
<td>7.4</td>
<td>Quarterly and Paid</td>
</tr>
<tr>
<td>08</td>
<td>Monthly Income Account</td>
<td>6.6</td>
<td>6.6</td>
<td>Monthly and paid</td>
</tr>
<tr>
<td>09</td>
<td>National Savings Certificate (VIIIth Issue)</td>
<td>6.8</td>
<td>6.8</td>
<td>Annually</td>
</tr>
<tr>
<td>10</td>
<td>Public Provident Fund Scheme</td>
<td>7.1</td>
<td>7.1</td>
<td>Annually</td>
</tr>
<tr>
<td>11</td>
<td>Kisan Vikas Patra</td>
<td>6.9 (will mature in 124 months)</td>
<td>6.9 (will mature in 124 months)</td>
<td>Annually</td>
</tr>
<tr>
<td>12</td>
<td>Sukanya Samriddhi Account Scheme</td>
<td>7.6</td>
<td>7.6</td>
<td>Annually</td>
</tr>
</tbody>
</table>

Cont. on page 2/---
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.

3. This issues with the approval of Competent Authority.

Yours Faithfully,

(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 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
18. Spare copies
F.No.1/4/2019-NS
Government of India
Ministry of Finance
Department of Economic Affairs
(Budget Division)
North Block, New Delhi
Dated: 01.04.2021

OFFICE MEMORANDUM

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

In suppression of OM of even no. dated 31.03.2021 on the above subject, it has been decided that the rate of interest on various small savings schemes for the first quarter of FY 2021-22 starting from 01st April and ending on 30th June, 2021 shall remain unchanged from those notified for the fourth quarter (01.01.2021 to 31.03.2021) of the FY 2020-21.

2. This has the approval of competent authority.

(Rajesh Panwar)
Deputy Director (NS)
Tele – 01123093170

Copy to:

1. Secretary, Department of Expenditure, North Block, New Delhi.
2. Secretary, Department of Financial Services, Jeevan Deep Building, New Delhi.
3. Secretary, Department of Economic Affairs & Revenue, North Block, New Delhi.
4. Secretary, Department of Posts, Dak Bhawan, New Delhi
5. Chief General Manager, Department of Govt. & Bank Accounts, Reserve Bank of India, Central Office, Mumbai
6. Chief Secretaries of States/UT Governments.
7. The Joint Director, National Savings Institute, New Delhi.
To,

All Heads of Circles / Regions


***

Madam / Sir,

The undersigned is directed to say that Ministry of Finance (DEA) vide its O.M. No. 14/10/2021-NS dated 13.04.2021 duly appended notification No. G.S.R. 257(E) dated 09.04.2021 has incorporated another category of PO Savings Account called “Basic Savings Account” under new inserted paragraph 3 of Post Office Savings Account Scheme 2019 and reduction in Account Maintenance Fee on PO Savings Account. Copy of notification is attached.

2. Account Maintenance Fee prescribed in rule 4(6) of Post Office Savings Account Scheme 2019 has been revised from Rs. 100 (One hundred rupees) to Rs. 50 (Fifty) inclusive of GST. Account Maintenance Fee will not be applicable on Basic Savings Account.

3. Basic Savings Account has been restored through aforesaid gazette notification. The procedure to be followed for opening and operating these accounts is given below:

i) A registered adult member of any Government Welfare Scheme can open Basic Savings Account at any Post Office including GDS Branch Post Offices.

ii) A guardian of a minor whose name is registered for any Government Welfare Scheme can also open Basic Savings Account on behalf of minor.

iii) Only one Basic Savings Account can be opened by the beneficiary and guardian of beneficiary.

iv) Any Government benefit and any other deposit can be made in these accounts.

vi) Only a single account can be opened under Basic Savings Account.

vii) The depositor who desires to open Basic Savings Account under this category has to provide copy of letter/card issued by a competent authority of any State or Central Government Department mentioning name of beneficiary under any welfare scheme, copy of letter/ Aadhaar card issued by UIDAI, Account Opening Form & KYC form.

viii) The postmaster concerned will compare copy of this document with the original under his/her dated signatures.

ix) While opening Basic Savings Accounts, scheme code and registration/enrolment/reference number of the beneficiary contained in letter/card issued by competent authority of any State of Central Government or letter/card number and date should be entered in the field provided for entering Job Card No. in Finacle/Sanchay Post and Aadhaar no. of the beneficiary.

x) All other formalities applicable to PO Savings Account i.e. Specimen Signature, issue of PR in GDS Branch Post Offices, issue of passbook etc. should be followed.

xi) Interest will be calculated and credited in Basic Savings Accounts by following the normal procedure laid down for PO Savings Account.

xii) All existing Basic Savings Account will also be incorporated and treated as Basic Savings Account.

xiii) Other facilities like Cheque Book, ATM Card, eBanking, mBanking may be availed by Basic Savings Account holders, subject to fulfillment of eligibility conditions for these services. For the purpose minimum balance of Rs. 500 is to be maintained by account holder and Basic Savings Accounts may be converted in to PO Savings Account.

4. Where circle received proposal from State Government for bulk account opening under any Governments Welfare Scheme, Circle may proceed for bulk account opening after taking list of beneficiaries, AOF, KYC form, Aadhaar from respective State Government/Beneficiaries.

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

Encl: As above

Your’s Faithfully,

(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 (Coordination)/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. Dy. Director, CEPT Chennai for information and configuration in Finacle accordingly.
17. ADG (OL) for information and Hindi Translation of SB Order.
18. Guard File

(Devendra Sharma)
Asst. Director (SB-II)
To,
All Head of Circles/Regions

Subject:- Payment of MIS/SCSS/TD accounts Monthly/Quarterly/Annual interest amount and maturity value of MIS/SCSS/TD/RD/KVP/NSC into account holder’s Bank Account by CBS Post Offices - Reg.

Sir/Madam,

The provision for payment of interest of MIS/SCSS/TD accounts and credit of maturity value for TDA type of accounts (MIS/SCSS/TD/RD/KVP/NSC) into account holder’s Bank Account has been implemented in Finacle through ECS Outward Credit functionality.

2. Chennai GPO is identified as Nodal Office for ECS Outward Credit functionality. Interest and Maturity credits through ECS Outward facility

3. The summary of the ECS Outward Credit facility is detailed below:-

(a) Credit of MIS/SCSS/TD Interest into account holders Bank Account:-
(i) Account holder will submit ECS Mandate Form along with passbook and a cancelled cheque or copy of first page of Bank passbook at concerned post office.
(ii) Counter PA will modify respective account and enter ECS details on the basis of cancelled cheque/copy of first page of Bank passbook in respective account modification menu.
(iii) Supervisor will verify the account modification and file the ECS mandate form in a Guard file.
(iv) On Due date of interest payment i.e. MIS/SCSS/TD the interest will be processed and credited in ECS Outward credit Suspense account. Chennai GPO will generate ECS files for uploading to NPCI. Interest will get credited to account holder’s other Bank Account on D+1 basis.

(b) Credit of MIS/TD/SCSS/KVP/NSC Maturity/Pre-mature closure value into account holder’s Bank 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 will modify respective account and enter ECS details on the basis of cancelled cheque/copy of first page of Bank passbook in respective account modification menu.
(iii) Supervisor will verify the account modification and file ECS mandate form in a Guard file.
(iv) Counter PA will close account the account by selecting option “Customer Instruction” in respective scheme’s closure menu.
(v) Supervisor will verify account closure.
(vi) Supervisor will run HPR menu and print account closure report and handover to account holder as acknowledgement.
(vii) Chennai GPO will generate ECS credit file on next day for all such transactions and upload outward credit files to NPCI.
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) Handling of ECS returns due to incorrect account / closed account or other reasons.

(i) Chennai GPO will credit ECS return amount in respective Post Office’s ECS Outward Suspense Account (SOL ID+0098).
(ii) Respective post office will check ECS Outward Suspense Account (SOL ID+0098) and contact concerned account holder for intimating the ECS returns.
(iii) Respective post office will pay the ECS return amount through cash (below Rs.20,000) or by Cheque/credit into PO Savings Account (Rs.20,000 or more).
(iv) In order to avoid ECS returns for subsequent months, in respect of Interest pay outs, respective Post office will immediately modify the ECS mandate details in account modification menu by collecting new ECS Mandate form.
(v) If customer is unable to provide correct Bank account details, ECS mandate can be modified to No in account modification menu and verified by Supervisor.

4. A detailed ‘Standard Operating Procedure for Crediting MIS/SCSS/TD Interest and TDA Closures to OTHER BANK ACCOUNTS through ECS” has been prepared and enclosed herewith for information, guidance and necessary action.

5. The non-CBS Post Offices will continue to follow existing process i.e. this functionality is not applicable in non-CBS Post Offices.

6. It is requested to circulate this amendment to all CBS Post Offices for information, guidance and necessary action. Same may also be placed on the notice board of all Post Offices in public area. Adequate promotion of this functionality is to be done to avoid cheque issuance and speedy payment to the depositors.

7. Hindi version will be issued in due course.

8. This issues with the approval of Competent Authority.

Enclosed:- i) Annexure  
ii) ECS Mandate Form

Yours faithfully,

(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
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11. Chief Engineer (Civil), Postal Directorate
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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
18. Spare copies.

Yours faithfully,

(Devendra Sharma)
Assistant Director (SB-II)
Annexure

Standard Operating Procedure for Crediting MIS/SCSS/TD Interest and 
TDA Closures to OTHER BANK ACCOUNTS through ECS

Introduction
Currently only MIS/SCSS Interest credits are paid through other bank accounts through outward ECS. Patches have been deployed for crediting Pre Mature / Post Maturity Closures of all TDA schemes to OTHER BANK ACCOUNTS through ECS Outward Credit (i.e. Through ECS credit in depositor’s Other Bank Account). Electronic Mode of withdrawal (Outward Credit) will be in addition to Cash/Cheque /POSB modes. ECS Outward Credits are handled through NACH Outward Credit. Chennai GPO is nodal office for NACH. SBA Schemes (SB/SSA/PPF) are not covered under Electronic Mode of withdrawal currently.

Existing Difficulties in Issuing Postmaster Cheques for Maturity proceeds
The following difficulties are being faced currently in payment of closure proceeds through Postmaster Cheques
- Maximum Sub Offices are not authorized to issue cheque.
- Sub Offices are requesting cheque through respective HOs.
- It takes atleast 2 to 5 days for receipt of Cheque from HO.
- Account holder need to visit Post Office to collect cheque and visit his bank to deposit cheque in other bank account.
- As per latest GSPR, PMI is applicable till date of closure. Difference of interest is reported due to difference in date of closure and date of receipt of cheque.

To overcome the above difficulties provision for crediting maturity/prematurity closure proceeds of TDA type of accounts (RD/TD/MIS/SCSS/KVP/NSC) developed in Finacle. The detailed process for transfer of maturity/pre-maturity proceeds/Monthly/Quarterly Interest in account holders OTHER BANK ACCOUNT is given below

Part-A

Monthly/Quarterly/Yearly Interest payment to Account Holder’s BANK ACCOUNT through ECS mode

If a depositor of MIS/SCSS/TD account desires that his/her periodic interest (monthly/quarterly/yearly as the case may be) to be credited directly in OTHER BANK ACCOUNT, depositor can avail this facility through ECS outward. The following process to be followed in such cases.

i) This facility can be availed at the time of opening of account or any time before maturity. If ECS facility for interest payout is opted after account opening, SOL has to ensure that the interest amount available in Sundry accounts, if any, is paid out separately. ECS instruction will be effective from the next payout onwards.

ii) To avail this facility depositor shall submit ECS Mandate form at the time of account opening or thereafter.

iii) With ECS mandate form depositor shall submit passbook, a cancelled cheque leaf or first page of other bank passbook at the concerned Post Office.

iv) After receipt of ECS Mandate form, counter PA will check the name of depositor on cancelled cheque leaf or first page of passbook with respective POSB account’s passbook.
v) User to invoke the respective account modification menu and update ECS mandate for existing accounts.
   
i.e. CMISAM – MIS/TD
   CSCAM – SCSS

vi) ECS details can be updated during new account opening also.

**Procedure for updating ECS Mandate details in Account Opening/Account Modification menus**

**ECS**

<table>
<thead>
<tr>
<th>ECS Flag</th>
<th>Yes</th>
</tr>
</thead>
</table>
| Flow code      | Monthly/Quarterly/Yearly Interest Payout
|                | IO (Interest Outflow) alone to be selected from searcher for Interest Payout. |

<table>
<thead>
<tr>
<th>ECS Mandate details</th>
<th>ECS Mandate details to be entered</th>
</tr>
</thead>
<tbody>
<tr>
<td>PaySys id</td>
<td>Select ECS and click on empty space/tab-out, so that Account ID of nodal office will be auto populated in Account ID field</td>
</tr>
</tbody>
</table>

| Transaction Code   | CODE1 ONLY to be selected from searcher. |

<table>
<thead>
<tr>
<th>Other Party A/c. id</th>
<th>Account holder’s OTHER BANK ACCOUNT number. User to note that this account number cannot be validated in Finacle, and hence number should double-checked before clicking Submit to avoid mistakes.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Party name</td>
<td>Name of customer as per OTHER BANK ACCOUNT</td>
</tr>
<tr>
<td>Other Bank/Branch</td>
<td>This field is disabled. This will get auto populated once MICR Code field is entered correctly.</td>
</tr>
<tr>
<td>City Code</td>
<td></td>
</tr>
</tbody>
</table>

| MICR Code           | MICR code available on cheque/passbook is of 9 digits i.e. 302002024 (here 302 is MICR City code, 002 is the MICR Bank code and 024 is the MICR Branch Code) Enter 9 digits of MICR code in this field |

**Note**: User shall enter value in above mentioned fields only, User shall not enter or change any value in other fields.

vii) Click on Submit.

viii) After modification, the account should be verified by the Supervisor.

ix) Supervisor must tally account number, depositor name, city code, bank code, branch code with mandate form, cancelled cheque/copy of first page of passbook.

x) ECS mandate form shall be filed in a Guard file in the Post Office.
ECS I  

Electronic Clearing Service (ECS) for Credit Clearing Mandate Form  
(Account holder’s option to receive payment through Credit Clearing Mechanism)

1. Name of Account Holder(s)  : -

2. Account Number (MIS/TD/SCSS etc) : -

3. Particulars of Bank Account in which interest amount to be credited:
   A. Name of the Bank  : -
   B. Name of the branch  : -
   C. Bank Account Number (Savings) & Code  : -
   D. 9- Digit MICR Code  : -

**Note:** Please attach a blank cancelled cheque or self attested photocopy of front page of your savings account passbook issued by your bank for verification of the above particulars.

4. Mobile Number: -

5. Date of Effect: -
   i) I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Post Office or Bank responsible. I have read the conditions prescribed under Appendix I of POSB (CBS) Manual for ECS facility.
   ii) In case of ECS returns due to any reason, I will take payment of ECS return amount from the concerned Post Office.

   Date: -
   
   (……………………………………….)
   Signature of the Account holder(s)

Certified that the particulars furnished above are correct as per our records.

Date Stamp  

(……………………………………….)
Signature of the APM/SPM/PM with stamp
Part-B

Premature/Maturity closures to Account Holder’s BANK ACCOUNT through ECS

i) At the time of premature/maturity closure, depositor to write Bank Account No, MICR code and Mobile number in Acquittance portion of Account Closure/Premature Closure form along with cancelled cheque/copy of first page of other bank passbook along with his/her passbook and account closure/premature closure form.

ii) Counter PA shall tally the name of the depositor with Cancelled cheque leaf/copy of bank passbook.

iii) Counter PA shall enable ECS option through account modification menu of the relevant scheme.
   i.e.  CMISAM – MIS/TD/NSC, KVP issued on or after 01.07.2016
        CSCAM – SCSS,
        CSCACM – NSC/KVP certificates issued before 01.07.2016
        CRDACM - RD

iv) The following fields alone to be entered in respective account modification menu. User shall not enter any value/change value in remaining field.

Procedure for updating ECS Mandate details in Account Modification menus

<table>
<thead>
<tr>
<th>ECS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ECS Flag</td>
<td>Yes</td>
</tr>
<tr>
<td>Flow code</td>
<td>Pre Mature/Maturity Closures</td>
</tr>
<tr>
<td>1. For TD/MIS/SCSS account user need to select ‘IO’ (Interest Outflow) flow code (for PMI) and then Add ‘PO’ (Principal Outflow) flow separately.</td>
<td></td>
</tr>
<tr>
<td>If IO is already available for Interest, PO alone to be selected before closure.</td>
<td></td>
</tr>
<tr>
<td>2. For NSC/KVP and RD accounts, TO (Total Outflow) flow code to be selected</td>
<td></td>
</tr>
<tr>
<td>ECS Mandate details</td>
<td>ECS Mandate details to be entered</td>
</tr>
<tr>
<td>PaySys id</td>
<td>Select ECS and click on empty space/tab-out, so that Account ID of nodal office will be auto populated in Account ID field</td>
</tr>
<tr>
<td>Transaction Code</td>
<td>CODE1 ONLY to be selected from searcher.</td>
</tr>
<tr>
<td>Other Party A/c. id</td>
<td>Account holder’s OTHER BANK ACCOUNT number. User to note that this account number cannot be validated in Finacle, and hence number should double-checked before clicking Submit to avoid mistakes.</td>
</tr>
<tr>
<td>Other Party name</td>
<td>Name of customer as per OTHER BANK ACCOUNT</td>
</tr>
<tr>
<td>Other Bank/Branch</td>
<td>This field is disabled. This will get auto populated once</td>
</tr>
<tr>
<td>City Code</td>
<td>MICR Code</td>
</tr>
<tr>
<td>-----------</td>
<td>-----------</td>
</tr>
<tr>
<td><strong>MICR Code</strong></td>
<td><strong>MICR Code field is entered correctly.</strong></td>
</tr>
<tr>
<td><strong>MICR code available on cheque/passbook is of 9 digits i.e. 302002024 (here 302 is MICR City code, 002 is the MICR Bank code and 024 is the MICR Branch Code)</strong></td>
<td><strong>Enter 9 digits of MICR code in this field</strong></td>
</tr>
</tbody>
</table>

a. Click on Submit.

**Note:**

1. Both PO (Principal Outflow) & IO (Interest Outflow) flow code to be selected for TD/MIS/SCSS accounts one by one. Both PO and IO flowcodes will be available for TD/MIS/SCSS accounts.
2. For NSC/KVP/RD accounts, ONLY TO (Total Outflow) flow code to be selected. Only TO flow code will be available for NSC/KVP/RD.
3. For existing accounts where ECS is already enabled, MICR Code field will be blank. This can be updated with existing MICR code if required.
4. In case any MICR code is not available in the database respective PO will take up the issue through CPC to CEPT for addition of that MICR code.

vi) After enabling ECS as prescribed above, account modification is to be verified by Supervisor. Supervisor must ensure correctness of Bank Account Number, Account holder Name, City code, Bank Code and Branch code from cancelled cheque leaf/copy of first page of other bank passbook. **MICR Code entered under ECS Mandate details table will be available for verification.**

vii) After verification of account modification, Counter PA should proceed for Account closure through respective closure menu. One new mode of repayment “Customer Instruction” is available for selection in Closure menus under Close Mode (HCAACTD menu) and Repayment Mode (CRDCAAC & CSCCAAC).

During Closure, **Customer Instruction** option should be selected from the **Repayment Mode/Closure Mode** dropdown if the Premature/Maturity Proceeds are to be credited to Other Bank Account.

   a. CRDCAAC – RD Closure
   b. CSCCAAC – SCSS Closure
   c. HCAACTD – TD/MIS/KVP/NSC

**Note:**

1. Error “**Customer instruction close mode can be used only when ECS is enabled for PO and IO**” will be thrown during closure if PO or IO alone is selected for MIS/SCSS/TD accounts.
2. Error “**For A/c ID xxxxx Customer Instruction Close Mode can be used only when ECS is enabled and Proper Mandate is given**” will be thrown during closure if TO is not selected for NSC/KVP/RD accounts.

viii) Account closure to be verified by the Supervisor.

ix) After verification of Closure, account closure report will be automatically generated in Supervisor login.
x) Supervisor will invoke HPR menu and print account closure report generated in Finacle. This report has to be printed immediately as print logs will be cleared frequently.

xi) Supervisor will sign and seal on this account closure report and provide the closure report as acknowledgement of account closure to the customer.

xii) ECS mandate form along with cancelled cheque leaf/copy of first page of passbook to be attached with account closure form/premature account closure form and sent to SBCO along with vouchers.

**Note:-**

i) ECS Outward Credits are routed through NACH Outward Credit (National Automated Clearing House)

ii) Chennai GPO is Nodal office for ECS Outward credits. Hence ECS Outward Credit Suspense office account (600001000098) will be defaulted in Account ID field during selection of ECS flag. This is currently editable field. Post offices not to change this account ID.

iii) After successful closure and verification, Pre Mature/Maturity Closure proceeds will be credited into Nodal Sol ECS Outward Credit Suspense account (600001000098).

iv) Chennai GPO will generate ECS Outward file on the next working day and upload to NPCI for crediting into other bank accounts.

v) Customers will get their maturity credits on D+1 working day (D = Date of Closure) in other bank account.

vi) ECS Outward credit facility is not available for

   a. SB, PPF, SSA, NSS87 and NSS92 schemes closures
   b. NSC/KVP Bulk closures using menu CNSBCV

vii) Maturity value/Premature closure in case of deceased claim closure may also be credited through ECS Outward Credit facility. For the purpose nominee/claimant shall submit copy of deceased claim sanction along with cancelled cheque/copy of first page of passbook of his/her account.

viii) ECS Outward credit facility can be used for Death Claim cases also. Bank accounts of Nominee/Legal heir can be updated in ECS Mandate details.(this can be removed sir)

**REPORTS**

**Counterwise Report for ECS**

1. PO can generate Counter wise Report for ECS in HFINRPT for a given date range
2. From date and To date and sol id are input fields
3. Both Interest/Closure accounts which were credited through ECS to other bank will be listed in this report.
4. Supervisor will check and verify with ECS mandate form received for the date with this report and after tallying place in a guard file.

**Handling of ECS Returns**

1. ECS Outward credit might get returned due to incorrect other bank account number or account already closed.
2. 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.
3. Customer will visit concerned PO in case the amount is not credited in other bank account. Concerned POs will regularly check credits in ECS suspense account (SOL ID+0098).
4. 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/-. 

5. If the maturity credits are above Rs.20000/-, amount to be credited into Postmaster Cheque office account (SOL ID+0340) from ECS Suspense account and to be paid as Postmaster cheque. In case of Sub Office they will collect the cheque from their respective HO.

6. 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.

7. Post office should pay Cash or Cheque ONLY if ECS return amount is available as credit in ECS Outward credit Suspense account (SOL+0098).

**Role of Circle CPCs**

1. Chennai GPO will send mail to all CPCs on the failed ECS records daily
2. Concerned CPC will guide the respective SOL to contact customer for payment through cash (if below Rs.20000/- or through cheque)
3. CPC will guide the POs that ECS Suspense account is to debited only if valid credits are available.
4. 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.
5. CEPT Team will share list of offices where 0098 is Non Zero on weekly basis to all CPCs/uploaded in MIS Portal. This should be forwarded to all POs.

**Role of SBCO**

1. On receipt of voucher by SBCO, SBCO will generate counterwise report for ECS from production server for respective office.
2. After generating this report SBCO will tally account number, MICR code available in counterwise report for ECS with cancelled cheque leaf/copy of first page of passbook attached with account closure/premature closure form.
3. SBCO will also check the Non Zero ECS outward credits office account (SOL ID+0098) and ensure that no debits are done without valid credits.

**Role of Inspecting Authorities.**

1. During course of inspection of the CBS office respective guard file of mandate form to be checked and tallied with Counter wise Report for ECS in HFINRPT for a given date range.
2. Ideally ECS returned customer should be contacted and maturity/Interest amount to be paid by concerned PO. Monitor transactions in ECS Outward credit suspense account (0098) through HACLINQ menu and also ensure that the balance of this office account should be zero.
3. In case of any discrepancy, issue necessary instruction to clear pendency and record reason and result.
STANDARD OPERATING PROCEDURE FOR ECS OUTWARD CREDIT AT NODAL OFFICE CHENNAI GPO

Role of Nodal office (Chennai GPO)

1. Chennai GPO is the nodal office of ECS Outward credit
2. ECS outward credit Suspense account of Chennai GPO will be populated in all ECS closure/interest credits.
3. Chennai GPO will generate ECS Outward credit txt file on next day and submit to NPCI before 8:00 AM to NPCI without fail.
4. Interest /Maturity /Premature closure ECS credits will get included in single txt file
5. This file will be uploaded to NPCI after regular validations.
6. ECS credits may get rejected due to reason like other bank account number incorrect, account closed.
7. Chennai GPO will share the list of SOLs which has ECS returns to CEPT EOD team for enabling Intersol parameter for these SOLs ECS Outward Credit Suspense account.
8. CEPT EOD team immediately on receipt of information from Chennai GPO will enable Intersol only for those SOL (SOL ID+0098) accounts and send confirmation to Chennai GPO.
9. Chennai GPO will credit the return amount to concerned SOL ECS Outward credit Suspense account (SOL ID + 0098) through HTTUM in bulk. This should be done daily without fail immediately on receipt of ECS RETURNS. (Process). This should be done daily without fail.(This can be removed)
10. Chennai GPO will intimate EOD team to revert Intersol parameter once the amount is transferred.
11. CEPT EOD team will disable intersol paramter for the sols which were enabled immediately after receipt of confirmation from Chennai GPO.
12. Chennai GPO will send report to all CPCs daily on the list of ECS failed records.
13. ECS Rejected account customer will be paid in cash in concerned SOL by debiting ECS Outward credit suspense account ONLY if CREDITS are available in ECS Outward Credit Suspense account using CTM menu.
14. Rejected account customer will be paid in cheque in concerned SOL if amount exceeds Rs.20000/- by debiting ECS Outward credit suspense account (SOL ID+0098) and crediting to Postmaster cheque account (SOL ID+0340).
15. ECS_ECS Remittance Report available in HFINRPT will be used in Chennai GPO Nodal office to check details of accounts included in the ECS txt file

   ECS filename and ECS file generation date will be mandatory inputs fields.

16. Chennai GPO will prepare a statistical register for No of ECS Outward and ECS returns.
No. 107-01/2020-SB
Government of India
Ministry of Communications
Department of Posts
(FS Division)

Dak Bhawan, New Delhi-110001
Dated: 15.06.2021.

To,
All Head of Circles/Regions,

Sub: - Regarding request from various agents/agent associations to allow investment through withdrawal form (SB-7) under SAS / MPKBY Agency System.

Sir / Madam,

This office is in receipt of representations from agents/agent associations to allow investment through withdrawal form (SB-7) under SAS / MPKBY Agency System in various National Savings Schemes (i.e. RD/MIS/TD/KVP/NSC).

2. As there is no such provision available in SAS Agency Rules 1959 / MPKBY Agency Rules 1972, the issue was taken up with Ministry of Finance for consideration.

3. After examination, vide O.M. No. 14/1/2021-NS dated 19.02.2021 Ministry of Finance has decided to reject the proposal on the grounds of safeguarding the money of investor and avoiding any irregularities/frauds in the investment.

4. In view of above, any post office shall not allow investment through withdrawal form (SB-7) under SAS / MPKBY Agency System in different National Savings Schemes.

5. It is requested to circulate these guidelines to all post offices for information, guidance and necessary action.

This is issued with approval of the competent authority.

Yours Sincerely,

(Devendra Sharma)
Assistant Director (SB-II)
Copy to:-

1. Sr.PPS to Secretary (Posts)
2. Sr.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. 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
18. Spare copies.
To,

All Head of Circles/Regions

Subject: - Regarding re-investment of maturity value of National (Small) Savings Scheme in the same or in other National (Small) Savings Schemes.

Sir/Madam,

This office is receiving lot of queries/representations from SAS agents regarding re-investment of maturity value of any of the National Savings Schemes for opening/purchase of new account/certificate.

To avoid any confusion amongst agents/field units, the competent authority has decided to reiterate the provisions available for re-investment of maturity value of any National (Small) Savings Schemes for opening of new account/purchase of certificate either by account holder directly or through SAS agents.

The procedure for reinvestment is given below:-

1. For re-investment of full maturity value or part thereof either by account holder directly or through SAS agent, the account/certificate holder has to either maintain or open a new Post Office Savings Account in the post office.

2. Procedure of reinvestment by account holder (Direct Reinvestment)

   i) If an account holder wants to re-invest the maturity value of his/her National (Small) Savings Scheme either in full or part thereof, he/she shall submit account closure form (SB-7A) for the matured account, passbook and withdrawal form(SB-7) or POSB cheque of his/her Post Office Savings Account at concerned post office. Further he/she shall submit the Account Opening Form (AOF) with pay-in-slip for the new account to be opened.

   ii) If he/she has not provided his KYC documents as per provisions available in GSPR-2018 and KYC guidelines issued from time to time, he/she shall also submit updated KYC documents along with above documents.
iii) In acquittance portion of account closure form (SB-7A) or backside of preprinted KVP/NSC, account holder shall write ‘Credit maturity value into my Post Office Savings Account No. .................” and sign.

iv) In acquittance portion of withdrawal form (SB-7) of Post Office Savings Account or on the backside of POSB cheque, account holder shall write ‘For Reinvestment in ______ scheme in lieu of closed A/c No. ............... for Rs. ................. and sign’.

v) The counter PA of post office shall check documents received and if all documents are in order, follow the procedure as prescribed in the rules for closure of an existing account and transfer maturity value into the account holder’s Post Office Savings Account.

vi) Supervisor shall verify the closure of account.

vii) After closure of account, counter PA shall open new account under account holder/minor CIF and during account opening, funding of amount mentioned in withdrawal form (SB-7) or POSB Cheque shall be done from account holder’s Post Office Savings Account.

viii) Supervisor shall verify the new account opening and funding of account.

ix) Counter PA shall provide passbook of the new account opened to the account holder.

Note: -(i) The re-investment can be made either for the amount equal to or less amount and up to maturity value credited.

(ii) The re-investment can only be made under same CIF and in the name of account holder/one of the joint holders/minor under the guardianship of the account holder i.e. The account holder (s) of the matured account shall be the sole account holder or one of the joint account holders or the guardian of the minor / person of unsound mind as the case may be, of the new account opened under reinvestment.

3. Procedure of reinvestment through SAS agent

In SAS agency rules/existing procedure, re-investment of maturity value through withdrawal form (SB-7) is allowed. However new investment under SAS agency rules is allowed only through Cash (up to Rs.20,000) or By cheque.

i) The agent will issue authorized agent receipt of the documents mentioned below from the Authorized Agent Receipt Book (Cheque) with suitable remarks and hand it over to the account holder as prescribed in the SAS Agency rules. Particulars of the matured deposit/certificates which are to be reinvested will be written in place of cheque number on the receipt.
ii) Where account holder desires to re-invest his/her maturity value through SAS agent in any of (TD/MIS/KVP/NSC) schemes, the account holder shall handover the following documents to SAS agent after obtaining one copy of Authorized Agent Receipt:

   a) Passbook/Certificate (KVP/NSC) matured.
   b) Account Closure Form (SB-7A)
   c) Account Opening Form (AOF) of new scheme with pay-in-slip
   d) Withdrawal Form (SB-7) along with passbook or POSB Cheque of PO Savings Account.

Note: - If KYC documents have not submitted by the depositor earlier as prescribed in GSPR-2018 and KYC guidelines issued from time to time, he/she shall also submit required KYC documents.

iii) In acquittance portion of account closure form (SB-7A) or backside of preprinted KVP/NSC, account holder shall write ‘Credit maturity value in to my Post Office Savings Account No. ................” and sign.

iv) In acquittance portion of withdrawal form (SB-7) of Post Office Savings Account or on the backside of POSB cheque, account holder shall write ‘For Re-investment in ______ scheme in lieu of closed A/c No. ............... for Rs. ................through the agent............................................(name of agent and C.A. number) and sign.

v) The counter PA of post office shall check documents received and if all documents are in order, follow the procedure as prescribed in the rules for closure of an existing account and transfer maturity value into the account holder’s Post Office Savings Account.

vi) Supervisor shall verify the closure of account.

vii) After closure of account, counter PA shall open new account under account holder/minor CIF and during account opening, funding of amount mentioned in Withdrawal Form (SB-7) or POSB Cheque shall be done by transfer from account holder’s Post Office Savings Account.

viii) Select agency code of the concerned agent during account opening.

ix) Supervisor shall verify the new account opening and funding of account.

x) Counter PA shall handover the passbook of new account opened, cancelled passbook of closed account and authorized agent receipt duly affix date stamp to the SAS agent.
xi) SAS agent will handover passbooks of new account, cancelled passbook of closed account to the account holder and take back account holders copy of Authorized Agent Receipt and paste on agent’s copy of Authorized Agent Receipt.

Note: - (i) The reinvestment can be made either for the amount equal to or less amount and up to maturity value credited.
(ii) The re-investment can only be made under same CIF and in the name of account holder/one of the joint holders/minor under the guardianship of the account holder i.e. The account holder (s) of the matured account shall be the sole account holder or one of the joint account holders or the guardian of the minor / person of unsound mind as the case may be, of the new account opened under reinvestment.

4. It is requested to circulate this amendment to all CBS Post Offices for information, guidance and necessary action.

5. This issues with the approval of DDG (FS)

Yours Sincerely

(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
18. Spare copies.
To
All Head of Circles / Regions

Subject: Clarification on Operation of Joint B Type Accounts under National Savings Schemes – Regarding.

***

Rule 3(1)(i) of Government Savings Promotion General Rules, 2018 dated 05.10.2018 clearly defines that operation of account means opening of, deposit in, transfer of or withdrawal from an account.

2. Karnataka Circle vide Lr. No. SB/04/MIS/BG(2)/17-18 dated 27.01.2021 raised that other operations viz. Closure of Account and applying for duplicate passbook are not defined in rules and requested to do the needful.

3. Hence, the matter was taken up with Department of Economic Affairs, Ministry of Finance and it was clarified by MoF vide its OM No. 1/6/2021-NS dated 14.06.2021 that DOP may infer that all kinds of operations are allowed by any of the depositors or the surviving depositor severally in case of Joint B Type account and DOP may draft its own guidelines to avoid any possible misuse of the account.

4. Accordingly, the following guidelines in respect of operation of Joint B Type Accounts are issued.

(i). All the operations of account including closure, issue of duplicate passbook and transfer of account etc shall be allowed to be carried out by either of the joint depositors or survivor in case of Joint B Type account in respect of all the schemes except Senior Citizens Savings Scheme under National Savings Schemes.

(ii). In the Application for transfer of account / certificates in case of Non-CBS Post Offices and transfer to Branch Post Offices, the signatures of all the depositors in a Joint Account either “A” type or “B” type, shall be obtained, as there is a need for specimen signatures of all the depositors.

...2...
(iii). In case of SCSS Account, since the whole amount of deposit is attributable to the first account holder only as per Rule 3(6) of Senior Citizens’ Savings Scheme 2019, only withdrawal of quarterly interest shall be allowed to be carried out by either of the joint depositors or survivor in case of Joint B Type account. In respect of remaining operations of Joint B Type SCSS Account, either the first account holder may do all the operations or the signature of the first account holder is mandatory in all application forms of various operations of account.

(iv). In case of request for issue of ATM Card /activation of EB/MB for Joint B Type Savings Account, separate application form (SB-ATMI) shall be obtained from each of the Joint Account Holders.

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

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

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
To,

All Head of Circles/Regions,

Sub: - Regarding passbook updation/printing option for MTS/GDS in CBS Post Offices.

Sir/Madam,

References have been received from the circles about opening of separate counter for passbook updation/printing in HOs and busier sub post offices to manage heavy workload in CBS counters.

2. In view of the request of the circles and to facilitate depositors in updating of passbook, competent authority has decided to create a separate role (work class) for MTS/GDS in CBS post offices. This will enable them to access Finacle for updation/printing of entries in passbooks.

3. The following work class has been created in Finacle for MTS/GDS in CBS Post Offices and below mentioned menu will be accessible by this work class:

i) User work class for MTS/GDS : - 008

<table>
<thead>
<tr>
<th>Sr No</th>
<th>Menu</th>
<th>Feature</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>HPBP</td>
<td>To print entries in passbook</td>
</tr>
<tr>
<td>2</td>
<td>HACCBAL</td>
<td>To check account details</td>
</tr>
<tr>
<td>3</td>
<td>HAPI</td>
<td>To check the last print date for the account by giving account number</td>
</tr>
<tr>
<td>4</td>
<td>HPR</td>
<td>To view the passbook details</td>
</tr>
</tbody>
</table>

4. After assessing requirement of opening separate counter in post offices for passbook updation/printing through MTS/GDS, circles may send details of respective GDS/MTS in “User Creation Template” through their CBS CPC to CEPT Chennai. After creation of user IDs of the identified MTS/GDS by CEPT, concerned circle may open separate counter for updation/printing of entries in passbook through passbook printer in HOs/busier sub post offices.

5. This issues with approval of the DDG (FS).

Your’s Faithfully,
(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 DeendayalUpadhyayMarg, New Delhi-110002

17. Guard File

18. Spare copies.
To,

All Head of Circles/Regions,

Subject: - Regarding transfer of accounts belonging to discontinued schemes i.e. NSS-87 and NSS-92 in CBS Post Offices.

Sir/Madam,

Kindly refer to the SB Order No. 11/2017, issued vide this office letter No. 25-11/2016-FS-CBS dated 04.09.2017. This office has been receiving representations from the account holders seeking transfer of NSS-87/NSS-92 accounts to the place of current residence from the post office where the account stands, to overcome COVID19 pandemic related difficulties.

2. Keeping in view of difficulties being faced by the account holders, the competent authority has decided to allow transfer of NSS-87 and NSS-92 standing in CBS post offices to other Head Post Office.

3. For transfer of NSS-87 or NSS-92 accounts, the following procedure is to be followed:

   i) In case account holder of discontinued scheme (NSS-87/NSS-92) is not able to attend concerned HO where account stands, he may submit account transfer application, account transfer fee as prescribed, passbook, copy of identity proof, copy of PAN card and Aadhaar or copy of address proof at nearby Head Post Office.

   ii) After receipt of above documents the supervisor shall verify KYC documents with originals and attest the documents.

   iii) Supervisor shall check the account balance of the account in HACLI and compare with balance available in the passbook.

   iv) Supervisor shall compare signature available in Finacle with transfer application form/KYC documents.

   v) If balance and signature available in Finacle are tallied with passbook/account transfer application form, supervisor shall initiate account transfer process in Finacle as prescribed.

   vi) If balance or signature of Finacle is not tallied with passbook/account transfer application, the concerned post office will send copy of account transfer application, copy of KYC documents duly attested to concerned HO where the account stands (either at the HO or any sub post office in its accounts jurisdiction), by registered post for transfer of account. One copy of above documents is to be retained in transferee HO for future reference.
vii) After receipt of transfer application/KYC documents, supervisor of HO where account stands either at the HO or any sub post office in its account jurisdiction, will take necessary action for verification of balance, verification of signature with available records with transfer application and KYC documents.

viii) After verification of balance and signature, supervisor of concerned HO will initiate the account transfer process in Finacle as prescribed. This activity is to be completed by the concerned HO within 7 working days after receipt of the transfer application.

ix) Intimation regarding transfer of account shall be sent by the transferor HO to the transferee HO by registered post.

x) After transfer of account, the account holder may close his/her NSS-87/NSS-92 account from the HO by submitting account closure form. Payment shall be made either by cheque or by credit into account holders PO Savings Account.

ix) All necessary precautions shall be taken before transfer of account/closure of account to avoid any misappropriation/fraud.

4. It is requested to circulate this SB Order to all concerned for information and necessary action.

5. This is issues with approval of the Competent Authority.

Yours Sincerely,

(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. Dy. Director(CEPT) for configuration in Finacle/RICT CBS app accordingly.
15. GM, CEPT for uploading the order on the India Post website.
16. MOF (DEA), NS-II, North Block, New Delhi.
17. Regional Director (Sr.) National Savings Institute, ICCW Building, 4 Deendayal
   Upadhyay Marg, New Delhi-110002
18. Guard File
19. Spare copies.
Subject: Clarification on withdrawal / closure of accounts under National Savings Schemes – Regarding.

As per Rule 12 of Govt. Savings Promotion General Rules, 2018 issued vide GSR No. 1003(E) dated 05.10.2018 circulated vide SB Order No. 13/2019 dated 18.12.2019, at the time of payment of maturity proceeds or partial withdrawal or interest, the depositor shall affix his signature or thumb impression in the presence of the authorised officer who shall verify the identity of the person. This implies that signature by the depositor is to be affixed in the presence of the authorized officials of the Post Office doing the transaction, which requires the presence of the depositor and no payment can be made through messenger.

2. Maharashtra Circle vide email dated 22.06.2021 stated that there is no provision in account closure forms (SB-7A & SB-7B) for messenger and requested to issue necessary guidelines.

3. It is accordingly clarified that

i). There is no provision made for messenger in the forms notified by the Ministry of Finance in GSPR 2018 and in various National Savings Schemes 2019.

ii). As per the provisions under Rule 12 of GSPR 2018, no messenger is allowed for any type of payment viz. maturity proceeds, partial withdrawal or interest.

iii). Even though, there is provision for messenger in withdrawal form (SB-7), withdrawals / closure of accounts through SB-7, SB-7A, SB-7B & SB-7C by messenger shall not be allowed.
4. Further, it is intimated that the issue has already been taken up with Ministry of Finance for relaxing this provision in case of exigencies (i.e. illness / Senior Citizen) and decision from nodal ministry is awaited.

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

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

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 (PLD)/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)
To,

All Head of Circles/Regions,

Sub: - Regarding completion of SOL merger activity for merged CBS post offices.

Sir/Madam,

A detailed Standard Operating Procedure (SOP) for SOL merger activity for merged CBS post offices was shared by CEPT with CPCs/Circles through email dated 03.10.2017. When a CBS post office is merged with another CBS post office, all the accounts/agents/BOs etc should also be transferred to the SOL ID of the other CBS post office.

2. It has been brought to the notice of the Postal Directorate that most circles have not completed SOL merger activity as prescribed. As a result, accounts are still mapped to the merged SOL ID. This may lead to public complaint, incorrect accounting and misappropriation of government money.

3. In view of above, I am directed to share the Standard Operating Procedure (SOP) for SOL merger activity once again. The SOP must be followed in all instances of merger of one CBS post office into another. The existing pendency must be cleared by 31.07.2021 under intimation to this office.

4. It is requested to circulate this SB Order to all concerned for information and necessary action.

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

Yours Sincerely,

(Devendra Sharma)
Assistant Director (SB-II)

Enclosed: - As above.
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 DeendayalUpadhyayMarg, New Delhi-110002

17. Guard File

18. Spare copies.
Standard Operating Procedure for SOL merger Activity

Section 1. MERGER REQUEST

Request for SOL Merger is received through CPC. The request should be sent with:

- SOL Transfer Office Accounts Pending Operations Report generated by the CPC (this report is referred to as MergerValidation Report in this document)
- Scanned copy of the orders issued by the concerned Division
- Following information should be available in the request / some of the Divisions are issuing the merger orders including these details:
  
  i. SOLID to be merged
  ii. Name of SOL
  iii. SOLID in which merged
  iv. Name of SOL
  v. Date of Closure of SOL
  vi. No. of BOs to be transferred to new SOL
  vii. No. of BOs, if any, to be transferred to any other SOL than the SOL specified in Column (iii)
  viii. No. of Agents
  ix. Approximate number of accounts (all schemes put together)
- Detailed Instructions sent to Circles/CPCs regarding merger of SOLs on 03/10/2017

Section 2. ACTION TO BE TAKEN ON MERGER VALIDATION REPORT

The validations which get listed in the report have to be cleared by the concerned SOL.

Typically, following validations get listed in the report:

1. Pending transactions to be done through HCASHPND
2. Pending closure of clearing zones
3. Negative balance in OAP accounts due to excess payout of interest

   Action:
   
   • MIS/TD/SCSS account numbers are shown in the negative balance of sundry account - This means that excess amount has been paid as interest in r/o those accounts; HFTI can be used to list the transactions in the sundry account with
reference number shown in the report (from-date field as blank and to-date field as current date). These transactions will help the SOL find out the excess payment mode - cash/transfer to SB. This amount has to be cross-verified with the vouchers to find out if the payout was actually made to the customer or if the reference number was entered wrongly.

- Some of the SOLs recover such excess payouts and credit the amount to UCR manually or credit to 0324 account (OAP) on the date of excess payment itself. In some cases the excess payouts are not noticed / recovered. Once the concerned SBCO/Inspector checks this and certifies that necessary recovery has been made, CEPT will initiate necessary action for rectifying these entries.
- If OAP accounts are in negative balance, transfer of balance to the new SOL cannot be done. Hence it is mandatory to clear the negative balances, by crediting the OAP accounts; L2 team has advised that office accounts of non-OAP type (eg. 0340) should be debited for such transactions as most of the SOLs have not accounted the recovery in 0324. Approval is obtained from Directorate for making credit entries into the respective OAP accounts by debiting 0340. This will be done by CEPT, based on the sanction memo issued by the concerned Division conveying confirmation of the recoveries made.

4. Asynchronous balance in office accounts
   **Action:** BUAAB batch to be executed by CEPT for the SOL

5. Any other items getting listed in the report has to be handled on a case to case basis.

6. All entries pending for verification in HAFI should be cleared.
   a. If account closure operations are pending, SOL / Division should compare the relevant manual records and take necessary action to verify/cancel the closure operation; closure transaction will be created on the date of verification of closure.
   b. If account opening operations are pending, but account is shown as closed in HACLI such pending entries in HAFI can be ignored.
Section 3. MERGER ACTIVITIES

1. Bulk transfer of customer accounts (CEPT / SOL)
   Failure reports generated during this activity will be shared with the SOL with following instructions:
   i. Accounts which are shown as closed require no action at the SOL.
   ii. Accounts which are shown as unauthorised have to be verified and then transferred by SOL user as per regular account transfer in HACXFSOL.
   iii. Accounts which are shown as having transactions can be transferred by SOL user on the next working day using HACXFSOL.
   iv. Once all the accounts are transferred out, please ensure that userids from the SOL get transferred out.

2. Modification of account SOLID for the BOs in CBOMAP (CEPT)

3. BO account creation at new SOL for RICT transactions (CEPT)
   - CPC to coordinate with the Division for relevant changes in CSI hierarchy data and MDM portal for the BOs, for ensuring accounting of RICT transactions at the new SOL.

4. Modifying agents’ operating SOL to the new SOLID in HDSAMM (SOL)
   DSA ids can be modified in HDSAMM and the SETID field should be updated with the new SOLID/HO SetID so that agent transactions for the transferred out accounts can be accepted at the new SOL without any issues. This is required for handling agent transactions during the wait period between the merger request and completion of all the merger activities.

5. Transferring out of all users from the SOL (CPC/Userid Team)
   CPC to register request in userid portal for transferring users and userid team will do the needful.

6. Bulk transfer of Signatures (CEPT)

7. Bulk transfer of CIF (CEPT)

8. Bulk transfer of Agents (CEPT)

9. Balance transfer from Office Accounts (CEPT)

10. Delinking of SOL from all the SETS and deletion-marking of the SOL (CEPT)

**************************
To,

All Head of Circles/Regions

Subject: Revision of interest rates for National (Small) Savings Schemes w.e.f. 01.07.2021

Sir/Madam,

The undersigned is directed to say that vide O.M. no.1/4/2019-NS dated 30.06.2021 (copy enclosed), Govt. of India, Ministry of Finance, Department of Economic Affairs (Budget Division) has informed that, the rate of interest on various National(Small) Savings Schemes for the second quarter of financial year 2021-22 starting from 1st July, 2021 and ending on 30th September, 2021 shall remain unchanged from the current interest rates applicable for the first quarter (1st April, 2021 to 30th June, 2021).

The details of interest rates are indicated below for ready reference:-

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>National Savings Scheme</th>
<th>Rate of interest w.e.f 01.04.2021 to 30.06.2021 (%)</th>
<th>Rate of interest w.e.f 01.07.2021 to 30.09.2021 (%)</th>
<th>Compounding Frequency*</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.</td>
<td>Post Office Savings Account</td>
<td>4.0</td>
<td>4.0</td>
<td>Annually</td>
</tr>
<tr>
<td>02.</td>
<td>1 Year Time Deposit</td>
<td>5.5</td>
<td>5.5</td>
<td>Quarterly</td>
</tr>
<tr>
<td>03.</td>
<td>2 Year Time Deposit</td>
<td>5.5</td>
<td>5.5</td>
<td>Quarterly</td>
</tr>
<tr>
<td>04.</td>
<td>3 Year Time Deposit</td>
<td>5.5</td>
<td>5.5</td>
<td>Quarterly</td>
</tr>
<tr>
<td>05.</td>
<td>5 Year Time Deposit</td>
<td>6.7</td>
<td>6.7</td>
<td>Quarterly</td>
</tr>
<tr>
<td>06.</td>
<td>5 Year Recurring Deposit Scheme</td>
<td>5.8</td>
<td>5.8</td>
<td>Quarterly</td>
</tr>
<tr>
<td>07.</td>
<td>Senior Citizen Savings Scheme</td>
<td>7.4</td>
<td>7.4</td>
<td>Quarterly and Paid</td>
</tr>
<tr>
<td>08.</td>
<td>Monthly Income Account</td>
<td>6.6</td>
<td>6.6</td>
<td>Monthly and paid</td>
</tr>
<tr>
<td>09.</td>
<td>National Savings Certificate (VIII Issue)</td>
<td>6.8</td>
<td>6.8</td>
<td>Annually</td>
</tr>
<tr>
<td>10.</td>
<td>Public Provident Fund Scheme</td>
<td>7.1</td>
<td>7.1</td>
<td>Annually</td>
</tr>
<tr>
<td>11.</td>
<td>Kisan Vikas Patra</td>
<td>6.9 (will mature in 124 months)</td>
<td>6.9 (will mature in 124 months)</td>
<td>Annually</td>
</tr>
<tr>
<td>12.</td>
<td>Sukanya Samriddhi Account Scheme</td>
<td>7.6</td>
<td>7.6</td>
<td>Annually</td>
</tr>
</tbody>
</table>

Cont. on page 2/---
3. It is requested to circulate it to all concerned for information and necessary guidance. It may also be placed on the notice board of all Post Offices in public area.

4. This issues with the approval of Competent Authority.

Yours Faithfully,

(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 DeendayalUpadhyayMarg, New Delhi-110002
17. Guard File
18. Spare copies.
Office Memorandum

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

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

2. This has the approval of the competent authority.

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.


9. The Joint Director
   National Savings Institute
   New Delhi
To
All Head of Circles / Regions


***

In continuation to the SB Order No. 01/2017 dated 29.03.2017, the undersigned is directed to inform that Government of India, Ministry of Finance, (Dept. of Revenue, CBDT) vide Notification dated 12.03.2021 issued vide GSR 175(E), has inserted the following sub rule in Rule 114E of Income Tax Rules, 1962.

—(5A) For the purposes of pre-filling the return of income, a statement of financial transaction under subsection (1) of section 285BA of the Act containing information relating to capital gains on transfer of listed securities or units of Mutual Funds, dividend income, and interest income mentioned in column (2) of Table below shall be furnished by the persons mentioned in column (3) of the said Table in such form, at such frequency, and in such manner, as may be specified by the Principal Director General of Income Tax (Systems) or the Director General of Income Tax (Systems), as the case may be, with the approval of the Board, namely:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Nature of Transaction</th>
<th>Class of person (reporting person)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Capital gains on transfer of listed securities or units of Mutual Funds</td>
<td>(i) Recognised Stock Exchange; (ii) depository as defined in clause (e) of sub-section (1) of section 2 of the Depositories Act, 1996 (22 of 1996); (iii) Recognised Clearing Corporation; (iv) Registrar to an issue and share transfer agent registered under subsection (1) section 12 of the Securities and Exchange Board of India Act, 1992 (15 of 1992).</td>
</tr>
<tr>
<td>2.</td>
<td>Dividend income</td>
<td>A Company</td>
</tr>
<tr>
<td>3.</td>
<td>Interest income</td>
<td>(i) A banking company or a co-operative bank to which the Banking Regulation Act, 1949 (10 of 1949) applies (including any bank or banking institution referred to in section 51 of that Act); (ii) Post Master General as referred to in clause (j) of section 2 of the Indian Post Office Act, 1898 (6 of 1898). (iii) Non-banking financial company which holds a certificate of registration under section 45-IA of the Reserve Bank of India Act,1934 (2 of 1934), to hold or accept deposit from public.</td>
</tr>
</tbody>
</table>

2. Accordingly, for the purpose of pre-filling of return income, CBDT, Directorate of Income Tax (Systems) vide notification No. 2 of 2021 dated 20.04.2021 has issued format, procedure and guidelines for submission of Statement of Financial Transactions (SFT) for Interest Income.

4. Statements of Financial Transactions (SFT) in respect of following Transactions are currently being submitted by Circles / Regions.
   i). Cash deposits aggregating to ten lakh rupees or more in a financial year, in one or more savings account of a person
   ii). One or more accounts having fixed maturity period (other than a time deposit made through renewal of another time deposit) of a person aggregating to ten lakh rupees or more in a financial year of a person.

5. In addition to the above SFTs, Circles / Regions will process the submission of SFT for Interest Income also at Circle / Region Level.

6. Circle-wise data in connection with the submission of SFTs in respect of transactions in CBS Post Offices shall be forwarded to Circles by CEPT, Chennai.

7. Sanchay Post Help Desk Team will arrange to provide a tool for extracting the data in respect of the transactions in non-CBS post offices where Sanchay Post is available.

8. It is requested to take immediate necessary action in this regard.

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

Encl: As above.

(T C VJAYAN)
Asst. Director (SB-1)

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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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
G.S.R 175(E).—In exercise of the powers conferred by section 285BA read with section 295 of the Income-tax Act, 1961 (43 of 1961), the Central Board of Direct Taxes hereby makes the following rules further to amend Income-tax Rules, 1962, namely:—

1. Short title and commencement. - (1) These rules may be called the Income-tax (4th Amendment) Rules, 2021.

(2) They shall come into force from the date of its publication in the Official Gazette.

2. In the Income-tax Rules, 1962, in rule 114E,—

(A) in sub-rule (2), in the TABLE, in serial number 3, in column (3), in item (iv), for the brackets, figures and word “(6 of 1934)”, the brackets, figures and word “(2 of 1934)” shall be substituted;

(B) after sub-rule (5), the following sub-rule shall be inserted, namely:—

“(5A) For the purposes of pre-filling the return of income, a statement of financial transaction under sub-section (1) of section 285BA of the Act containing information relating to capital gains on transfer of listed securities or units of Mutual Funds, dividend income, and interest income mentioned in column (2) of Table below shall be furnished by the persons mentioned in column (3) of the said Table in such form, at such frequency, and in such manner, as may be specified by the Principal Director General of Income Tax (Systems) or the Director General of Income Tax (Systems), as the case may be, with the approval of the Board, namely:—
TABLE

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</table>
| (1)    | Capital gains on transfer of listed securities or units of Mutual Funds | (i) Recognised Stock Exchange;  
         |                       | (ii) depository as defined in clause (e) of sub-section (1) of section 2 of the Depositories Act, 1996 (22 of 1996);  
         |                       | (iii) Recognised Clearing Corporation;  
         |                       | (iv) Registrar to an issue and share transfer agent registered under sub-section (1) section 12 of the Securities and Exchange Board of India Act, 1992 (15 of 1992). |
| (2)    | Dividend income       | A company                          |
| (3)    | Interest income       | (i) A banking company or a co-operative bank to which the Banking Regulation Act, 1949 (10 of 1949) applies (including any bank or banking institution referred to in section 51 of that Act);  
         |                       | (ii) Post Master General as referred to in clause (j) of section 2 of the Indian Post Office Act, 1898 (6 of 1898).  
         |                       | (iii) Non-banking financial company which holds a certificate of registration under section 45-IA of the Reserve Bank of India Act, 1934 (2 of 1934), to hold or accept deposit from public. |

Explanation. — For the purposes of this rule,—

(a) "listed securities" means the securities which are listed on any recognised stock exchange in India;

(b) "Mutual Fund" means a Mutual Fund as referred to in clause (23D) of section 10 of the Act;

(c) "recognised clearing corporation" shall have the same meaning as assigned to it in clause (o) of sub-regulation (1) of regulation 2 of the Securities Contracts (Regulation) (Stock Exchanges and Clearing Corporations) Regulations, 2012 made under the Securities Contracts (Regulation) Act, 1956 (42 of 1956) and the Securities and Exchange Board of India Act, 1992 (15 of 1992);

(d) "recognised stock exchange" shall have the same meaning as assigned to it in clause (f) of section 2 of the Securities Contracts (Regulation) Act, 1956 (42 of 1956);

(e) "securities" shall have the same meaning as assigned to it in clause (h) of section 2 of the Securities Contracts (Regulation) Act, 1956 (42 of 1956);"

(C) in sub-rule (6),—

(i) in clause (a), after the words, brackets and figures "column (3) of the Table under sub-rule (2)", the words, brackets, figures and letter "and column (3) of the Table under sub-rule (5A)" shall be inserted;

(ii) in clause (b), after the words, brackets and figures "column (3) of the Table under sub-rule (2)", the words, brackets, figures and letter "and column (3) of the Table under sub-rule (5A)" shall be inserted;

(iii) in Explanation 2, after the words, brackets and figures "Table in sub-rule (2)", the words, brackets, figures and letter "and in sub-rule (5A)" shall be inserted;
(iv) in Explanation 3, after the words, brackets and figures “Table in sub-rule (2)”, the words, brackets, figures and letter “and in sub-rule (5A)” shall be inserted;

(D) in sub-rule (7), after the words, brackets and figures “referred to in sub-rule (1)”, the words, brackets, figures and letter “and sub-rule (5A)” shall be inserted.

[Notification No. 16/2021] [F.No. 370142/03/2021-TPL]
SHEFALI SINGH, Under Secy., Tax Policy and Legislation

Note: The principal rules were published vide notification S.O. 969 (E), dated the 26th March, 1962 and last amended vide notification GSR No. 170(E), dated the 11th March, 2021.
Format, Procedure and Guidelines for submission of Statement of Financial Transactions (SFT) for Interest income


2. For the purposes of pre-filling the return of income, CBDT has issued Notification No. 16/2021 dated 12.03.2021 to include reporting of information relating to interest income. The new sub rule 5A of rule 114E specifies that the information shall be furnished in such form, at such frequency, and in such manner, as may be specified by the Director General of Income Tax (Systems), with the approval of the Board.

3. The guidelines for preparation and submission of Statement of Financial Transactions (SFT) information are enclosed in Annexure A and Annexure B respectively. The data structure and validation rules are enclosed in Annexure C and Annexure D respectively. Notification No. 3 of 2018 Dated 5.04.2018 may be referred for the procedure for registration.

4. Reporting entities are required to prepare the data file in prescribed format from their internal system. An excel based report preparation utility has also been provided to assist small reporting entities in preparing data file. The data files prepared by internal system/report preparation utility should be validated using Text File Validator/Submission Utility. After validation, the text file is required to be compressed, encrypted and signed using the Text File Submission Utility before uploading on the reporting portal (https://report.insight.gov.in/). Reporting entities, having large number of data files, can also submit the data files using SFTP Server (specific request may be made for SFTP upload).

5. The statement of financial transactions shall be furnished on or before the 31st May, immediately following the financial year in which the transaction is registered or recorded.

6. The statement of financial transaction shall be signed, verified and furnished by the specified Designated Director. Where the reporting person is a non-resident, the statement may be signed, verified and furnished by a person who holds a valid power of attorney from such Designated Director. The data files are required to be uploaded at the reporting portal through the login credentials (PAN and password) of the designated director.

7. The reporting entities are advised to provide information of interest income, reported to Income Tax Department, to the account holder (in the form of Interest Certificate either
through email or portal) which will enable taxpayers to reconcile the information displayed in the Annual Information Statement (AIS) (Form 26AS).

8. In case, the reporting person/entity comes to know or discovers any inaccuracy in the information provided in the statement or the defects have been communicated to the reporting person/entity, it is required to remove the defects by submitting a correction/deletion statement.

9. The reporting person/entity is required to document and implement appropriate information security policies and procedures with clearly defined roles and responsibilities to ensure security of submitted information and related information/documents. The reporting person/entity is also required to document and implement appropriate archival and retrieval policies and procedures with clearly defined roles and responsibilities to ensure that submitted information and related information/documents are available promptly to the competent authorities.

10. This Notification shall come into effect from the date of issue.

(Anu J. Singh)

DGIT (Systems), CBDT

Copy to:
1. PPS to the Chairman and Members, CBDT, North Block, New Delhi.
2. All Pr. Chief Commissioners/ Pr. Director Generals of Income Tax and all Chief Commissioners/ Director Generals of Income Tax – with a request to circulate amongst all officers in their regions/charges.
3. JS (TPL)-1 & 2/ Media coordination and Official spokesperson of CBDT
4. DIT (IT)/ DIT (Audit)/ DIT (Vig.)/ ADG (System) 1, 2, 3, 4, 5, 6 / CIT (CPC) Bangalore, CIT (CPC-TDS) Ghaziabad.
5. ADG (PR, PP&OL) with a request for advertisement campaign for the Notification.
6. TPL and ITA Divisions of CBDT.
7. The Institute of Chartered Accountants of India, IP Estate, New Delhi.
8. Web Manager, “ incometaxindia.gov.in” for hosting on the website.
10. ITBA publisher for uploading on ITBA portal.

(Sanjeev Singh)

ADG(Systems)-2 CBDT
Annexure A

**Guidelines for Preparation of Statement of Financial Transactions (SFT)**

<table>
<thead>
<tr>
<th>Transaction Code</th>
<th>SFT-016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transaction Description</td>
<td>Interest Income</td>
</tr>
<tr>
<td>Nature and value of transaction</td>
<td>Interest paid/credited during the financial year.</td>
</tr>
</tbody>
</table>
| Class of person required to furnish | (i) A banking company or a co-operative bank to which the Banking Regulation Act, 1949 (10 of 1949) applies (including any bank or banking institution referred to in section 51 of that Act);  
(ii) Post Master General as referred to in clause (j) of section 2 of the Indian Post Office Act, 1898 (6 of 1898).  
(iii) Non-banking financial company which holds a certificate of registration under section 45-IA of the Reserve Bank of India Act, 1934 (2 of 1934), to hold or accept deposit from public. |
| Remarks | 1. The information is to be reported for all account/deposit holders where cumulative interest exceeds Rs 5,000/- per person in the financial year.  
2. Interest which is exempt from tax under the Income-tax Act, 1961 such as interest on Public Provident Fund (PPF) Account, Foreign Currency Non-resident (FCNR) Account, Sukanya Samriddhi Account, Resident Foreign Currency Account etc. need not be reported.  
3. While reporting the interest amount, deduction of Rs. 10,000/- available under section 80TTA should not be reduced from interest amount paid/credited.  
4. In case of joint account, the interest paid/credited should be assigned to the first/primary account holder or specified assigned person as per Form 37BA.  
5. In case of minor being the account holder, the information to be reported in the name of Legal Guardian.  
6. Separate report is required to be submitted for each account type (i.e. S-Savings, T-Time Deposit, R-Recurring Deposit, O-Others) and Interest on same account type is required to be aggregated in the report.  
7. Interest will be the total amount of Interest paid/credited during the financial year. |
Annexure B

Guidelines for Submission of Statement of Financial Transactions (SFT)

1. Any file which does not meet the validation requirements will be rejected.

2. After upload each upload file will be given unique Statement ID.

3. The file upload status will be as below:
   - Uploaded - File uploaded and pending for processing.
   - Accepted - File accepted after processing.
   - Rejected - File rejected after processing.

4. In case of any error, complete file will be rejected and the rejection reason(s) can be viewed by clicking Rejected link under status column. User need to correct the relevant error(s) and upload the file again.

5. In case Reporting Entity needs to modify uploaded data, Correction Statement is required to be filed. In the Correction Statement, only those reports should be uploaded in which correction is required. Statement ID of the original Statement which is being corrected should be selected while uploading. The Report Serial Number (RSN) along with Original Statement ID will uniquely identify the report which is being corrected. If the correction statement is successfully accepted, the reports in the earlier statement will be marked as inactive and the newly uploaded report will be active.

6. In case Reporting Entity needs to delete uploaded data, Deletion Statement is required to be filed. In the Deletion Statement, only those reports should be uploaded which are to be deleted. Statement ID of the original Statement which is being deleted should be selected while uploading. The Report Serial Number (RSN) along with Original Statement ID will uniquely identify the report which is being deleted. If the Deletion Statement is successfully accepted, the reports in the earlier statement will be marked as inactive.
The information is required to be uploaded in data file. The data file should be in ASCII format with one report per line. All fields in each file should be delimited with the delimiter “|”. The data structure is as under:

<table>
<thead>
<tr>
<th>#</th>
<th>Field</th>
<th>Format</th>
<th>Mandatory</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>RSN</td>
<td>Num (10)</td>
<td>Y</td>
<td>Report Serial Number is the unique number to identify each report in the file.</td>
</tr>
<tr>
<td>2</td>
<td>FY</td>
<td>Num (4)</td>
<td>Y</td>
<td>Financial Year (2020 for FY 2020-21)</td>
</tr>
<tr>
<td>3</td>
<td>Name</td>
<td>Char (150)</td>
<td>Y</td>
<td>Name of the person/ Entity</td>
</tr>
<tr>
<td>4</td>
<td>PAN</td>
<td>Char (10)</td>
<td>Y</td>
<td>PAN of the person. Mention PANNOTAVBL if PAN is not available.</td>
</tr>
<tr>
<td>5</td>
<td>Aadhaar</td>
<td>Char (15)</td>
<td></td>
<td>Aadhaar of the person.</td>
</tr>
<tr>
<td>6</td>
<td>Mobile</td>
<td>Char (20)</td>
<td></td>
<td>Mobile Number of the person</td>
</tr>
<tr>
<td>7</td>
<td>Email</td>
<td>Char (100)</td>
<td></td>
<td>e-Mail Id of the person</td>
</tr>
<tr>
<td>8</td>
<td>Account Number</td>
<td>Char (20)</td>
<td>Y</td>
<td>Account Number (in which interest paid/ credited)</td>
</tr>
<tr>
<td>9</td>
<td>Type of Account</td>
<td>Char (1)</td>
<td>Y</td>
<td>S-Savings, T-Time Deposit, R-Recurring Deposit, O-Others</td>
</tr>
<tr>
<td>10</td>
<td>Interest</td>
<td>Num (15)</td>
<td>Y</td>
<td>Total interest paid/ credited during the year (rounded off in nearest rupee)</td>
</tr>
</tbody>
</table>

Note: The first record in the file should contain header text. There should not be any blank row(s) between reports.
Annexure D

Validation Rules

Upload Level Validations

Upload level validation would be done to ascertain that the correct file is being uploaded. The file would be rejected at the upload stage if it does not clear the upload level validations.

<table>
<thead>
<tr>
<th>#</th>
<th>Validation</th>
<th>Error Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>File should not be more than prescribed size</td>
<td>File is more than prescribed size (refer User Guide). Please split the file.</td>
</tr>
<tr>
<td>2.</td>
<td>File name should not have been uploaded earlier (Only for original statement)</td>
<td>The file name has already been uploaded earlier.</td>
</tr>
<tr>
<td>3.</td>
<td>File Name is not in the specified format</td>
<td>File Name is not in the specified format. Name of File prepared by the utility should not be modified manually.</td>
</tr>
<tr>
<td>4.</td>
<td>The entered Statement ID should be available (For Correction/ Deletion)</td>
<td>The entered Statement ID is not available. Please provide Statement ID generated for original file to submit correction/ deletion.</td>
</tr>
<tr>
<td>5.</td>
<td>ITDREIN in the file name should match with the ITDREIN mentioned on Portal</td>
<td>ITDREIN in the file does not match with the ITDREIN mentioned on Portal</td>
</tr>
</tbody>
</table>

File Level Validations

Any file which does not meet the following requirements will be rejected.

<table>
<thead>
<tr>
<th>#</th>
<th>Validation</th>
<th>Error Message</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>File should be generated using Submission Utility</td>
<td>File should be generated using Submission Utility.</td>
</tr>
<tr>
<td>2.</td>
<td>The header in file should be as per specified format</td>
<td>The header in file should be as per specified format.</td>
</tr>
<tr>
<td>3.</td>
<td>Failed Decryption</td>
<td>Failed Decryption. Please encrypt the file with a valid key using Validation and Encryption Utility and resubmit.</td>
</tr>
<tr>
<td>5.</td>
<td>Failed Signature Check</td>
<td>Failed Signature Check. Please sign the file with the Digital Signature using Validation and Encryption Utility and resubmit.</td>
</tr>
<tr>
<td>6.</td>
<td>Signature Mismatch</td>
<td>Digital Signature used in file for signing does not match with Digital Signature registered on Reporting Portal. Please re-sign the file with the Digital Signature of the Designated Director.</td>
</tr>
<tr>
<td>#</td>
<td>Validation</td>
<td>Error Message</td>
</tr>
<tr>
<td>----</td>
<td>----------------------------------------</td>
<td>------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>7.</td>
<td>Signature not Uploaded</td>
<td>Digital Signature not uploaded. Please upload the digital signature certificate file on the Reporting portal.</td>
</tr>
<tr>
<td>8.</td>
<td>Signature Expired</td>
<td>Signature Expired. Please upload the updated digital signature certificate on the Reporting portal as the existing certificate is expired.</td>
</tr>
<tr>
<td>9.</td>
<td>Failed Threat Scan</td>
<td>Failed Threat Scan. Please scan the file for threats and viruses. Remove all detected threats and viruses prior to encryption.</td>
</tr>
<tr>
<td>10.</td>
<td>Failed Virus scan</td>
<td>Failed Virus scan. Please scan the file for threats and viruses. Remove all detected threats and viruses prior to encryption.</td>
</tr>
<tr>
<td>11.</td>
<td>RSN should not be blank (mandatory field)</td>
<td>RSN is blank in XX reports</td>
</tr>
<tr>
<td>12.</td>
<td>RSN length should not be more than 10</td>
<td>RSN length is more than 10 in XX reports</td>
</tr>
<tr>
<td>13.</td>
<td>RSN field should not contain non-numeric value.</td>
<td>Value in RSN field is non-numeric in XX reports</td>
</tr>
<tr>
<td>14.</td>
<td>RSN should not be in exponential (scientific) format.</td>
<td>RSN is in exponential (scientific) format in XX reports.</td>
</tr>
<tr>
<td>15.</td>
<td>Duplicate RSN in file</td>
<td>Duplicate RSN in XX reports.</td>
</tr>
<tr>
<td>16.</td>
<td>FY length should be 4</td>
<td>FY length is not 4 in XX reports</td>
</tr>
<tr>
<td>17.</td>
<td>FY field should not contain non-numeric value.</td>
<td>Value in FY field is non-numeric in XX reports</td>
</tr>
<tr>
<td>18.</td>
<td>FY mentioned against each report should match with FY selected on upload screen.</td>
<td>The FY selected on upload screen is not matching with FY mentioned against XX reports.</td>
</tr>
<tr>
<td>19.</td>
<td>Name field should not be blank (mandatory field)</td>
<td>Name is blank in XX reports</td>
</tr>
<tr>
<td>20.</td>
<td>Name length should not exceed 150 character</td>
<td>Name length exceeds 150 character in XX reports</td>
</tr>
<tr>
<td>21.</td>
<td>PAN length should be 10</td>
<td>PAN length is not 10 in XX reports. Mention PANNOTAVBL if PAN is not available</td>
</tr>
<tr>
<td>22.</td>
<td>Account Number field should not be blank (mandatory field)</td>
<td>Account Number is blank in XX reports.</td>
</tr>
<tr>
<td>23.</td>
<td>Account Number length should not exceed 20</td>
<td>Account Number length exceeds 20 in XX reports</td>
</tr>
<tr>
<td>24.</td>
<td>Account Number should not be in exponential (scientific) format.</td>
<td>Account Number is in exponential (scientific) format in XX records.</td>
</tr>
<tr>
<td>25.</td>
<td>Type of account field should not be blank (mandatory field)</td>
<td>Type of account is blank in XX reports.</td>
</tr>
<tr>
<td>26.</td>
<td>Type of account length should not exceed 1 character</td>
<td>Type of account length exceeds 1 character in XX records.</td>
</tr>
<tr>
<td>#</td>
<td>Validation</td>
<td>Error Message</td>
</tr>
<tr>
<td>-----</td>
<td>---------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>27.</td>
<td>Type of account should not be other than (S, T, R, O)</td>
<td>Type of account is other than (S, T, R, O) in XX records.</td>
</tr>
<tr>
<td>28.</td>
<td>Aadhaar length should not exceed 15 character</td>
<td>Aadhaar length exceeds 15 character in XX reports.</td>
</tr>
<tr>
<td>29.</td>
<td>Aadhaar should not be in exponential (scientific) format.</td>
<td>Aadhaar is in exponential (scientific) format in XX reports.</td>
</tr>
<tr>
<td>30.</td>
<td>e-Mail length should not exceed 100 character</td>
<td>e-Mail length exceeds 100 character in XX reports.</td>
</tr>
<tr>
<td>31.</td>
<td>Mobile length should not exceed 20</td>
<td>Mobile length exceeds 20 in XX reports.</td>
</tr>
<tr>
<td>32.</td>
<td>Mobile Number should not be in exponential (scientific) format.</td>
<td>Mobile Number is in exponential (scientific) format in XX reports.</td>
</tr>
<tr>
<td>33.</td>
<td>Interest field should not be blank (mandatory field)</td>
<td>Interest is blank in XX reports.</td>
</tr>
<tr>
<td>34.</td>
<td>Interest field should not contain non-numeric value.</td>
<td>Value in Interest field is non-numeric in XX reports.</td>
</tr>
<tr>
<td>35.</td>
<td>Interest length should not exceed 15 digits</td>
<td>Interest length exceeds 15 digits in XX reports.</td>
</tr>
<tr>
<td>36.</td>
<td>Interest should not be in exponential (scientific) format.</td>
<td>Interest is in exponential (scientific) format in XX reports.</td>
</tr>
<tr>
<td>37.</td>
<td>Duplicate Reports (PAN, Type of account, account number)</td>
<td>Duplicate values (PAN, Type of account, account number) in XX records.</td>
</tr>
<tr>
<td>38.</td>
<td>Duplicate Reports (all fields other than RSN)</td>
<td>Duplicate Reports (all fields other than RSN) in XX reports.</td>
</tr>
<tr>
<td>41.</td>
<td>Report details mentioned in Deletion Statement should match with details mentioned in original file</td>
<td>Details mentioned in XX Reports of Deletion Statement do not match with the details mentioned in the Original Statement submitted earlier (corresponding to the provided RSN).</td>
</tr>
</tbody>
</table>
To,

All Head of Circles/Regions

Subject: - Amendment in Para xi of Part A of SB Order No 34/2020 regarding.

Sir/Madam,

This office is receiving various representations from the depositors that post offices are forcing them for filling of fresh ‘Account Opening Form’ at the time of account closure/premature closure due to non availability/traceability of SB-3/AOF.

2. Para xi of Part A of SB Order No. 34/2020 dated 07.10.2020 prescribed - Wherever SB-3 /AOF is not available, fresh AOF is to be obtained with fresh KYC documents and should be attached with account closure form and is to be sent to SBCO.

3. Keeping in view of difficulties being faced by the depositors and to avoid wastage of AOF, the competent authority has decided to amend Para xi of Part A of SB Order No. 34/2020 dated 07.10.2020 as detailed below.

The Para xi of Part A of SB Order No. 34/2020 should be replaced with below text:-

xi) Wherever SB-3 /AOF is not traceable after making all efforts, SPM/APM shall write on the top of the Account Closure/Premature Closure form “Original SB-3/AOF is not traceable after making all efforts” and put signature. No fresh/revised AOF is required in such cases.

Note: - 1. Incharge, SBCO concerned shall keep watch on such post offices which are in the habit of not attaching original SB-3/AOF and giving above certificate on account closure/premature closure form and will report to Divisional Head concerned about that post office for such irregularity.

2. Divisional Head concerned will conduct an inquiry for non preservation/maintenance/tracing of such an important record i.e. SB-3/AOF in that post office and take necessary action against erring official(s).

4. It is requested to circulate these amendments to all concerned for information, guidance and necessary action.

5. This issues with the approval of Competent Authority.

Your’s Faithfully,

(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
18. Spare copies.
To
All Head of Circles / Regions

Subject: Abolition of Savings Bank Aptitude Test – Regarding.

***

The Savings Bank Allowance had been introduced on 01.05.1989, and was paid to the Postal Assistants working in the SB Branches of the Post Offices. The allowance was admissible only to those Postal Assistants who were selected to be posted in SB Branch having at least 5 years service with good record and pass the aptitude test / such other test as may be prescribed from time to time for posting in the SB Branch. The eligibility criterion in respect of minimum service requirement for attending SB Aptitude Test was revised as one year vide SB Order No. 16/2011 dated 23.08.2011. The said Savings Bank Allowance has been abolished in 7th CPC.

2. The issue has been examined in light of above development. Conducting SB Aptitude Test has not been found desirable in view of the present changed scenario due to implementation of Core Banking System, rationalization of counters due to introduction of Multi-purpose counters and other factors. The competent authority has accordingly ordered for abolition of SB Aptitude Test with immediate effect.

3. However, Circles are instructed to ensure that the officials engaged in POSB operation must have completed CBS/Finacle operation training including Induction training organized in PTC/RTC. Those officials posted in SB branches should also be specifically asked to keep checking www.indiapost.gov.in on regular basis for new SB Orders, amendments, latest circulars etc.

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

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

(T.C. VJAYAN)
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
To,
All Head of Circles/Regions

Subject: - Regarding restriction of manual POSB transactions in RICT-CBS enabled GDS Branch Post Offices (BOs).

Sir/Madam,

BO settlement account (SOL ID+0339) was introduced at the time of CBS implementation to facilitate posting of POSB transactions done through manual mode in BOs. RICT-CBS application was rolled out at a later date which allowed BOs to do online POSB transaction.

2. POSB transactions in Branch Post Offices attached with CBS post offices are to be done on RICT-CBS application after introduction of RICT-CBS application for online transactions. Manual transactions are not to be done by RICT-CBS BOs. It is learnt that many BOs having RICT-CBS application available are performing manual transactions, which may lead to misappropriation or duplicacy of work at account office.

3. Keeping in view of duplicacy of work at account office and risk of fraud, competent authority has decided to block BO settlement account (SOL ID-0339) in all CBS Post Offices w.e.f. 1st August 2021. BOs attached with CBS post offices shall do POSB transactions in RICT CBS application only.

4. After blocking of BO settlement account (SOL ID+0339) the competent authority has further decided that account holder(s) of PO Savings Accounts standing in RICT-CBS branch post offices may avail ATM, e-Banking & m-Banking facilities from 01.08.2021.

5. To avail ATM Card or eBanking/mBanking facility account holder should have PAN Number, eMail Id and mobile number.

6. The following procedure shall be followed for issuance of ATM Card, enabling eBanking/mBanking, issue of cheque book in branch post offices.
(A) **Procedure for issuance of ATM card on PO Savings Account standing at branch post office:**

i) To avail ATM card facility, account holder shall fill SB-ATM-1 form (ATM Card/Internet/Mobile/SMS banking service request form) duly signed and submit SB-ATM-1 form with passbook at concerned BO.

ii) GDS BPM shall examine form and issue SB-28 receipt to the account holder for passbook collected.

iii) GDS BPM shall send SB-ATM1 form with passbook to respective account office duly entered in BO Journal/BO Daily Account.

iv) After receipt of SB-ATM1 form with passbook at account office, postmaster shall examine the form for eligibility of account holder for ATM card.

v) If eligible, SPM shall issue ATM card in Finacle against customers PO Savings Account by following the procedure prescribed for issue of ATM cards.

vi) After issuance of ATM card, SPM shall keep SB-ATM1 form in Guard File of SB-ATM1 form.

vii) On ATM Card issue register, SPM shall write the name of BO and date of dispatch of ATM card to BO and sign.

viii) SPM shall put a remark on customer’s PO Savings Account passbook for issuance of ATM card and sign.

ix) SPM shall dispatch ATM card and passbook to concerned branch post office duly entered in BO slip.

x) On receipt of ATM card and passbook from account office, GDS BPM shall hand over the ATM card/passbook to the depositor under receipt on SB-28, after taking back depositor’s copy of SB-28 and past on the office copy.

**Note:** - PO Savings Account holder(s) of BO may also submit ATM request form along with passbook at account office and account office shall process the request as prescribed.
(B) **Procedure for enabling eBanking/mBanking on PO Savings Account standing at BO:**

i) To avail eBanking or mBanking facility, account holder shall fill SB-ATM-1 form (ATM Card/Internet/Mobile/SMS banking service request form) duly signed and submit SB-ATM-1 form with passbook at concerned BO.

ii) GDS BPM shall examine the form and issue SB-28 receipt to the account holder for passbook collected.

iii) GDS BPM shall send SB-ATM1 form with passbook to respective account office duly entered in BO Journal/BO Daily Account.

iv) After receipt of SB-ATM1 form with passbook at account office, account office shall examine the form for eligibility of account holder for providing eBanking/mBanking.

v) If eligible, SPM shall enable eBanking/mBanking against customers PO Savings Account by following the procedure prescribed for enabling eBanking/mBanking.

vi) SPM shall put a remark on customer’s PO Savings Account passbook for enabling eBanking/mBanking and sign.

vii) After enabling eBanking/mBanking SPM shall keep SB-ATM1 form in Guard File of eBanking/mBanking form.

viii) SPM shall dispatch passbook to concerned branch post office duly entered in BO slip.

ix) On receipt of passbook from account office, GDS branch postmaster will hand over the passbook to the depositor under receipt, after taking back depositor’s copy of SB-28 and paste on the office copy.

x) After receipt of SMS by account holders mobile for enabling eBanking/mBanking, account holder may proceed for new user activation at https://ebanking.indiapost.gov.in or India Post Mobile Banking App.

**Note:** PO Savings Account holder(s) of BO may also submit eBanking/mBanking request form along with passbook at account office and account office shall process the request as prescribed.
(C) **Procedure for issuance of cheque book on PO Savings Account standing at BO:**

i) Account holders of PO Savings Account in branch post offices may avail cheque book facility at the time of account opening or by submitting SB/CQE-4 form (Application for availing cheque facility/issue fresh cheque book) with passbook at concerned BO.

ii) GDS BPM shall examine form and issue SB-28 receipt to the account holder for passbook collected.

iii) The cheque book facility is not available to the illiterate depositor, minor account (self) and for those who do not sign in running hand. GDS BPM before sending the form to account office should check the eligibility.

iv) GDS BPM shall send SB/CQE-4 form with passbook to respective account office duly entered in BO Journal/BO Daily Account.

v) After receipt of SB/CQE-4 form with passbook at account office, account office shall examine the form for eligibility of account holder for availing cheque book.

vi) SPM shall issue cheque book in Finacle against customers PO Savings Account by following the procedure prescribed.

vii) SPM shall put a remark on customer’s PO Savings Account passbook for cheque book issued and sign.

viii) After issuance of cheque book SPM shall keep SB/CQE-4 form in Guard File of SB-CQE-4 forms.

ix) In cheque book issue register SPM shall write the name of BO and date of dispatch of cheque book to BO and sign.

x) SPM shall dispatch cheque book and passbook to concerned branch post office duly entered in BO slip.

xi) On receipt of cheque book and passbook from account office, GDS branch postmaster shall hand over the cheque book and passbook under receipt to the account holder after taking of the depositor’s copy of SB-28 and paste on the office copy.

**Note:** PO Savings Account holder(s) of BO may also submit cheque book request form along with passbook at account office and account office shall issue cheque book following the procedure prescribed.
7. Non RICT-CBS branch post office will continue to follow existing procedure till roll out on RICT-CBS application.

8. It is requested to circulate these amendments to all concerned (including branch post offices) for information, guidance and necessary action.

9. This issues with the approval of Competent Authority.

Your's Faithfully,
(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
18. Spare copies.
To, 
All Head of Circles/Regions

Subject:- Amendment in rule 43(2)(vi) of POSB Manual Volume II .regarding.

Sir/Madam,

This office is receiving various representations from the depositors that they are facing difficulties in obtaining solvency certificate of surety for issuance of duplicate certificates (KVP/NSC) in respect of savings certificate issued before 01.07.2016.

2. Keeping in view of difficulties being faced by the depositors, the competent authority has decided to amend rule 43(2) (vi) of POSB Manual Volume II as detailed below.

3. Rule 43 (2) (vi) of POSB Manual Volume II: - This sub rule should be replaced with below text:-

   a) The surety is adequately solvent or if a bank guarantee is furnished, the guarantee is in order.

   b) If the indemnity bond accepting authority is not satisfied with the solvency of the surety, solvency may be ascertained through any of the following documents: -

      i) if he is an employee of the Central or State Government or of a local body Government aided educational Institution, Reserve Bank of India, a public sector undertaking or any other body controlled by the Government, to the extent of his salary for 12 months excluding allowances, as certified by the employer.

      ii) On the basis of annual income mentioned in Income Tax Return (ITR) of last financial year of the surety.

      iii) On the basis on previous year’s Annual Income Certificate, certified by the employer of the surety.

      iv) Solvency certificate issued from the revenue authority having jurisdiction over the estate of the surety.

4. It is requested to circulate these amendments to all concerned for information, guidance and necessary action.

5. This issues with the approval of Competent Authority.

Your’s Faithfully,

(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
18. Spare copies.
SB Order No. 23/2021

F. No. FS-14/1/2020-FS
Government of India
Ministry of Communications
Department of Posts
(F.S. Division)

Dak Bhawan, New Delhi-110001
Dated: - 04/08/2021

To,

All Head of Circles/Regions

Subject: - Regarding withdrawal / Loan/ closure / premature closure of account through authorized person.

Sir/Madam,

This office is receiving various representations from the depositors that due to old age or illness they are unable to attend post offices for withdrawal or loan or closure or premature closure of their accounts.

2. Keeping in view of difficulties faced by the Senior Citizens or people suffering with illness, the issue was taken up with Ministry of Finance and keeping the provisions in Rule 11 of ‘Government Savings Promotion General Rules-2018’ in mind, competent authority has decided that in case of extreme exigencies (i.e. Senior Citizens or illness of account holder or suffering from physical infirmity or is with differently-abled conditions) the withdrawal or loan or account closure or premature closure may be allowed through authorized person.

3. Keeping in view of the safety of depositor’s hard-earned money, the following procedure shall be followed for operation of account including withdrawal/loan/closure/premature closure of account through authorized person.

i) The account holder(s) shall write an application in Form-12 to the postmaster concerned, for operation of account viz. withdrawal / loan / closure or premature closure of account etc.

ii) In the application form (Form-12), the depositor shall authorize a literate person for operation of his/her account.
iii) Signature of the authorized person shall be attested by the account holder(s). In case of Joint B Account, any one of the account holder(s) can attest the signature of the authorized person.

iv) Authorized person shall not be an SAS/MPKBY agent or employee working in PO Savings Bank Branch in the post office concerned.

v) The account holder shall fill the withdrawal form (SB-7) / closure form (SB-7A) / account premature closure form (SB-7B) / Application for Loan (SB-7C) as the case may be in his/her writing and signed.

vi) Self attested copy of ID and address proof of account holder(s) and authorized person shall also be enclosed. If any account holder(s) authorize a person for more than one transaction viz. withdrawal / loan / closure, on any day, in such case, only one set of KYC documents and photo may be obtained. However, Form-12 shall be obtained for each account.

vii) Authorized person shall submit passbook, authority letter (Form-12), withdrawal form (SB-7) / closure form (SB-7A) / account premature closure form (SB-7B) / Application for Loan (SB-7C) as the case may be and KYC documents of account holder and authorized person at concerned post office.

viii) The counter PA shall tally signature of account holder(s) available in withdrawal form (SB-7) / account closure form (SB-7A) / account premature closure form (SB-7B) / Application for Loan (SB-7C) and Form-12 with signature available in Finacle and SB-3/AOF.

ix) After tallying signature and documents, counter PA shall submit the case to Supervisor for approval.

x) Supervisor shall also check and verify documents as well as signature of the account holder(s) with office record and if he/she is satisfied, he/she shall write order on top of the application as “authorization accepted” and sign.

xi) In case the postmaster is not satisfied about the genuineness of the request of the account holder, he/she may depute a responsible official to physically verify the request of account holder for withdrawal or loan or closure or premature closure of his/her account before effecting payment.

xii) Thereafter, counter PA/Supervisor shall follow the process for withdrawal/Loan/Account closure/Account premature closure, as the case may be as prescribed in the rules.
xiii) The payment shall be made by account payee cheque or credit in to PO Savings Account or Bank Account of the account holder(s). No cash payment, irrespective of amount, shall be given to the authorized person except in case of withdrawal from Savings Account.

xiv) Signature of authorized person should be taken in acquaintance part of Withdrawal form (SB-7) / account closure form (SB-7A)/Account premature closure form (SB-7B) / Application for Loan (SB-7C). After closure of account, account payee cheque or ECS outward receipt, passbook shall be handed over to the authorized person.

xv) The authority letter (Form-12) along with KYC documents, are to be attached with the voucher and submitted to SBCO.

xvi) SBCO branch shall check that no cash payment is made in cases of accounts closed by authorized persons irrespective of amount and all documents are in order.

Note: - PO Savings Account holders can avail Cheque/ATM/eBanking/ mBanking/IPPB Account linking facility to withdraw amount from their PO Savings Account as per there convenience. All the Post Offices should provide Cheque/ATM/eBanking/mBanking/IPPB Account linking facility to avoid inconvenience to account holders for SB withdrawal.

4. It is further clarified that for submission of authorization letter in Form-12, physical presence of the account holder(s) is not mandatory. It can be accepted from the authorized person also.

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

6. This issues with the approval of Competent Authority.

Enclosed: - Form-12

Yours Sincerely,

(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

18. Spare copies.
FORM -12
(See Rule 11 of Government Savings Promotion Rules, 2018)

Letter of authority to open or operate an account under National Savings Schemes on behalf of depositor suffering from physical infirmity including blindness

To
The Postmaster/Manager

..............................

Sir

I/we _________________________________ depositor of account number _______________________________ under ___________________________(Name of scheme) hereby authorise Sh./Smt./Ms. _______________________________ w/o, s/o, d/o _______________________________ in whom I confide and whose photograph and signature are attested below to operate the said account for the following purposes.

1. 

2. 

3. 

4. 

Specimen signature of authorized person

1. 

2. 

3. 

Signature of Witness

Signature or thumb impression of Depositors
(Thumb impression should be attested by a person known to the Post Office).

Name & Address:

Date
To,

All Head of Circles/Regions

Subject: - Regarding implementation of CBS-CTS integration functionality for cheque clearance in CBS post offices

Sir/Madam,

At present all HOs are processing their cheque clearance through three nodal grid HOs i.e. New Delhi GPO, Chennai GPO, Mumbai GPO.

2. For smooth cheque clearing operation, to avoid manual remittance Advice (RAs) between HOs and Grid Nodal offices and for centralized accounting, functionality of CBS-CTS integration has been developed.

3. The competent authority has decided to implement CBS-CTS integration functionality for CBS post offices w.e.f. 23/08/2021. A detailed Standard Operating Procedure (SOP) for cheque clearing under CBS-CTS integration have been prepared and attached for information and further necessary action.

4. Some important aspects of cheque clearance under CBS-CTS integration as below:
   i) Chennai GPO is identified as Nodal Office for processing of cheque pertains to POSB operation in CBS post offices, centrally.
   ii) Cheque received/presented in CBS post offices for POSB operation shall only be processed through CBS-CTS Integration i.e. for new account opening/deposit in POSA, RD, SSA & PPF.
   iii) All other cheques received/presented in non-CBS post offices and Non Banking cheques (PLI/MPCM counter/other cheque) shall be realized through the accredited bank of the concerned HOs only i.e. Postmasters Bank Account as per existing provisions.
v) No CBS post office shall be allowed to open Inward/Outward cheque clearing Zone in Finacle from 23.08.2021.

vi) HOs shall not lodge outward cheques on CBS post offices on 20.08.2021 to 22.08.2021. HOs shall start lodging outward cheques from 23.08.2021 in new CTS application.

vii) HOs shall clear their pending inward and outward clearing zone in Finacle by 20.08.2021.

viii) All post offices shall liquidate pendency of cheque clearing office account (SOL ID+0382) if any, by 20.08.2021.

5. Gist of process of cheque clearance in CBS post offices, after implementation of CBS-CTS integration is as under: -

A. **Inward Cheque Clearing**: - POSB cheque presented in Bank and received through NPCI for clearance.
   a) Grid wise Inward clearing cheques will be received through CTS application in Nodal Office Chennai GPO.
   b) Technical validation of the cheques (i.e. signature/date/cheque no/account status) will be done in CTS application for all three grids. A text file will be created through CTS application by Nodal Office and uploaded in Finacle grid wise.
   c) In Finacle, the posting of text file will be done and marking of Cleared/Rejected shall be done.
   d) A response file will be created in Finacle and uploaded to CTS application.
   e) CTS application will consolidate Finacle and non-CBS inward cheque cleared/reject data and sent to NPCI.

i) **Refer to Branch**: -
   a) If any cheque having, Invalid Account Number, Cheque Not linked to Account, Invalid scheme accounts, Non-CBS accounts and Accounts with no signatures will be marked as “Referred to Branch”.
   b) These cheques will be move to concerned HO of the post office (SOL) in CTS application.
   c) All HOs shall ensure to login in CTS application daily to check whether any cheque referred to Branch is available.
   d) Concerned HO to login to CTS application and modify Non CBS account number to CBS account number, if cheque is presented with old account number or link cheques against account in Finacle, verify signatures and complete technical validation for those cheques, which were referred to branch.
   e) Concerned MICR HOs will reject the cheque with appropriate rejection reason in CTS or will mark as Cleared in CTS application for processing in Nodal Office in CBS.
f) After verification of signature/check detail and balance of cheque relates to non-CBS post office, concerned HO shall mark accept or reject for each cheque.
g) Necessary accounting for non-CBS cheque to be done at HO/SO on same day without fail.

B. **Outward Cheque Clearing**:

i) All CBS SOs shall prepare a manual list in prescribed proforma of cheque received for POSB operations (including cheque received in BOs if any) and shall send to concerned HOS.

ii) Concerned HO shall check the list with cheques and lodge cheque in CTS application by 16:00 hrs.

iii) Cheque related to POSA shall be lodged in respective PO Savings Account.

iv) Cheque related to new account or RD/PPF/SSA account shall be lodged in concerned PO’s SOL ID+0382.

v) Nodal Office shall generate text file for three grids and share with NPCI.

vi) After receipt of response file from NPCI, text file shall be uploaded in Finacle Grid wise and Posting shall be done in Finacle.

vii) Each CBS PO (HO/SO) shall check their SOL ID+0382 account on daily basis. If any credit is available, open respective account or funding in concerned account of RD/PPF/SSA on same day before EOD.

6. The non-CBS Post Offices shall continue to follow existing process. i.e. this functionality is not applicable in non-CBS Post Offices.

7. Detailed Standard Accounting Procedure (SAP) will be released shortly in consultation with Book PA Wing.

8. It is requested to circulate this amendment to all CBS Post Offices for information, guidance and necessary action.

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

10. This issues with the approval of Competent Authority.

**Enclosed:** - SOP for Inward & Outward Cheque Clearing.

Yours faithfully

(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 DeendayalUpadhyayMarg, New
    Delhi-110002
17. Guard File
18. Spare copies.
Standard Operating Procedure

Outward Cheque Clearing – Post CBS-CTS Integration

1. Introduction

At present Outward clearing of cheques pertaining to Banking Operations (New account opening/subsequent deposits/RD Agent bulk) are scanned along with cheques collected for Non Banking operations in CTS application. After scanning, Banking operation cheques are entered manually in Finacle in Outward clearing Zone. Post clearance of these cheques, regularization of zone is done in Finacle for crediting in accounts concerned viz. POSB account / 0382/0410/0322/BDPVT.

As part of CBS-CTS Integration, only Banking operation cheques are to be scanned in CTS application in HOs. Non-Banking cheques (PLI/MPCM counter/other cheque) are to be cleared by their concerned HOs through their associated banks. Outward clearing operations in Finacle will be handled at Nodal Office Chennai GPO for all three Grids viz Northern, Western and Southern. Post offices will not be able to open Outward clearing zone in Finacle and manual entry of cheques in Finacle are dispensed with. Post offices will do only scanning of cheques, data entry in CTS applications for the cheques accepted in CBS operations.

2. CBS-CTS Integration – Centralization of cheque clearing process – Revised SOP

All HOs to ensure that only Cheques pertaining to Core Banking Operations i.e. cheques collected for Savings Bank Transactions viz. new account opening (0382) /Subsequent deposits /RD Bulk agent /DBT Upload/PPF Transfer In/BDPVT cheques are to be scanned in CTS application i.e. Origin application daily within the cut off time 1600 hrs.

1. Non CBS cheque shall not be scanned in CTS application. Non CBS Cheque (i.e. PLI/Counter/Telephone Receipt/) or Sanchay Post cheque) shall be cleared by their concerned HOs through their associated banks.
2. Cheques collected in HO in a day shall be scanned on same day including cheques received from sub / branch post offices.
3. Cheque clearing PA in HO shall ensure the following before scanning
   a. Cheque is not stale or post dated
   b. Deposit amount collected for POSB schemes to be complied with regulations
4. Cheques are to be scanned batchwise to identify issues easily arising due to encoding.
5. **HO or SO shall not be able to open Outward clearing zones or lodge cheques in Finacle.** Only inquire option will be available to all HO Users.
6. **With respect to Outward clearing, only CBS cheques shall be processed in CTS application.** Necessary validations have been built in CTS application to validate account number and office account in which the cheque amount is to be credited.
7. Post offices shall not be able to complete data entry if error is thrown in Account Number and the respective cheque has to be deleted.
8. Outward clearing files for uploading in Finacle will be generated in CTS application. Nodal Office Chennai GPO will upload the same in Finacle for all 3 grids in their respective Grid SOL.
9. Post receipt of clearance on next working day, outward clearing zones will be regularized centrally after processing outward rejections and credits will be made either in POSB account or in office account (0382) of concerned HO or SO.
10. All CBS post offices shall check their credits in their respective office account (0382) on next working day.
11. New account opening or subsequent deposits in RD, PPF & SSA are to be done by the concerned post office by debiting office account (0382) against available valid credit on the date of credit without fail.
12. No manual Cheque Clearing List (CCL) shall be issued for cheque processed under CBS-CTS integration.
13. There will be no email intimation or scroll from Nodal office post regularization of cheques. Post offices to use PO Clearing (Detailed/Summary) reports by entering zone date and zone sol id (60000100 /40000100 / 11000000)
14. Nodal office Chennai GPO will account Remittance to Bank entries in CSI-SAP.

3. Role of CBS Sub Post Offices

1. CBS Sub Post offices shall send only Banking Cheques collected in Savings Bank counter to their concerned Head Post Office invoicing in List of Documents on same day of collection.
2. All CBS SOs (including BOs) and SB Branch of HO shall prepare a cheque list manually/in Excel in duplicate for all Bank Cheque received in the day in the following format: -

<table>
<thead>
<tr>
<th>SL.No.</th>
<th>Name of the Depositor</th>
<th>Account No. in which deposit made (SB Account No. or SOL ID+0382)</th>
<th>Cheque No.</th>
<th>Cheque Date</th>
<th>Bank Name</th>
<th>Amount</th>
<th>Remark:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>i) SB for SB Account</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>ii) Scheme+New A/C for New account opening.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>iii) Account number for RD/PPF/SSA</td>
</tr>
</tbody>
</table>

Seal of the Post Office

Note: - i. If cheque received for credit into PPF/SSA accounts and PPF/SSA account stands in other CBS post office, the cheque should be lodged in HO SOL ID+0382.
ii. If cheque received for credit in to PPF/SSA account and account stand in that post office or amount of cheque is up to Rs. 50,000 the cheque shall be lodged in concerned PO SOL ID+0382.

3. One copy of cheque list along with cheque to be sent to Clearing Branch of HO.
4. Account Number, Name of Depositor, Reason for deposit (New Account/Subsequent deposit), valid mobile number to be written on back side of cheque.
5. Sub Post Offices to check ledger of concerned office account (0382/0322/0437/BDPVT) on T+2 days using menu HACLINQ to check whether the cheque sent out for clearing has been cleared.
6. If credits are available, sub post offices can open new accounts or complete subsequent deposit transactions in Finacle.
7. PO Clearing (Summary/Detailed) Report in finacle can be used to generate list of cheques and their status.

4. Steps for scanning cheques in CTS application— SOP for Scanning at Head Post Offices

1. Nodal office (Chennai GPO) will give Start of day by selecting correct date and clicking on submit which will initialize start of the day and Processing Date will get changed accordingly
2. Account Number, Name of Depositor, Reason for deposit (New Account/Subsequent deposit), valid mobile number to be written on back of cheque.
3. Head Post offices will send only Banking Cheques collected in Savings Bank counter in CTS application.
4. Scanning HOs to ensure that the System date and CTS application date are same. Any discrepancy in date to be communicated to Chennai GPO immediately through mail
Nodal office mail id
5. Post CBS-CTS Integration, CTS Outward scanning URL http://cgpo-out.oiscalouds.co.in/user/login will be accessible only in SIFY network and not through broadband.
6. Above URL to be logged in with the User name (MICR) and the password already provided.
7. HOs should use only their ID and password for Scanning of cheques. If in case the ID is locked; the users can get unlocked from the vendor, through Nodal Office i.e. Chennai GPO.
8. Ensure that cables in the scanner are properly fixed in the system to avoid error “UNABLE TO CONNECT TO THE SORTER. SORTER IS DEAD”. If the said error is thrown, please check any cables are unplugged. If so, plug the same the application will work correctly.
9. All processes (Scanning/MICR Repair/Account Entry and Verification) for Outward cheques must be completed before 1600 hrs without fail. Post 1600 hrs, post offices will not be able to access any menus relating to Outward clearing.
10. Clearing PA shall ensure that the date stamp of the HO is impressed at the backside of the cheque before scanning.
11. In case any bank seal is available in the cheque, the PA should impress the stamp “All Other Bank Clearing Stamp Cancelled” and affix the Scanning office Name stamp impression.
12. Any pins/staple pins, perforations [both ends] are to be removed properly before scanning of the cheques.
13. PA should Login in Maker login (usually login ID starts with M- M600111001) and click on Capture module in order to scan the cheques. User will click on Startup. The System date and app date will be compared and if both are same Capture icon will be enabled.
14. Place the cheques in the scanner. Later Capture icon should be clicked. A pop up will be prompted to enter the No. of Cheques to be scanned in a particular batch and total amount of the batch. Once entered Create batch should be clicked and later close icon is to be clicked.

**Note:** Exact values of number of cheques and total amount should be entered.

15. Batch created successfully message will be prompted along with batch number.
16. Once all the cheques are scanned, the IQA status should be checked. IQA status should be either Pass/Fail. If status is not updated (which is mainly due to connectivity issues) then last record of the cheque should be clicked and “CAPTURE ICON” to be clicked until the status of all the cheques is updated to Pass/Fail.
17. Ensure that a green tick is highlighted for each and every cheque which is scanned.
18. **If a red “X Mark”** is highlighted instead of green tick then the particular cheque must be selected and the cheque should be deleted by clicking the “Delete Icon”. The same cheque should be rescanned in the same batch for acceptance.
19. Once the status is updated successfully for all the cheques in the batch then “End Block” should be clicked in order to submit the batch.
20. While scanning a cheque if a warning message is prompted for duplication of cheque, then both the cheques should be compared and if the cheque is not a duplicate one then Accept Duplicate icon should clicked in order to proceed the same.
21. Once scanning is done, scanned batches will be available in MICR Repair.
22. The batch for which MICR Repair is to be done should be clicked. Each and every detail related to cheque number, MICR number (City, Bank and Branch Code), Base number and TC code should be verified with that of cheque image. Difference if any should be corrected and saved.
23. A batch can be submitted only when the details are saved for all the cheques. The cheques, which are saved, will be highlighted with “Green” and the unattended cheques will be highlighted with “White”.
24. A batch can be submitted only when all the cheques are saved i.e. “Pending Inst”count is “Zero”.
25. When all the instruments are saved, a message will be prompted to submit the batch. Click on “OK” to submit the batch.
26. The batches, for which MICR Repair is completed, will automatically appear in “Account Entry”. The Batch Number should be clicked for entering the Account number.
27. In “Account Entry” module – Account number(Office Account (0382/0322/BDPVT/0410) or SB Account and amount should be entered.
28. As part of integration, SB account number will be validated through Finacle API.

29. Closed account/Dormant accounts/Frozen/Non CBS /Invalid account number could not be entered in Account entry. Appropriate error message will be thrown if above accounts are entered.

30. After entering account number, account name will be automatically displayed if account API returns success message. The payee’s name will be automatically fetched as the primary account holder name for SB Accounts, if the cheque is issued for joint holder, payee name should be changed.

31. Scheme code and Mode of Operation of the account will be displayed on the right side.
32. Account holder name should be verified with that of cheque image. In case of joint account, joint holder name to be corrected accordingly.

33. When valid Office Account is entered, Office Name will be displayed as shown below. Users should enter the payee name as in cheque to avoid return of cheque for payee name incorrect reasons.

34. In case of office account, “Postmaster followed by concerned PO name i.e. Postmaster Anna Road will be displayed as Payee Name.

35. Once amount is entered, “Save” icon should be clicked.

36. PAs / Supervisors should ensure that amount in the cheque is encoded in the application. As this upload is being done by Chennai GPO, the amount encoded will be uploaded. In case of any encoding errors, the Scanning Post office will be held responsible to clear the same. If a lesser amount of cheque is encoded and credited the Concerned PO, should obtain pay order from the clearing bank and present the same through CTS and deposit in customer account. Vice versa, if higher amount is credited, the POs should ensure that on the same day Pay order should be issued to the clearing bank manager after obtaining permission from the divisional head by unfreezing the office account and debiting from the customer account.

37. When we save the details of an Office Account a text box will be prompted to enter the reference number. Ref Number is mandatory for PPF/SSA subsequent deposits. PPF or SSA account number is to be entered as reference number. In case of new account, MIS/ TD/KVP/NSC New account shall be entered.
38. A cheque can be deleted if anything found wrong in “Account Entry” module by clicking “Delete Cheque” Icon.
39. A batch can be submitted only when all the cheques are either saved or deleted.
40. A saved cheque in a batch will be indicated with “Green”, an unattended cheque will be indicated with “White” and a deleted cheque will be indicated with “Red”.
41. When all the cheques are either saved or deleted a dialog box will be prompted to submit the batch. Click “OK” to submit the batch.
42. The PA in concerned Scanning HO should ensure that all process till verification relating to outward clearing is completed for all the batches before 1600 hrs. The batches that are not uploaded, will not be included in Finacle, as file will be generated from CTS immediately after cut off time.
43. After account entry is done, the verification has to be done by supervisor for each and every cheque.
44. The Supervisor should login with the given Credentials. The Dashboard indicates the cheques available in each and every module of a PA.
45. The Supervisor should verify the cheques by clicking Verification Module. The batches available for verification will be displayed. The Supervisor should click on the Batch number to verify the cheques. The cheques to be verified will be displayed in order.
46. Supervisor to check the account number /office account to be deposited, date of the cheque, amount of the cheque. The PA/Supervisor should ensure that post dated / stale cheques are not uploaded and should also ensure that the office account cheques are entered correctly.
47. The supervisor should ensure that the number of cheques scanned and amount tallies. The Supervisor should ensure that the difference amount is “zero” before committing the cheques. Difference if any should be confirmed before committing or any correction is to be made in any of the amount the same should be corrected and saved. Difference amount should be tallied to zero before committing.

48. The Supervisor should “Commit” the cheques if all data are found correct.

49. If any correction is found then “Edit Field” icon should be clicked and data should be corrected and click “Save” before committing in order to incorporate the changes that have been updated.

50. Delete cheque option is available in Supervisor. Cheque if any to be deleted can be deleted at this stage also.

51. A batch cannot be submitted unless all the cheques are committed. Once all the cheques are committed Submit Batch Icon will be enabled.

52. The Supervisor should ensure that all the batches are submitted before the cut off time.

5. **Role of Nodal Office – Chennai GPO**

1. CTS application will generate txt files compatible for upload in Finacle.

2. These files will be placed in SFTP path. Automated mailer will be triggered once the files are placed in SFTP location from CTS application.

3. Periodic Batch jobs are scheduled in Finacle will pick these Outward Clearing and Outward Return files from prescribed SFTP folder and move to Finacle folders.

4. Nodal Office Cheque clearing users and Supervisors are to be allotted separate work class. These user IDs are configured in Finacle.

5. Nodal office Supervisor to intimate changes whenever made in Clearing role User IDs to CEPT Team for making necessary configurations in Finacle.

6. Scripts will be automated to move the Outward clearing file and Outward clearing return file to all user IDs application path based on configurations in Finacle.

7. Nodal Office Chennai GPO will upload outward clearing files of Western Grid (Mumbai GPO) and Northern Grid (New Delhi GPO) by changing context SOL to respective SOL using HCCS menu.

8. Validations have been built to ensure non uploading of files across various grids. Files of respective grid alone can be uploaded in that Grid SOL. Validations have been built based on context SOL of user and SOL ID available in file.

9. Validations have been built to restrict posting of same file in same zone on same day.

10. Nodal User will upload the outward files using menu HCLUPLD by selecting the file from searcher.
Report to – PM
Zone Date – Finacle BOD
Zone Code – Identified Outward clearing zone
Upload File Name – Searcher will be available for selecting the Inward files. Files pertaining to respective Grid will be listed in searcher.
Multiple Instruments – No(Always)
Create Transaction – No for Trial Upload & Yes for Actual Upload
File location should be selected as User Application Path

11. Trial upload should be used while uploading the file through HCLUPLD menu. Create Transaction option will be made as No. Failed records along with reasons will be available in HPR report. This should be rectified before uploading actual file. Failure may be due to following reasons
   Invalid Presenting Sort Code
   Invalid TC Code
12. Nodal office will take up with CEPT team for adding new MICR code or Transaction code.
13. Nodal Office User will proceed with actual upload “Create Transaction – Yes” in HCLUPLD only if “No error in the upload data” report is generated in HPR. This is to ensure that all records in the file are uploaded properly. The records uploaded will be auto-verified and system will create set number for all the cheques.
14. CTS Nodal Supervisor to modify the zone amount in the Modify Zone Option in HMICZ menu.
15. Nodal office Supervisor will check the instrument statistics with the report available in CTS application.
16. Suspend Zone and Release to Shadow balance will be done on same day by Nodal office supervisor for all three grids using menu HMCLZOH.
17. Transactions will not be created in customer accounts instead Credit entry will be made in newly created Parking office account.
18. Returns for the outward cheques will be received on the next day. CTS will place the outward clearing response file in prescribed SFTP folders. Automated mailer will be triggered from CTS application.
19. Outward clearing rejections to be uploaded in Outward return zone before regularizing the outward zone.
20. Alert message will be thrown in case if the Outward clearing zone is regularized without uploading the outward clearing rejections in Inward zone. **It is the responsibility of the Nodal user to ensure uploading of outward returns file before regularizing the zone.**
21. Nodal user to invoke the menu HRMI option and upload the Inward return file in CTS-OWRTN Zone of the respective grid Nodal sol. There is no trial upload option available in this menu. Nodal User to ensure that appropriate return file is uploaded in Outward Return zone.
22. INWARD CLEARING MEDIA READ STATUS REPORT generated in HPR to be checked to identify failed records and to rectify the same. Reason for failure may be due to non-availability of zone code or TC code. Care has been taken to match MICR codes and TC codes before go live.
23. User to ensure that Reupload Option not to be used during Inward file upload.
24. Validation Report should be run in order to find out whether all instruments are validated and are appropriate for posting.
25. Once all the instruments are validated, the user to run the Validation run option in HMICZ menu
26. Once all the validation is over, the user to post the Outward Reject zone, and ensure that the full posting is done by generating OFTI Post report generated.
27. Once the returns cheques are uploaded, Supervisor to close the Inward Zone.
28. In case of any extension of cheques, Nodal supervisor will invoke Menu “HMARKPEN” and mark pending of the cheques that are granted extension.
29. In case if no extension is available, Outward clearing zone will be REGULARISED after ensuring Inward zone (Outward Return) is closed using menu HMCLZOH. Date of clearing to be selected correctly.
30. Once the outward clearing zone is regularized, Credits will be available in POSB account or concerned SOL’s 0382/0322/BDPVT/0410 office account.
31. Post offices will check their respective office account (0382/0322/BDPVT/0410) on next working day to check whether the outward cheques sent for clearing on previous day have been cleared. New account/Subsequent deposits/RD Bulk list will be initiated only if credits are available in 0382.

6. REPORTS

A. CTS Application

1. **Outward Presentment Clearing Detailed Report**– Total Outward cheques scanned by HOs. This report is accessible to restricted class of users. All HOs can download the report after the cheque is scanned. The status of the cheque will be updated every now and then once the same is moved from one module to another. Finally, on the next day the HO can find out whether all cheques are cleared. In case of extensions, the credit will not be given to those accounts by GPO.
2. **Outward Item Summary Report** - This report consists of summary of cheques received date-wise.
3. **CHI Rejection and Deleted Report**– This report consists of CHI Rejections by NPCI and Deletions made by Vendor due to various reasons. The HOs should check this report daily and ensure that the cheques are either rescanned after making necessary alterations or returned to the customer with reason mentioned.
4. **Return Memo**: This is a valid return memo given by the banker. These cheques are cheques that are returned by the banker and hence will be returned by Chennai GPO in the Inward Zone maintained. The copy of the return memo, duly attested by the Supervisor should be handed over the customer. Collection of charges for accounts other than SB may be done as per the existing procedure.
5. **Returned Item Detailed Report** – This report consists of Cheques returned in the presentation Session of the previous day. HO can download this report and confirm whether the cheque is marked as rejected in finacle.


7. **Batch Summary Report** – This report is the report of cheques scanned in Batches.

**B. Finacle (HFINRPT):**

**Post office clearing Detailed Report:**

![Post Office Clearing Detailed Report](image)

This report will be available in HFINRPT and provides us the list of all cheques that are received for clearing or sent for clearing on the particular Day. Either Inward or Outward can be selected.

Respective Grid Sol ID (Chennai GPO (6000010)/Mumbai GPO (40000100)/New Delhi GPO (11000000) should be entered for generating this report

**PO Clearing Summary Report**

This report will provide the summary of cheques received and cleared w/r/t both inward and outward cheques.

7. **Role of Inspecting Authorities**

   i) During visit/ Inspection, ensure that new account or subsequent deposits are made by debiting the credit entries in Office Account (SOL ID+0382) without delay. In case of pending entries, necessary action to be taken to liquidate the pendency.
8. Role of Clearing Branch/ SBCO / Treasury Branch/ Accounts Branch:-

i) CTS Clearing Branch of all HOs shall download Outward Cheque Clearing Summary and List from CTS application on daily basis.

ii) Clearing Branch of HO shall detach dishonor cheques (if any) from the bundle of respective date.

iii) Clearing Branch of HO shall forward dishonor cheques to respective PO along-with dishonor reason code memo.

iv) Concerned post office shall handover the dishonor cheque to the depositor.

v) Clearing Branch of HO shall transfer cleared cheques to SBCO branch of HO along with Summary/List of Cheque Cleared.

vi) SBCO of HO shall compare the no. of cheques with Summary/List of Cheque cleared.

vii) SBCO of HO shall attach Outward cleared cheque and summary/list of cheque of HO voucher bundle of concerned date.

ix) Treasury or Account Branch of Chennai GPO, Mumbai GPO and Delhi GPO shall also tally the amount of Outward Grid clearance with Daily account and scroll.

***
Standard Operating Procedure

Centralization of Inward Cheque Clearing – CBS-CTS Integration

1. Introduction

In the existing Cheque clearing process, POSB cheques which are presented in other banks are received for Inward Clearing. Cheque images are received through CTS application. These cheques are lodged in Finacle in concerned HOs (including cheques of its Sub Offices) by opening Inward Clearing zones. Status of rejection if any, are updated in CTS application for submission of returns to NPCI by CTS Vendor within specified cut off time. If rejections are not submitted within cut off time, all cheques are deemed to be cleared. Further, the following issues are noticed in existing process

a. Delay in closure of inward zones in Finacle
b. Non adjustment of Remittance Advice

In order to avoid delay in submission of returns and for ease of operations, entire Inward clearing operations for all Grids viz Western, Northern and Southern are centralised in Chennai GPO by implementing CBS-CTS integrated module.

2. Centralisation of Inward Clearing – CBS CTS Integration

1. Gridwise Inward clearing POSB cheques will be received through CTS application in Nodal Office Chennai GPO.
2. Technical validation of the cheques will be done in CTS application itself for all 3 grids by Chennai GPO. As part of CBS-CTS integration, signatures from Finacle will be made available in CTS application for technical validation.
3. As part of technical validation, rejections other than “Funds Insufficient” will be marked in CTS application. Technically validated cheques will be marked as “Cleared” in CTS application for further processing in CBS.
4. Txt file compatible for finacle upload will be created for both “Cleared” and “Rejected” cheques by CTS application.
5. This file will be uploaded in Finacle in Nodal office (Chennai GPO) against respective grids. Accounts which were cleared at Technical validation will be debited if sufficient funds are available.
6. If funds are not sufficient, appropriate rejection reason will be marked against that records. Rejection charges will be debited wherever applicable in Finacle during zone closure.
7. Response for the Inward file will be created in Finacle and uploaded in CTS application.
8. CTS will consolidate non-CBS response file along with CBS and share the same to NPCI.
9. If any, POSB cheque having Invalid Account Number, Cheque Not linked to POSB Account, Invalid scheme accounts, Non CBS accounts and Accounts with no signatures will be marked as “Referred to Branch”.
10. These cheques will move to concerned HO. CTS will refer MICR code and cheques will be moved to concerned SOL (HO).
11. Concerned Head Post office shall login to CTS application and modify Non CBS account number to CBS account number if cheque is presented with old account number or link cheques against account in Finacle, verify signatures and complete technical validation for those cheques which were referred to branch.
12. Concerned MICR HOs will reject with appropriate rejection reason in CTS or will mark as Cleared in CTS application for processing in Nodal Offices in Finacle.
13. Post completion of technical validation, these cheques will get included in the txt file generated by CTS application. Both CBS Rejected cheques and cleared cheques will be included in CBS inward file for uploading in Finacle.
14. Post Offices will use only CTS application for inward clearing and Inward clearing zones will not be operated in Finacle.

3. **Role of Nodal Office**

1. Inward Cheques will be handled for all 3 grids (i.e. Mumbai GPO, New Delhi GPO & Chennai GPO) at Chennai GPO.
2. Separate work class will be created for the identified users handling cheque clearing operations in Finacle. These user ids need to be configured in Finacle. Nodal office to update change in user ids to CEPT team for updation in Finacle.
3. The following users will be created in CTS application. Admin, Nodal PA, Nodal Supervisor
4. Inward clearing cheques from NPCI will be received in CTS application by 2100 hrs daily.
5. Data entry of two fields viz Account Number and Cheque Date will be done by CTS vendor and cheques images along with data will be moved in batches to Nodal Office for technical validation.
6. As part of automatic validation, account number and cheque number will get validated through APIs from Finacle. Based on success/failure of these APIs cheques will move to respective modules in CTS application as given in below table:-
<table>
<thead>
<tr>
<th>S.No</th>
<th>Scenario</th>
<th>Modules in CTS application</th>
<th>Accessible to</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cheques with valid CBS account number and cheque linked to account</td>
<td>Manual Sign Verification</td>
<td>Nodal PA</td>
</tr>
<tr>
<td>2</td>
<td>Non CBS Account Numbers (both Non CBS office or Old account number)</td>
<td>Refer to Branch(RTB) - Account Entry</td>
<td>RTB PA in concerned MICR HOs</td>
</tr>
<tr>
<td>3</td>
<td>Valid CBS account but cheque number not linked to that account</td>
<td>Refer to Branch(RTB) - Account Entry</td>
<td>RTB PA in concerned MICR HOs</td>
</tr>
<tr>
<td>4</td>
<td>Valid account but invalid scheme for Inward operations like SBGEN</td>
<td>Refer to Branch(RTB) - Account Entry</td>
<td>RTB PA in concerned MICR HOs</td>
</tr>
<tr>
<td>5</td>
<td>Paper to Follow (P2F) Cheques</td>
<td>Refer to Branch(RTB) - Account Entry</td>
<td>RTB PA in concerned MICR HOs</td>
</tr>
<tr>
<td>6</td>
<td>Cheque status – Passed</td>
<td>Refer to Branch(RTB) - Account Entry</td>
<td>RTB PA in concerned MICR HOs</td>
</tr>
<tr>
<td>7</td>
<td>Outdated, Post Dated, Payment stopped by Drawer, Account Closed, Dormant, Frozen</td>
<td>Reject Reverification</td>
<td>Nodal Supervisor</td>
</tr>
<tr>
<td>8</td>
<td>Cheques For which signature not found in Finacle</td>
<td>Refer to Branch(RTB) – Manual Sign Verification</td>
<td>RTB PA in concerned MICR HOs</td>
</tr>
<tr>
<td>9</td>
<td>Cheque’s value greater than Rs.50,000.</td>
<td>High Value Verification</td>
<td>Nodal Supervisor/RTB Supervisor</td>
</tr>
</tbody>
</table>

7. Post completion of data entry and automatic validations, cheques will be available grid-wise for Nodal PA for performing the technical validation in “Manual Sign Verification” module.

8. Nodal PA shall login in to CTS application and select “Manual Sign Verification” Module for performing technical validation of the cheque.

9. Cheque Image, Payee Name, Account Number, Mode of Operation, Instrument Date, Account Holder Name, Cheque Number, City, Bank, Branch, Base No, TC and Signature from Finacle will be available in Manual Sign Verification for each and every cheque separately.

10. Nodal PA will perform technical validation as below
a) Whether amount in words and figures matches in the image
b) Signature of Drawer is available
c) Payee Name is available
d) Instrument date in cheque image and data matches
e) Cheque number in image and data matches
Note: Inward Nodal PA shall ensure that the cheques with encoding error should be rejected with remark “Amount name differs on Advise”. If not, the same should be dealt on the same day by issuing pay order to the concerned bank by debiting the office account after obtaining permission from the Chief Postmaster/divisional head. If in case the amount of debit is lesser than the amount in the cheque, the excess amount should be debited and cheque should be issued to the concerned bank on the same day.

11. Nodal PA can reject the instrument, if discrepancy is noticed during technical validation. Appropriate reject reason code to be selected.

12. If above parameters are validated, Signature of the cheque image should be verified with that of signature image from Finacle. If signature matches then “Accept” icon should be clicked.

13. If signature does not match the same should be rejected with reason code 12- Signature Differs. In case of non availability of signature in cheque or any other signature issues, the appropriate return reason may be selected.
14. Cheques for which signature is not available will directly land in Manual Sign Verification of RTB User. This process is automated. The moment Nodal PA logs in Manual sign verification, signature API will be fired for all pending cheques and if signature is not available those cheques will be moved to concerned SOL Refer to Branch.

15. Apart from non availability of signature, in case if any other issues are noted in the cheque, the Nodal user can refer the cheque to Branch by clicking Refer to Branch Icon.

16. All the cheques which are rejected in technical validation and automated rejections will land in Reject re-verification module.
17. Nodal Supervisor can select any of the below option in Reject re-verification.
   a. Confirm Rejection – If rejection is correct
   b. Accept Instrument – If rejection is incorrect and the Supervisor want to Accept
   c. Change Reject Reason – If reject reason is incorrectly selected by Nodal PA
   d. Refer to Branch – In case if other discrepancies are noticed in this stage

Note: In Reject Re-verification, if supervisor is changing the date and accepting Post / Stale Dated Cheques for error in data entry, Supervisor should check whether the cheque is linked and then proceed with accept instrument, else Refer to Branch may be clicked

18. If date of cheque is wrongly entered in data entry, Nodal supervisor can change the date and accept instrument. The supervisor should verify the signature using Signature API and accept the instrument.

19. High Value Cheques (above Rs.50,000) which are ACCEPTED in Manual sign verification will move to High Value verification module.

20. The Nodal Supervisor will select “High Value Verification” Module and can select either Accept or Reject the Cheques.

21. After completion of Manual Sign Verification, Reject Re-verification, High value verification, HRMI file for Finacle upload shall be created in Nodal Admin using “Create HRMI File”. Generate and Upload option to be selected.

22. “Create HRMI file” option shall be enabled for Nodal cheques anytime. But for refer to branch cheques, this option will be enabled only after the cut off time for Force Marking.
23. Following 2 files will be created for all grids
   1. **Good for CBS Upload** - Cheques accepted or rejected by Nodal User
   2. **RTB Cheques for CBS Upload** – Cheques dealt by RTB User.

24. HRMI files generated in CTS application will get uploaded to designated SFTP automatically

25. Email alert will be received in Nodal Office, email having details of the files uploaded in SFTP location.

4. **Posting of Files in Finacle:**

   1. HRMI files created in CTS application will be moved to defined Finacle SFTP folder through automated batch jobs.
   2. Batch jobs will be automated to move these HRMI files to all Nodal User application path based on user ids configured in CPARAM value.
   3. Automated mailer will be triggered from Finacle.
   4. The file generated by CTS will consist of both cleared and rejected records in technical validation. Closed, Invalid, Dormant, Frozen accounts and Non CBS accounts will not be included in the HRMI file created by CTS.
   5. Nodal PA to invoke the **HRMI** option and upload the IW file of respective grid in CTS-MICR Zone. There is no trial upload option available in this menu.
   6. Instead, Re-upload Option is available, which will be enabled by CEPT team only whenever required. This re-upload option will upload only incremental records whenever file is partly processed or not processed.
   7. Validations have been built to ensure that context SOL of the Users matches with Grid SOL in HRMI file and also to restrict uploading of same file name in same zone.
   8. System will allow to post same file in different zone. It will be the responsibility of Nodal User to ensure whether files are uploaded in respective grid and zone.
   9. Nodal user will invoke **HCCS Menu** and change the SOL for uploading files of Western and Northern Grid.

10. The zone will get opened automatically once the file is uploaded successfully.

11. Nodal user to check **INWARD CLEARING MEDIA READ STATUS REPORT** in HPR menu, and find out the failed records and rectify the same. The chances for failure will come, if bank branch not available.

12. Once the cheques are uploaded, the supervisor to close the IW Zone by following the regular steps like, Modify, Suspend, Validation Report & Validation Run.

13. In modify option, the supervisor shall check the statistics of the zone in instrument details tab and update values in the number of instruments and amount column.

14. Once modification is done, supervisor to suspend zone and run the validation report.

15. Nodal **Supervisor** to check the validation report and ensure that no exceptions are encountered in posting.
16. If any errors are encountered, the same should be rectified and then the validation run should be made by evoking V-Validation Run option in **HMICZ Menu**.
17. Once the validation run and status flag is updated as “complete”, the supervisor to Post the Zone using Post option in P-Post Zone option in **HMICZ menu**.
18. Nodal user to close the zone once the posting is done. Once the zone is Closed, system will automatically deduct the charges for cheques returned in technical validation and posting.

5. **Handling of Refer to Branch Cheques – Role of HOs**

1. Inward clearing zone shall not be opened in Finacle at HOs, instead refer to branch cheques alone to be attended in CTS application. Cheques will be posted and accounted in Nodal office.
2. All HOs shall login to CTS application daily to check whether any cheques which are referred to Branch are available.
3. Refer to Branch (HOs) will have 2 users viz refer to branch PA and refer to branch Supervisor.
4. The inward cheques will be referred to respective MICR HOs automatically based on Account Number and Cheque API validation. These cheques will be available in “Account Entry Module” of RTB PA of concerned MICR HO.
   a. Non CBS Account
   b. Invalid Cheque number (Cheque not linked)
   c. Account Type SBGEN, SBPWC and SBSAN which are not having cheque books
   d. Doc Type C – P2F cheque (Paper to Follow)
   e. Cheque Status P – Cheque Passed
5. RTB PA should first check the reason for which the cheques got rejected which will be available in last column and act accordingly
   a. **Doc Type C – P2F cheque:** Physical cheque should be obtained from Presenting Bank and the same should be verified and accepted. Any discrepancy found the same should be rejected.
   b. **Invalid Cheque number:** This error occurs when the concerned office has not linked the cheque against the account number in Finacle. The RTB User should check whether the cheque book is issued in Finacle. In case, the cheque is not issued, the user should take necessary action to issue the cheque in Finacle in consultation with concerned post office in Finacle. Only after updation in Finacle, RTB PA will be able to save the cheque.
   c. **Non CBS Account/Old account Number:** The Non CBS accounts and CBS accounts with old account number are referred here. If old account number is entered then its corresponding new CBS account number should be entered and proceed further. If the account entered belongs to Non CBS office itself, the RTB User should contact the concerned office and obtain the status. If the same is cleared, the user should select ACCEPT and if not user should select REJECT and appropriate reject reason to be selected from searcher. The existing accounting procedure to be followed in Non CBS offices.
   d. Account Type **SBGEN:** RTB PA will take necessary action to convert the account into SBCHQ account and check whether the cheque book is issued with the given serial number, if found genuine the same should be issued in Finacle and verified in consultation with concerned post office. If any discrepancy is found the same should be rejected.
   e. **Cheque Status P (PASSED):** Need to cheque whether the cheque is already passed or not. If already passed the same may be returned by selecting appropriate reason code in searcher.

**Note:** - During Departmental holiday all refer to branch Cheques will be force marked and rejected with reason code ‘84 Connectivity failure’. In case any customer approaches for refund of amount deducted, Post Master need to provide the copy of RBI Circular wherein it has been mentioned that cheques with Remark Connectivity Failure need to be re-presented without any additional charges.

6. On clicking on save, account number and cheque validation will be triggered in Account entry and will move to Manual Sign verification. The cheques which are referred to branch by the nodal User in Manual Sign Verification/Reject Re-Verification will get reflected in Manual Sign Verification of RTB User.
7. RTB PA will perform technical validation as below
   a) Whether amount in words and figures matches in the image
   b) Signature of Drawer is available
   c) Payee Name is available
   d) Instrument date in cheque image and data matches
   e) Cheque number in image and date matches

8. RTB PA can reject the instrument if discrepancy is noticed during technical validation. Appropriate reject reason code to be selected.

9. If above parameters are validated, Signature of the cheque image should be verified with that of signature image from Finacle. If signature matches then “Accept” icon should be clicked.

10. If signature is not found in Manual Sign Verification, then for those cheques SB-3 Card/AOF form/SS Book should be physically verified and accepted or rejected if signature differs.

11. **RTB user shall ensure that the signature is uploaded in finacle through CPC. It is the responsibility of the concerned Postmaster to get the signatures scanned through CPC on next day without fail.**

12. The Cheques which are rejected by RTB PA will get listed under RTB Supervisor for re-verification.

13. RTB Supervisor can select any of the below option in Reject Re-verification
   e. Confirm Rejection – If rejection is correct
   f. Accept Instrument – If rejection is incorrect and the Supervisor want to Accept
   g. Change Reject Reason – If reject reason is incorrectly selected by RTB PA

14. High Value Cheques (above Rs.50,000) which are ACCEPTED in Manual sign verification will move to High Value verification module.

15. The RTB Supervisor will select “High Value Verification” Module and can select either Accept or Reject the Cheques.

6. **Process of Handling Unattended cheques**

16. All Cheques, which are referred to Branch, shall be attended by concerned SOL within cut off time of 1200 hrs. Concerned Postmaster of HO shall ensure that “Referred to Branch” cheque (if any) must be processed without fail.

17. If the concerned SOL(HO) has not attended the cheques within cut off time(1200 hrs), those cheques will be FORCE MARKED and returned with reason “84 Connectivity Failure”.

18. It will be sole responsibility of the concerned SOL (HO) for returning of cheques as Force Marked.

19. Force Marking will be done by Nodal Admin after the cut off time.
20. HRMI file for RTB will be created after force marking the cheques at 12.30 hrs at Nodal office. Once cheques are force marked, RTB PA or Supervisor cannot perform any operations in RTB cheques in CTS application.

21. Following cheques will not get included in HRMI file
   a) Non CBS cheques (both Accept/Reject)
   b) Closed Account
   c) Force Marked cheques

22. These cheques will get included from CTS end along with CBS response file and will be submitted to NPCI.

7. Closure of Zone and Generation of Response file

1. Once the zone is closed, Nodal Admin to provide return file to CTS by the following steps:
   a) Invoke HPDML Menu
   b) Invoke HPR to check whether **Clearing report is generated**
   c) Click on Explode button to copy the filepath
d) The File to be downloaded using HTRFTOPC menu and should be uploaded in CTS

d) CTS application will validate the count of cheques in HRMI file and count of cheques received as response in HPDML file

e) List of those records for which response is not provided from finacle will be rejected automatically with reason “84 – Connectivity failure”. List of such records will be available in report.
f) CTS will upload the returns to NPCI and settlement reports will be made available in reports

g) Nodal Office will tally the records uploaded for returns are accepted in NPCI properly.

h) All Users Nodal/HO/RTB should download the reports in both excel and Pdf on a daily basis. All reports available in the module should be downloaded on a daily basis as there is no archival of reports available.

i) **Images of Inward to be downloaded and saved on daily basis at Nodal Office**

j) **HRMI Files to be downloaded and saved on a daily basis at Nodal Office**

### 8. Rejection Charges

1. Inward Clearing rejection charges (Rs.100 + GST Rs.18) will be debited for applicable scenarios in Finacle during closure of zone. This will be accounted in Nodal office.

2. Wherever balance is insufficient for rejection of charges, will be moved to custom table for deduction whenever balance is available in the account.

### 9. REPORTS

#### A. CTS Application

1. **Inward Item Detailed Report**
   This report will consist of Total Inward Cheques received for clearing in particular grid along with its stages. The status of the cheque will be updated once the cheque is attended in each and every stage. Nodal Admin report will list report of all grids. Nodal PA to check confirm that all the cheques are in either in Status Cleared or Returned. This report is restricted to the User according to their Rights. Nodal office to check whether the correct report is downloaded in order to tally with the settlement figure in NPCI. Concerned RTB Users will have cheques pertaining to their HO.

2. **Inward Item Summary Report**
   This report consists summary of cheques received date-wise.

3. **Outward Reject Detailed Report**
   This report consists of Inward cheques that are returned by Nodal PA/RTB User. This report is restricted to the User according to their Rights. i.e Admin User will be receiving all cheques in Inward Item Detailed Report, Nodal PA will receive cheques pertaining to that Nodal Only and RTB User will be receiving cheque pertaining to the Branch only. The final admin user need to check whether the correct report is downloaded in order to tally with the settlement figure in NPCI.

4. **Outward Reject Summary Report**
   This report consists summary of cheques returned date-wise.
5. **RTB Details Report**
This report consists of the cheques that were “Referred To Branch” along with their latest stages. Nodal user to download this report and classify the same according to the reason to RTB. In case of “No Signature Upload” reason, the same should be noted and intimated to Post master/CPC/CEPT accordingly to ensure that the Post office sends the KYC documents to concerned CPCs for scanning the signature on the same day so that the cheque will be passed on the next working day.

6. **Force Marked Report**
Cheques which were unattended at various stages viz RTB, Account entry, Reject Re-verification, High Value Verification will be force marked after fixed timing. This report will provide the Stage for force marking so that the nodal user is aware of the reason on the reason for force marking.

B. **Finacle Reports**

1. **Post office Clearing Detailed Report:**

   ![Finacle Report Screen Shot](image)

   This report will be available in HFINRPT and provides us the list of all cheques that are received for clearing on the particular Day.

   Post offices can view their cheques by entering concerned Grid SOL ID viz 60000100 (Chennai GPO) or 40000100 (Mumbai GPO) or 11000000 (New Delhi GPO). This report to be tallied with CTS reports.
2. PO Clearing Summary Report

This report will provide the summary of cheques received and cleared w/r/t both inward and outward cheques.

10. Tallying of scroll with Daily account and preservation of records.

i) The images of inward cheques shall be downloaded by Nodal Grid Office as Soft copy in Nodal Grid Office.

ii) Softcopy of Inward cheque images shall be shared by Nodal Grid Office to SBCO of Chennai GPO.

iii) Nodal Grid Office shall share Summary of Inward Clearing of CTS application and CBS and share with SBCO, Treasury Branch or Account Branch and DAP (Chennai).

iv) SBCO, Chennai GPO shall compare no. of cheque images along with Summary received.

v) SBCO, Chennai GPO shall attach summary of inward cheque clearance with voucher bundle of Chennai GPO for the date.

vi) SBCO, Chennai GPO shall preserve softcopy of Inward cheque images for 5 years.

iv) Treasury or Accounts Branch shall tally the total amount debited in Grid clearance with Daily account and Scroll.

v) Treasury or Account Branch of Chennai GPO, Mumbai GPO and Delhi GPO shall also tally the amount of Grid clearance with Daily account and scroll.

***
ADDENDUM

To,

All Head of Circles/Regions,

Sub: - Regarding deferment of proposed roll out of CBS-CTS Integration solution on 23.08.2021.

SIR/Madam,

Please refer to SB Order No. 24/2021 dated 18.08.2021 in which it was intimated about rollout of CBS-CTS Integration solution from 23.08.2021.

2. Due to network connectivity issue between CBS and CTS application, competent authority has decided to defer the proposed roll out of CBS-CTS Integration functionality for cheque clearance in CBS post offices on 23.08.2021.

3. New date for implementation of CBS-CTS Integration functionality will be intimated shortly. Meanwhile, Circle’s are requested to complete the following activities in this regard:

   i) Liquidate pendency of cheque clearing office account (SOL ID+0382)
   ii) Post all pending Inward/Outward Zone in Finacle.

4. This issues with approval of the DDG (FS).

Yours Sincerely

(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
18. Spare copies.
SB Order No. 25/2021

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: 24.08.2021

To,

All Head of Circles/Regions

Subject: - Regarding roll out of RICT CBS version 1.4.3.0 in RICT CBS devices from 25.08.2021.

Sir/Madam,

New RICT CBS version 1.4.3.0 for RICT devices have been developed and tested. The competent authority has decided to roll out RICT CBS version 1.4.3.0. The patch deployment in RICT CBS devices will be done from 25.08.2021 to 31.08.2021 (1st Iteration/Deployment), 01.09.2021 to 06.09.2021 (2nd Iteration/Deployment), 07.09.2021 to 13.09.2021 (3rd Iteration/Deployment).

2. The following changes have been made in the RICT CBS version 1.4.3.0:-

   i. **Performance improvement:**
      a. Changes are done to handle slowness during a transaction.
      b. Device getting unresponsive during config file updation.

   ii. **Changes made in the RICT CBS application:**
      a. Validation of Minimum, Maximum limits, and Multiples for Account Opening, Cash Deposit/Cash withdrawal are made at the device level through a config file. (No action required by BPM – BPM should wait till the config file is loaded and displayed on the menu screen).
      b. Transactions for which response is not received due to network issues will be available under the Transaction Update menu with the status as Pending. BPM can check & update the status of pending transactions subsequently i.e. Cash Deposit, Cash Withdrawal, Account Opening, and High-value withdrawal.
3. Circles are requested to follow the following instruction for a smooth rollout of RICT CBS version 1.4.3.0 in RICT CBS devices.

   a. RSI Team will push the new version to the RICT device as per the schedule shared by RSI.
   b. SOP Document with changes in functionality needs to be communicated to all branch post offices having RICT CBS application rollout.
   c. Necessary instructions to be given to BPMs for keeping the device powered on the planned rollout date.
   d. Post successful deployment/version upgrade, BPMs can carry out the regular work.
   e. 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, SOP for RICT CBS version 1.4.3.0, roll out instruction to all CBS Post Offices along with RICT CBS Branch Post Offices for information, guidance, and necessary action.

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 1.4.3.0
2. SOP for RICT CBS version 1.4.3.0

Yours Sincerely,

(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
## Roll-Out plan for RICT CBS version 1.4.3.0

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<th>Number of BOs roll out</th>
<th>1\textsuperscript{st} Iteration/Deployment</th>
<th>2\textsuperscript{nd} Iteration/Deployment</th>
<th>3\textsuperscript{rd} Iteration/Deployment</th>
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</table>
SOP for RICT CBS Application
Version 1.4.3.0

Index

1. RICT Configuration File - 1-2
2. Transaction Update (Check Status of Transaction) - 3-6
3. Daily Transaction Report – Changes - 6
4. Instructions to BPM - 7
5. Instructions to Account Office - 7
1. **RICT Configuration File:**

   a. Presently all the validations required for RICT transactions are carried out at Finacle.
   b. In this version modifications are done to handle most of the validations at device level itself instead of at Finacle.
   c. This change is expected to improve performance of the system and simplify handling of configuration changes (RD/TD denominations, SSA minimum deposit, etc.).
   d. This will facilitate configuration changes to be made centrally and reduce roll out of revised versions of RICT CBS client application.
   e. **No Action is required from end user;** Device will update configuration file whenever required during application start up.
      - Error reported by BPM’s in 1.4.2.0 – Device getting unresponsive during config file download is addressed in this version. Timeout error will be thrown after 55 seconds if poor network/fluctuations are observed at BO.

Screenshots with reference to above functionality are shared below:

**Screen 1 / Screen 2**

**Screen 3** (Configuration data check during opening of CBS Application) / **Screen 4** – Home

Config file will be updated in device during login to RICT CBS application.
2. **Transaction Update:**

a. Users have reported error referred at Screen 5 frequently due to network/server issues and transaction status is not known in these cases. In this scenario duplicate transactions were initiated by end user.

   **Screen 5**

   ![Screen 5](image)

   b. To prevent duplicate transactions, a new reconciliation functionality “Transaction Update” is provided to check status of transaction and to re-initiate transaction if failure is confirmed.

   **Screen 6**

   ![Screen 6](image)

   c. In this ‘**TRANSACTION UPDATE**’ functionality BPM will have the option to check status – Success ‘S’ / Failed ‘F’ / Pending ‘P’ for the following transaction types:

   I. Cash Withdrawal - ‘W’  
   II. Cash Deposit - ‘D’  
   III. Account Opening - ‘O’  
   IV. High Value Withdrawal- ‘W’
On selecting **TRANSACTION UPDATE**, the following screen will be displayed:

**Screen 7**

![Image of Transaction Update Screen]

d. Transactions for which user faced error (shown in Screen 5) will be listed with Status as “Pending” under the specific category.

**Screen 8**

![Image of Pending Transactions Screen]

User can select the specific “Pending” transaction to be checked and click on UPDATE button. Transaction status will be reflected as **Screen 9 - “SUCCESS”** if transaction was successfully processed in Finacle.

**Screen 9**

![Image of Success Message Screen]
Status will be updated as **(Screen 10) “Failed”** if transaction was not completed in Finacle **Screen 10**

![Screen 10](image)

**e.** Transaction status will be updated accordingly and the option button in “Transaction update” screen will be disabled for the transaction. **Screen 11**

![Screen 11](image)

**f.** If user receives the error shown in Screen 12 during Transaction Update due to network issues, Status update can be repeated multiple times without any restriction. If the status check cannot be carried out on the day of transaction due to network issues, then it can be checked on subsequent days. However, for accounting the transaction, confirmation of transaction status should be obtained from concerned Account Office. **Screen 12**

![Screen 12](image)
g. Following scenarios are provided for Transaction Update Functionality:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Transaction scenario</th>
<th>Status Before Updation</th>
<th>Status After Status check in Transaction Functionality</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Cash Withdrawal</td>
<td>Pending</td>
<td>SUCCESS/FAILED</td>
</tr>
<tr>
<td>2</td>
<td>Cash Deposit</td>
<td>Pending</td>
<td>SUCCESS/FAILED</td>
</tr>
<tr>
<td>3</td>
<td>Account Opening</td>
<td>Pending</td>
<td>SUCCESS/FAILED</td>
</tr>
<tr>
<td>4</td>
<td>High value Withdrawal</td>
<td>Pending</td>
<td>SUCCESS / APPROVED (Failed at Device &amp; Approved at AO)</td>
</tr>
</tbody>
</table>

3. In DTR the following changes are implemented in this version:

   i. Both success and pending transactions will be available in the DTR if the list is generated before updating Transaction Status.
   ii. Total Cash deposited and Cash withdrawn will include both Success and Pending transactions.
   iii. The Failed transactions will be listed separately at the bottom for information and will not be included in the Total.

Screen -13
4. Instructions to BPM

1. Daily Transaction Report (DTR) to be generated for older dates if required before version update. DTR will not be available for older dates post version upgrade.
2. BPM should check status of transactions, which showed network related error messages before initiating the transaction again. This will avoid performing a duplicate transaction.
3. After checking status transaction can be re-initiated if status is “Failed”
4. **Before generation of DTR for the day - status check to be completed for all the pending transactions in Transaction Update menu.**
5. If Status check could not be completed for any working day, the transaction status can be checked with AO and accounting of cash can be done accordingly.

6. Instructions to Account Office:

1. **Account office should strictly ensure that no transactions in DTR are in ‘Pending’ status for the BOs under their jurisdiction and instruct BPMs accordingly.**
2. If BPM could not use the Transaction Update menu due to network issue, then Account Office to furnish status of pending transactions to BPM, after cross-checking in Finacle.
3. Account office to ensure that cash accounting is done for the BOs under their jurisdiction considering the status of pending transactions.