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INTRODUCTION

1. Preamble:— Before the take over of S.B. control work from Audit, the branch audit offices used to maintain duplicate Savings Bank ledger card in respect of every S.B. account in addition to the ledgers maintained in the Head Post Offices. Irregularities and discrepancies noticed by them at the time of posting the transactions in the ledger cards from the savings bank returns received from head post offices used to be taken up with the head offices in the form of lengthy objection statements. The interest used to be calculated by the audit and sent to Head Offices in the form of interest statement in the middle of June every year. It was then posted in the ledgers and thereafter the pass books were called for the entry of interest in them. The entire procedure meant a check by a remote office on the transactions and the procedure entailed duplication and delay. It was, therefore, felt necessary to set up a local departmental machinery for ensuring an on the spot check on the maintenance of ledger accounts in head offices and ensure their correct maintenance. The P&T Board decided in 1960 to take over the SB control work from the A.G. P&T and abolish the duplicate ledger cards maintained in branch audit offices. The approval of the A.G. P&T, C. A. G. and Ministry of Finance was also obtained. The scheme was first tried on an experimental basis in 5 Head Offices w.e.f. 1.1.1961. The experience then gained showed that the new system was workable and was in the interest of efficiency and economy. The scheme was then extended to all Head Offices in a phased programme. The work was taken over in phases and last phase completed on 1-10-1965. The C.T.D. control work was also taken from the audit offices in phases w.e.f. 1.4.1966 and the last phase completed on 1.7.1976. Thereafter the pairing work of SB accounts on transfer was also taken from the A.G. P&T w.e.f. 1.2.1973 and entrusted to Pairing Organisation set up in each Circle.

2. Setting up of Control Organisation:—The Savings Bank accounts of the depositors are maintained in the ledger cards by the SB Branch of the Head Post Office. The deposit/withdrawal transactions as and when made by the depositor are posted in the ledger card and balance is worked out after each transaction. The ledger cards are kept in binders for the sake of convenient handling and accounting. Each binder contains 300 ledger cards. The control accounts of these binders i.e, binder-wise and office-wise balances of these accounts, are maintained by a separate Organisation named as Savings Bank Control Organisation set up in each Head Post Office.

3. Control Organisation — Organisation and significance :— The Savings Bank Control Organisation has been set up in each Head Post Office to maintain control accounts of Savings bank and carry out day-to day checks of the work done by the SB Branch. The Control Organisation consists of

Supervisor and Postal Assistants. The Senior Postal Assistants are required to do the work of checking of vouchers, cash and non-cash transactions, verification of binder balances, checking of interest calculation, revival of silent accounts, etc. The Junior Postal Assistants do only posting and listing work in the various control registers. This Organisation is under the administrative control of the Senior Superintendents/Superintendents of Post offices/Gazetted Postmasters and functionally responsible to these authorities. The Organisation has a very important role in respect of Savings Bank operations. Unless the performance of this Organisation is efficient, the working of Savings Bank Branch will suffer and frauds may be facilitated.

4. Functions of Control Organisation :—

The main functions of the Control Organisation are as under :-

- (i) To maintain control accounts of all the Savings Banks Schemes.
- (ii) To carry out percentage checks of vouchers and other items of work.
- (iii) To verify binder ledger balances periodically.
- (iv) To keep in its safe custody important records such as vouchers, undelivered pass books, list of transactions, silent accounts lists, interest cum silent accounts statements, various control registers, etc.
- (v) To check annual calculation of interest in SB/PPF/NSS accounts.
- (vi) Preparation of annual interest and silent accounts statements.
- (vii) To submit periodical returns to various authorities such as Postal Accounts Office, Divisional Office, Circle Office and Internal Check Organisation (SB).

5. Relation of Control Organisation with the Postal Accounts Office and Audit:—

After the take over of control accounts from the erstwhile audit and accounts offices the Control Organisation is now required to submit a monthly statement containing statistics of number of accounts, transactions, balances, etc. at the close of the month to the Postal Accounts Office. In the Postal Accounts Offices these statistics are consolidated for all the Head Offices in the Circle in order to arrive at the final closing balance of the Circle at the end of each month. The consolidated statistics of deposits, withdrawals and closing balance under each category of accounts are intimated by the Postal Accounts Office to the Directorate by the due date.

The Control Organisation is not required now to submit any return to the audit office. This Unit is, however, inspected periodically by the audit party.

6. Pairing Organisation :—A Pairing Unit in each Circle and one Central Pairing Office has been set up in New Delhi. The Pairing Units are responsible for pairing the credits and debits of Home Transfers (Transfer of accounts from one Head Office to another in the same Postal Circle) and the Central Pairing Office for pairing the credits and debits of Foreign Transfers (Transfer of accounts from one Head Office to another in different Postal Circles). The Circle Pairing Unit is under the administrative control of Accounts Officer, Internal Check Organisation (Savings Bank) in each Circle whereas the Central Pairing Office is under the charge of Accounts Officer, Central Pairing Office, New Delhi. The Central Pairing Office also functions as a Circle Pairing Unit for Delhi Postal Circle and Base Circle of Army Post Offices. A separate section for this purpose has been formed in this office.

The Staff of the Circle Pairing Unit and Central Pairing Office consists of Supervisor and Postal Assistants. The main function of Pairing Units/Office is to compare the debit and credit items of Transfer from one Head Office to another in order to check frauds in wrong opening of accounts with higher balance in the transferee head office. These Units are inspected in detail by the Accounts Officer, ICO (SB) once a year in addition to the routine weekly/monthly checks which are carried out by him. The units are also inspected by the audit party periodically.

7. Internal Check Organisation (SB) : — (1) The Internal Check Organisation (SB) is an effective inspecting organisation for the inspection of the S.B. Branch of Head Post Offices and Control Organisation. It has been set up in each Postal Circle. It is under the administrative control of the Postmaster General/Regional Director of Postal Services and under the charge of an Accounts Officer, who is assisted by a Junior ACCOINTS Officer, one or more Postal Assistants and a Stenographer. The Accounts Officer is a technical advisor on SB matters to the Regional Director/Postmaster General under whom he may be working. The main functions of the Internal Check Organisation are summarised as under:—

- (i) To see that the staff of the Head Post Offices and the Control Organisation carry out their functions as prescribed in the rules and orders issued from time to time.
- (ii) To see that the prescribed checks by the Control Organisation on the day-to-day functioning of the Head Office are carried out properly.
- (iii) To see that the registers of binder balances are maintained properly.
- (iv) To see that the various registers and documents prescribed to be maintained by the Control Organisation are being properly and regularly maintained.
- (v) To see that the pending objections are settled without any abnormal delay.
To review the objections pending over three months in order

to find out the ways for their early settlement.

- (vi) To see that the verification of binder balances is done regularly and properly.
- (vii) To see that the work relating to annual listing of balances in respect of CTD/RD/TD/MIS accounts has been completed without any delay.
- (viii) To see that the annual interest calculation work and Reparation of interest statement for SB/PPF/NSS accounts has been properly done and completed without any delay.
- (ix) To see that the various periodical returns are prepared correctly and sent in time to the concerned authorities by the Control Organisation.
- (x) To see that the old records are maintained properly and obsolete records are weeded out periodically as per rules by the S.B.C.Os.
- (xi) To see that the work of treating savings accounts as silent account is taken up every year in March by the S.B. Branch and silent accounts lists are prepared by the SBCOs in April without any delay.
- (xii) To see that the regrouping of binders is done by the head office periodically as prescribed in order to reduce the number of binders and all other connected work.
- (xiii) To see that the work in Pairing Unit is performed according to rules and pairing work is kept upto date.

(2) The Accounts Officers should solve the problem of the SBCOs during the course of their visits to Head Offices by discussing the matters with the Head Postmasters/Divisional Supdts. of Post Offices and concerned officers of the Circle Office/Regional Director of Postal Services. The main aim of the Internal Check Organisation is not to find faults and write lengthy reports but to improve the working of SBCO and SB Branch of the head office. The Accounts Officer is to guide the SBCO staff in the day-to-day problems and solve their difficulties. For this purpose the Accounts Officer should keep contact with all other Administrative Heads of the Post Offices and get the things done.

CHAPTER 1

SAVINGS BANK CONTROL PROCEDURE

1. Preamble:- The Savings Bank procedure has undergone considerable changes due to the discontinuance of the maintenance of duplicate ledger cards in the Branch Audit Offices and setting up of Control Organisations in the Head Post Offices. The procedure has been simplified to ensure expeditious disposal of business and correct maintenance of accounts. The procedure to be followed by the S.B. Branch has been published in P.O.S.B. Manual Volume I. The Control Organisation is responsible for proper maintenance of the S.B. Accounts of the Head Office and will follow the following procedure.

[Para 1 of Manual of S.B. Control Procedure]

Composition and Functions

2.(a) Composition:- The Control Organisation ordinarily consists of an J.A.O./Supervisor and Postal Assistants.

Note 1:- The term "Supervisor" used in this chapter will also include "J.A.O. and Postal Assistant Incharge" of the Control Organisation.

Note 2:- The UDCs and LDCs working in the SBCO have been replaced by postal assistants w.e.f. 1.8.1991. It has been decided that the work being done by the Senior and Junior Postal Assistants in the SBCO shall hereafter be combined and divided amongst all the Postal Assistants (SBCO) and UDCs, if any, in any office. This will be effective from 1.10.1993. Fresh Memo of distribution of work shall be approved by the A.O. ICO (SB) as usual.

[D.G. Posts letter No. 2-1/92-SB dated 24.8.1993]

Note 3:- Change of designation of supervisory cadres in SBCO and Pairing Unit:- The designation of supervisory cadres in SBCOs and Pairing Units has been changed as under:-

Sl.No.	Existing Designation	New Designation
(1)	HSG-I Head Clerk	Chief Supervisor
(2)	HSG-II Head Clerk	Senior supervisor
(3)	LSG Head clerk	Supervisor

Note 4:- The change in designation will not entail any change in scale of pay or change in duties and responsibilities. These orders take effect from the date of their issue.

[D.G. P&T letter No. 7-13/76-PE-I dated 17-9-1980]

(b) Functions:-

(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 perform the duties specifically assigned to him in these rules and in the orders issued from time to time.
5. To ensure that the periodical returns are sent by due dates.
6. To maintain Nominal Roll (MS-12) [Annexure I] in respect of staff of the SBCO and put up the Roll once a week to the Postmaster for check.

(ii) Duties of Postal Assistant

1. Examination of the lists of transactions.
2. Maintenance of register SB-62, SB62(a) and SB-63.
3. Preparation of the list of binder balances for verification.
4. General check of vouchers. .
5. Checking of H.O. and S.O. transactions.
6. Checking of non-cash transactions and entries in the register SB-62.
7. Verification of binder balances.
8. Making entries in the consolidated journal (SB-72) and checking the daily and progressive totals of different columns.
9. Any other work which may be entrusted to him by the Supervisor and also in the orders issued from time to time.

The P.A. will maintain various registers as prescribed from time-to time for the above mentioned items of work. hi 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 in time.

[D.G. Post letter N0.2-1/92-SB dated 24.8.1993]

Clarification:- It is clarified that the checking of posting in SB-62/SB-S5 registers for which time factor is already provided for staff assessment has not been dropped. The work in the SBCO including checking of SB-62/SB-85 registers may be divided amongst the staff with the approval of A.O. ICO (SB) as required vide paras 2 and 4 of this office letter of even number dated 24-8-1993.

[D.G. Posts letter N0.2-1/92-SB dated 9-2-1994]

Author's Note:- In SBCOs having 4 or more Postal Assistants it will be better if the work of miscellaneous character i.e. Receipt of vouchers from H.O., Posting of SB-62(a)/SB-85(a)/SB-63 register, making of entries and their checking in the Consolidated Journals SB-72/SB-86, revival of silent accounts, listing of balances on the machine for agreement purpose, etc. is given to one official plus other work if justified. The other officials may be given a set of offices as per work load justified who will perform the complete work of these offices from posting in SB-62/SB-85 registers to Ledger agreement which was being done by Senior and Junior Postal Assistants previously. The checking of posting work in SB-62/SB-85 registers done by one P.A. may be checked by another P.A. and vice versa.

(c) Distribution of work:- The Supervisor will prepare the Memo of distribution of work 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.

[Para 2 of Manual of S.B. Control Procedure]

Receipt of S.B. Vouchers from the Head Office

3 (i) The official incharge of the Control Organization receives every morning from the S.B. Branch, duly entered in the voucher list (S.B-22) [Annexure2] in duplicate, the following journals and vouchers in respect of S.B. transactions at the head and sub offices incorporated in the accounts of the Head Office on the previous day:-

(1) Two copies of the list of transactions of the Head Office and one copy of the list of transactions of Sub-Offices and sealed voucher bundles arranged in alphabetical order.

(2) Journal of accounts transferred from one office to another under the same Head Office.

(3) Home and Foreign Journal of accounts received on transfer from other Head Offices along with advices of transfer.

(4) Home and Foreign journal of accounts transferred to other Head Offices.

(5) A consolidated Journal of S.B. transactions (SB-72) at the Head and Sub Offices. It may be transferred in the course of the day if it cannot be sent along with the list of transactions, etc.

(6) List of transactions and vouchers in respect of petty S.B. Accounts closed.

(7) Any other document/list.

(ii) The official receiving these documents, will be responsible for seeing that all the lists of transactions, voucher bundles and journals as entered in the voucher list have been correctly received duly sealed. He will return one copy of the voucher list duly signed in token of having received the contents to the SB branch. The lists and documents will then be transferred to the P.A. concerned under receipt to be obtained on the voucher list. The voucher list will be filed in monthly bundles properly stitched. The P.A. will transfer the voucher bundles to the Supervisor after doing the needful. The transfer of vouchers from P.A. to P.A. and P.A. to Supervisor will be done under receipt and for this purpose every official will maintain a hand to hand receipt book.

[Para 3 of Manual of S.B. Control Procedure]

Checking of Lists of Transactions(SB-60)

4.(1) The Postal Assistant entrusted with the work of writing up of the Register SB-62 will exercise the following checks:-

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- (a) The account numbers in the list of transactions are entered in the serial order of the accounts.
- (b) The list of transactions bears the name and date stamp of the office (in the case of S.O. the date stamp of the H.O. as well) and it has been signed by the counter clerk and the Postmaster.
- (c) The account number, the amount of deposit, withdrawal and interest on closed accounts have been noted correctly.
- (d) The totals of the various columns have been struck correctly.
- (e) The list of transactions of Sub Offices have been signed by the S.O. Counter Clerk, Sub Postmaster and ledger clerk and Postmaster of the Head Office.

Any irregularity noticed while carrying out the above checks, will be noted in the Objection Register, if the same has not already been included by the head office ledger clerk in his objection register.

[Sub para amended made D.G. Posts letter No. 1-2-88/SB dated 17-10-1990]

(ii) If for any reason, a voucher does not accompany the list/of transactions, the remark "will follow" must have been noted by the head office against the relevant entry. 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. An entry should also be made in the "Register of vouchers not received" in form prescribed at Annexure 3 and the Serial number of the entry in the register should be noted against the relevant account number in the list of transactions. 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.

The Supervisor will examine the register at least once a week and see that the wanting vouchers are furnished by the Head Office 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 Supdt. for necessary action endorsing a copy thereof to the A.O.I.C.O.(SB).

(iii) The clerk will then group the accounts in the list of transactions binder-wise by referring to the binder chart and note the binder No. in column 6 of the list. He will then take the total amount of deposits, withdrawals and interest on closed accounts for each binder and note them in columns 7,8 and 9. The total of columns 7,8 and 9 will then be taken and agreed with the totals shown by the P.O. in the list of transactions.

(iv) If there is any entry of Part II transaction, he will verify that each of the Part II entries has been correctly entered in Part III of the respective list of transactions and the binder number noted against each entry in part III. The Assistant will note the amount of deposit, withdrawal, etc. in the Part III list of transactions and take action as laid down in sub para (iii) above.

[Para 4 of Manual of SB Control Procedure]

Register of Transactions Binderwise (SB-62)

5. (i) In this register (**Annexure-4**) the binders of head office should be entered first and then the binders of sub offices in an alphabetical order.

(ii) The name of the office, the number of the binder and the opening binder balance (the total of the balances of the accounts in the binder as on the last working day of the previous month) will be noted at the top of the page.

(iii) Entries in the columns 2,4 and 6 of the register will be made from columns 7,9 and 8 respectively of the list of transactions. Column 3 (Deposit at other offices) and column 7 (withdrawals at other offices) will be written up from part III of the list of transactions. Columns 5 and 8 will be written up from the register SB-62(a) (column 11 of the credit transactions and column 9 of the debit transactions).

(iv) After posting the entries in register SB-62 from the list of transactions the official should put his dated signature in the list of transactions (Parts I and III).

(v) Each entry in register SB-62 will be checked from the lists of transactions by another P.A. The binder marking in the list of transactions will be checked with the binder chart. The official checking the entries will check the totals for each binder as noted in the list of transactions and ensure that these totals have been correctly transferred to register SB-62. The total of columns 7, 8 and 9 of list of transactions will also be checked and agreed with the totals of columns 3,4 and 5 respectively. He will put his dated initials in the remarks column of the register in token of having carried out the check.

(vi) At the end of the month, the official maintaining the register SB-62 will total up all the columns in the register for each binder and note the closing balance for each binder in the space provided. The totals may be obtained on the matching where it is possible.

[Para 5 of Manual of SB Control Procedure]

Note :- In head office where SB work has been computerised, the SB-62 register need not be maintained. Only SB-63 register of office-wise transactions will be maintained.

[D.G Posts letter No, 113-1/2002-SB dated 5.5.2003]

Unposted Items

6. (i) Whenever an item remains unposted by the head office in its binder a remark "Unposted" will be made by the head office against the entry in the list of transactions. If, however, transactions could not be posted in the binder due to non receipt of the list of transactions with the vouchers, an intimation to this effect will be received by the Control Organisation from the head office.

(ii) In the Control Organisation a note of the unposted items will be made by filling in columns 1 to 6 in the register of unposted items in the form prescribed in Annexure 5. The serial number of the entry in the register shall be noted in the list of transactions.

(in) Whenever an item which remains unposted in the binder is subsequently posted in the binder by the head office, an intimation will be received by the Control Organisation in the form of list of transactions marked "Unposted items cleared". On receipt of this list, necessary entries will be made by the Control Organisation in columns 7 and 8 in the register of unposted items and the amount transferred to the proper binder in SB-62 register.

(iv) The register of unposted items will be reviewed by the Postmaster once a week and action taken to settle the pending items vide Rule 45 of P.O.S.B. Manual Volume-I

[Para 6 of Manual of SB Control Procedure]

Register of Non-Cash Transactions [SB-62(a)]

7. (i) The Register SB-62(a) is to be maintained for noting particulars of non-cash transactions affecting the binder balances. The particulars will be found in the journals referred to at items 2 to 6 of rule 3. The non-cash transactions appearing in the journal will have to be grouped office wise and binder wise by referring to the binder charts and then posted in the appropriate credit or debt columns of the Register SB-62(a) (Annexure 6). The debit and credit entries will be serially numbered in monthly serials. Posting in this register will be made as indicated below:-

(A) Credit items:-

(1) Column 5: The amount in this column will be noted from the credit side of the combined local credit and debit journal.

(2) Column 6: Entry in this column will be made from the Home and Foreign journals of accounts opened on transfer from other Head Offices.

(3) Columns 7 and 8: These will be written up from the register of silent accounts revived.

(4) Column 9: It will be written up from the intimation received from the Director of Postal Accounts, Calcutta and the relevant schedule for the same furnished by the S.B. branch.

(5) Column 10: Credit items of miscellaneous nature which are generally not covered by the columns 5 to 9 will be posted in this column. As for example, adjustment of interest short or excess passed will be posted in this column with suitable indication.

(6) Column 11: Totals of column 5 to 10 will be struck in this column.

(7) Column 12: Total of column 11 for all the binders in an office will be entered in this column.

(B) Debit Items:-

(1) **Column 5:** It will be filled up from the debit side of the combined local credit and debit journal.

(2) **Column 6:** It will be filled up from the Home and Foreign journals of accounts transferred to other Head Offices.

(3) **Column 7:** Amounts in this column will be posted from the list of accounts treated as silent.

(4) **Column 8:** This is meant for posting miscellaneous items which cannot be posted in columns 5, 6 and 7. If items more than one category are posted in this column, suitable indication will have to be given against that item and the total of the items under each category shown separately at the bottom.

(5) **Column 9 :** In this will be shown the totals of columns 5 to 8.

(6) **Column 10:** Totals of column 9 for all the binders in an office will be entered in this column.

(ii) The official posting the transactions in Register SB-62(a) will note against each item in the journal, list, intimation, etc. the Serial No. of the register against which that item has been posted. In the case of transfer of accounts from one head office to another the name of the H.O./S.O. to which an account is transferred and the name of the H.O. from which an account is received on transfer will be noted in the remarks column. After posting the transactions from all the non-cash journals and registers, totals of each of the columns namely 5 to 12 on the credit side and columns 5 to 10 on the debit side will be struck. The progressive total at the end of the day will also be cast. The grand totals of the columns "Total credit for each office" and "Total debit for each office on the credit and debit sides, both daily and progressive, should also be written in words by the official posting the register after cross agreement of various columns. The daily as well as the progressive total of debit and credit under each of the different columns must agree with the corresponding totals in the respective journals and other records from which these items have been taken. The credit and debit amounts for each binder and office will then be posted in columns 5 and 8 in the page relating to that binder/office in Register SB-62 and SB-63.

The concerned Postal Assistant will ensure that each of the items of non-cash transactions has been posted against the correct binder in SB-62(a) register. He will also ensure that the amounts of the respective binder in SB-62(a) are correctly transferred to the proper binder pages in SB-62 register. He will put his dated initials in the remarks column in token of having carried out the check.

(iii) At the end of the month, the progressive total of different items of non-cash transactions as worked out in the register SB- 62(a) will be checked and verified with the corresponding figures in the non-cash journals as on the last day of the month and the following certificate recorded by the Supervisor under his dated signature.

"Agreed with the monthly figures of the respective lists, journals and registers".

(iv) In respect of accounts opened on transfer after 31st March but which were transferred from other H.Os. before 31st March, a separate transfer journal with the inscription: "March Supplementary" will be received by the C.O. Accounts included in the "March Supplementary" journal will be adjusted against March (final) through the register SB-62(a) as indicated below. Interest for such accounts will be calculated by the transferee H.O. and these 2£C""ts included in the annual interest statement by the Control Organisation.

(v) (a) At the end of March every year the register SB-62(a) will be closed only after posting all transactions included by the H.O. in March supplementary account. Annual interest and rectification of mistakes detected in course of making agreement of binder balances with reference to interest statement but before closure of the March final account by the Postal Accounts Office will also be included in the account of March. For this purpose the progressive figures under each of the debit and credit heads after inclusion of transactions of March supplementary account will be carried toward to a separate page superscribed "March final". Annual interest and rectification of mistakes, etc. will be adjusted against March final in this register.

(b) The amount adjusted in March final in SB-62(a) register will be similarly adjusted in SB-62 and SB-63 register against March final. In the register SB-62 and SB-63 a separate sheet need not be opened for adjustment of annual interest. The amounts may be noted below the total of March supplementary and then the grand total of March (final) worked out.

[Para 7 of Manual of SB Control Procedure]

Register of Transactions Office wise (SB-63)

8. (i) This register (Annexure 7) will be maintained office wise for each month. One page will be used for making entries for one month for each office. Pages should first be earmarked for the H.O. and then for each S.O. in their alphabetical order.

(ii) The name of the office and the opening balance of the office will be noted at the top.

(iii) Entries in the different columns of this register will be made as follows:-

(a) Columns 2, 4 and 6 viz, deposits, interest on closed accounts and withdrawals from columns 7, 9 and 8 of the list of transactions,

(b) Column 3 (deposits at other offices) and column 7 (withdrawals at other offices) from Part III of the list transactions.

(c) Columns 5 and 8 (viz. non-cash credits and debits) from the Register SB-62(a). At the end of the month, the closing balance of each office will be

worked out in SB-63 register and this closing balance as also the totals under each head should agree with the corresponding totals and balance arrived at in register SB-62. The official posting the entries in this register will initial in the remarks column.

[Para 8 of Manual of SB Control Procedure]

Consolidated Journal of S.B. Deposits and Withdrawals (SB-72)

9. (i) The Head Office will prepare daily a consolidated journal of S.B. deposits and withdrawals, etc. at the Head and the Sub Offices under it (in alphabetical order) in form SB-72. (Annexure 8)

(ii) The clerk of the Control Organisation will copy the progressive figures of all columns at the end of the previous day and work out the progressive figures at the end of the day at the bottom of the consolidated journal. He will check the daily as well as the progressive totals of all the columns and sign the journal in token of having carried out the checks.

(iii) The Supervisor will check each entry of consolidated journal with the corresponding entry in SB-63 register. He will then check the totals of deposits and withdrawals both daily as well as progressive with the corresponding figures in the Head Office Cash Book. He will put his dated initials in the Head Office Cash Book against the respective amounts in token of having carried out the check. He will then record the following certificate on the journal under his dated signature:-

"Certified that each entry in the journal has been checked with the corresponding entry in SB-63 register and the totals of columns 6, 10 and 14 verified with the amounts shown in the Head Office Cash Book".

(iv) At the end of the month the total amount of deposits and withdrawals as shown in the consolidated journal will be checked and agreed by the Supervisor with the corresponding figures in the H.O. Cash Account The Certificate "checked and agreed with the HO Cash Account" will be recorded under the Supervisor's dated signature on the consolidated journal in addition to the certificate prescribed in sub-para(iii) above.

[Para 9 of Manual of SB Control Procedure]

Working out of the total SB balance of the Head Office as a whole

10. At the end of the month, following action will be taken to agree the figures of Registers SB-62, SB-63 and the consolidated Journal:-

- (i) In the Register of binder balance (SB-62) the monthly totals of columns 2 to 5 of each binder will be taken. The totals of columns 2 to 5 will be added to the opening balance and the totals of columns 6 to 8 will be subtracted from the same to arrive at the closing balance of the binder on the last working day of the month. A summary of the totals of different columns including the opening and closing balances worked out for each binder of an office in the Register SB-62 will then be prepared and the closing balance of the office as per entries in the Register SB-62 worked out. The Register of unposted items should be seen to find out whether any amount relating to this

office remains unposted. If any amount is outstanding it will be added under the proper head and the closing balance of that office arrived at by totalling the closing balance of all the binders in SB-62 register.

(ii) The closing balance of each office will be similarly worked out in SB-63 register. The totals of different columns including the opening and closing balances as worked out in the SB-63 register should be reconciled with the total closing balances worked out in SB-62 register vide sub-para (i) above.

(iii) A summary will be prepared in the SB-63 register in respect of all the columns including the opening and closing balances for all the offices to work out the closing SB balance at the end of the month for the HO as a whole.

(iv) The balance of the HO as a whole (including that of sub-offices) will then be worked out from the consolidated journal of SB deposits and withdrawals and SB-62(a) register as follows :-

- (a) Opening balance.
- (b) Add monthly totals of columns 6 and 11 of consolidated journal and column 12 (Credit side-total credits) of SB-62(a) register.
- (c) Total of item (a) and (b)
- (d) Deduct monthly totals of Column 10 of the consolidated journal and column 10 (Debit side-total debits) of SB-62(a) register.
- (e) Closing Balance—item (c) - item (d).

The closing balance should agree with the closing balance as worked out in the summary prepared in the SB-63 register vide sub-para (iii) above. The following certificate will be recorded by the Supervisor under his dated signature below the closing balance thus worked out and agreed :-

"Closing balance as shown above has been checked and agreed with the closing balance worked out in the SB-63 register".

Note :- For the month of March, the SB-62 register should comprise of transactions at an SO upto 31st March and the interest for the year adjusted in March final.

[Para 10 of Manual of SB Control Procedure]

CHECK OF VOUCHERS AND DOCUMENTS

11. (a) General check of vouchers and checking of vouchers with reference to entries in the ledger cards :- The PA of the Control Organisation should carry out the general check of vouchers as well as checking of vouchers with reference' to ledger cards in respect of the following vouchers :-

- (i) All vouchers of payment in respect of withdrawals exceeding Rs. 5000/- at head and sub offices and Rs. 2500/- at ED sub offices and branch offices.
- (ii) Warrants of payment of 20% of closed accounts of heavy amounts.
- (iii) 4% of deposits in head and sub offices.
- (b) The checks will apply uniformly to accounts either maintained manually

or on computers and will include checking with reference to the entries in the ledger cards.

[Rule amended vide D.G Posts letter No. 5-2/99-SB dated 5.3.2003]

(c) While carrying out the checks, following points should be kept in mind:-

(1) The entries in the vouchers are complete and there are no suspicious erasures and alterations.

(2) The date stamp of the office has been affixed on the voucher.

(3) The application for withdrawal bears the signature of the depositor.

(4) The warrant of payment bears the signature of the Postmaster in token of having authorised the payment.

(5) There is acquittance of the depositor or his messenger on the warrant of payment in token of having received the amount.

(6) The identification of the depositor, wherever taken, is in proper form.

(7) In the case of illiterate depositor, the thumb impression has been attested on both the sides of the voucher.

(8) While carrying out the checks of SO transactions it should be ensured that all sub offices come up for check at regular intervals.

Note:- In some SBCOs, V-2 software is in use but SB Branch is functioning under LAN. At such places, the SBCO will attend to the work based on data entry already available in LAN Sanchaya Post.

[D.G Posts letter No. 5-2/99-SB dated 29.9.2000]

(d) A record of the vouchers checked should be kept by the PA in a separate register in the form given below and all the vouchers checked should also be signed with date by him in token of having carried out the check. The register will be signed by the P.A. below the entries of the day and reviewed once a week by the Supervisor in order to see that it is maintained properly and the number of vouchers checked is not less than the percentages prescribed above.

REGISTER OF VOUCHERS CHECKED

Date of check.....

Sl. No.	Name of office	Account No.	Amount of the voucher	Date of voucher	Deposit or withdrawal	Remarks
1	2	3	4	5	6	7

(e) The following points may be kept in view while carrying out the above checks:-

(1) Whether the balance as shown in the Pay-in-Slip and application for withdrawal by the post office and the depositor agrees with that in the ledger card on the date of deposit/withdrawal. If the difference is due to non-addition of interest in the pass book, whether the pass book is received for entry of interest.

(2) That in case of withdrawal exceeding Rs. 2000 the signature of the depositor on the withdrawal form has been attested by two postal officials.

(3) In case of transactions by cheque, the rules relating to cheques have been observed.

(4) The interest on closed accounts has been calculated correctly.

(5) The vouchers do not bear any erasure or over-writing.

(6) If IBBs is to be noted after the transaction in the ledger card, whether it has been noted correctly.

(7) The ledger headings have been made properly and correctly in case of new accounts. Whether the ledger card has been authenticated by the Postmaster with his designated stamp.

(8) Whether appropriate remarks have been made in the ledger card as and when an account is carried over to a fresh card or the account is closed.

(9) Whether the balance, DLT and the IBBs have been correctly brought forward to the fresh ledger card.

(10) Whether in the case of accounts closed or transferred necessary remarks have been made in the index to ledger cards.

(11) Whether the balance after the transaction has been correctly cast in the ledger card.

(12) Whether the ledger Assistant and the Postmaster have signed the ledger card against the transaction.

(13) All the "Will follow" vouchers received subsequently should be checked similarly.

(f) The above mentioned points 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.

[Para 11 of Manual of SB Control Procedure and D.G Posts
letter No. 113-4/2002-SB dated 16.5.2002]

Clarification:- As per clause (e) (2) above in case of withdrawal exceeding Rs. 2000 it is to be seen that the signature of the depositor on the withdrawal form has been attested by two postal officials. In this connection the following clarifications have been issued.

(i) In single handed sub offices the question of obtaining signature of second official will not arise. 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.

[D.G. Posts letter No. 30-9/83-SB dated 23-1-1986]

Note:- Delegation of power to the Incharge of SBCO to waive excess/short payment of interest/principal not exceeding Re. 1/- on closure of Savings and other accounts:- (1) At present SBCO raises all objections regarding excess/short payment of interest/principal on closure of Savings and other accounts detected by the SBCO on checking of vouchers which are pursued for recovery/payment. The time and labour spent in pursuing the recovery/payment, where the amount is petty, is disproportionate. The question of delegating the power of waiver of petty excess/short payment to the incharge of the SECO has been under consideration in this office for some time. It has now been decided in consultation with the Ministry of Finance (DBA) to delegate to the incharge of the SBCO the power to waive excess/short payment of interest/principal not exceeding Rupee If in each case on the closure of savings and other accounts with immediate effect For this purpose the following procedure will be followed:-

(2) When an excess/short payment of interest not exceeding rupee one on closure of the account is detected by the SBCO, a remark "Excess/short payment of Re.....is waived" should be made on the warrant of payment over the dated signature of the incharge of the SBCO. The payment will be taken as final and no objection raised on that account.

(3) When only principal upto Re. 1/- is paid excess or short, the amount of interest to that extent may be increased or decreased, as the case may be, in the ledger card and the warrant of payment. If no interest has been paid the amount of principal paid excess or short will be taken as interest and S.B. balance under principal restored to that extent. Ultimately the amount of interest will be taken as paid excess or short. Further procedure to be followed will be the same as prescribed in para (2) above.

(4) In order to have a watch on recurring instances of such excess/short payments and to take general corrective measures for minimising the incidences, a register will be maintained by the SBCO in the proforma given below in which the waived excess/short payments will be recorded. The serial number of the register will start afresh from 1st April each year. The register will be reviewed by the incharge of the SBCO after the close of every month to assess if the instances on the part of any official are frequent. If frequent, the matter should be brought to the notice of controlling authority, viz. Postmaster (not under the control of the Divisional Supdt.) or the Divisional Supdt. for taking action.

Proforma

Register of accounts closed with waiver of excess/short payment of interest/principal not exceeding rupee one relating to Head Office (including its sub offices)

Sl.No.	Type of account (Savings/CTD/ RD/TD/NSS/MIS/PPF)	Office where stands	Account number	Date of closure
1	2	3	4	5
Amount paid excess/short (+) (-)	Name of SB clerk and supervisor responsible for the mistake	Initials of PASBCO	Initials of Incharge SBCO	
6	7	8	9	10

[D.G. Post letter No. 1-27/88-SB dated 17-10-1990]

Checking of Non-Cash Transactions

12. All the items of non-cash transactions as shown in the various lists, registers and journals by the S.B. branch will be checked by the Control organisation and it will also ensure that all non-cash transactions have been included in SB-62(a) register. Following checks will be carried out in respect of different categories of non-cash transactions:-

(1) Accounts transferred to other Head Offices and also from one office to another under the same H.O.

(i) The last binder agreement sheet should be referred to and the balance in the account as on the date of agreement verified with the balance in the ledger card on that date. If there are subsequent transactions, the same should be verified from the concerned list of transactions. This will establish the correctness of the balance sought to be transferred. It should be seen that suitable entries of closure have been made in the ledger card correctly under the dated signature of the Postmaster. It may also be verified that the entries in the Home and Foreign transfer journals have been made correctly. The official of the Control Organisation will sign in the prescribed column of the office copy of the Home and Foreign transfer journal or the combined debit and credit local transfer journal in token of having carried out the check.

(ii) In the case of transfer of accounts to other Head Offices the official incharge of the Control Organisation will sign both the copies of the advice of transfer under his dated signature and designation stamp. He will ensure that the account number, balance and the total of IBBs of all the months since April as well as the minimum IBB for the month of transfer have been correctly noted on the A.T. Since the advice of transfer has to be sent to the transferee head office on the date of transfer, it is necessary that the Control Organisation should carry out the prescribed checks and return the book of advice of transfer, transfer journal and ledger card to the S.B. Branch on the same day.

[D.G. Post letter No. 1-2/88-SB dated 17-10-1990]

(iii) The Postmaster of the transferee H.O. will fill in the intimation portion of the advice of transfer, sign it and transfer it along with advice of

transfer, ledger card and relative journal to its Control Organisation. The Supervisor of the Control Organisation will verify the entries in the intimation portion of the advice of transfer and countersign it after affixing his designation stamp on the same. He will then return all the documents to the Postmaster for further disposal.

(iv) Whenever any mistake is detected in the balance of an account already transferred to another head office, correction thereof will be intimated by the SB Branch to the transferee Head Office and the Control Organisation of its own office through a revised debit transfer journal in the form prescribed in Rule 65 of P.O.S.B. Manual Volume I. The revised transfer journal will be impressed with the oblong stamp and checked by the Supervisor SBCO under his dated signature and designation stamp before despatch. A revised advice of transfer is not required to be prepared. The Control Organisation will post the revised transfer journal in its SB-62(a) register and send it to the Central/ Circle Pairing Unit alongwith the monthly return. The entry of correction in SB-62(a) register will be linked with the original entry with suitable remarks for cross reference.

(v) On receipt of the intimation of the correction of the balance, the transferee H.O. will take necessary action to incorporate the correction in the relevant ledger card and prepare a revised credit transfer journal in the prescribed form given in the Rule 65 *ibid*. The journal will be checked by the C.O. and intimation of transfer of the revised amount will be prepared by the SB Branch like regular transfer of accounts. The intimation will be checked by the Supervisor, SBCO before it is despatched by SB Branch to the Postmaster of the transferring head office. The revised transfer journal will be sent by the S.B. Branch to the C.O. along with the daily return who will post it in its SB-62(a) register and send it to the Central/Circle Pairing Unit alongwith the monthly returns. The entry of correction in SB-62(a) register will be linked with the original entry with suitable remarks for cross reference.

(2) Opening of accounts on transfer from other Head Office : (i) The A.T. will be examined to see if the same bears the oblong stamp of the transferring H.O. and the signature of the Postmaster and Supervisor of the Control Organisation of that office.

(ii) The particulars of the account including balance and IBB's as shown in the A.T. have been correctly entered in the ledger card under the signature of the Postmaster.

(iii) The amount has been correctly entered in the Home/Foreign transfer journal and in SB-62(a) register.

(iv) The PA (SBCO) will sign in the prescribed column of the transfer journal in token of having carried out the above checks.

(3) Revival of accounts treated as silent : (i) The account has not already been revived in the list of silent accounts revived.

(ii) The entry of revival of the silent account has been correctly made in the register of silent accounts revived.

(iii) The balance of the amount has been correctly copied in the ledger card.

the new clerk as also the date from which he is posted will be entered. Entries in each of the objection registers will be numbered serially starting from I on the first April each year.

Note:- For this purpose the Postmaster will intimate the particulars of changes made in the staff of the S.B. Branch to the Control Organisation.

(iii) Each objection written in the register will be checked and signed by the Supervisor before the register is sent to the S.B. branch. As and when the objection is settled, the date and the manner of settlement will be noted in column 7 and 8 of the register under the dated signature of the Supervisor.

(iv) The totals of amounts placed under objection should be carried forward from page to page in the objection register so as to arrive at a monthly total. At the end of the month a review of the objections raised and settled during the month should be carried out. The serial numbers of the items remaining unsettled as also the amount should be noted in red ink and the progressive total of the number and amount lying under objection worked out in the following summary. The information relating to the objections raised and settled during the month by the SB Branch in their objection registers will be obtained by the Supervisor from the DPM/APM Incharge of the SB Branch before preparing the summary.

Summary of the Pending Objections

1	2	3	4
		No. Amount	
1. Total No. and amount under objection at the close of the previous month.	(a) (b)	Raised by C.O. Raised by the S.B. Branch	
2. Total No. and amount placed under objection during the month	(a) (b)		
3. Total of 1 and 2	(a) (b)		
4. Total No. and amount settled during the month .	(a) (b)		
5. Closing balance of the No. and amount under objection at the end of the month (3-4).	(a) (b)		

Serial Numbers of objections pending will be entered separately under each category.

(a) Objections raised by Control organisation.

	Serial No.	Amount.
Signature of P.A.		Signature of Supervisor

(iv) Arrear interest has been correctly calculated.

(v) The balance and the amount of interest has been correctly entered in the SB-62(a) register.

The clerk of the Control Organisation will put his dated initials in the remarks column of the register of silent accounts revived in token of having carried out the above mentioned checks.

(4) Correction to ledger balances.

Whenever a correction to the ledger balance is made by the S.B. Branch on receipt of an authority from the Postal Accounts Office, necessary entry will be made by the Post Office in the Register of O.B. corrections in the form given at Annexure 9. One or two pages should be allotted for each ledger/binder. The register will contain all the corrections made in each ledger/binder after the introduction of the control organisation. It will be handed over on the same day to the C.O. for making adjustment in their SB-62 register. The Control Organisation will ensure that the corrections made are genuine by referring to the authority of the Postal Accounts Office. It may be ensured that the corrections in the balance relating to the period prior to the introduction of the Control Scheme are only entered in this register. The corrections relating to misposting in the ledger/ledger cards after the introduction of control scheme will not find place in this register but will be adjusted directly in SB-62 register. The official incharge of the Control Organisation will also put his dated initials against the relevant entry in the register in token of adjusting the amount in SB-62 register.

[Para 12 of Manual of SB Control Procedure]

Objection Register

13.(I)(i) Any irregularity noticed will be entered in clear and concise words in the objection register (SB-61) unless it has already been noticed by the Head Office. 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. Vouchers once received by the Control Organisation should not be given back to the Head Office. Every irregularity should be brought to the notice of the Postmaster for necessary action. It is the personal responsibility of the Postmaster and the Ledger Clerk to ensure that objections raised by the Control Organisation are got settled by supplying the wanting information and particulars. The Postmaster should also see that the same type of irregularities are not repeated by the sub and branch offices and if any office continues the same mistake the facts should be reported to the Supdt. of Post Offices/Head of the Circle, as the case may be, and to the Accounts Officer, Internal Check (SB) for appropriate action. (See Annexure 10 for form SB-61)

(ii) Separate Objection Register shall be maintained for each of the ledger clerks. The number and name of the ledger clerk as also the date from which he works will be written on the cover page of the register. Whenever a ledger clerk is changed the date upto which the clerk worked and the name of

the new clerk as also the date from which he is posted will be entered. Entries in each of the objection registers will be numbered serially starting from I on the first April each year.

Note:- For this purpose the Postmaster will intimate the particulars of changes made in the staff of the S.B. Branch to the Control Organisation.

(iii) Each objection written in the register will be checked and signed by the Supervisor before the register is sent to the S.B. branch. As and when the objection is settled, the date and the manner of settlement will be noted in column 7 and 8 of the register under the dated signature of the Supervisor.

(iv) The totals of amounts placed under objection should be carried forward from page to page in the objection register so as to arrive at a monthly total. At the end of the month a review of the objections raised and settled during the month should be carried out. The serial numbers of the items remaining unsettled as also the amount should be noted in red ink and the progressive total of the number and amount lying under objection worked out in the following summary. The information relating to the objections raised and settled during the month by the SB Branch in their objection registers will be obtained by the Supervisor from the DPM/APM Incharge of the SB Branch before preparing the summary.

Summary of the Pending Objections

1	2	3	4
		No.	Amount
1. Total No. and amount under objection at the close of the previous month.	(a) Raised by C.O. (b) Raised by the S.B. Branch		
2. Total No. and amount placed under objection during the month	(a) (b)		
3. Total of 1 and 2	(a) (b)		
4. Total No. and amount settled during the month .	(a) (b)		
5. Closing balance of the No. and amount under objection at the end of the month (3-4).	(a) (b)		

Serial Numbers of objections pending will be entered separately under each category.

(a) Objections raised by Control organisation.

Serial No.

Signature of P.A.

Amount.

Signature of Supervisor

(v) For the prompt disposal of objections the objection register itself will be handed over to the concerned DPM/APM Incharge of the S.B. Branch under receipt for furnishing the necessary replies early. The register will be returned by them on the following morning.

Note:- The D.P.M./A.P.M. Incharge of the S.B. Branch is required to see that replies to the objections and wanting particulars are furnished within, a fortnight at the latest. The register will be put up once a month to the Postmaster for review indicating the items pending for more than a month due to non-receipt of information and particulars from the S.B. branch. The D.P.M./A.P.M. Incharge of the S.B. branch will also be responsible to ensure that there is no repetition of the irregularities pointed out by the Control Organisation and appropriate action is initiated to avoid their recurrence.

Manner of settlement of objections in case of wanting particulars

(2)(i) The voucher will not normally be sent by the Head Office to the sub-office. Similarly the sub-office will also not return the voucher to the branch office. The Head Office will obtain a certificate of payment/memo of admission of payments as the case may be from the Sub or Branch Postmaster concerned and send the same to the Control Organisation.

(ii) In cases where the depositor's acquittance is wanting or doubtful, in addition to obtaining a memo of admission of payment the case should be taken up direct with the depositor to establish the genuineness on otherwise of the payment. The reference should only ask tile depositor to confirm the withdrawal and balance.

(iii) In case of withdrawal exceeding Rs.500 in which the signature of two officials are wanting, a certificate that necessary check was exercised by the concerned Postal Assistants will be obtained by the Head Office.

(iv) Remarks regarding the settlement of objections should be clear and concise and not merely "settled". The remarks shall be supported by the dated signature of the Supervisor admitting the explanation.

(v) The-Supervisor is required to review the objection registers once a month. He will make a list of such objections as have been pending for more than 3 months indicating in brief the particulars of each of the objections and forward the same to the Divisional Supdt. by name, if he is the immediate superior officer of the Postmaster; otherwise the list should be sent to the D.P.S. with a copy to the Postmaster. Objections pending for more than 6 months should be listed separately and a report made to the D.P.S.

[D.G. Posts Idler No. 1-2/88-SB dated 10-2-1988]

[Para 13 of Manual of SB Control Procedure]

Director General's Instruction

Subject:- Reporting of Minus Balances in SB Accounts detected by SBCO

It has since been decided that henceforth the SBCO Branches in Head Offices will report the cases of minus balances upto Rs.100/- to S.P.Os/A.O., ICO(SB) and cases beyond that to Regional Post Masters General through monthly statements so that necessary enquiries can be taken up immediately. All such reported cases should also find a place in the SBCO Objection Registers (SB-61).

[D.G. Posts letter No.3-1/93-SB dated 20.7.1993]

Verification of Binder Balances

14.(I)(i) The balance of each binder is required to be verified once in six months, viz. two rounds in a year. The first round will cover the period

from October to March and listing of balances will be based as on 31st march. This will be a interest statement. The second round will cover the period from April to September and listing of balances based as on 30th September will be done.

[D.G. Posts letters No. 1-4/86-SB dated 31-3-1986 & 25.11.1986 effective from 1.4.1986 and No. 1-2/88-SB dated 10.2.1988]

(ii) The Supervisor will, at the beginning of the day, inform the Postmaster the number of binders selected by him for agreement of balances. These binders will be given one at a time to the machinist The machinist will list the balances in the binder as on 31st March or 30th September as the case may be noting the date at the top of the list

(iii) Immediately the list of balances of a binder is ready, the machinist will hand over the list to the PA. The PA. will work out on the list of balances, the balance of the binder in the register SB-62 by adding the total credits to and deducting the total debits till the end of the month upto which transactions have been included in the list of balances from the opening balance of the month. He will then see if that balance agrees with that shown in the list If it agrees, he will write in the list "Agreed" under his dated signature. The list will then be placed before the Supervisor. The Supervisor will verify and note it in the binder verification check sheet under his dated initials.

(iv) If, however, the two sets of balances differ, the PA. Will immediately write the name of the office, binder No. and the two sets of balances in the binder discrepancy register. He will then take action to reconcile the discrepancy and to have the two sets of balances agreed. The following method may be useful in finding out the mistakes:-

(1) The previous agreement sheet should be checked with the balances shown in the list prepared. Accounts having no change in balance should be ticked.

(2) The binder in respect of accounts whose balances have undergone a change should then be examined to see if the balances in respect of these accounts have been cast correctly in the binder. In case of correction to binder balances it should be seen if the same is supported by entries in SB-62 register.

(3) Accounts which have been transferred to other offices should be, checked with reference to entries in SB-62(a) and SB-62 registers. In case of accounts opened on transfer (which will be generally in the last one or two binders it should be checked whether the amount has been correctly included in SB-62(a) and SB-62 registers. Silent accounts revived should be checked with reference to the entries in SB-62(a) register.

(4) Accounts which have been closed should be checked with reference to the entries in the list of transactions and SB-62 register.

(5) The above mentioned steps will generally lead to the detection of all the mistakes which led to the disagreement of binder balances. If, however,

two sets of balances still do not agree, the postings in the SB-62 register should be checked with reference to the list of transactions. For this purpose it should be seen if the items in the list of transactions have been grouped and posted correctly as per binder chart in the SB-62 register. Even after this check, if the binder still does not agree, it means that there is a totalling mistake, either in the list of balances or in the balance cast in SB-62 register. The totals of list of balances and balances cast in SB-62 register should be checked again.

(v) While making agreement of binders which do not agree automatically, the PA. is likely to detect three kinds of mistakes, namely, (a) mistakes in listing (b) mistakes in binder posting and (c) mistakes in SB-62 register. The mistakes found in any balance in the list will be rectified by the plus or minus entry as the case may be. The account number and nature of mistake will be shown by the side of the balance corrected for reference. The total of the list will also be corrected. After the binder is agreed, a summary of agreement in the following form will be prepared at the end of the list by the P.A. The Supervisor will verify the detail of discrepancies noted by the PA. and initial the summary.

SUMMARY

<i>Amount</i>	<i>Amount</i>
Balance as per list of balances A	Balance as per X SB-62 register.
(a) Mistakes in listing.... B Account No.....	(c) Mistakes in SB-62 Y register.....
(b) Mistakes in Binder postings C Account No.....	Date and Account No.....
Totals D	Total = Z
Initials of PA.	Initials of Supervisor
Note :- D and Z should agree.	

(2) listing of balances in offices where the agreement work is in arrears:-

The listing of balances in offices where the ledger agreement work of previous years is running in arrears will be done on yearly basis by the machinist. The listing will be done for the balances as on 31st March each year. Only one combined round of agreement for the fall year will be done. There is no need to carry out agreement of six monthly rounds.

[D.G. Posts letter No. 6-1/85-SB dated 11-4-1986]

(3) Register of binder discrepancies.

(i) Particulars of binders which do not agree automatically will be brought on to the register of 'Binder Discrepancies' which will be maintained in the following form:-

Date selected for agreement	Name of Office and binder No.	Balance as per SB-62 register	Balance as per list prepared by the	
1	2	3	4	
Difference of (3-4) minus different to be noted in red ink.	Agreed balance	No. of mistakes detected under each category a,b,c	Dated initials of the P.A	Dated initials of the Supervisor
5	6	7	8	9

(ii) On reconciliation of the discrepancy, columns 6 and 7 of the register of binder discrepancies will be filled up by the PA. by giving the number of mistakes under each category thus (a)2 (b)i (c)z. The P.A. will then initial in column 8 and put up the register with the list to the Supervisor for check. The Supervisor will see that the entries made in the register agree with those noted in the list of balances by the P.A. and initial in column 9 of the register.

(4) Binder Verification Check-Sheet In order to ensure that the binders are systematically taken up for the verification of balances, a binder verification check sheet as prescribed below will be maintained by the Supervisor.

Binder Verification Check Sheet for the year.....

Name of Office	Sl. No. of binder	Initials of Supervisor with date of verification of binder balance.
1	2	3

Note:- The binder verification check-sheet will be reviewed by the Supervisor periodically to find out if all the binders have come up for verification in the round which is in progress. If not, he will take action to have these verified.

(5) Security Deposit Accounts.

Security Deposit accounts of all types are treated as H.O. accounts and assigned separate block numbers. Whenever these accounts are dosed, the usual check of vouchers will be made by the Control Organisation. At the end of the day cards of dosed accounts will be removed by the H.O. from each binder and kept separately in serial order. The amount shown as withdrawn in the ledger cards of each binder during the month should be listed and verified with the total amount of withdrawals in that binder in SB-62 register. These lists should be signed by the PA. and the Supervisor before being recorded. The balances of these accounts will be agreed once a year at the time of

preparation of interest statement as on 31st March each year. There will be only one round of binder agreement in a year for these accounts.

(D.G. Posts letters No. 1-1/86-SB dated 28-5-1986 & 25.11.1986 effective from 1.4.1986 and No. 1-2/88-SB dated 10-2-1988)

(6) Skipping over rounds of Binder Agreement.

If in any office one or more rounds of binder agreement in a year fall into arrears due to unavoidable reasons, the round fallen into arrears may be skipped over after obtaining formal approval of the A.O.I.C.O. (SB) or Head of the Circle as the case may be. The A.O.I.C.O. (SB) will approve the skipping of only one round of agreement in a year in respect of each bead office under his control. The cases involving skipping of more than one round will be approved by the Head of the Circle. For this purpose the Postmaster will refer the case to the A.O. I.C.O. (SB) giving full justification for the skipping of round(s) asked for. The Accounts Officer will accord the sanction if the proposal is upto one round otherwise he will forward the case to the circle office along with his recommendations. In the circle office the Director Postal Services will accord necessary approval on the merit of each case. He will also take remedial measures to check the recurrence of such skipping over in future.

A formal sanction of skipping over will be issued by the A.O. IC.O. (SB) for information. The D.P.S. will also see that skipping of more than two rounds in a year is allowed in exceptional cases and after thorough investigation. The particulars of the sanction issued by the A.O. I.C.O. (SB) or the circle office will be noted in the remarks column of the monthly binder agreement statement by the Incharge SBCO and the memo of sanction filed in the relevant file to be shown to the inspecting parties as and when required by them.

(7) Outturn register of the Machinist:-

(i) The Machinist doing the work of listing of balances will maintain a register showing the particulars of daily outturn given by him in the following form.

Date	Name of office	Binder No.	No. of accounts listed
1	2	3	4
No. of mistakes detected during agreement	Initials of Machinist	Initials of the Supervisor	
5	6	7	

(ii) The register will be filled up daily by the Machinist and put up to the Supervisor for check. The Supervisor will see that the machinist is giving the daily outturn according to the prescribed standards as given below.

Sl.No.	Particulars of machine	Daily outturn
(1)	Ascora with 1 or 2 totalizers	4,000 accounts
(2)	Burrough	3,200
(3)	POSBAS	4,000
(4)	Manual operation	1,800 "

Note 1:- In addition to the above out-turn the machinist will list account numbers of 10% of the accounts listed in the margin for the sake of reference.

Note 2:- When Burrough machine is operated by handle due to failure of electricity or any other reason, the machinist may give the daily out-turn of 2800 accounts. If the machine is operated by handle for a part of the day the out-turn will be given on pro-rate basis.

Note 3:- The daily outturn of POSBAS machine has been fixed at 4000 accounts per day vide D.G. Posts letter No. 43-32/86-PMR dated 30-10-1987.

(iii) For the listing work the machinist is entitled to a special pay of Rs.40 per month subject to the condition that his work is found satisfactory. The Supervisor will review the register of the out-turn of the machinist at the close of the month and give a following certificate to the account branch of the H.O. for the drawal of the special pay in case the work is found satisfactory.

"Certified that Shri.....Machinist..... S.B.C.O. is entitled to special pay of Rs.....for the month of.....The official has given the prescribed out- turn during the month and the quality of his work has been found satisfactory."

Date.....

Signature of Supervisor

[D.G. Posts letter No. 1-2/88-SB dated 17-10-1990]

(8) History Sheet of Adding and Listing Machines:-

The Supervisor will maintain a history sheet of adding and listing machines supplied to the Control Organisation in the proforma given at Annexure 11. The history sheet will be maintained in the form of a register and kept up-to-date. It may be ensured that all the particulars as given in the proforma are entered in the history sheet. It will be checked by the Visiting/Inspecting officers during the course of the visit/Inspection.

(9) Regrouping of binders:-

The binder of the HO/SO is required to contain not more than 300 ledger cards at the time of the opening. As and when any account is closed or transferred or treated silent, the ledger card is removed and kept separately in office wise bundles. After the lapse of some period the ledger cards are considerably reduced in the binder. In order to avoid the multiplicity of binders and reduce the expenditure on their supply, all the binders in each office will

be periodically reviewed by the Postmaster and ledger cards of two or more complete binders amalgamated into one binder so that the new binder should contain about 300 ledger cards. The regrouping of the binders will be done by the Postmaster in consultation with the official incharge of the Control Organisation on the last date of the accounting month to enable the Control Organisation to adjust the balance of SB-62/SB-85 register correctly and without any difficulty. After ledger cards of 2 or 3 binders are amalgamated into one binder, the Control Organisation will add the closing balances of regrouped binders in the new binder and take it as opening balance on the first of the following month. After regrouping the serial number of the binders in the office will be changed and binder chart also prepared afresh, the copy of which will be supplied by the S.B. Branch to the Control Organisation.

(10) Transfer of closed and transferred ledger cards to the SBCO.

(1) The ledger cards of the transferred and closed accounts may be transferred to SBCO duly entered in the voucher list alongwith other vouchers on the next day. The Supervisor of SBCO branch will distribute the closed cards to the concerned PA alongwith other vouchers for necessary check. After the check, the PAs will return the ledger cards to the Supervisor SBCO for preservation in his safe custody till the agreement of that particular round to which the ledger card relates is completed. This procedure will be followed for all categories of accounts.

(2) The incharge SBCO will maintain a register in manuscript in the proforma given below:-

S.No.	Name of Office	Account No.	Amount	Remarks
-------	----------------	-------------	--------	---------

The entries in this register will be made by allotting different folios for the various categories of accounts. After the ledger agreement of a particular round is completed, these ledger cards will be transferred to the APM(SB) concerned for further preservation. The SBCO branch will also check with reference to their list if an account is already closed.

(D.G. Posts letter No. 35-2/89-SB dated 6-4-1989

(Para 14 of Manual of SB Control Procedure]

Checks by the Supervisor

15. The Supervisor will carry out the following checks daily. He will put his dated initials against all the entries checked in SB-62 and SB-63 registers and full signature in SB-62(a) register below the entries of the date both on the credit and debit side in token of having carried out of the checks.

(a) Register SB-62:- Check the entries in this register to see that they have been correctly made in respect of 10% of the offices with the list of transactions and register SB-62(a).

Note:- The 10% offices should be selected in such a manner that every

office is covered during the course of a month.

(b) Register SB-62(a):-(i) That the register is correctly posted from the documents mentioned at items 2 to 6 of para 3 and the totals of the register agree with the totals of these documents.

(ii) That the total of column 5 of credit side agrees with the total of column 5 of debit side.

(c) Register SB-63:- Check the entries in this register with the corresponding entries in the consolidated journal of deposits and withdrawals and SB-62(a) register to see that these have been correctly made in this register.

(d) Selection Register:- The Supervisor will maintain a selection register in respect of the checks exercised by him in SB-62 register in the following form.

Date of check	Office selected	Initials of Supervisor	Remarks
1	2	3	4

After completion of one round of each office the subsequent round will be taken up.

(e) Checking of H.O. and S.O. transactions:

The Supervisor will be responsible to see that the P.As carry out the requisite checks effectively by test checking 5% of the vouchers checked by them. He will put his signature with date on the vouchers in token of having carried out this check. The vouchers for closed accounts and withdrawals of higher amounts should be selected for this test check. If 5% of vouchers is large in certain offices (say more than 10 vouchers per day) the head of the circle may prescribe a lower percentage for these offices. The record of vouchers test checked should be maintained in a register in the form given below. 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.

Register of vouchers test checked

1. Date of test check.
2. Name of P.A. whose work test checked.
3. Office selected for test check.
4. Particulars of vouchers test checked.
5. Irregularities, if any, noticed.
6. Initials of the Supervisor.

(f) Review Register- The Review Register mentioned in sub-para (c) above will be maintained in the following form.

Particulars of mistakes detected in the test check of vouchers checked
by.....P.A.

SI. No.	Date of test check	Particulars of voucher checked	Nature of mistake detected	Initials of the Supervisor	Dated initials of the P.A. noting the irregularity
1	2	3	4	5	6

[Para 15 of Manual of SB Control Procedure]

Checking of annual interest and preparation of interest cum silent accounts statement

16.(I) (i) After 31st March, as soon as calculation and posting of interest in all the accounts in a binder is completed, the binder should be handed over to the Control organisation for checking the calculations in 20 per cent of the accounts where calculations are done manually and 5% where calculations are done on computers. The interest will be calculated and added by the computer where the SB branch has been computerised. In other head offices the calculation of interest will be done manually.

At the time of calculation of interest if it is seen that there has been no transaction in the account for the last three complete financial years, a remark "Account treated as silent" will be made in the ledger card by the Ledger Assistant. If the last balance including interest is less than the minimum balance prescribed for non cheque accounts then a service charge of Rs. 20 will be deducted and opening balance for the next financial year arrived at.

[D.G Posts letter No. 5-2/99-SB dated 5.3.2003]

(ii) The P.A. concerned will initial against the entry of interest in the ledger card in token of the check. A record of the account numbers whose interest has been checked should be kept by the PAs in a manuscript register. The mistakes detected by Control Organisation will be noted in a separate manuscript register showing the name of office, account number, amount of interest calculated by the P.O., correct interest as calculated by the Control Organisation and percentage of mistakes in the binder. The register will be handed over every day to the Postmaster for effecting necessary corrections in the binders. The Postmaster will, after carrying out necessary corrections, intimate the correction to the S.O. in case the account standing at the sub office if interest has already been added in the pass book and return the register to the Control Organisation after recording a certificate that the needful has been done. In the course of carrying out the check, if the percentage of mistakes in the accounts checked is found to be more than 5, the interest calculation in all the accounts in that binder should be rechecked by the ledger Assistant concerned without any additional OTA.

(iii) The Supervisor will test check calculation of interest in 10% of the accounts in the binders containing mistakes more than 5 per cent and re-checked

by the SB branch in order to see that the binders have been re-checked satisfactorily. He will also maintain the record of accounts test checked in a separate register like that maintained by the P.A. If the number of mistakes detected in the course of 10 per cent test check by the Supervisor exceeds five in any of the re-checked binders irrespective of the numbers of accounts in it, the OTA admissible for calculation of interest of that binder will be disallowed to the ledger Assistant on account of unsatisfactory work. The binders in which OTA has been disallowed to the ledger Assistant will be re-checked 100% by the PA of the SBCO and he will be paid OTA for these binders. The PA of SBCO while claiming OTA for these binders will ignore those accounts which have already been checked by him and the Supervisor in their 20% and 10% check as he will not be required to check these accounts again. For 10% test check of interest calculation the Supervisor/Incharge SBCO is not allowed any OTA or honorarium. The work will be done by him as part of his normal duties.

Note 1:- As far as possible accounts with large amount of interest will be checked by the Control Organisation.

Note 2 :- The 20% checking of interest calculation is to be done only by the PAs and the Supervisor is not allowed to do this work in any circumstances.

Note 3 :- At the time of checking the interest calculations the officials of the Control organisation need not check the correctness of the IBBs already cast in the ledger cards as the same would have been checked by the supervisor (SB) at the time of posting the entries. The totals of IBBs already cast in the ledger cards will, however, be verified by the Control Organisation.

(iv) The following procedure may be followed for preparation of the interest statement. From 1.4.2003 the interest statement will be interest cum silent accounts statement for the year 2002-2003 onwards. In head offices where the SB work has been computerised the interest cum silent accounts statement will be prepared on the computer. In other head offices the statement will be prepared on the adding and listing machines supplied to these head offices.

(a) In case of Ascota machine with two totalizers, all the columns of statement except the total of the interest column can be typed in one operation and the total of the interest column in the second operation. In case of POSBAS machines the whole process can be completed in one operation. As soon as the calculation of interest and checking thereof by the Control Organisation is completed, the Machinist of the Control Organisation should take up the binder for preparation of the interest statement.

(b) In the case of Burrough and Ascota (with one totaliser) machines, the accounts No., the closing balance as on 31st March and column 4 and 6 can be typed in one operation and the interest and the closing balance after addition of interest in the second operation; In the second operation the machine will give the total of the closing balance (after addition of interest) only. The total of interest will be obtained either manually or on the machine.

(c) From 1st April itself the machinist can take up preparation of the interest

statement in triplicate in respect of accounts standing at sub post offices including ED sub offices and in duplicate in respect of accounts standing at Head Post Offices and their BOs in form SB-81 (revised) given at Annexure- 12 without waiting for the calculation or checking of interest calculations typing the account number and the closing balance as on 31st March (i.e.) excluding interest for the preceding year. This work should be completed by the machinist as soon as possible. If the machine goes out of order, the work should be done by hand. By the 1st week of April, the calculation of interest in all the accounts of certain binders and checking of 20 per cent thereof will be over. The machinist will then take up those binders one by one for typing out in the interest statement, the interest for the year, the resultant opening balance for the year and other columns of the statement. A* the time of the second operation, care should be taken to see that the duplicate and triplicate copies of the statement are set properly. The machinist using Ascota (with one totaliser) and Burrough listing machine will take total of the interest column in the third operation and the PA will see that it agrees with the difference of the totals of column 3 and 7.

(d) In the case of offices not supplied with any machine the preparation of interest statement should be taken up immediately as and when each binder is ready. The entries of account number, closing balance as on 31st March, interest for the year and the resultant balance including interest and other columns will be entered. As the interest and balance including interest are noted in red ink by the Head Office, it will be easy to pick up the amounts while preparing interest statement.

(e) The amount of silent accounts will not be withdrawn from the SB deposits through SB-62(a) register as at present but will continue to form part of the balance of the office. This will take effect from the interest statement to be prepared from 31.3.2003 onwards.

(f) (i) A summary of the interest statement will be prepared binder wise for each office separately after agreement of all the binders in the following form in duplicate either on computer or listing machine as the case may be. These summaries will be stitched with the interest statements of the respective offices.

Summary of interest Statement

Name of the office.

Binder No.	Total No. of live Accounts	Total No. of silent accounts	Closing balance	Amount of interest	Service Charge Levied	Closing Balance Including Interest
1	2	3	4	5	6	7
Total:						

(ii) A grand summary of the interest statement will then be prepared office

wise in the following form in triplicate :-

Sl. No	Name of office	Total No. of live accounts	Total No. of silent accounts	Closing balance	Amount of interest	Service charge levied	Closing balance including interest
1	2	3	4	5	6	7	8

Total:

(iii) The SBCO will then prepare in duplicate for HO and in triplicate for sub offices a list of silent accounts with balances below the prescribed minimum from the interest cum silent accounts statements in the following form office-wise.

List of silent accounts with balance below the prescribed minimum
Name of the office

S.No.	Account No.	Service charge levied
1	2	3

Total:

Signature of Supervisor SBCO

Signature of Postmaster

(iv) The consolidation of the lists will be prepared for the head office as a whole. The lists of interest cum silent accounts and the lists of service charge levied will be sent to the Postmaster for further action.

(g) (i) The interest statement will be rechecked by the Postmaster for any transactions taken place after commencement of work of interest calculation. Corrections in respect of accounts in which any transactions may have been taken place will be made in the list as well as the ledger card.

(ii) After the check is complete, an entry regarding account having been treated as silent will be made in Index to ledger cards and the concerned application cards and specimen signature cards, if any. The entries will be initialled by the Postmaster.

(iii) The Postmaster will furnish a certificate that the entries relating to the list of silent accounts in the interest statement received from the SBCO have been made in the ledger cards, application cards (SB-3), specimen signature cards (SB-106), if any, and in the Index to ledger cards, etc. The certificate will be given on the last page of the original copy of the list of each office under the dated signature of the Postmaster. The original and the duplicate copies of all the lists and the consolidation will then be returned to the SBCO.

[Para 16 amended vide D.G Posts letter No. 35-15/86-SB dated 27.3.2003]

(h) (i) A copy of the grand summary of the interest statement will be sent to the Postal Accounts Office. Alongwith the grand summary, a consolidated annual statement showing the figures monthwise under all the Heads including

O.B. and C.B. as incorporated by the CO in its statistical register during the course of the year should be sent to the Postal Accounts office to facilitate, at their end, the reconciliation work with reference to the closing balance shown in the summary of the interest statement. If the binder agreement work is for any reason delayed, the total amount of interest should be intimated by registered post to the A.O. (SB) of the Postal Accounts Office by name for adjustment of interest in the accounts of the year by the 7th June at the latest. The difference, if any, between the figures thus intimated and the actual amount arrived at after agreement of all the interest statements should be furnished subsequently to the Postal Accounts Office for adjustment of the difference. It should be distinctly understood that the Supervisor is responsible to ensure that the amount of annual interest is adjusted in the accounts of the year concerned.

(ii) The duplicate copy of all the offices will be sent to the AO, ICO(SB) immediately after it is prepared without waiting for its agreement. After the agreement work is over, the incharge SBCO will send an intimation to this effect to the AO, ICO (SB) and call for the copy of the interest statement from him to incorporate changes, if any, which are found necessary after the agreement work. The interest statement thus modified, alongwith grand summary will be sent to the AO, ICO (SB) within a week of its receipt. The transmission of the interest statement will be by registered post at all stages and will be acknowledged by the receiving office to the despatching office.

Note : Annual interest calculation, preparation of interest statements and posting of interest in respect of Post Office Savings Accounts and NSS-87 and 92 accounts by the Mukhya Dak Char- procedure regarding:- (1) Consequent upon creation of Mukhya Dak Ghar (MDG) at District Headquarter to resolve the concerns of the customers efficiently and promptly, decentralization of powers from Head Post Office to Mukhya Dak Ghar, the work pertaining to the calculation of annual interest and preparation of interest statement in respect of the Post Office Savings Accounts and the National Savings Scheme Accounts, 1987/1992 will be done in Mukhya Dak Ghar independently. Existing procedure will be applicable mutatis mutandis. The Head Office will exclude accounts of Mukhya Dak Ghar and offices in account with Mukhya Dak Ghar from annual interest calculation and interest statements. One copy of the interest statement will be sent by the Mukhya Dak Ghar to its Head Office for further action. The posting of interest in the pass books will be done by the Mukhya Dak Ghars.

(2) As the Mukhya Dak Ghar will function as MIS Centre in Districts where no HO exists for all small savings schemes to facilitate District authorities in accessing this information readily, required staff may be deployed to Mukhya Dak Ghar to handle customer care/MIS and to discharge the liabilities of the SBCO respectively.

(3) Annual calculation of interest by the Mukhya Dak Ghar will start from the financial year 2002-2003 onwards.

[D.G Posts letter No. 113-1/2002-SB dated 19.4.2002]

(j) In order to watch the progress of the calculation of interest, 20%

checking and preparation of interest statement the SB branch and SBCO will send a fortnightly statement after 15th March and 1st April respectively to the AO, ICO(SB) in the form given below. The columns 5 and 6 relate to Control Organisation and information in these columns will be furnished after 1st April. The statement may be discontinued after the completion of the interest statement. The Accounts Officer, ICO (SB) will consolidate the statements of his Circle and submit a fortnightly statement commencing from 16th March to D.G Posts direct with a copy to his Circle Office till the completion of the interest statement.

Fortnightly statement showing the calculation of interest and preparation of interest statement for the year.....for the fortnight ending.....

Name of H.O.	Total number of binders	Total number of accounts	Number of accounts in which interest calculated	
			(a) During the fortnight	(b) Progressive total
1	2	3	4	
Number of binders transferred to SBCO for checking of interest			No. of binders for which interest statement prepared	
(a) During the fortnight	(b) Progressive total	(a) During the fortnight	(b) Progressive total	
	5		6	

(v) The interest for the year will be adjusted by the Control Organisation through the register SB-62(a) in March Final Accounts. The register SB-62 (a) and SB-63 will be closed as usual on 31st March after accounting all the transactions included by the HO in Supplementary Accounts of March. For adjusting interest separate sheets should be allotted in the register SB-62 (a) superscribed "March Final".

(vi) The closing SB balance for the HO as a whole will be worked out in the month of March twice viz, once after including of all transactions by the HO upto 31st March Supplementary and again after adjustment of annual interest and correction and rectification, etc. of mistakes detected while agreeing balance of the interest statement and the same intimated to the Postal Accounts Office. The closing balance after adjustment of interest should agree with the total balance shown in the summary of interest statement referred to above. The Supervisor will record the following certificate in the summary of interest statement under his dated signature.

"Certified that total balance as shown above agrees with the balance in the register SB-63 worked out in March final".

(vii) (a) The work of checking of interest calculation by the PA of the Control Organisation will be done on OTA basis. For the purpose of norm for hourly out-turn will be fixed from time to time.

(b) The record of actual OT performed should be kept for each official by the Supervisor in the following form. The register will remain in the

custody of the Supervisor and referred to at the time of preparation and checking of O.T.A. bills. The register will also be checked by the Postmaster before signing the OTA bill.

Date	Hours of attendance from-to-	Total hours of work	Particulars of binders in which interest checked
1	2	3	4
Number of accounts in which interest checked	Signature of the official checking the interest	Signature of the Supervisor SBCO/ Postmaster	Remarks
5	6	7	8

(viii) The preparation of the interest statement by the PA of the Control Organisation will be done as a part of the binder balances listing work. For output beyond normal out-mm on the machine as indicated below and for work on Sundays and Holidays he may be paid honorarium at the following rates.

Type of machine	Rate of honorarium for 100 accounts
(i) Burrough	2.85
(ii) Burrough (when operated by hand)	3.30
(iii) Ascota (with one totalizer)	2.40
(iv) Ascota (with two totalizer)	2.25
(v) POSBAS	2.25

Author's Note :-The above rates of honorarium on machines and by manual operation as given in clause (b) below are effective for the work relating to the year 1993-94 onwards vide D.G. Posts letter No.4-1/94-SB dated 6-1-1994 and 25-1-1994. The rate for honorarium for POSBAS machine revised vide D.G. Posts letter No. 4-1/96-SB dated 4.2.1997 and is effective for the work relating to the year 1996-97 onwards.

(a) Normal daily out-turn for interest statement

Type of machine	Daily outturn
(i) Burrough	1100 accounts
(ii) Ascota (with one totalizer)	1400 accounts
(iii) Ascota (with two totalizers)	1600 accounts
(iv) POSBAS	2200 accounts

[D.G. Posts letter No. 2-6/92-SB dated 31-1-1996 for item (iv)]

(b) **Manual Operation** :- The PA is required to prepare interest statement in respect of 600 accounts a day during working hours. For out-turn beyond 600 accounts and for work on Sundays and Holidays, his rate of honorarium will be \ Rs. 5.10 per 100 accounts.

Note 1;- When Burrough machine is operated by handle due to failure of electricity, or any other reason, the machinist may give the daily out-turn of 1000 accounts. If the machine is operated by handle for a part of the day, the out-turn will be given on prorata basis.

Note 2 :- No additional honorarium will be admissible for totalling the interest column in the interest statement prepared on Ascota and Burrough machines.

Note 3 :- In offices where full time PA / Machinist is not justified for doing the work of listing of balances for agreement purposes, the normal daily out-turn of the PA / Machinist for the purpose of interest statement will be fixed in proportion to the time available to the PA / Machinist for daily listing of balances of all types of accounts in the office according to standards laid down in D.G. P&T. letter No. 29-3/79-PE-I dated 21-2-1980. To cite an instance, if there are 50,000 accounts of all types in the office supplied with Burrough machine and the time available per day for daily listing of balances according to the above standards comes to say, 150 minutes, the daily out-turn will, therefore, be ————— - 367 accounts. The machinist in that office will get an honorarium beyond his out-turn of 367 accounts.

Note 4:- The Machinist/PA preparing the interest statement will get the benefit of the above rates of honorarium for work on Sundays and Holidays provided at least the daily normal out-turn is given during the working days of the week.

Note 5:- The preparation of the interest statement is the function of the machinist (PA). If the PA is absent or on leave and no substitute has been provided, the services of senior PA can be utilised for preparation of the interest statement but he will be paid only the honorarium at the rates prescribed for machinist.

(2) Interest short on excess passed :-

(a) Interest short or excess passed when detected after completion of the interest statement will be rectified by the S.B. Branch and checked by the Supervisor of the Control Organisation. For this purpose the S.B. Branch will maintain a register of rectification of interest in the following form :-

Register of rectification of interest

Name of Office	Binder No.	Account No.	Interest calculated
1	2	3	4

Revised interest	Difference	Plus or Minus	Initials of Ledger Clerk
5	6	7	8
Initials of P.M. Supervisor of C.O.	Initials of the by C.O.	Date of adjustment	
9	10		11

The binder along with the register after the recalculation of interest will be put up to the Supervisor, SBCO by the S.B. Branch. After checking, the Supervisor will ensure that the correction is duly incorporated in register SB-62 (a) on the same day.

(b) At the end of the month the register will be totalled and the net amount (plus or minus) agreed with the monthly total arrived at in S.B-62 (a) register. The supervisor of the SBCO will give a certificate to this effect below the entries of the month in the register over his dated signature.

(3) Calculation of interest in respect of "will follow" accounts by the Post Office

It is likely that there may be some accounts in a binder in which interest could not be calculated for one reason or the other. To enable the HO to have the particulars of such accounts for their further liquidation, the following procedure will be followed by the C.O.

(a) At the time of preparation of the interest statement an indication of W.F. will be given in the interest statement against such accounts. After interest statement of all the accounts is prepared, the PA/Machinist will prepare a statement of such accounts with reference to the indication given in the interest statement. This list will be prepared in duplicate for head office and Time Scale sub-offices and in triplicate in respect of other sub-offices in the form given below:

Statement of "will follow interest" account

Name of the Post Office			
Binder No.	Account No.	Amount of interest when calculated	
1	2	3	
Date of calculation of interest	Initials of the ledger clerk		Remarks
4	5		6

These lists will be prepared office-wise and one copy of all these statements will be handed over to the S.B. Branch and one copy sent to the sub

office concerned i.e. other than Time Scale sub offices.

[D.G. Posts letter No. 1-2/88-SB dated 17.10.1990]

(b) As and when interest is calculated necessary entries will be made in the list by the concerned ledger Assistant. Particulars of such accounts will also be noted in the Register of "Interest short or excess passed". On the basis of the entries in the register of interest short or excess passed, the Control Organisation will make suitable entries about the date of calculation of interest in the copy of the list kept with them.

(c) After the despatch of the interest summary to the Postal Accounts Office, the Supervisor SBCO will scrutinise in detail 10 per cent of the accounts in which the interest could not be calculated and satisfy himself that the reasons for not calculating the interest were genuine. The result of the scrutiny will be noted in a special register to be maintained for the purpose.

(d) This list will be reviewed by the S.B. Branch once a month and watch maintained over the calculation of interest of pending items. The Control Organisation will also review the position once in three months and take up with the Postmaster for having the interest calculated in respect of remaining accounts.

[Para 16 of Manual of S.B. Control Procedure]

SILENT ACCOUNTS-TREATMENT OF SAVINGS ACCOUNTS AS SILENT ACCOUNTS

17. Silent Accounts :- (1) An account in which no transaction (deposit or withdrawal) has taken place for a period of 3 complete financial years will be treated as "Silent" e.g. an account in which there has been no transaction since 5th June, 1999 will be treated as 'Silent' on 1.4.2003. It will also be applicable to all the Security Deposit accounts and M.V.S.D. accounts.

Note :- Presentation of the pass book for entry of annual interest will not be considered as a transaction for this purpose.

(2) An account in which the balance at credit has reached or exceeded the maximum limit of balance prescribed, will not be treated silent even though it has not been operated upon for the period prescribed above. If there is no transaction in a security deposit accounting or MVSD account during the prescribed period of 3 years such account should be treated as silent.

REVISED PROCEDURE

[Effective from 31.3.2003 onwards]

3. (i) The work relating to preparation of lists of silent accounts should be initiated every year at the time when the interest calculations are made by ledger Assistants of the SB Branch and completed at the time when interest statements are prepared in the SBCO after the prescribed percentage check.

(ii) The calculation of annual interest will be taken up in the month of March every year. The interest will be calculated and posted. At the same time if there has been no transaction in the account for last three complete years a remark 'Account treated as silent' will be made in the ledger card. If the last balance including the interest is less than the minimum balance prescribed for

non cheque accounts then service charge of Rs. 20/- will be deducted and opening balance for the next financial year arrived at.

(iii) The SBCO will check the prescribed percentage of ledger cards and after necessary corrections, if any, prepare interest cum silent account statement office wise including EDSOs in the following format :-

INTEREST CUM SILENT ACCOUNTS STATEMENT

Name of the office.....Binder No.....
(where work is not computerised)

Sl. No.	Account No-	Closing Balance Rs.	Inter serial number of silent accounts	Amount of interest	Service charge levied	Opening balance for the next financial year (Col. 3+5-6)
1	2	3	4	5	6	7

Total:

Total number of live accounts :

Total number of silent accounts :

Signature of P.A. (SBCO)

Signature of Supervisor (SBCO)

(iv) The statements (lists) will be prepared in duplicate for head office and in triplicate for sub offices including ED sub offices. The consolidation list will be prepared for the head office as a whole. The amount of silent accounts will not be withdrawn from the SB deposits through SB-62(a) register as at present but will continue to form part of the balance of the office. This will take effect from the interest statements to be prepared from 31.3.2003 onwards. The Incharge SBCO will test check few entries before signing the list. He will also check the total for the head office as a whole on the last page of consolidation by his full signature.

(v) The SBCO will prepare in duplicate for HO and in triplicate for sub offices a list of silent accounts with balances below the prescribed minimum from the interest cum silent accounts statements in the following form office wise.

List of silent accounts with balance below the minimum

Name of the office -----

S.No.	Account No.	Service charge levied
1	2	3

Total

Signature of Supervisor SBCO

Signature of Postmaster

(vi) The consolidation of the lists will be prepared for the head office as a whole. The lists of interest cum silent accounts and the lists of service charge levied will be sent to the Postmaster for further-action.

(vii) The interest statement will be rechecked by the Postmaster for any transactions taken place after commencement of work of interest calculation. Corrections in respect of accounts in which any transactions may have taken place will be made in the list as well as the ledger card.

(viii) After the check is complete, an entry regarding account having been treated as silent will be made in Index to ledger cards and the concerned application cards and specimen signature cards, if any. The entries will be initialled by the Postmaster.

(ix) The Postmaster will furnish a certificate that the entries relating to the list of silent accounts in the interest statement received from the SBCO have been made in the ledger cards, application cards (SB-3), specimen signature cards (SB-106), if any, and in the Index to ledger cards, etc. The certificate will be given on the last page of the original copy of the list of each office under the dated signature of the Postmaster. The original and the duplicate copies of all the lists and the consolidation will then be returned to the SBCO.

(x) The applications for opening of accounts, the specimen signature cards if any and the ledger cards will not be taken out and segregated. The interest will be continued to be calculated in accounts treated as silent during the subsequent years and balance struck.

(xi) One withdrawal form for the total amount of service charge levied for HO, including sub offices will be prepared and the amount credited to UCR.

The amount deducted from the accounts of the sub offices will be accounted for under Part II of the LOT. One copy of the list referred to in para (v) above will be sent to Account Branch in support of credit under UCR.

(xii) The original and duplicate copies of the lists alongwith consolidated sheets will be neatly bound separately and pages serially numbered. The duplicate copy will be sent to the Accounts officer, ICO (SB) for his record and the original copy will be kept by the SBCO and treated as Interest cum silent Accounts Statement for that year and preserved as a permanent record.

Director's General Instruction

Treatment of 5-year Cumulative Time Deposits, 5-year Fixed Deposit and 5-year CDS Accounts as silent accounts :- (1) The schemes of 5-year CTD, 5-year FD and 5-year CDS were discontinued long back and still there are a large number of accounts to be closed in these schemes. The question regarding treatment of accounts in these schemes as silent accounts has been under consideration for some time in order to reduce the work in SB and SBCO branches of the Head Post Offices.

(2) The matter has been reviewed in consultation with MOF and it has been decided to treat the accounts in these schemes as silent accounts.

(3) The procedure followed for treating savings accounts as silent accounts by the SB and SBCO branches will be followed mutatis mutandis for these schemes also, except no interest is to added in the accounts which will only be added on the closure of the accounts after revival as per the normal procedure.

(4) Whenever any account is revived on receipt of application from the depositor, the procedure followed in respect of savings accounts will be followed.

(5) Since the above schemes were discontinued long back, all the accounts will be treated as silent enbloc.

[D.G Posts letter no. 46-1/88-SB dated 12.4.1990]

REVIVAL OF SILENT ACCOUNTS

8. All head offices, gazetted and selection grade sub offices are authorised to revive silent accounts w.e.f. 1.4.2003. The other sub offices and branch offices will get the silent accounts revived from the head office or Account office concerned before any transaction is allowed in the account. The following procedure will be followed.

(1) To revive a silent account the depositor will present the pass book alongwith application for withdrawal or deposit. If the balance is below minimum the amount of deposit should raise the balance above minimum. In respect of security deposit account the letter of release of security from the competent authority will also be obtained from the depositor.

(2) The PM/SPM will verify the depositor's signature on the application with signature on record. The identity of the depositor will be verified with reference to any of the modes prescribed for opening of account. The balance at the credit of the account will be reconciled with that in the ledger/ledger card. If there is difference due to non posting of annual interest in the pass book for some years, the same will be entered in the pass book. Once balance is verified and corrected, the account will be revived under the same account number as noted on the pass book and the ledger/ledger card.

(3) Against the entry of transaction in the List of Transactions a remark "Account Revived" will be made.

(4) A remark regarding revival will be made in the ledger and specimen signature book at sub office and in application for opening of account, specimen signature card, index to ledger cards and ledger card at head post office. Particulars of document with reference to which identity is verified will be noted in the ledger in sub office and application for opening of account in the head office.

(5) At HO entries of revival will be made in the corresponding ledger card, application for opening of account, specimen signature card if any and index register for accounts of sub post offices.

(6) In the interest cum silent accounts statement a remark of revival of the account will be made against the particular account both at sub post office and

the head post office.

(7) At HO particulars of all accounts of head office and sub offices in account revived during a day will be entered in the register of silent accounts revived to be maintained in the following format:

Register of Silent Accounts Revived

S.No.	Account No.	Name of depositor	Office at which account stands		
1	2	3	4		
Binder No.	Year in which account was treated as silent	Balance in account			Initials of ledger Assistant
		Balance	Interest Added	Total	
5	6	7		8	
Initials of Postmaster	Date of adjustment in register SB-62(a)	Page number of Silent Account List in which revival has been noted		Initials of the Incharge of the SBCO	Remarks
9	10	11		12	13

(8) The entries will be made in the register in chronological order and given monthly serial numbers. The register will be sent daily to Control Organisation for making necessary adjustments in the control non-cash register [SB-62(a)] in respect of accounts revived which were treated silent **prior to 31.3.2003** only and noting the date of revival of the accounts in the copy of the list of silent accounts kept with the SBCO.

(9) The SBCO will check the vouchers in respect of revived accounts with the ledger cards and specimen signature on record in the post office.

(10) Every year, the Interest statement will be prepared in the above manner. Service charge in respect of non cheque accounts having balance below minimum will be continued to be levied in subsequent years till the balance becomes 'nil' when the account will be closed.

(11) On receipt of the register of silent accounts revived the SBCO will verify with reference to the silent accounts lists on record with them that the account has not already been revived, that the name of the depositor and the balance shown in the register agree with those in the list of silent accounts concerned. The entry of the date of revival and serial number of the register will be made against the account concerned in the list of silent accounts concerned. The page number in the silent accounts list in which the above entry has been made will be noted in column 11 of the Register of Silent Accounts revived for purpose of cross reference. The entries in the silent accounts lists and the register of silent accounts revived will be attested by the

Incharge of the SBCO under his dated initials.

Note :- The entries of revival in the silent account ledgers received from audit offices which are not available with the SBCO will be made by the AO, ICO (SB) in his copy.

(12) At the close of each month, the total balance of silent accounts revived during the month prior to year 31.3.2003 as posted in the register SB-62(a) for all offices will be worked out. This amount as well as the amount of interest will also be intimated to the Postal Accounts Office through the copy of the statistical register for incorporation in their accounts.

(13) A copy of the entries made in the register of silent accounts revived during the month alongwith their total duly attested by the Incharge SBCO will be sent to the AO ICO (SB) by the SBCOs by the 5th of the following month in order to enable the ICO to make suitable entries in the silent accounts ledgers/lists maintained in their office.

(14) The lists of accounts treated silent before conversion of a sub office into a head office or a sub office transferred from one HO to another will be available only in the old head office. The applications for revival of such accounts received at the new Head office will be forwarded to the old head office where the account will be revived in the manner laid down above. Thereafter the old head office will take action for transfer of the account to the new head office showing the transaction as if taking place in the last binder of the head office. No ledger card will be prepared, if one is not already available. Appropriate remarks about the revival and subsequent transfer of the account will be given in the advice of transfer prepared and in the ledger/ledger card. The new Head Office will open the account in the same manner as any other account received on transfer.

Note :- When a HO is converted into a sub office, the list of silent accounts will be transferred to the SBCO of the new head office.

[Para 17 of Manual of S.B. Control Procedure as amended vide D.G
Posts letter No, 35-15/86-SB dated 27.3.2003]

Unused cheque foils

18. (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. At the close of the day the Postmaster will transfer the partly used cheque books to the Control Organisation duly entered in the voucher list, after making suitable remarks in the relevant ledger card. The incharge SBCO will cancel the unused cheque foils under his dated signature on each cheque and keep them in his personal custody. The Control Organisation 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

Register of unused chequed foils

1. Serial No.
2. Account No.
3. Serial number of unused cheques in the cheque book.
4. Total No. of cheques.
5. Initials of Supervisor.
6. Date of destruction by the A.O.
7. Signature of the A.O.

(ii) The Accounts Officer I.C.O.(SB) during the inspection of the Control Organisation will destroy these partly used cancelled cheque books after noting the date of destruction in the register.

[Para 18 of Manual of S.B. Control Procedure]

Undeliverable and spoilt Pass Books**A-Undelivered Pass Books**

19. (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 alongwith the register of undeliverable pass books. The Supervisor 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 shown in the latest binder agreement sheet and write "Verified" under his dated signature against the last balance in the pass books. Cases in which balances disagree should be scrutinised 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 Control Organisation

1. Serial No.
2. Account No.
3. Name of the Office.
4. Balance.
5. Initials of the Supervisor.
6. Date of return of the pass book.
7. Initials of D.P.M./A.P.M. for receipt of the pass book.
8. Remarks.

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 Control Organisation and kept in an almirah in the personal custody of the Supervisor.

(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) (a) An annual verification of stock of all the undeliverable pass books in deposit will be carried out by the Supervisor in April and the result of verification recorded in the register in the following summary indicating the total number of pass books in hand as on 31st March.

Annual verification of pass books

- (i) Total number of pass books in hand on 1st April....._..... =
- (ii) Total number of pass books received during the year. =
- (iii) Total of items (i) & (ii) =
- (iv) Total number of pass book returned to Postmaster during the year vide requisitions received and kept at serial 1 to in the guard file. =

Year	Number
1964-65	
1965-66	=
1966-67	=
and so on	=
Total:	=

- (v) Total number of pass books in hand on 31st March =

Year	Number
1964-65	=
1965-66.	=
and so on	=
Total:	=

Certified that the balance arrived at (v) above has been agreed with the total number of pass books in hand by actual verification. The year-wise balance also agrees with the blank entries (relating to pass book in deposit) in the register.

Date..... Signature of Supervisor

(b) While taking over the charge by the new incumbent, the balance shown in the register as per last verification after taking into account the pass

books received and delivered during the period from 1st April to the date of takeover will be checked with number of the pass books in hand. For this purpose a fresh summary will be prepared which will be signed by both the new and the old incumbents.

(iv) The undeliverable pass books will be preserved for 6 years 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 maintain a register of pass books destroyed in the following form.

Register of Pass books destroyed

1. Date of destruction.
- 2 Account No.
3. Name of office where the account stands.
4. Name and address of the depositor.
5. D.L.T.
6. Balance.
7. Year upto which interest added.

B-Spoilt Pass Books

(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 Organisation duly entered in the Savings Bank voucher list after making a suitable remark in the ledger card. The Control Organisation will enter the particulars of the spoilt pass books in a manuscript register in the following form. 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.

Register of Spoilt Pass Books to be maintained by the C.O.

1. Serial No,
2. Date.
3. Account No.
4. Name of the office.
5. Name of the depositor.
6. Balance.
7. Date of issue of fresh pass book.
8. Case mark.
9. Initials of Supervisor.
10. Date of destruction by the A.O.
11. Signature of A.O.

(ii) The Accounts Officer, ICO during his inspection of the Control Organisation will destroy the spoilt pass books after verifying the balance in the pass book with that in the ledger/ledger card and relevant compilation sheet of binder balances. A suitable remark will then be made in the register. If the last balance is not visible in the spoilt pass book, the balance shown in the register of spoilt pass books will be checked by the A.O. with that as shown

in the ledger card and compilation sheet

[Para 19 of Manual of S.B. Control Procedure]

Statistical Register

20. (1) The Supervisor/PA incharge Control Organisation will maintain a statistical register in the form (SB-88) [Annexure I6] and keep it in his personal custody. Postings in this register will be made for the Head Office as a whole at the end of each month from the following records.

- (i) Consolidated Journal of S.B. Deposits and Withdrawals.
- (ii) SB-62 (a) register.
- (iii) Lists of accounts treated silent.
- (iv) Register of silent accounts revived.
- (v) Summary of annual interest statement.
- (vi) Local transfer journals.
- (vii) Home and foreign transfer journals.

(2) The balance at credit at the end of the month will be struck in column 8 of this register. The closing balance of the H.O. and the S.Os in account as arrived at vide para 10(iv) above at the end of each month should agree with this figure.

(3) The closing balance for March Supplementary will be struck after adjusting annual interest as per summary of interest statement and shown as opening balance in the next year.

(4) The number of accounts in the H.O. as a whole at the end of the year as worked out in the register will be agreed with the number of accounts shown in the summary of interest statement The agreed figure will be shown as opening balance in the next year.

(5) A copy of the statistical register will be sent to the Postal Accounts Office by the 10th of the following month. The Supervisor will record the following certificate under his dated signature on the copy :-

"Checked and agreed with the cash account and register SB-62(a)"

(6) If any difference in figures is noticed after the despatch of the copy of the statistical register to the Postal Accounts Office, the difference should be adjusted in the statement of the subsequent month instead of changing the figures of the original month. A clear indication of all such corrections should be given in the statistical statement of the month in which the difference is adjusted.

[Para 20 of Manual of S.B. Control Procedure]

Memo of Admission of SB Transfer

21. If the Advice of Transfer is misplaced or lost in the transferee head office after the opening of the account and cannot be traced, a Memo of Admission of SB transfer will be prepared in lieu of the wanting Advice of

transfer by the transferee head office. The Postmaster of the transferee head office after getting die Memo of Admission of transfer completed by the transferring head office and its own head office will send the same to its own S.B. Control Organisation. The Incharge SBCO after necessary check will sign the Memo and send to the Circle Pairing Unit or Central Pairing Office as the case may be.

[Para 20 A of Manual of S.B. Control Procedure]

Submission of Returns

22. The Control Organisation will submit the following documents to the offices noted against each by the due dates duly entered in the S.B.voucher list SB-22 (C) [Annexure 17]

Sl. No.	Particulars of return	Office to which due	Due date
(1)	Copy of the SB Statistical Register.	Postal Accounts Office.	By 10th of the following month.
(2)	Home Debit/Credit transfer journals alongwith A.Ts.	Circle Pairing Unit	By 7th of the following month
(3)	Foreign Debit/Credit transfer journals alongwith A.Ts.	Central Pairing Office, NewDelhi	-do-
(4)	Pencil copies of the list of transactions	A.O.ICO(SB)	On 8th, 16th, 24th and 1 st of the month relating to the preceding week.

[Para 21 of Manual of S.B. Control Procedure]

Requisition of S.B. Vouchers for Inquiry

23 (i) If the vouchers are required for the departmental enquiry, they may be given by me C.O. (o the Divisional Supdt/Postmaster for reference under receipt The requisition should be signed personally by the Divisional Supdt/Postmaster.

(ii) If any voucher is required for investigation by the police, the police should send the application to the Head of we Postal Circle who may direct the official-in-charge of the concerned Control Organisation to hand over the S.B. voucher after keeping an a nested 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 officer concerned. It is not necessary to keep any photostat copy of the voucher.

(iii) The voucher/document should be sent by insured post when it cannot be conveniently transferred by hand under receipt The bundle of

vouchers will be opened by the Incharge SBCO, the voucher required taken out and replaced by a copy attested by the incharge SBCO alongwith the requisition slip and reseated with the seal of the SBCO. The record of the vouchers given for inquiry to departmental or Police officers will be maintained in a separate register and case pursued by the C.O. to obtain back the voucher/document When the voucher/document is received back, it will be kept in its proper place by the incharge SBCO after breaking die seal of the bundle. The requisition slip and the attested copy will be removed and kept in a separate file. The bundle will be again resealed.

(iv) The vouchers/documents required to be preserved in connection with fraud cases will be made over to the Divisional Supdt. for preservation in his personal custody till the finalisation 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 only.

[D.G. Posts letter No. 1-2/88-SB dated 10-2-1988]

[Para 22 of Manual of S.B. Control Procedure]

Safe custody of duplicate keys of steel almirahs

24. The duplicate keys of steel almirahs, etc. supplied to S.B.C.O. will be kept by the A.O.ICO(SB) in his personal custody. The Supervisor SBCO will send all the duplicate keys by parcel post registered and insured for Rs. 100 to the A.O.ICO(SB) after entering their number in a list to be prepared in triplicate. Two copies of the list will be sent to the A.O. along with the keys and third copy kept as office copy in a separate file to be opened for this purpose. The A.O. will return one copy of the list to the SBCO after giving his acknowledgement which will be pasted with the original copy. The A.O. ICO(SB) will open a register of duplicate keys in which particulars of keys of each Control Organisation will be entered on a page allotted to each head office. The keys of each Control Organisation will be properly labelled and kept by the A.O. in his personal custody duly locked in the almirah.

When the original key is lost by the C.O. the matter will be reported to the A.O.ICO(SB) who will authorise the issue of duplicate key. The A.O. will make necessary entries in the register and attest them. The duplicate key will be sent by parcel post registered and insured for Rs.100.

[Para 23 of Manual of S.B. Control Procedure]

Petty Savings Bank Accounts

25. (i) The branch Audit offices in the year 1961-62 issued to Head Offices lists of S.B. accounts having balance of less than Rs.5 each. Subsequently, the balances of such accounts were in some cases certified by the audit offices through the certified lists of SB balances consequent on the introduction of the control procedure and the balances of such accounts were

transferred back by the audit offices to the SB Deposit Head. In cases, however, where the balance of such accounts have neither been certified by the audit offices through the certified lists of balances nor the same have been transferred back to the "SB Deposits" Head, the accounts of this category included in the lists originally supplied by the audit offices continue to be treated as "Petty". All payments relating to such "Petty" accounts will be booked by the Postmaster under a separate head, namely, "Unclaimed S.B. Deposits of less than Rs.5" which is different from the "P.O.S.B. Deposit" Head under which other withdrawals from the SB accounts are booked and will be shown separately in the cash book, cash account, consolidated journal, list of transactions, etc., under the Head "Petty accounts".

(ii) The vouchers duly sealed alongwith list of transactions relating to withdrawals from such "Petty accounts" will be transferred to the C.O. as in the case of other SB withdrawals duly entered in the SB voucher list A separate list of transactions (SB-60) will be prepared for such accounts clearly marked at the top "Petty accounts".

(iii) On receipt of the list of transactions of petty accounts and the vouchers in the SBCO these will be subjected to the same checks as in case of other SB transactions. The correctness of the amount paid should be verified with reference to the "list of petty accounts" received from the audit office and a remark "account closed on———" should be recorded against the relevant entry therein under the dated signature of the Supervisor/incharge SBCO. The list of petty accounts received from the audit office duly bound will remain in the personal custody of the Supervisor alongwith list of silent accounts.

(iv) A separate page in SB-62 register for "petty accounts" will be used to record the payments under this Head and the amount agreed with that shown in column 14 of the consolidated journal and Head Office cash book. The amount paid under this head during the month will be worked out after the close of the month and agreed with the consolidated journal (SB-72), H.O. cash book and cash account No opening and closing balance need be maintained for such accounts in the SB-62 register.

(v) The amount paid during the month will also be worked out from the list of petty accounts supplied by the audit office and will be tallied with the amount booked in SB-62 register under "petty accounts".

(vi) The transactions in respect of "petty accounts" will be kept separate from other SB withdrawals. The amount paid under this head will not be entered in the control accounts nor the same will be taken into account in working out the closing balance under the Head "SB Deposits" for the Head Office.

(vii) The preservation of vouchers and lists of transactions of "petty accounts" will be governed by the same rules as are applicable to similar record of Savings Bank accounts.

Custody and preservation of records

26. All important records like vouchers, pass books, lists of transactions, agreement compilation sheets, transfer journals, consolidated journals of deposits and withdrawals,, interest statements and other registers not in use will be kept in the personal custody of the Supervisor SBCO. Other current records like SB-62, SB-62(a) and SB-63 registers, lists of transactions, etc. will be kept in the custody of the PA who maintains them. The Supervisor will keep the records duly arranged in the steel almirahs provided for the purpose under lock and key. 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 incharge SBCO will seek the prior approval of the Divisional Supdt./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 burning. 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.(Annexure 18) [D.G. Posts letter No. 1-2/88-SB dated 17-10-1990]

The preservation period of various records kept in the Control Organisation will be as under:-

1. Lists of transactions:-These will be kept in office-wise monthly bundles. These will be preserved for 2 years after agreement of binder balances for that period.

2. SB Vouchers:-These will be kept in daily bundles month wise and will remain in the personal custody of the supervisor. The bundles of vouchers will be preserved for 6 years. The vouchers will be kept in steel almirahs which shall be kept locked.

Note:-The applications for opening the accounts (SB-3) for various types of accounts received with the warrants of payment will also be preserved for 6 years along with the respective voucher for payment.

(D.G. Posts letter No. 30-47/84-SB dated 2-3-1990]

2A. Registers of Vouchers Checked:- These register will be preserved for a period of six years from the end of the year to which they relate.

[D.G. Posts letter No. 1-1/92-SB dated 21.7.1993]

3. Combined Local Credit and Debit Transfer Journals:-These will be preserved for 18 months after agreement of all the binder balances for the relevant period.

4. Consolidated journals of SB deposits and withdrawals:-These will be preserved for 2 years after the agreement of all the binder balances for the relevant period.

5. Undeliverable pass book\$:-These will preserved for 6 years from the year of their receipt.

6. Statistical Register :-This will be preserved for 5 years after the agreement of binder balances of all the binders for that period and after the reconciliation of balances maintained in the Postal Accounts Office.

7. Registers S.B-62, S.B-62(a) and S.B.-63:-These will be preserved

for three years after agreement of all the binder balances for the relevant periods.

8. Registers S.B-61;- These will be preserved for two years after all the objections have been finally settled.

9. Interest statement and summary thereof:- These will be preserved for 3 years after agreement of all the binder balances is over.

10. Miscellaneous registers :- All miscellaneous registers, namely, register of binder discrepancy, register of verification of binder check sheet, interest short or excess passed, 20 per cent checking of interest, register of unposted items, etc., will be preserved for three years after the end of the year to which they relate.

11. Certified lists of accounts and balances :- Permanent.

12. Register of corrections to opening balances :- Permanent.

13. Lists of silent accounts :- Permanent.

14. Agreement sheets :- These will be preserved for 3 years after the agreement of all the binder balances of the period concerned.

15. Voucher lists:- These will be kept in monthly bundles and preserved for two years.

16. Periodical statements :- The files relating to periodical statements and objections statement sent to various authorities and miscellaneous correspondence will be preserved for 18 months. , .

17. Inspection reports :- These will be preserved for 18 months after all the items have been admitted.

18. Spoilt pass books :- These will be preserved upto next inspection and destroyed by the A.O.I.C.O.(SB)

19. Unused cheque foils:- These will be preserved upto next inspection and destroyed by the A.O.I.C.O.(SB).

20. Register of records destroyed:- Permanent.

[Para amended vide D.G. Posts letter No. 30-47/84-SB dated 9-12-1985]

[Para 25 of Manual of S.B. Control Procedure]

Monthly Progress Reports

27. The Supervisor of the Control Organisation will submit the following reports by 5th of the following month to the A.O. LC.O.(SB) with a copy to the Divisional Superintendent of Post Offices.

(i) Statement showing the particulars of binders agreed during the month in the form given at Annexure 19.

(ii) Statement showing the position of work other than binder agreement in the form given at Annexure 20.

[Para 26 of Manual of S.B. Control Procedure]

ANNEXURE 1*[Referred to in para 2 (b)]***NOMINAL ROLL**

Sl.No	Name of official	Dates of the month	Remarks
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Note : Under each date the nature of duty performed is to be indicated , such as,PA-1, PA-2, PA-3, PA-4 etc. as per Memo of distribution of work approved by the AO,ICO(SB). The dates should come in a straight line in the register.-

ANNEXURE 3*[Referred to in para 4 (ii)]***Register of Vouchers not received**

Date	Sl. No	Name of the Office	Nature of transaction and amount			Date of receipt of the voucher	Initials of the Supervisor in token of having recd. the voucher.
			Account Number	Deposit	Wdl.		
1	2	3	4	5	6	7	8

S. B. CONTROL PROCEDURE

ANNEXURE 2

[Referred to in para 3]

SB-22

S.B. VOUCHER LIST

S.B. Voucher List of ----- Head office for-----199

1. Consolidated Journal of deposits and withdrawals.
 2. Lists of transactions with Vouchers.
 3. (a) Journal of accounts opened on transfer from other
Head Offices along with advices of transfer.
 - (b) Journal of accounts transferred to other Head
Offices.
 - (c) Combined Credit and Debit Local Transfer
Journal.
 - (d) Revised Debit and Credit Transfer Journal.
 4. Duplicate copies of intimation of
sale / interest of Government Securities.
 5. Miscellaneous
 - (i) List of 'Will Follow' advices of transfer.
 - (ii) List of advices of transfer sent which were not sent
previously.
 - (iii) Lists of other Vouchers and Documents.
-

Date-stamp

Postmaster

**S. B. CONTROL PROCEDURE
ANNEXURE 4**

SB-62

[Referred to in para 5]

**Register of Binder-wise balances in respect of Binder No.
Of Post Office for the month of199**

Opening Balance

Rs. P.

Date	Deposits at the office	Deposits at other office	Non cash Transactions		
			Interest on closed accounts	Credits [from SB- 62 (a)]	
1	2	3	4	5	
Withdrawals at the office	Withdrawals at other office	Non-Cash Transactions Debits [from SB-62 (a)]			Remarks
6	7	8	9		
Total					

Closing Balance

Rs.	P.
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ANNEXURE 5

[Referred to in para 6 (ii)]

Register of unposted items

Date of	Sl. No.	Name of the Post Office	Date of original transaction	Account No shown in the list of transactions	Amount deposit/ withdrawal	Correct binder no. and account No. to which the transactions relates	Date of adjustment of the entry in register SB-62	Initials of the PA/ Supervisor of the SBCO
1	2	3	4	5	6	7	8	9

ANNEXURE 6

[Referred to in para 7]
Register of SB Non-Cash Transactions
Credit Transactions on.

Sl. No.	Name of Office	Binder No.	Account No.	Recd. On transfer under the same H.O	Received on transfer from other HOs		Balance of silent accounts revived	Interest on silent accounts revived	Credit on account of Govt. securities sold/ interest	Misc	Total Credit for each binder	Total Credit at each office	Remarks
					Home	Fgn							
1	2	3	4	5	6(a)	6(b)	7	8	9	10	11	12	13

Debit Transactions on....

Sl. No.	Name of office	Binder No.	Account No.	Transferred to other offices under the same H.O.	Transferred to other H.O.S.		Balance of accounts treated silent	Misc.	Total debit for each binder	Total debit of each office	Remarks
					Home	Foreign					
1	2	3	4	5	6(a)	6(b)	7	8	9	10	11
Total											

ANNEXURE 7

[Referred to in para 8]

Register of Transactions Office-wise ofP.O. for the month
of.....199

Opening Balance

Rs	P
----	---

Date	Deposits at the office	Deposits at other offices	Non-cash transactions		With- drawals at the office	With- drawals at other offices	Non-cash Transactions	Remarks
			Interest On Closed Accounts	Total credits [from SB-62(a)]			Debits [from SB- 62(a)]	
1	2	3	4	5	6	7	8	9
Total								

Closing Balance Rs. P.

ANNEXURE 8
[Referred to in Para 9]

Consolidated Savings Bank Journal of Deposits and withdrawals of ...HO
For...199

Sl. No.	Name of Office	Particulars of deposits				Particulars of withdrawals				Total of columns 9(a) and 5(a) and 5(b)	
		No. of Deposits	Amount deposits	Total of columns 5(a) and 5(b)	Number of Wdls.	Amount of Wdls.	Accounts closed	Other Wdls.			
1	2	3	4	5(a) Rs. P.	5(b) Rs. P.	6	7	8	9(a) Rs. P.	9(b) Rs. P.	10
		New Accounts	other deposits	Part I	Part II						

Interest Closed	Amount of deposits/withdrawals at other offices Part III		Withdrawal from petty accounts	Remarks
	Deposits	Withdrawals	Amount	
11 Rs. P.	12 Rs. P.	13 Rs. P.	14 Rs. P.	15

Contd.

Total

* Progressive total up to end of the previous day.

* Progressive total at the end of the day.

* (To be filled in by C.O.)

Postmaster

Certified that each entry in the journal has been checked with the corresponding entry in SB 63 register and the totals of columns 6,10 and 14 verified with the amount shown in the Head Office cash book.

Supervisor / PA Incharge Control Organisation

ANNEXURE 9
[Referred to in para 12 (4)]

Register of O.B. Corrections in respect of SB/CTD Accounts

Name of Office (1) Opening balance as per Post Office records on the date of introduction of Scheme Rs.

Ledger/Binder No. (2) Opening balance as per audit office certified list. Rs.

Type (3) Net difference between (1) and (2) Rs.

Details of corrections in Post Office ledger/binder relating to accounts in respect of column 3 (i.e. net difference).

Date of correction	Account No.	Balance as per P.O. before correction	Amount of Correction (a) (+) (b) (-)		Revised P.O. opening balance After correction	Initials of A.P.M. in token of making the correction	Date of adjustment in SB-62/85 register	Initials of Supervisor/ Incharge in token of adjustment after check	Remarks
1	2	3	4	5	6	7	8	9	10

Note- Corrections should be made only on receipt of authority form the Postal Accounts Office. Cross reference should be made in the list of discrepant items.

SB-61

ANNEXURE10
[Referred to in para 13]
Objection Register

Date	Sl. No.	Name of office And particular of objection	Amount placed Under objection		Remarks regarding action taken with initials of Postmaster/Supervis or SBCO	Date of settle-ment	Remarks
			Credit Rs. P.	Debit Rs. P.			
1	2	3	4	5	6	7	8

ANNEXURE 11

[Referred to in para 14 (8)]

**History sheet of the Adding and Listing machines
Supplied to the S.B.C.O. of..... .. H.O.**

Particulars of the Machine				
Type	Serial No	•Cost (including sale) tax, etc.)	Date of receipt in H.O.	Remarks
1	2	3	4	5
Details of servicing / repairs / overhauling				
Date of Servicing		Date of despatch to the service center	Date of receipt from service centre	
Due	Actual			
(a)	(b)			
1		2	3	
Nature of repairs, if any	Cost (with bill No. and date)			
	(a) Servicing	(b) Repairs	(c) Overhauling	(d) Total
4		5		
Period of non-use of the machine		Initials of the incharge SBCO		Remarks
From	To			
6		7	8	

SB-81 (Revised) ANNEXURE-12
 [See para 16(1) (iv)(c)]

Interest cum Silent Accounts Statement

Name of the office.....Binder No.....

(where work is not computerised)

Sl. No.	Account No.	Closing Balance Rs.	Inter serial number of silent accounts	Amount of interest levied	Service charge	Opening balance for the next financial year (Col. 3+5-6)
1	2	3	4	5	6	7

Total:

Total number of live accounts :

Total number of silent accounts

Signature of P.A. (SBCO)

Signature of Supervisor (SBCO)

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SB CONTROL PROCEDURE

SB-9Q,

ANNEXURE 13

[Referred to in para 17/4]

List of Savings Accounts Treated as Silent on 31st March 199.

Name of Office.....Binder No.....

Sl. No.	Account Number	Name of depositor	Class of account	DLT	Closing balance inclusive of Interest for the previous financial year	Initials of the Postmaster in token of having closed the account in the ledger card.
1	2	3	4	5	6	7

Date of revival	Serial number in the register of silent accounts revived	Initials of the Incharge SBCO	Remarks
8	9	10	11

Interest on silent accounts revived (e)	Interest on closed accounts (f)	Net interest adjustment (g)		Sale of Govt. securities (h)		.Interest on Govt. securities (i)	
		No.	Amount	No.	Amount	No.	Amount
5	6	7					
(Amount)		Withdrawals (Amount)					(Amount)
Total Deposits (a to I)	By cash (a)	By Transfer		Accounts treated silent (d)	Total withdrawals (a to d)		
		Home (b)	Foreign (c)				
8		9	10				11
(Amount)		Transactions		Initials of the Supervisor	Remarks		
Closing balance at the end of the month (3+5-7)	Deposits including new accounts (a)	Withdrawals Including closures (b)	Local transfer (c)				

ANNEXURE17

SB-22 (c)

[Referred to in para 22]

**DEPARTMENT OF POSTS
S.B. Voucher list of S.B. Control Organisation of
H.O. for the month of..... 198**

-
1. Copy of statistical register.
 2. Credit Journals in respect-of accounts opened on transfer from Other Head Offices alongwith advices of transfer.
 3. Debit Journals in respect of accounts transferred to other Head Offices.
 4. Revised Debit and Credit transfer journals.
 5. Particulars of documents not sent in support of entries in transfer journals.
 6. Particulars of documents relating to previous months which are sent now.
-

Date.....

Supervisor/Incharge
S.B. Control Organisation
.....H.O.

A.C.G.-91

ANNEXURE 18

[Referred to in para 26]

Register of records destroyed in.....SBCO of.....H.O.

Serial No.	Full particulars of records destroyed	Number of bundles	Period to which they relate	Date when due for destruction
1	2	3	4	5

Date on which actually destroyed	Particulars of authority of AO,ICO (SB) under which destroyed	Dated signature of Incharge S.B.C.O.	Dated signature of officer ordering the destruction	Rem
6	7	8	9	10

ANNEXURE-19

[Referred to in Para 27(i)]

Statement showing the position of agreement of SB binder balances in the Control Organisation of HO as at the end199.....

Number of round	Number of binders due for agreement at the beginning of the period	No. of binders taken up for agreement during the period	No. of binders agreed			No. of binders remained un-agreed	Percentage of automatic agreement [Ratio of 4(a) to 4(c)	No of binders agreed for the current year (Round-wise)	
			Auto-matically	Other-wise	Total			(a)	(b)
1	2	3	(a)	(b)	(c)	5	6	(a)	(b)

Arrears of binders agreement for the previous years				Number of mistakes in agreed binders			Remarks (Reasons in case of slow progress)
Year	Opening balance	No. agreed during the period	Balance	No. of mistakes committed by			
				S.B branch	CO	Machinist	
(a)	(b)	(c)	(d)	(a)	(b)	(c)	
		8			9		10

**SB CONTROL PROCEDURE
ANNEXURE 20**

[Referred to in para 27 (ii)]

**Statement showing the position of work (other than Binder Agreement) in
the Control Organisation of.....HO as at the end of.....199**

Name of HO	Checking of HO & SO transactions (date upto which completed)		Agreement between (Date upto which completed) SB-62,SB-63,SB-72 & Cash book and Cash Account	Settlement of objections			Closing balance
	HO	SO		OB	Raised during the period	Settled during the period	
1	2	3	4	5	6	7	

Break up of closing balance in column(7)			Sanctioned strength of PAs	No. of man days for which posts remained vacant	Reasons for shortage	Remarks
More than 6 months old	More than 3 months old	3 months or less old				
8	9	10	11	12	13	14

RECURRING DEPOSIT CONTROL PROCEDURE

[Issued vide D.G. Posts letter No. 113-1/2002-SB dated 13.12.2002]

Note :- The rules in this chapter will also apply mutatis mutandis to **CTD** accounts which have not been closed so far.

FUNCTIONS

28. The Control Organisation is responsible for the proper maintenance of RD accounts. For this purpose, it will maintain register of binder wise and office wise balances (SB-85), register of non-cash transactions SB-85(a), undertake necessary checks and submit returns to the Accounts Officer, (ICO) and Postal Accounts Office in the manner prescribed below. The instructions contained in para 2 of the SB Control procedure about duties and responsibilities of the staff relating to SB Control work will apply mutatis mutandis to RD control work also.

[Para 27 of Manual of S.B. Control Procedure]

RECEIPT OF DOCUMENTS FROM THE HEAD OFFICE

29. (a) The official in charge of the Control Organization will receive every morning the voucher list in duplicate with documents as detailed below from the Head Office. He will check the contents of the voucher list and return one copy thereof duly receipted to the Head Office.

(i) List of transactions (duplicate in respect of head office and the original lists received from all sub offices) along with sealed voucher bundles in alphabetical order.

(ii) Consolidated journal of deposits and withdrawals (SB-86)

(iii) Combined local credit and debit transfer journal.

(iv) Home and Foreign journal of accounts transferred to other Head offices.

(v) Home and Foreign journal of accounts received on transfer from other head offices alongwith Advices of transfer.

(b) Further action regarding transfer of vouchers to Postal Assistants will be taken as per instructions contained in para 3(ii) of the SB Control procedure.

[Para 28 of Manual of S.B. Control Procedure]

CHECKING OF LISTS OF TRANSACTIONS (SB-76)

30. (a) The P.A. entrusted with the work of writing up of the register SB-85 will check the entries of account numbers, amount of deposits and withdrawals, interest/bonus on closed accounts, etc. as entered in the lists of transactions with those in the pay-in-slips and warrants of payment. He will also exercise all other checks which are prescribed for S.B. lists of transactions as contained in para 4(i) of the S.B. Control Procedure and note the irregularity detected in the objection register if not already noted by the RD P.A. in his

objection register. [See **Annexure I** for Form SB-76]

(b) If for some reason the voucher does not accompany the list of transactions in which it has been accounted for, the remark "will follow" will have been noted by the Head Office against the entry of the transaction. In case, this remark has not been made by the Head Office, the remark "Voucher not received" should be noted in the list by the Control Organization. In such cases the transaction may be taken into account and a note of non receipt of voucher made against the office concerned in a "Register of vouchers not received". The register will be maintained in the same proforma as prescribed for S.B. transactions, the entries made in annual serial starting from 1st April each year.

This should immediately be brought to the personal notice of the Deputy/ Assistant Postmaster in charge of the S.B. branch. When the voucher is subsequently received a suitable remark should be made against the entry in the "Register of vouchers not received" and the remark "Received" will be made against the item in the list of transactions below the entry "will follow" under dated signature of the Supervisor. Such vouchers will be kept in a separate monthly bundle in the same order as the entry in (lie register. The M.A.Ps and certificates of payment, will, however, be attached to the relevant voucher in which a note to this effect should be recorded under the initials of the Supervisor.

(c) The "Register of vouchers not received" will be reviewed once a week by the supervisor and action taken to obtain the wanting vouchers from the RD branch. In case the voucher is not received within a fortnight, the matter should be reported to the Divisional Superintendent and Accounts officer ICO(SB) for necessary action.

(d) The P.A. will check the accuracy of the totals of the list. If there is more than one binder in the head office, he will work out the total amount of deposits, withdrawals etc. for each binder. He will then take action for posting the total amount of deposits, withdrawals and bonus/interest on closed accounts as shown in the list of transactions in the register SB-85.

(e) If there is any entry of Part II transaction, the P.A. will verify that each of the Part II entries have been correctly entered in part III of the respective list of transactions. He will then take action as laid down in para (d) above to post these entries in the register SB-85.

(f) In respect of unposted items the procedure laid down in para 6 of the SB Control Procedure will be followed.

[Para 29 of Manual of S.B. Control Procedure]

REGISTER OF BINDER-WISE/OFFICE-WISE BALANCES (SB-85)

31. (a) The register will be maintained in the form SB-85 (**Annexure-2**). The postings in the register will be made from the various lists and registers as detailed below:

(i) Columns 2,3,4,5 and 7 from the list of transactions.

(ii) Columns 6 and 8 from the register of non cash transactions SB-85(a).

(b) After posting the entries in the register SB-85 from the list of transactions the official should put his dated signature in the lists of transactions

(Part I and III).

(c) The SB-85 register will be checked by the P.A. in the same manner prescribed in para 5(v) of the SB Control Procedure for checking of SB-62 register.

(d) At the end of the month, the totals of different columns of the register will be struck and the closing balance for each office i.e. HO and SO arrived at by adding to the totals of credit columns and deducting the totals of debit columns. This closing balance will be carried forward as the opening balance of the next month.

(e) For HO entries will be made binder wise and totaled for the office. For sub offices entries will be made office wise where RD work is computerised.

[Para 30 of Manual of S.B. Control Procedure]

Note :- In head offices where RD work has not been computerised, the SBCO will maintain SB-85 register binder-wise and office-wise.

REGISTER OF NON-CASH TRANSACTIONS (SB-85a)

32. (i) The register SB-85 (a) (**Annexure-3**) is to be maintained for noting particulars of non-cash transactions affecting the binder balances. These particulars will be found in journals referred to in para 28 above. The office wise transactions will be posted in appropriate debit and credit columns of the register serially numbered for each month.

(ii) Against each item of the journal/list, the serial number of the register SB-85(a) against which the item has been posted will be noted. In case of transfer of accounts from one HO to another the name of the HO/SO to which the account is transferred and the name of the HO from which the account is received on transfer will be noted in the remarks column of the debit and credit side. After posting the transactions from all the non-cash journals/lists, total of each of the column on debit and credit side will be struck. The progressive total at the end of the day will also be cast. The grand totals of the columns "Total credit for each office' and " Total debit for each office" on the credit and debit sides both daily and progressive should also be written in words after agreement of various columns. The daily as well as the progressive total of credit and debit under each of the different columns must agree with the corresponding totals in the respective journals and other records from which these items have been taken. The credit and debit amounts of each office will then be posted in the page relating to the office in register SB-85.

(iii) The concerned P.A. will ensure that each of the items of non-cash transactions has been posted against the correct binder in SB-85(a) register.

He will also ensure that amounts of respective binders/offices are correctly transferred to proper pages in the SB-85 register.

(iv) At the end of the month progressive total of different items of non- cash transactions as worked out in the register SB-85(a) will be checked and

verified with the progressive figures in the non-cash journals as on the last day of the month and the following certificate recorded in the register by the Supervisor under his dated signature:

"Agreed with the monthly figures of the respective journals, lists and registers."

[Para 31 of Manual of S.B. Control Procedure]

**WORKING OUT THE TOTAL RD BALANCE OF THE
HEAD OFFICE AS A WHOLE**

33. (i) The consolidation of transactions of all offices will be prepared in SB-85 register at the end of the month in respect of all the columns including the opening and closing balances to work out the closing RD balance at the end of the month for the head office as a whole.

(ii) The balance of the head office as a whole (including that of sub offices) will then be worked out from the consolidated journal of RD deposits and withdrawals (SB-86) and register SB-85(a) as follows:

- (a) Opening balance.
- (b) Add monthly totals of columns 8 and 13 of consolidated journal and column 12 (credit side - total credits) of SB-85 (a) register.
- (c) Total of items (a) and (b).
- (d) Deduct monthly totals of column 12 of consolidated journal and column 10 (debit side-total debits) of SB-85(a) register.
- (e) Closing balance item (c) - item (d).

(iii) This closing balance should agree with the closing balance as worked out in the summary in the register SB-85 vide sub para (i) above. The following certificate will be recorded by the Supervisor under his dated signature below the closing balance thus worked out and agreed:

" Closing balance as shown above has been checked and agreed with closing balance worked out in the SB-85 register"

Note: For the month of March, the SB-85 register should comprise of transactions at a sub office upto 31st March.

[Para 32 of Manual of S.B. Control Procedure]

**CONSOLIDATED JOURNAL OF RD DEPOSITS AND
WITHDRAWALS (SB-86)**

34. (i) The Head Office will prepare daily a consolidated journal RD deposits and withdrawals, with head and sub offices arranged in alphabetical order in form SB-86 (Annexure-4).The total amount against each office will be posted from the lists of transactions and sent to Control Organization along with the daily returns.

(ii) The progressive figures at the end of the day will be worked out in SBCO by adding the progressive figures of all columns at the end of previous

day. The daily and the progressive totals will be checked and the journal signed by the P.A. in token of having carried out the checks.

(iii) The Supervisor will check each entry of the consolidated journal with the corresponding entry in the lists of transactions. He will then check the totals of deposits, withdrawals, interest on defaulted installments and refund of interest and the amount of rebate on the advance deposits, both daily as well as progressive with the corresponding figures in the Head Office Cash Book and put his dated initials in the cash book against the respective amounts in token of having carried out the checks. He will then record the following certificate at the bottom of the consolidated journal under his dated signature.

" Certified that each entry in the journal has been checked with the corresponding entry in the lists of transactions. The totals of columns 8,9,12,15 and 16 have been verified with the amount shown in the Head Office Cash Book."

(iv) At the end of the month the total amounts of deposits, withdrawals interest and rebate on advance deposits shown in the consolidated journal will be checked and agreed by the Supervisor with the corresponding figures in the cash account. The Supervisor will furnish the following certificate under his dated signature in the journal in addition to the certificate of para (iii) above:

"Checked and agreed with the H.O. cash account".

(v) The Supervisor while comparing the figures of deposits and withdrawals as shown in the consolidated journal on the last day of the month with those shown in the cash account will see that amounts of deposits and repayment of withdrawals have been shown separately in the cash account and cash book before putting his initials in token of having carried out the check.

[Para 33 of Manual of S.B. Control Procedure]

CHECKING OF VOUCHERS AND DOCUMENTS

35. General check of vouchers and checking of vouchers with reference to entries in the ledger cards:- (i) All the transactions of withdrawals, closures, refund of interest, interest recovered on defaulted installments or on withdrawals repaid and rebate paid on advance deposits will be checked by the P.A. of the Control Organization on the lines of checks prescribed for SB vouchers vide para 11 of the SB Control Procedure. He will check that the rebate was not paid previously, and that it has been paid within a period of one year from the date of advance deposit and that the rebate now allowed is correct as per rules. A note regarding payment of rebate showing the date and the amount will be made against the original relevant entry in the list of transactions under the dated signatures of the of In charge S3CO. He should then initial the vouchers in token of the check. In case of transactions having no vouchers, he will initial in remarks column of the list of transactions against the concerned entry. He will also maintain a register showing the particulars of all vouchers/ transactions checked.

Posting of deposit vouchers in the ledger cards to the extent of 4%

transactions will be checked by the P.A. of Control Organization on the same lines as prescribed in para 11 (ii) of SB Control Procedure.

(ii) All premature closures of accounts will be checked by the Postal Assistant. The Supervisor will check 20% of such accounts.

Note :- The checks will apply uniformly to accounts maintained either manually or on computers. The ledger cards of RD accounts of sub offices are now not maintained in head offices. Hence general check of vouchers will be done.

[D.G Posts letter No. 5-2/99-SB dated 5.3.2003]

(iii) **Checking of schedules of commission paid to MPKBY agents and PRSG Leaders :-** (a) The SBCO will receive daily from the RD branch the schedules of commission paid to MPKBY agents and PRSG Leaders supported by deposit schedules and receipts ACG-17. The SBCO will carry out checks as detailed below. After necessary checks, the schedules will be sent to the Postal Accounts Office on monthly basis after the close of the month in the first week of the following month. The entries of the amount of deposits and commission paid to agents for the month will be made in the statistical register of RD accounts.

(b) The following checks will be carried out by the SBCO.

(i) The official of the SBCO will compare the amount of commission paid as shown in the receipt (ACG-17) with the entries in the schedule.

(ii) The correctness of the total of the schedule and commission paid at the prescribed rate will be checked.

(iii) The official concerned will put his dated signature at the bottom of the schedule in token of having carried out the above checks.

(iv) The official-in-charge of the SBCO will compare the total amount of the schedules with the entries in the cash book in order to verify its correctness and place his initials in the cash book in token of this check.

[D.G Posts letter No. 107-16/97-SB dated 17.4.2000]

(iv) Instances of irregularities which come to light in course of carrying out checks will be recorded in the objection register which will be maintained separately for head and sub post offices. Before recording the objection in the register, the Control P.A. will satisfy himself that the objection has not already been included in the objection register of the RD branch by the Ledger Assistant. The procedure laid down in the case of SB accounts will be followed in respect of RD accounts also.

[Para 34 of Manual of S.B. Control Procedure]

CHECKING OF NON-CASH TRANSACTIONS

36. Transfer of accounts: (i) All the non-cash transactions will be checked by the P.A. In case of accounts transferred to other head offices, accounts opened on transfer from other head offices and accounts relating to local transfer

the procedure prescribed for SB accounts in para 12 of the SB Control Procedure will be followed for RD accounts both by the PA. and the Supervisor. The Supervisor will check the advices of transfer in respect of accounts transferred to other head offices as is done for SB accounts.

(ii) Short or excess paid interest/bonus on closed accounts: The procedure prescribed for the maintenance of register and checking of interest as prescribed for SB accounts in para 16(2) of SB Control Procedure will be followed for RD accounts also.

[Para 35 of Manual of SB Control Procedure]

CHECKS BY SUPERVISOR

37. The Supervisor/In charge will carry out the checks of SB-85 and SB- 85(a) registers and maintain the selection register on the same line as indicated in para 15 of the SB Control Procedure. He will also test check 5% of the vouchers checked by the P.A.s and maintain the register of vouchers test checked for RD accounts and note the irregularities detected by him in the Review Register.

[Para 36 of Manual of S.B. Control Procedure]

VERIFICATION OF BINDER BALANCES

38. The balances of the accounts in each binder will be verified once in six months. The first round will cover the period from January to June and the second round from July to December. The listing will be done for the balances as on 30th June and 31st December each year. The agreement work should be completed by 30th September and 31st March for the 1st and 2nd round respectively.

The detailed procedure laid down for verification of binder balances in respect of MIS accounts in para 6 of the MIS Control Procedure will be followed in respect of RD accounts.

[D.G Posts letters No. 110-23/2001-SB dated 7.1.2003 and
No. 113-1/2002 dated 5.5.2003]

[Para 37 of Manual of S.B. Control Procedure]

ANNUAL LISTING OF BALANCES

39. (i) The listing of balances as on 31st December will be done in duplicate in the month of January each year showing all the account numbers as in the case of SB interest statement. The duplicate copy of the lists of balances will be sent to the A.O. ICO(SB) immediately after it is prepared as in the case of SB interest statement. After agreement work is over, these lists will be obtained by the Incharge SBCO from the A.O. ICO(SB) for incorporation of corrections, if any, and then returned to the A.O. ICO(SB) within a week for safe custody in his office to serve as duplicate record for use as and when necessity arises. The transmission of these lists will be by registered post at all stages.

(ii) In order to watch the progress of the completion of the work a fortnightly statement in the form at **Annexure 5** will be sent by the Control Organisation

to the A.O. ICO (SB) from 15th January onwards till the work is completed. The Accounts Officer will consolidate the statements of the SBCOs under his control in duplicate and send one copy to his Circle Office for information. The statement will be continued to be submitted by the AO till the work is completed in all the Head Offices.

(iii) These lists will be preserved by the C.O. and A.O. ICO for 3 years like S.B. interest statement after agreement of all binders is over.

[Para 38 of Manual of S.B. Control Procedure]

UNDELIVERABLE AND SPOILT PASS BOOKS

40. The procedure prescribed for the maintenance of register of undeliverable and spoilt S.B. pass books vide para 19 of the SB Control Procedure will apply mutatis mutandis to such RD pass books.

[Para 39 of Manual of SB Control Procedure]

STATISTICAL REGISTER

41. (1) The Control Organization will maintain statistical register in the form SB-89 (**Annexure-6**) for RD accounts. The posting in this register will be made for the Head Office as a whole at the end of each month from the following records;

- (i) Consolidated Journal of RD deposits and withdrawals
- (ii) SB-85(a) register.
- (hi) Local transfer journals.
- (iv) Home and foreign transfer journals.

(2) A copy of the statistical register will be sent to the Postal Accounts Office by the 10th of the following month. The Supervisor will record the following certificate under his dated signature on the copy.

"Checked and agreed with the cash account and register SB-85(a)"

[Para 40 of Manual of S.B. Control Procedure]

SUBMISSION OF RETURNS

42. The Control Organization will submit the following documents to the office noted against each by the due dates duly entered in the SB voucher list.

Sl.	Particular of return	Office to which due	Due date
1.	Copy of the RD statistical register	Post Accounts Office	By the 10 th of the following month
2.	Home Debit/Credit transfer journals along with ATs	Circle Pairing Unit	By 7 th of the following month
3.	Foreign Debit/Credit transfer journals along With ATs	Central Pairing Office	By 7 th of the following month.

4. Pencil copies of and SO lists of transactions A.O.ICO(SB) On 8th, 16th, 24th and 1st of the month relating to the preceding week.

[Para 41 of Manual of SB Control Procedure]

CUSTODY AND PRESERVATION OF RECORDS

43. The instructions contained in para 26 of the SB Control Procedure will apply mutatis mutandis to RD records also.

[Para 42 of Manual of SB Control Procedure]

CERTIFIED LIST OF DISCONTINUED ACCOUNTS

44. Para 43 of Manual of S.B. Control Procedure—Deleted vide D.G. Posts letter No. 113-1 2002-SB dated 13.12.2002.

MONTHLY PROGRESS REPORT

45. The Supervisor of the Control Organisation will submit a monthly progress report showing the state of work in respect of RD accounts by the 5th of the following month to the Accounts Officer, I.C.O. (SB) with a copy to the Divisional Superintendent of Post Offices in the form given at Annexure-7.

[Para 44 of Manual of S.B. Control Procedure]

MISCELLANEOUS

46. In all matters not specifically mentioned in preceding paras the corresponding procedure applicable to S.B. Accounts as contained in the S.B. Control Procedure will be followed mutatis mutandis.

[Para 45 of Manual of S.B. Control Procedure]

SEGREGATION OF LEDGER CARDS PERTAINING TO MATURED RD ACCOUNTS

47. Para 45A of Manual of S.B. Control Procedure deleted vide D.G Posts letter No. 113-1/2002-SB dated 13.12.2002.

48-57. Deleted.

[Paras 57 to 65A of Manual of S.B. Manual Procedure]

Date Type Name of office

Sl. No.	Acco unt No.	Deposit		Repayment of withdrawal	Withdrawal	Interest on closed accounts	Interest on D/I or withdrawal repaid
		Part I	Part II				
1	2	3	4	5	6	7	8

Rebate paid on advance deposits	Refund of interest recovered on D/I or withdrawal repaid	For entries by the C.O					Remarks
		Binder No.	Amount of deposits in the binder	Amount of withdrawals in the binder	Interest on closed accounts		
9	10	11	12	13	14	15	

Total

Date stamp of Sub Office	Date stamp of Head Office	Signature Of counter Clerk	Signature of ledger clerk Head Office	Signature of sub Post-master	Signature of P.A S.B.C.O	Signature of Postmaster Head Office
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SB-85

ANNEXURE 2

[Referred to in para 31]

Register of Binder wise/ Category wise RD/TD Balances

Opening Balance For the month ofof.....Office
Rs..... Binder No..... Category.....Years

Credits					Debits			
Date	Deposits	Interest/ Bonus on	Credits from	withdrawals	Debits from	Remarks		
At the Office Part I	Refund of Wdls.	At other offices Part III	closed Accounts	Register SB-85(a)				
1	2	3	4	5	6	7	8	9
Rs.	Rs.	Rs.	Rs. P.	Rs. P.	Rs. P.	Rs. P.	Rs. P.	

Total

Closing balance Rs.....

ANNEXURE 3

SB-85(a)

*[Referred to in para 32]***Register of RD/TD Non-Cash Transactions Credit Transactions on**

Sl. No.	Name of Office	Binder No.	Account No.	Received On tfr. Under the same Head Office	Received on transfer from other Head Office	Balance of discontinued accounts revived	Credit by Conversion from other category	
1	2	3	4	5	6(a)	6(b)	7	8
				Rs.	Rs.	Rs.	Rs.	Rs.
	Interest / Bonus Short or excess adjusted	Misc	Total credit in each binder	Total credit in each office		Remarks		
9		10	11	12		13		
Rs. P.		Rs. P.	Rs. P.	Rs. P.				

(Contd..)

Debit Transaction on.....

97

Sl. No.	Name of Office	Binder No.	Account No.	Transferred to other offices under the same Head office	Transferred to other Head offices		Debit by conversion to other category	Misc.
					Home	Foreign		
1	2	3	4	5	6(a)	6(b)	7	8
				Rs.	Rs.	Rs.	Rs.	Rs. P.
Total Debit in each binder	Total Debit in each office			Remarks				
9	10			11				
Rs. P.	Rs .P.							

ANNEXURE-4*[Referred to in para 34]*

**Consolidated Journal of RD Deposits and Withdrawals of
HO Head Office for 199 Category years Date
Stamp**

Sl. No.	Name of Office	Particulars of Deposits					
		Number of deposits		Amount of deposits			
		New accounts	Other deposits	At the office (Part I)	Refund of withdrawals	Relating to other offices (Part II)	Total of columns 5 to 7
1	2	3	4	5	6	7	8
				Rs.	Rs.	Rs.	Rs.
Penalty on defaulted instalments or interest on with-drawals repaid		Particulars of withdrawals Number of withdrawals		Interest/ Bonus on closed accounts	Amount of deposits at other offices (Part III)	Rebate paid on advance deposits	
		Accounts closed	Other with-drawals	Amount of with-drawals			
9	10	11	12	13	14	15	
Rs.P.				Rs.P.	Rs.P.	Rs.P.	Rs.P.

(Contd.)

Refund of interest recovered on defaulted instalments and withdrawals repaid	Remarks
---	---------

16 Rs.P.	17
-------------	----

Total

* Progressive total up to end of the previous day.

* Progressive total at the end of the day.

• (To be filled in by CO)

Certified that each entry in the journal has been checked with the corresponding entry in the list of transactions. The total of columns 8,9,12,15 and 16 verified with the amounts shown in the Head Office cash book.

Supervisor/PA in-charge Postmaster
Control Organisation

ANEXURE 5

[Referred to in para 39 (iii)]

Fortnightly statement showing the progress of preparation of list of annual balances as on 31-12-199 in respect of RD/TD/MIS accounts for the period ending.... at Head Office

Types of Accounts	Total No. of Accounts	Total No. of binders	Total No. of binders for which lists have been prepared		Date of completion of listing	Date on which duplicate copy of sent to AO,ICO(SB)	Remarks
1	2	3	4(a)	4(b)	5	6	7
			During Progressive fortnight total				
CTD							
Recurring Deposit							
Time Deposit							
MIS.							

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RD CONTROL PROCEDURE

ANNEXURE-6

SB-89

[Referred to in para 4 I]

**Statistical Register for RD Transactions of category for the year
..... of Control Organization of Head Office.**

Month and Year	No. of accounts opened					No. of accounts closed		
	Opening Balance (a)	by cash (b)	by transfer (c)	by revival (d)	by conversion (e)	by cash (f)	by transfer (g)	by conversion (h)
1	2							

Closing balance (a to e)-(f to h)	Opening Balance for the month (Amount)	Deposits					Bonus/ interest on closed accounts (f)	Total deposits (a to f)
		By cash (a)	By transfer (b)	By conversion (c)	By revival (d)	By (e)		
	3	4						

(Contd.)

Withdrawals				Total with- drawals (a to d)	Closing balance (3+5-7)	Transactions		
By cash	By <u>Transfer</u>	By Conversion	Total deposits including new accounts			Total with- drawals including accounts closed	No. of local transfers	
(a)	Home (b)	Foreign (c)	(d)					
	6			7	8	9	10	11

Penalty on defaulted instalments and interest on withdrawals repaid (amount)	Refund of interest recovered on defaulted instalments and withdrawals repaid (amount)	Rebate paid on advance deposits (amount)	Initials of Incharge C.O.	Remarks
12	13	14	15	16

ANNEXURE-7

[Referred to in para 45]

Statement showing the progress of RD/TD/PPF work at SBCO for the month of

No. of Round	Total No. of binders at the beginning of the month	No. of binders taken up for agreement	No. of binders agreed			No. of binders which remained unagreed	Percentage of automatic agreement	Break up of the number of binders to be agreed for the current year.	Round	No. of binders
			Automa- tically	Other- wise	Total					
1	2	3	4	5	6	7	8	9	10	
<u>Arrears of agreement for previous years</u>										
Year	Opening balance	No. agreed during the period	Balance	Agreement between SB-85, SB 85(a),SB-86 and H.O. Cash Book (date upto which completed)			Remarks (showing also reasons for work in arrears, if any)			
11	12	13	14	15			16			

CHAPTER 4

TIME DEPOSITS CONTROL PROCEDURE

FORMS

58. (i) **Register of binder-wise and office wise balances :-** This will be maintained in the form SB-85 separately for each category. The instructions for the maintenance of the register as contained in Chapter-11 for RD accounts will apply mutatis mutandis.

(ii) **Register on non-cash transactions:-** This will be maintained in the form SB-85(a) separately for each category.

(iii) **Consolidated Journal of deposits and Withdrawals:-**This will be prepared in the form SB-109 separately for each category. (**Annexure 1**)

(iv) **Statistical register :-** This will be maintained in the form SB-89(a) separately for each category. (**Annexure 2**)

[Para 66 of Manual S.B. Control Procedure]

Checking of Vouchers and Documents

59. General check of vouchers and checking of vouchers with reference to entries in the ledgers :- The vouchers both receipts and payments will be checked to the following extent :-

- (a) All warrants of payment in respect of withdrawals exceeding Rs. 5000/- at the head and sub offices and Rs. 500 at ED sub offices and branch offices.
- (b) 20% of the vouchers relating to payment of annual interest.
- (c) 20% of the warrants of payment of closed accounts of heavy amounts.
- (d) 4% of deposit transactions.

Note :- The checks will apply uniformly to accounts maintained either manually or on computers.

[Para 67 of SB Control procedure as amended vide D.G. Posts letter
No. 5-2/99-SB dated 5.3.2003]

Working out of the total TD balance of the head office as a whole

60. For preparation of consolidation in SB-85 register, agreement of totals in the head office cash book and consolidated journal, etc. the existing procedure in respect of RD accounts will be followed mutatis mutandis.

[Para 68 of Manual S.B. Control Procedure]

Agreement of binder balances

61. The agreement of binder balances will be done once a quarter as on 31st march, 30th June, 30th September and 31st December each year.

[D.G. Posts letter No. 1-2/88-SB dated 17.10.1990]

[Para 69 of manual S.B. Control Procedure]

Annual listing of balances

62. The listing of annual balances as on 31st December will be done in the

same manner as laid down for RD accounts.

[Para 70 of Manual S.B. Control Procedure]

Custody and preservation of record

63. The instructions contained in para 26 of Chapter 1 relating to SB accounts will also apply to T.D. account mutatis mutandis.

[Para 71 of Manual S.B. Control Procedure]

Submission of Returns

64. The instructions contained in para 22 of SB Control Procedure for submission of returns relating to SB accounts will also apply to T.D. accounts mutatis mutandis.

[Para 72 of Manual S.B. Control Procedure]

Monthly Progress Report

65. A monthly progress report regarding state of work, position of agreement of ledgers, etc. will be sent by the Supervisor to the Accounts Officer, ICO (SB) with a copy to the Divisional Superintendent of Post Offices in the same manner as laid down for RD accounts.

[Para 73 of Manual S.B. Control Procedure]

Agent's schedules for commission paid on Time Deposits

66. (1) The SBCO will receive daily from the SB Branch the schedules of commission paid to the agents alongwith receipts (ACG-17) separately for each category. The SBCO will carry out the following checks :-

(i) The official of the SBCO will compare the amount of commission paid as shown in the receipt (ACG-17) with the entries in the schedule.

(ii) The correctness of the total of the schedule and commission paid at the prescribed rate will be checked.

(iii) The official concerned will put his dated signature at the bottom of the schedule in token of having carried out the above checks.

(iv) The official in-charge of the SBCO will compare the total amount of the schedules with the entries in the cash book in order to verify its correctness and place his initials in the cash book in token of this check.

(2) The SBCO will enter the details regarding amount of deposits and commission paid under each category through SAS Agents separately in the statistical register of each category after the close of the month.

(3) After necessary checks the schedules of commission paid along with vouchers (receipts ACG-17) will be sent to the Postal Accounts Office on monthly basis after the close of the month in the first week of following month.

[Para 74 of S.B. Control Procedure as amended by D.G Posts letter No. 107-

16/97-SB dated 17.4.2000]

Miscellaneous

67. In all other matters not specifically mentioned in the foregoing paras the corresponding procedure laid down for RD accounts will be followed mutatis mutandis in respect of T.D. accounts as well.

[Para 75 of Manual S.B. Control Procedure]

SB-109

ANNEXURE 1*[Referred to in para 58]***Consolidated Journal of T.D. Deposits and Payments of.....H.O. for.....19....
Category..... ..Year**

Sl. No.	Name of Office	Particulars of deposits					Particulars of payments					Remarks
		No. of deposits		Amount of deposits			No. of payments		Amount of payments			
		New Accounts	Other depo- sits	At the Office Part I	Relating to other offices Part II	Total of columns 5 & 6	Repay- ment of deposits	Pay- ment of annual interest	Total amount paid	Interest paid	Amount of deposits at other offices Part III	
1	2	3	4	5 Rs.	6 Rs.	7 Rs.	8	9	10 Rs.P.	11 Rs.P.	12 Rs.P.	13

Total

* Progressive total upto the end of previous day.

* Progressive total at the end of the day.

* To be filled by the C.O.

Certified that each entry in the journal has been checked with the corresponding entries in the list of transactions. The total of columns 7 and 10 verified with the amount shown in the head office cash book.

Postmaster

Supervisor/PA-Incharge Control Organisation

ANNEXURE-2

SB-89(a)

*[Referred to in para 58]***Statistical Register of Time Deposits Accounts of category..... for the year.....of Control Organisation of..... Head Office**

Month and Year	No. of accounts opened				No. of accounts closed			
	Opening Balance	By cash	By transfer		By cash	By transfer		closing balance
	(a)	(b)	Home	Foreign	(e)	Home	Foreign	(a to d)- (e to g) (h)
			(c)	(d)		(f)	(g)	
1				2				

Opening balance for the month (amount)	Deposits (amount)			Interest on deposits	Total deposits (a to d)	Withdrawals		
	By cash	By transfer				By cash	By transfer	
	(a)	(b)	(c)	(d)		(a)	(b)	(c)
			Home	Foreign		Home	Foreign	
3			4		5		6	

(Contd.)

TD CONTROL PROCEDURE

Total With- drawals (a to c)	Closing balance at the end of the month (3+5-7)	Transactions			Commission paid to agents		Initials of Incharge SBCO	Remarks
		Total deposits including new accounts (a)	Total With- drawals including accounts closed (b)	No. of local transfers (c)	Total amount of deposits Rs.	Comm- ission paid to agents. Rs.		
7	8	9			10	11	12	13

CHAPTER 5

PUBLIC PROVIDENT FUND CONTROL

PROCEDURE

GENERAL

68. The Public Provident Fund Scheme was introduced in all the Head Post Offices with effect from 1.1.1979. The scheme has been extended to selection grade sub offices w.e.f. 1.1.1988. The Control Procedure prescribed for the work of savings accounts in Chapter I will be followed mutatis mutandis for the work of PPF accounts with the following changes.

[Para 85 of Manual S.B. Control Procedure]

FORMS

69. When the scheme was introduced in Head Offices only SB-62 and SB-62(a) registers were opened for this new scheme. The register (SB-63) has been started after the extension of the scheme to sub offices.

[Para 86 of Manual S.B. Control Procedure]

INTEREST RECOVERED ON LOANS

70. The interest recovered on loans will be recorded in a separate column in the list of transactions and consolidated journal of deposits and withdrawals. The SBCO will compare the amount of interest entered in the list of transactions with that noted in the consolidated journal in order to see that both figures agree with each other. The total interest for the day will be agreed with the amount of interest noted in the cash book and Head Office Summary as per procedure laid down in RD accounts for recovery of interest on defaulted instalments. The amount of interest will not pass through the SB-62 register of the SBCO.

[Para 87 of Manual S.E. Control Procedure]

CHECKING OF VOUCHERS

71. General check of vouchers and checking of vouchers with reference to entries in the ledgers :- The vouchers both receipts and payments will be checked to the following extent :-

- (i) All vouchers relating to loans, withdrawals and interest recovered on loans.
- (ii) All final closures.
- (iii) 4% of deposit transactions.

Note :- The checks will apply uniformly to accounts maintained either manually or on computers.

[Para 88 of Manual of SB Control procedure as amended vide D.G. Posts letter No. 5-2/99-SB dated 5.3.2003]

AGREEMENT OF LEDGER BALANCES

72. The verification of ledger balances will be done on six monthly basis as prescribed for Savings Accounts.

[D.G. Posts letter No. 1-2/88-SB dated 10.2.1988]

[Para 89 of Manual S.B. Control Procedure]

MONTHLY PROGRESS REPORT

73. The SBCO will submit a monthly progress report relating to P. P.F. accounts in the proforma meant for RD accounts to the AO-ICO (SB) with a copy to the Divisional Superintendent of Post Offices.

[Para 90 of Manual S.B. Control Procedure]

PREPARATION OF INTEREST STATEMENT

74. (1) The interest added in the accounts after the close of the financial year by the SB branch will be checked in respect of 20% of the accounts where calculations are done manually and 5% of accounts where calculations are done on computers by the P.A. of the SBCO on OTA basis as per procedure laid down for checking of interest in SB accounts. After checking of interest, interest statement will be prepared and disposed of as per procedure laid down for SB accounts.

[D.G. Posts letter No. 5-2/99-SB dated 5.3.2003]

(2) The following norms of outturn for calculation, posting and checking of annual interest in P.P.F. Accounts have been prescribed for the purpose of OTA.

Year	Outturn for calculation and posting of interest by the S. B. Branch	Outturn for checking of interest by the SBCO
1980-81 onwards	53 accounts per hour	60 accounts per hour

[D.G. Posts letter No. 30-14/79-SB dated 7.10.1980 and 11.3.1981]

[Para 91 of Manual S.B. Control Procedure]

RECOVERY OF DEFAULT FEE

75. As per Rule 7 (2) of P.P.F. Rules amended w.e.f 1.4.1983 the Accounts Office has been authorised to condone the default in payment of subscription by charging a fee of Rs.50/- along with arrears of subscription of Rs.500/- for each year of default. While the arrears of subscription will be credited to the P.P.F. account, the default fee will be credited under the head "Unclassified Receipts". The amount of default fee will be noted separately on both foils of the pay in-slip. A remark regarding collection of default fee will also be made in the pass book, the list of transactions and the ledger in the remarks column. The receipt in form ACG-67 for the default fee credited under the head "Unclassified Receipts" will be attached to the foil of the pay-in-slip which will be sent to the SBCO. The SBCO will check that the default fee is correctly

recovered and accounted for.

[D.G. Posts letters No. 38-2/83-SB dated 31.3.1983 and
No. 1-2/88 SB dated 10.2.1988]

[Para 91 A of Manual S.B. Control Procedure]

**SCHEDULES OF COMMISSION PAID TO PRSG LEDGER ON
DEPOSITS IN PPF ACCOUNTS**

75A. (1) The SBCO will receive daily from the SB Branch the schedules of commission paid to the PRSG Ledgers alongwith receipts (ACG-17). The SBCO will carry out the following checks :-

(i) The official of the SBCO will compare the amount of commission paid as shown in the receipt (ACG-17) with the entries in the schedule.

(ii) The correctness of the total of the schedule and commission paid at the prescribed rate will be checked.

(iii) The official concerned will put his dated signature at the bottom of the schedule in token of having carried out the above checks.

(iv) The official in-charge of the SBCO will compare the total amount of the schedules with the entries in the cash book in order to verify its correctness and place his initials in the cash book in token of this check.

(2) The SBCO will enter the details regarding amount of deposits and commission paid through PRSG Ledgers in the statistical register of PPF accounts after the close of the month.

(3) After necessary checks the schedules of commission paid along with vouchers (receipts ACG-17) will be sent to the Postal Accounts Office on monthly basis after the close of the month in the first week of following month.

[D.G. Posts letter No. 107-16/97-SB dated 17.4.2000]

CHAPTER 6

NATIONAL SAVINGS SCHEME, 1987-CONTROL PROCEDURE

76. The Scheme was introduced w.e.f. 1.4.1987. The S.B. Control Organisation will follow the procedure for savings accounts with the following changes. The scheme has been discontinued w.e.f. 1.10.1992.

(i) The scheme has been introduced in all the Head Post Offices. The Heads of Circles may permit extension of the scheme to selection grade and above post offices as far as possible and to other post offices only if the traffic warrants. Whenever any sub office is authorised to transact business under this scheme, the Heads of Circles will issue necessary instructions authorising the concerned sub post office. A copy of the instructions issued will also be sent to the Incharge SBCO and AO-ICO(SB). The Registers SB-62, SB-62(a) and SB-63 will be maintained for the new scheme.

(ii) **General check of vouchers and checking of vouchers with reference to entries in the ledgers :-** The vouchers both receipts and payments will be checked to the following extent :-

(i) All warrants of payment in respect of withdrawals exceeding Rs.5000/- at the head and sub offices.

(ii) Warrants of payment of 20% of closed accounts of heavy amounts.

(iii) 4% of deposit transactions.

Note :- The checks will apply uniformly to accounts maintained either manually or on computers.

[D.G. Posts letter No. 5-2/99-SB dated 5.3.2003]

(iii) **Checking of annual interest:-** The annual interest calculation will be checked in respect of 20% of the accounts where calculations are done manually and 5% of the accounts where calculations are done on computers.

[D.G Posts letter No. 5-2/99-SB dated 5.3.2003]

(iv) A separate statistical register will be maintained for the new scheme.

(v) The agreement of binders of the new scheme will be done on six monthly basis like Savings Accounts.

[Para 91B of Manual of S.B. Control procedure as inserted vide D.G.

Posts letters No. 1-2/88-SB dated 10.2.1988 and 17.10.1990]

77. Fixation of norms for calculation, posting and checking of annual interest in NSS, accounts :- Certain Heads of Circles have asked for the clarification whether OTA for calculation, posting and checking of annual interest can be paid on the conditions and rates as applicable for calculation, checking and posting of interest in Savings Accounts.

The matter has been considered in consultation with the Internal Work Study Unit of the directorate and it has been decided that there is no need for separate rates for calculation, posting and checking of interest on NSS Accounts. Rates as for savings accounts will be applicable to calculation, posting and checking of annual interest in respect of NSS Accounts also.

[D.G. Posts letter No. 30-4/87-SB dated 24.1.1991]

CHAPTER 7

CONTROL PROCEDURE FOR MONTHLY

INCOME ACCOUNT SCHEME

[Issued vide D.G. Posts letters No. 110-23/2001-SB dated 7.1.2003
and No. 113-1/2002 SB dated 5.5.2003]

78. The S.B. Control Organisation will follow the procedure as for savings accounts with the following changes.

CHECKING OF VOUCHERS AND DOCUMENTS

1. General check of vouchers and checking of vouchers with reference to entries in the ledgers :- The vouchers both receipts and payments will be checked to the following extent :-

- (a) All vouchers of premature and final closures.
- (b) 10% of vouchers of monthly payment of interest.
- (c) 4% of deposit transactions.

Note 1 :- The checks will apply uniformly to accounts maintained either manually or on computers.

Note 2 :- In case of MIS accounts the ledger in head offices for accounts standing at sub offices are not maintained. Hence general checks of vouchers will be done.

Note 3 :- While checking the vouchers, the amount of interest calculated for new accounts will be checked for correctness with reference to interest rate applicable.

[D.G Posts letter No. 110-23/2001-SB dated 7.1.2003]

[Para 91C of Manual of S.B. Control Procedure]

2. Premature closure of accounts :- The premature closure of the account is allowed after one year of opening of the account and a discount at the rate of 5% will be deducted from the principal before making payment if the account is closed before the expiry of 3 years from the date of opening. In the account records full amount of deposit will be shown as paid and the amount of discount recovered will be shown on the receipt side. On the warrant of payment the details of Principal and discount recovered will be shown separately and receipt of the net amount payable will be taken from the depositor. In the list of transactions and the consolidated journal, total amount of deposit will be shown as withdrawn in the withdrawal column and discount recovered shown under a separate column "Discount deducted" to be opened for this purpose on the receipt side. The amount of discount will not be shown in the SB-62 register. The Postmaster and the Supervisor SBCO will check the amount of discount recovered as shown in the consolidated journal with the amount shown in the head office cash book as per procedure being followed in RD accounts when interest is recovered on withdrawals repaid in these accounts.

[D.G, Posts letters No. 1-2/88-SB dated 10.2.1988 and 17.10.1990]

Agent's schedules for commission paid on MIS Deposits

3. (1) The SBCO will receive daily from the SB Branch the schedules of commission paid to the SAS agents alongwith receipts (ACG-17). The SBCO will carry out the following checks :-

(i) The official of the SBCO will compare the amount of commission paid as shown in the receipt (ACG-17) with the entries in the schedule.

(ii) The correctness of the total of the schedule and commission paid at the prescribed rate will be checked.

(iii) The official concerned will put his dated signature at the bottom of the schedule in token of having carried out the above checks.

(iv) The official in-charge of the SBCO will compare the total amount of the schedules with the entries in the cash book in order to verify its correctness and place his initials in the cash book in token of this check.

(2) The SBCO will enter the details regarding amount of deposits and commission paid through SAS Agents in the statistical register of MIS accounts after the close of the month.

(3) After necessary checks the schedules of commission paid along with vouchers (receipts ACG-17) will be sent to the Postal Accounts Office on monthly basis after the close of the month in the first week of the following month.

[D.G. Posts letter No. 107-7-16/97-SB dated 17.4.2000]

4. Maintenance of SB-85 register :- In head offices where MIS work has been computerised, the SBCO will maintain SB-85 register ledger wise for head office and office-wise for sub offices. In head offices where the MIS work is done manually, the register SB-85 will be maintained ledger-wise and office-wise for all offices.

[D.G. Posts letter No. 113-1/2002-SB dated 5.5.2003]

5. Maintenance of statistical register :- A separate statistical register will be maintained for this scheme as per procedure followed in RD Control Procedure.

[Para 91 D of Manual of SB Control Procedure as amended]

**VERIFICATION OF LEDGER BALANCES OF
HEAD OFFICE ACCOUNTS**

6. The balances of the accounts in each office will be verified on six monthly basis. The first round will cover the period from January to June and the second round from July to December. The listing will be done for the balances as on 30th June and 31st December each year. The verification will be done in the following manner.

(i) For accounts in head office, balances will be listed by the SBCO ledger wise. The balances in the register SB-85 will be arrived at by adding the total credits to and deducting the total debits till the end of the month upto which transactions have been included in the list of balances from the opening

balance of the month. The closing balance should agree with that shown in the list. If it agrees the Postal Assistant will write "Agreed" in the list under his dated signature. The list will then be placed before the Supervisor. The Supervisor will verify and note it in the ledger verification check sheet under his dated initials.

(ii) If the two sets of balances differ, the Postal Assistant will write the name of office, ledger number and two sets of balance in the discrepancy register. Action will be taken to reconcile the discrepancy and to have the two sets of balances reconciled.

(iii) **To find out the mistake :-**

(a) The previous agreement sheet of the binder should be checked with the balances shown in the current list prepared. The accounts having no change in balance should be ticked.

(b) The accounts whose balances have undergone a change should then be examined to see if the balances in respect of these accounts have been cast correctly in the binder. In case of correction to ledger balances it should be seen if the same is supported by the entries in SB-85 register.

(c) Accounts transferred to other offices will be checked with reference to entries in SB-85 and SB-85(a) registers. In case of account opened by transfer it should be checked from the ledger or the voucher whether the account has been correctly included in SB-85 and SB-85(a) registers.

(d) Accounts which have been closed should be checked with reference to the entries in the list of transactions and SB-85 register.

(e) If the balances still do not agree, the postings in SB-85 register should be checked with the list of transactions. If the balances still do not agree the totals of lists of balances and balances cast in SB-85 register should be checked again.

(f) In addition to checking the balances with SB-85 register, the SBCO will check with the list of balances of previous period as to whether the increase in balance is correct with reference to interest due and paid in the account.

REGISTER OF LEDGER DISCREPANCIES

(iv) A register of office wise discrepancies will be maintained to note particulars of ledgers which do not agree automatically in the following format:

Date selected for agreement	No. of ledger	Balance as per SB-85	Balance as per the list
1	2	3	4
Difference of 3 and 4	Agreed Balance	Dated initials of the P.A.	Dated initials of the Supervisor
5	6	7	8

On reconciliation of the discrepancy, the completed register will be checked and initialled by the Supervisor.

[D.G. Posts letter No. 110-23/2001-SB dated 7.1.2003]

**VERIFICATION OF LEDGER BALANCES OF
SUB OFFICES ACCOUNTS**

7. Following computerisation the SBCOs are working either on V2 SBCO or Sanchay Post as below.

(a) In SBCOs working on V2 SBCO, the transactions will be fed in computers by SBCO after general check of vouchers and verification of total of cash figures of consolidated journals with Head Office cash book on daily basis. After feeding of transactions over computers all other control functions including verification of balances are automatic besides being accurate. Verification of closing balances of the ledger/office with the closing balance arrived at SB-85/SB-62/SB-63 registers at the close of the month will make the system fool proof.

The generation of Control Registers in Form SB-85/SB-62/SB-63 and consolidated journals SB-86/SB-72 is automatic. The hard copies of the control registers are kept on record duly agreed with the figures worked out in the relevant consolidated journals on the last working day of the month.

(b) In SBCOs working on Sanchay Post, the transactions fed by HO and SOSB group are available with SBCO for checking of vouchers. Control registers are generated automatically.

With discontinuation of maintenance of ledgers for SO accounts, the SBCO will have to feed the data from LOTs to generate the consolidated journals. Data regarding transactions at HO will be available with SBCO on LAN. The consolidated journal and the respective control registers will be generated. Consolidated balance for the HO will be verified and tallied with the balance arrived at SB-85 on daily/monthly basis.

(c) **Periodical agreement of balances** :- The SBCO will take out hard copies of list of balances in triplicate every six months as on 30th June and 31st December and will forward two copies to sub post offices for check with reference to the ledgers being maintained at sub office level w.e.f. 1st January, 2003. The sub post office will return one copy of the list to the SBCO after necessary verification and recording of difference, if any, noticed against the respective accounts.

The differences/mistakes in balances of accounts as pointed out by sub post office will again be verified by the SBCO with respect to relevant records (i.e. Vouchers and LOTs) and necessary corrections carried out on computers.

(d) The SBCO will also take out hard copy of the list of unposted items in duplicate and will forward the same to the sub post office on daily basis for reconciliation so that no transaction is left unposted by the end of each round of agreement.

(e) If the two sets of balances (i.e. balance as per computerised list of ledger balances and the individual ledger of the sub offices) still do not agree, the SBCO will take out hard copies of the individual ledger cards having difference and will forward the same to the concerned sub post office for reconciliation of differences.

(f) Instead of register of ledger wise discrepancies prescribed for head office ledgers, a register of office wise and account wise discrepancies will be maintained in the following format for sub offices ledgers :-

Register of office wise and account wise discrepancies

Round of agreement as on ___ Name of sub office _____

Sl.No.	Ledger No.	Account No.	Name of depositor
1	2	3	4
Ledger balance as per computerized list of balances	Verified balance as per sub office ledger	Difference	Date of reconciliation of difference over computer
5	6	7	8
Dated initials of the P.A.	Dated initials of the Supervisor	Remarks	
9	10	11	

(g) The above procedure will be followed by SBCOs working on either V2 SBCO or Sanchay Post with immediate effect.

8. For six monthly record of balances of accounts a list of balances has been prescribed to be taken out and provided to the sub post offices for reconciliation of balances, the first list of balances as on 30.6.2003 should be despatched to sub post offices by 10th of July and reconciliation completed by 31st July. Next list will be prepared for 31st December and reconciled by 31st January and so on.

[D.G Posts letter No. 113-1/2002-SB dated 5.5.2003]

CHAPTER-7A

NATIONAL SAVINGS SCHEME, 1992-CONTROL PROCEDURE

79. The S.B. Control Organisation will follow the procedure prescribed for the scheme of National Savings Scheme, 1987 as laid down in Chapter 6. The procedure is reiterated below. The scheme has been discontinued w.e.f. 1.11.2002.

(1) The scheme will be operated at Head Post Office or Sub Post Office which is authorised to open an account under the scheme by the Head of the Circle/Regional Postmaster General.

(2) The SBCO will follow the procedure for savings accounts with the following changes :-

(i) The registers SB-62-, SB-62(a) and SB-63 will be maintained for the new scheme.

(ii) General check of vouchers and checking of vouchers with reference to entries in the ledgers :- The vouchers both receipts and payments will be checked to the following extent :-

(i) All warrants of payment in respect of withdrawals exceeding Rs. 5000/- at the head and sub offices.

(ii) Warrants of payment of 20% of closed accounts of heavy amounts.

(iii) 4% of deposit transactions.

Note :- The checks will apply uniformly to accounts maintained either manually or on computers.

[D.G Posts letter No. 5-2/99-SB dated 5.3.2003]

(iii) **Checking of annual interest:-** The annual interest calculation will be checked in respect of 20% of the accounts where calculations are done manually and 5% of the accounts where calculations are done on computers.

[D.G Posts letter No. 5-2/99-SB dated 5.3.2003]

(iv) A separate statistical register will be maintained for the new scheme.

(v) The agreement of binders of the new scheme will be done on six monthly basis like Savings Accounts.

(vi) The norms for checking of annual interest by the SBCO for OTA purpose will be the same as are applicable to savings accounts.

[D.G Posts letter No. 35-26/92-SB dated 18.9.1992]

(3) **Fixation of norms for calculation, posting and checking of annual interest in NSS, accounts :-** See Para 77 of National Savings Scheme, 1987 of Chapter 6. These norms will also apply to N.S.S. 1992, accounts.

CHAPTER 7B

MAHILA SAMRIDDHI YOJANA

CONTROL PROCEDURE

Note :- The scheme was introduced w.e.f. 1.10.1993 and discontinued from 1.4.1997 vide D.G Posts letter No. 35-3/94-SB dated 9.4.1997.

79A. (1) (i) The SBCO will generally follow the procedure prescribed for savings accounts. The registers of binder wise, office wise balances (MSY-5 and MSY-6) **forms (A&B)** will also be maintained by the SBCO.

(ii) 10 per cent check of vouchers will be carried out and a manuscript register in token of check of all vouchers will be maintained in the following pro forma:-

Date	Name of SO	Total vouchers	Vouchers checked	Remarks
1	2	3	4	5

(iii) The SBCO should also check incentive calculations of deposits and withdrawals (premature/final).

(iv) The binder balances will be verified and agreed every 6 months.

(v) The important records viz. LOTs, various control registers etc will be kept in safe custody by the SBCO and they should submit the statements/ returns to Internal Check (MSY) Unit of Postal Accounts Office. The statement regarding statistics-number of accounts, transactions, balances etc. at the end of each month will be submitted to Postal Accounts Office.

(vi) The consolidated journal of deposits and withdrawals will be received in form MSY-4 (**Form-C**) from the head office. Further action on it will be taken as in savings accounts.

(vii) The objection register should also be maintained bringing out there in short comings viz discrepancies in maintenance of accounts, over/ short payments, etc. which are to be settled by the head office. The format of the objection register will be the same as of the savings accounts.

Note:-No return/ statement of this scheme should be sent to the AO-ICO(SB).

(viii) The statistical register will be maintained in form MSY-7 (**Form D**).

[D.G Posts letters No.35-91/93-SB dated 16-9-1993 and 8-10-1993]

Author's Note:-Since there is no .column of incentive paid on the credit side of registers MSY-5 and MSY-6, the total amount of incentive paid will have to be ignored while casting the closing balance at the end of the month in these registers.

(2) Staff standards for MSY work in SBCO :- It has been decided that the requirement of the staff for SBCO for MSY work will be worked out on the basis of existing SB norms. In other words, the norms for SB work (Savings

Accounts) will apply mutatis mutandis to MSY work also.

[D.G. Posts letter No. 35-7/94-SB dated 17.4.1995]

(3) Grant of incentive to SBCO staff for performing control function of Mahila Samridhi Yojana :- (i) It has been decided to grant incentive to SBCO staff at the following rates for performing control functions of MSY in the head post offices.

(1) Postal Assistant/UDC, SBCO @ Rs. 50/- per 100 transactions

(2) Supervisor, SBCO @ Rs. 15/-per 100 transactions

(ii) Before passing the incentive bills, a certificate should be obtained from the claimant that the entire work relating to control functions has been attended to so that no difficulty is experienced in smooth operation of work.

(iii) The incentive paid in terms of these orders should be booked under the Head A.3(2)(1)(1)-Salaries under the Major Head 3201.

(iv) These orders will take effect from the date of issue.

[D.G. Posts letter No. 2-3/94-SB dated 18.1.1996]

Note:- The above rates of incentive are for all control functions including daily listing of balances and ledger agreement.

(4) Sanctioning authority of incentive for SBCO staff:- It is clarified that the Head Postmaster will also sanction the incentive payable to the staff of the SBCO branch. The procedure for claiming and sanctioning of the incentive to the staff of the SB Branch will apply mutatis mutandis to the staff of the SBCO.

[D.G Posts letter No. 2-3/94-SB dated 17.6.1996]

(5) Monitoring of progress of MSY work:- The monitoring of progress of work relating to control functions of SBCO will be done by the Technical Branch of the PA Wing of the Directorate to whom a quarterly statement will be furnished by the Circle Offices.

[D.G. Posts letter No. 2-3/94-SB dated 22.2.1994]

(6) Discontinuance of the MSY Scheme:-The opening of new accounts and acceptance of further deposits in the old accounts have been discontinued w.e.f. 1.4.1997. Due to late receipt of orders in the post offices if new accounts have been opened and further deposits have been accepted in the old accounts on or after 1.4.1997, these accounts will be treated at par with earlier accounts and allowed incentive accordingly.

[D.G. Posts letters No. 35-3/94-SB dated 9.4.1997 and 7.11.1997]

(7) Discontinuance of Mahila Samridhi Yojana—Option for conversion of MSY Accounts into Savings Accounts—The Mahila Samridhi Yojana will stand discontinued from 10.7.2001. The MSY account holders will not be entitled to any incentive or interest on MSY accounts with effect from 10th August, 2000. The existing MSY account holders, however, will have the option to convert their MSY accounts into Savings accounts with post offices.

[D.G. Posts letter No. 61-24/2001-SB dated 6.8.2001]

FORM-A

MSY-5

REGISTER OF LEDGER BALANCE IN RESPECT OF LEDGER
NO..... OF P.O. FOR THE MONTH OF 199.

Opening Balance

Rs.

Date					Deposits
Withdrawals	Incentive paid	Remark			
1	2		3	4	5
	Rs.	Rs.		Rs. p.	

Closing balance Rs. _____

Note :- Since there is no column of incentive paid on the credit side, the total amount of incentive paid may be ignored while casting the closing balance, at the end of the month.

FORM-B

MSY-6

Opening Balance **REGISTER OF OFFICE WISE BALANCES**Rs. **OF.....P.O.FOR THE MONTH OF19..**

Date	Deposits	Withdrawals	Incentive paid	Remarks
1	2	3	4	5
	Rs.	Rs.	Rs. P.	Rs.

Closing Balance Rs.....

Note :- Since there is no column of incentive paid on the credit side, the total amount of incentive paid may be ignored while casting the closing balance at the end of the month.

FORM C

MSY-4

HO Date Stamp

MAHILA SAMRIDHI YOJANA

**CONSOLIDATED MSY JOURNAL OF DEPOSITS AND WITHDRAWALS
OF....HO FOR199**

Particulars of deposits					Particulars of withdrawals				Remarks
Sl. No.	Name of office	No. Of New accounts	Deposits Other deposits	Amount of deposits Rs.	No. of Accounts closed	Other with-drawals	Amount of with-drawals Rs.	Amount of incentive paid Rs. P.	
1	2	3	4	5	6	7	8	9	10
Total									
Progressive total upto the end of previous day									
Progressive total at the end of the day									

(To be filled by the S.B.C.O.)

Certified that each entry in the journal has been checked with the corresponding entry in the register of office wise balances and the totals of columns 5,8 and 9 verified with the amounts shown in the Head Office Cash Book.

The amount of deposits withdrawals and incentive paid agrees with the correspondings figures in the cash book and that the vouches have been checked and found correct

Supervisor SBCO

Assistant Post Master

MSY-7

FORM D

STATISTICAL REGISTER OF (MSY) OF _____ H.O. FOR THE YEAR

199

Month	No. of Accounts Opened		No. of Acc- ounts closed	Closing Balance 1+2-3 (Amount)	Opening Balance (Amount)	Deposit By Cash (Amount)	With- drawal (Amount)	Closing Balance at the end of the month 5+6-7 (Amount)	Amount of incen- tive paid	Transactions		Init of S of S visio
	Opening Balance	By Cash								Deposits includ- ing new Accounts	With- drawals including closed accounts	
(10)	(1) (11)	(2) (12)	(3) (13)	(4)	(5)	(6)	(7)	(8)	(9)			

CHAPTER 8
NATIONAL SAVINGS ANNUITY CERTIFICATES
CONTROL PROCEDURE

General

80. The Post Office National Savings Annuity Certificates were introduced w.e.f. 1-4-1976. The system of control accounts of these certificates has been devised on the pattern of SB/CTD Control Accounts. The accounting procedure to be followed for these certificates is laid down as under. The scheme has been discontinued with effect from 1-1-1981.

[Para 92 of Manual of S.B. Control Procedure]

Receipt of N.S.A.C. Vouchers from the Head Office

81. The following N.S.A.C. vouchers and journals will be received in the SBCO every morning from the Savings Certificates Branch duly entered in the voucher list.

- (i) A consolidated journal of N.S.A.C. transactions (Issue and discharge) in the head office and sub-offices.
- (ii) Issue and discharge journals with sealed vouchers bundles and pass books arranged alphabetically as per entries in the consolidated journal. The issue and discharge journals in respect of H.O. transactions will be received in duplicate.
- (iii) Debit transfer journals in duplicate separately for Home and Foreign transfers.
- (iv) Credit transfer journals in duplicate alongwith advices of transfer separately for Home and Foreign Transfers.
- (v) Combined local debit and credit transfer journal.
- (vi) Spoiled N.S.A. Certificates, if any, alongwith the issue journal.

[Para 93 of Manual of S.B. Control Procedure]

Checking of Issue and Discharge Journals

82. (i) The clerk entrusted with the work of writing up of the Register of transactions guard file wise (SB-62) will exercise the following checks :-

- (a) The number of the application for purchase is in serial order in the journals.
- (b) The journals bear the date stamp of the office (in the case of S.O. the date stamp of the H.O. as well) and they have been signed by the Postmaster/Sub-Postmaster.
- (c) The amount of issue price realised, interest recovered, issue price paid and annuity/interest paid has been written correctly.
- (d) The totals of various columns have been struck correctly.
- (e) The Savings Certificate Clerk and Supervisor of the H.O. have Signed the journals of the sub offices.

(ii) The clerk will group the serial number of the applications of purchase in the journals guard file wise by referring to the guard file chart and note the guard file number in the proper column. He will then take the total amount of issue price realised, interest recovered, issue price paid and interest/annuity paid for each guard file and note them in the proper columns of the issue and discharge journals. The total of these columns will then be taken and agreed with the corresponding totals shown by Post office in the journals.

[Para 94 of Manual of S.B. Control Procedure]

Register of transactions guard file wise

83. The register will be maintained in the form (SB-62) after making necessary changes of the columns in manuscript. The amount of issue price realised will be entered on the credit side while the amount of issue price paid on the debit side. The amount of interest recovered with instalments or on defaulted installments will not pass through this register. Similarly the amount of interest paid in monthly payment or on final/premature discharge will not pass through this register. The closing balance at the end of the month will be worked out and taken as opening balance of the next month.

[Para 95 of Manual of S.B. Control Procedure]

Working out of the total N.S.A.C. balance of the head office as a whole

84. The control procedure prescribed for Savings Bank transactions will be followed *mutatis mutandis*.

[Para 96 of Manual of S.B. Control Procedure]

Consolidated Journal of N.S.A.C. Issue and Discharge

85. The control procedure prescribed for CTD transactions will be followed *mutatis mutandis*. The Supervisor will also check the total amount of interest realised on instalments and interest paid as shown in the consolidated journal both daily and progressive with the corresponding figures in the Head Office cash book. Similarly at the end of the month the figures of these amounts will be agreed with the corresponding figures of the cash account

[Para 97 of Manual of S.B. Control Procedure]

Check of Vouchers and Documents

86. (i) General Check :-The PA in the C.O. will check that the amount of interest on instalments in the case of deposits by instalments has been recovered correctly and the issue price and interest shown correctly in the issue journal. Similarly he will check that the amount of monthly payments of annuity has been shown correctly according to the denomination of the certificates in the discharge journal. He will put his dated signature in the issue and discharge journals in token of having carried out the check. The paid vouchers of the monthly payments and final payments will be checked to see that they are complete in all respects.

(ii) Checking of entries in the Ledger Account Sheets with reference to vouchers, etc.

(a) The posting of 10% of the transactions of deposits (issues) in the H.O. and S.Os will be checked in the Ledger Account Sheets with reference to the entries in the issue journals.

(b) The posting of 10% of the transactions of annuity payments in the case of sub office transactions and 100% in the case of H.O. transactions will be checked in the Ledger Account Sheets with reference to the paid vouchers.

(c) All the transactions of final/premature discharge or refund of deposits will be checked in the Ledger Account Sheets with reference to the paid vouchers in order to see that no excess payment has been made.

(d) The vouchers checked will be signed with date by the P.A. For deposit transactions (issue) he will sign in the Issue Journal against the entries checked. In respect of checking of Annuity payments at the H.O. proper he will also sign with date in the Ledger Account Sheets in the column of the "Initials of Postmaster". The record of all the vouchers checked both deposits and payments will be maintained in a register of vouchers checked.

[Para 98 of Manual of S.B. Control Procedure]

Check by the Supervisor

87. The supervisor/incharge will carry out the checks of SB-62 register and maintain the selection register on the same lines as indicated in para 15 of the SB Control Procedure. He will also test check 5% of the vouchers checked by the P.As. and maintain a register of vouchers test checked of N.S.A.C. transactions and note the irregularities detected by him in the Review Register.

[Para 99 of Manual of S.B. Control Procedure]

Verification of the balances of guard files containing Ledger Account Sheets

88. The balance of Ledger Account Sheets in each guard file will be verified once in three months.

[Para 100 of Manual of S.B. Control Procedure]

Annual listing of balances

89. The listing of balances as on 31st December will be done on the same lines as prescribed for CTD/RD accounts. One copy of the list will be sent to the A.O. ICO (SB) for record in his office.

[Para 101 of Manual of S.B. Control Procedure]

Statistical Register

90. The statistical register will be maintained in the form given at the Annexure. An extract of the register will be sent to the Postal Accounts Office by the 10th of the following month.

[Para 102 of Manual of S.B. Control Procedure]

Stock and Issue Register of Certificates

91. (i) The Control Organisation will receive a consolidated list of certificates from the Postal Stores Depot showing the serial number of certificates denomination wise as and when supplied to the head office for use in the head office and its sub offices. The serial number of each certificate will be entered in serial order in the Stock and Issue Register given below by the PA. which will be maintained denomination wise. The number and date of the consolidated list received from the Postal Stores Depot will be noted in red ink at the top of the register before making entries of the serial number of the certificates. When the consolidated list has been completely posted in this manner the word 'posted' should be written on it over the dated signature of the poster. The postings of the list in the Issue Register will be checked by the Supervisor who will also sign the list in token of having carried out this check. The list will be pasted in a guard file.

(ii) When the certificate is issued by the Post Office the date of issue and the serial number of application of purchase will be noted against the concerned certificate in the Stock and Issue Register from the particulars furnished in the Issue Journal. At this stage it should be verified from the Ledger Account Sheet that the certificate has been issued after the receipt of full amount and the P.A. should put his dated signature on the Ledger Account Sheet against the column (No. of certificate and date on which issued). As and when the certificate is discharged the date of discharge will be entered by the P.A. in the register against the concerned entry with reference to the discharge certificate. The entry will be attested by Supervisor. At the time of posting the date of discharge in the register, the date of issue shown in the certificate should be compared with the date of issue as entered in the register. Since it is an important register it will remain in the personal custody of the Supervisor when not in use.

(iii) After the postings of issues and discharges for the month is completed in the Stock and Issue Register, the total number of certificates issued and discharged as posted on each page will be counted and entered in a proof sheet which will be prepared in the pro forma given below in a separate register named "Proving of posting in the stock and issue registers". The total number of certificates issued and discharged as worked out above will be agreed with the corresponding figures shown in column 9 and 11 of the N.S.A.C Consolidated Journal, The proof sheet will be checked and signed by the Supervisor. The proof sheet will be prepared every month.

Proforma of the Proof Sheet

	Issued	Discharged
(a) Total number of certificates issued during the month as per entries in stock and issue register (Page wise).		
Total		

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(b) Total number of certificates issued and discharged as per column 9 and 11 of the consolidated journal.

Total

P.A. Supervisor
(Signature) (Signature)

Note :—The figures shown against item (a) should agree with those of item (b)

Performa of Stock and Issue Register of N.S.A. Certificates

Denomination — — — — —

No of certificate	Date, month and year of Issue	Sl. No. of purchase application	Name of office of Issue
1	2	3	4
Date, month and year of discharge	Initials of Incharge SBCO	Remarks	
5	6	7	

[Para 103 of Manual of S.B. Control Procedure]

Transfer of N.S.A. Certificate from one Post Office to another

92. The following procedure will be followed in connection with the transfer of N.S.A pass book/certificate from one post office to another post office under different head offices or same head office.

(1) The Incharge SBCO will check the Advice of Transfer and debit transfer journal with reference to Ledger Account Sheet. He will attest the advice of transfer and Ledger Account Sheet under his dated signature and designation stamp like transfer of SB accounts before advice is despatched to the transferee office. Similarly when the certificate/pass book is received on transfer, credit transfer journal and advice of transfer will be checked with reference to Ledger Account Sheet by the SBCO.

(2) The debit and credit transfer journals in duplicate alongwith the advice of transfer separately for Home and Foreign transfer and combined debit and credit transfer journal will be received by the SBCO alongwith the day's return whenever there is a transfer transaction. The amount of credit and debit will be posted in the register of transactions guard-file-wise (SB-62) direct form these journals. The progressive total of debits and credits at the

end of the month as worked out in these journals will be agreed by the Supervisor with corresponding figures of the Summary prepared at the close of the month in the register of transactions guard-file-wise (SB-62). No separate register for non-cash transactions will be maintained for these certificates.

(3) When a certificate is transferred to another head office or a sub office under another head office, the date of transfer and the name of sub/head office to which transferred will be noted in column 5 and 7 of the Stock and Issue Register of certificates from the entries of the debit transfer Journal. The entries will be checked by the Incharge SBCO.

(4) When a certificate is received on transfer from another head or sub office under another head office, the entries of certificates as noted in the credit transfer journal will be made in columns 1 to 4 in a separate stock and Issue Register of the certificates which will maintained separately for certificates received on transfer. The entries will be checked by the Incharge SBCO.

(5) In case of local transfer the new serial number of application of transfer and name of office will be noted in column 3 and 4 of the Stock and Issue Register of certificates. The entries will be checked by the Incharge SBCO.

(6) At the close of the month upper copies of the debit and credit transfer journals alongwith advices of transfer relating to Home transfers will be sent to Circle Pairing Unit and those of Foreign transfers to Central Pairing Office, New Delhi like SB transfers. The lower copies of the debit and credit journals and combined debit and credit journals will be kept in the office in separate monthly bundles.

[Para 104 of Manual of S.B. Control Procedure]

Disposal of spoiled N.A. S. Certificates before issue

93. (1) When a National Savings Annuity Certificate which has been spoiled in the post office before issue is received from the Post Office with the daily journal of certificates issued, it should be entered in the register of spoiled certificates in form given below. A remark 'spoiled' should be made in stock and issue register against the serial number of the Certificate by the PA. The register alongwith the Stock and Issue Register should be submitted to the Supervisor for attesting the entry in both the registers. The Supervisor after attesting the entries in the register will keep the spoiled certificate in a separate file in his personal custody.

(2) During the course of inspection by the A.O. ICO (SB), the Supervisor will put up the spoiled certificate alongwith the Register of spoiled certificates to the Accounts Officer for destruction of the certificate. The Accounts Officer will destroy the certificate and endorse a certificate "Destroyed by me" over his dated signature in the remarks column of the register.

(3) If such certificates are received frequently from any post office, the Postmaster's attention should be drawn to them and a report made to the Supdt. of Post Offices for suitable action.

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Monthly Progress Report

97. The Supervisor of the C.O. will submit a monthly progress report showing the state of work in respect of N.S.A.C. transactions by the 5th of the following month to the A.O. ICO (SB) in the form meant for CTD/RD accounts with suitable changes.

[Para 109 of Manual of S.B. Control Procedure]

Miscellaneous

98. In respect of all matters not specifically mentioned in the preceding paras, the corresponding procedure applicable to SB/CTD Control Procedure will be followed mutatis mutandis.

[Para 110 of Manual of S.B. Control Procedure]

ANNEXURE

[Referred to in Para 90]

**Statistical Register of N.S.A.C. Transactions for the year...of
Control Organisation of.....Head Office**

Amounts

Month & year	Opening balance for the month (Amount)	Issue price realised		Total Issues (Total of 3 & 4)	Issue price paid		Total discharge (Total of 6&7)	Closing balance (2+5-8)	Total interest recovered on deposits by install- ments	Total Annuity/ interest paid on monthly payments and final discharge
		by cash	by transfer		by cash	by transfer				
1	2	3	4	5	6	7	8	9	10	11

Number of Transactions

Total number of issues (deposits)		Total No. of Certificates issued during the month	Total No. of discharge (payments)			Total No. of transfers		Initials of Incharge C.O.	Remarks
Deposits by instalments	Deposits in lump sum		Monthly payment	Final discharge	Inward	Outward			
12	13	14	15	16	17	18	19	20	

PROCEDURE FOR PAIRING ORGANISATION**Nature of transfers, changes in the working of SB Branch and Control****Organisation in Head Post Offices**

99. The Post Office Savings Bank accounts for this purpose, may be broadly classified as under:—

- (i) Transfer from one office to another under the same Head Office; hereafter known as "Local Transfers".
- (ii) Transfer from the jurisdiction of one Head Office to another within the same circle; hereafter known as "Home Transfers".
- (iii) Transfer from the jurisdiction of one Head Office to that of another outside the Circle; hereafter known as "Foreign Transfers".

[Para 111 of Manual of S.B. Control Procedure]

100. (i) The local transfers will continue to be agreed by the Savings Bank Control Organisation according; to the existing procedure contained in para 7 of the S.B. Control Procedure.

(ii) The debits and credits of 'Home Transfers' will be dealt with by the Circle Pairing Units.

(iii) The Central Pairing Office is responsible for pairing the debits and credits of 'Foreign Transfers' as well as Home Transfers' of Delhi and Base Codes.

[Pan 112 of Manual of S.B. Control Procedure]

101. (a) Consequent on me formation of Circle Pairing Units and Central Pairing Office, following changes will be introduced in the existing procedures bid down for SB Branch of Head Post Office and Savings Bank Control Organisation:—

(i) The Savings Bank Branch of the Head Office will henceforth prepare debit transfer journal SB-2(a) ad credit transfer journal SB-2 (b) separately for home and foreign transfers.

(ii) The S.B.C.O. will receive debit transfer journals as also credit transfer journals with the relevant advices of transfer separately for home and foreign transfers from me SB Branch of the Head Post Office.

(iii) The debit and credit transfer journals with me relevant advices of transfer relating to Home Transfers will be despatched by the S.B.C.O. to the Circle pairing Unit and those of Foreign Transfers to the Central Pairing Office by 7th of the month following the month of account The bundle of transfer journals and advices of transfer should be date-wise arranged, stitched and serially numbered. The number of transfers and their amount for the month as shown in me progressive total of last journal of the month should be agreed with OK figures available in SB-62(a) register and a memo showing the total

number of transfers in a month and their amount be prepared in a separate sheet and pasted at the top of the debit/credit journals. The memo should be checked and signed by the Supervisor. The documents will be sent by registered post duly entered in the voucher list to be prepared in duplicate keeping one copy as office copy. If there is no debit/credit journal for the month, a word 'nil' should be written in the voucher list [S.B. 22 (c)] against the entry of journal concerned. The Circle Pairing Unit will be under the administrative control of A.O. ICO (SB) of the circle whereas the Central Pairing Office will be under the A.O. Central Pairing Office, New Delhi-1. The cover of the returns may be addressed accordingly.

(iv) In order to distinguish the Advices of transfer of "Foreign Transfers"

F
Name of Circle

with those of 'Home Transfers" and facilitate their sorting in the Central Pairing Office, a rubber stamp, specimen given in the margin, will be affixed on the top of the form of Advice of Transfer relating to Foreign Transfer by the transferring Head Office before despatch. The letter 'F' will denote the word Foreign and the denominator, the name of the circle of the Transferring Head Office. The rubber stamp will also be affixed on the 'Foreign Transfer Journals" by all the Head Offices to facilitate their sorting in the Central Pairing Office.

(b) Whenever any mistake is detected in the balance of an account already transferred, a revised debit journal should be sent to the pairing unit/office separately through the SB Control Organisation of the transferring Head Office. The debit journal should be clearly marked "Revised" and should contain full particulars of the original debit journal and the reasons for issue of the revised debit journal. Similarly, if any discrepancy necessitating the correction of amount of an account received on transfer is noticed subsequently, a revised credit journal should be sent by the transferee head office to the pairing unit/office through its Control Organisation. It should contain full particulars of the original credit journal and the reason for the issue of the revised credit journal.

[Para 113 of Manual of S.B. Control Procedure]

Composition and Functions of Pairing Units/Office

102. (a) Composition:

(i) There will be one Pairing Unit in each circle and one Central Pairing Office at New Delhi. The Circle Pairing Units will be responsible for the pairing of Home Transfers and the Central Pairing Office for Foreign Transfers. The Circle Pairing Unit will be under the administrative control of A.O. ICO (SB) in each circle whereas the Central Pairing Office will be under the charge of A.O. Central Pairing Office, New Delhi.

(ii) The Central Pairing Office will also function as a Circle Pairing Unit for Delhi Postal Circle and Base Circle of Army Post Offices. A separate section for this purpose will be formed. It will observe procedure laid down in paras 103 to 115. For this purpose it will receive (a) debit transfer journals and (b) credit transfer journals accompanied by advices of transfer relating to

Home Transfers of Delhi Circle and Base Circle from the SBCO of each Head Post Office in Delhi Circle and two Central Base Post Offices in New Delhi and Calcutta under the Base Circle.

(iii) The Circle Pairing Units and Central Pairing Office will ordinarily consist of a Supervisor and Postal Assistants.

Note:— The term "Supervisor" will include P.A. in-charge of the Pairing Organisation where there is no separate supervisor.

(b) Functions

(1) Duties of Supervisor:-

- (i) Supervision over the staff of the Pairing Organisation.
- (ii) To ensure distribution of work amongst the staff.
- (iii) To ensure that the staff performs the duties properly as per rules and instructions on the subject issued from time to time.
- (iv) To carry out checks as prescribed in different paras of the procedure.
- (v) To submit the periodical prescribed returns on due dates.
- (vi) To maintain Nominal Roll (MS-12) in respect of the staff and put up to the A.O. for review in the first week of every month.
- (vii) Any other item(s) of work prescribed by A.O. or under orders of the Directorate.

(2) Duties of Postal Assistants :--

- (i) the receipt and despatch of Dak.
- (ii) Attending to correspondence work and preparation of periodical statements.
- (iii) Sorting of A.Ts.
- (iv) Arranging the records for safe custody.
- (v) Pairing of debit and credit transfers.
- (vi) Proper maintenance of various registers connected with the work.
- (vii) Any other item of work entrusted by the Supervisor or Accounts Officer or prescribed under the orders of the Directorate.

Note :—The duties at items (i) and (ii) above will be performed by the Junior P.As. in the Central Pairing Office.

[Para 114 of Manual of S.B. Control Procedure]

Procedure in Circle Pairing Units

103.The Circle Pairing Unit will receive by 10th of the month the month of count, debit and credit transfer journals in respect of 'Home Transfers' from Savings Bank Control Organisation of the head offices in the circle. Each credit transfer entered in the credit transfer journal will be supported with an Advice of Transfer containing particulars of transfer. The above documents will be received duly entered in a voucher list.

[Para 115 of Manual of S.B. Control Procedure]

PROCEDURE FOR PAIRING ORGANISATION

104. (a) The entries in the voucher lists should, in the first instance, be checked with the accompanying documents. The voucher lists may, thereafter, be arranged in monthly bundles.

(b) A careful watch will be maintained for the receipt of transfer journals of each office in the circle. Suitable action should be taken to call for the transfer journals if not received by the due date and the cases pursued till the journals are received. For this purpose an Index Register in the following form will be maintained by the Circle Pairing Units in which the date of receipt of the journals from each head office will be entered. The register will be maintained circle-wise by the Central Pairing Office. The register will be put up to the Supervisor for review at the end of each week and to the Accounts Officer at the close of month.

Index Register of Transfer Journals

Month..... Name of Circle.....

Sl. No.	Name of Head Office	Date of receipt of transfer journals	Date on which reminder issued	Initials of PA.	Remarks
1	2	3	4	5	6

(c) The transfer journals should be subjected to a general scrutiny to see that they have been prepared correctly and methodically. The Control Organisation will paste a memo showing the total number of transfers and their amount during the month duly signed by the Supervisor and agreed with its SB-62(a) register on the top of the bundle of debit/credit journals. It may be checked that the number and amount shown in the memo agree with the figures as shown in the progressive total of the journal for the last date of the month. Discrepancies noticed should be taken to the objection register from which action for rectification/reconciliation should be pursued separately.

[Para 116 of Manual of S.B. Control Procedure]

105. (a) The total of each credit journal should be checked. The amount of each A.T. accompanying the credit journal should be compared with the amount shown in the journal. If the amount of A.T. does not tally with the amount shown in the credit journal, the amount of A. T. may be treated as correct and S.B.C.O. concerned asked to send the revised credit journal. The difference in amount should be taken to the objection register. Each individual entry in the journal and the total should be initialled by the P.A. in token of having carried out these checks. In case of wanting A.T. a "Wanting A. T. Check Slip" should be prepared by the PA. in the form given below to facilitate preparation of SB-91 and kept with A.T. in place of wanting A.T. Such items will be treated as paired and should not be kept pending simply for want of A.Ts. The wanting A.Ts. will be called for and their watch be kept through a "Register of wanting A.Ts." which will be maintained in the following form. The register will be put up to the Supervisor and the Accounts Officer for review at the end of each month.

(i) Wanting A.T. Check Slip

1. Name of Transferee H.O.
2. Name of Office in which the account is opened
3. Date on which the account it opened on transfer
4. Account No. of transferee office
5. Amount of A.T.
6. Name of transferring H.O.
7. Account No. of transferring H.O
8. Date of Transfer

Date

Signature of P.A.

(ii) Register of wanting A. Ts.

SL. No	Name of Transferee H.O.	Account number	Date of opening the account	Amount of wanting A.T.
	Name of transferring head office	Account No. of transferring	Date on which reminder issued	Date of transfer
6		7	8	9
Date of receipt of A.T.		Initials of PA.		Remarks
10		11		12

(b) The advices of transfer accompanying the credit transfer journals should be detached and the credit journals kept separately in monthly bundles head office-wise. The advices of transfer relating to the debits of previous months and the current month should be separated. The advices of transfer would thus be in two distinct groups, namely, those relating to the debits of current month and those of previous months.

(c) Each group of advices of transfer thus separated should be sorted according to the head office of issue. The advices of transfer of each head office should be arranged in the order of date of issue, and serially where the date of issue is the same.

(d) The transfer of A-Ts. among me clerks shall be done under receipt in a register which will be maintained by each P.A. for this purpose. The Supervisor will review the register at the dose of the month to ensure that this is properly maintained by each official.

(e) If the advice of transfer is not accompanied by the credit transfer journal and subsequently it is found to have been lost or misplaced in the transferee head office after the opening of account, a Memo of Admission of S.B. transfer in the proforma at Annexure 1 will be received from the transferee head office which after check will be kept in the place of Wanting A.T. Check Slip in the bundle of advices of transfer.

[Para 117 of Manual of S.B. Control Procedure]

106. (a) The advices of transfer sorted in the manner described above should be listed in a separate sheet known as "debit-wise credit sheet" for each Head Office in form (SB 91) and total struck. A consolidation of the total number of advices of transfer and the amounts received on transfer for all the offices should be compiled separately in form (SB-92). The grand total thus arrived at will be agreed with the total of the credit summary to be compiled from the credit transfer journals in the form (SB-93). The Supervisor should see that the totals of columns of 3 and 4 of SB-92 agree with the totals of corresponding columns of SB-93. He should sign SB-93 in token of having carried out this check. The columns 1 to 7 of the debit-wise credit sheet and columns 1 to 4 of the consolidated statement of debit-wise credit sheet will be filled in and totalled at this stage. The other columns will be filled in at the time of pairing as prescribed in subsequent paras. All the sheets/statements/summaries will be signed by the PA. and kept in monthly bundles. [See forms SB-91, SB-92 and SB-93 at Annexures 2,3 and 4]

(b) In case where the amount of A.T. does not agree with the amount shown in the credit journal, the total of SB-93 and SB-92 will not agree to the extent of the difference located. The amount of difference will be added or deducted from the total of SB-93 in order to agree its total with the total of SB-92 and reason for the difference explained. The difference will be reconciled on the receipt of the revised credit journal from the S.B.C.O. and suitable remarks indicating the month in which discrepancy has been reconciled will be given in SB-93. Similarly the amount of SB-93 of the month in which the revised credit journal is received will not tally with the amount of SB-92 of that month. The amount of difference will also be added or deducted from SB-93 in order to tally its amount with the amount of SB-92 of that month. The reasons for the difference will also be explained and linked with the month in which discrepancy arose for cross reference. This reconciliation will be without any financial effect as the entries in SB-91 and debit journals have already been agreed in the respective month.

[Para 118 of Manual S.B. Control Procedure]

Pairing and Agreement

107. (a) The advices of transfer included in the "debit-wise credit sheet" for each office should then be taken up for pairing with the particulars of the relevant debit transfer journals. The particulars of each advice of transfer should be verified with the corresponding entries of the debit transfer journal.

(b) If the particulars agree, column 8 or 9 of the debit wise credit sheet and columns 10 and 11 of debit transfer journal will be filled in against the

entry. The credit entries relating to the previous month will be entered in columns 10 and 12 of the debit transfer journal of previous month. If any entries in the debit wise credit sheet have no corresponding entries in the debit transfer journal of the current month as also of previous month and *vice versa*, the amount of such credits and debits will be taken to column 10 of the debit-wise credit sheet and column 13 of the debit transfer journal respectively. If any credit entry in the debit wise credit sheet relates to a debit transfer pertaining to a month earlier than the previous month, the corresponding debit should be checked with the relevant entry in the register of unadjusted debits. The amount will be taken to column 10 of the debit wise credit sheet and the month of adjustment shown in the remarks column. Simultaneously the month of credit should be noted against the relevant entry in the register of unadjusted debits. Similarly when a debit entry in the debit transfer journal relates to a credit pertaining to a month earlier than the current month, it will be checked with the corresponding item in the register of unpaired credits. The amount will be taken to column 13 of the debit transfer journal and the month of credit will be shown in the remarks column. At the same time the month of debit will be shown against the relevant entry in the register of unpaired credits.

(c) If the amount of any credit in the debit wise credit sheet differs from the corresponding amount of debit in the debit transfer journal, the item will be treated as unpaired/unadjusted and amount taken to column 10 of the debit wise credit sheet and column 13 of the debit transfer journal. The amount of such items will be kept under objection and taken to objection register (SB-61) for their follow up action. The concerned Savings Bank Control Organisation will be addressed for reconciliation of the discrepancy. Where the difference in amount is considerable or the amount of credit is more than that of debit, the reference to the Control Organisation of the transferee head office should be made telegraphically. The items will be reconciled on receipt of revised credit/debit transfer journal from the concerned SBCO.

[Para 119 of Manual of S.B. Control Procedure]

108. (a) After the entries have been completed in this manner, the totals of amounts adjusted under columns 11 and 12 and unadjusted under column 13 of the debit transfer journal will be struck. The total of amount under column 5 should agree with the totals of columns 11,12 and of 13 of the debit transfer journal. Similarly the totals of amount paired under columns 8 and 9 and unpaired under column 10 of the debit wise credit sheet will be struck. It should also be seen that the total of amount under column 7 agrees with the totals of columns 8,9 and 10 of the debit wise credit sheet. The totalling and comparison of different columns in the debit wise credit sheet will be done after the pairing of current month and the next month. The net adjusted amount under column 13 of the debit transfer journal at the end of the month following the month of transfer will be arrived at by deducting from it the total amount under column 12.

(b) The amount with other particulars of unadjusted debits outstanding at the end of the month following the month of transfer in column 13 of the debit transfer journal will be taken to the register of unadjusted debits (SB-94).

(Annexure 3) Similarly the amount of unpaid credits outstanding at the end of the same month in column 10 of the debit wise credit sheet will be taken to the register of unpaired credits (SB-95). (Annexure 6) A remark to this effect will be made against each such entry in the Debit wise credit sheet and Debit Transfer Journal under the dated signature of P.A. giving the serial number of the register of unadjusted debits and unpaired credits for cross reference. The Supervisor will check that all such outstanding items have been correctly taken to these registers and give a certificate to this effect under his dated signature below the total amount outstanding in columns 10 and 13 of the debit wise credit sheet and debit transfer journal respectively. Further watch for the pairing of these outstanding debit/credits will be kept through these registers.

(c) When no debit is received in respect of outstanding credit and it is established that the advice of transfer issued was bogus and no fraudulent withdrawal has been made in the transferee H.O. after the opening of the bogus account, the postmaster of the transferee head office will be asked by the Pairing Office to cancel the credit by sending a revised journal of minus credit of the said amount with suitable remarks as per procedure contained in rule 65 of P.O. S.B. Manual Volume I, through the S.B.C.O. of his office to enable the Pairing Office to settle the outstanding credit. The S.B.C.O. will take into account the revised credit journal in its SB-62 (a) register and send the journal along with the monthly return to the Pairing Office. In case a fraudulent withdrawal has taken place in the transferee H.O. after the opening of the bogus account the item will remain outstanding in the books of the Pairing Office till the case is settled and amount paid is recovered either from the depositor/official at fault or written off by the competent authority. The Pairing Office will pursue the case vigorously with the Superintendent of Post Offices and Circle Office concerned till it is finally settled. The relevant records i.e, advice of transfer, credit journal, etc. will be preserved in the personal custody of the Accounts Officer. (ICO) (SB) as soon as the fraud comes to light till the case is decided. After the case is decided finally, the postmaster of the transferee head office will be asked to cancel the credit by sending a revised journal of minus credit of the said amount through the S.B.C.O. of his office. The copy of the letter asking the Postmaster to cancel the credit in both the types of cases referred to above will also be sent to the Superintendent of Post Offices and Circle Office of the transferee H.O. for information.

[Para 1.20 of Manual of S.B. Control Procedure]

109. (a) The debit transfer journals will be arranged Head Office wise in alphabetical order and kept in monthly bundles.

(b) The total number of transfers and amount of the debit transfer journals of each office for the month will be checked and compiled in the form of a Debit Summary (SB-96). (Annexure-7) A grand total for the circle as a whole will be arrived at The Supervisor will check the entries in the Debit Summary with the progressive total of the month of Debit transfer journals of each office and their total to ensure their correctness to facilitate the agreement and pairing of debit transfers. He should sign the debit summary in token of

having carried out this check.

[Para 121 of Manual of S.B. Control Procedure]

Agreement of paired transfers

110. The total of amounts in column 5 of the Debit Summary (SB-96) for the current month and column 6 of the previous month must agree with the total of amounts in columns 5 and 6 of the consolidated statement of Debit wise credit sheets (SB-92) for the current month. This agreement will be compiled in a separate sheet to be pasted on the top sheet of the consolidation of debit wise credit sheets for the month and will be checked and reviewed by the Supervisor and Accounts Officer respectively.

[Para 122 of Manual of S.B. Control Procedure]

Register of unadjusted Debits and Unpaired credits

111. (a) The register of unadjusted debits and unpaired credits will be maintained separately for each type of account and closed every month after Ac entries of the month have been completed. The serial number in these registers will run in an annual series starting from No. 1 in April. The number of total items pending and their amount will be worked out. A broad sheet, which will show month-wise analysis of unadjusted debits and unpaired credits, will be prepared in the following pro forma below the month's entries in these registers. The registers will be signed by the P. A. and put up to the Supervisor on the 6th of each month. The Supervisor will check the details entered in them and submit them to the Accounts Officer for review.

BROAD SHEET

	No.	Amount
(1) Total hems pending at the end of previous month
(2) Total items remaining unadjusted during the month
(3) Total of (1) and (2) above
(4) Total items adjusted out of (1) during the month
(5) Total items pending at the close of the month
Month wise analysis of pending items	No.	Amount
APRIL
May
and so on
	Total	<hr style="border-top: 1px solid black; border-bottom: 1px solid black;"/>

Signature of Supervisor

Signature of PA.

Signature of Accounts Officer

(b) Normally there should be no item remaining unreconciled after the end of the second month following the month of transfer. In case, however, where the items remain outstanding for long, register of unadjusted debits and unpaired credits will show the unadjusted/unpaired items and their amounts

with year wise analysis for the past years and month wise analysis for the current year.

(c) All unadjusted debits and unpaired credits should be pursued vigorously with the office concerned. Any item not cleared by the end of third month following the month of transfer should be reported to the concerned Superintendent of Post Offices for investigation and compliance within fifteen days. Action should also be taken demi-officially if no reply is received satisfactorily.

[Para 123 of Manual of S.B. Control Procedure]

112. Corrections where considered necessary due to receipt of revised Debit and Credit Journals or any other reasons in the debit wise credit sheet, relevant advice of transfer and debit/credit transfer Journal should be made neatly in red ink in the manner that the original entries corrected are still decipherable for further reference. All corrections should be initialled by the concerned officials. The monthly bundles of debit transfer journals and debit wise credit sheets will be transferred to records after the pairing work is over and unadjusted/unpaired items are copied in the register of unadjusted debits and unpaired credits.

[Para 124 of Manual of S.B. Control Procedure]

Objection Register

113. The objection register will be maintained in from (S3-61) by each P.A. for his portion and closed at the end of each month. Separate register will be maintained for each type of account i.e. SB/TD/RD/NSS/MIS/PPF/CTD. The serial number in each register will run in an annual series starting from No. 1 in April. The register should not be maintained head office wise to avoid their multiplicity. All the objections recorded will be verified and signed by the Supervisor before issue. The total number of objections raised and the amount kept under objection will be struck from page to page so as to arrive at a monthly total. The number of objections and the amount settled during the month will be worked out each month and a summary of the pending objections prepared in the following pro forma. The serial number of items remaining unsettled will be shown in red ink at the end of summary. The register will be signed by the P.A. and put up to the Supervisor on the 6th of each month. The Supervisor will check the summary and submit the register to the Accounts Officer for review.

SUMMARY

	No.	Cr.	Dr.
		Rs.	Rs.
(i) Total objections pending at the end of the previous month
(ii) Total objections raised during the month
(iii) Total of (i) and (ii)
(iv) Total objections settled during the month

(ii) The Statements will show the position of previous as well as current financial year. The figures for the current year will show the progressive total of pending items/amounts of each month. In respect of CTD/TD accounts a single statement for all the categories for each type of account may be sent. If there is no pending items in any type of account, nil statement need not be sent but the position may be explained in the forwarding letter. The reasons for the arrears in pairing and pending items should be given in brief in the remarks column of the statement

[Para 127 of Manual of S.B. Control Procedure]

Procedure in Central Pairing Office

116. (a) The Central Pairing Office will receive by 10th of the month following the month of account, debit and credit transfer journals in respect of "Foreign Transfers" from Savings Bank Control Organisation of each head office in each circle. Each credit transfer journal will be supported with the advices of transfer. The above documents will be received duly entered in a voucher list.

(b) The procedure as prescribed in Para 104 (a), (b) and (c) will apply in regard to the initial checking, watching the timely receipt of documents and taking action on discrepancies, if any, noticed.

[Para 128 of Manual of S.B. Control Procedure]

117. (a) The advices of transfer accompanying the credit transfer journals should be detached and the credit transfer journals kept separately in monthly bundles head office wise and circle wise.

(b) The total of each credit journal should be checked. The amount of each A.T. accompanying the credit journal should be compared with the amount shown in the journal. Each individual entry in the journal and the total should be initialled by the P.A. in token of having carried out these checks. Wanting A.Ts. if any, should be called for. The Register of Wanting A.Ts. as prescribed in Para 105 (a) will also be maintained in the Central Pairing Office.

(c) The Advices of transfer should be sorted in the following manner.

(i) All the A.Ts. of Head Offices of one Circle should be taken up at one time.

(ii) They should be sorted out according to the Circle of issue.

(iii) After sorting in this manner is over the A.Ts. issued from one circle should be collected together separate from all other circle bundles. Now all A.Ts issued from one circle to all other offices outside the circle will be available.

(iv) Each bundle of advices of transfer will be further sorted out according to the head office of issue.

(v) The advices of transfer thus sorted out for each head office of issue should be separated in two groups, namely, as those relating to the

current month and those relating to previous months.

(vi) They should then be arranged date wise and in the serial order to facilitate pairing.

(d) (i) The transfer of ATs. amongst the P.As. dealing with different circles will be done under receipt. For example, the P.A. dealing with Andhra Circle will transfer all the A.Ts. received from this circle to the P.As. of other circles. Similarly he will receive A.Ts. relating to Andhra Circle from P.As. dealing with other circles. For this purpose each P.A. will maintain an A.T. Transfer Register in the following form. Entries for the month of each circle will be made separately one after the other and total of amount of each circle struck. The receipt of the P.A. receiving A.Ts. will be obtained against the entries of the circle.

A.T. Transfer Register of.....Circle (say Andhra)

Detail of A.Ts. for the month oftransferred to P.A. of ... Circle (Say Bihar).

Sl.No.	Name of Transferee H.O.	Date of A.T.	Amount of A.T.	Initials of P.A. receiving A.Ts.
1	2	3	4	5
Total				

(ii) A consolidation of all the circles for the A.Ts. so transferred will be prepared in the register at the end of the entries of the month in the following form.

Consolidation			
Sl. No	Name of Circle	Total No. of A.Ts. transferred	Amount
1	2	3	4
Total			

It should be seen that the total of columns 3 and 4 of the consolidation agree with the totals of columns 3 and 4 of the credit summary (SB-93) of the head offices of transferee circle.

(iii) The P.A. of transferring circle while receiving the A.Ts. will note the following information in a statement to be prepared in A.Ts. Receipt Register to be maintained by each P.A. A separate page will be allotted for each month for the statement in the register.

ATs. Receipt Register of Circle

Statement of ATs. received for the month of... relating to Circle

S.No.	Name of transferee Circle of ATs.	No. of ATs.	Amount
1	2	3	4
Total			

He will ensure that the totals of columns 3 and 4 of the above statement agree with the totals of columns 3 and 4 of SB-92 of the Head Offices of the transferring circle.

(iv) The Supervisor will review the A.T. Transfer and Receipt registers at the close of the month to ensure that they are properly maintained by the officials.

[Para 129 of Manual of S.B. Control Procedure]

118. (a) The ATs. for each Head office of issue sorted in the manner described above should be listed in a debit-wise credit sheet for each Head Office in form (SB-91) and totals struck. A consolidation of total number of advices of transfer and the amounts received on transfer for the offices in each circle should be compiled in form (SB-92). A consolidated statement for all circles in form (SB-97) (Annexure 9) should then be prepared. All the sheets/statements/summaries will be signed by the PA. and kept in monthly bundles head office wise and circle wise.

(b) As in the case of Circle Pairing Unit vide para 106, circle wise consolidation of the total number of credit transfers and the amounts received on transfer should be compiled in form (SB-93) for each circle and a grand consolidation for all circles prepared in form (SB-98). The total of column 3 and 4 of (SB-97) should agree with the totals of the corresponding columns of (SB-98) (Annexure 10). This agreement is important to ensure that during the course of sorting of advices of transfer no A.T. has been missed or lost and that the entries listed in SB-91, SB-92, SB-93, SB-97 and SB-98 are correct The Supervisor will check agreement of columns 3 and 4 of SB-97 and SB-98 in token of having carried out the check.

[Para 130 of Manual of S.B. Control Procedure]

Pairing and Agreement

119. The procedure prescribed in paras 106 to 112 for Circle Pairing Unit should be followed *mutatis mutandis* for pairing and agreement. While doing the agreement of the amount of the paired transfers it should be seen that the total of amounts in column 5 of the Grand Debit Summary (SB-99)

(Annexure 11) for the current month and column 6 of previous month must agree with the total of amounts in column; 5 and 6 of the grand consolidated statement of Debit wise credit sheets (SB-97) for the current month. The agreement will be compiled in a separate sheet to be pasted on the top sheet of the grand consolidated statement of Debit wise credit sheets (SB-97) for the month and will be checked and reviewed by the Supervisor and Accounts Officer respectively.

[Para 131 of Manual of S.B. Control Procedure]

120. (a) Debit summary as prescribed in para 109 (b) and grand debit summary for all the circles in form (SB-99) should be prepared. All the entries in columns 3 and 4 of SB-96 and SB-99 and their totals will be checked by the Supervisor to ensure their correctness. He will also sign these summaries in token of having carried out the check. The debit journals and summaries will be kept in monthly bundles head office wise and circle wise.

(b) Register of unadjusted debits and unpaired credits with broad sheet showing month wise analysis should also be maintained as prescribed for the Circle Pairing Unit.

(c) Objection Register and Statistical Register as prescribed in para 113 and 114 for Circle Pairing Unit will also be maintained by the Central Pairing Office.

[Para 132 of Manual of S.B. Control Procedure]

Returns

121. (i) The Central Pairing Office will submit to the Circle Office the following bimonthly statements by the 10th of the month following the bimonthly period for which the returns are due :—

- (a) Statements of unadjusted debits and unpaired credits relating to Foreign Transfers.
- (b) Statements of unadjusted debits and unpaired credits relating to Home Transfers of Delhi Postal Circle.
- (c) Statements of unadjusted debits and unpaired credits relating to Home Transfer of two Central Base Post Offices located at New Delhi and Calcutta under the Base Circle of Army Post Offices.

(ii) The statements will be prepared in the pro forma and the manner prescribed in para 115. The statements relating to Foreign Transfers will show the consolidated position of all the circles separately for each type of account. The reasons for the pending items should be given in brief in the remarks column of the statement.

[Para 133 of Manual of S.B. Control Procedure]

Custody and Preservation of Record

122. (i) The old record not in the use will be kept in the personal custody of the Supervisor/P.A. incharge of the Pairing Organisation. The current record in use will be kept in the custody of the P.As. who maintain them. The Supervisor/P.A. incharge will keep the record duly arranged in the almirahs provided for the purpose under lock and key. The old record will be weeded

PROCEDURE FOR PAIRING ORGANISATION

out periodically in a systematic manner to ensure that only the record which is necessary to be preserved is kept in the branch. The time barred record will be destroyed after the approval of the A.O. ICO (SB) and their particulars noted in a register of record destroyed in the form A.C.G. 91.

(ii) The preservation period of various records kept in the Pairing Organisation will be as under : —

Sl. No.	Description of record	Period of preservation
1.	Voucher lists (SB-22(c))	2 years
2.	Receipt and despatch register	3 years
3.	Debit transfer journals (SB-2a)	2 years after all the items are adjusted.
4.	Credit transfer journals (SB-2b)	2 years after all the items are paired.
5.	Advices of transfer (SB-9)	3 years
6.	Index Register of transfer journals	2 years
7.	Register of Wanting A.Ts.	18 months after all the wanting Ats. Have been received
8.	ATs. transfer and Receipt Register	18 months
9.	Debit-wise credit sheets (SB-91)	2 years after all the items have been paired.
10.	Consolidated statement of debit wise credit sheets (SB-92)	2 years
11.	Credit Summary (SB-93)	2 years
12.	Register of unadjusted debits (SB-94)	3 years after all the items have been adjusted.
13.	Register of unpaired debits (SB-95)	3 years after all the items are paired
14.	Debit summary (SB-96)	2 years
15.	Grand Consolidated statement of debit wise credit sheets (SB-97)	2 years
16.	Grand Credit Summary (SB-98)	2 years
17.	Grand Debit Summary (SB-99)	2 years
18.	Objection register (SB-61)	3 years after all the items have been settled.
19.	Statistical register (SB-102)	5 years
20.	Files relating to periodical statements	18 months
21.	Inspection Reports	18 months after all the items have been admitted.
22.	Miscellaneous correspondence files	18 months after the file is closed.

Note:--he procedure prescribed in this Chapter to be followed by the Circle Pairing Units and Central Pairing Office for saving accounts will apply

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mutatis mutandis to all other types of accounts, viz CTD/RD/TD/PPF/NSS/MIS and National Savings Annuity Certificates.

[Para 134 of Manual of S.B. Control Procedure]

ANNEXURE 1

[Referred to in para 105 (e)]

MEMO OF ADMISSION OF S.B. TRANSFER

Oblong stamp of transferring HO

PART-A- To be filled by the transferring HO

1. Category of account — SB/CTD/RIVTD/PPF/NSS/MIS
2. Name of transferring head office with sub-office, if any.
3. Number of Account
4. Date of transfer.
5. Balance of the account transferred.
6. Details of I.B.Bs in case of SB/PPF/NSS Account
7. Name of depositor.
8. Date of birth (in case of minor).
9. Date of last transaction.
10. Date of opening the account in case of CTD/RD/TD/PPF/MIS/NSS Account.
11. Any other detail considered necessary.

Signature of Incharge, SBCO
(With designation stamp)

Signature of Postmaster
(With designation stamp)

Part-B— To be filled by the Transferee HO

1. Name of HO/SO at which account opened.
2. Account Number assigned.
3. Date of opening the account
4. Balance by which account opened.

Signature of Incharge, SBCO
(With designation stamp)

Signature of Postmaster
(With designation stamp)

ANNEXURE 2*[Referred to in para 106 (a)]***Debit wise Credit Sheet****Circle..... Month.....199.... Accounts transferred from..... H.O.**

To be taken from advices of transfer after sorting according to office of issue

Sl. NO.	A.T.No.	Date	Transferring P.O. Account Number	Name of receiving Post office	Receiving P.O Account Number	Amount	
						Rs.	P.
1	2	3	4	5	6	7	

Entries to be made from debit journals at the time of pairing	Unpaid Rs.P.	Remarks
---	-----------------	---------

<u>Adjusted</u>			
<u>Previous month</u>	<u>Same month</u>		
Rs. P.	Rs. P.		
8	9	10	11

SB-92

ANNEXURE 3*[Referred to in para 106 (a)]***Consolidated Statement of Debit wise Credit Sheets****Name of the Circle****Month 199**

Entries to be made from the debit wise credit sheets							
Serial No.	Name of Head Office	Number of accounts	Amount			Unpaired	Remarks
			Rs. P.	Adjusted Previous month	Rs. P. Same month		
1	2	3	4	5	6	7	8

ANNEXURE 4*[Referred to para in 106 (a)]***Credit Summary**

SB-93

Name of the Circle**Month199**

To be collected from the summary of credit journals for the month				
Serial No.	Name of H.O.	Number of transfers for the month	Amount	Remarks
			Rs. P.	
1	2	3	4	5
Total				

ANNEXURE 5

SB-94

*[Referred to in para 108 (b)]***Register of Unadjusted Debits Month..... 199**

To be entered with reference to debit journals after the pairing work is completed for the month

Serial No.	Date of transfer	Transferring Post office		Receiving Post office		Amount Rs. P.		Date on which adjusted	Unadjusted at the end of the year	Remarks
		Name Account No.	Name Account No.	Rs.	P.					
1	2	3	4	5	6	7	8	9	10	

ANNEXURE 6

SB-94

*[Referred to in para 108(b)]***Register of Unpaired Credits Month..... 199**

To be entered with reference to debit-wise credit sheets after pairing work is completed for the month

Serial No.	Date of opening of account on transfer	Receiving Post office		Transferring Post office		Amount Rs. P.		Date on which adjusted	Unpaired at end of the year	Remarks
		Name Account No.	Name Account No.	Rs.	P.					
1	2	3	4	5	6	7	8	9	10	

ANNEXURE 7

SB-96

*[Referred to in para 109 (b)]***Debit Summary****Name of Office.....****Month..... 199**

To be collected from the summary of debit journals for the month

Sl. No.	Name of transferring H.O.	Number of transfers	Amount Rs. P.	Adjusted		Unadjusted		Remarks
				Same month	Next month	Rs.	P.	
				Rs.	P.	Rs.	P.	
1	2	3	4	5	6	7	8	

Total

ANNEXURE 8

SB-102

*[Referred to in para 114]***Statistical Register of Circle Pairing Unit of..... Circle/Central Pairing
Office New Delhi for the year**

1	2
---	---

Month and year	Number of debit transfers			
	Opening balance	Total No. of debit transfers received	Total debits adjusted	Closing balance i.e. total debits unadjusted (a+b-c)
	(a)	(b)	(c)	(d)

3			
Number of credit transfers			
Opening balance	Total No. of credit transfers received	Total credits paired	Closing balance i.e. total credits unpaired (a+b-c)
(a)	(b)	(c)	(d)

(contd.)

4			
Amount of debit transfers			
Opening balance	Total amount Debited	Total amount adjusted	Closing balance i.e. total amount unadjusted (a+b-c)
(a)	(b)	(c)	(d)
5			
Amount of credit transfers			
Opening balance	Total amount Credited	Total amount paired	Closing balance i.e. total amount unpaired (a+b-c)
(a)	(b)	(c)	(d)
6	7	8	
Initials of P.A.	Initials of Supervisor	Remarks	

ANNEXURE 9

SB-97

[Referred to in para 118]

**Grand Consolidated Statement of Debit-wise Central Pairing Office New
Credit Sheets Delhi Month.....199**

The totals of debit-wise credit sheets should be consolidated hi this form

Serial No.	Name of Circle	Total number of accounts	Amount	Adjusted		Unpaired	Remarks
				Previous month	Same month		
1	2	3	4	5	6	7	8
			Rs. P.	Rs. p.	Rs. P.		

Total

ANNEXURE 10
[Referred to in para 118 (b)]
Grand Credit Summary **Central Pairing Office,**
Month..... 199 **New Delhi**

Credit Summary of circles should be consolidated in this from

Sl.No.	Name of Circle	Number of Transfers for the month	Amount Rs. P.	Remarks
1	2	3	4	5

ANNEXURE11
[Referred to in para 119]
Grand Debit Summary **Central Pairing Office,**
Month..... 199 **New Delhi**

Debit Summary of circles should be consolidated in this from

Sl.No.	Name of Circle	Number of Transfers	Amount Rs. P.	Adjusted		Unadjusted Rs. P.
				Same month Rs. P.	Next month. Rs. P.	
1	2	3	4	5	6	7

CHAPTER 10
FUNCTIONS OF INTERNAL CHECK
ORGANISATION SAVINGS BANK

General

123. (i) The Internal Check Organisation is an effective inspection organisation for inspection of the S.B. branch of head post offices and Control Organisation. It is under the charge of an Accounts Officer who is assisted by a stenographer, J.A.O. and one or more PA. as may be justified according to prescribed standards. It has been set up in each Circle and carries out periodical inspection of the head post offices. The post of the Accounts Officer is sanctioned in each circle on the basis of number of

in a year, the standard of which is 144 inspection days per year at present. Where the work load of the Accounts officer is more but does not justify 2 Accounts Officers, one J.A.O. is sanctioned to assist the Accounts Officer in the inspection work of head post offices having less than 50,000 accounts.

(ii) The A.O. ICO (SB) has now been attached with the respective Regional D.P.S./additional PMG/PMG. He will cease to be the head of independent subordinate office. He will discharge technical role of supervision and monitoring proper functioning of SB and SBCO branches of Head Post Offices within his jurisdiction.

[D.G. posts letter No. Director (SBO) Misc./86-II dated 28.7.1987]

(iii) The Circle Pairing Unit set up in each circle w.e.f. 1-2-1973 is also under the administrative control of the A.O. ICO (SB) who is responsible to carry out weekly/monthly checks of the Unit as per prescribed procedure. He is required to ensure that the work in the Unit is kept up-to-date.

[Para 135 of Manual of S.B. Control Procedure]

Inspections

124. (a) The main function of the Internal Check Organisation is to carry out periodical inspection of the S.B. branch of head post offices and Control Organisation. The A.O. has to carry out the detailed inspection of each head office during the year according to the set questionnaire. The fact that a particular question has not been prescribed in the questionnaire does not absolve the I.C.O. of the responsibility of noticing any thing which has an adverse effect on the proper functioning of the two branches, the depositors and the financial interests of the bank. During the course of inspection the Accounts Officer should not confine himself simply in finding faults and writing lengthy reports. He should have a constructive approach and guide the staff in following the correct procedure whenever any lapses are noticed.

[D.G. Posts letter No. 1-3/86-S dated 8-7-1987]

Director General's Decision**Abolition of Second Inspection of SB & SBCO Branches of Head Post Offices by A.O. ICO (SB)**

Rule 136 (a) of Postal Manual of SB Control, Pairing and Internal Check Organisation [Para 124] provides for carrying out periodical inspection of the SB Branch of the Head Post Offices and Control Organisation by the A.O. ICO (SB). Two inspections of each Head Post Office are conducted according to the prescribed questionnaire. The first is a detailed inspection while the second is a curtailed one.

2. A proposal for abolition of the second inspection was under consideration since long and it was felt that there will be a saving on travel time and other routine work by the merger of the two inspections. It would also enable the AO, ICO (SB) to devote more time and better attention to some of the important issues like staff matters, follow-up on IRs, watch on Pairing Unit, etc. One effective inspection annually would save expenditure, time and labour all around.

3. It was decided to abolish second inspection of AO, ICO (SB) on experimental basis in three Circles of UP, Bihar and MP with effect from 1-9-1986 and a report in this regard was called for from the three Postmasters General.

4. On the basis of the report received there from the matter has been re-examined in detail and it has now been decided to abolish the second inspection of AOs, ICO (SB) in all the Circles with effect from 1.8.1987. Kindly issue necessary instructions in this regard to all the AOs, ICO (SB) of your Circle. They have to make their inspections thought provoking, analytical and action oriented. They will underline their plan to utilise the spare days in improving SB work at their Headquarters, systematic follow-up on IRs, effectiveness of Pairing Units, etc.

[D.G. Posts letter No. 1-3/86-SB dated 1-7-1987]

(b) Broadly speaking the functions of the Internal Check organisation would be:—

(i) To see that the staff of the Head Post Office and the Control Organisation carry out their functions as prescribed in the orders issued from time to time.

(ii) To see that the prescribed checks by the Control Organisation on the day to day functioning of Head Offices are carried out properly.

(iii) To see that the registers of binder balances are maintained properly.

(iv) To see that the binder verification is done regularly and properly.

(v) To see that the various registers and documents prescribed to be maintained by the Control Organisation are being properly and regularly maintained.

(vi) To see that the annual interest calculation work and preparation of interest statement for SB/PPF/NSS accounts has been properly done and completed in time.

(vii) To see that the work relating to annual listing of balances in respect

of CTD/RD/TD/MIS accounts has been completed Without any delay.

(viii) To see that the various periodical returns are prepared correctly and sent in time to the concerned authorities by the C.O.

(c) In order to enable the Internal Check Organization to carry out inspection of each Head Office in a year, the number of days for the inspection has been fixed on the basis of the following standard.

Offices having accounts (in number)		No. of Inspection days fixed
From	To	
(i)	Upto 25,000	3 days
(ii)	25,001 to 50,000	4 days
(iii)	50,001 to 1,00,000	5 days
(iv)	1,00,001 to 2,00,000	6 days
(v)	More than 2 lakhs	8 days

Note : — While computing the number of accounts in each head office all types of accounts will be taken into consideration.

(d) In circles where there is also a J.A.O in the Internal Check Organisation, the Accounts Officer will carry out the inspection of offices having more than 50,000 accounts. The inspection of the offices having less than 50,000 accounts may be distributed equitably between the Accounts Officer and J.A.O. but every such office should be inspected by the Accounts Officer once in 2 years. Exceptions may, however, be made in specially large regions where the Accounts Officer may inspect such offices once in three years, if it is not practicable to complete it once in 2 years.

[Clauses (c) and (d) amended vide D. G. Posts letter No. 1-2/88-SB dated 17-10-1990]

(e) The A.O. ICO (SB) will draw up his annual inspection programme and obtain approval of the DPS/PMG in December each year. A register of inspections in the following proforma will be maintained by the Accounts Officer showing the dates of inspections and the officers by whom the inspections were carried out during the year.

PROFORMA

Inspection Check Sheet for the year.....

Sl. No.	Name of Office	No. of accounts as on 31st December of the previous year	No. of days allotted as per standard fixed	Dates of conducting inspection		By whom (AO/JAO)
				From	To	
1	2	3	4	5	6	

FUNCTIONS OF I.C.O. (SB)

Date of issue of I.R.	Date of receipt of compliance report	Initials of the Accounts Officer	Remarks
7	8	9	10

[D.G. Posts letters No. 3-2/80-SB dated 5-10-1983 and

No. 1-3/86-SB dated 8-7-1987]

(f) The SB section of the Circle Office will watch the progress of inspections done by the A.O.ICO (SB) through a register maintained in the following **proforma 'A'**.

To enable the Head of Circle to see that inspections are carried out regularly by the I.C.O. and inspection work is not kept in arrears, the AO. ICO (SB) will send to the circle office by 5th Feb. each year an annual statement of inspections showing the details of inspections carried 'out during the previous year by the Account Officer/JAO in following **proforma 'B'**. The statement will be reviewed by the D.P.S and suitable notice will be taken by him if any slackness is noticed on the part of any inspecting officer. The circle office will include the inspections of the Accounts officer, ICO (SB) in an annual statement of inspections submitted to the D.G. Posts.

PROFORMA-A**Register of inspections carried by the AO-ICO (SB)**

Sl. No.	Name of Office	Due dates of inspection From To	Actual dates of inspection From To	Date of receipt of I.R.
1	2	3	4	5
Date of review of I.R. By the DPS		Initials of APMG (SB)		Remarks
6		7		8

PROFORMA-B

**Statement showing the details of inspections of S.B. Branch and Control Organisation of head post offices carried out by.....
ICO (SB) for the year..... in..... Circle.**

Sl. No.	Name of H.O.	Whether the HO has (a) less than 50,000 accounts (b) 50,000 accounts and above at the beginning of the year	Date of inspection by A.O. By J.O.A.	Remarks

[D.G. Posts letters No. 3-2/80-SB dated 5-10-1983 and
No. 1-3/86-SB dated 5-7-1987]

(g) The A.O. will send promptly two copies of the inspection report to the postmaster. One copy of the report will be pasted in the order book of the H.O. A copy of report will also be endorsed to the Circle Postal Accounts Office, DPS concerned in the Circle Office and Divisional Superintendent of Post Offices for information and necessary action. The important cases of irregularities detected during the inspection will be reported to the Divisional Superintendent and Director Postal Services separately for immediate action. A synopsis of important irregularities noticed during each quarter of the year will also be prepared and forwarded to the Circle Postal Accounts Office by 20th July, 20th October, 20th January and 20th April respectively for onward transmission to the DDG (PA) in the Directorate.

(h) The inspection reports received from A.O. ICO (SB) will be pasted in the order book of the office inspected like reports of other inspecting officers.

(i) The A.O. I.C.O (SB) will carry out a detailed inspection of the Pairing Organisation under his control once in a year according to the questionnaire as prescribed in D.G. P&T letter No. 20-15/73-SB dated 16-4-1974. (Annexure 17).

One copy of the inspection report will also be sent to the circle office where it will be reviewed personally by the Director Postal Services for such further action as he may deem fit. The following standards have been fixed for the number of days to be taken for this inspection by the A. O., ICO (SB).

Total No. of transfers (both credit and debit) dealt with during the financial year by the Pairing Unit/Office		Number of Inspection days fixed
From	To	
(i) upto	25,000	2 days
(ii) 25,001	50,000	3 days
(iii) 50,001	1,00,000	4 days
(iv) More than	1,00,000	5 days

[Para 136 of Manual of S.B. Control Procedure]

Director General's Instruction

Annual Inspection Programme of AO-ICO (SB) :— As over all responsibility for monitoring if inspections are carried out regularly by AO ICO (SB) and inspection work is not kept in arrears in his circle lies with the Head of Circle, approval of the PMG for the annual inspection programme is considered necessary. There is however no objection if the PMG issues administrative instructions for the approval of the programme by the Regional Director and to endorse a copy thereof to him.

[D.G. P&T letter No. 3-2/80-SB dated 7-1-1984]

Action on compliance reports of Inspections

125. The Internal Check Organisation will watch through the register of

inspections that the compliance reports are received in time from the offices inspected. The Accounts Officer will ensure that the follow-up action is promptly taken in case where the compliance report is not complete before the reports are filed and recorded. These reports will be examined by the Director Postal Services during the course of his inspection of the office of the AO, ICO(SB).

[Para 137 of Manual of SB Control Procedure]

Skipping over rounds of ledger agreement

126. If in any head office the ledger agreement work falls into arrears due to any reasons and all the prescribed rounds cannot be done in a year the SBCO will skip over one or more rounds as may be necessary in order to bring the work up-to-date and avoid further accumulation of arrears. The approval of skipping over of ledger agreement upto one round in a year in respect of each type of account i.e. SB, TD, RD, etc. will be issued by the AO, ICO(SB) for each head office under his control. The cases involving skipping of more than one round will be approved by the Head of the Circle. For this purpose, the Postmaster will refer the case to the AO, ICO(SB) giving full justification for the skipping of round(s) asked for. The AO will accord the sanction if the proposal is upto one round otherwise he will forward the case to the Circle Office alongwith his recommendations. In the Circle Office the case will be examined by the Director Postal Services and necessary approval will be accorded by him. A formal sanction of skipping over will be issued by the AO, ICO(SB) or the Circle Office, as the case may be, to the head office concerned. The Circle Office will also send a copy of the sanction to the Accounts officer for information and necessary action. The particulars of the sanction issued by the Accounts Officer or the Circle Office will be noted in the remarks column of the periodical statement of ledger agreement by the incharge SBCO and the memo of sanction filed in the relevant file which will be seen by the AO during the course of his inspection.

[Para 138 of Manual of SB Control Procedure]

Revival of SB Silent Accounts

127. The Internal Check Organisation will keep in its custody all the silent accounts ledgers received from the audit office and one copy of the silent accounts lists prepared by the SBCO in respect of all the head offices under its control. These ledgers/lists will remain in the personal custody of the PA under lock and key. A copy of the entries made in the register of silent accounts revived during the month alongwith their total duly attested by the 1/c SBCO will be received by the AO, ICO (SB) from the SBCOs by the 5th of the following month in order to enable the ICO to make suitable entries in the silent accounts ledgers/lists maintained in their office. These entries will be made by the PA, ICO and attested by the Accounts Officer under his dated signature. The amounts and account numbers of accounts revived in the ledgers/lists of silent accounts during the month will be extracted on separate sheet for each HO by the PA, ICO and totalled. The AO, ICO(SB) will check these sheets to ensure that their total agree with those as shown in the lists received from the SBCO and there are no omissions or mistakes in the postings made in the lists/ledgers of silent accounts. The sheets prepared by the ICO will be filed with the corresponding lists received from the SBCO separately for each Head Office. A yearly bundle of these lists will be prepared for each Head Office and preserved for a period of three years.

[Para 139 of Manual of SB Control Procedure as amended]

Distribution of Work

128. The A.O. ICO has to satisfy himself that the distribution of work among the Supervisor and P.As. in the Control and Pairing Organisation is in order to ensure their proper functioning. For this purpose the Supervisor of the C.O. and Pairing unit will frame the distribution of work of the office among the staff and send the memorandum of distribution to the A.O. in duplicate for approval and counter-signature. The A.O. will approve and countersign the memorandum and return one copy after making necessary changes, if necessary, to the office concerned which will be kept in a separate file by the Supervisor. The second copy will be kept by the A.O. in his office in office wise files for record and future reference. The A.O. will during the course of his inspection see that the work is carried on strictly according to the distribution of work already approved by him. If any regular change is necessary in the distribution of work the Supervisor of the C.O./Pairing Unit will refer the case to the A.O. for obtaining necessary approval before the change is implemented.

[Para 140 of Manual of S.B. Control Procedure]

Periodical Statements

129. (i) The AO, ICO will maintain a calendar of periodical statements/returns due to be received by him from the Control Organisation and despatched to the Circle Office/D.G. Posts. The calendar of returns will be kept up-to-date. The periodical statements which the ICO is required to receive from the S.B.C.O.S are detailed in Appendix-2. The statements on their receipt will be checked to see that they are in order and complete. These will be reviewed by the Accounts Officer and suitable instructions issued to the SBCOs where the work is not satisfactory or in arrears. Any delay on the part of the SBCOs in the submission of the statements may be suitable noticed. The A.O. will ensure that the pencil copies of the list of transactions in respect of Head Office transactions are received weekly regularly from all Head Offices and properly preserved in his office.

(ii) The statements received from the SBCOs and Postmasters will be consolidated and despatched to the Circle Office/D.G. Posts on due dates according to their prescribed periodicity as per detail given in Appendix-3. In case of arrears of work in any office, the reasons for the arrears are invariably shown in the remarks column of the statement concerned to enable the circle office to take remedial action for improvement of the work. The Accounts Officer will also issue necessary instructions to the Supervisor SBCO where the work is in arrears for bringing the work up-to-date and take suitable action against the defaulting officials, if necessary.

Note :— The statements relating to binder agreement work of SB/CTD/RD/TD/PPF/MIS/NSS accounts should contain particulars of only those offices where the work is in arrears. The offices where the work relating to the current as also previous years is up-to-date need not be shown in the statements. A note to the effect that the work in the remaining so many offices is up to date in all respects be given at the end of statement.

[Para 141 of Manual of S.B. Control Procedure]

Sanction of OTA Bills

130. In case of SBCO staff working in grade B head offices, the sanctioning authority of O.T.A. bills shall be the Accounts Officer, ICO (SB). For this purpose the Postmasters of these H.Os. will send the OTA bills to the Accounts Officer for necessary sanction. The A.O. after scrutinising the bills will accord necessary sanction and return them to the Postmasters for payment to the staff. As regards OTA bills of the staff of SBCO working in grade A head offices the sanctioning authority will be APMG (SB)/ADPS or DPS (SB) as the case may be . In regard to staff of ICO and Pairing Unit the OTA bills will be sanctioned by the D.P.S. concerned in the circle office.

[Para 142 of Manual of S.B. Control Procedure]

Maintenance of Memos of Services and Confidential Records

131. The A. O. ICO (SB) will properly keep the Memo of services of all the officials working under his control in I.C.O. and Pairing Units as soon as these are received from the Supervisor of these Organisations. In respect of staff working in Pairing Units not under the charge of Supervisor/J.A.O. and for the staff of I.C.O. the memos of services will be written and maintained by the A.O. himself. The confidential records of all the officials will be written by the AO and kept up-to-date. He will ensure that declarations obtained under Rule 16 of P&T Manual Volume IV and papers showing the result of enquiries into the character and antecedents of officials have been kept with the CRs of all the officials.

[D.G. Posts letter No. 1-2/88-SB dated 17-10-1990]

[Para 143 of Manual of S.B. Control Procedure]

Director General's Decision**Subject :— Amendment to P&T Manual Volume in regarding Annual Confidential Reports of SBCO Staff working in Head Post Offices.**

The question of involving Divisional Supdts. of Posts Offices and Postmasters (Gazetted) in charge of SB Branches of the Head Post Offices fully in the management of SB Control Organisation of Head Post Offices has been engaging the attention of the Directorate for quite sometime. It has now been decided that the Annual Confidential Reports of the staff working in the Savings Bank Control Organisations functioning in the Head Post Offices will be written by the concerned Divisional Supdt. of Post Offices or the Postmaster (Gazetted) or Deputy Postmaster (Gazetted) in charge of Savings Bank Branch of that Head Post Office and not by the Accounts Officer (ICO) SB of the Region/Circle concerned. The A.O. (ICO) SB will continue to exercise control over the technical work of the SBCO staff and will send his assessment of the technical performance of the staff to the Divisional Supdt./Sr. Postmaster/Deputy Postmaster (Gazetted) for incorporation in the CRs to be initiated by the Divisional Supdt., Senior Postmaster or Deputy Postmaster (Gazetted).

The Accounts Officer, ICO (SB) will continue to write the Annual

Confidential Reports in respect of the staff working in the Internal Check Organisation and Pairing Units.

[D.G. Posts letter No. 2-2/79-SB (Pt) dated 25-8-1987]

Staff Matters

132. The A.O. ICO (SB) will ensure that staff matters are disposed of promptly by his office and the punishment register is kept up-to-date. During the course of inspection of any office if it is found that revision of establishment is necessary, he will take up the case with the circle office after completing the usual formalities so that the work of any office does not suffer due to shortage of staff.

[Para 144 of Manual of S.B. Control Procedure]

Maintenance of Ruling files

133. The Accounts Officer will ensure that ruling files relating to Control, Pairing and Head Office procedure are maintained separately for each type of accounts and kept up-to-date. He will see that all the publications supplied to him are also kept up-to-date. He will maintain a register of rulings and precedents under different heads and all the rulings issued will be noted in it. The register will be kept up-to-date. This register will be checked by the Director Postal Service during the course of his inspection of the I.C.O.

[Para 145 of Manual of S.B. Control Procedure]

Inspection of the office of A.O. ICO (SB)

134. The office of the Accounts Officer ICO will be inspected annually by the Director Postal services according to the prescribed questionnaire (Appendix 11). The Accounts Officer will ensure that all the files and other relevant records are kept up-to-date before the inspection is started by the Director Postal Services.

[Para 146 of Manual of S.B. Control Procedure]

Preservation of record

135. The period of preservation of the records maintained by the I.C.O. (SB) will be as under. The Accounts Officer will ensure that all the old records are weeded out and destroyed periodically and the particulars of the record destroyed entered in the register (A.C.G. 91).

Sl.No.	Description of record	Period of preservation
1.	Copy of lists of transactions of all types of accounts.	2 years after the agreement of binder balances for that period.
2.	SB/PPF/NSS annual interest statement	5 years after agreement of binder balances for that period.
3.	Annual lists of balances in respect of CTD/RD/TD/MIS accounts.	do

1	2	3
4.	Progress reports	12 months
5.	Inspection reports and work sheets	18 months
6.	Miscellaneous correspondence files	do
7.	Ruling files and register of rulings and precedents.	Permanent
8.	Ledgers/Lists of silent accounts	do
9.	Register of records destroyed	do
10.	Register of Inspections	3 years
11.	Lists of silent accounts revived received from SBCOs.	do

[Para 147 of Manual of S.B. Control Procedure]

136. Audit Inspection of the office of the AO-ICO (SB) and SB Pairing Unit: It has been clarified by the Director of Audit, P&T, Delhi vide his letter No. Audit/227/6-76/Audit Checks/A/Inspection/Volume II/K.W. 1 dated 23.7.1980 that the office of the A.O.ICO (SB) is not subject to Audit Inspection. However the audit party is competent to inspect the S.B. Pairing Unit under the control of the A.O. ICO (SB).

[D.G. P&T letter No. 2-3/79 SB dated 2-8-1980]

137. Delegation of financial powers to the Accounts Officers, Internal Check Organisation (SB) /Accounts Officer, Central Pairing Office, New Delhi.

(1) The question of delegating financial powers to the Accounts Officers, Internal Check Organisation (SB)/Accounts Officer, Central Pairing Office, New Delhi has been under consideration for some time past. The P&T Board has been pleased to delegate the financial powers to the Accounts Officers, Internal Check Organisation (SB)/Accounts Officer, Central Pairing Office, New Delhi to the extent indicated in the Annexure with immediate effect. The exercise of these financial powers will be subject to all the usual conditions attached to the exercise of financial powers.

(2) This issues in consultation with P&T Finance vide their U.O. No. 747/FA-1/79 dated 30-7-1979.

ANNEXURE

Financial Powers of the Accounts officer, Internal Check Organisation (SB)/Accounts Officer Central pairing Office, New Delhi.

Note 1 :— The powers mentioned herein can be exercised on the condition that the expenditure involved is met within the budget allotment of the officer under the particular head of expenditure concerned.

Note 2 :— These powers can be exercised by the Accounts Officer in respect of his own office and pairing units under his control.

S.No.	Nature and extent of powers with conditions, if any.
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(i) Contingent expenditure (Non recurring)

(a) May sanction contingent expenditure of non-recurring character upto a limit of Rs. 50/- in each case unless another limit is prescribed for any particular item in this schedule provided there is nothing novel, doubtful or irregular in the character of expenditure and subject to availability of funds.

(b) Purchase and repair of furniture and fittings for offices at a cost not exceeding Rs. 250/- per office per annum.

(c) Purchase of books or periodicals upto Rs. 25/- in each case.

(ii) Advances

May sanction advances of travelling allowances and pay on tour/transfer to staff attached to ICO and Pairing Units in accordance with rule 409 and 410 of P&T Financial Handbook Volume-1.

[D.G. P&T letter No. 18-1/79-CI dated 5-9-1979]

138. Functional integration of Accounts Officers ICO (SB) with the offices of the Regional Director Postal Services/Additional PMsG/PMsG.

(1) The question of integrating the Accounts officers ICO(SB) with the offices of RDPS/Addl.PMsG/PMsG has been under consideration in this Directorate for some time. It has now been decided that with immediate effect Accounts Officers, ICO(SB) will be attached with the respective Regional Director Postal Services/Addl PMsG/PMsG as a branch/group officer. The Accounts Officer, ICO(SB) will cease to be head of independent subordinate offices. He will discharge technical role of supervision and monitoring proper functioning of the SB and SBCO Branches of the Head Post Offices within his jurisdiction.

(2) Whenever an AO ICO (SB) or the AO of the Regional Office or Circle Office goes on leave, the PMG/RDPS may make the other AO function as link officer. Wherever more than one AO ICO(SB) at one station are located the Head of the Circle may reallocate them to different stations so that they are within/or near their territorial jurisdiction for effective functional role.

(3) The Account officer ICO(SB) must exercise more effective control over the working of the Savings Bank and SBCO Branches of the Head Post Offices by frequent and repeated visits and bring the short comings to the notice of Divisional Supdts for remedial action. Now that the second inspection by the AO/JAO has been abolished, a very tight monitoring of the follow up action on his IRs/VRs will have to be maintained. He must bring the fact of non-compliance of his instructions/suggestions promptly to the personal notice of the RDPS/Addl. PMsG/PMsG so as to make his role more result-oriented.

[D.G. Posts letter No. Director (SBO)-Misc/86-n dated 28-7-1987]

**PROCEDURE TO BE FOLLOWED BY THE
INTERNAL CHECK ORGANISATION (MSY)**

139(I) (a) On the analogy of A.O. ICO(SB), Internal Check Organisation (MSY) will function in CIS of Postal Accounts Office. The main function of ICO (MSY), PAO is to carry out inspections of HPO/Control Organisation (MSY). For this purpose, the Inspection Party visiting a particular HO for inspection may be allowed one day for carrying out the inspection of MSY at HO and CO in addition to the normal time schedule for Internal Check Inspection admissible at present. The inspection will be carried out as per questionnaire prescribed (**Appendix 24**) which will not be the limit for inspection. AO/Sr. A.O. will be responsible for every thing found affecting adversely the functioning of HO/CO (MSY) after inspection. During the course of inspection he should have a constructive approach and guide the staff of the Unit in following the correct procedure whenever any lapses are noticed.

(b) The main function of the ICO (MSY) will be :

- (i) To see that the staff of HO/CO (MSY) carry out their functions as prescribed in orders issued from time to time.
- (ii) To see that CO (MSY) carry out prescribed checks on day to day work of HO (MSY).
- (iii) To see that register of ledger-wise and office-wise balances are properly maintained.
- (iv) To see that the ledger verification is done regularly and properly.
To see that the various documents/registers to be maintained by CO(MSY) are properly and regularly maintained
- (vi) To see that incentive calculation work and preparation of incentive statement has been done properly and in time.
- (vii) To see that the various periodical returns are prepared correctly and sent in time to the concerned authority by CO (MSY).

(c) (1) To enable the Head of Circle to see that the inspections are carried out properly and are not in arrears, the ICO (MSY) will send a report by 5th May each year showing the details of inspections carried out during the previous year in the following proforma.

**Statement showing inspections carried out by A.O.
(MSY) of HO/CO
(MSY) for the year in _____ in _____ Circle**

S.No.	Name of H.O.	No. of Accounts	Date of 1 st Inspection	Remarks
1	2	3	4	5

The CIS of PAO will watch through the inspection register that the compliance reports are received in time i.e. within *two* months from the date of issue of IR from the offices inspected and proper follow up action is promptly taken where the compliance report is not complete.

Ruling file relating to HO/CO (MSY) or ICO (MSY) should be maintained properly and publications supplied to him should be kept upto date.

(2) MSY statistical functions will also be done by ICO (MSY). The copy of statistical register maintained at CO (MSY) will be received by 10th of the following month of Account at ICO (MSY) with a certificate of CO Incharge that "Agreed with Cash Account and Control Register". It will be posted in the Circle Control Register maintained by ICO (MSY) in PAO. The figures if amount booked under MSY-93 will be collected from D.B. (Book Section) and will be agreed with the figures of Control Account for entire postal circle. Any discrepancy found in the two sets of figures will be promptly reconciled. An Accounts O.B. will also be maintained. Statistical figures viz. No. of transactions of MSY i.e. Accounts opened, deposits, withdrawals alongwith their amount will be sent to D.G. PA (Tech-II) every month so as to reach there on or before 25th of the following month of Account.

[D.G. Posts letter No. 68-1/93-PA (Tech-II) dated 18.5.1995]

CHAPTER 12
IMPORTANT ORDERS

1. Pendency of unpaired credits/unadjusted debits in S.B. Pairing Units.

(1) During the course of audit inspection of Central Pairing Office and Circle Pairing Units, it has been noticed by them that a large number of credit and debit items are pending unpaired/unadjusted due to various mistakes committed by the post offices which hamper the progress of settlement within the time limit prescribed for this purpose. The mistakes generally committed by post offices are listed below which should be avoided in future.

Common mistakes committed by the Post Offices

(i) Omissions and delays in submission of the returns to the CPU and CPO by the post offices.

(ii) The post offices show the accounts transferred within the circle in the journal meant for showing transfers outside the circle and vice-versa.

(iii) Indicating the wrong particulars of the transferring and transferee post offices in the journals.

(iv) Not showing the name of the circle against the post offices with the same name in different circles.

(v) Difference between the amount as per the journal of accounts transferred to other head post offices and that shown in the 'journal of accounts received from other head post offices'.

(vi) Delays in return of AT's by the transferee post offices to the transferring post offices for supply of omissions.

(vii) Non-submission of AT's by the sub-offices authorised to allot new numbers to the head office.

(2) The SBCOs may be directed to carefully check the credit/debit journals so that the mistakes are rectified in the post office itself before submission of the returns to the Pairing Units.

(3) Any lapse noticed on the part of any official should be viewed seriously by the Divisional Supdts.

[D.G. P&T letter No. 8-14/78-SB dated 20-12-1978]

2. Maintenance of register of SB objections pending over six months in Circle Offices— instructions for:

(1) As per para 3(2) (v) of the Manual of SB Control, Pairing and Internal Check Organisation the incharge, SBCO is required to send a list of objections pending over six months to the circle office for further necessary action. The circle office has to pursue them with the concerned

Postmaster/Divisional Supdts. till these are settled.

(2) It is seen from the Inspection Reports that original objection statements received from the SBCOs were returned to the concerned Divisional Supdts. for action. No watch was kept over the progress of their settlement and it was not possible to collect and furnish the number of objections pending in the circle.

(3) The procedure adopted by the circle office is not correct. It is not necessary that a separate objection register should be maintained for this purpose. In order to watch the progress of settlement of pending objections, a separate file should be opened for each head office and the cases pursued vigorously with the concerned Postmaster/Divisional Supdt. till the objections are settled. The original statement of objections should not be returned to the Postmaster/Divisional Supdt. but their copy sent to them for necessary action and proper watch kept over the replies. If the statement of pending objections is lengthy in any office, it may be obtained in duplicate from the SBCO by issue of advance instructions in order to save the labour of its copying in the circle office. Each file should show the latest position of pending objections which can be compiled and given to the Inspecting authorities.

(4) Necessary instructions should be issued to all the Postmasters to review the objection registers personally every month as required vide Note below para 13(1)(v) of the said Manual so that all the objections are settled before 6 months and the work in the circle office is saved to the maximum extent possible.

[D.G. P&T letter No. 1-2/79-SB dated 22-3-1979]

3. Agreement of ledger balances by the SB Control Organisation

(1) From the reports received from the all India SB Control Employees Union and test check carried out by a Postal Circle it has been observed that the percentage of automatic ledger agreement is very low with the result that the work of ledger agreement is in arrears in many offices. This is mainly due to the numerous irregularities committed by the SB Branch. The staff of SBCO are also committing many mistakes due to which the percentage of automatic agreement is low.

(2) As inflation of the time factor for the numerous faults and omissions on the part of SB/SBCO staff can not be permitted, necessity for orders for greater alertness and positive supervision on the part of Divisional Superintendents, Head Postmasters and AO-ICO (SB) is obvious. Suitable instructions may therefore be issued to all concerned. Necessary action should be taken against the officials found responsible for the mistakes and suitable entries made in their confidential reports.

(3) Mistakes Committed by the SB Branch

- (a) Non posting of transactions in ledger cards.
- (b) Misposting of transaction i.e. deposits as withdrawals and vice versa.
- (c) Wrong postings of transactions in ledger cards,
- (d) Incorrect casting of balances in ledger cards.

- (e) Recording of wrong account numbers in the list of transactions.
- (f) Non rectification of mistakes in postings pointed out by SBCO.
- (g) Transfer of ledger cards from one binder to another without preparing local transfer journals.
- (h) Irregular and delayed submission of SB returns to SBCO.

(4) The irregularities mentioned above can be avoided by SB Branch if the ledger clerk and supervisor exercise due care in the performance of their duties. The Head Postmasters and Divisional Superintendents should ensure that the SB Branch functions properly. It has to be ensured that the Postmaster reviews objection registers of SBCO every month and the irregularities pointed out by the SBCO during the course of ledger agreement, voucher checking, etc. do not recur. Failure in this regard should be suitably noticed by the Divisional Superintendents for suitable action against the concerned officials.

(5) Mistakes committed by SBCO

- (a) Mistakes in listing by the machinist.
- (b) Mistakes in ledger marking in L.O.T. resulting in wrong posting in SB 62/85 registers.
- (c) Wrong postings in SB 62 and SB 85 registers.

(6) The negligence on the part of UDC of SBCO in not carefully checking the entries in the ledger cards and SB-62 register make the agreement work difficult for him. It will be in his interest that he should discharge his duty earnestly and carefully in order to make the agreement work easier. The supervisor of the S.B.C.O. during the course of his 10% checking of SB-62 register should see the UDCs perform their duties honestly and carefully. If any lapse on the part of UDC is noticed by him, he should bring the matter to the notice of A.O. ICO (SB) for taking suitable action against the official concerned.

- (7) The contents of this letter may be brought to the notice of all concerned.

[D.G. P&T letter No. 6-1/82-SB (Pt.) dated 21-11-1983]

4. Use of calculating machines with printing devices for the listing purposes in SBCOs.

In the meeting held with Secretary (P), representatives of the All India Savings Bank Control Employees Union brought to notice about non-working of Adding and Listing machines in SBCOs. It was decided by the Secretary (P) that the machines must be kept in proper order by the Heads of Circles and they should be personally responsible to ensure that these instructions are complied with immediately. It was also suggested that the Heads of Circles should buy the calculating machines with printing devices for the listing purposes in the SBCOs which is within their financial powers. These calculating machines are already in use in the Calcutta GPO and some other Circles also.

It is requested that necessary action in this regard may kindly be taken immediately.

[D.G. Posts letter No. 6-2/85-SB dated 11-4-1986]

5. Arrears of agreement of ledger balances in SB/CTD/RD/TD accounts — destruction of old records after prescribed preservation period.

(1) A reference is invited to this Directorate letter No. 1-24/77-SB dated 24th December 1983 in which it was decided that the agreement work upto 31.3.1983 in respect of SB accounts and upto 31.12.1983 in respect of CTD/RD/TD accounts be held in abeyance and the agreement from 1.4.1983 in respect of SB accounts and from 1.1.1984 in respect of other categories of accounts may be started by taking ledger balances as on 31.3.1983 and 31.12.1983 respectively as provisional opening balances.

(2) A doubt was raised by some of the circles about the preservation of records pertaining to these categories of accounts as the same have been posing problems in the Head Post Offices. The Postmasters/Divisional Supdts. Are expressing their inability to cope up with the requirements of steel almirahs and space therefor.

(3) The matter has been under consideration in this Directorate and it has now been decided in consultation with PA Wing that if there have been subsequent agreement of ledger balances and audit verification and no discrepancies have been located and also when no discrepancies were ever pointed out by the depositors after making subsequent deposits/withdrawals and posting of annual interest in their pass book, there is no point in preserving those old records. The interest statements/annual verification sheets prepared for the years under reference and the ledger cards would serve the purpose of reference documents, if needed. However, in case of binders where discrepancies came to light, the old records will have to be preserved till the discrepancies are settled.

(4) You may, therefore, take necessary action in the matter in view of the above guidelines and also keeping in view the provisions of Rule 69 of P&T Financial Hand Book Volume. I and note thereunder. Targetted programme may be considered to weed out old records keeping these instructions in view by the authorities concerned.

[D.G. Posts letter No. 1-24/77-SB (Pt) dated 12-10-1987]

6. Important irregularities noticed by the AO-ICO (SB)

(1) The P&T Board at its recent meeting considered the half yearly report submitted by the PA Section of the Directorate summarising the results of the internal check of Postal Field Units.

(2) The Board has noticed with concern the growing pendency in the field units to make procedural irregularities in SB & SBCO functioning. A list of important irregularities may be seen in the attached Annexure. Kindly get the position examined and effective measures taken to remedy the situation.

[D.G. P&T letter No. 35-37/83-SB dated 7-1-1984]

ANNEXURE**List of important irregularities noticed in general in the S.B. and S.B.C.O. Branches of almost all the Head Post Offices by the Accounts Officers of I.C.O. (SB)**

1. Non-submission/delayed submission/irregular and incomplete submission of returns by S.B. branch to the S.B.C.O. Branch which retarded the progress of work in S.B.C.O. Branches.
2. Condition of binders was found deplorable and ledger cards were kept loose.
3. Minus balances and unposted items were not reviewed periodically and settled.
4. Abnormal delay noticed in transferring/opening of Accounts and improper maintenance of inward and outward A.T. Registers.
5. Index to Ledger Cards is not being maintained properly.
6. Non-posting/non-balancing/wrong posting in S.B. Branch Ledger Accounts.
7. Conversion lists have not been prepared by S.B. Branch in respect of Branch/Sub offices upgraded and sent to S.B.C.O. Branch.
8. Large number of objections raised by S.B.C.O. Branch have been lying outstanding in S.B. Branch.
9. Abnormal delay in settling the claims in respect of deceased account holders and improper maintenance of relevant register.
10. Non-segregation of closed and transferred ledger cards from the binders caused delay in listing work of S.B.C.O. Branch.
11. Adding and listing machines have not been supplied to some of the S.B.C.O. Branches. The machines are also frequently going out of order causing delay in preparation of interest statement by S.B.C.O. Branch.
12. Ledger agreement work was in arrears in S.B.C.O. Branches.
13. Non-maintenance/improper maintenance of stock register of Pass Books.
14. List of withdrawals of Rs. 5000/- and above are not being got verified by the I.P.OS, in respect of single handed sub offices and branch offices.
15. Payment of interest on higher rates on premature closure of T.D. Accounts on the death of depositor resulted in excess payment.
16. Non-submission of compliance of Inspection Reports within stipulated period despite repeated reminders at all levels.

7. Importance of verification of balances in TD binders.

(1) According to para 69 of the Postal Manual of SB Control, Pairing and Internal Check Organisation, the agreement of Ledger balances of IP accounts is required to be done quarterly. However, it has been brought to notice that the ledger agreement rounds relating to the TD accounts generally

remain in huge arrears although TD agreement is easier to carry out as the number of transactions per account is only one per year on an average.

(2) The Time Deposit Accounts are comparatively small in number (less than 10 lakhs as against nearly 4 crores of SB accounts) but involve more than Rs. 6000 crores of money as against Rs. 2700 crores contained in the SB accounts. They are short duration accounts and any mistake committed and not detected in time can cause big monetary loss to the Department. Naturally, the ledger agreement of the TD accounts requires to be kept up-to-date considering the high value of amounts involved in each account.

(3) The ledger agreements are an important check on the possible deviations in the receipts/withdrawals from the accounts and consequently a strong check on frauds. Besides, cases of overpayment of interest on TD accounts, which are reported to be quite high, can also be detected during the course of ledger agreement.

(4) The SB Committee which was recently convened under the orders of Secretary (P) has strongly recommended that the present procedure of quarterly ledger agreement in regard to the TD accounts in the SBCO must be carried out meticulously and regularly. The Committee has further recommended that the agreement of the TD accounts binders should take precedence over the agreements pertaining to SB and other types of accounts in the post offices.

(5) In view of the aforesaid, it is requested that necessary instructions may please be issued to all concerned that the present prescribed quarterly rounds of TD account ledger agreement should be carried out without any let up. The AO-ICO (SB) of the concerned region may be made personally answerable for any lapse in this regard.

[D.G. Posts letter No. 1-4/86-SB dated 18-2-1986]

8. Ensuring of overall improvement in the working of SB and SBCO Branches.

(1) While the P.O.S.B. has made wonderful strides in reaching new record levels in terms of outstanding balances etc., the vast expansion of the P.O.S.B. and the gradual extension of the various Savings Schemes has brought along with it several responsibilities on us.

(2) The first and the foremost requirement in handling this gigantic task is to make our staff to get a good grip over the rules and procedures of work. It should be emphasised on Divisional Supdts. and the Inspectors of Post Offices that the changes in rules and procedures are not merely to be endorsed but during visits and inspections, it should be seen whether these changes are normally understood and properly implemented. The inspecting officers should make it a point to briefly address the staff and explain to them the various implications of the changes. It is hoped that this will go a long way in bringing about an opportunity to get doubts clarified and to understand the correct procedure.

(3) You will agree that a sense of professionalism in the matter of SB work is called for in view of its vast expansion. The Director in-charge of SB and the APMG/ADPS have a special responsibility in this matter. The post of

APMG/ADPS should not be saddled with other work as this officer has really to deliver the goods in this Branch.

(4) I need not emphasise the importance of the systematic programme of visits to the SB and SBCO Branches by the Director and the APMG (SB). It is felt that a special effort should be made in this direction. Member (Development) has decided that the APMG/ADPS in charge of SB should send a quarterly report of the work done by him, the visits paid and the various steps taken by him to ensure smooth working of the SB Branch in post offices. His quarterly report should be submitted to the Director (SBO) in this Directorate after being countersigned by the Director or the additional PMG, as the case may be.

(5) Many times, there are public grievances in the matter of P.O.S.B. operations. Much of the difficulty is also due to non-availability of required forms, pass books and other logistics/equipment of SB and SBCO Branches. These points should be strictly monitored and suitable action taken by the Circles within their own powers.

(6) The greater thrust of Small Savings investments has been gradually shifting towards National Savings Certificates. A regular review of the stock position, indenting and distribution is requested.

(7) Lastly, the inspections of the SB and SBCO Branches should be more purposeful and compliance should be insisted upon when specific points requiring action are noted in the Inspection Reports.

(8) Special attention may kindly be paid to the SB complaints. There has been a rash of SB frauds and therefore persistent complaints against offices have to be treated as potential indicators of something wrong somewhere.

(9) I would request your cooperation in the matter of making the P.O.S.B. an efficient unit of the post office.

[D.G. Posts letter No. 35-32/85-SB dated 23-8-1985]

9. Instructions on strict observance of SB Control Procedure.

During the visit of DDG (SBO) in various post offices in Delhi and UP Circles, it was observed that the procedure prescribed for SBCO in the Postal Manual of SBCO, Pairing the Internal Check Organisation is not being followed properly by the staff/Supervisor of SBCOs. Various registers such as Daily out turn registers, Register of Objections raised, Register of vouchers checked, Selection registers and other registers for determining the performance of LDCs/UDCs and Supervisors, are not being maintained or not kept posted with upto date information. There are also lump bookings of the time by the SBCO staff. This indicates the number of hours spent on a job which cannot be checked later. Improper maintenance of the prescribed registers has led to the deterioration of the working of SBCOs. The arrears of work as a result has snow-balled into unmanageable proportions. The following steps are, therefore, reiterated again for compliance :

(1) The daily out-turn register of Machinist should be maintained in accordance with the instructions contained in para 14(7) of the Manual *ibid*.

(2) The procedure for the maintenance of Objection Registers

prescribed in para 13 of Manual *ibid* should be strictly followed. All important irregularities should be brought to the notice of the Postmaster by the Supervisor for remedial step. The personal data of the Ledger Clerk viz., name, date of posting, etc. should be maintained on the cover page of the register as per the instructions contained in para 13(1) (ii). Summary of pending objections [Para 13(1) iv] should invariably be arrived at. Objections pending for more than three months should be reported to the Divisional Superintendents by name.

(3) The register of binder discrepancies and binder verification check sheets should be prepared as prescribed in para 14(3) and (4) of the Manual *ibid* and checked by the Supervisor.

(4) In accordance with the instructions contained in para 14(10) (v), after the binder is agreed a summary of agreement in the prescribed form should be prepared at the end of the list by the UDC. It is observed that the discrepancies shown therein are not properly verified by the Supervisor. Fictitious corrections made by the UDC, passed on unnoticed, leave potential risk for future fraud/misappropriation.

(5) The ledger binder top sheet (cover page) should contain entry certifying the date of verification of balances by the UDC. It should be counter-signed by the Supervisor as a token of his verification.

(6) A record of vouchers checked should be kept by the UDC in a separate prescribed register called "Register of Vouchers Checked" vide para 11(ii)(d) and all such vouchers should be signed with date by him. The register should be reviewed once a week by the Supervisor. In addition to the prescribed procedure, it is prescribed that the UDC should put his dated signature in the remarks column of the ledger card against the posting of transaction which are checked by him.

(7) The selection register prescribed vide para 15(d) should be maintained by the Supervisor without fail and all checks prescribed in para 15 *ibid* should be exercised properly.

(8) While checking the binders, UDCs/Supervisor in SBCO should see that various orders issued for immediate removal of ledger card relating to silent/closed/transferred accounts, CTD/RD matured accounts, regrouping of binders, etc. are strictly implemented by the SB Branch. All the binders in each office should be periodically (once in a month) reviewed by the Postmaster (Rule 16(4) of P.O.S.B. Manual Volume I) and regrouping of binders got done without waiting for the annual exercise.

[D.G. Posts letters No. 1-2/87-SB dated 10-7-1987 and 15-1-1988]

10. Grant of honorarium for clearance of arrears of SB/CTD/RD/TD binder agreement upto 1987-88

(1) In spite of the simplification of procedure in SB Branch and SBCO after issue of various orders on the recommendation of the SB Committee 1986, it is observed that the arrears in ledger agreement work continue to accumulate in various offices in most of the Circles. The main reason for such accumulation of arrears has been reported to be shortage of staff in SBCOs.

IMPORTANT ORDERS

(2) The question of bringing this work upto date has been under consideration in this Directorate for sometime past. The President is now pleased to decide that the arrears of binder agreement work for the year ending 31.3.1987 (1986-87) in case of SB accounts and for year ending 31.12.1987 (1987) in case of RD/CTD/TD accounts, if accumulated due to shortage of staff, may be got cleared up by the available regular staff beyond their normal working hours of duty, on payment of honorarium at the rate of Rs.24/- per binder per year or at the rate of Rs.2/- per binder per month in case the arrears fall short of one year. It should be ensured that the officials entrusted with this work complete their normal days' work before they are engaged for clearance of arrears on honorarium basis. The following certificate should be recorded by the Postmaster in the bill for this honorarium.

"Certified that the outstanding ledger agreement work for which honorarium has been claimed, has not been done in the normal working hours and is also not at cost of the current work."

(3) These orders will apply to the clearance of arrears of ledger agreement for the year ending 31.3.1987 in case of SB and for the year 1987 ending 31.12.1987 in case of RD, CTD and TD binders and will remain in force till these arrears are totally cleared. The ledger agreement from 1.4.1987 in case of SB and 1.1.1988 in case of CTD/RD/TD binders should be got done within the normal working hours without any additional remuneration.

(4) The number of binders agreed on honorarium basis should be shown in a separate statement for each type of account year-wise and sent with the quarterly progress report prescribed vide this Directorate letter No. 15-1/87-SB (March 87) - I dated 15.6.1987.

(5) It may also be ensured that segregation of closed/transferred ledger cards and re-grouping of binders are completed, before ordering payment of honorarium for clearance of arrears as above.

(6) The expenditure is debitable to the Head "3201 Postal Services -C-Agency Services-C.I. Banking and Life Insurance-Savings Bank Control organisation-(i) Salaries (Non Plan)" and should be not from the sanctioned grant of the current year.

[D.G. Posts letter No. 1-3/88-SB (Pt) dated 14-10-1988]

11. Quarterly Review of ledger agreement work

(1) A review of the arrears of the ledger agreement as on 31.12.1987 and my personal observations at some of the Head Offices visited by me have presented a very dismal and disappointing picture. As many as 3,92,837 binders in all the Circles are in arrears for agreement purposes, of which 1, 93,841 binders pertain to RD accounts. There are 1, 33, 450 binders in arrears in respect of Savings Accounts. In some of the Circles, RD ledger agreements have never been attempted. As a result, the work has gone completely out of control.

(2) Several detailed instructions in this regard have already been issued. If those instructions were complied with seriously, the arrears could have been reduced substantially by this time. However, the supervisory officers like AO,

ICO (SB), Postmaster, Divisional Superintendents and even Regional Directors appeared to be taking the instructions rather lightly. Many of the basic requirements like postings in the ledgers, segregation of closed/transferred/silent cards and regrouping of the binders have not been attempted in most of the HOS. The RD and CTD binders continue to have closed/matured accounts cards. The only way the arrears can be brought under control is to direct your AO, ICO (SB) and the Junior Accounts Officers to camp at Head Post Offices, where the quantum of arrears is comparatively more in your Circle, for three to four weeks at a stretch. During this period, all efforts must be made to comply with the directions given by us on all accounts. AO/JAO must get the ledger agreements up-dated, especially of RD ledgers before returning to the Head-quarters. This exercise must continue for the next six months and the position reviewed thereafter.

(3) During this period only the agreements due for the year 1987-88 should be completed. The arrears for the preceding years may be skipped. The routine inspections of SBCO by AO, ICO (SB)/JAO may please be ordered to be kept suspended for a period of six months. Divisional Supdt. must be directed to attend to the staff and other requirements of SB & SBCO branches promptly and ensure that proper climate for achieving the results is created.

(4) I shall be glad if a monthly report is sent to me about the progress made in this regard.

[D.G. Posts letter No. 1-3/86/SB Dated 15-4-1988]

11A. Review of quarterly reports showing the arrears of ledger agreement work and settlement of outstanding objection items.

(1) Several instructions/orders/guidelines were issued in the past with a view to bring improvement in the working of the Savings Bank Branch and SBCO in the Head Post Offices. The main stress was on bringing the work of verification of binder balances upto date and liquidating the outstanding objection items to the minimum.

(2) From the review of the quarterly reports for the period ending September'88 received from the AOs, ICO (SB), it is noticed that the position of arrears/outstanding objections at the end of 30.9.88 is far from satisfactory in as much as about 3 lakh binders of all categories, which includes about 1.70 lakhs binders of RD categories, for the years 1987-88 and 1988-89 are outstanding. This arrear does not include the arrears for the year 1988-89 not shown in the report by the AOs, ICO (SB) Shimla (HP), Raipur (MP), Bombay (Maharashtra), Shillong (NE), Allahabad and Dehradun (UP). Such a huge arrear has caused concern at this end and Member (D) is not happy with this state of affairs. He desired to get these arrears cleared early by making more concerted efforts by the concerned officers/staff at all levels. Only Gujarat Circle could show tangible progress in clearance of arrears by mobilizing existing resources and constant monitoring.

(3) As per instructions issued vide Member (D)'s D.O. letter No. 1-3/86-SB dated 15.4.1988 all arrears upto 1986-87 in respect of RD& CTD binders are to be skipped over and 1987-88 was to be got completed by October'88. The intention was that the arrears for 1987-88 may be got completed first

by adopting provisional balances from the last interest statement/annual verification list, side by side with the completion of the current work for the year 1988-89. Now instructions have also been issued to get the arrears of ledger agreement for 1987-88 completed on honorarium basis at the enhanced rate of Rs. 24/- per binder per year vide this Directorate letter No. 1-3/88-SB (Pt)/AO dated 14.10.1988. Thus there should be no cause of any arrears of binder agreement work, if proper action to get the arrears cleared simultaneously with the completion of the current work is taken by each SBCO in your Circle and effective monitoring over the work of SBCO is done by the supervisory staff at all levels. You are requested to pay personal attention to the matter.

(4) You are requested to get the work brought upto date by tightening up the monitoring system at all levels in your Circle. There should be no arrears of binder agreement work at least in the next quarterly report in respect of your Circle.

[D.G. Posts letter No. 10-1/88-SB/Genl. dated 9-12-1988]

11B. Quarterly review of arrears of ledger agreement work.

(1) Various instructions were issued from time to time to all concerned for bringing the work o binder agreement and settlement of outstanding objection items up to date. All arrears of CTD and RD binder agreement for the year up to 1986-87 was ordered to be skipped over vide Member (D)'s D.O. letter No. 1-3/86-SB dated 15.4.1988 and arrears of all categories of accounts for the year 1987-88 was to be got completed on honorarium basis at the enhanced rate of Rs. 24/- per binder per year vide this Directorate letter No. 1-3/88-SB (Pt) (AO) dated 14.10.1988. Thus, there should have been no cause for any arrears of binder agreement work in any circle if appropriate action was taken at .all levels to get these arrears cleared side by side with the completion of the current work. It is, however, seen that still huge arrears are being shown by some of the circles out of which about 50% arrears pertains to RD/CTD accounts. The Secretary (P) has taken a serious view on the unsatisfactory level of working by SB Branch and SBCOs in Maharashtra Circle where posting of transactions in CTD/RD ledger cards and submission of schedules in respect of PRSS accounts of the employees of large institutions is persistently in a heavy arrears.

(2) In this connection, attention of all concerned is invited to para 6 of Appendix 11 to the Post Office Savings Bank Manual, Volume I, wherein it is interalia prescribed that suitable date on which CTD/RD pass books alongwith the amounts are to be presented by the employer, can be fixed by Postmasters concerned and in emergencies, it should be possible for the controlling Supdt. of Post offices to provide additional staff to all such sub-offices after ascertaining the dates for presentation of schedules, etc. It appears that these instructions are not followed with imagination by the Staff/Supervisors in SB Branch resulting into huge arrears of posting of large number of PRSS transactions in RD/CTD accounts affecting the ledger agreement work in SBCOs. It is, therefore, stressed upon all concerned that the prescribed procedure in respect of accounts opened under PRSS schemes pertaining to

large institutions may be scrupulously followed to have the situation under control and proper action taken up to pull up these arrears without further loss of times. Wherever needed, suitable OTA/Honorarium may be granted within the powers of the CPMG/PMG to the staff for the extra work done by them beyond duty hours. The CPMG Maharashtra circle has assured to get these arrears cleared within two weeks period. It is expected that similar action is initiated in all other circles also and suitable instructions issued to the concerned officers and staff to get these arrears cleared by 31.10.1989. A special report on the position of arrears of ledger agreement work and outstanding objection items as on 31.10.1989 may please be sent to this Directorate for necessary examination by 15.11.1989 to arrive at all-India position vis-a-vis your Circle/Region.

[D.G. Posts letter No. 10-1/89-SB/AO dated 17-10-1989]

12. Grant of Honorarium for clearance of arrears of SB/NSS/PPF/TD and MIS accounts binder agreement upto 1994-95 :- (1) It has been observed that the arrears in binder agreement work continue to accumulate in various head post offices, in most of the Circles. The main reason for such accumulation of arrears has been reported to be shortage of staff in SBCO branches of Head Post Offices.

(2) The question of bringing this work upto date has been under consideration in this Directorate for sometime past. The President is now pleased to decide that the arrears of binder agreement work in respect of SB/ PPF/NSS categories for the period upto 31.3.1995 and TD/MIS categories for the period upto 31.12.1994, if accumulated due to shortage of staff, may be got cleared by the available regular staff beyond their normal working hours of duty on payment of honorarium at the rate of Rs.30/- (Rupees Thirty only) per binder per year. It should be ensured that the officials entrusted with this work complete their normal day's work before they are engaged for clearance of arrears on honorarium basis. The following certificate should be recorded by the postmaster in the bill for this honorarium :-

"Certified that the outstanding ledger agreement work for which honorarium has been claimed, has not been done in the normal working hours and is also not at the cost of the current work."

(3) These orders will apply to the clearance of arrears of ledger agreement for the period upto 31.3.1995 in the case of SB/NSS/PPF and for the period upto 31.12.1994 in the case of TD/MIS categories and will remain in force till these arrears are totally cleared. The ledger agreement from 1.4.1995 in the case of SB/NSS/PPF and from 1.1.1995 in the case of TD/MIS binders should be got done within the normal working hours without any additional remuneration.

(4) The number of binders agreed on honorarium basis should be shown in a separate statement for each type of account year-wise and sent with the Quarterly Progress Report of ledger agreement and outstanding objections.

(5) It may also be ensured that segregation of closed ledger cards and regrouping of binders are completed before ordering payment of honorarium for clearance of arrears as above.

(6) The expenditure is debitable to the Head "3201 - Postal Services - A- 3 Agency Services - A-3(1) Banking and Life Insurance -A-3(1)(1) – Savings Bank Control Organisation (1) Salaries (Non Plan)" and should be met from the sanctioned grant of the year.

[D.G. Posts letter No. 10- 1/94-SB dated 26.3.1996]

13. Irregular engagement of outsiders on contract basis for doing data entry work and doing ledger agreement work in the Savings Bunk Control Organisation (SBCO) :- (1) It has come to me notice of the Directorate that outsiders are being engaged on contract basis for feeding the data and doing the ledger agreement work on the computers installed in the SBCO Branches of the Head Post Offices.

(2) The data entry work and the ledger agreement in the SBCO Branch is of a confidential nature as the SBCO performs the auditing and accounting work of the Savings Bank. The SBCO Branch also maintains the control registers/documents and is the custodian of the SB vouchers.

(3) Therefore, the engagement of outsiders on contract basis for doing the data entry work and for doing the ledger agreement is highly objectionable and irregular. This practice of engagement of outsiders on contract basis for doing the data entry work and for doing the ledger agreement should not be resorted to, and, if prevalent, be stopped immediately.

[D.G. Posts letter No. 95-110/96-SB dated 23.12.1996]

14. Observance of prescribed rules and procedures by the SBCO : It may be ensured by the Inspecting Officers of the SBCO that the following functions are carried out by the SBCO properly and no arrears are left:

(i) Objections raised by SBCO are settled by the SB branch within a reasonable time.

(ii) Control registers are updated by the SBCO branch on day-to-day basis.

(iii) Cash agreement with reference to LOT and Control Registers maintained by SBCO is carried out on day-to-day basis as prescribed.

(iv) Periodical ledger agreement work is undertaken and completed within the prescribed time limit. The ledger agreement sheets, duly authenticated by the Supervisor (SBCO), are kept in the safe custody of the Supervisor (SBCO).

(v) Prescribed percentage of voucher checking with reference to the BAT (Balance After Transaction) is done by the PA (SBCO).

[D.G. Posts letter No. 97-5/97-SB dated 19.8.1997]

15. Skipping over of Ledger agreement of RD Accounts from 1987-88 to

31.12.1993 :- (1) This office has been carrying out a review of the arrears of ledger agreement of RD category for quite some time. The pendency of 6957 binders during 1987-88 reached an alarming proportion to 7.65 lakh binders as on 1.1.1998. I am constrained to say that the situation is very dismal and disappointing. In some of the Circles either the exercise to wipe out the pendency was not undertaken or if done, they were undoubtedly found short of sincere efforts and attempts. As a result, the balance of work has gone completely out of control.

(2) Apart from issuing detailed and exhaustive instructions to curb this rising menace, 100-Day Special Programme which was converted into Action Plan-1996-97, followed by Action Plans 1997-98 and 1998-99, was launched. Of course, these concerted efforts have resulted in reducing the arrears of 2,45,329 binders out of 8,94,292 pending binders, leaving 6,48,963 binders to be settled as on 30.6.1998.

(3) The maturity period of an account opened under RD scheme is five years. The accounts opened upto December, 1993 might have been closed by now. In view of this position, it is felt that the exercise of a binder agreement for the period prior to January, 1994 at this belated stage would serve no purpose and has lost its intended and desired utility.

(4) The matter was, therefore, put up for consideration of Postal Services Board. Keeping in view the impediments concerning shortage of work force, funds and the position explained above, the Board in its meeting held on 13.11.1998 accorded approval to skip over ledger agreement of RD from 1987-88 to 31.12.1992, subject to the following conditions :-

(i) comprehensive computerisation of POSB functioning in a phased manner; and

(ii) intensive supervision at Divisional level, Time Bound Programme to liquidate the arrears at Regional Level sustained by smart monitoring at the Circle Head Quarter.

(5) As indicated in para 3 above, the accounts opened upto December, 1993 might not be in operation. The issue was, therefore, submitted to Secretary (Posts) for his kind approval, to skip over the RD ledger agreement work up to December, 1993. Secretary (Posts) has given his consent to this proposal but **'with the rider that at random sample check of skipped accounts may also be undertaken'**. In nutshell, now the exercise to resort to RD ledger agreement work would commence w.e.f. 1.1.1994 and this work prior to 1.1.1994 is to be skipped over as per stipulations of Secretary (P) and Postal Services Board, *ibid*.

(6) As Government of India has launched the Small Savings Schemes for the benefit of the depositors/investors, it should be our endeavour to ensure complete customer satisfaction. I would be grateful if you could kindly issue necessary instructions about skipping over and to leave no stone unturned in the direction of keeping the position of ledger agreement work up-to-date, in respect of all schemes.

(7) I shall be grateful if the prescribed statements clearly indicating the progress made and reasons as well in case of pendency, are sent invariably to DDG(SB).

(8) This issues with the concurrence of FA vide Dy. No. 1752 dated 29.6.1998.
[D.G. Posts letter No. 10-1 /97-SB dated 1.2.1999]

16. Discontinuance of manual ledger/binders in post offices on

SB LAN :- (1) Keeping in view commercial interests vis-a-vis stiff competition with scheduled banks, public and private sectors etc. which offer various types of financial products and efficient customer services, Department of Posts has also taken several steps towards modernisation and computerization of POSB functions. One of the steps in this direction was introduction of the SB LAN operating the Sanchaya Post software.

(2) With the aforesaid technological upgradation, some Circles have proposed to dispense with manual records such as ledgers/binders in post offices where SB LAN has been brought on line.

(3) The matter has, therefore, been examined comprehensively by the Directorate. To avoid duplicacy of the records and utilise the existing infrastructure/resources to the optimum level, in the changed scenario, following decisions have been taken :-

(a) **Discontinuance of ledger/binders for accounts of SOs at HO:-** HOs maintain ledgers/binders in respect of SB, MIAS, RD, TD, PPF and NSS-1992 accounts opened at SOs under their jurisdiction. In HOs with SB LAN facility, this system provides for their maintenance. Since this leads to duplicity, maintenance of ledgers/binders in respect of these accounts of SOs in Hos may be dispensed with.

(b) **Discontinuance of ledgers/binders for accounts of HOs:-** Since the details of all accounts and transactions in respect of SB, MIAS, RD, TD, PPF and NSS-1992 opened at HOs are also maintained in the system, the parallel run of maintaining ledgers/binders manually of these accounts may be done away with.

(c) **Precautions against failure of the system :-** (i) In the eventuality of temporary failure of the system, the counter PA would maintain the ledgers of all accounts and transactions at his level after close of counter hours. As the computers would automatically generate the reports, the spare time available with the counter PA can be utilised to maintain the ledgers. In the event of the system becoming inoperative, the Supervisor would allow transactions on the

basis of ledgers maintained by the PA and the List of Transactions (LOT) available on record.

(ii) In the existing situation, supporting material (back up) is prepared every day in CTs (Cartridge tapes) where SB LAN is functioning. The daily backup would be followed by weekly and monthly backup to be taken in separate CTs. The SBCO will keep one copy each of the weekly and monthly constructed CTs. One copy of the monthly backup of all types of accounts will be supplied to AO (ICO) for safe custody. The CTs would be preserved serially. The Supervisor (SB) and Supervisor (SBCO) would be responsible for keeping CTs in safe custody in respective branches.

The weeks are to be classified as under :-

- 1 st week : 7th
- 2nd week : 15th
- 3rd week : 22nd
- 4th week : Last working day of the month.

If 7th/15th/22nd day of the month happen to be a holiday, the CTs should be prepared on the day(s) immediately preceding the holiday.

(d) **The role of SBCO :-** (i) In some SBCO branches, V-2 software is in use but SB branch there is functioning under LAN. At such places, the SBCO will attend to the work based on data entry already available in LAN Sanchaya Post.

(ii) The SBCO will check 100% vouchers with reference to the data available in the LAN to cross check the date of last transaction (DLT) and balance of the accounts after transaction. This will result in timely detection of fraudulent activities:-

Note :- The 100% check of vouchers will not be necessary now in view of revised percentage of checking of vouchers prescribed in Para 17 below.

17. Revision of norms of checking of annual interest and vouchers :- Consequent upon computerisation and revision of Post Office Savings Bank/SBCO operations over a period of time, changes in norms prescribed for SBCO have been under examination. Suggestions were called for from Circles on the matter based on which it has been decided to revise the norms for checks by SBCO as follows with effect from **1.4.2003**.

1. Checking of annual calculation of interest in SB/NSS/PPF accounts by SBCO.

Sl.No.	Name of Scheme	Revised checks
1.	Savings Accounts	20% checks for all schemes where calculations are done manually and 5% where calculations are done on computers.
2.	NSS-97 Accounts	-do-
3.	NSS-87 Accounts	-do-
4.	PPF Accounts	-do-

2. General check of paid vouchers and documents and entries in ledger cards :- (1) All Schemes :- (i) All warrants of payments in respect of withdrawals exceeding Rs.5000 at head and sub offices and Rs.2500/- at ED sub offices and branch offices.

(ii) Warrant of payments of 20% of closed accounts of heavy amounts.

(iii) 4% of deposit transactions.

(2) Additional scheme wise checks :-

(a) **Time Deposit :-** 20% of vouchers relating to payment of annual interest.

(b) **PPF :-** All vouchers relating to loans, withdrawals, interest recovered on loans and final closures.

(c) **MIS :-** (i) All vouchers of premature and final closures.

(ii) 10% vouchers of monthly payment of interest.

(d) **Recurring Deposits :-** All vouchers of withdrawals, closures, refund of interest, interest recovered on defaulted installments or on withdrawals repaid and rebate paid on advance deposits.

3. The checks will apply uniformly to accounts maintained either manually or on computers and will include checking with reference to the entries in ledger cards.

4. In case of RD and MIS accounts. Ledger cards in Head Offices for accounts standing at Sub Offices are not maintained. Hence general check of vouchers will be done. For rest of the schemes, checking of vouchers with reference to entries in ledger cards will be done simultaneously.

[D.G Posts letter No. 5-2/99-SB dated 5.3.2003]

APPENDIX-1
PARTICULARS OF REGISTERS TO BE MAINTAINED BY THE
CONTROL ORGANISATION

Sl.No.	Particulars of Registers	Para Number
1.	Register of Nominal Roll (MS-12)	2(b)(i)
2.	Register of vouchers not received	4(ii)
3.	Register of binder-wise balances SB-62/SB-85	5,31
4.	Register of unposted items	6(ii)
5.	Register of non-cash transactions SB-62(a)/SB-85(a)	7, 32
6.	Register of transactions office-wise (SB-63)	8
7.	Register of vouchers checked by PA	11
8.	Register of corrections to ledger balances	12(4)
9.	Objection register (SB-61)	13
10.	Register of binder wise and account wise discrepancies	14(3)
11.	Binder verification check sheet	14(4)
12.	Register of daily out-rum of machinist	14(7)
13.	Register of closed and transferred ledger cards	14(10)
14.	Selection Register	15(d)
15.	Register of vouchers test checked by the Supervisor	15(e)
16.	Review Register	15(f)
17.	Register of 20% checking of SB annual interest	16(1)
18.	Register of mistakes detected during 20% checking of SB/NSS/PPF accounts.	16(1)
19.	Register of 10% test check of calculation of annual interest in SB/PPF/NSS accounts by the Supervisor	16(1)
20.	Register showing the review of "will follow" interest accounts for SB/PPF/NSS accounts,	16(3)
21.	Register of crossed cheque foils.	18
22.	Register of undeliverable pass books	19(a)
23.	Register of spoilt pass books	19(b)
24.	Statistical Register for SB/PPF/MIS/NSS accounts (SB-88)	20
25.	Register of vouchers handed over for inquiry	23(iii)
26.	Register of records destroyed (ACG 91)	26
27.	Statistical register of RD accounts (SB-89)	41
28.	Statistical register of TD accounts (SB-89a)	58

APPENDIX-2
CALENDAR OF RETURNS TO BE SUBMITTED BY THE
CONTROL ORGANISATION

Sl. No.	Particulars of return	Authority to whom due	When due
(a) Weekly			
1.	Pencil copies of H.O. list of transactions in respect of all types of accounts.	A.O. ICO(SB)	On 8th, 16th, 24th and 1st of the month relating to the preceding week.
(b) Monthly			
2.	Statement showing the position of S.B. binder agreement.	A.O. ICO(SB)	By the 5 th of the following month.
3.	Statement showing the position of SB work other than binder agreement	A.O. ICO(SB)	-do-
4.	Statements showing the position of binder agreement and other work in respect of CTD/RD^TD/NSS/MIS/PPF accounts.	A.O. ICO(SB)	-do-
5.	Copy of statistical register in respect of all types of accounts.	Postal accounts office and circle office in case of SB accounts only.	By 10 th of the following month.
6.	Credit/Debit transfer journals along with advices of transfer relating to Home Transfers of all types of accounts.	Circle pairing Unit	By 7 th of the following month.
7.	Credit/Debit transfer journals along with advices of transfer relating to Foreign Transfers of all types of accounts.	Central Pairing Unit.	By 7 th of the following month
8.	Lists of SB silent accounts revived during the month.	A.O. ICO(SB)	By 5 th of the following month.
9.	Statement of objections pending over 3 months in respect of all types of accounts.	Divisional Supdt. with a copy to Post Master.	-do-

Sl. No.	Particulars of return	Authority to whom due	When due
10.	Statement of objections pending over 6 months in respect of all types of accounts.	D.P.S. with a copy to P.M.	By 5th of the following month.
	(c) Annual		
11.	Copy of annual SB/PPF/NSS interest statement.	A.O.ICO (SB)	By the 7th June.
12.	Grand summary of annual SB/PPF/NSS interest statement	Postal Accounts Office	- do -
13.	Intimation of amount of annual SB/PPF/NSS interest in case the statement is not ready by 7th June.	-do-	-do-
14.	Statement showing the lists of silent accounts prepared.	A.O.ICO(SB)	By 15th of the following month (From April onwards till the work is completed.)
15.	List of W.F. Interest' SB/PPF/NSS accounts officewise.	Postmaster	As soon as interest statement prepared.
16.	Bound copy of the lists of silent accounts.	A.O. ICO (SB)	As soon as the work is completed.
17.	Copy of annual lists of balances in respect of CTD/RD/TD/MIS accounts as on 31st December.	A.O.ICO(SB)	As soon as the work is completed.
18.	Statement showing the progress of checking of SB/PPF/NSS annual interest and preparation of interest statement	A.O.ICO(SB)	On fortnightly basis from 15 th April onwards till the work is completed.
19.	Statement showing the progress of preparation of annual list of balances in respect of CTD/RD/TD/MIS accounts.	A.O.ICO(SB)	On fortnightly basis from 15 th January onwards till the work is completed.

[Appendix amended vide D.G. Posts letter No. 1-2/88-SB
dated 17-10-1990]

[Referred to in para 129 (ii)]

**PARTICULARS OF STATEMENTS TO BE SUBMITTED BY THE
A.O. ICO (SB) TO THE CIRCLE OFFICE**

Sl. No.	Description of statement	Periodicity	Due date of receipt in the circle office
1.	Statement showing the position of S.B. binder agreement.	Half yearly	By 15th of the month following the half year.
2.	Statement showing the position of S.B. work other than binder agreement.	Do	Do
3.	Statements showing the position of binder agreement and other work in respect of CTD/RD/PPF/NSS accounts.	Half yearly	By 15th of the month following the half year.
4.	Statements of unadjusted debits and unpaired credits (Foreign/Home transfers) of all types of accounts.	Bimonthly	By 15th of the month following the bimonthly period.
5.	Statement showing the position of binder agreement and other work in respect of TD/MIS accounts.	Quarterly	By 15th of the month following the quarter.
6.	Statement showing the progress of annual listing of balances as on 31st December in respect of CTD/RD/TD/MIS accounts.	Annual	On fortnightly basis till the work is completed. The statement for the first fortnight ending 15 th January should reach by the end of January and so on.
7.	Statement showing the progress of annual SB/PPF/NSS interest calculation and preparation of Interest statement.	Annual	On fortnightly basis direct to D.G. Posts with copy to circle office till the work is completed. The first statement covering the period up to 15 th March should reach by 31 st March and so on.

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Sl. No.	Description of statement	Periodicity	Due date of receipt in the circle office
8.	Statement of inspections of Head offices and Pairing Organisation carried out during the year.	Do.	By 5 th May.
9.	Statement showing the progress of preparation of lists of S.B. silent accounts.	Do.	By 15th of the following month starting from April till the work is completed.

[Appendix amended vide D.G. Posts letters No. 1-4/86-SB dated 20-8-1986 and 25-11-1986 and No. 1-2/88-SB dated 17-10-1990]

APPENDIX 4
SUBMISSION OF QUARTERLY PROGRESS REPORT ON THE
POSITION OF PO SB WORK IN THE CIRCLE BY THE HEAD OF
THE CIRCLE TO THE D.G. POSTS

The D.G. Posts has prescribed the submission of a quarterly report by the Heads of Circles to the Directorate on the progress of P.O.S.B. work in the Circles under their control. The report is to be sent by the Heads of the Circles only i.e. the Chief Postmasters General or Postmaster General as the case may be. They should consolidate the report based on the reports received from the Regions and submit the same in turn complete in all respects to the Directorate. The report should be reviewed by the Head of the Circle and corrective steps taken to clear the arrears may be indicated in the forwarding letter. The report should be sent to the Directorate by the 15th of the month following the quarter, viz. by 15th April, 15th July, 15th October and 15th January as the case may be. The report should be sent in the proforma given below.

[D.G. Posts letters No. 15-1/87-SB (Gen) dated 13.7.1988, 3.5.1990
and No. 10-2/96-SB dated 30.7.1996]

ANNEXURE-B
S.B. OBJECTIONS

- (i) (a) Number of objections at the beginning of the quarter.
- (b) Received during the quarter.
- (c) Disposed of during the quarter.
- (d) No. of objections pending at the end of the quarter.
- (e) and its percentage in relation to the total No.
of objections pending at the beginning of the quarter.
- (ii) (a) Total No. of objections pending over 6 months
at the beginning of the quarter.
- (b) Total No. of objections pending over 6 months
at the end of the quarter.
- (c) and its percentage in relation to the total No.
of objections pending at the end of the quarter.

ANNEXURE-C
COMPLAINTS/CLAIM CASES AND CREDITS/DEBITS ITEMS

- (i) Total number of complaints
 - (a) At the beginning of the quarter
 - (b) Received during the quarter
 - (c) Disposed of during the quarter
 - (d) At the end of the quarter
 - (e) and its percentage in relation to total number
of complaints at the beginning of the quarter.
- (ii) Number of complaints pending for more than 6 months
 - (a) At the beginning of the quarter
 - (d) At the end of the quarter
 - (e) and its percentage in relation to total number
of complaints at the beginning of the quarter.

- (iii) Total number of deceased/defrauded claim cases
 - (a) At the beginning of the quarter
 - (b) Received during the quarter.
 - (c) At the end of the quarter
 - (d) Disposed of during the quarter.
 - (e) and its percentage in relation to the deceased/defrauded claim cases pending at the beginning of the quarter.
 - (iv) Number of deceased/defrauded® claim cases pending over 6 months
 - (a) At the beginning of the quarter
 - (b) At the end of the quarter
 - (c) and its percentage in relation to the number of claim cases pending at the beginning of the quarter.
 @ To be updated with figures from Investigation Brance. Total figure will contain both types of claims.
 - (v) Total number and amount, of unadjusted debits No. Amount
 - (a) At the beginning of the quarter
 - (b) Received during the quarter
 - (c) Disposed of during the quarter
 - (d) At the end of the quarter
 - (e) and its percentage in relation to the number of unadjusted items at the beginning of the quarter
 - (vi) Total number and amount of unadjusted debits pending over 6 months
 - (a) At the beginning of the quarter
 - (b) At the end of the quarter
 - (c) Percentage in relation to the total No. of unadjusted debits at the beginning of the quarter
 - (vii) Total number and amount of unpaired credits
 - (a) At the beginning of the quarter
 - (b) Received during the quarter
 - (c) Disposed of during the quarter
 - (d) At the end of UK quarter
 - (e) and its percentage in relation to the total number of unpaired items at the beginning of the quarter
 - (viii) Total No. and amount of unpaired credits pending over 6 months
 - (a) At the beginning of the quarter
 - (b) At the end of the quarter
 - (c) Percentage in relation to the total number of unpaired credits at the beginning of the quarter
-

ANNEXURE-A

QUARTERLY REPORT REGARDING POST OFFICE SAVINGS BANK
WORK
STATEMENT FOR THE QUARTER ENDING _____ OF _____ CIRCLE.

A-1	Segregation of ledger cards				Regrouping of binders			
	Total number of ledger cards				Total number of binders			
Category	At the beginning of the quarter	Reduced by segregation during the quarter	Addition during the quarter	At the end of this quarter	At the beginning of the quarter	Reduced by regrouping during the quarter	Addition during the quarter	At the end of this quarter
(A) S.B.								
(B) C.T.D.								
(C) R.D.								
(D) T.D.								
(E) OTHERS								
(F)	Percentage increase/decrease in total No. of ledger cards as compared to the No. of ledger cards at the beginning of the quarter :- (i) On account of segregation _____ (ii) At the end of the quarter _____				Percentage increase/decrease in total No. of ledger binders as compared to the No. of binders at the beginning of the quarter :- (i) On account of regrouping _____ (ii) At the end of the quarter _____			

Continued

ANNEXURE-A

A-II

LEDGER AGREEMENT POSITION

Category	No. of binders due for agreement in the quarter	No. of binders agreed during the quarter	Percentage of agreement	No. of binders remaining unagreed at the end of the quarter
1. S.B.				
2. C.T.D.				
3. R.D				
4. T.D.				
5. NSS-87				
6. NSS-92				
7. MIS				
8. PPF				
TOTAL				

Quarterly Progress Report

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DIRECTOR GENERAL'S INSTRUCTION

Quarterly Statement of SB work:- (1) The Directorate has prescribed quarterly statements from the Heads of Circles to monitor performance of the various circles in the matter of Savings Bank Operations vide D.O. No. 15-1/87-SB.I(Genl) dated 13.7.1988. The various items mentioned in the report are as follows:-

- (i) Ledger Agreement
- (ii) SB Objections
- (iii) Complaint cases/deceased claim cases/credits and debits remaining unadjusted.

(2) Rule 75(viii) of Post Office Savings Bank Manual Volume I prescribes that the Heads of Circles would submit a quarterly certificate to the Directorate that verification of balances of accounts standing at branch post offices, the pass books of which have not been received for interest posting in the Head Post Offices, has been completed.

(3) This certificate is to be furnished by the Head of Circle on the basis of similar certificates obtained from Divisional Supdts. by the 30th September of each year.

(4) A similar certificate from each Head of Circle is also to be received in respect of the accounts standing at single handed post offices vide Rule 75(2)(ix) of the Post Office Savings Bank Manual Volume I. The certificate would be prepared by (lie Head of Circle on the basis of the compliance report received from each Divisional Supdt. in respect of every Division in the Circle by 31st July.

(5) You are advised that in respect of the accounts standing at Branch Post Offices, such a certificate may be incorporated in your quarterly report ending 31st December of the year.

(6) Similarly, in respect of the accounts standing at Sub Post Offices you may incorporate the certificate in the report in respect of your Circle for the quarter ending 30th September,

[D.G. Posts letter No.15-1/87-SB.I(Genl)/Volume II dated 14.9.1992]

APPENDIX-5
PARTICULARS OF STATEMENTS TO BE SUBMITTED BY THE
CIRCLE OFFICE TO THE D.G. POSTS (SB SECTION)

Sl. No.	Description of statement	Periodicity	Due date of receipt in the Directorate
1.	Statement showing the position of work in respect of savings accounts.	Half yearly	By the end of the month following the period of report.
2.	Statement showing the position of work in respect of CTD accounts.	-do-	-do-
3.	Statement showing the position of work in respect of RD accounts.	-do-	-do-
4.	Statement showing the position of work in respect of PPF/NSS accounts.	-do-	-do-
5.	Statement showing the position of work in respect of TD/MIS accounts.	Quarterly	-do-
6.	Statements of unadjusted debits and unpaired credits (Home transfers) of all types of accounts.	Bi-monthly	-do-
7.	Statements of unadjusted debits and unpaired credits (Foreign transfers) of all types of accounts. (To be sent by the P.M.G. Delhi only)	-do-	-do-
8.	Statements showing the progress of annual SB/PPF/NSS interest calculation, checking and preparation of interest statement. (To be sent by the A-Os-I CO (SB).	Annual	On fortnightly basis from 15th March onwards till the work is completed.
9.	Progress Report on the position of SB work in the circle.	Quarterly	By 15th of the month following the quarter.

[D.G. Posts letters No. 9-5/83-SB dated 11-10-1983, No. 1-4/86-SB dated 25-11-1986, No. 15-1/87-SB (Genl) dated 13-7-1988 and 3-5-1990]

APPENDIX-6**FORMAT OF STATEMENT SHOWING THE POSITION OF
WORK IN THE S. B. C. O. TO BE SUBMITTED BY THE CIRCLE
OFFICE TO D.G. POSTS (S.B. Section)**

(1) Presently we receive bi-monthly statements on savings bank ledger agreement and other work and quarterly statements on CTD/RD/TD and PPF ledger agreement and other work of the SBCOs from the Circles according to the jurisdiction of the Accounts Officers (ICO). We have been considering how these elaborate statements could be simplified without affecting their purpose. A new format for the report has now been evolved, which is reproduced alongwith this letter. This report is for the Circle as a whole, not according to the jurisdiction of the Accounts Officers. There will be reports for each reporting period, bimonthly, quarterly and half yearly as the case may be. The due date for the receipt of the reports remains unchanged, that is to say, they must be received at the end of the month following the period of the report.

(2) The format, it may be seen, accommodates the position of work in the Circle with a chronological break-up. For instance, ledger agreement will be represented in it for the previous years yet to be completed as at the end of the relevant years and for the current year as at the end of the relevant cycle of agreement in arrears, if a previous cycle is in arrears. Where there are no previous arrears either of a previous year or of a previous cycle in the current year, only the month-end of the current cycle will be mentioned. The position of work will be represented by the number of binders. Likewise in the case of checking of vouchers, postings and agreement of the registers, the number of Head post Offices will be furnished according to the stage of the work by months. It will show only the latest period, if there are no arrears; if there are arrears the enumeration will begin from the earliest in arrears. About objections, any elucidation is hardly necessary as the pattern does not differ from the present This is a summarised version of the present form and easy to follow.

(3) The statements now prepared by the Accounts Officers will continue to be received in the Circle Office without any change in that proforma. Those statements will be scrutinised in the circle Office and used for its action. The summarised report now prescribed will be prepared by the Circle Office using them. This will also enable the Head of the Circle to focus attention on the arrears as the position is presented by key indicators.

(4) The report will be covered by a letter in which the reasons for the arrears, if any, will be specifically explained and the remedial measures proposed to be taken outlined, indicating also when they are expected to be liquidated. The statement and the covering letter will come over the signature of the Director of Postal Services incharge of the Savings Bank work after they have been seen by the Head of the Circle. The fact of it having been seen by the Head of the Circle must be mentioned in the letter.

[D.G. P&T letter No, 1-14/79-SB dated 9-1-1980]

REVISED FORMAT OF STATEMENT

_____ **Circle**

(Name)

Position of work in the Savings Bank Control Organisations for the period ending _____

Kind of accounts _____

1. Number of Head Offices.
2. Number of binders.
3. Position of binder agreement

As on (Year)	Number of binders agreed during the period	Number of binders remaining to be agreed

- | | | |
|--|-------|---------------------------------|
| 4. Position of checking of vouchers | Month | Number of HOs where completed |
| | _____ | _____ |
| | _____ | _____ |
| | _____ | _____ |
| 5. Position of posting SB-62, SB-63, SB-62(a), SB-85 and SB-85(a) registers. | Month | Number of HOs where completed |
| | _____ | _____ |
| | _____ | _____ |
| | _____ | _____ |
| 6. Position of agreement between SB-62, SB-62 (a), SB-63, SB-72 and H.O. Cash BOOK for SB/PPF/NSS/MIS accounts and SB-85, SB-85 (a), SB-86, SB-109 and HO Cash Book for CTD/RD/TD Accounts | Month | Number of HOs. where completed. |
| | _____ | _____ |
| | _____ | _____ |
| | _____ | _____ |
| 7. Position of Objections.
(i) Opening balance _____ | | |

- (ii) Raised during the period _____
- (iii) Settled during the period _____
- (iv) Closing balance _____
 - (a) Pending for more than 6 months.
 - (b) Pending for more than 3 months
and upto 6 months
 - (c) Pending upto 3 months

(Director of Postal Services)

Note 1:—A separate statement is required for each kind of account viz., SB, CTD, RD, TD, PPF, NSS and MIS.

Note 2:—All objections, regardless of the kind of accounts, will be shown in the report on Savings Bank. In the other reports this item will remain blank.

Note 3 :—The arrears of binder agreement for the current year should be shown round-wise, and for previous years year-wise.

Note 4 :- The above statement is now to be submitted on quarterly basis for all types of accounts beginning from the quarter ending 31.12.2001 onwards.

[D.G. Posts letter No. 10-r2000-SBdated22.11.2001]

DUTIES OF SUPERVISOR S.B.C.O.**APPENDIX-7****DUTIES OF SUPERVISOR CONTROL ORGANISATION**

1. Supervision over the staff of the Control Organisation to ensure that they perform their duties properly as prescribed in the rules and according to distribution of work.
2. Receipt of documents, etc. from the SB Branch. To verify whether the contents of the voucher list received are correct as per entries shown in it, and their further transfer to the dealing clerks. For this work he will take help of P.A. for whom necessary provision of time factor for this work has been made in the staff standards.
3. To check that the entries in SB-62 and SB-85 registers have been made correctly in respect of 10% of the offices from the list of transactions and register SB-62 (a)/SB-85 (a). For this purpose he has to maintain a Selection Register.
4. To check that the registers SB-62(a) and SB-85(a) are correctly posted from various documents and the totals of the different columns of the registers agree with the total of the documents. These registers are subject to 100% check.
5. To review once a week that the register of vouchers checked by the P.As. is maintained properly. The percentage of vouchers checked is correct
6. To ensure that the P.As. carry out the checks of vouchers effectively by test checking 5% of the vouchers checked by them. For this purpose he has to maintain a register of vouchers test checked.
7. To examine the "Register of vouchers not received" maintained for recording particulars of "Will Follow" vouchers once a week and see that the wanting vouchers are furnished by the head office without delay. In case the vouchers are not received within a week, the matter is to be brought to the personal notice of the Postmaster. If the vouchers are not received within a fortnight, the matter should be reported to the Divisional Supdt. with a copy to the A.O. ICO (SB).
8. Receipt of "Will Follow" vouchers and certificates. To keep the vouchers in the proper place in a separate monthly bundle and attach the certificates with the original vouchers concerned. To make a suitable remark against the entry in the list of transactions and register of vouchers not received under dated initials.
9. To check the consolidation of figures of all the offices prepared every month in the register SB-63/SB-85. To see that the figures under different heads thus arrived at agree with the corresponding figures in the consolidated journal of deposits and withdrawals SB-72/SB-86. It is also to be ensured that the total of non-cash transactions both credits and debits agree with the corresponding figures in the register SB-62(a)/SB-85(a). To check the summary of the closing balance of Head Office including sub-offices prepared from the consolidated journal and to see that it agrees with the closing balance of the consolidation referred to above. To record a necessary certificate below

the summary for this purpose.

10. To check the totals of deposits, withdrawals, etc. both daily as well as progressive of the consolidated journal of the deposits and withdrawals SB-72/SB-86 with the corresponding figures in the HO Cash Book and put his dated initials in the HO Cash Book against the respective amounts in token of having carried out the check. To record a daily and monthly certificate in this journal.
11. To ensure that a register of 'Unposted items' is maintained properly. The register is to be reviewed periodically in order to settle the pending items as early as possible. The register should be put up to the Postmaster once a week for review.
12. To check each and every entry of SB-63 register with the entries shown in the consolidation journal of deposits and withdrawals (SB-72) and register SB-62(a).
13. To check each and every entry of SB-86 with the corresponding entries of the lists of transactions and SB-85(a) register.
14. To maintain a Review Register for recording mistakes and omissions of P.As. detected during the course of checking their work. Recurring irregularities are to be brought to the personal notice of the AO.ICO(SB).
15. To check the entries recorded by the SB Branch in the register of rectification of interest and to see that they are adjusted in SB-62(a)/SB-85(a) register on the same date.
16. To review the list of "Will Follow Interest Items" quarterly and see that all the pending items are settled as early as possible.
17. To sign both the copies of Advice of Transfer under dated signature in respect of accounts transferred to other Head Offices. To ensure that the account number, balance and total of the IB Bs of all the months since April as well as minimum IBB for the month of transfer have been correctly noted on the Advice of Transfer.
18. To verify the entries in the intimation portion of the Advice of Transfer in respect of accounts opened on transfer from other Head offices. To sign the intimation slip after affixing his designation stamp on it.
19. To review the objection registers maintained by the P.As. (ledger-clerk-wise) once a month. To make a list of objections pending over 3/6 months in the SBCO and SB branch and forward the same to the Divisional Superintendent and Circle office as the case may be. To sign each and every objection noted in the objection registers of CO as and when they are raised, settled and admitted. To put his initials against each objection written by the SB Branch in their own objection registers as and when these are admitted by them.
20. To check the register of OB corrections and to see that the entries made therein are adjusted properly in the SB-62/SB-85 register.
21. To arrange daily to get binders from the postmaster for listing the balances by the machinist for the purpose of quarterly/six monthly

- agreement of binders.
22. To scrutinise the lists of balances agreed by the P.As and see that they have been correctly agreed and sign below summary of agreement in the list in token of having carried out the check.
 23. To maintain a "Binder verification check sheet" and make entries daily of all the binders which are agreed by the P.As. To put initials alongwith date of agreement in the respective columns in the check sheet
 24. To check and initial the register of binder discrepancies maintained by the P.As. for making entries in respect of all the binders which are not automatically agreed.
 25. To take up the cases for obtaining sanction for skipping over of round (s) of binder agreement as and when required with the AO.ICO (SB).
 26. To maintain a register of spoilt pass books and get the pass books destroyed from the AO during the course of his inspection.
 27. To check and sign the register of daily out-turn of the machinist in order to see that he is giving the prescribed output. To give a certificate to the Account Branch at the close of the month for the drawal of special pay of the machinist in case the work of the machinist is satisfactory.
 28. To ensure that the regrouping of binders is done invariably by the SB Branch periodically and necessary action is taken by the CO.
 29. To see that the Annual Interest Statement of SB/PPF/NSS accounts is properly prepared, agreed and its grand summary sent to Postal Accounts Office and AO, ICO (SB) in time. To record a certificate of agreement of interest statement in the register SB-63 and in the grand summary.
 30. To send a fortnightly statement from 1st April regarding checking of interest calculation and preparation of interest statement of SB/PPF/NSS accounts to the AO. ICO (SB) till the work is completed.
 31. To test check interest of 10% of the accounts in the binder in which mistakes more than five per cent were detected by the P.As. in the first instance and was referred back to the SB Branch for re-check. The result of the check is to be noted in the separate register.
 32. To carry out all the prescribed checks in connection with treating the saving accounts as silent and their revival.
 33. Receipt of undelivered pass books once a month from the HO for safe custody in the SBCO. To verify the balances in the pass books with those shown in the latest verification sheet of binder balances and to write 'Verified' against last balance in the pass books under dated signature. Cases in which balances disagree are to be scrutinised and discrepancies got reconciled.
 34. To maintain a register of undelivered pass books received for safe custody in the SBCO and to make entries in it as and when the pass books are received.
 35. To conduct annual verification of stock of all undelivered pass books and to record the result of verification in the register.

36. To return the undelivered pass book to the Postmaster as and when requisition for the same is received.
37. To maintain a register of un-used and cancelled cheque books and get the cheque books destroyed from the AO, ICO (SB) during the course of his inspection.
38. To maintain the statistical registers separately for each type of accounts.
39. To submit a monthly report on the verification of binder balances in respect of all types of accounts to the Accounts Officer, ICO (SB).
40. To submit a monthly work report showing the state of work other than ledger agreement in SBCO in respect of all types of accounts to the AO.ICO (SB).
41. To keep SB vouchers, undelivered pass books and other important record in his personal custody under lock and key.
42. To check the copies of the statistical register sent to Postal Accounts office every month.
43. To scrutinise 10% of the 'Will Follow' accounts in which annual interest could not be calculated and satisfy himself that the reasons for not calculating the interest are really genuine. The result of the scrutiny is to be noted in a register to be maintained for the purpose.
44. To ensure that all the due returns are sent to Postal Accounts Office, AO. ICO (SB) and Circle/Central Pairing Unit by due dates.
45. To destroy the obsolete record periodically after obtaining the approval of AO, ICO (SB) and enter their particulars in the prescribed register before destruction.
46. To attend to the objection memos of the Audit party visiting the Head Office periodically.
47. To despatch or hand over SB vouchers to Postmaster and Supdt. of Post Offices as and when recalled by them for investigation purposes. To keep them in the proper bundle when received back.
48. To guide P.As. of the SBCO and ledger clerks of the SB Branch in their day to day work.
49. To attend to correspondence of important nature.
50. To maintain Nominal Roll (MS-12) in respect of staff working under him.
51. To maintain Memos of services in respect of the staff working under him.
52. To maintain History sheet of adding and listing machine in the prescribed form and make entries therein as and when necessary.
53. To maintain a register of OT performed by the staff either for annual interest calculation or for daily work as and when OT is ordered by the Postmaster.
54. To ensure that the annual listing of balances as on 31st December in respect of CTD/RD/TD/MIS accounts is completed in time. For this

purpose he will send a fortnightly statement from 15th January to the A.O.ICO (SB) till the work is completed.

55. To ensure that the lists of silent savings accounts are prepared every year before the preparation of annual interest statement.
56. To compare the amount of schedules of commission paid to SAS/MPK3Y Agents and PRSG Leaders under each scheme with the entries in the cash book in order to verify their correctness and put his initials in the cash book against the relevant heads in token of this check.
57. To attest the entries made in the stock and issue register maintained in respect of National Savings Annuity Certificates. To check the proof sheet and sign it after it is prepared at the end of each month.
58. To check the Advice of Transfer and debit transfer journal of NSACs with reference to Ledger Account Sheet. To attest the Advice of Transfer and Ledger Account Sheet under his dated signature and designation stamp like transfer of SB accounts. Similarly when the certificate/pass book is received on transfer, credit transfer journal and advice of transfer will be checked with reference to Ledger Accounts Sheet.
59. To get the spoiled NSACs destroyed by the AO, ICO (SB) during the course of his inspection.
60. To maintain a register of closed and transferred ledger cards received from SB Branch separately for each scheme and return these cards to SB branch after the agreement of a particular round is over.
61. To attend to all other miscellaneous duties not covered in the above paras and prescribed from time to time by the Department.

APPENDIX-8**DUTIES OF SUPERVISOR PAIRING ORGANISATION**

1. Supervision over the staff of the Pairing Organisation to ensure that they perform their duties as prescribed in the rules and according to the distribution of work.
2. To maintain Nominal Roll (MS-12) in respect of the staff and put up to the AO for review in the first week of every month.
3. To ensure that the returns received daily are distributed by the receipt clerk among the other clerks on the same day.
4. To review the Index Register of transfer journals every week to see that it is maintained properly and reminders are issued regularly to the defaulting units and journals are obtained without any abnormal delay. To put up the register to the AO for review at the close of the month.
5. To check that the P.As. initial each and every entry of the credit journal in token of having compared them with the amount shown in the ATs.
6. To review the register of wanting ATs. at the end of each month to see that it is maintained properly and reminders are issued regularly to call for the wanting ATs. To put the register to the AO for review.
7. To ensure that each clerk maintains an AT Transfer and Receipt Register. To review the registers at the close of the month to see that they are properly maintained and receipt of the PA. receiving the ATs. is obtained in the register. In case of Central Pairing Office it may be seen that the detailed procedure as prescribed in para 105(d) of the Pairing Procedure is correctly followed.
8. To see that the totals of columns 3 and 4 of SB-92 agree with the totals of corresponding columns &f SB-93. In case of Central Pairing Office it should be seen that the totals of Columns 3 and 4 of SB-97 agree with the totals of corresponding columns of SB-98.
9. To ensure that SB-91, SB-92, SB-93, SB-97, SB-98 and SB-99 are signed by the P.A. and kept in monthly bundles.
10. To check that the registers of unadjusted debits (SB-94) and unpaired credits (SB-95) are maintained properly. To check that all the outstanding items have been taken correctly to these registers on the expiry of the prescribed period and give a certificate to this effect under dated signature below the total amount outstanding in column 10 and 13 of the debit wise credit sheet and debit transfer journal respectively.
11. To check that the registers of unadjusted debits and unpaired credits are closed every month. To see that the serial number in the registers run in annual series. To ensure that the broad-sheets of unadjusted debits and unpaired credits are correctly prepared in the prescribed proforma in these registers. To check the details of the broad-sheets on the 6th of each month and put up the register to the AO for review.
12. To ensure that the outstanding unadjusted debits and unpaired credits in

DUTIES OF SUPERVISOR PAIRING ORGANISATION

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the SB-94 and SB-95 registers are pursued vigorously with the offices concerned. Any item not cleared by the end of third month following the month of transfer should be reported to the concerned Supdt. of post offices for investigation.

13. To ensure that the transfer journals are arranged head office-wise in alphabetical order and kept in monthly bundles.
14. To check the entries in the debit summary (SB-96) with the progressive total of the month of debit transfer journals of each office and their totals in order to ensure their correctness. In the case of Central Pairing Office all the entries in columns 3 and 4 of SB-96 and SB-99 and their totals will be checked, to sign the debit summary SB-96 and grand debit summary (SB-99) in token of having carried out the checks.
15. To check that the total of amounts in column 5 of debit summary (SB-96) for the current month and column 6 of the previous month agrees with the total of amounts in columns 5 and 6 of SB-92 for the current month. In case of Central Pairing Office it should be seen that the total of amounts in columns 5 of grand debit summary (SB-99) for the current month and column 6 of the previous month agrees with the total of amounts in columns 5 and 6 of SB-97 for the current month. To see that this agreement is compiled in a separate sheet to be pasted on the top sheet of SB-92/SB-97 as the case may be. To sign the sheet in token of having carried out the checks and put up the same to the AO for review.
16. To check that all the corrections, if any, are made in red ink in the SB-91, Advice of transfer and Debit/Credit transfer journal and are initialled by the concerned officials.
17. To ensure that the objection register (SB-61) is properly maintained by each P.A. separately for each type of account To see that the serial numbers in the register run in annual series. To verify and sign each objection before issue. To review the objection registers on 6th of each month to see that the summary of pending objections has been prepared correctly at the close of the month. To sign the registers and put up to the AO for review.
18. To check and sign the statistical register on the 6th of each month to see that it is maintained properly and entries made are correct. To submit the register to the AO for review. In Central pairing office two statistical registers, one for Home Transfers of Delhi and Base Circles and other for Foreign Transfers, will be maintained.
19. To ensure completion of the periodical returns on the due date for submission to the Circle Office.
20. To keep old records i.e. ATs, transfer journals, etc. not in use in his personal custody under lock and key.
21. To destroy the obsolete records periodically on the expiry of preservation period after taking the approval of the AO. To enter their particulars in the register of records destroyed before destruction.

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22. To attend to the objection memos of the audit party visiting the office. To put up the compliance report to the inspection report to the AO without delay.
23. To despatch or hand over any record to Postmaster/Supdt. of post offices as and when recalled by them for investigation purposes. To keep them in the proper bundle when received back. A record of such records transferred may be maintained in a separate register to be opened for the purpose.
24. To ensure that the advices of transfer are supplied to audit offices without delay as and when called for by them for the purpose of audit at the time of inspection of Head Post Offices. Their particulars are entered in the register and wanting AT check slips are prepared and placed in their place in the bundles. To review the register at the close of each month.
25. To guide the staff in their day to day work.
26. To attend to correspondence of important nature.
27. To maintain Memos of Services in respect of the staff working under him.
28. To attend to all other miscellaneous duties not covered in the preceding paras and prescribed from time to time by the department.

APPENDIX-9

DISTRIBUTION OF DUTIES BETWEEN THE HSG AND LSG SUPERVISORS IN THE S.B. CONTROL ORGANISATION

[Issued vide D. G. P&T letter No. 1-12/79 SB dated 7-3-1980]

According to the standards for supervisory posts in SBCOs circulated in this office letter number 29/2/78-PE I dated 16-1-1979. offices with more than 1,05,000 accounts will have a HSG Supervisor/Junior Accounts Officer and a LSG Supervisor. Some Circles have enquired what the distribution of supervisory duties between the two Supervisors should be. This is in fact a matter for the controlling authorities to decide, keeping in view the total supervisory work and the relative significance of supervisory duties. Yet for the sake of a uniform practice and ensuring a fair distribution it has been decided to lay down the duties as in the Annexure A and B by way of a model distribution.

ANNEXURE-A

DUTIES OF HSG SUPERVISOR/JUNIOR ACCOUNTS OFFICER IN SBCO

1. All general responsibilities as the Head of the Unit.
2. The functions of a Supervisor as prescribed in the following paras of the Postal Manual of S. B. Control, Pairing and Internal Check Organisation in respect of all types of Post Office Savings Bank accounts and N. S. A. Certificates.
Paras 3, 9,10,11,13,15 (c), 17,18,19,22, 23,25, 26, 28, 32, 33, 35 and 43.
3. Scrutiny of the Stock and Issue Register of National Savings Annuity Certificates and its custody when not in use.
4. Maintenance of register of spoiled National Savings Annuity Certificates.
5. Verification of the annual lists of undischarged N. S.A. Certificates.
6. Handling of Internal Check and Audit Inspection Memos and Reports.
7. Any other item of work that may be allotted by the AO, ICO (SB).

ANNEXURE-B

DUTIES OF LSG SUPERVISOR IN S.B.C.O. HAVING HSG SUPERVISOR/JAO

1. Functions of the Supervisor as prescribed in the following paras of the Postal Manual of S. B. Control, Pairing and Internal Check Organisation in respect of all types of Post Office Savings Bank accounts and N. S. A. Certificates.

DISTRIBUTION OF DUTIES

Paras 4,6,7,12,14,15, (except clause c), 16,20, 21,24,29,31, 36, 37, 38,40 and 41.

2. Handling of all correspondence under the approval of the HSG Supervisor/JAO.

3. General assistance to P.A. in the agreement of binders.

4. TO compare the amount of schedules of commission paid to SAS/MPKBY Agents and PRSG Leaders with the entries in the cash book in order to verify their correctness and put his initials in the cash hook in token of this check.

5. Any other task that may be allotted by the Accounts Officer, ICO(SB).

APPENDIX-10**RATES OF HONORARIUM AND NORMS OF OTA IN S.B.C.O.**

The Control Organisation is required to do some additional work of periodical nature on regular basis. This work is done on honorarium or OTA basis. The rates of honorarium and norms of OTA prescribed for different kinds of work are furnished below for ready reference.

1. Preparation and checking of SB silent accounts lists

For preparation and checking of SB silent accounts lists and doing other connected work the staff of the Control organisation and Savings Bank branch is entitled to the following rates of honorarium for the work relating to the year 1993-94 onwards.

- (a) PA(SBCO) - Rs.8.40 for 100 accounts
 (b) Ledger Assistant - Rs.2.25 for 100 accounts
 (c) APM(SB) - Rs.5.70 for 100 accounts

[D.G. Posts letter No.35.65/92-SB dated 28-7-1993]

2. Preparation of S.B. Annual Interest Statement

For the preparation of the interest statement the machinist (PA) of the Control Organisation is entitled to the honorarium at the following rates beyond the normal outturn on working days and for the whole outturn on Sundays and Holidays. The benefit of the said rates of honorarium for work on Sundays and Holidays will be given provided at least the daily normal outturn is given during working days of the week.

	Type of machine	Rate for 100 accounts	Date from which applicable
(a)	(i) Burrough (when electrically operated)	2.85	For the work relating to the year 1993-94 onwards
	(ii) Burrough (When Operated by hand)	330	-do-
	(iii) Ascota (with one totaliser)	2.40	-do-
	(iv) Ascota (with two totalisers)	2.25	-do-
	(v) POSBAS machine	2.25	For the work relating to the year 1996-97 onwards.
(b)	Manual listing	5.10	From 1993-94 onwards

Note:- No additional honorarium will be admissible for totalling the interest column in the interest statement prepared on Ascota and Burrough machines.

[D.G. Posts letters No.4-1/93-SB dated 6-1-1994 25-1-1994, No.1-2/88-SB dated 17-10-1990, No. 4-1/96-SB dated 4.2.1997 and Para 16(1) (viii) of S.B. Control Procedure]

3. Annual listing of balances in respect of CTD/RD/TD/MIS Accounts

The listing of balances as on 31st December in respect of CTD/RD/TD/MIS accounts is required to be done by the machinist of the Control Organisation as a part of the ledger balances listing work like interest statement. For output beyond normal daily out-turn on working days and for the whole work on Sundays and Holidays the official is entitled to honorarium at the following rates. The machinist will get the benefit of the said rates of honorarium for work on Sundays and Holidays provided the normal outturn is given during working days of the week like S.B. interest statement.

Type of machine	Rate for 100 accounts Rs.	Date from which applicable
(a) (i) Ascota with one/two totalisers	0.90	For the work relating to the year 1993-94 onwards
(ii) Burrough (when operated electrically)	1.05	-do-
(iii) Borrrough (when operated by hand)	1.20	-do-
(iv) POSBAS machine the year 1996-97 onwards.	0.90	For the work relating to
(v) Manual listing	1.65	From 1993-94 onwards

[D.G. Posts letters No. 4-1/93-SB dated 6.1.1994, 15.1.1994, No. 1-2/88-SB dated 17.10.1990, No. 4-1/96-SB dated 4.2.1997 effective from the year 1996-1997 onwards]

[Para 39 of Manual of S.B. Control Procedure]

Note 1 :- When Burrough machine is operated by handle due to failure of electricity or any other reason, the machinist may give the daily out-turn of 2800 accounts. If the machine is operated by handle for a part of a day, the out- turn will be given on prorata basis.

Note 2 :- The above honorarium will not be admissible in head offices where the SB work has been computerised.

4. Authorities competent to sanction honorarium :- Under the existing orders as contained in D.G. Posts letter No. 103-4/76-SPB-II dated 5.8.1976 and provision in the Schedule of Financial Powers the following are the authorities who are competent to sanction honorarium for the above items of work to the staff working in Post Offices and Control Organisation.

Amount	Authority
(i) Upto Rs. 250/- per official per year	Sr. Supdts./Supdts. of Post Offices and Presidency Postmasters/Class 1 Postmasters.

(ii)	From Rs.251/- to Rs.1000/- per official per year	Regional Director of Postal Services.
(iii)	From Rs.1001/- to Rs.4000/- per official per year	Head of Postal Circles vide D.G. Posts letter No. 6-14/87-Finance Coordination (Vol II) dated 26.3.2001 w.e.f. 1.4.2001.
(iv)	From Rs.4001/-to Rs.5000/- per official per year	Ministry of Communications through D.G. Posts

[Ministry of Personnel, Department of Personnel and Training
O.M.No. 17011/9/85-Estt (Allowances) dated 23.12.1985]

Note 1 :- Prior approval of the concerned sanctioning authority must be obtained before ordering the work to be done on honorarium basis otherwise honorarium will not be sanctioned.

Note 2 :- The term 'Heads of Circles' include Principal Post Masters General, Chief Post Masters General, Post Masters General, Director Postal Staff College of India, Ghaziabad and Controller, Foreign Post, Mumbai.

Continued

5. Checking of annual SB/PPF/NSS interest calculation.

(1) The calculation of interest by the Ledger Clerks and its checking by the P.As of the S, B. C. O. is to be done on O. T. basis beyond working hours. The norms for the number of accounts per hour for the purpose of overtime for the calculation of interest by the S. B. Branch and for checking of interest calculation by the SBCO have been fixed as under [From 1990-91 onwards]

Type of Accounts	Outturn for calculation and posting of interest by the SB Branch.	Outturn for checking of interest by the S.B.C.O.
	S.B. Accounts	
(i) All types of Accounts other than M.V.S.D. Accounts.	35 Accounts per hour	35 Accounts per hour
(ii) M. V. S. D. Accounts.	125 Accounts per hour	125 Accounts per hour
	P.P.F.Accounts	
(iii) All types of Accounts.	53 Accounts per hour	60 Accounts per hour
	N.S.S.Accounts	
(iv) All types of Accounts	35 Accounts per hour	35 Accounts per hour

[D. G. Posts letters No. 35-3/81-SB dated 25-3-1981, No. 30-4/79-SB dated 11-3-1981, No. 30-4-/87-SB dated 3-12-1990 and dated 24-1-1991]

(2) The official (ledger clerk and P.A. in the S. B. C. O.) should put in a minimum overtime for 3 hours on week days before he can claim payment of O.T.A. on Sundays and Holidays which is at higher rate. O. T.A. should be claimed with reference to the actual hours of O. T. A. duty put in on any day. The Superintendents and Postmasters should ensure that the instructions are followed rigidly by the staff. It is also clarified that normal O. T. A. rules will apply for claiming O.T.A.

Note : — It has been clarified in D. G. P&T letter No. 10-2/78 PE-II dated 12-4-1978 that there is no bar for the payment of O.T.A. to the operative staff in Post Offices who are required to work on the increased number of holidays subject to other existing restrictions/conditions governing the grant of O.T.A. In view of this clarification there is now no bar to the officials of S. B. and S. B. C. O. branches being called for on O.T. duty during Holidays for calculation and checking of interest so as to complete the work within the prescribed time.

[D. G. P&T letter No. 35-8/79-SB dated 7-5-1979]

(3) If any official performs O. T. duty more than the maximum number

of hours per month prescribed for the purpose (viz. 70 hours) the relaxation of the Head of Circle will have to be obtained by the Postmaster before the O.T.A. is paid to the official. The Heads of Circles will generally grant the relaxation for this purpose.

6. Items of work which cannot be done on OTA basis.

The OTA work in SBCO should be ordered only after proper assessment and sanctioned after thorough check. The items of work which are of urgent nature and cannot be postponed in the public interest till the next working day can only be done on OTA basis. It is, therefore, necessary to exclude all such items of work, for example, ledger agreement, which do not satisfy this condition.

[D.G. P&T letters No. 10-58/68-PE-II dated 24.4.1968 and 18-58/68-PE-II dated 6.7.1968]

7. Sanction of OTA bills : -{a) The Postmaster is competent to order staff of SBCO to sit on OT duty as and when found necessary. The OTA bills will be sanctioned by the following authorities.

- (i) Grade A Head Offices — APMG or ADPS or DPS
as the case may be.
- (ii) Grade B Head Offices — AO.ICO(SB)

Note : - The Incharge of SBCO is also entitled to OTA if the general conditions laid down in note below para 3(c) of the OTA rules of 1964 are satisfied.

The incharge (Head Clerk/JAO) will be paid OTA for supervisory duties if the required conditions are fulfilled. He will not be paid OTA for clerical job to be done by his subordinates i.e. LDCs and UDCs. This is the intention of Para 3(c) of O. T. A. Rules, 1964.

[D. G. P&T letters No. 10-58/68-SB dated 27-5-1970]

(b) In respect of staff of ICO, the Accounts Officer will be competent to order the staff to sit on O.T. duty and OTA will be sanctioned by the DPS in the Circle Office.

[D. G. P&T letters No. 10-58/68-SB dated 27-5-1970]

(c) The staff working in the Pairing Office/Units are now eligible for OTA as the OTA scheme has been extended to these new Organisations. The Accounts Officer, ICO (SB) incharge of Pairing Unit/Office will be competent to order staff to sit on O. T. duty when it is found absolutely necessary and unavoidable in the Public interest and after making proper assessment of the quantum of work. The O.T.A. bills will be sanctioned by the Director Postal Services in the Circle Office. The orders relating to grant of OTA, as are applicable to operative staff in the department, shall also apply to staff working in the S. B. Central Pairing Office and Circle Pairing Units subject to fulfillment of general conditions and restrictions imposed therein.

[D. G. P&T letters No. 10-74/73-PE-II dated 30-5-1979 and No. 2-1/79-SB dated 15-11-1979]

8. Grant of honorarium for checking/calculation of interest in premature closure of RD accounts :- (1) It has been decided to grant honorarium to the SBCO staff for checking/calculation of interest in premature closure of RD accounts at the rate of Rs. 2.35 per account to the Postal Assistant (SBCO) and Rs. 0.45 per account to the Supervisor (SBCO) subject to fulfilment of other conditions governing the grant of honorarium.

(2) It is clarified that Postal Assistant (SBCO) and Supervisor (SBCO) are entitled to honorarium at the prescribed rate of Rs.2.35 per account and Re. 0.45 per account respectively on the number of vouchers checked by them viz. 20% and 5% of 20% respectively.

[D.G. Posts letters No. 50-2/96-SB dated 25.3.1996 and 30.6.1998]

9. Grant of OTA to the staff of SB Branch and SBCO for calculation and checking of annual SB interest : (1) It has come to the notice of this office that in a certain Circle the staff was ordered to complete the above work without OTA as the necessary funds under OTA head were not available at the end of the financial year. This has caused great resentment amongst the staff. Since the above work is an additional work and is not covered within the existing time factor it has got to be done by granting extra remuneration to the staff.

(2) Under the existing instructions also this work is required to be got done on OTA basis every year. Since it is a normal additional work of annual character for which necessary funds under OTA head should invariably be provided by the Heads of Circles. It is, therefore, requested that suitable instructions may be issued to all concerned to ensure that adequate necessary funds exist towards the end of the year for completion of this work to avoid such complaints in future.

[D.G. P&T letter No. 6-1/82-SB dated 14.4.1982]

10. Admissibility of overtime allowance to operative staff on Restricted Holidays : (1) A reference is invited to this office letter No. 10-2/78-PE-II dated 12.4.1978 in which it had been clarified that there was no bar to payment of OTA to operative staff who were required to work on increased number of holidays, subject to all other existing restrictions/conditions governing the grant of overtime allowance. A question has been raised as to whether payment of overtime allowance is admissible to operative staff who are called upon to work on Restricted Holidays.

(2) It has been held after consultation with all concerned that restricted holiday is allowed subject to the exigencies of work and as such it cannot be treated as a regular holiday for the purpose of grant of OTA/compensatory off in lieu of duty performed. The official concerned could be allowed to avail of another Restricted Holiday subject to the conditions attached to the grant of Restricted Holidays to the Central Government employees.

(3) No OTA can therefore be paid for duties performed on Restricted Holidays.

[D.G. P&T letter No. 10-2/78-PE-II (Pt.I) dated 9.2.1979]

APPENDIX-11*(Referred to in para 134)***QUESTIONNAIRE FOR INSPECTION OF THE OFFICE OF A.O.
ICO (SB)***[Issued vide D. G. P&T letter No. 1-22/68-SBC dated 26-9-1968]***A-General**

1. (a) When was the ICO last inspected?
- (b) Has action been taken on the last inspection report?
- (c) Are the irregularities pointed out being avoided now?

B-Inspections

2. (a) Is the register of inspections prescribed in para 136(e) of Postal Manual of S. B. Control, Pairing and Internal Check Organisation being properly maintained?
- (b) Were all the inspections completed during the previous year?
- (c) Were the inspection reports issued promptly in all cases?
3. (a) Are the reports of compliance being received in time?
- (b) Is 'follow up' action promptly taken in cases where compliance is not complete?
- (c) Have reports been made in important cases to the Divisional Supdts. and the Director of Postal Services?
4. Select at random a few Inspection notes since the last inspection and satisfy yourself that they are purposeful and complete.

C-Statements

5. (a) Is the calendar of returns due to be received or despatched being properly maintained?
- (b) Are the statements to the Circle Office and the Directorate submitted in time?
- (c) Are the statements on receipt being properly checked?
- (d) Are suitable instructions to the SBCOs being issued on review of the statements?
- (e) Is delay in the submission of the statements by-the SBCOs being duly noticed?
- (f) Are the pencil copies of the lists of transactions in respect of all types of H.O. accounts being promptly received from SBCOs every week and properly preserved?

D— State of Control Work

6. (a) Is binder agreement work in SBCOs up-to-date in respect of all types of accounts? If not, what are the specific reasons for the arrears and what are the steps taken for bringing the work up-to-date?

QUESTIONNAIRE OF INSPECTION

- (b) What is the percentage of automatic agreement of binders? If the percentage is low, indicate the steps considered necessary for improving the position?
- (c) What is the position of action on certified lists of both SB and CTD accounts?
- (d) What steps have been taken to complete the action on the remaining certified lists by the SB branch and SBCO.

E — Procedure

- 7. (a) Is the register of rulings and precedents being maintained properly?
- (b) Are the rulings noted up-to-date?
- (c) Are copies of important letters and circulars available in the ICO?
- (d) Are suggestions for changes in procedure being taken up and pursued properly kept?

F — Correspondence

- 8. (a) Is proper record of correspondence received being kept?
- (b) Is the correspondence disposed of with utmost promptitude?
- (c) Are the correspondence files being maintained properly?
- (d) Are the replies given to the point and illustrative?
- (e) See that secret and confidential documents are marked as such and treated in accordance with rules on the subject?
- (f) Are copies of Memo of distribution of work of all SBCOs and Pairing Unit having more than one Postal Assistants on record?
- (g) Have old records been destroyed in the manner prescribed?
- (h) In respect of ICOs not at the Circle Headquarters, see that entries in the stock book relating to articles supplied by or returned to stock depot or otherwise disposed of correspond to invoices on file.

Initial (a) each entry so checked in the stock book (b) the last invoice received so as to save their recheck at the time of next inspection.

G-Staff Matters

- 9. (a) Are the personal cases disposed of promptly?
- (b) Is the punishment register kept properly?
- (c) Examine some pending disciplinary cases and see that these are handled properly and that there is no delay in their finalisation.

H — Confidential Records

- 10. (a) Are the confidential records of the officials written up-to-date and kept confidentially?
- (b) Have declarations been obtained from all officials concerned and kept properly with their CRs?
- (c) Have the papers showing the result of enquiries into the character and antecedents of officials been kept with their CRs.
- (d) Are the memos of services properly kept?

I—Miscellaneous

11. Are the publications kept corrected up-to-date?
12. Does the establishment of the ICO require any revision?
13. Has the ICO got an adequate supply of articles of furniture?
14. Is the ICO located in a suitable building?
15. (a) Are the entries of revival of savings silent accounts being made in the silent accounts ledgers/lists ?
(b) Are silent accounts ledgers/lists being maintained properly ?
16. The following certificate should be written at the end of each inspection report and signed by the inspecting officer.
"Certified that the inspection has been carried out in accordance with the prescribed list of questions and that no irregularity other than those mentioned above was detected"

APPENDIX-12
GRANT OF SPECIAL PAY TO MACHINISTS EMPLOYED IN THE
S.B. CONTROL ORGANISATION
[ORDERS ISSUED FROM TIME TO TIME]

(A) Grant of Special Pay to machinists

The rulings regarding grant of special pay to machinists in SBCO issued from time to time by the D. G. Posts are given below in brief for ready reference and guidance of the staff so that correct procedure may be followed for the drawal and disbursement of the special pay.

1. The upper or lower division clerks employed on listing and adding machines in the Control Organisation are entitled to a special pay of Rs. 15 per month (Rs. 20 w.e.f. 1.1.1973, Rs. 40 w.e.f. 1.1.1986 and Rs. 80 w.e.f. 1.8.1997) subject to the following conditions.

(i) The special pay should not be granted to any official whose monthly outturn is not up to the standards which may be prescribed by the D. G. P&T from time to time. Shortage of outturn on account of casual leave should be made up.

(ii) If there is evidence of mistakes, etc. the authority competent to sanction the special pay may suspend the payment of special pay admissible to the machinist.

[D. G. P&T letter No. 23/65/60-PE dated 16-8-1961]

2. According to this office letter No. 23/65/6C-PE dated 16-8-1961 the upper or lower division clerks employed on listing and adding machines in the Control Organisation are entitled to the grant to special pay of Rs. 15/- per month (Rs. 20/- w.e.f. 1-1-1973 and Rs. 40/- w.e.f. 1-1-1986) whose outturn is upto the prescribed standard. The D. G. P&T is now pleased to decide that the special pay be granted where the average number of listing per day in case of Remington accounting machine is not less than 1800 accounts (1600 accounts w.e.f. 1-3-1970) based on the monthly outturn taking into consideration the number of working days in the month.

The special pay of Rs. 15/- (Rs. 20/- w.e.f. 1-1-1973 and Rs. 40/- 1-1-1986) will also be granted where there is a deficiency of the necessary machine work provided the adding and listing work of the official is up-to-date.

[D. G. P&T letter No. 23/65/60-PE dated 10-4-1962]

3. According to this office letter No. 23/65/60-PE dated 10-4-1962 the standard for the out-turn of the machinist for the grant of special pay to the machinist employed in the Control Organisation has been fixed. The audit office is not in a position to check whether the special pay has been drawn to the individuals concerned in accordance with the standard laid down. In order to meet the requirement of the audit, all the disbursing officers should record a certificate on the establishment pay bill in which the special pay for the machinists or UD Clerks in drawn, to the effect that the conditions prescribed

in the letter referred to above have been fulfilled.

[D. G. P&T letter No. 23/65/60-PE (Pt) dated 13-11-1962]

4. The special pay of the machinist of the Control Organisation should be drawn only when the quality of his work has been found satisfactory and out-turn according to the prescribed standard. The Postmaster should not draw the special pay in the monthly pay bill as a matter of course without verifying as to whether the conditions of payment are satisfied. The special pay should be drawn in a separate bill after getting a certificate from the Accountant/UDC incharge of the Control Organisation to the following effect.

"Certified that Shri..... machinist of SBCO is entitled to special pay of Rs. for the month of The official has given the prescribed out-turn during the month and the quality of his work has been found satisfactory."

Date

Accountant (SBCO)

Note : — In case of machinist who has not got full time machine work, the spare time should be utilised for non-machine work.

[D. G. P&T letter No. 1-22/63-SBC dated 10-10-1963]

5. It was decided vide this office letter No. 23/65/60-PE dated 10-4-1962 that a special pay of Rs.15/- per month (Rs.20/- w.e.f. 1-1-1973 and Rs.40/- w.e.f. 1-1-1986) may be granted to the machinist where the average number of listing per day is not less than 1800 accounts (1600 w.e.f. 1-3-1970) in case of Remington accounting machines. The question of treating the number of 'accounts' and 'balances' as separate items for the purpose of calculating the out-turn was under consideration. It is now clarified that the standard of listing 1800 (now 1600) accounts refer to typing of balances of 1800 (now 1600) accounts and typing of every tenth account number in addition for the sake of reference.

[D. G. P&T letter No. 23/65/60-PE dated 11-10-1963]

6. Standards for the grant of special pay of Rs.15/- per month (Rs.20/- w.e.f. 1-1-1973 and Rs.40/-w.e.f. 1-1-1986) to upper and lower division clerks employed for listing and adding operations on Remington accounting machines were laid down vide this office letter No. 23-65/60 PE dated 10-4-1962. The D. G. P&T has been pleased to decide that the special pay of Rs.15/- month (Rs.20/-w.e.f. 1-1-1973 and Rs.40/-w.e.f. 1-1-1986) may also be granted to machinists where the average number of listing per day is not less then 4000 accounts (3000 w.e.f. 1-3-1970) on Burrough and Ascota accounting machines.

The special pay of Rs.15/- per month (Rs.20/- w.e.f. 1-1-1973 and Rs.40/-w.e.f. 1-1-1986) will also be granted where there is a deficiency of the necessary machine work provided the adding and listing work of the official is up-to-date.

(D. G. P&T letter No. 29-21-/64-PE dated 19-10-1964]

7. The question as to whether the machinist employed for listing and

adding operations in the SBCO on Remington/Ascota/Burrough accounting machines may be paid special pay of Rs.15/- month (Rs.20/- w.e.f. 1-1-1973 and Rs.40/- w.e.f. 1-1-1986) for the period when the machine gets out of order and the work is done by the official manually has been under consideration for some time. It has now been decided that there is no objection to the payment of special pay during the period when the machines get out of order and the work is done manually by the official concerned provided the work is kept up-to-date by the official concerned and that the period does not exceed one month and provided further that the machinist is not transferred to other clerical duties during the said period.

[D. G. P&T letter No. 29-21-/64-PE dated 17-1-1966]

8. Instructions were issued vide this office letter No. 29-21/64-PE dated 17-1-1966 that there is no objection to the payment of special pay to the machinists employed in SBCO during the period when the machines get out of order and the work is done manually by the official concerned and that the period does not exceed one month and provided further that the machinist is not transferred to other clerical duties during the said period.

In order to meet the requirement of the audit office, the disbursing officers should record a certificates on the establishment bill in which special pay for the Machinist/PA. is drawn, to the effect that the conditions prescribed in the letter referred to above have been fulfilled.

[D. G. P&T letter No. 29-21-/64-PE dated 3-6-1966]

9. Instructions were issued regarding grant of special pay to the machinists in SBCO in this office letter No. 23-65/60-PE dated 10-4-1962 & No. 29-21/64-PE dated ,19-10-1964. It was also provided therein that the special pay of Rs.15/- per month (Rs.20/- w.e.f. 1-1-1973 and Rs.40/- w.e.f. 1-1-1986) will also be granted when there is a deficiency of the necessary machine work provided the adding and listing work is up-to-date. In this connection, references were received from some audit offices questioning about the propriety of the grant of special pay when there is a deficiency of machine work. Some circles also wanted clarification whether the special pay could be paid even if the out-turn prescribed for the grant of special pay is not achieved.

The matter has been examined in detail in consultation with the Ministry of Finance and A. G, P&T and it is hereby reiterated that special pay of Rs.15/- per month (Rs.20/- w.e.f. 1-1-1973 and Rs.40/- w.e.f. 1-1-1986) may be continued to be paid to the machinist in SBCO on the existing terms and conditions. There is also no objection to the grant of special pay to the official concerned even if there is a deficiency of machine work provided the work of the machinist including adding and listing work is up-to-date.

[D. G. P&T letter No. 29-2[^]/64-PE/PAP (Col. II) dated 18-6-1979]

10. The standards for the daily out-turn of the machinist of S. B.C. O. for preparation of the list of balances on machine for binder agreement have been revised as under w.e.f. 1-12-1979 vide D. G. P&T letter No. 1-3/79-SB

dated 6-11-1979 for items (i) to (iii), For item (iv) the outturn has been fixed vide D. G. Posts letter No. 2-6/92-SB dated 31.1.1996.

SI. No.	Type of Machine	Daily out-turn (No. of Accounts)
(i)	Ascota (with lor2 tatalisers)	4,000
(ii)	Bill-rough (electrically operated)	3,200
(iii)	Burrough (hand operated)	2,800
(iv)	POSBAS	3,600

Note 1:- The special pay will be admissible even if the daily out-turn falls short of the prescribed out-turn per day on various machines provided the listing work is kept up-to-date and not allowed to fall into arrears.

[D. G. P&T letter No. 29-3/79-PE-I dated 21-2-1980]

Note 2 :- The outturn of POSBAS machine revised vide D.G. Posts letter No. 2-6/92-SB dated 31.1.1996.

11. Under the existing orders the special pay of Rs.15/- per month (Rs.20/- w.e.f. 1-1-1973 and Rs.40/- w.e.f. 1-1-1986) is granted to the machinist of the SBCO if he fulfils the following conditions.

(i) When he gives the prescribed out-turn during the month in offices where there is no deficiency of machine work.

(ii) In offices where there is a deficiency of machine work, the special pay is also granted if he does not-even give the prescribed out-turn but keeps the listening work up-to date.

(iii) The work of the machinist is found satisfactory.

(iv) The Supervisor of the Control Organisation gives a prescribed certificate to the Postmaster after the close of the month for the drawal of the special pay.

The special pay should not be granted as a matter of routine without getting the above conditions actually fulfilled. The Supervisor of the Control Organisation should give the prescribed certificate to the Postmaster for the drawal of the special pay only when the above conditions are satisfied. If any bogus certificate is given by the Supervisor, necessary disciplinary action will be taken against him for the lapse on his part besides recovery of the amount from the machinist.

[D.G. P&T letter No. 6-19/66-PAP dated 2.3.1974]

12.(1) The adding and listing machines approved for listing of balances by the SBCO for verification of balances are Ascota and Burrough machines. It has been reported by the Postmaster General Madras, that when the approved machines go out of order, the listing work is done on the Facit and Televista calculating machines in order to keep the listing work uninterrupted. These machines are normally used for totalling work in the SBCOs.

(2) A question has been raised whether the special pay should be granted

to the machinist for a period the listing work is done by him on the Facit and Televista calculating machines. The matter has been considered in consultation with the Ministry of Finance and it has been decided that the special pay should also be paid to the machinist for the period the listing work is done on these machines subject to fulfilment of usual condition viz.

- (i) The out-turn per day should not be less than 4000 accounts which is fixed for Ascota machine at present.
- (ii) In case of part-time machinist, the out-turn should be proportionate to the out-turn stated above.
- (iii) The listing work should be kept up to date in all respects by the machinist.
[D.G. P&T letter No. 1-3/80-SB dated 22.6.1981]

13. The standards for the daily out-turn of the machinist for the preparation of SB annual interest statement have been revised as under with effect from 1.4.1979.

SI. No.	Type of Machine	Revised standards (No. of Accounts)
1.	Burrough	1100
2.	Burrough (When operated by hand)	1000
3.	Ascota (with one totalizer)	1400
4.	Ascota (with two totalizers)	1600
5.	POSBAS	2200

[D.G. P&T letters No. 1-20/77-SB dated 6-6-1978 and
No. 2-6/92-SB dated 31.1.1996]

14. The standards for the daily outturn of the machinist for compilation of annual listing of balances of CTD/RD/TD/MIS accounts have been revised as under w.e.f. 1.1.1979.

SI.No	Type of Machine	Revised standards (No. of Accounts)
1.	Ascota (with 1&2 totalizers)	4000
2.	POSBAS	3600
3.	Burrough	3200
4.	Burrough (when operated by hand)	2800

[D.G. Posts letters No. 1-19/77-SB dated 19-8-1978, No. 1-2/88-SB dated 17-10-1990 and No. 2-6/92-SB dated 31.1.1996]

15. No special pay will be admissible in offices where the listing and adding machine has not been supplied and the listing work is done manually by the official of the SBCO. The standards for daily outturn of listing done

manually have been prescribed as under :-

Sl. No.	Type of work	Standards (No. of accounts)
1.	Daily listing of balances	1800
2.	Preparation of annual SB/PPF/NSS interest statement	600
3.	Annual listing of CTD/RD/TD/MIS balances	1800

[D.G. P&T letters No. 1-20/77-SB dated 6-6-1978, No. 1-19/77-SB dated 19-8-1978 and para 14(7) of Postal Manual of SB Control, Pairing and Internal Check Organisation [Para 14(7) of this book)].

Note :— The standard for daily listing of balances manually has been revised as 1800 accounts per day w.e.f. 1-12-1979 vide D. G. P&T letter No. 1-3/79-SB dated 6.11.1979.

(B) Gist of the orders referred to in paras 1 to 12 above.

The machinist of the Control Organisation is entitled to a special pay of Rs.20 per month w.e.f. 1.1.1973 and Rs.40/- w.e.f. 1.1.1986 subject to the following conditions:

(i) He should give the prescribed daily out-turn fixed for each type of machine on an average based on the monthly out-turn taking into consideration the number of working days in the month. He should also type every tenth account number in the list for the sake of reference.

(ii) He should make up the shortage of out-turn on account of casual leave (s) taken during the month.

(iii) The quality of work performed by the official should be satisfactory.

(iv) The special pay may also be granted where there is a deficiency of the necessary machine work provided the adding and listing work of the official is up-to-date.

(v) He should maintain a register showing his daily out-turn and number of mistakes committed in each binder which should be checked by the Supervisor.

(vi) He is also entitled to the special pay when the machine gets out of order and the work is done manually provided the work is kept up-to-date and the period does not exceed one month and he is not transferred to other clerical duties during the said period.

(vii) The Supervisor of the Control Organisation should give a prescribed certificate to the Postmaster after the close of the month to enable him to draw the special pay of the machinist

(C) Standards for the supply of adding and listing machines to Control Organisation.

(1) It has been decided that for the present the adding and listing machines may be supplied only to those offices where the number of all types of accounts is 10,000 or more.

(2) If any office having less than 10,000 accounts is at present in possession of a listing machine, the same may be withdrawn and supplied to an office which now qualifies for the machine. In such offices the listing may be done manually. There is, however, no objection to facit machines being supplied to these offices. Such machines can be purchased by the Heads of Circles under their own power of sanction.

(3) A second adding and listing machine may be supplied to important SBCOs on the merit of each case taking into consideration the total number of accounts in the office. No definite standard is considered necessary for the purpose.

[D.G. P&T letter No. 40-12/70-SB dated 16-5-1970]

APPENDIX 13
MISCELLANEOUS STAFF MATTERS RELATING TO S.B.C.O.,
PAIRING AND INTERNAL CHECK ORGANISATION

1. Furnishing of Security:- The LDCs and UDCs (Now Postal Assistants) working in the S.B. Control Organisation are not required to furnish security like Post Office Clerks.

[D.G.P&T letter No. 130/4/62-SPB-II dated 30.4.1962]

2. Grant of Fixed Stationery Charges to Circle Pairing Units/SBCOs in Head Post Office under rule 341 A and 341 AA of P&T Manual Volume II

Consequent upon the rise in prices of stationery articles, the question of increasing the existing fixed stationery charges for post offices. Circle Pairing Units and SBCOs as sanctioned in this office letter No. 23-1/89-PAP dated 23.2.1993 has been under consideration of the Government for some time past. The proposal has been examined in detail in consultation with Integrated Finance Wing of the Directorate and it has been decided to entrust the job of review for revision of Fixed Stationery Charges [FSC] to a High Power Committee. But as an interim measure, it has been decided to revise the rates of FSC ranging from 15% to 50% as per details below :-

- | | |
|--|---------------|
| (i) Cost of stationery for each member of the Supervising Staff | Rs. 2.10 p.m. |
| (ii) Cost of stationery for each member of the clerical staff excluding leave reserve clerks | Rs. 3.35 p.m. |

[D.G. Posts letter No. 23-1/96-PAP dated 11.11.1999]

3. Working Hours and Holidays :- The Savings Bank Control and Pairing Organisations are operative Units. They will observe the same working hours and holidays as are observed by the Post Offices.

[D.G. P&T letters No. 5-34/63-SBC dated 6.8.1963 and 19-9/72-PE I dated 25.6.1973]

4. Utilization of the staff of SBCO in any branch of Post Office on OTA basis :- The staff of the SBCO has to check the work of the SB branch and as such UDCs and LDCs (Now Postal Assistants) of the Control Organisation should not be utilized in any manner in the SB and other branches of the Post Office on over-time basis.

[D.G. P&T letter No. 1-1/65-SBC dated 8.9.1965]

5. Sanction of TA and Medical Bills :- The Gazetted Postmaster is competent to sanction these bills of the staff of the Control Organisation in his office and the Divisional Superintendent in respect of the staff in HSG head post offices. As regards staff of the ICO and Pairing Units, these bills will be sanctioned by the officer of the Circle Office.

[D.G. P&T letter No. 11 -14/63-SBC/1 -1 /65-SBC dated 5.1.1966]

6. Tenure of Staff: — The Post/station tenure of the official of the SBCO, ICO and Pairing Units in the office has been fixed as under :—

LDCs /UDCs / Supervisory Staff 4 years
(Head Clerks / JAOs, etc.) in all
offices subject to rotation among
themselves every year of
LDCs/UDCs in offices with more
than one LDC/UDC)

[Rule 60(6c) of P&T Manual Volume IV as amended by D. G. P&T letters No. 69/4/79-SPB-I dated 12-11-1981 and 16-12-1981 and No. 69-6/83-SPB-I dated 16-6-1983]

Note 1 :—The tenure of staff as prescribed above will not apply to UDCs/LDCs coming from the audit offices if it amounts to their transfer outside the station of their original choice. They will, however, be posted to other offices at the same station, wherever possible, on the expiry of tenure.

[D.G. P&T letter No. 69/69/65-SPB-I dated 11-10-1966]

Note 2 : — The station tenure of 4 years may, however, be extended to 6 years in individual cases in the public interest. The powers for extending the station tenure beyond the prescribed limit in respect of operative staff upto the level of LSG officials will be exercised by the concerned Director of Postal Services and in the case of higher selection grade officials/Junior Accounts Officers, by the Head of the Circle.

[D.G. P&T letters No. 69/4/69-SPB-I dated 12-11-1981 and 16-12-1981]

7. Recruitment Rules of LSG Head Clerks working in SBCOs and Pairing Units

(i) The posts of Head Clerks in LSG in the Grade of Rs.425-15-500-EB-15-560-20-700 will be sanctioned in the SBCOs and Pairing Units as per prescribed standards. This cadre has been introduced with effect from 1-4-1975. (Revised scale 1400-40-1800-EB-50-2300w.e.f. 1-1-1986).

(ii) The number of posts of Head Clerks will be fixed to the extent of 20% of the posts of UDCs both temporary and permanent (except ad-hoc and purely temporary posts) sanctioned for SBCOs, ICO and Pairing Unit taken together in the Circle. If, however, the number of posts of Head Clerks justified as per approved standards is more than 20% of the posts of UDCs in a circle, the excess posts will continue to be sanctioned subject to fulfilment of other conditions prescribed, if any. In other words the limit of 20% posts of Head Clerks will be the minimum and not maximum in such a circle.

(iii) In respect of posts of Head Clerks justified on 30-6-1975, after providing the existing selection grade UDCs subject to their being suitable as Head Clerks, the remaining posts of head Clerks will be filled from amongst the UDCs working in SBCOs, ICO and Pairing Unit on the basis of seniority-cum-fitness having a minimum service of 5 years as UDC in such units for non audit UDCs and 10 years service for Ex-audit UDCs. For future vacancies the procedure laid down in item (iv) will be followed.

(iv) One third of the vacancies of Head Clerks as justified on the 1st April of each year will be Oiled by selection on basis of qualifying examination and CRs. (now competitive examination w.e.f. 1981). The remaining two-thirds vacancies will be filled up on the basis of seniority-cum-fitness as per conditions laid down in item (iii) above.

(v) If in any circle the number of posts of Head Clerks found justified as per approved standards is less than 20% of UDCs, the additional posts required will be found by conversion of the existing posts of UDCs in order to make up the quota of 20% promotion. Such posts will also be in the scale of Rs.1400-2300 and carry higher responsibilities. Such posts will be treated as operative-cum-supervisory and will not be in addition to the posts of UDCs. The services of such officials may be utilised in SBCOs and Pairing Units in the charge of UDC. They will work as incharge of these Units as supervisor-cum-operative.

(vi) The existing post of selection grade UDCs in the Circle will be set-off against the post of such head clerks to the extent required for providing selection grade UDCs who may opt to work in the existing selection grade UDC posts and such officials will not be eligible for promotion to Head Clerk in future. The option will be obtained from such officials and the option once exercised will be final.

(vii) For computing 20% of posts in the grade of Head Clerks the total number of permanent and temporary posts of UDCs excluding ad-hoc and purely temporary posts that are in existence on the 1st April of each year will be taken into account A review will be made in the first quarter of each financial year to ensure that the prescribed percentage of posts of head clerks is maintained.

(viii) The audit office UDCs will get the posts of Head Clerks to the extent of 20% of their strength. The remaining posts of Head Clerks will go to the non-audit UDCs. If in any circle the percentage of posts of Head Clerks is more than 20%, both the groups, viz. audit office UDCs and non-audit office UDCs will get the equal benefit of higher percentage of promotion. (To be deleted now).

(ix) The Departmental Promotion Committee for the selection of Head Clerks will be the usual DPC which is held for the selection of LSG officials on the Postal side. The members of the UDC may be nominated by the Head of the Circle.

[D. G. P&T letter No. 5-2/74-SB dated 20-5-1975]

(x) The post of Head Clerk will carry higher responsibility than the post of selection grade UDC. The pay of the selection grade UDC on promotion to the post of Head Clerk will be fixed under FR. 22-C.

[D.G. P&T letters No. 29-5/70-PE-I dated 10-4-1975,16-5-1975,7-6-1975, 28-6-1975 and 7-8-1975]

8. Officiating promotions in the grade of Head Clerks (Supervisor) in SBCOs/Pairing Units : — It has been decided that the officiating

promotions in the grade of Head Clerks (Supervisors) in SBCQs/Pairing Units may be made in the following manner. These instructions will apply to Head Clerks working in supervisory capacity as well as those working in supervisory-cum-operative capacity.

(1) Vacancies of 1 month or less but for a period exceeding 14 days or above : — To be filled up by approved official if available at the same station or by the senior most and suitable UDC in the same office/ or the same station.

(2) Vacancies of 4 months or less but above 1 month: —To be filled up by approved official or the senior most of the approved officials in the Division. If no such official is available, the senior most UDC in the Division be promoted who is considered suitable for promotion.

(3) Vacancies of more than 4 months : — These vacancies are to be considered regular vacancies and filled on circle basis, by approved, senior most of the approved officials or failing that by suitable senior most UDCs.

[D.G. P&T letters No. 51/22/75-SPB-I dated 11-3-1976 and 1-7-1976]

9. Deleted.

10. Recruitment Rules to the post of Higher Selection Grade in Head Clerk (Senior Supervisor) in SB Control and Pairing Organisation.

The following Recruitment Rules have been framed for the above cadre by the D. G. P&T vide his letter No. 51-14/79-SPB-I dated 26-10-1981.

(1) Classification on post: —These posts are classified under 'General Service-Group-C-Non-Gazetted Ministerial'.

(2) Scale of pay of the post :—Rs. 550-20-650-25-750-(Revised scale 1600-50-2300-EB-60-2600 w.e.f. 1-1-1986]

(3) Whether Selection post or non-section post:—It is a non selection post.

(4) Education and other qualification required for the post:— Not applicable as no special qualification has been prescribed for departmental officials.

(5) Age limit:— There is no age limit

(6) Period of probation : — 2 years.

(7) Method of recruitment: — There is no direct recruitment 100% recruitment will be made by promotion from Lower Selection Grade Head Clerks (Supervisors) working in the S..B. Control Organisation in Head Post Offices and S. B. Pairing Units/Office. In every case the official must have completed 3 years regular service in the grade.

(8) Method of selection : — The selection will be made by the Departmental Promotion Committee on the basis of seniority cum fitness which will consist of: -

(a) A Director of Postal Services to be nominated by the Postmaster General or if there are no such officers the Postmaster General — Chairman.

(b) One Group 'A' officer of the postal side preferably a Director Postal Services to be nominated by the Postmaster General — Member.

(c) One group 'A' officer of the Telecommunications to be nominated by the Postmaster General— Member.

(9) Whether U. P. S. C. is to be consulted — No.

(10) Powers to Relax : — Where the Central Government is of the opinion that it is necessary or expedient so to do, it may, be order and for reasons to be recorded in writing, relax any of the provisions of these rules with respect to any class or category of persons.

(11) Saving : — Nothing in these rules shall affect restrictions, relaxation of age limit and other concessions required to be provided for the Scheduled Castes and the Scheduled Tribes and other special categories of persons in accordance with the orders issued by the Central Government from time to time in this regard.

11. Recruitment Rules to the post of Higher Selection Grade I Head Clerk (Chief supervisor) in SB Control and Pairing Organisation.

The following Recruitment Rules have been framed for the above cadre by the D. G. P&T vide his letter No. 51-14/79-SPB-I dated 26-10-1981.

(1) Classification on post: — These posts are classified under 'General Service-Group-C-Non-Gazetted Ministerial'.

(2) Scale of pay of the post:— Rs. 700-30-760-35-900-(Revised scale 2000-60-2300-EB-75-3200w.e.f. 1-1-1986]

(3) Whether selection post or non-section post:— It is a non selection post.

(4) Education and other qualification required for the post:— Not applicable as no special qualification has been prescribed for departmental officials.

(5) Age limit:— There is no age limit.

(6) Period of probation : — 2 years.

(7) Method of recruitment: — There is no direct recruitment. 100% recruitment will be made by promotion from Higher Selection Grade II Head Clerks (Senior Supervisors) working in the S. B. Control Organisation in Head Post Offices and S. B. Pairing Units/Office. In case of promotion the higher Selection Grade II official (Senior Supervisor) must have completed 3 years regular service in the grade.

(8) Method of selection : — The selection will be made by the Departmental Promotion Committee on the basis of seniority cum fitness which will consist of: -

(a) A Director of Postal Services to be nominated by the Postmaster General or if there are no such officers the Postmaster General — Chairman.

(b) One Group 'A' officer of the postal side preferably a Director Postal Services to be nominated by the Postmaster General — Member.

(c) One group 'A' officer of the Telecommunications to be nominated by the Postmaster General— Member.

(9) Whether U. P. S. C. is to be consulted — No.

(10) Powers to Relax : — Where the Central Government is of the opinion that it is necessary or expedient so to do, it may, be order and for reasons to be recorded in writing, relax any of the provisions of these rules with respect to any class or category of persons.

(11) Saving ; — Nothing in these rules shall affect restrictions, relaxation of age limit and other concessions required to be provided for the Scheduled Castes and the Scheduled Tribes and other special categories of persons in accordance with the orders issued by the Central Government from time to time in this regard.

12. Request for reversion to T/S clerical cadre from UDC of SBCO:—Time Scale Clerks are eligible to take UDCs (SBCO) examination under the existing rules. It is very often observed that the Time Scale Clerks, after qualifying in the UDCs examination and getting appointed as such, seek reversion to their clerical grade for some reason or the other. Since this will not be in the interest of smooth and efficient functioning of the SBCO, it has been decided that the Time Scale Clerks applying for the UDCs examination may be informed that after qualifying and appointment as UDCs in the SBCO their request for reversion to clerical grade will not ordinarily be entertained. Hence only those who are prepared to work in SBCO on regular basis alone need apply. When if at all genuine requests for reversion are made, these may be referred to D. G. Posts for decision in case any strong grounds are noticed.

[D. G. P&T letter No. 51/12/74-SPB-I dated 30-11-1976]

12A. Requests for reversion to T/S Clerical Cadre from UDC/SBCO and UDC/Circle/Admn. Offices.

(1) After the introduction of time-bound one Promotion Scheme effective from the 30th of November, 1983, suggestions have been received in this office from Staff Side that Time Scale Clerks who have been promoted as UDC in Circle/Administrative Offices as also Savings Bank Control Organisation should be given an option to revert to Time Scale clerical cadre.

(2) The matter has been examined carefully in the Directorate. Having regard to various factors including administrative requirements it has now been decided that the officials who have been regularly appointed as UDC in Circle Offices as well as Savings Bank Control Organisation/ICO (as distinct from those appointed on ad-hoc basis) cannot be given a general option to revert to Time Scale Clerical Cadre.

(3) While orders have been issued by this office vide letter No. 51-12/74-SPB-I, dated the 30th November 1976 (para 11) spelling out the, procedure to be followed in processing requests for reversion of UDC/SBCO

to T/S clerical cadre, no such orders appear to have been issued by this office for processing requests for reversion in respect of UDC/CO's to T/S clerical cadre. It has therefore been further decided that henceforth for dealing with requests for reversion to T/S Clerical Cadre in respect of UDC/CO's, the procedure laid down in this office letter dated the 30th November, 1976 will be followed. Each such request will be examined in the Circle Office on merits and cases deserving special dispensation referred to this office for decision with the personal recommendation of Additional PMG/PMG/GMT. It may be ensured that due regard is given to vacancy position in the cadre of UDC/CO and interest of service while taking up individual cases with this office.

[D. G. P&T letter No. 51-6/84-SPB-I dated 10-10-1984]

12B:—Question whether benefit of period of service rendered in the cadres of UDC/CO and UDC/SBCO on promotion to these cadres against 50% quota of vacancies earmarked for T/S clerks can be given for purposes of computing 16 years service for promotion to LSG on voluntary reversion to the parent cadre of T/S clerks.

(1) I am directed to say that according to the provisions contained in the recruitment rules applicable to the cadres of UDC/CO/AO and UDC/SBCO/ICO, 50% vacancies are filled up by Time Scale Clerks through Departmental Promotion Examination. With the introduction of Time Bound One promotion scheme, a number of officials promoted to the cadres to UDC/CA/AO and UDC/SBCO/ICO have been representing to this office for their reversion to their parent cadres, mainly to avail themselves of benefits of promotion to LSG under the Time Bound One Promotion Scheme. Detailed procedure for examination of such reversion requests has been laid down in this office letter No. 51-6/84-SPB-I dated 10-10-1984. While allowing individual requests, in the cases taken up with this office by different Circles, it has been, inter-alia, mentioned that the question whether in such cases officials can be given benefit of services rendered in the cadres of UDC/CO and UDC/SBCO for computation of 16 years service for promotion to LSG under the Time Bound One Promotion Scheme has been separately under consideration and as and when final decision is arrived at, suitable instruction will be issued.

(2) Accordingly, this aspect has been examined in this Department carefully. In view of the fact that the scope of Time Bound One Promotion Scheme does not extend to cover cadres of UDC/CO/AO and UDC/SB CO/ICO and after having chosen their line of promotion through the prescribed departmental examination there is no liability for automatic reversion to their parent cadres. After consideration it has been decided that the officials seeking reversion of their own volition to T/S clerical cadres will not be allowed to count service rendered in the cadres of UDC-CO/AO and UDC/SBCO/ICO for computing 16 years service for the purpose of promotion to LSG under TBOP Scheme. However it is clarified that for computing 16 years service for this purpose, they will be eligible to count service rendered in T/S clerical cadres prior to their promotion to the cadres of UDC/CO/AO and

UDC/SBCO/ICO.

(3) Before taking up individual cases with this office the above provisions may be brought to the notice of the officials concerned.

[D.G. Posts letter No. 23-2/85-SPB-I dated 6-1-1986]

12C. Request of UDC-SBCO for reversion to PA/LDC Cadre:- (1)

I am directed to invite your attention to this office letter of even number dated 25-10-1988 wherein instructions were issued not to entertain the requests of UDC-SBCO seeking reversion to PA/LDC cadre until RTPs are absorbed.

(2) The issue had been considered again in view of the order issued for absorbing all RTPs. The requests for reversion will be considered now by Directorate. But it should be borne in mind that such reversion does not affect in any way the smooth functioning of the Department Heads of circles should examine each and every case cautiously on merit and then refer such case to Directorate with cogent reasons for rejection or approval.

(3) An intimation about availability of vacancy and a copy of application of the individual may also be furnished with the proposal.

[D. G. P&T letter No. 51-1/87-SPB-I dated 18-9-1990]

13. Eligibility to appear in the Departmental Examinations : —

The staff (UDCs & LDCs) working in the SB Control, Internal Check and Pairing Organisation are eligible to appear in the examinations for Inspectors of Post Offices and P&T Junior Accounts Officers subject to their fulfilling the usual conditions of age, service, the number of chances, etc. They will not be allowed to appear in the PO&RMS Accountants examination. [D.G. P&T Letters No. 5-50/65-SBC dated 12-1-1965, No. 9/10/69-SPB-II dated 16-9-1969 and No. 9/2/75-SPB-II dated 25-4-1975]'

13A. Examination for promotion to the cadre of UDC in SBCO/ICO— Eligibility of PO/RMS Accountants ;—

(1) I am directed to say that queries have been received from certain quarters whether the PO and RMS Accountants who are working in the scale of pay of Rs. 260-480 plus special pay are eligible to appear in the examination for promotion to the cadre of UDC in the SBCO/ICO.

(2) The matter has been considered carefully. It has been decided that only those PO and RMS Accountants who are working in the scale of pay of Rs.260-480 plus special pay and who fulfil the eligibility conditions as prescribed for T/S Clerks may be allowed to appear in the examination for promotion to the cadre of UDC in the SBCO/ICO.

(3) The PO and RMS Accountants who had opted for the defunct scale of PO and RMS Accountants (Rs.380-520) shall, however, not be eligible to appear in the above examination.

[D. G. P&T letter No. 61-28/83-SPB-I dated 24-2-1984]

14. Maintenance of Memo of Services : —(1) The Memo of Services of the clerical and supervisory staff working in the Internal Check and Pairing organisation will be maintained by —

(i) In offices which are under the charge of LSG/HSG Head Clerk and J. A. 0. —by the incharge.

(ii) In the case of other offices — by the AO-ICO (SB)

(2) Memo of Services of Head Clerks and J. A. 0. in-charge will be maintained by the AO—ICO (SB).

(D.G. P&T letters No. 27/11/73-Disc. I dated 24.9.1973 and 17-1-1974, No. 27/7/62-Disc. dated 15-7-1965 and No. 1-2/88-SB dated 17-10-1990]

15. Writing of Confidential Reports : — The annual Confidential Reports of the staff working in S. B. Control, Internal Check and Pairing Organisation will be written by the following authorities —

Item 18 of the Table under Rule 179 of P&T Manual

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Sl No.	Classes of officials	Offices where officials are employed	Reporting Officers	Counter-signing Authority	Reviewing Authority
1	2	3	4	5	6
18(a)	Ministerial staff of S.B Control Organisation of Head Post Office	Head Post Office	Senior Supdt. of Post offices Supdt. of Post Offices, Postmaster (Gazetted) Deputy Postmaster (Gazetted) incharge of SB branch of the Head Post Offices.	Director of Postal Services.	---
(18(b)	Ministerial staff of Internal Check	Internal Check Organisation	Accounts Officer ICO(SB)	Director of Postal Services	---
18(c)	Ministerial Staff of Pairing Units	Pairing Unit	Accounts Officer ICO(SB)	Director of Postal Services	---

Note : — The A.O. ICO (SB) will furnish his comments on technical performance of ministerial staff in SBCO of Head Office to the Sr. Supdt. of Post Offices/Supdt. of Post Office or Postmaster (Gazetted) or Deputy

Postmaster (Gazetted) in charge, before they write the confidential reports.

Clarification:-A question has arisen as to whether Director of Postal Services (HQRs) or Regional Director Postal Services under whose jurisdiction SBCO is working should review CRs of Group 'C' officials of the SBCOs. It is hereby clarified that the CRs. Of their group 'C' officials working in the units may be reviewed by the Regional Director of Postal Services under whose jurisdiction the SBCO is working.

[D.G Posts letter No.2-2/79-SB (Pt) dated 18-4-1985]

16. Appointing, Disciplinary and Appellate Authorities :- The appointing, disciplinary and appellate authorities in respect of the staff working in the S.B. Control, Internal Check and Pairing Organisations are as under vide D.G. Posts letters No. 12-8/87-Vig.III dated 12-10-1989 and 12-6-/89-Vig-III dated 27-8-1990.

Description of service	Appointing Authority	Authorities competent to impose penalties	Nature of penalties	Appellate Authority
(1) SB Control Organisation in Head Post Offices				
Junior Accounts Officers (Group'C') All Posts in Selection/ Clerical grade (Group'C')	Head of Circle	Head of Circle P.M.G./D.P.S.	All (i) to (iv)	Member (P) Postal Services Board Head of Circle
All Posts in Selection/ Clerical Grade (Group 'C')	DPS/ Director GPO	D.P.S./Director G.P.O. Head of the Division/Chief Postmaster/Senior Postmaster working Directly under D.P.S./ Accounts Officer.	All (i) to(iv)	Chief PMG/ PMG. D.P.S./ Director G.P.O.
(2)Internal Check Organisation and Circle Pairing Units/Central Pairing Office				
All Posts in Selection/ Clerical Grades (Group C)	P.M.G./ D.P.S.	P.M.G./ D.P.S. Accounts Officer	All (i) to (iv)	Head of Circle P.M.G./ D.P.S.

17. Officiating arrangements in leave vacancies & vacancies of less than 14 days : -(1) I am directed to refer to this office letter No. 6-6/88-SPB -II dated 5-5-1988 wherein the orders were issued on the subject noted above. In the above order dated 5-5-1988 it was mentioned that short term vacancies caused by regular incumbents proceeding on leave for 45 days or more may be filled up by officials available on approved panel. There being many operative offices in this Department of Posts, hardship were faced in keeping the vacant posts unfilled upto 45 days.

(2) Therefore the matter was taken up with the Department of Personnel and Training and Ministry of Finance for relaxing the condition of 45 days mentioned in the DOP, O. M. No. 28036/8/87 Estt. (D) dated 30-3-1988 enclosed with this office circular letter dated 5-5-88 mentioned above and it has since been agreed that officiating arrangements can be made in leave vacancies of less than 45 days in operative cadres only where the post can't be kept vacant without adversely affecting service to the public. No officiating arrangement should be made in vacancy of less than 14 days duration except in a few categories of staff such as Cash Overseers, mail Overseers, Head Postman, Stg. Postman, village Postman, Mailguard, UDC in Savings bank Control Organisation and Internal Check Organisation offices, where such officiating arrangement can be made even in vacancy of less than 14 days subject to the provision in Rule 100(b) of P&T Manual Volume IV.

[D.G. Posts letter No. 44-19/87-SPB.I dated 25-7-1990]

18 Filling up of the Posts of HSG-I from amongst HSG II on ad-hoc basis in SBCO : — The question of filling up of the posts of HSG-I Head Clerks in SBCO from amongst HSG II Head Clerks has been under consideration of this office, since a number of posts were reported to be lying vacant due to non availability of eligible officials with three years service at their credit. Now it has, therefore, been decided that these posts of Head Clerks in HSG I Cadre in SBCO may be filled on ad-hoc basis from amongst HSG-II Head Clerks who have rendered at least one year service either on ad-hoc or regular basis. Such ad-hoc promotees will not have any claim for regular promotion as HSG-I which will be made only as per provisions of the recruitments rules.

[D.G. P&T letter No. 51-18/79-SPB-I dated 7-1-1981]

19. Schedule of accommodation in respect of S.B.C.O Branch:—

The following schedule of accommodation has been prescribed for S.B.C.O. Branch: —

Designation of official	Space required
(a) (i) Head Clerk/JAO	80 sq. ft
(ii) U.D.C.	50 sq. ft.
(iii) L.D.C.	50 sq. ft.
(iv) Class IV Official	20 Sq. ft.

Designation of official	Space required
(b) Space for keeping of records	65 sq.ft per clerk
(c) Future expansion	@ 50% for operative staff and 25% for supervisory staff.

[D.G. P&T letters No. 51-16/73-PRP dated 31-7-1973 and No. 51-21/79-PRP dated 22-11-1979 and 18-11-1981]

20. Transfer liability of the staff of SBCOs/ICOs : — The LDCs/UDCs and the supervisory staff of SBCOs/ICOs belong to the circle cadre and have transfer liability anywhere within the circle. I am enclosing in this connection a copy of our office letter No. 69-26/70-SPB-I dated 21-9-1970. The Directorate had an occasion to reexamine this question and it has been decided that the liability of the staff of the SBCOs/ICOs for transfer anywhere within the circle should be retained. However, as for as the LDCs and UDCs of SBCOs/ICOs are concerned, there is no objection if, in practice, they are generally transferred to neighbouring Postal Divisions provided that such a course does not militate against administrative interests. Where service interest so requires, they may be transferred anywhere in the Circle.

[D. G. P&T letter No. 55-9/71-SPB-I dated 2-4-1982]

(Copy of D. G. P&T letter No. 69-26/70-SPB-I dated 21-9-1970)

Subject: — Transfer liability of LDCs and UDCs not from audit Office in SBCO/ICO: —(1) I am directed to say that in the interview granted by the Chairman on 25-7-1970 to the Federation on National P&T Organisations and other unions, AISBCEU represented that LDCs and UDCs in SBCOs/ICOs who were not from the Audit Office were liable for transfer to any of the Head Office in the Circle. They requested that their transfer should be restricted to one Postal Division only in which they were working or to neighbouring Division if there was only one Head office in that Division.

(2) It has been decided that as LDCs/UDCs in SBCOs/ICOs belong to Circle cadres, their transfer liability to any Head Office within a Circle cannot be avoided. However, as for as possible, transfer of LDCs/UDCs in SBCOs/ICOs may be restricted to nearby Postal Division only.

20A. Transfer liability of the staff of SBCO/ICO/CPU : — (1) Consequent on the issue of revised instructions regarding the powers and functions of chief Postmasters General/Postmaster General (Region) vide Dte. Memo. No. 33- 1/88-PE.II dated 5-12-1989, the matter of transfer and postings in the SBCO/ICO/CPU has been re-examined.

(2) In this connection, your attention is invited to the instructions issued by the DTe. vide its letter No. 35-8/89-SB dated 28-4-1979 vide which it had been stated that Regional Directors will look after the postings and transfer of LDCs, UDCs and Head Clerks of SBCOs within their Region. Inter-regional

transfers in their cadres will be approved by the PMG.

(3) Consequent on the issue of Memo. No. 33-1/88-PE.II dated 5-12-1989, the matter of transfers within the Region will now be dealt with by the DPs/Regional PMG. Similarly the matter of inter-regional transfer will now be dealt with by the Chief PMG or the PMG at the Circle Headquarters entrusted with the responsibilities in respect of the SBCO.

(4) The SBCO cadre will continue to be Circle cadre as prescribed by the Directorate, vide their letter No. 55-9/78-SPB.I dated 28-4-1982.

[D. G. Posts letter No. 2-4/87-SB dated 4-6-1990]

21. Supply of copies of rulings/orders relating SB, CTD, RD, TD, etc accounts to SBCO : —

(1) It has been brought to the notice of this office that circle offices supply only 2 copies of the rulings/orders relating to SB, CTD, RD, TD accounts, etc. to the Head Postmasters who supply one copy to SB Branch and the other copy is kept by them in the Administrative Branch. Thus no copy is supplied to the SBCO.

(2) As SBCO requires the latest rulings/orders in their day-to-day work of checking the SB, TD, RD, CTD, etc. accounts, a copy of rulings/orders should invariably be issued to the Incharge SBCO, direct by the circle office.

(3) Necessary instructions in this behalf may kindly be issued to all concerned.

(D. G. P&T letters No. 6-1/82-SB dated 20-12-1982 and 11-11-1985 and 24-5-1988]

22. Extention of Time Bound One Promotion Scheme to the staff working in Savings Bank Control Organisation in the Department of Posts.

1. The Time Bound One Promotion Scheme for Group 'C' and Group 'D' staff of the basic operative cadres peculiar to the Deptt. of Posts excluding those belonging to common cadres i.e. LDC/UDC/Peon/Drivers, etc. was implemented w.e.f. 30.11.1983 vide this office Memo No. 31-26/83-PE-I dated 17.12.1983. Though the staff of Savings Bank Control Organisation functioning in the Head Post Offices were practically doing operative work and observing operative working hours and holidays just like the Head P.O. Staff, yet they were left out of the purview of Time Bound One Promotion Scheme on the grounds of their nomenclature being LDC/UDC a cadre common with the other departments. The issue of extending the Time Bound Promotion Scheme to Savings bank Control Organisation staff has been under consideration for some time past. It has now been decided to extend the benefit of the Time Bound Promotion Scheme to the Savings Bank Control Organisation staff. The following instructions are issued in connection with the implementation of the aforesaid scheme.

(i) The scheme will come into effect from 1.8.1991

(ii) The posts of LDC (Rs.950-1500) and UDC (Rs.1200-2040) in the Savings Bank Control Organisation and Internal Check Organisation except to the extent LDC/ UDCs who remain under the existing scale will be abolished and equal number of Time Scale Postal Assistants (Rs.975-1660) will be created. The remaining posts will, however, be converted as Postal Assistants (SBCO) as and when the concerned LDC/UDC ceases to hold that post All the existing LDCs/UDCs will be required to furnish, within one month, their option under FR. 23 according to which they may, if so like, retain their old pay in the existing scale of pay which would be personal to such officials. The option once exercised will be final.

(iii) On replacement of the LDCs and UDCs by Time Scale Postal Assistants (SBCO), the existing duties of the LDC/UDC will be performed by the Time Scale Postal Assistants (SBCO) and the senior officials would be required to perform the duties at present entrusted to UDCs.

(iv) The officials who do not opt for their old scales, will be brought into the grade of Postal Assistant (SBCO) and their pay will be fixed under FR 22(a) (2) as substituted by Govt. of India, Deptt. of Personnel & Training Notification no. 1-10/89-Estt. (pay-I) dated 30.8.1989 by treating the posts in the Time scale as not involving assumption of higher duties and responsibilities.

(v) A reduction of 5% in the operative posts of Postal Assistant (SBCO) and 15% in the first line supervisory (LSG) posts sanctioned on the basis of norms and out of the norms respectively in SBCOs circle as a whole will be effected from the date, the conversion is implemented.

(vi) The existing officials who do not opt for old scales would be considered for grant of first promotion in the next higher scale of Rs.1400-2300 if they complete/have completed 16 years of service as LDC or LDC and UDC or as Postal Assistant and UDC taken together. Their pay on grant of promotion will be fixed under FR-22-1 (a) (1) substituted vide Ministry of Personnel, Public Grievances & Pensions (Department of Personnel & Training) No. 1-10/89-Estt (Pay-1) dated 30-8-1989 with reference to the pay fixed in the Time Scale.

(vii) The officials who opt ("or the old scale will continue to be governed by the conditions as are applicable thereto as at present

(viii) Consequent upon reorganisation, the distinct identity of the SBCO will be maintained and Postal Assistants (SBCO) will not be interchangeable with the Postal assistants of the Post Office.

(ix) Officials working against the erstwhile posts of LSG Head Clerks will be given a supervisory allowance of Rs. 40/- p.m.

(x) As a result of the grant of Time Bound One Promotion, a large number of LSG officials will be available for deployment These officials may be posted in smaller SBCOs which are at present under the charge of a UDC. The supervisory allowance will, however, not be admissible to such LSG incharge of SBCOs.

The Heads of Circles will take immediate action to replace the posts of LDC/UDC by the posts of Postal Assistants (SBCO) in the scale of Rs.

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975-1660 and thereafter identify the officials who have completed 16 years regular service as LDC or LDC and UDC or as UDC and Postal Assistant as on 31.7.91 as well as the officials who will complete 16 years of service from 1.8.91 to 31.3.92. Thereafter action will be initiated by the Heads of Circles to convene Departmental Promotion Committee Meetings to consider promotion of the officials in the operative cadres to the next higher scale of pay. The Departmental Promotion Committee which will be constituted in accordance with the existing instructions applicable to the different cadres will assess the fitness of the identified officials for promotion to the higher scale of pay. The formalities in this regard should be completed within a period of three months. The promotions to the next higher scale of pay will be granted from the date, following the date on which the identified officials complete 16 years of regular service. In case of officials who have completed 16 years of service before 31.7.91, the promotions to the next higher scale of pay will take effect from 1.8.91 only.

3. Special efforts should be made at all levels to take quick and prompt action which should be monitored by the Heads of the Circle so that the DPC formalities are completed and promotion orders are issued by 30.9.91 in respect of those officials identified eligible for promotion upto 31.7.91 and by 29.2.92 in respect of those identified eligible for promotion upto 31.3.92.

4. With effect from 1.4.92 onwards the Heads of Circles will follow the instructions contained in this office memo no. 31-26/83-PE. I dated 17.12.83 regarding holding of DPCs and consequent cut of 5% and 15% cut to be applied on operative and supervisory posts respectively.

5. For future sanction of supervisory posts on standards in higher grades, the posts justified as per the existing standards in the lower grades before reduction will be taken into account

6. The special allowance for Supervisory posts will not have the characteristics of special pay. The special allowance shall not count for any purpose.

7. In respect of cadres which are covered under the scheme of Time bound one promotion, the orders issued vide Directorate No. 31-19/74-PE.I dated 15.6.74 and Ministry of Finance OM No. F-7(21)-E. III(A)/74 dated 10.1.77 will stand withdrawn w.e.f. 1.8.91.

8. Promotion to the LSG 1/3rd quota on the basis of Departmental Examination will be abolished on introduction of the scheme in respect of those LDCs/UDCs who opt for the post of Postal Assistance (SBCO). Promotion to the LSG 1/3rd quota on the basis of departmental examination, however, will continue in respect of those UDCs who do not opt for Time Bound One Promotion Scheme. The introduction of the scheme will not affect officials who have already been promoted or likely to be promoted on regular basis to the next higher grade before 31.7.91 under the existing rules. The officials who have already been promoted or likely to be promoted to the next higher scale of pay before 31.7.91 will rank before senior to the officials who are placed in the next higher scale in pursuance of the new scheme.

9. The officials who complete 16 years of service and who are promoted to the next higher scale of pay will continue to perform operative duties unless

they are posted to regular Supervisory posts in their turn.

10. For promotions under the Time Bound One Promotion Scheme, the orders relating to reservation for SC7ST communities issued by this office vide Memo No.66/47/84-SPB.I dated 3.8.1989 and 28.12.1990 may be followed.

[D.G. Posts letters N0.20-2/88-PE-I dated 26-7-1991 and 23-8-1991]

23. Transfer of UDCs, Junior Accountants and LDCs working in the S.B.C.O. and Circle Offices and in the offices of Postal Accounts Wings and vice-versa:- I am directed to state that the question of laying down guidelines for transfer of UDCs of Circle Office/S.B.C.O as Junior Accountants in the offices of the Postal Accounts Wing has been under consideration and after careful examination the following decisions have been taken:-

(1) The U.D.C.s working in SBCO/Circle Office can be allowed transfer as Junior Accountants against the D.R. quota in the Postal Accounts Wing provided the officials are graduate. Such transferees will have to pass the confirmatory examination for their permanent absorption in P.A. Wing. The seniority for promotion to the 80% Higher Grade will count from the date of their joining the Postal Accounts Wing and after they pass the confirmatory examination. However, such cases of transfer will have to be referred to Directorate for approval.

(2) Mutual transfer between UDCs of Circle Office/SBCO) and Junior Accountants of Postal Accounts Wing can also be allowed subject to the conditions mentioned in Para-1 above, and subject to the stipulation that the JA will occupy the UDCs position on the seniority list of UDCs.

(3) Heads of Circles are permitted to allow mutual transfer between LDCs of Circle Office/SBCO and LDCs in Postal Accounts Wing.

(4) The Heads of Circles can also permit transfer of LDCs of Circle Offices/SBCO to the Postal Accounts Wing and vice versa under rule 38 even without mutual exchange.

[D.G. Posts letters No.HI-254/89-SPB-II dated 20-9-1990 and 31-5-1991]

24. Redistribution of work amongst SBCO staff:- (1) Consequent upon the conversion of the cadres of LDCs and UDCs in the SBCO into that of Postal Assistants (SBCO) with effect from 1.8.1991, it has become necessary to review the duties assigned to the staff working in the SBCOs. In response to this office letter of even No. dated 29.6.1992, suggestions have been received from the Heads of Circles. These suggestions have been carefully examined in the Directorate and the following instructions are issued in partial modification of Para 1 (iii) of the letter No.20-2/88-PEI, dated 26.7.1991.

(2) The work hitherto being done by Senior and Junior Postal Assistants in the SBCOs shall hereafter be combined and divided amongst all the Postal Assistants(SBCO) and UDCs, if any, in any office.

(3) This may be given effect to from 1.10.1993.

(4) Fresh Memo of Distribution of work shall be approved by AOICO(SB) as usual.

[D.G. Posts letter No,2-1/92-SB dated 24.8.1993]

25. Biennial Cadre Reviews—Second promotion in post offices, RMS, MMS, RLO and SBCOs:- (1) For sometime past, the staff unions have been raising demand for granting two promotions to each employee during his service career. The Department had, in the first instance, considered the Time Bound One Promotion Scheme for basic operative Group "C" and 'D' cadres after completion of 16 years of satisfactory service and implemented the same vide this office memo no.31.26/83-PE.I dtd. 17-12-1983. The staff unions have been pressing for acceptance of their demand for Second Time Bound Promotion on completion of 26 years of service in the basic grade. After careful consideration, it has been decided that this concept is not acceptable.

(2) However, with a view to providing relief to the employees, Government have accepted the need for Biennial Cadre Reviews i.e. (once in two years) under which the incumbents of existing posts would be enabled to draw pay in higher scales on completion of 26 years of service, not only for providing promotional opportunities for the staff concerned but also on the basis of functional justification. While it is at the same time realised that in many cases the officials concerned may continue to perform the same tasks even in the higher scale, efforts would be made to utilise them for providing better supervision and for dealing with work involving comparatively higher responsibilities and better skills. The following instructions are accordingly issued :-

(i) The scheme will come into effect from 1.1.1991.

(ii) Biennial Cadre Reviews will be applicable for only those cadres in Group 'C' and 'D' for which scheme of One Time Bound Promotion on completion of 16 years of service in the basic grade is already in existence vide OM dated 17.12.1983 referred to in para 1 above.

(iii) Biennial cadre Reviews will be conducted in respect of the eligible cadres at the level or authority who control these cadres.

(iv) The criterion for promotion will be eligibility of 26 years of satisfactory service.

(v) In the Biennial Cadre Reviews, suitable number of posts will be created by upgradation by the Heads of Circles in consultation with their IFAs, subject to reduction by 1% in respect of operative posts and 5% in respect of Supervisory posts as mentioned in sub para (xi) below.

(vi) Creation of posts by upgradation will be in the scales as indicated below :-

Category	Basic scale of pay	Scale of pay on Time Bound Promotion after 16 years of service.	Scale of pay after Biennial Cadre Review (on completion of 26 years or more service.

(1) Postal Asstt./ Sorting Asstt./ Postal Asstt.(SBCO)/ Office Asstt./PO & RMS Accountants/ RLO Clerks/ MMS Clerks.	975-1660	1400-2300	1600-2660
(2) Postmen/Mail Gurad.	825-1200	950-1400	975-1660
(3) Postal Machine Assistant Grade-1	1320-2040	1400-2600	1640-2900
(4) Postal Machine Asstt. Grade-11	950-1500	1320-2040	1400-2600
(5) Departmental Stamp Vendors	800-1150	950-1400	975-1660
(6) Group'D' Test Category Officials	750-940	800-1150	950-1400

(vii) Pay of the officials promoted under the Biennial Cadre Review will be fixed under the provisions of FR-22-I(a)(1) substituted vice Ministry of Personnel, Public Grievances and Pensions (Deptt. of Personnel and Training) No.1-10/89-ESTT(Pay-I) dated 30.8.1989 as amended from time to time.

(viii) The first Biennial Cadre Review for eligible officials may be conducted immediately and orders issued before 31st December, 1991.

Thereafter the Biennial Cadre Review for eligible officials covering the period from 1.1.92 to 31.12.93 who will be completing 26 years of service or more on the crucial dates viz. the date of the review 1.7.92, 1.1.93 and 1.7.93 may be conducted. The number of posts needed to be upgraded to provide for the promotions required immediately and on 1.7.92, 1.1.93 and 1.7.93 may also be worked out. With these posts it would be possible to provide promotion to those employees who have completed 26 years of service or more on the above crucial dates subject to their otherwise being found fit.

(ix) The 2nd Biennial Cadre Review, which will cover the period from 1.1.94 to 31.12.95 should be completed before 1.1.1994. The required number of posts needed to be released in half yearly instalments on 1.1.94, 1.7.94, 1.1.95 and 1.7.95 to provide promotion to those who would have completed 26 years of service on the four crucial dates will be ascertained and sanctions released in appropriate instalments so that the promotions of eligible officials could be notified on due dates.

(x) Supervisor/ Special Pay/Special Allowance admissible to various cadres under one time bound promotion scheme will be abolished with the implementation of this scheme w.e.f. 01.10.1991. It is expected that those who are promoted to the HSG-II scale under this scheme on completion of 26 years service would take over the supervisory responsibilities hitherto

performed by the LSG supervisor. Further detailed instructions in this regard will follow.

(xi) Creation of posts by upgradation under the Biennial Cadre Review will be by matching savings to the extent of 1% cut on basic operative cadre and 5% cut on supervisory cadre. These cuts are in addition to the existing cuts of 5% on basic operative cadres and 15% in Supervisory Cadres under the First Time Bound Promotion Scheme.

(xii) Soon after implementation of the scheme by 31.12.1991, the Circles should furnish information regarding the number of posts of various categories that existed as on 1st October, 1991, the reductions that were effected on the strength of operative and supervisory posts in accordance with (xi) above, the number of officials who had completed 26 years of service in various categories for whom posts in higher scales were created and the net posts in the different scales that are in force as on 1.1.1992. The information duly vetted by the IFA of the Circle may be furnished on or before 1st February, 1992.

(3) The proposed scheme of promotion entails expenditure in excess of the savings offered by the staff side by way of increased productivity by reduction of 1% operative and 5% supervisory posts. In order to bridge the gap and also to improve productivity in the Department, the implementation of the scheme is subject to the condition that the Department introduces a phased programme of modernisation through suitable technological inputs as also through simplification of procedures and review of existing work norms wherever considered appropriate. Therefore, the strength of Postal Assistants deployed at the post office counters as well as in behind the counter operations will be frozen at the existing level (less the reduction as now proposed) in all the post offices where multi-purpose counter machines or other technological inputs have been installed or are proposed to be installed. The implementation of the scheme is also subject to the condition that the operative strength of the Department would be kept frozen to the maximum extent possible by a judicious scheme of mechanisation and computerisation programme in other areas such as sorting in Sorting Offices, Savings Bank, P.L.I., Post Office Accounts and other operations.

(4) The orders relating to reservation for SC/ST communities for promotion under this scheme, will be issued separately by the Staff Branch.

(5) While the promotion in the first occasion will be in terms of the existing norms of seniority-cum-fitness, subsequent promotions will be subject to some suitable evaluation procedure to be evolved in consultation with the Staff Side.

(6) This issues with the concurrence of the Ministry of Finance and in consultation with Member (Finance), Postal vide Dy. No. 2739/91 dated 08.10.1991.

[D.G. Posts letter No. 22-1/89-E-I dated 11.10.1991]

26. Modifications of TBOP/BCR Scheme-instructions regarding :-

(1) Time Bound One Promotion Scheme and Biennial Cardre Review Scheme were introduced vide this office letter No. 31-26/83-PE, I dated 17-12-83, No. 20-2/88-PE. I dated 26-7-91, No. 22-1/89-PE. I dated 11-10-91 and No.4-12/88-PE. I (Pt.) dated 22-7-93 with a view to improve promotional prospects of employees of the Department of Posts. As per these schemes, officials who complete prescribed satisfactory length of service in the appropriate grades are placed in the next higher grade. Subsequently, it was noticed that some officials e.g. UDCs in the Circle and SBCO, LSG (both 1/3rd and 2/3rd), P.O. and R.M.S. Accountants, who were senior denied higher scales of pay admissible under the schemes while some junior officials became eligible for higher scale of pay by virtue of their length of service. Some of the affected officials filed applications before various benches of the Central Administrative Tribunals demanding higher scale of pay from the date their juniors were made eligible under these schemes.

(2) The case has been examined in consultation with the Ministry of Finance, Department of Expenditure. It has now been decided that all the officials such as, UDCs in the Circle Office and SBCO, LSG (both 1/3rd and 2/3rd), P.O. and R.M.S. Accountants, whose seniority was adversely affected by implementation of BCR scheme placing their juniors in the next higher scale of pay will now be considered for next higher scale of pay from the date their immediate juniors became eligible for the next higher scale. This will, however, not be applicable to the officials who are senior to those officials, brought on transfer under Rule-38, P&T Volume IV and are placed in the next higher scale of pay by virtue of length of service.

(3) The inter-sc-seniority of the officials in the lower grade will be kept intact for the purpose of eligibility for promotion to next higher grade.

(4) Heads of Circles are requested to settle all such pending cases/representations etc. according to the above guidelines within 60 days of issue of these orders.

(5) A compliance report i.e. number of officials benefited (in detail) may be furnished to the Department after implementation of these instructions.

(6) This issues in concurrence with the Ministry of Finance, Department of Expenditure vide their I.D. No. 5(37) E.III/94 dated 19-12-1995 and Internal Finance Advice Section vide their Dy. No. 418/FA/96 dated 5-2-1996.

[D.G. Posts letter No. 22-5/95-PE-1 dated 8.2.1996]

27. Modifications of TBOP/BCR Scheme - clarification regarding :

(1) This office has been receiving references from various Circles regarding applicability of modifications of the scheme (dated 8/2/96) to the officials whose seniority was adversely affected by implementation of Time Bound One Promotion Scheme (TBOP Scheme). The orders are very clear and need no clarifications. However, it is hereby clarified that these orders are also applicable to such officials whose seniority was adversely affected by

implementation of Time Bound One Promotion Scheme (1st promotion scheme).

(2) All the Circles are therefore, advised to go through the instructions carefully before seeking any clarification (s) etc. in this regard. Any reference sent to the Directorate seeking clarifications etc. in this regard should be routed through their respective Chief Postmaster General/Postmaster General and Circle IFA, where needed, and their views should also be incorporated in the communication (s).

(3) Further implementation of the scheme is the subject matter of Staff Branch of the Directorate. Therefore, issues pertaining to seniority, dispute of promotion under Rule 38 P&T Volume IV, other related issues, etc. should be taken up direct with the Staff Branch.

[D.G. Posts letter No. 22-5/95-PE-I dated 26.3.1996]

28. Modification of Time Bound One Promotion/Biennial Cadre Review Scheme-Clarifications regarding.

This office has received number of references after certain clarifications were issued by the Directorate vide letters No. 22-5/95-PE. I dated 8-2-1996 and 26-3-1996 regarding applicability of these orders to Time Bound One Promotion Scheme. In this regard it is once again clarified that both the orders mentioned above are also applicable to such officials whose seniority was adversely affected by implementation of Time Bound One Promotion Scheme as already clarified in Para-I of the letter dated 26-3-1996. Other related issues raised by Circles are also being clarified as follows :

Point at Issue	Clarification
(1) Whether LSG/TBOP Accountants are to be compared with LSG/ TBOP General line officials or with that of LSG/TBOP Accountants for the purpose of deciding their immediate junior while implementing their promotion under BCR.	Under TBOP/BCR Scheme, there is no distinction between General Line and Accounts line except for the limited purpose of functional necessity. Hence, promotion to TBOP/BCR scheme shall be implemented with reference to juniors in the now common Postal Assistant/LSG gradation lists.
(2) Whether UDCs who have completed 16 years of clerical services and promoted under TBOP can be considered if their seniority is by passed by another UDC who has completed 26 years of service but is junior in UDC gradation list.	Yes.
(3) Whether UDCs of Circle Offices can straightway be promoted to BCR because	Yes. The pay fixation in such cases should be done directly

a UDC of C.O. gradation list who is junior has been promoted to BCR on account of length of service i.e. completion of 26 years i.e. whether a Time Scale Postal Assistant will jump to BCR scale without being promoted to TBOP scheme.

(4) Whether an official who came as LDC under Rule 38 of P&T Manual Volume IV/FR. 15 from SBCO, Inter Circle or Divisions to Circle Office and was subsequently promoted to UDC on seniority cum fitness can be promoted to

BCR on completion of 26 years of service. In such cases will all UDCs above his name in the UDC cadre of the circle gradation list become eligible for promotion to BCR irrespective of number of years of service they have put in.

(5) Whether higher scales of pay from the date of promotion of their juniors to TBOP/BCR are applicable to the defunct scale Accountants who have not opted for the scheme.

(6) Whether higher scale of pay from the date of promotion to their juniors are applicable to UDCs of SBCO and Circle Office who did not opt for the scheme.

(7) If an official accommodated under Rule 38 is promoted to TBOP/BCR by virtue of rendering 16/26 years of service, whether his juniors in the gradation list of division/circle will be granted TBOP/BCR or higher scale of pay from the date of promotion of official accommodated under Rule 38.

(8) Whether the instructions No. 22-5/95-PE-I dated 8-2-1996 is a one time measure or a continuous process.

(9) Whether the seniority of the seniors in the lower grade will be kept intact even though they are not eligible, for promotion from the date of promotion of their junior when junior is a Rule 38

from Postal Assistant Cadre to BCR HSG-II cadre.

In this regard position as mentioned in para 2 of orders No. 22-5/95-PE-I dated 8-2-1996 is very clear and is also applicable for transfer under FR. 15.

These orders are not applicable to the persons who have not opted for TBOP/BCR schemes.

Same as Sl. No. 5 above.

As in case of 4 above

It is a continuous process.

Seniority of officials in the lower grade will be kept intact with reference to their immediate junior even though they are not eligible for promotion in terms.

transferee and gets his promotion on the basis of length of service.

(10) Whether PAs, erstwhile LDCs in Circle Offices, who became senior by virtue of passing type test earlier than those who could not pass will also be eligible for promotion under TBOP/BCR as and when his junior PA gets promotion on completion of 16/26 years of service.

(11) It is presumed that present orders No. 22-5/95-PE-I dated 8-2-1996 will be applicable to LSG Accountants promoted to LSG against 1/3rd and 2/3rd quota prior to 30-11-1983. Time Scale Accountants promoted to LSG under TBOP after 30-11-1983 whose seniority is fixed w.e.f. the date of TBOP, length of service etc. are not covered under these orders.

(12) It is presumed that officials who declined promotion and as a result thereof they were debarred for one year and promoted later when they became eligible are not covered by the orders dated 8-2-1996.

(13) As a result of orders dated 8-2-1996 1/3rd & 2/3rd LSG who have not completed 26 years of service are to be promoted to BCR from the date of their juniors. It is presumed that such officials even though promoted to BCR with retrospective effect will be deemed to

of number of years of service except in the case of those officials with greater length of service, who are brought on transfers under Rule 38 and are consequently ranked juniors to other officials in the new Unit. In this connection para 2 of Orders No. 22-5-/95-PE-I dated 8-2-1996 refers.

Yes. The orders dated 8-2-1996 are to be implemented strictly in accordance with seniority in PA Cadre. If the seniority while in PA cadre has changed on account of not passing the typing test that changed seniority would prevail.

Orders No 22-5/95-PE-I dated 8-2-1996 and 26-3-1996 are applicable in case of all officials whose seniority are adversely affected by implementation of the TBOP/BCR schemes, whereby juniors are placed in the next higher scale of pay. Such officials will now be considered for the next higher scale of pay from the date their immediate juniors became eligible for the next higher scale irrespective of the method of promotion to LSG.

Yes.

The Orders dated 8-2-1996 clearly indicate that the officials whose seniority was adversely affected by implementing TBOP/BCR schemes, placing their juniors in the next higher scale of pay will now be considered for

have completed 3 years of service which is the eligibility condition for promotion to HSG-I. —

next higher scale of pay from the date their immediate juniors became eligible for next higher scale of pay. It has also mentioned that inter-se-seniority of the officials in lower grade will be kept intact for the purpose of eligibility for promotion to the next higher scale. As such the presumption made is confirmed.

(14) Postal Accountants have represented that they being juniors as per date of entry in the Department are senior to other Postal Accountants who are senior as per length of service as they have passed PO & RMS Accountants examination and worked as PO and RMS Accountant earlier. So their seniority should be with reference to the date of passing PO and RMS Accountants examination.

As in case of item as SI. No. I, because the seniority of such officials in PA cadre is not changed by virtue of their passing the PO & RMS Accountants examination, earlier than their seniors.

(15) Whether the officials whose seniority was adversely affected by promotion of their juniors to TBOP Scheme are to be granted higher scale of pay under TBOP from the date their juniors were granted TBOP scale.

Yes. This has already been clarified vide orders dated 26-3-1996.

2. In addition to the foregoing, it is hereby clarified that all other terms and conditions such as the holding of DPC, Vigilance clearance will continue to be operative for giving any benefit under the orders dated 8-2-1996 and 26-3-1996.

[D.G. Posts letter No. 44-60/96-SPB-II dated 24.9.1996]

29. Promotion under B.C.R. Scheme :- (1) A reference is invited to the then Member(P)'s D.O. letter No. 4-4/92-SPB-II dated 21.3.1995 which inter alia laid down that for the purpose of promotion to HSG-II under the BCR Scheme, the instructions contained in O.M. No. 22011/5/86-Estt.(D) dated 10.4.1989 of the Department of Personnel (Circulated under Directorate letter No. 35-4/89-SPB-II dated 26.7.1989) should be strictly followed and that non selection method was to be adopted keeping in view the provisions of para 7 ibid read with para 6.1.4.

(2) On receipt of representations from the staff Unions, the whole matter has been examined once again in consultation with the Department of Personnel and Training. They have opined that as the promotion under BCR Scheme falls under non-selection method, these are to be regulated as per the provisions made in para 7 read with para 6.1.4 of the O.M. dated 10th April, 1989 relating to DPC procedure. It is for the-DPC 10 take a final view on the suitability of the official for promotion keeping in view these instructions. In the light of aforesaid clarification of the Department of Personnel and Training, the 'Average' grading need not disqualify an official from promotion under the BCR scheme if he has been otherwise found fit by the DPC.

(3) The aforesaid instructions may be followed for considering future promotions under the BCR Scheme. The DPCs held after the issue of instructions dated 21.3.1995 may also be reviewed, if considered necessary.

[D.G. Posts letter No. 44-1/97-SPB-II dated 9.9.1997]

30. Grant of fresh option for promotion under TBOP/BCR Scheme :-

(1) I am directed to say that references have been received from various Circles requesting for the grant of another opportunity to UDCs/LSG of Circle/Regional Offices and SBCO and PO & RMS Accountants to opt for TBOP/BCR, following the instructions issued vide this Department's letter No. 22-5/95-PE.I dated 8.2.1996 regarding modification of TBOP/BCR Schemes.

(2) The matter has been considered in consultation with the Ministry of Finance (Department of Expenditure) and in partial modification of this Directorate's letter No. 4-12/88-PE.I (Pt.) dated 22.7.1993 and No. 20-2/88- PE.I dated 26.7.1991, it has now been decided to give one more opportunity to UDCs/LSG of Circle/Regional Offices and SBCO and PO & RMS Accountants (who had not earlier opted for TBOP/BCR Schemes) to opt for TBOP/BCR Schemes which will be the final opportunity for the purpose.

(3) A reference in this connection is also invited to Para-12 of this Department's letter No. 2-18/93-PE.I dated 8.8.1995, wherein it was clarified that such of the members of staff of Administrative Offices who opt for TBOP/BCR schemes are liable to be transferred to any Unit located at the headquarters of the Regional Offices/Circle Offices, in addition to their original liability for transfer to Regional Offices. However, it may not be administratively convenient to disturb the existing members of staff working in Circle Offices, in view of their proficiency and the experiences that they have developed over the years in handling specific jobs in the Circle/Regional Offices. This policy should generally be adhered to. In spite of this, if it becomes essential or administrative convenience to transfer an employee, the employee cannot refuse the transfer liability and cannot take shelter of the clarification against item No. 12 of this Department's letter dated 8.8.1995, referred to above. In the event of such a refusal the official concerned will render himself liable for disciplinary action.

(4) The pay of officials who opt for TBOP/BCR under these orders and on being found fit for the same are placed under TBOP/BCR, will be fixed notionally on deemed date(s) and subsequent notional increments) granted accordingly. The actual monetary benefit of the enhanced pay and allowances will, however, accrue to them with effect from the date(s) they actually assume charge under TBOP/BCR cadre or from the date of issue of this order whichever is later.

(5) These orders take effect from the date of issue and option under these orders may be exercised within a period of 2 months there from and duly pasted in the service books of the officials concerned.

(6) This issues with the concurrence of FA (P) vide their Dy. No. 219/ FA/98 dated 16.1.1998.

[D.G. Posts letter No. 4-16/96-SPB-II/PE-I dated 21.1.1998]

31. Implementation of TBOP/BCR Scheme – clarification regarding :-

1 am directed to refer to this Directorate's letter of even number dated 8/2/1996 (Para 26) on the subject noted above and to say that references have been received from various quarters seeking clarifications on certain points. The matter has been considered carefully in this Directorate and it has now been decided to substitute para 2 of the aforesaid letter dated 8.2.1996 by the following para :

2. The case has been examined in consultation with the Ministry of Finance, Department of Expenditure. It has now been decided that all the officials, such as UDCs in Circle Office and SBCO, LSG (both 1/3rd and 2/3rd), P.O. & RMS Accountants will now be considered for next higher scale of pay from the date their immediate juniors became eligible for the next higher scale. This will, however, not entitle an official to claim promotion under TBOP/BCR schemes with reference to his immediate junior who was brought under rule 38 of P&T Manual Volume IV to the unit concerned in the same scale of pay. Inter-alia the official would be entitled to claim promotion

under TBOP/BCR on the analogy of NBR with reference to their Junior if the junior was brought to that unit under Rule 38 of P&T Manual Volume IV in a lower grade and on the crucial date he was still working in the lower grade. Promotions under TBOP/BCR do not affect the seniority of officials in any manner as the same are based on the length of service of the official(s) concerned and not on the criterion of seniority. However, if an eligible official is found unfit for promotion under TBOP/BCR, he will be losing seniority in the same manner as a person who is dropped from promotion in the usual manner.

Other paras of the aforesaid letter dated 8.2.1996 will remain unchanged.

[D.G. Posts letter No. 22-5/95-PE.1 dated 5.8.1997]

32. Implementation of TBOP/BCR Scheme - clarification in respect of order of even number dated 5.8.1997 :- I am directed to refer to the following lines of para 2 (lines 12-18) (Para 31) of this office letter of even number dated 5.8.1997 "Inter-alia the official would be entitled to claim promotion under TBOP/BCR on the analogy of NBR with reference to their junior if the junior was brought to that unit under Rule 38 P&T Manual Volume IV in a lower grade and on the crucial date he was still working in the lower grade." Representations have been received that reference to NBR in the aforesaid portion of the letter is unwarranted as the officials concerned are working in their parent cadre itself whereas NBR regulates proforma promotions of the officials working outside their normal line of promotion. The matter has been carefully examined again and it has been decided to delete the above phrase. The aforesaid para 2 is, therefore, amended to read as follows :-

2. The case has been examined in consultation with the Ministry of Finance, Department of Expenditure. It has now been decided that all the officials, such as UDCs in Circle Office and SBCO, LSG (both 1/3rd and 2/3rd), PO & RMS Accountants will now be considered for next higher scale of pay from the date(s) their immediate juniors became eligible for the next higher scale. This will, however, not entitle an official to claim promotion under TBOP/BCR schemes with reference to his immediate junior who was brought under rule 38 of P&T Manual Vol.IV to the unit concerned in the same scale of pay. Accordingly, the senior official(s) would, however, be entitled to claim promotion with reference to their junior if the junior was brought to that unit under rule 38 of P&T Manual Volume IV in a lower grade and on the crucial date he was still working in the lower grade. Promotions under TBOP/BCR do not affect the seniority of officials in any manner as the same are based on the length of service of the official(s) concerned and not on the criterion of seniority. However, if an eligible official is found unfit for promotion under TBOP/BCR, he will be losing seniority in the same manner as a person who is dropped from promotion in the usual manner

UDCs working in Circle Offices and Regional Offices on or before 26.6.1993 will be entitled for promotion to TBOP/BCR with reference to the

date of promotion of LDCs to the respective grade if the LDC had been brought on transfer under Rule 38 of P&T Manual Volume V on or before 26.6.1993 (the crucial date) and was still working as such on that date. Cadre authorities of the UDCs, Circle Office, are also requested to personally ensure that the benefit of this decision is given only with respect to such cases of Rule 38 transfers which were strictly covered by the conditions laid down therein.

[D.G. Posts letter No. 22-5/95-PE.I dated 1.1.1998]

33. Grant of fresh option for promotion under TBOP/BCR Scheme to those LDCs who could not opt for the Scheme:- (1) This order is in continuation of this office letter of even number dated 21.1.1998 [Para 30] vide which UDCs/LSG of Circle/Regional Offices and SBCO and PO & RMS Accountants who had previously not opted for TBOP/BCR Schemes were provided one more final opportunity to opt for TBOP/BCR schemes. The cadre of LDC of Circle Offices and Regional Offices/SBCO had not been included in the said order.

(2) On receipt of representations from officials the matter has been considered and it has now been decided that LDCs of Circle/Regional Offices and SBCOs who could not opt for the TBOP/BCR schemes, are given one more final opportunity to opt for the scheme as per the instructions already circulated vide this office letter of even number dated 21.1.1998.

(3) These orders take effect from the date of issue and option under these orders may be exercised within a period of two months there from and duly pasted in the service books of the officials concerned.

(4) All other conditions elaborated in letter No. 4-16/SPB-II/PE-I dated 21.1.1998 will remain unchanged.

[D.G. Posts letter No. 4-16/96-SPB-II/PE.I dated 16.12.1998]

34. Posting of BCR officials against norm based posts (Supervisory posts) :- The representatives of the Unions have brought to the notice of Secretary [Posts] that implementation of Directorate order dated 23.1.1998 is resulting in much difficulty to the staff members. I am directed to inform you that the matter has been examined, and in consultation with the unions the following guidelines regarding posting of BCR officials against the norm based posts are conveyed. This is in modification of the orders contained in this office memo of even number dated 23rd January, 1998 and orders dated 7/16th April, 1998.

(i) The norm based HSG-Ii/LSG posts may be filled up from among the volunteers in the BCR cadre and the posting may be made according to the seniority ensuring that the senior most BCR official in the office is holding the norm based post. If a junior BCR official is holding a norm based post he may be allowed to continue till he completes the tenure.

(ii) Wherever rotation transfers are applicable, and when rotation transfers are ordered, if no senior BCR official is willing for a posting in any norm based post and if no BCR official is available in that office, the junior must BCR

official in the Division may be posted against the post.

[D.G. Posts letter No.137.55/96-SPB II dated 28.7.1999]

35. Rotational transfer liabilities of SBCO staff:- I am directed to refer to this Department's letter of even number dated 30.3.1999 on the above subject. It has now been decided that 2-3 HPOs as far contiguous as possible should be grouped together and the SBCO staff transferred to such group of HPOs after they complete their prescribed tenure. The HPOs grouped together as above on the principle of contiguity should be as far possible within a Division and if not within the Region. However, as envisaged in this Department's orders dated 30.3.1999, any transfer outside a Region should be done only with the concurrence of the Head of the Circle and on specific administrative grounds only. It should also be ensured that while considering the rotational transfers of SBCO staff in the groups of HOs consideration is given first to the pending requests of the officials for transfer from suburban areas and unpopular stations to the city Divisions and more popular areas.

[D.G. Posts letter No. 141-77/2000-SPB II dated 2.3.2000]

36 Completion of 16/26 years of service is a must for promotion under TBOP/BCR Scheme:- (1) In supersession of our previous orders/instructions No. 22-5/95-PE.I dated 8.2.1996, 5.8.1997 and 1.1.1998 it has now been decided that the following instructions/guidelines will be applicable with effect from date of issue of orders in regard to placements under TBOP/BCR Scheme.

(2) The guidelines/instructions are issued in the light of the recent judgement of Hon'ble Supreme Court in its judgement of March 8, 1998 in the case of R. Prabhadevi and others v. Union of India and others. This judgement/ guidelines have been circulated by the Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training vide their O.M. No. AB-14017/12/97-Estt (RR) dated the 24th September 1997 and O.M. No. AB-14017/12/88-Postal Circles vide this office letter No. 137-2/98-SPB.II dated 22.5.1998.

According to these instructions and as per the judgement of Hon'ble Supreme Court—"Seniority in a particular cadre does not entitle a Public servant for promotion to a higher post unless he fulfils the eligibility conditions prescribed by the relevant rules. A person must be eligible for promotion having regard to the qualifications prescribed for the post before he can be considered for promotion. Seniority cannot be substituted for eligibility nor it can override it in the matter of promotion to the next higher post."

(3) It is further reiterated that placements under Time Bound One Promotion (TBOP) and Biennial Cadre Reviews (BCR) Schemes are based on the length of service of the official(s) concerned and not on the criterion of seniority. Seniors in the gradation list therefore cannot claim higher scale of pay at par with their juniors, if their juniors have got higher scale of pay by virtue of their completion of the prescribed period of service i.e. 16/26 years respectively. Juniors have been placed in the higher scale of pay based on their completing the requisite number of years' service which their seniors have not completed. In other words, TBOP/BCR schemes are not promotions against the norms based posts

in LSG and HSG-II Grades but only placements in the same scale of pay on completion of 16 and 26 years of service respectively. Eligibility condition for placement in the higher scale of pay under the scheme is 16 and 26 years of service respectively. Clearly seniors in gradation list will not be considered for next higher scale of pay from the date their immediate juniors become eligible for next higher grade without completing the prescribed period of service as per the eligibility conditions of placements in the higher scale of pay.

(4) However, seniority in the gradation list will remain intact, TBOP and BCR officials will also be considered against norms-based posts (Supervisory posts) as per their seniority and fitness basis in their turn.

(5) In the light of the above instructions, cases already settled will not be re-opened. However, cases which have not been settled so far may be settled as per the above direction.

[D.G Posts letter No. 22-6/2000-PE.I dated 17.5.2000]

37. Regarding counting of the period of induction training for benefit of promotion under the TBOP/BCR Schemes :- The issue regarding counting of the period of induction training spent by the employees of this Department for the benefit of promotion under the TBOP/BCR schemes has been under consideration of this office for some time. After consultation with the Department of Personnel and Training, it has now been decided that the period of induction training may also be counted for the benefit of promotion under the above schemes. However, past cases decided otherwise would not be covered by the above orders. This issue with the concurrence of Integrated Finance Advice vide their Diary No. 378/FA/2000 dated 25.7.2000.

[D.G Posts letter No. 44-47/98-SPB.II dated 3.8.2000]

38. Counting of the period of induction training for benefit of promotion under the TBOP/BCR schemes-clarifications:-(1) I am directed to refer to this Department's letter of even number dated 3.8.2000 [Para 37] on the above subject. References have been received from many Circles seeking clarifications on the above orders. The matter has been examined in detail in consultation with the Integrated Finance Wing of this Department and the position is clarified as under.

(2) This issues with the concurrence of Integrated Finance Wing vide their Diary No. 320/FA/2001 dated 17.7.2001.

Points raised	Clarification
(1) What will be the date of effect of the above order,	The cases decided prior to 3.8.2000 would not be covered by the order dated 3.8.2000.
(2) Whether the departmental candidates will also get the benefit of counting of induction training period prior to their promotion as	DO P&T has clarified that since the period of induction training is counted for the purpose of increments and qualifying service for departmental examination, it would also count for the purpose of

Time scale clerks for the benefit of promotion under TBOP/BCR ?

promotion under the TBOP/BCR schemes. Therefore, it is clarified that the period of induction training in respect of departmental candidates would also count for the purpose of promotions under TBOP/BCR schemes provided that such training period is obligatory for the departmental candidates in respect of the cadre to which they are to be promoted and they are to be promoted immediately on completion of such induction training period and also such training period is counted for increment in the promoted cadre.

(3) If the junior officials get promoted earlier than the seniors as per the orders dated 3.8.2000, whether the seniors can claim benefit of promotion under the above scheme from the date of promotion of the junior officials ?

As per letter No. 22-6/2000-PE.I dated 17.5.2000, officials would be promoted under the TBOP/BCR schemes only after completion of qualifying service. Therefore, the question of senior claiming benefit with reference to the juniors etc. does not arise.

[D.G. Posts letter no. 44-47/98-SPB.II dated 27.7.2001]

39. Revised designations of officials after promotion to TBOP/BCR schemes :-

(1) The Department has introduced Time Bound One Promotion Scheme and BCR Scheme since 1983 and 1991 respectively. These schemes aim at upgradation of pay for the employees who were otherwise facing problems of stagnation in their career progression. In the course of time such upgradations have been construed in some quarters as 'promotion' against the regular Supervisory posts available in the Department. Upgradation under TBOP/BCR schemes and promotion to LSG/HSG-II as per provisions of Recruitment Rules are two different matters. Therefore, to clarify the position for all concerned, it has been decided that the status of operative officials at various points of their career should be indicated by the following designations/ nomenclature as applicable.

Period of Scheme	Designation
(i) Upto 16 years	PA/SA
(ii) After 16 years service	PA/SA (TBOP)
(iii) Those who have got promotion to LSG	LSG
(iv) After 26 years of service if the LSG official has not been promoted to HSG-II	LSG (BCR)

(v) Those who are not LSG but have crossed 26 years of service	PA/SA (BCR)
(vi) Those who are promoted to HSG-II	HSG-II
(vii) Those who are promoted to HSG-I	HSG-I

(2) Specific care should be taken to ensure that there is no deviation from these designations in any circumstances.

(3) It is also reiterated that Circles should hold DPC at regular intervals, at least once a year, to fill the vacancies in LSG, HSG-II and HSG-I to ensure operational efficiency at these levels.

[D.G. Posts letter No. 137-18/2001-SPB.II dated 23.4.2001]

40. Pay fixation of the officials of Administrative Offices placed directly in the BCR scale of pay on completion of 26 years of service as on 26.6.1993 :-

(1) Time Bound One Promotion (TBOP) and Biennial Cadre Review (BCR) schemes were extended to the staff of Administrative Offices (Circle/ Regional Offices) vide this office letter No. 4-12/88-PE.I dated 22.7.1993. The scheme was made applicable w.e.f 26.6.1993. Under these orders officials who had completed 26 years of service on the crucial date (date of implementation of the scheme) were directly placed in the BCR scale of pay. References have been received since then demanding that in all such cases pay should first be fixed in TBOP scale and then re-fixed in BCR scale of pay on the same day.

(2) The case has been examined in detail in consultation with the Department of Personnel & Training and Ministry of Finance (Department of Expenditure). It has now been decided that such officials in Administrative Offices (Circle/Regional Offices) whose pay on the date of introduction of TBOP/BCR scheme on 26.6.1993 was directly fixed in the BCR scale of pay, may be allowed pay fixation in TBOP scale first and then in BCR scale of pay on the same day.

(3) The option of pay-fixation in the next higher grade based on the date of increment may also be allowed as per the rules.

(4) A compliance report i.e. number of official benefited and financial implications etc. may be furnished to this office after implementation of these instructions.

(5) All Heads of Circles are requested to settle all such cases expeditiously.

[D.G. Posts letter No. 22-4/2000-PE.I dated 25.9.2002]

41. Pay fixation of the officials of Administrative Offices placed directly in the BCR scale of pay on completion of 26 years of service as on 26.6.1993 :- (1)

Please refer to this office letter of even number dated 25.9.2002 [Para 40] vide which two pay fixations under TBOP/BCR to the staff of Administrative offices (Circle/Regional) under TBOP/BCR schemes on the

same day i.e. 26.6.1993 were allowed. In para 3 of the ibid order, it was indicated that the option for pay fixation in the next higher grade based on the date of increment may also be allowed as per the rules.

(2) In continuation of this direction, it is further clarified that pay of officials same to be given the benefit of two pay fixations under TBOP/BCR on the same day is regulated first under TBOP on 26.6.1993 with reference to pay drawn in lower grade of LDC/UDC as on 26.6.1993 and that pay fixation with reference to DNI of LDC/UDC post will not be admissible to them, since the second financial placement under BCR is also being granted to them from the same date i.e. 26.6.1993. However, the officials can be allowed to exercise option clause under FR.22(1)(a)(1) for the purpose of pay fixation under BCR scale of pay, which may be exercised within one month from the date of circulation of this letter to the officials.

(3) In this connection attention is also invited to clarification issued vide letter No 2-18/97-PAP dated 18.9.2000 (Based on DOP & Training UO No. 688/2000 dated 7.8.2000). In all such cases the date of next increment of TBOP pay scale will fall on 1.6.1994 only.

(4) Action to settle the cases may be taken keeping in view the above guidelines.

[D.G. Posts letter No. 22-4/2000-PE.I dated 3.10.20021

**STAFF STANDARDS FOR S.B. CONTROL, PAIRING AND
INTERNAL CHECK ORGANISATION**

The department has prescribed different staff standards for supervisory posts and each kind of clerical work in the Control, Pairing and Internal Check Organisation which are furnished below for ready reference. The posts of Junior Accounts Officer, Supervisor, UDC and LDC are created according to these standards.

(A) Staff standards in the Control Organisation

1. Standards for supervisory posts in Savings Bank Control Organisation.

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| (i) Head Offices having upto 35,000 active accounts (all types) | UDC as incharge with a special pay of Rs. 25/- P.M.(Since revised Rs. 50 P.M.) |
| (ii) Head Offices having active accounts between 35,001 and 1,05,000. | One LSG Head Clerk in the Scale of Rs. 425-15-500-EB-15-560-20-700. |
| (iii) Head Offices having active accounts between 1,05,001 and 1,75,000. | (a) One HSG-II Head Clerk in the scale of Rs. 550-20-650-25-700.
(b) One LSG Head Clerk in the scale of Rs. 425-700, |
| (iv) Head Offices having more than 1,75,000 active accounts, | (a) One HSG-1 Head Clerk in the scale of Rs. 700-30-760-35-900 or Junior Accounts Officer belonging to General Civil Service Group C.
(b) One LSG Head Clerk. |

Note 1: —The number of posts under category (a) against item (iv) of para (A) I found justified in the circle shall be shared equally by the HSG-1 Head Clerks and Junior Accounts Officers. The odd post will go to HSG-1 Head Clerk and even post to Junior Accounts Officer.

[D.G. Posts letters No. 29-2/78-PE-I dated 16-1-1979 and No. 29-2/80-PE-I dated 30-8-1980]

Author's Note: —The revised standards issued by D.G. Posts vide his letter No. 29-4/86-PE-I dated 19-5-1986 sanctioning supervisory posts on the basis of number of clerks in the office have been held in abeyance and hence not printed.

2. Calculation of work hours in offices under the charge of UDC :

In head offices which do not justify Head Clerk (Supervisor) the duties of the Head Clerk will be performed by the UDC incharge. An allowance for

these duties on the following scale will be taken into consideration to determine the total strength of UDCs.

(i) One hour for one operative e UDC actually justified.

(ii) One-half hour for one LDC actually justified.

(iii) A fixed addition of one hour for the personal duties of the Head Clerk

[D.G. Posts letters No. 23-65/60-PE dated 23.6.1961 and No. 29-12/69-PE-1 dated 17.5.1969]

3. Standards for clerical staff :-

(a) For SB/PPF/MIS/NSS Control work

Sl.No.	Items of work	Time Factor
1.	Receipt of documents and their distribution (for 100 offices)	16 Mts.
2.	Examination of the lists of transactions (for 100 transactions)	55 Mts.
3.	Maintenance of SB-62 (a) register and transferring entries from SB-62(a) to SB-62 register (for 100 transactions)	266 Mts.
4.	Maintenance of SB-62 register (for 100 binders)	25 Mts. for posting and 25 Mts. for checking including ledger marking in the list of transactions by the UDC.
5.	Checking the H.O. transactions (for 100 transactions to be checked)	275 Mts.
6.	Checking of S.O. transactions (for 100 transactions to be checked)	300 Mts.
7.	General checking of all W.Ps (for 100 transactions)	50 Mts.
8.	Checking on non-cash transactions (for 100 transactions)	410 Mts.
9.	Maintenance of SB-63 register (for 100 offices)	60 Mts.
10.	Consolidated SB Journal of deposits and withdrawals (for 100 offices)	60 Mts.
11.	Co-efficient for miscellaneous work.	25%
	(a) For items 1 to 4 above for LDC work.	

- (b) For other items of work 20%
12. Verification of binder balances (i) 144 minutes per binder of 300 accounts per round of 6 months
(ii) One hour per binder/per round of 3 months for MIS accounts.

[D.G. P&T letters No. 29-10/65-PE dated 8.10.1965 and 30.4.1966, No. 1-6/76-SB dated 23.11.1976, No. 1-28/76-SB dated 18.1.1977, No. 1-18/72-SB dated 24.5.1975, No. 1-23/75-SB dated 13.12.1978, No. 6-2/89-SB dated 23.6.1989 and No. 4-1/96-PE-I dated 26.2.1996]

(b) For CTD/RD Control Work

Sl.No.	Items of work	Time Factor
1.	Receipt of documents and their distribution (for 100 offices)	20 Mts.
2.	Examination of lists of transactions (for 100 transactions)	
	(i) Transaction other than under Pay Roll Savings Scheme	20 minutes for 100 transactions.
	(ii) Transactions (deposits) under P.R-S.S.	10 minutes for 100 transactions
3.	Maintenance of SB-85 register (for 100 binders)	50 Mts for posting and 10 Mts. for checking by the UDC.
4.	Maintenance of SB-85 (a) register and transferring entries from SB-85 (a) register to SB-85 register (for 100 transactions)	210 Mts.
5.	General check of withdrawals (for 100 withdrawals)	40 Mts.
6.	Checking of HO/SO transactions (for 100 withdrawals)	300 Mts.
7.	Checking of non-cash transactions (for 100 transactions)	410 Mts.
8.	Consolidated Journals (100 offices separately for each category)	60 Mts.
9.	Co-efficient for items 1 to 8	50% for items No. 1 to 4 and 20% for items No. 5 to 8
10.	Verification of binder balances	(i) 144 minutes per binder of 300 accounts per round of 6 months for RD accounts. (ii) Two hours per binder per round of six months per CTD accounts.

(D.G. P&T letters Nc.31.19/72-PE-I dated 6.1.1975, No. 1-12/77-SB dated 16.6.1977 and No. 4-1/96-PE-I dated 26.2.1996

Note:- It has been clarified that the time-factor applicable to checking of withdrawals (item 6 above) will also be applicable for checking of interest on defaulted instalments, interest on withdrawals repaid and rebate on advance deposits.

[D.G. P&T letters No. 1-6/78-SB dated 17.8.1978 and 17.1.1979]

(C) For Time Deposits Control Work

Official		Time Factor	
(1)	(i) L.D.C.	-	1.2 mts. per transaction
	(ii) U.D.C.	-	0.5 mts. per transaction
	(iii) U.D.C.	-	3.5 mts. per voucher
(2)	Co-efficient for miscellaneous work		
	(i) L.D.C.	-	25% of operative work
	(ii) U.D.C.	-	20% of operative work

[D.G. Posts letter No. 46-7/83-SB/PE-I dated 16.3.1988]

4. Standard for residual work hours of clerical staff :- Additional posts of LDC or UDC will be sanctioned for the residual work hours as under:-

- (i) For offices where justified post is one. when the excess work justifies one-third hand or more.
- (ii) For offices where justified posts are 2 to 3 When the excess work justifies one-half hand or more.
- (iii) For offices where justified posts more than three, When the excess work justifies three-fourth hand or more.

[D.G. P&T letters No. 23-65/60-PE dated 23.6.1991 and No. 29-2/69-PE-I dated 19.5.1969]

5. Standards for listing of balances :- The standards for sanctioning clerical post in the SBCOs for listing of balances have been prescribed as under.

(i) For six-monthly listing of balances of accounts.

- (a) On Ascota listing machine (with 1 or 2 totalizers) — One machinist (P.A.) for every 6 lakh accounts in the office.
- (b) On Burrough listing machine — One machinist (P.A.) for every 4.80 lakh accounts in the office.
- (c) On POSBAS listing machine — One machinist (P.A.) for every 5.40 lakh accounts in the office.
- (d) For manual listing — One machinist (P.A.) for every 2.70 lakh accounts in the office.

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(ii) For quarterly listing of balances of accounts :-

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| (a) On Ascota listing machine (with 1 or 2 totalizers) | — | One machinist (P.A.) for every 3 lakhs accounts in the office. |
| (b) On Burrough listing machine | — | One machinist (P.A.) for every 2.40 lakh accounts in the office. |
| (c) On POSBAS listing machine | — | One machinist (P.A.) for every 2.70 lakh accounts in the office. |
| (d) For manual listing | — | One machinist (P.A.) for every 1.35 lakh accounts in the office. |

Note :-The special pay of Rs.20/-p.m. (Now Rs.40/-) will be admissible even if the daily out-turn falls short of prescribed out-turn per day on various machines provided the listing work is kept up-to-date and not allowed to fall into arrears.

[D.G P&T letter No. 29-3/79-PE-I dated 21.2.1980]

Author's Note :- The above standards have been revised by the author on the basis of revised out-turn of some machines and change in periodicity of agreement of balances.

6. Important instructions for calculating clerical staff hours :

(i) The figures of 4 quarterly months should be taken for the purpose of calculation of work hours and staff hours in the SBCOs.

[D.G. P & T letter No 29- 10/79-PE(PT) dated 29.6.1966]

(ii) After calculating the total work hours for the LDCs and sanctioning the justified posts of LDCs, the residual work hours of LDCs may be added to the work hours of the UDCs for arriving at the required number of UDCs.

(iii) The available staff hours per day per clerk should be taken 7^{1/2} hours (8 hours duty less 1/2 hour lunch break).

[D.G. Posts letters No 3-28/62-SBC dated 30.9.1963 and No 29-2/69PE-I dated 19.5 1969]

6A. Staff standards for MSY Work in SBCO :- It has been decided that the requirement of the staff for SBCO for MSY work will be worked out on the basis of existing SB norms. In other words, the norms for SB work (Savings Accounts) will apply mutatis mutandis to MSY work also.

[D.G. Posts letter No. 35-7/94-SB dated 17.4.1995]

7. Norms for Group 'D' staff in Savings Bank Control Organisation (Head Post Office)

(1) Consequent upon issue of recommendations regarding norms for Group 'D' staff in the Savings Bank Control Organisation by the Internal Work Study Unit of this office. It has been decided with the approval of Staff inspection Unit of Ministry of Finance that the following norms may be

implemented. The norms involve appointment of Group 'D' staff which will be subject to lifting of ban on the creation of new posts presently in force.

Sl. No.	Item	Category of Office	Time factors/Co-efficient approved by S..I.U.
1.	Saving Bank Binder	HSG-I Head Offices and offices under the charge of Gazetted Officers.	.00053 per binder
2.	Motor Vehicle Binder.	-do-	.00009 " "
3.	Other binder except S.B. & M.V. Binder.	-do-	.00024 " "
4.	Saving Bank Binder	HSG-II Head Post offices.	.00037 " "
5.	Motor vehicle Binder.	-do-	.00006 " "
6.	Other binder (except SB & MV Binder).	-do-	.00016 per binder
7.	Variable items	HSG-1 & above Head Post Office	.33
8.	Variable items	HSG-II Head Post offices.	.20
9.	Fixed items	For all categories of offices.	.045
10.	Dusting & Clearing of furniture etc. not provided with Farash.	All categories of offices	1.5mts. per member of staff.
11.	Storage and Service of water to staff not provided with waterman	-do-	4.5 mts. per member of staff.
12.	Lighting of Angithis in offices not provided with Coalman.	All categories of offices.	Period of Angithis burnt. Daily average Time per Angithi. 2 months —3mts. 3 months —4.5mts. 4 months —6 mts 5 months —7.5 mts 6 months —9 mts 9 months —13.5 mts 12 months —18 mts

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First post of Group 'D' may be created when the workload comes to .9 as per proposed norms.

Norms already exist for items 10,11,12. The HPO staff will continue to assist SBCO as per existing practice.

(2) This issues with the concurrence of Finance Advise (P) vide their I.D. No. 351/86-FA (P) dated 24-1-1986.

[D.G. Posts letter No. 29-1/85-PE-I dated 3-2-1986]

(B) Staff standards in Internal Check Organisation (SB)

8(i) One upper division clerk may be sanctioned for every 18 (eighteen) SBCOs, but there may be a minimum of one ID Clerk for each Accounts Officer, ICO (SB)

(ii) Additional work load in excess of one upper division clerk but less than 1.5 UD clerk may be shared by the J.A.O. where they are available. But for a work load of 1.5 UD clerk and above upto 2, an additional U.D. clerk may be sanctioned.

(iii) Where more than 2 U.D. clerks are justified, all fractions below 0.5 may be ignored and all fractions of 0.5 and above may be rounded off to the next integer

(iv) One stenographer Grade III may be sanctioned for each AO, ICO (SB)

Note 1: — The clerical posts justified in the ICO will be sanctioned by the Heads of Circles on the basis of above standards under their own powers.

[D.G. P&T letters No. 29-7/72-PE-I dated 5-7-1972 and No. 2-1/73-SB dated 6.12.1974]

Note 2 : - The Pairing Unit in the Circle will be treated as an additional SBCO for the purpose of sanctioning staff for A.O. ICO (SB).

[D.G. P&T letter No. 29-9/73-PE-I (Pt.) dated 5-3-1974]

Note 3 : — It has been clarified that Pairing Units and Internal Check Organisation are different Units and cannot be clubbed together for the purpose of calculating staff strength in the Internal Check Organisation.

[D.G. P&T letter No. 29-9/73-PE-I (Pt.) dated 5-3-1974]

(C) Staff Standards in the Pairing Organisation

9 (1) Supervisory staff: —

(a) Circle Pairing Units

Sl. No.	Total number of transfers (both debit and credit) per annum.	Status of Supervisor
(i)	Units having number of transfers upto 35,000	UDC incharge with a special pay of Rs. 25/- p.m. (Since revised to Rs. 50)
(ii)	Units having number of transfers between 35,001 and 1,05,000.	One LSG Head Clerk.

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| (iii) | Units having number of transfers between 1,05,001 to 1,75,000. | (a) One HSG-II Head Clerk and
(b) one LSG Head Clerk. |
| (iv) | Units having number of transfers more than 1,75,000. | (a) One HSG-I Head Clerk and
(b) Two LSG Head Clerks. |

(b) Central Pairing Office

Sl. No.	Total number of transfers (both debit and credit) per annum.	Status of Supervisor
(i)	Transfers upto 90,000	One LSG Head Clerk.
(ii)	Transfers between 90,001 to 1,50,000	(a) One HSG-II Head Clerk and (b) One LSG Head Clerk.
(iii)	More than 1,50,000 transfers,	(a) One HSG-I Head Clerk and (b) Two LSG Head Clerks.

[D.G. P&T letters No. 29-2/78-PE-I dated 16-1-1979 and No. 29-2/80-PE. I dated 30-8-1980]

(2) Clerical Staff : - Only UDCs are appointed in the Pairing Organisation. The following standards have been fixed for these posts provisionally w.e.f. 15.10.1982 pending final decision.

(i) Circle Pairing Units :— One UDC for 1600 credit/debit transfers (both credit/debit) per month.

(ii) Central Pairing Office: -One UDC for 1200 credit/debit transfers (both credit/debit) per month.

Note : - While applying the above standards, fraction of 0.5 and above post will be rounded off to the next integer.

[D.G. P&T letters No. 29-4/78-PE-I (SB) dated 15-10-1982]

(3) Class IV (Group D) Staff:—No. Class IV staff may be sanctioned for Pairing Office/Units separately. Heads of circles may, however, take the staff working in the Pairing Office/Unit also into account while calculating the justification of Class IV staff in their office and sanction the justified posts accordingly under their own powers.

[D.G. P&T letter No. 29-9/72-PE-I dated 18-1-1973]

**RESPONSIBILITIES OF DIVISIONAL SUPERINTENDENT
AND POSTMASTERS TOWARDS FUNCTIONING OF
SAVINGS BANK CONTROL ORGANISATION**

[Issued vide D.G. P&T letter No. 2-2/79-SB dated 13-5-1983]

(1) It has been brought to the notice of this Directorate that Divisional Supdts. were not exercising proper control over the performance of SB Control Organisation in the Head Post Offices of their Divisions, due to lack of adequate powers and authority assigned to them. In this connection a reference is invited to this office letter No. 1-24/78-SB dated 13-10-1978 in which instructions were issued making the Divisional Supdts. responsible for the performance of SBCO units in order to have a better coordination and control over the SBCO work.

(2) The Superintendent/Senior Superintendent of the Post Offices is in-charge of the Division having one or more Head Post Offices under his control. Similarly the Postmaster is the Head of the office. They being the local administrative authorities have to discharge certain responsibilities towards SB Control Organisation set up in each head post-office in order to ensure that SBCOs function properly.

(3) The specific duties and responsibilities of the Divisional Supdts./Postmasters (G) as laid down in different orders issued from time to time have been consolidated for ready reference and are given in the Annexure "A" for guidance and necessary action.

(4) The Senior Supdt. of Post Offices/Superintendent of Post Offices/Postmaster (Gazetted) must visit the SBCO branch of the Head Post Office as frequently as possible and look into the various aspects of working of the SBCO as enumerated in the Annexure A as also in the Questionnaire on SBCO for visiting officers (copy enclosed at Annexure 'B').

(5) Necessary instructions may please be issued to all concerned to ensure that the duties and responsibilities assigned to the Divisional Supdts./Postmasters (Gazetted) are faithfully carried out.

**ANNEXURE-A
L RESPONSIBILITIES OF DIVISIONAL SUPERINTENDENT
TOWARDS SAVINGS BANK CONTROL ORGANISATION**

1. Grant of earned leave to the staff if such powers have been delegated to him by the appointing authority i.e. Director of Postal Services in the Circle Office.

2. Sanction of T.A. bills and Medical reimbursement bills of the staff in Head Post office not under the charge of gazetted Postmaster.

3. Grant of all kinds of advances to the SBCO staff in Head Offices under the charge of non-gazetted Postmaster which he is competent to sanction to his own staff.

4. To exercise control over the budget allotment and expenditure under the head "C-1(1) Savings Bank Control Organisation" in respect of Grade-B Head Offices.

5. To pursue staff matters of the SBCO with the Circle Office as and when necessary.

6. To process pension cases of the staff of SBCO with the Circle Office for sanction of pension.

7. To ensure that the adding and listing machines are kept in proper working order and get them repaired immediately as and when they go out of order to avoid dislocation of work.

8. To arrange for the supply of steel almirahs to the SBCO as and when necessary for the safe custody of vouchers and other important records.

9. To sanction fixed stationery charges for the SBCO on the basis of standards laid down in rule 341 AA of P&T Manual Volume-11.

10. To sanction honorarium upto Rs. 250/- per official per year to the staff in head offices under the charge of other than Group 'A' (Class-1 Postmaster] in respect of items of work for which rates have been prescribed by the Department and to pursue cases exceeding this limit with the Regional Director of Postal Services.

11. To make officiating arrangements in the cadre of Supervisor and P.As. in SBCO in leave and other vacancies with the approval of the Circle Office.

12. To write confidential reports of SBCO group 'C' officials working in Head Offices under his control after taking into account the comments furnished on each official by the AO. ICO (SB).

13. To review the statement of objections pending over three months sent by the in-charge SBCO every month and take suitable steps for their expeditious settlement.

14. To review the monthly progress report relating to agreement of binder balances and work other than binder agreement in respect of each type of accounts received from the in-charge SBCO and to take suitable steps to bring the work up-to-date where the same is in arrears.

15. To take necessary action on the inspection reports of AO, ICO (SB) on the SBCO and SB branch of the Head Post Office and on important irregularities detected during the course of inspection and reported by the AO, ICO (SB) separately to him.

II. RESPONSIBILITIES OF POSTMASTER TOWARDS SAVINGS

BANK CONTROL ORGANISATION

1. Supervision of the staff of the Control Organisation and to look after minor administrative matters.

2. Grant of Casual Leave to the staff and to watch their attendance.

3. Grant of Earned Leave to the staff in case of Grade A Head Office, if such powers are delegated to him by appointing authority (DPS in the Circle Office)

4. Drawal and disbursement of pay and allowances and maintenance of Service Books of the SBCO staff.

5. Sanction of TA bills and Medical reimbursement bills in case of Grade A Head Post Office.

6. Grant of all kinds of advances for which he is competent for his own staff.

7. To supply all kinds of articles which come under the head "Contingent Expenditure".

8. To exercise control over the budget allotment and expenditure under the head "C.I (I) Savings Bank Control Organisation" in respect of Grade A Head Offices.

9. To arrange for substitutes to ensure that the work of the Control Organisation is carried on smoothly and efficiently.

10. To order the staff of SBCO to sit on OT duty whenever necessary.

11. To ensure that all sorts of forms and registers used by the Control Organisation are indented for in time and supplied to Control Organisation as and when required by them.

12. To ensure that listing and adding machines are kept in proper working order and get them repaired immediately as and when they go out of order to avoid dislocation of work.

13. To ensure that steel almirahs as per requirement are supplied every year to the Control Organisation for the safe custody of vouchers and other important records.

14. To pursue staff matters of the SBCO staff with the Supdt. of Post Offices, Circle Office, etc. as and when necessary.

15. To ensure that the proper cooperation is extended to the officials of the SBCO when they come to SB branch for their daily routine checking.

16. To process pension cases of the staff of SBCO for onward submission to Circle Office/Divisional Office for necessary sanction of the pension.

17. To provide adequate assistance of Group-D official to the Control Organisation when full time Group-D official for the branch is not justified.

18. To draw monthly sanctioned contingent allowance for the SBCO.

19. To supply copies of all rulings pertaining the SB branch and SBCO received from higher authorities.

20. To review monthly objection registers of the SBCO to ensure speedy settlement of pending objections and avoiding their recurrence.

21. To supply binders to the SBCO for listing of balances or for any other purpose when required by them.

22. To ensure daily submission of S.B. returns to the SBCO by the SB

RESPONSIBILITIES OF P.M./DIVISIONAL SUPDT.

Branch so that the work of the SBCO is kept up-to-date and does not fall into arrears.

23. To sanction honorarium upto Rs. 250/- per official per year in Head Offices under the charge of Class-1 Postmaster in respect of items of work for which rates have been prescribed by the Department and pursue cases exceeding this limit with the Regional Director of Postal Services.

24. To make officiating arrangements in the cadre of Supervisor and P.As. in SBCO in leave and other vacancies with the approval of the Circle Office in Head Offices not under the control of Divisional Supdt.

25. To write Confidential reports of SBCO Group 'C' officials working in Head Offices under the charge of Gazetted Postmaster after taking into account the comments furnished on each official by the AO, ICO (SB).

ANNEXURE-B

**QUESTIONNAIRE FOR INSPECTION OF SBCO BY THE
OFFICERS OF THE CIRCLE OFFICE, REGIONAL DIRECTOR
AND SUPDT./SR. SUPDT. OF POST OFFICES/
POSTMASTER (GAZETTED)**

1. Review the position of posting work and closing of balances in SB 62/62 (a)/(SB-85)/SB-85(a)/SB-86 and take steps to clear the arrears, if any.

2. Examine the progress in "Voucher checking" work. Does the SBCO incharge test check at least 5% of the vouchers checked by the P.As and maintain the required register?

3. Are the objection registers maintained properly? Also see whether—

- (a) the objections raised are relevant, brief and to the point
- (b) prompt action is taken by the Post Office for settling the objections and compliance noted in the register.

4. Is the ledger agreement work satisfactory? If not, take suitable steps to bring the work up to date.

5. See whether interest statement of SB/PPF/NSS accounts was prepared and sent to AO/ICO (SB) and figures of interest intimated to Postal Accounts Office by the due date.

6. Satisfy your self that the monthly returns are prepared and sent in time to Postal Accounts Offices, AO-ICO (SB), etc.

7. See whether the lists of silent accounts have been maintained properly.

[D.G. Posts letters No. 28-1/83-Inspection dated 18-2-1985]

APPENDIX 16
INSPECTION OF SAVINGS BANK AND SAVINGS
CERTIFICATES BRANCHES OF CIRCLE OFFICES

(1) The question of inspection of Savings Bank and Savings certificates branches of Circle Offices by Deputy Director General (SB) of P&T Directorate has been under active consideration of Directorate for sometime past.

(2) It has now been decided that Deputy Director General (SB), Director (SB) will carry out the periodical inspection of Savings Bank and Savings certificates branches of circle offices every year.

(3) During the period of such inspections, they will undertake a few visits to neighbouring important Head and Sub Post offices to have a first hand knowledge on the functioning of Savings Bank branches in the operative offices.

(4) A copy of the questionnaire is being enclosed so that you may have enough time to look into the aspects which are covered in the proposed inspections.

(5) The proposed inspections, it is hoped, would further improve the efficient functioning the Savings Bank branches in operative offices and would unfold the areas of customer irritation in these offices, so that remedial measures could be taken without loss of time.

[D.G. P&T letter No. 28-9/79-Inspection dated 23-6-1979]

QUESTIONNAIRE FOR THE INSPECTION OF CIRCLE OFFICES
(SAVINGS BANK AND SAVINGS CERTIFICATES BRANCH)
GROWTH OF SB BUSINESS

1. Review the growth of Savings Bank business in the Circle in the last 5 years. Review the year-wise figures of deposits, withdrawals and balances under each category. Reasons for decrease in business, if any, may be looked into.

2. (i) Ascertain the number of post offices of different categories in the circle (HOs/SOs/BOs) and the number performing Savings Bank business. The reasons for not vesting all branch offices with SB powers may be ascertained. Examine whether the situation can be remedied?

(ii) How many Branch offices have been vested with the powers of issuing Savings Certificates independently? Please see whether these powers are being extended to other branch offices gradually?

Staff and Accommodation

3. (i) What is the staff position of SB branches and SBCOs in the Head Offices in the circle.

(ii) Is there any shortage in any office? What is the progress of recruitment?

(iii) Has any remedial action been taken to remove the shortage?

(iv) Review the staffing position of selected important Head offices.

4. Review the accommodation for Savings Bank and SBCO branches in important offices in the circle. What remedial action can be taken to meet the shortage of space whenever found necessary?

5. Review the strength for the SB Section of the circle office and see whether it is adequate?

Supply of essential forms and equipments

6. (i) What is the position of supply of essential forms. Specimen Signature books, Ledgers/Binders, Pass books. Savings Certificates, etc.

(ii) What remedial measures have been taken in case of shortages?

7. Examine whether identity cards and plastic covers for pass books have been supplied to the rural and urban depositors. What is the progress made in this regard in the Circle?

[D.G. P&T letters No. 35-57/77-SB dated 14-12-1978]

8. Review the arrangements made by the circle for repairs to SB equipments such as binders, index cabinets, listing and adding machines, etc.

9. (i) Have adding and listing machines been supplied to all the SBCOs in the circle?

(ii) Are these machines kept in working order so that the listing work should not suffer?

Co-ordination with State Government authorities and National Savings

Organisation

10. (i) Review the position of Co-ordination by the Circle with State Govt. authorities and the National Savings Organisation.

(ii) Are Co-ordination meetings being held regularly? At what level is the circle represented?

(iii) Have any points been raised regarding the working of the Postal Dept. in such meetings? If so, discuss these with the Head of the Circle and see if remedial action has been taken and followed up.

State of work of Savings Bank branches

11. Review the state of work of Savings Bank Branches in the Post Offices in the circle. For this purpose inspection reports of important offices may be called for from the divisional offices and reviewed.

12. Review the performance of the SB Section of the circle office. What is the nature and speed of disposal of cases referred to circle office by subordinate offices for decision?

Training of Branch Postmasters

13. Review the progress achieved in the training of the Branch Postmasters and assess the effectiveness of the training (for this purpose visit 1 or 2 Branch offices near the Circle Head Quarters).

Public Complaints

14 (i) What is the position of public complaints relating to Savings Bank and Savings Certificates in the units?

(ii) Make a study of the types of complaints received and examine the nature of disposal of the cases. Suggest some preventive action if necessary.

Deceased claim cases

15 (i) What is the position of pendency of deceased claim cases at various levels? What action has been taken by the circle office to speed up claim cases at all levels? Some of the claim files may be obtained in advance from the Divisional offices/Head Post Offices in order to see whether correct procedures have been followed and unnecessary delay avoided.

(ii) Check whether the quarterly statement of deceased claims cases pending in the unit & are sent to the Directorate regularly in the prescribed proforma? Are detailed reasons given for non-settlement of cases pending over six months in the statement. See the last statement sent.

[D.G. P&T letter No. 21-50/69-SS dated 18-11-1970]

Incentive Schemes

16. Review the functioning of the SB Incentive Scheme in the Head Offices. The scheme envisages grant of Cash award to Postal Assistants.

17. Review the incentive scheme for EDBPMs/EDSPMs. Is it catching up? What are the figures? Is it going up year to year? Examine if any further steps can be taken at circle-level to motivate EDBPMs to take more interest in the scheme.

Instant Counter Service

18. Check whether the Instant Counter Service Scheme has been introduced in all the offices in the circle as prescribed in D. G.'s orders? Please see whether metal/plastic tokens have been supplied to all such offices. (Spot verification in one or two local offices may be carried, out).

Popularisation of Nomination and Cheque System

19. Review the position of popularisation of nomination facility. What is the percentage of accounts covered? Has any drive launched by the PMG in this connection? If so, with what results?

20. What steps have been taken by the circle to popularise the cheque system in POSB? How many cheque accounts have been opened in the circle? What is the percentage of cheque accounts?

Publicity

21. Review the action taken by the circle in respect of publicity? Have adequate number of posters been displayed in Post Offices? Is publicity

material supplied by the National Savings Commissioner to Circle Store Depots despatched to the Post Offices/units promptly. Is any such material lying in the Postal Stores Depot? If so, why?

22. (i) Check whether the circulars on small savings received from the Directorate are circulated to subordinate units promptly? See some circulars pending for despatch and already despatched to units.

(ii) Examine whether the gist of these circulars is supplied to the Branch Postmasters in the regional language in the PMG's monthly circulars.

[D.G. P&T letters No. 52-1/72-SB (viii) dated 3-8-1978 and 30.9.1978]

Settlement of objections

23. (i) Is prompt action taken on the list of objections pending for more than six months received from the Supervisor, SB Control Organisation? See the last statement received from the SBCOs?

(ii) Review the audit objections pertaining to Savings Bank pending in the circle.

[Para 13(2)(v) of Postal Manual of SB Control Procedure]

Position of ledger agreement

24 (i) What is the position of ledger agreement of different schemes pending in the SBCOs?

(ii) Check whether the work is up-to-date? If in arrears, what remedial measures have been taken by the Circle office to clear the arrears?

(iii) See the last statements sent to the Directorate.

25. (i) Are the quarterly/six-monthly statements of ledger agreement of all types of accounts sent to the Directorate in time?

(ii) See whether these statements are being reviewed by the DPS concerned and remedial action as called for being taken.

Pairing Unit and Internal Check Organisation

26. (i) Review the working of the Circle Pairing Unit Is there any shortage of staff in the Unit?

(ii) What is the position of pairing work? Is it up-to-date? If not, what steps have been taken to clear the arrears? What are the reasons for the arrears?

(iii) Are the bi-monthly statements of unadjusted debits and unpaired credits being reviewed by the DPS before their submission to the Directorate?

27(i) Review the performance of the Internal Check Organisation. Are the inspections of SB Branch/Control Organisation of HPOs and Pairing Organisation carried out regularly by the AO, ICO (SB).

(ii) Is the AO. ICO (SB) submitting a statement of annual inspections to the Circle Office after the close of the year?

(iii) Are these statements being reviewed by the concerned DPS and suitable notice taken whenever called for?

(iv) See the last statement of inspections submitted by the A.O./ICO (SB).

[Para 136(f) of Postal Manual of SB Control Procedure]

28. Are the inspection reports of AO, ICO (SB) being reviewed in the circle office and necessary action as called for taken in every case?

29. Is the inspection of office of the AO, ICO (SB) carried out regularly each year as per prescribed questionnaire by the DPS? See the last inspection report.

Interest statement and annual listing of balances

30. (i) Check whether the interest on SB/PPF/NSS accounts was calculated by all the HO's by 31st March? If not, what were the reasons for the delay?

(ii) See whether checking of interest by the SBCOs was completed and interest statement prepared by the 7th June. If not, what were the reasons for delay?

(iii) What remedial action was taken by the Circle office to avoid delay in future?

(iv) Have copies of the interest statements been received by the AO, ICO (SB) for safe custody from all the SBCOs?

[Para 16 of Postal Manual of SB Control Procedure]

31. See whether the annual listing of balances of CTD/TD/RD/MIS accounts was completed in the month of January to March and a copy of the lists received by the AO, ICO (SB) for safe custody from all the SBCOs.

[Para 38 of Postal Manual of SB Control Procedure]

32. (i) Is the annual statistical statement relating to small savings traffic (SB and Savings Certificates) submitted to the Directorate regularly in time?

(ii) See when the last statement was sent to the Directorate?

[D.G. P&T letters No. 95-6/81-SB dated 19.2.1983 and 30-4-1983]

33. (i) Are the list of SB silent accounts prepared every year regularly by the SBCOs in the circle?

(ii) See whether the annual statement in this regard has been received in the circle office from the AO, ICO (SB)?

(iii) When were the list of silent accounts prepared last?

[Para 139 of Postal Manual of SB Control Procedure]

34. (i) Has action on SB/CTD Certified lists been completed both by the SB branch and SBCO in all the HO's in the circle?

(ii) If pending, what are the reasons?

(iii) What remedial action has been taken by the Circle office to get the work completed?

[Referred to w Para 124(i)]

**QUESTIONNAIRE OF INSPECTION OF THE S.B. PAIRING
ORGANISATION BY THE A.O. ICO (SB)**

[Issued vide D. G. P&T letter No. 20-15/73-SB dated 16-4-1974]

Section I- General

1. (i) When was the office last inspected by the audit party and A.O. ICO (SB)?
(ii) Examine the inspection reports and see whether necessary action has been taken on all the paras.
(iii) Are the irregularities pointed out in them now being avoided?
2. (i) Are the officials performing their duties according to distribution of work approved by the A. O. ICO (SB)?
(ii) Does the distribution of work require any revision?
3. (i) Is Nominal Roll (MS-12) being maintained properly by the Supervisor?
(ii) Is it put up to the A. O. for review once a month?
4. (i) Is the present accommodation sufficient for the office?
(ii) See whether the articles of furniture for the use of the staff and keeping important records are adequate.
(iii) See whether the office has got adequate stock of all the necessary forms and registers.
5. (i) Is the present staff adequate? If not, take action to get necessary statistics of last 4 quarters compiled and revision case prepared and sent to the circle office duly verified.
(ii) Are the P.As. rotated from their seats once a year where possible?
(iii) Is the Supervisor maintaining necessary Memoranda of service for the staff and noting therein instances of good or bad work with brief particulars?
Check the Memoranda and take action as warranted.
6. (i) Are rulings and correspondence files maintained properly?
(ii) Are all the P.As. well conversant with the current rulings on the subject?
(iii) Are references received from the Central Pairing Office and circle office attended to promptly. Is there any case of inordinate delay in complying with the requirements?

Section II—Procedural

Receipt of Returns

7. (i) Are the due returns received by the due dates? In cases of delay is prompt action taken to remind the concerned SBCOs and matter reported to their A.O. ICO (SB)?
(ii) Is the Index Register of transfer journals maintained properly? In case

of Central Pairing Office is the register maintained circle wise?

- (iii) Is the register being reviewed once a week by the Supervisor and put up to the A. O. for review at the close of the month?
- (iv) Are the voucher lists prepared correctly by the SBCOs? Are these duly checked and filed in monthly bundles?

Transfer Journals

- 8. (i) Are the transfer journals prepared properly in the prescribed forms?
- (ii) Are the Memos showing the total number of transfers and their amount for the month duly signed by the Supervisor SBCO pasted on the top of the bundle of the Journals?
- (iii) Are the discrepancies noticed in the journals taken to the objection registers?
- (iv) Do the credit journals bear initials of the P.A. against each entry as well as the entry of the totals therein in token of having carried out the prescribed checks?
- (v) Are the transfer journals kept in monthly bundles arranged head office wise in alphabetical order?

Register of Wanting Advices of transfer

- 9. (i) Is the register being maintained properly in the prescribed form?
- (ii) Are the reminders being issued regularly to call for the wanting ATs?
- (iii) Is the register being reviewed by the Supervisor at the end of every month and put up to the A. O. for review?

Advices of Transfer

- 10 (i) Are the ATs. being sorted and arranged in the manner prescribed?
- (ii) Is the transfer of ATs. among the clerks done under receipt in a register to be maintained by each P.A.? In case of Central Pairing Office whether the detailed procedure as prescribed in para (19)(d) of the Pairing Procedure is followed correctly?
- (iii) Are the A.T. Transfer and Receipt registers reviewed by the Supervisor at the close of the month?
- (iv) Is wanting A.T. check slip prepared in place of wanting A. T. and kept at proper place in the bundle of A.Ts.
- (v) Are the ATs. kept in monthly bundles head office wise?

Preparation of SB-91, SB-92, SB-93, SB-97 and SB-98 forms

- 11. (i) Are the debit wise credit sheets (SB-91) prepared neatly in the manner prescribed and signed by the P.A.
- (ii) Test check few items of SB-91 of each type of account with the A.Ts. and see that the amounts agree.
- (iii) Test check debit wise credit sheets of any 5 offices to see that the total of amount in column 7 agrees with the totals of columns 8, 9 and 10 of the sheet.
- (iv) Examine SB-92 and SB-97 for two months to see whether :

- (a) the totals of columns 3 and 4 of SB-92 agree with the totals of corresponding columns of SB-93;
- (b) the totals of column 3 and 4 of SB-97 agree with the totals of corresponding columns of SB-93;
- (c) these documents have been signed by the P.A.
- (c) the Supervisor has signed the SB-93 and SB-98 in token of having carried out the prescribed checks.
- (v) Whether SB-91, SB-92, SB-93, SB-97 and SB-98 forms are kept in monthly bundles?

Pairing of Debits and Credits

12. (i) Check few items of paired transfers of each type of account in the debit journals with the corresponding entries in the debit wise credit sheets and vice versa and satisfy that:—

(a) The Pairing work has been done correctly and systematically as prescribed.

(b) In case of difference between the amounts in the two sets of records, whether the items are treated as unadjusted/unpaired and the amounts are kept in the objection register?

(ii) Are the debit summary (SB-96) and grand debit summary (SB-99) being prepared properly? Are these checked and signed by the Supervisor and kept in monthly bundles?

(iii) Test check debit transfer journals of any 5 offices to see that the total amount under column 5 agrees with totals of amounts under columns 11, 12 and 13 of the journal.

Agreement of paired Transfers

13. (i) Is the agreement of paired transfers being carried out as prescribed in paras 12 and 21 of the Pairing Procedure?

(ii) Is the agreement being checked by the Supervisor and put up to the A.O. for review?

Unadjusted debits and Unpaired credits

14. (i) Examine few items of outstanding debits in the debit transfer journals (SB-2a) and credits in the debit wise credit sheets (SB-91) and see if they have been correctly taken to the respective registers SB-94 and SB-95?

(ii) Have remarks been furnished against these items in the debit transfer journals/debit wise credit sheets under the dated signature of the P.A. to the effect that these items have been taken to the respective registers and giving the serial numbers of the relevant entries in these registers?

(iii) Has the Supervisor furnished the prescribed certificate under his dated signature below the total amount outstanding in the respective columns in the debit transfer journals and debit wise credit sheets?

Registers of unadjusted debits and Unpaired credits

15. (i) Are the registers being maintained properly and separately for each type of account?

- (ii) Are they being closed every month with the broad sheet prepared as prescribed?
- (iii) Is the month of adjustment noted in the registers when the outstanding items are cleared?
- (iv) Do the serial numbers in the registers run in annual series starting from April each year?
- (v) Is the settlement of outstanding items pursued properly?
- (vi) Are the registers signed by the P.A and checked by Supervisor?
- (vii) Are they being put up to the A.O. for review on the 6th of each month?
- (viii) What is the position of unadjusted debits and unpaired credits?

Objection registers (SB-61)

- 16. (i) Are the registers being maintained P.A. wise?
- (ii) Are they being maintained properly and separately for each type of account?
- (iii) Do the serial numbers in the registers run in annual series starting from April each year?
- (iv) Are the objections recorded in the registers verified and signed by the Supervisor before issue?
- (v) Are the registers being closed at the end of the month?
- (vi) Is the summary of pending objections at the end of the month prepared in the manner prescribed and signed by the P.A.
- (vii) Is the Supervisor checking the summary and submitting the registers to the A.O. for review on the 6th of each month?
- (viii) See if there are objections requiring the personal notice of the Divisional Supdt/D.P.S. If so, indicate such cases and take them up with the officer concerned.
- (ix) What is the position of pending objections?

Statistical registers

- 17. (i) Are the registers maintained properly and separately for each type of account
- (ii) In the case of Central Pairing Office whether separate registers for Foreign Transfers and Home Transfers are being maintained separately for each type of account?
- (iii) Are the registers posted every month and kept up-to-date.
- (iv) Are they checked and signed by the Supervisor and put up to the A.O. for review on the 6th of each month?

Submission of Returns

- 18. (i) Are the returns (bi-monthly) submitted to the circle office through the AO, ICO (SB) correctly and promptly by the due dates?
- (ii) What is the position of pending items?
- (iii) Are the reasons, in brief, for outstanding credits and debits being shown in the returns?

Safe custody and preservation of records.

19. (i) Is the record not in use being kept in the personal custody of the Supervisor under lock and key?
 - (ii) Is the record kept duly arranged?
 - (iii) Is the old record being weeded out periodically and destroyed with the approval of the A.O. ICO (SB).
 - (iv) Are the particulars of old records destroyed noted in the register of record destroyed (A.C.G-91)?
20. Examine any other item of work you consider necessary.

**QUESTIONNAIRE FOR INSPECTION OF S.B. BRANCH AND
S.B.C.O. OF HEAD POST OFFICES BY THE ACCOUNTS
OFFICER ICO (SB)**

*[Revised vide D.G. Posts letters No. 3--4/87-SB(AO) dated 27-7-1989 and
15-11-1990]*

SECTION I (GENERAL)

1. (a) When was the SB Branch/SBCO last inspected by the Audit and AO, ICO(SB) and whether all items of the reports have been properly complied with?

(b) The inspecting officer will exercise his discretion in scrutinising any item of work not specified in the questionnaire.

2. Examine memo of distribution of work of SBCO and see if it is approved and is being strictly followed.

3. In case the SB Branch/SBCO has been awarded cash prize vide D.G. Posts letter No. 7-1/87-SB dated 6-12-1988, it should be seen that the certificate of completion given by the concerned unit is correct and there is no arrear of work in the said Branch.

SECTION II (SB BRANCH OF H.O.)

[Rules in brackets indicate the Rules of P.O.S.B. Manual Volume I]

Note ; — The SB Branch of Head Office is periodically inspected by the Divisional Heads. Most of SB work is thoroughly checked by them. Hence checking of the same items of work by the AO will be avoidable duplicacy.

Question Nos. 57 to 75 of H.O. inspection deal with SB work. However, some SB work needs to be checked by the AO thoroughly as enumerated below :—

1. Check the Lists of Transactions to ensure —
 - Correct posting in relevant ledger cards.
 - Correct balance casting.
 - Particulars of cheques noted correctly.
 - Totals of withdrawals and deposits.
 - Interest/bonus on closed accounts.

For this 5% of one day transactions category wise after last inspection may be selected at random for check.

[Rules 13, 25, 46, 48, etc.]

2. Check the warrants of payments to see-
 - That all withdrawals are available with reference to list of transactions.
 - Compare signatures of 25 Warrants of Payment with Specimen signatures on record.
 - Withdrawals in CTD/RD/PPF accounts have been properly entered in the body of the ledger cards and on the back.

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- In respect of closed accounts interest is calculated correctly and remarks regarding closure is recorded in ledger cards, Index to Ledger Cards and the same have been removed from Binder. Also see that specimen signature cards have been separated and kept under safe custody.

For this 5% of one day transactions of the same day as in Q. No. 1 are to be selected.

[Rule 21,33,39 to 43,78, etc.]

3. Check new accounts and accounts opened on transfer and local transfer to see :—

- Proper entries of accounts opened by cash/transfer are made in Index Register.
- Ledger headings and cheque particulars.
- Letters of authority in cases of blind and illiterate depositors.
- Opening balance in case of RBT accounts.
- RBT registers for transfers.
- IBBs and DLTs for transfers.
- Minimum balance for the month of transfer.
- Dates for opening and maturity for CTD/RD/TD/NSS/MIS Accounts.

- For -local transfers, see that new accounts numbers are allotted correctly, balance is correct and card is kept at proper place.

For this 1 % of one selected month's transactions be checked.

[Rule 18,54 to 58,125, etc.]

4. Check CBT cases (Accounts closed on transfer) to see that:—

- Separate sets of ATs are being used for different categories.
- Register of ATs issued properly maintained.
- Intimations from transferee HOs are received in time.
- Amounts of ATs agree with that as per ledger cards.
- Remarks regarding transfer on all relevant documents passed by Incharge SBCO.
- Specimen signature cards have been separated and kept in safe custody.

For this 10 ATs of selected month of each category to be seen.

[Rule 51 to 53 etc.]

5. Check the register of rectification of Interest/Bonus and ensure :—

- The proper maintenance for each type of account separately.
- Entries in the register are checked by I/C SBCO regularly,

[Rule 78, etc.]

6. Check 20 Pass books presented at HO and received from SOs/BOOs during the visit, to see that balances in pass books and ledger cards are correct and procedure for instant counter service is followed properly.

[Rule 35,75, etc.]

7. Check 1/2% of SB accounts and 2% of PPF/NSS accounts in which annual interest has been passed, and see that the calculations are correct. For this some of the accounts should be those checked by the SBCO.

[Rule 73, etc.]

8. Check the register of silent accounts revived and ensure its proper maintenance and submission to SBCO for adjustment of revival.

[Rule 81]

9. Check 5 registers of Index to Ledger Cards and see that these are written upto date, remarks regarding closure, transfer, silent, etc. are recorded against each entry and monthly summary is prepared.

[Rule 18, 97, etc.]

10. Check the proper maintenance of PPF loan registers and see 5% cases of loans and withdrawals and ensure these have been correctly sanctioned and interest is recovered correctly with the help of ledger cards. Also check the correctness of recovery and accounting of default.

[Rule 152]

11. Check 10 cases of RD defaults and see the correctness of the interest recovered and its credit with the help of ledger cards.

[Rule 101, 102, etc.]

12. Check 10 entries in the register of cheque? received to see that:

(i) No entry of deposit in the pass book or ledger card is made at the time of presentation of cheque and that the pass book is also not accepted at that time.

(ii) A dishonoured cheque is returned to the depositor after making necessary remarks in the register of cheques received for collection.

(iii) The prescribed commission is charged on outstation cheques even if the cheques are returned uncashed.

(iv) The facility of cheque is not given to an account in which the balance is less than Rs.500/-.

(v) The stock register of cheque books is maintained properly. The cheque books received from the Stamp Depot and issued to sub offices are correctly entered in the stock register. The Postmaster verifies the stock once a month.

(vi) Date of presentation of cheque is not taken as date of credit in the Savings/TD/NSS/MIS account but only the date of encashment is taken as the date of credit.

(vii) Procedure prescribed in Appendix I of P.O.S.B. Manual Volume I is being followed correctly.

[Rule 5 of the P.O.S.B. General and Savings Account Rules]

13. Whether ledger cards of accounts treated as silent alongwith relevant records are preserved as permanent record in the safe custody of the Postmaster.

Also see that specimen signature cards have been separated and kept in safe custody.

[Rule 80]

14. See that the Top-Sheet to binder introduced vide D.G. Posts letter No. 1-3/88-SB dated 15-7-1988 and 16-6-1989 is being maintained properly.

SECTION III (CONTROL ORGANISATION)

Note : — Paras No. in brackets below each question indicates paras numbers of Postal Manual of SB Control, Pairing & ICO.

1. (i) Is every official performing his work satisfactorily?

(ii) Is every official maintaining a hand to hand receipt book for making over documents?

(iii) Whether rotation of officials including machinist from their seats regularly in a year and timely outstation postings are being made.

[Paras 2 and 4]

2. (i) Are the lists of transactions and other documents of all types of accounts properly checked on receipt?

(ii) Are the lists of transactions kept sorted in office wise monthly bundles? In the case of lists of transactions of CTD/TD accounts, whether these have been kept sorted category wise also.

(iii) Examine the lists of transactions of the HO and the Sub Offices of all types of accounts for one date selected in Question I of Section II since the last inspection to see whether irregularities, if any, contained in them but not noticed by the Post Office, have been left unnoticed by the SBCO also.

(iv) See whether the official posting the transactions in SB-62/SB-85 registers has signed the list of transactions.

(v) See whether the binder charts are maintained properly for different types of accounts.

[Paras 3,4,29,48, etc.]

3. (i) Is the 'Register of vouchers not received' in respect of 'will follow' vouchers maintained properly for each type of account and prompt action taken when wanting vouchers are not received within reasonable time?

(ii) Are necessary remarks made against the entries of accounts in the concerned lists of transactions when the 'will follow' vouchers are received subsequently and vouchers kept arranged in separate monthly bundles in same order as the entries in the Register? See whether 'will follow' vouchers have been checked immediately on receipt

(iii) Whether the MAPs/Certificates of payments relating to objected vouchers received subsequently from Post Offices are attached to the relevant vouchers.

[Para 4(ii)]

Note: — For the purpose of item (ii) & (iii) above 10 cases should be test checked.

4. (i) Is the vouchers checking work of the C.O. current? Are the P.As. maintaining registers to show the details of the vouchers checked by them

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daily? Is the number of vouchers to be checked daily worked out correctly?

(ii) Examine a voucher bundle taken at random and see whether all the vouchers due to be checked have been checked properly and the P.As. have signed and dated in the vouchers checked.

(iii) Is the Supervisor ensuring that the P.As. carry out the requisite check of vouchers effectively by test checking 5% of the vouchers checked by them and keeps a record of vouchers test checked in the "Register of vouchers Test Checked"?

(iv) Are the vouchers properly arranged in date wise bundle and kept in steel almirahs duly locked by the Supervisor?

[Para 11,34,58,67,78,85,93, etc.]

5. (i) Check that the register of unposted items is maintained properly. Whether it is reviewed monthly by the Postmaster and action for settlement of items is promptly taken.

(ii) Is a careful watch kept by the Supervisor on the clearance of unposted items?

(iii) On receipt of list of Transactions marked "unposted items cleared" whether necessary remark is noted in the register of unposted items and action to adjust the amount taken.

(iv) A list showing the position of unposted items should be appended to the report. [Para 6]

6. (i) Are separate objection registers maintained for each of the ledger clerks?

(ii) Examine the registers to see that the objections raised are relevant, brief and to the point and each mistake is given a separate serial number.

(iii) Whether action is taken promptly by the P.O. and the compliance/nature of action taken is noted against the objections and duly attested by the Supervisor when the objections are settled. See that the dates and manner of settlement are entered and admitted by the Supervisor.

(iv) Are the objection registers closed at the end of every month? Is the summary of objections settled and pending at the end of month correctly prepared? Are the serial numbers of pending objections noted?

(v) Are the objection registers reviewed personally by the Postmaster every month and order passed for action, If any?

(vi) Have any serious irregularities been noticed against any office which requires special investigation? If so, whether responsibility has been fixed and disciplinary action taken?

(vii) Is the Supervisor reviewing the objection registers once a month and forwarding lists of objections pending for more than three months/six months to the Divisional Superintendent and Director, Postal Services respectively?

(viii) A list of minus balances, if any, should be appended to the report?

[Para 13]

7. (i) Are the registers of balances in form SB-62, SB-63 and SB-85 kept posted upto date? Is the work of OB/CB casting, office-wise consolidation in SB-62 & SB-85 and grand consolidation in SB-63 and SB-85 current? Whether the Supervisor is checking the consolidation?

(ii) The posting of date selected in question No. 1 under section n in the registers in Form SB-62, SB-62(a) and SB-63, SB-85, SB-85(a) should be checked to see that the registers are maintained correctly. The entries made in the consolidated journal should also be verified.

(iii) It should be seen that the monthly balances are correctly worked out in the registers in Form SB-62 and SB-63 and that the closing balances so worked, are agreed with each other.

For checking that monthly closing balances in register SB-62 have been correctly arrived at and agreed with the closing balances worked out in SB-63 register, one office may be selected. It should also be seen that the total of the statement of closing balances of the Post Offices compiled from the register in Form SB-63 agrees with the figures arrived at from the consolidated journals of SB deposits and withdrawals.

(iv) In the case of accounts other than Savings Accounts, when there are more than one binder in any office, see that a separate page for noting datewise transactions is also maintained properly at the end of each office in SB-85 register on the analogy of SB-63 register.

(v) Check the monthly grand summaries prepared in SB-63 and SB-85 registers for different types of accounts for any one month and compare them with the figures worked out in the relevant consolidated journal of the last date of that month.

(vi) Is the non-cash register of transactions SB-62(a) and SB-85(a) posted daily and the daily progressive totals checked by the Supervisor with the corresponding figures in respective journals?

(vii) The figures of inward and outward transfers as entered in SB-62(a) & SB-85(a) registers for each type of transactions for two selected months should be compared with the figures of transfers received from Circle Pairing/Central Pairing-Offices, and discrepancies, if any, should be examined and commented in the report.

Note : — Circle Pairing Unit and Central Pairing Office should send the credit and debit figures as per their records for each P.O. in a circle to AO, ICO(SB) as and when requisitioned by him.

[Paras 5, 7, 8,15,30, 31, 35, etc.]

8. (i) Are the progressive totals cast daily in the consolidated journals of different typed of accounts?

(ii) See that the supervisor verifies daily the totals of the cash figures of

the consolidated journals with the amounts shown in the Head Office Cash Book and initials the entries in the latter in token of verification.

(iii) Is the Supervisor furnishing daily in the Consolidated Journals requisite certificate of verification of cash figures with the Head Office Cash Book?

(iv) Is the supervisor furnishing in the SB-62(a)/SB-85(a) registers at the end of the month, the certificate of verification of non-cash figures with the corresponding figures in the non-cash journals.

(v) Is the Supervisor furnishing in the consolidated journals at the end of the month, the requisite certificate of deposits, withdrawals, etc. with the figures shown in the cash account?

(vi) See that in the case of CTD/RD accounts, the amount of interest recovered on defaulted instalments or withdrawals repaid and rebate paid on advance deposits as shown in the consolidated journals are agreed with the totals of the relevant columns of the Head Office Cash Book. Test check figures of one month after the last inspection.

[Paras 9,12,33, 35, etc.]

9. (i) Is the Supervisor maintaining a "Selection Register" for noting the checks exercised by him in respect of the maintenance of registers of balances?

(ii) Is the Supervisor maintaining a "Review Register" for noting the mistakes found by him against each official during his 5% test check of vouchers as recorded in the register of vouchers test checked?

[Paras 15(d) and 15(e)]

10. (i) Is the "Ledger Verification Check Sheet" maintained properly by the Supervisor for each type of accounts.

(ii) See that all binders have come up for agreement for the prescribed number of rounds.

(iii) See that the proper sanction for the skipping over the round of agreement, if any, has been obtained from the competent authority and kept on record.

[Para 14(4) and 14(6)]

11. (i) Is the "Register of Ledger Discrepancies" maintained properly for each type of accounts? what is the automatic percentage of ledger agreement in the office? If the percentage is low, its reasons should be recorded.

[Para 14(3)]

(ii) Check the verification sheets of 2% of the binders (minimum 2 binders) in which the totals of the balances as compiled by the machinist differed from the figures worked out in the register of balances and see whether the reasons for discrepancies have been noted in verification sheets and appropriate action taken for reconciliation. The particulars of the binders checked may be indicated in the report.

(iii) See that the mistakes noticed in the ledger posting work as revealed at the time of agreement, are taken to the objection register against the ledger clerk concerned. If the disagreement is also due to the mistakes on the part of any of official in the CO, take appropriate action against that official?

[Para 14(l)(v)]

(iv) See that the verification sheets are checked and initialled by the Supervisor.

[Para 14(1) (v)]

(v) Is the amount of monthly withdrawals in each binder of M.V. Security Deposit Accounts verified with the totals of withdrawals in the binders in the SB-62 Register? Test check 10 binders of any one month.

[Para 14(5)]

12. (i) It should be examined that the interest statement for Savings/PPF/NSS accounts is prepared and agreed and that binder wise summary and office wise grand summary is also prepared after the agreement.

[Paral6(iv)(e)]

(ii) It should also be seen that the opening balance of the whole office for the current year has been correctly worked out after taking into account the deposits/withdrawals, transfers, interest, etc., during the preceding year and the closing balance of interest statement agrees with the closing balance of a statistical register.

[Para 16(iv) (f)]

(iii) Was the grand summary of interest statement for the previous year sent to the Dy. Director/Director Postal Accounts after agreement by the prescribed date? If not, ascertain the reasons. Also ascertain whether suitable action has been taken to ensure that similar delay does not occur next year.

[Paral6(iv)(f)]

(iv) If the submission of agreed interest summary was delayed, was the approximate figures of interest intimated to Dy. Director/Director Postal Accounts in time? Was the final figures of interest intimated subsequently without undue delay?

(v) Whether the closing balance of Savings/PPF/NSS accounts as shown in the statistical register for the month of March agrees with the closing balance shown in the summary of interest statement submitted to the Dy. Director/Director Postal Accounts. If not, get the difference reconciled and see that the revised figures of interest summary or statistical register, as the case may be, are intimated to the Dy. Director/Director Postal Accounts without any delay.

[Para 16(iv)(e)(f)]

13. (i) Have the P.As maintained records of 20% of Savings Accounts numbers whose annual interest calculation was checked by them

[Para 16(i) (ii)]

(ii) See that the Supervisor has maintained a register showing the record of 10% test check of annual interest calculation in respect of rechecked binders in which the number of mistakes detected during 20% test check by

the P-As is 5% or more.

[Para 16(i) (Hi)]

(iii) See whether annual Savings/PPF/NSS interest has been properly adjusted through the March Final Account in the SB-62(a), SB-62 and SB-63 register.

[Para 16(i) (v)]

(iv) Is a register being maintained showing OT work done by the staff for checking of interest calculation showing their hours of attendance and the number of accounts in which interest calculation was checked each day? Whether the register was duly checked by the Supervisor and Postmaster.

[Para 16(i) (vii)]

14. Whether the Annual listing of balances as on 31st December in respect of CTD/RD/TD/MIS accounts was completed in time and a copy of the lists sent to ICO?

[Para 46 etc.]

15. Whether the silent accounts cards have been separated and lists prepared before the preparation of the interest statement and copy of the list sent to ICO? Whether these lists are properly maintained and kept by the Supervisor under his personal custody?

[Para 17]

16 (i) Is the Register of undeliverable pass books for each type of accounts maintained properly?

[Para 19]

(ii) Is the Supervisor verifying the balance in the U/D Pass Book with that contained in the relevant agreement sheet and recording the remark "verified" below the entry of balance in the pass book under his dated initials?

(iii) Is the Supervisor verifying the stock of pass books once a year in April and recording the certificates in the register of U/D Pass Books? Is he keeping the pass books safely in his personal custody?

[Para 19 (A) (iii)]

(iv) Destroy all undeliverable pass books in deposit for more than 6 years after making a note in the register.

[Para 19 (A) (iv)]

17. (i) Is the register of spoilt pass books maintained properly for each type of accounts?

[Para 19 (B) (i)]

(ii) Destroy all spoilt pass books after verifying balance as shown in the Pass book/register with the relevant agreement sheet/ledger cards, as the case may be, after making a note in the register.

[Para 19 (B) (ii)]

18. (i) Are the statistical registers of different types of accounts maintained properly and kept upto date?

[Para 20]

(ii) Are the extracts from the statistical registers submitted to the Director/Dy. Director Postal Accounts in time every month?

(iii) The SB Control Account is maintained by the Circle Postal Accounts Office. The differences in the booked figures and those shown in the statistical returns are pointed out by the Circle Postal Accounts Office. It should be seen that adequate action for the reconciliation of the discrepancies and also to avoid their recurrence is taken.

[Para 20 (6)]

19 (i) Is the register of unused cheque foils maintained properly?

[Para 18]

(ii) Destroy the unused cheque foils in partly used cheque books surrendered for cancellation by the depositors on the closure of the cheque accounts lying in deposit in the C.O. [Para 18]

20. In respect of Monthly Income Account Scheme the following checks are to be exercised :—

(a) Whether the vouchers relating to deposits and monthly payment of interest are being checked with reference to ledger cards as prescribed.

(b) Whether the vouchers relating to premature and final closures of cases are being checked.

(c) Whether separate statistical register is being maintained.

(d) Whether ledger agreement on quarterly basis is being done.

(e) Check 10 cases of premature withdrawals and see the correctness of the discount recovered and credited whenever necessary.

For item (a) & (b) above 5% of the vouchers of one day transaction after last inspection be selected at random for check.

[Para 91-C as inserted vide D.G. Posts letter No. 1-2/88-SB dated
10-2-1988]

21. In respect of National Savings Scheme accounts, the following checks are to be exercised :

(i) Whether the vouchers relating to deposits/withdrawals/premature and final closures are being checked with reference to ledger cards as per percentage prescribed. For this purpose, 5% of the vouchers of one day's transactions after last inspection be selected for random check.

(ii) Whether the ledger agreement on six monthly basis is being done and whether the work is up-to-date.

(iii) Whether a separate statistical register is being maintained for this scheme.

(iv) Whether the annual interest calculations in the accounts are checked cent per cent by the S.B.C.O.

[Para 91-B as inserted vide D.G. Posts letters No. 35-2/87-SB dated 30-3-1987 and
4-4-1988]

**CASH AWARD FOR ALL ROUND PERFORMANCE IN SB
BRANCH AND SBCO FOR CALCULATION OF INTEREST ON SB
ACCOUNTS, PREPARATION OF INTEREST STATEMENT, ETC.**

[Issued vide D.G. Posts letter No. 7-1/87-SB dated 6-12-1988]

(1) The scheme for award of trophies to SB Branch & SBCO staff for calculation and posting of interest, preparation of interest statement and agreement of ledger balances, etc. was reviewed in the Directorate. As a result, it has now been decided to discontinue the same. A revised comprehensive scheme for the grant of cash award for the year 1988-89 onwards for all round performance by SB branch and SBCO has been finalised.

(2) The main features of the new scheme are as under :—

(i) One award will be granted each to SB Branch and SBCO in a Head Post Office i.e., two awards in one Head Post Office.

(ii) Each award will be of the value of a maximum of Rs. 2,000/- to be distributed equally amongst the staff of the concerned SB Branch/SBCO, subject to the condition that no individual receives more than Rs. 200/-

(iii) All items of work in SB Branch/SBCO for which the cash prize is to be awarded, are up-to-date and there are no arrears of any kind including objections pending for more than six months.

(iv) In respect of SB Branch it should be seen that :—

(a) The binders/ledger cards of all categories of accounts are maintained properly, posting of daily transaction therein is upto date and there is no arrears in submission of daily returns to SBCO.

(b) Segregation of unwanted used-up and closed/silent/matured accounts ledger cards has been done, the re-grouping of binders is complete and binder top sheets are maintained as prescribed.

(c) The index to ledger cards is upto date and proper notes in respect of accounts opened/closed by cash/transfer, accounts treated silent, etc. are made therein.

(d) The calculation of interest on SB, NSS & PPF Accounts have been completed, posting in respective accounts made and the binders handed over to SBCO for checking of interest latest by 5th April. Also no mistake is found by the SBCO in checking of interest calculation done by SB Branch.

(v) In respect of SBCO it may be seen that :-

(a) The maintenance of registers e.g. SB-62, SB-62a, SB-63, SB-85, SB-85(a) etc. is proper and upto date and there are no arrears of checking work.

(b) The checking of interest calculation on SB, NSS & PPF Accounts, preparation of interest statement, agreement of binder balances and dispatch of summary of interest statement to the Postal Accounts Office is completed

CASH AWARD IN SB BRANCH AND SBCO

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by 20th May and there are no arrear of agreement, etc. in respect of other categories of accounts on 30th June of the year under consideration.

(3) The object of the scheme is to indicate spirit of competition for excellence, efficiency and completion of various items of work in SB and SBCO Branches without mistake at the earliest. Each official in the SB Branch/SBCO selected for the cash award will also be given a merit certificate by the Head of Circle. Close cooperation between SB and SBCO Branches of a Head Post Office is thus the keyword for success in the revised scheme.

(4) The officials who have actually worked in the concerned branch without break for a total period of 6 months or more immediately preceding the due date for completion of the work, will only be entitled to the cash award. There will be no exception to this rule.

(5) The performance of the Head Post Offices in each Circle will be examined by a Committee consisting of the Head of the Circle, as Chairman, (Addl. PMG/DPS-HQS), Officer Incharge of the SB Branch in the Circle office (APMG/ADPS) as member Secretary, IFA of the Circle and AO, ICO (SB) in the circle office as members. This Committee will consider and finalise the names of Head Post Offices and Officials therein found eligible for the Cash award by 31st August of each year,

(6) Powers are also hereby delegated to the Heads of Circles to sanction the cash awards in accordance with these instructions. A detailed report on the performance of SB Branch/ SBCO in Annexure 'A' & 'B' (Proforma attached) will be sent to this Directorate (DDG (SBO) by name | by 30th September of each year after the same is shown to Head of the Circle.

(7) The expenditure of the cash award is debitable to the Head 'A' "3201-Postal Services-C. Agency Services, I- Banking and Life Insurance, " Savings Bank Control Organisation-1. Salaries (Non-Plan)" in case of SBCO staff and (B) "3201-Postal Services-C. Agency Services, I- Banking and Life Insurance , 3- ,Small Savings work in Head Post Offices, 1-Salaries -(Non-Plan)" in case of Savings Bank branch staff. The expenditure should be met from the sanctioned grant of current year.

(8) This issues in consultation with finance Advice (Postal) vide Dy. No. 409/AP/ 88 dated 10-11-1988.

Note :- The above scheme is applicable to SB Branch and SBCO of Head Post Offices where the work relating to calculation of interest and preparation of interest statement is done manually. It is not applicable to offices where the work in SB/SBCO branch has been computerised.

CASH AWARD TO SB BRANCH FOR ALL ROUND PERFORMANCE FOR THE YEAR 19to 19

Name of HO to be awarded	Name & Designation of the officials awarded	Period during which each official worked in the branch	No of accounts as on 31 st March	No of Binders as on 31st March.....
1	2	3	4	5 .

Date of completion of interest	Date of Posting of interest in binders	No. of binders referred back. to SB Branch	No. of W.F interest cases	Total No. of mistakes detected. by SBCO
6	7	8	9	10

Total percentage of mistakes	Date upto which posting of transactions in ledger cards completed and daily returns sent to SBCO (Categorywise) as on 30th June	Whether ledger card binders, index to ledger cards and specimen signature cards are maintained properly	Remarks
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11	12	13	14
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ANNEXURE 'B'

CASH AWARD TO SBCO FOR ALL ROUND PERFORMANCE FOR THE YEAR 19 to 19.....

Name of HO to be awarded	Name & Designation of the officials awarded	Period during which each official worked in the Branch	No. of accounts as on 31st March.....	No. of binders as on 31st March.....
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1	2	3	4	5
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Date of preparation of interest statement	Date of completion of agreement of interest statement	Date of despatch of original summary to Postal Accounts office	No. & date of R.L.No. under which summary is forwarded	No. and date of despatch of revised summary, if any.
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6	7	8	9	10
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Date upto which check- ing of HO & SO trans- Actions completed, (categorywise as on 30 th June.....	Date upto which agree- ment between SB-62 SB-63, SB-72 and cash Book/Cash Account Completed (SB)	Date upto which agree ment between SB-85, SB-86 and HO cash book completed (other categories)	Remarks
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11	12	13	14
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**JOB DESCRIPTION OF IMPORTANT OPERATIONS
PERFORMED IN THE SB CONTROL ORGANISATION**

The job description of various items of SB work performed in the Control Organisation are listed below for ready reference and guidance of the staff so that the work is done according to rules.

1. Examination of list for transactions (SB-60) by the Postal Assistant

1. To see that the account numbers in the list are entered in the serial order of the accounts.
2. To see that the lists bear the name and date stamp of the office (in the case of SO, the date stamp of HO as well) and have been signed by the counter clerk and the Postmaster.
3. The lists of transactions of sub offices have been signed by the counter clerk and sub Postmaster of sub office and ledger clerk and Postmaster of Head office.
4. To see that pan I, II and III of the lists have been prepared correctly.
5. To check the totals of the various columns of the list.
6. Comparison of the account number and amount of deposits/withdrawals/interest on closed accounts entered in the pay-in-slip/warrant of payment with that shown in the list.
7. To write in the objection registers any irregularity noticed if the same has not already been noticed by the ledger clerk.
8. To enter in the register of vouchers not received the particulars of the voucher which is stated as "will follow" in the list.
9. Noting of binder number against each transaction in column 6 of the list with reference to the binder chart
10. Taking total of deposits, withdrawals and interest on closed accounts for each binder and noting them in columns 7,8 and 9 of the list (Part I and III).
11. Taking total of column 7, 8 and 9 and agreeing them with the total of column 3,4 and 5 of the list
12. Verification of entries in Part II of the list with the entries in Part III of the respective lists.
13. To sign the list.

[Para 4 of Postal Manual of S.B. Control Procedure]

2. Maintenance of register of transactions binder wise (SB-62)

(A) PA doing posting work.

1. Noting the name of the office, number of binder and the opening balance on the top of the page.
2. Copying the amounts in columns 2,4, and 6 from columns 7,9 and 8 of part I of the list of transactions.
3. Copying the amounts in columns 3 and 7 from part III of the list of

transactions.

4. Copying the amounts in columns 5 and S from the relevant columns of the SB-62(a) register.
5. Totalling of transactions under each column and working out the closing balance of each binder at the end of the month.

(B) PA doing checking work

1. To check binder marking in the lists of transactions and SB-62 (a) register with reference to the binder chart
2. To check the amount under each binder in column, 7,8 and 9 of the list of transactions.
3. To check the total of column 7,8 and 9 and see that they agree with the column 3, 4 and 5 of the list of transactions.
4. To check each and every entry in SB-62 register from the lists of transactions and SB-62(a) register.
5. To initial with date against each entry in the remark column of SB-62 register in token of carrying out the check.

(C) Supervisor

1. To check the entries posted in the SB-62 register in respect of 10% of the offices with the lists of transactions and SB-62(a) register.
2. To see that 10% of offices are selected in such a manner that every office is covered during the course of the month. For this purpose to maintain a Selection Register
3. Initialling each entry checked in the remarks column of the SB-62 register.
[Paras 5 and 15 of Postal Manual of S.B. Control Procedure]

3. Maintenance of register of non-cash transactions (SB-62a).

(A) Postal Assistant

1. Grouping of transactions office wise and binder wise in the transfer journals and other documents with reference to binder chart.
2. Posting of credit and debit transactions binder wise and office wise in SB-62 (a) register.
3. Noting the serial number of the item of the register SB-62 (a) against the corresponding item in the non-cash journals/lists/registers.
4. Writing the name of the HO/SO on the debit side in the remarks column in respect of accounts transferred to other Head Offices.
5. Writing the name of HO in the remarks column on the credit side in respect of accounts received on transfer from other Head Offices.
6. Casting totals of different columns on the credit and debit side after all the transactions are posted.
7. Casting progressive totals under all the columns.
8. To write the grand total of column "Total credit for each office" and "Total debit for each office" on credit and debit sides both daily and progressive in words.
9. To check that the daily and progressive totals of credits/debits under

each column agree with the corresponding totals of non-cash Journals/lists/registers.

10. Placing the SB-62(a) register along with the non-cash journals/lists/registers before the Supervisor for check.

(B) Supervisor

1. To check each entry of the register from the non-cash journals/lists/registers.
2. To see that the daily and progressive totals under different heads of the register agree with the corresponding totals of the non-cash journals/lists/registers.
3. To ensure that the total of column 5 of credit side relating to local transfers agrees with the total of column 5 of debit side.
4. Signing the register with date both on the credit and debit side.

[Paras 7 and 15 of Postal Manual of S.B. Control Procedure]

4. Maintenance of register of transactions office wise (SB-63).

(A) Postal Assistant

1. Nothing the name of office and opening balance at the top.
2. Copying of amounts in columns 2, 4 and 6 from Part I of the lists of transactions.
3. Copying of amounts in columns 3 and 7 from Part III of the lists of transactions.
4. Copying of amounts in columns 5 and 8 from the non-cash register SB-62(a).
5. Totalling of transactions under different columns and working out the closing balance at the end of the month.
6. Agreement of closing balance of each office with the closing balance of all the binders of each office as worked out in SB-62 register.
7. Initialling the entries in the remarks column of the register.
8. Placing the register along with the consolidated journal of deposits and withdrawals (SB-72) before the Supervisor for check.

(B) Supervisor

1. To check the entries in the register for each office from the entries made in the consolidated journal of deposits and withdrawals (SB-72).
2. To initial in the remarks column against each entry of the office.

[Paras 8 and 15 of Postal Manual of S.B. Control Procedure]

5. Maintenance of consolidated journal of deposits and withdrawals (SB-72)

(A) Postal Assistant

1. To check that it is properly prepared, date stamped and signed by the Postmaster.
2. Copying of progressive figures of all columns at the end of the previous day from the previous day journal.

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3. Working out progressive figures at the end of the day at the bottom of the journal.
4. Checking of daily as well as progressive totals of all the columns of the journal.
5. Signing the journal in token of having carried out the checks and placing it before the Supervisor for check.

(B) Supervisor

1. To check each entry of the journal with the corresponding entry in SB-63 register.
2. To check the totals of deposits and withdrawals both daily as well as progressive with the corresponding figures in the head office cash book.
3. To put dated initials in the H.O. Cash book against the respective amounts in token to having carried out the check.
4. Recording the prescribed certificate at the bottom of the journal over his dated signature.
5. Checking the total amount of deposits and withdrawals with the corresponding amount in the H.O. cash account at the end of the month and recording a prescribed certificate over the dated signature in addition to the daily certificate.

[Para 9 of Postal Manual of S.B. Control Procedure]

6. Working out of the total SB balance of the Head Office as a whole.

(A) Postal Assistant

1. To work out the closing balance of each binder in SB-62 register at the close of the month.
2. Preparing the summary of the total of different columns including opening and closing balance worked out for each binder of an office in the SB-62 register.
3. Working out the closing balance of each office in SB-62 register.
4. Working out the closing balance of each office in the SB-63 register at the close of the month.
5. Agreeing the totals of different columns including opening and closing balance of each office as worked out in SB-63 register with the corresponding figures worked out in SB-62 register of the that office.
6. Preparation. of summary in respect of all the columns including opening and closing balance for all the offices in SB-63 register in order to work out the closing balance at the end of the month for the H.O. as a whole.
7. Working out the closing balance of the H.O. as a whole in SB-63 register from the various columns of consolidated journal of deposits and withdrawals (SB-72).
8. Agreeing the closing balance as worked out from the consolidated journal with that worked out in the SB-63 register.
9. Placing the SB-62 and SB-63 registers and consolidated journal (SB-72) of the last date of the month before the Supervisor for check.

(B) Supervisor

1. To check that both the summaries have been prepared correctly in SB-63 register (one from the entries in SB-63 register and other from the entries in the consolidated journal.)
2. To check that the closing balance of both the summaries agree with each other.
3. To record a prescribed certificate over the dated signature below the summaries in token of having carried out the check.

[Para 10 of Postal Manual of S.B. Control Procedure]

7. Checking of H.O. and S. O. cash transactions.

(A) Postal Assistant

(i) General check

The official is required to carry out the general check of all warrants of payment in respect of withdrawals exceeding Rs. 500/-, all closed accounts and 4% of the remaining warrants of payment in order to see that:

1. The entries in the vouchers are complete and there are no suspicious erasures, alterations or over writings.
2. The date stamp of the office has been affixed on the vouchers.
3. The application for withdrawal bears the signature of the depositor.
4. The warrant of payment bears the signature of the Postmaster in token of having authorised the payment.
5. There is acquittance of the depositor or his messenger on the warrant of payment.
6. In case of illiterate depositor, the thumb impression has been attested on both the sides of the voucher.
7. The identification of depositor, wherever done, is in proper form.

(ii) Checking of vouchers with reference to entries in the ledger cards.

The official is required to carry out detailed checks with reference to ledger card in respect of vouchers (both receipts and payments) relating to 10% of transactions in the H.O. and 10% of the transactions in the sub-offices subject to the condition that all withdrawals exceeding Rs. 500/- and 20% of final closures are checked. The vouchers for final closure selected for check should be of the highest amounts. In addition to the above checks, 4% of all deposits and withdrawals in the Head Office and sub offices should be checked with reference to their posting in the ledger cards. While carrying out the check of S.O. transactions, it should be ensured that all offices come up for check at regular intervals. A record of vouchers checked is to be maintained in a prescribed register and all vouchers checked should be signed by the official. All "will follow" vouchers received subsequently are to be checked cent per cent. The following points will be kept in view while carrying out the checks in addition to those mentioned in para (i) above.

1. Whether the balance as shown in the pay-in-slip by the ledger clerk and application of withdrawal by the depositor agrees with that in the ledger card on the date of deposit and withdrawal. If the difference is due to

non-addition of interest in the pass book, whether the pass book has been

received for the entry of interest.

2. Whether in case of withdrawal exceeding Rs. 500/- the signature of the depositor on the withdrawal form has been requested by two postal officials.
3. The interest on closed accounts selected for check has been calculated correctly.
4. The I.B.Bs. of the previous months have been noted correctly in the ledger cards.
5. The ledger headings have been properly and correctly made in case of new accounts. Whether the ledger card has been authenticated by the postmaster with his designation stamp.
6. Whether necessary remarks have been made in the ledger card as and when the account is carried over to a fresh ledger card or the account is closed.
7. Whether the balance, D.L.T. and I.B.Bs of all months since April have been correctly brought forward to the fresh ledger card.
8. Whether in case or account closed, necessary remarks have been in the Index to ledger cards.
9. In case of transaction by cheque, whether the rules relating to cheques have been observed.
10. The vouchers do not bear any erasure or over-writing.
11. Whether the balance after the transaction has been correctly cast in the ledger card.
12. Whether the ledger clerk and Postmaster have signed the ledger card against the transaction.
13. To write the irregularities detected in the objection register if not already noted by the ledger clerk in his objection register.

(B) Supervisor

1. To test check 5% of the vouchers checked by the PAs. and put dated signature on them.
2. To check vouchers of closed accounts and withdrawals of higher amounts during 5% test check.
3. To maintain the record of vouchers test checked in a prescribed register.
4. To note the particulars of mistakes and omissions committed by the P.As. and detected during test check in the Review Register and get them noted from the concerned officials.
5. To bring to the notice of A. O. ICO (SB) instances of recurring irregularities for necessary action against the officials.

[Paras 11 and 15 of Postal Manual of S.B. Control Procedure]

8. Checking of non-cash transactions

All non-cash transactions detailed below will be checked cent per by the Senior PA.

(i) Accounts transferred to other Head offices and also from one office

to another office under the same Head Office.

(A) Postal Assistant

1. Receipt of ledger card, Advice of Transfer book and debit transfer journal from the SB branch.
2. To compare the balance of the ledger card with that entered in the advice of transfer and transfer journal.
3. To see that the Advice of Transfer has been signed by the Postmaster and oblong stamp affixed on the upper copy.
4. To check the balance of the ledger card as on the date of last agreement with that listed in the last agreement sheet. If there are subsequent transactions, verify the same from the list of transactions in order to verify the last balance. To see that suitable entries of closure have been made in the ledger card under the dated signature of the Postmaster.
6. To check that the entries in the Home/Foreign transfer journal have been made correctly.
7. To initial in the prescribed column of the transfer journal.
8. To check that the entries in the local transfer journal have been made correctly in case of local transfers and initial the journal.
9. To transfer the documents to the Supervisor for check.

(B) Supervisor

1. Receipt of documents mentioned above from the P.A.
2. To check that the account number, balance and total of IBBs of all the months since April and minimum IBB for the month of transfer have been noted correctly in the Advice of transfer.
3. To sign both the copies of the Advice of Transfer under dated signature and designation stamp.
4. To return the documents to the Postmaster.

(ii) Opening of accounts on transfer from other Head Offices.

(A) Postal Assistant

1. Receipt of ledger card, Advice of Transfer and credit transfer journal from the SB branch.
2. To check if the AT bears the oblong stamp and signature of the Postmaster of the transferring Head Office.
3. To see whether the AT has been counter-signed by the Supervisor of the Control Organisation of transferring Head Office with his designation stamp.
4. Whether the particulars of account including balance and IBBs as shown in the AT have been correctly entered in the ledger card under the signature of the Postmaster.
5. Whether the ledger card has been authenticated by the postmaster over his designation stamp.
6. To check that the amount has been correctly entered in the

Home/Foreign transfer journal.

7. To initial in the prescribed column of the transfer journal.
8. Transfer the documents to the Supervisor for check.

(B) Supervisor

1. Receipt of documents mentioned above from the PA for check.
2. To check that the account number ;and the total of the IBBs of all the months since April and the minimum IBB for the month of the transfer have been noted correctly in the Advice of Transfer.
3. To verify the entries in the intimation portion of the AT.
4. To sign the intimation slip after affixing his designation stamp.
5. To return the documents to the Postmaster.

(iii) Revival of silent accounts

(A) Postal Assistant

1. To see that the account has not already been revived in the list of silent accounts.
2. To make necessary entries of revival against the account revived in the list of silent accounts.
3. To see that the entry of the revival has been correctly made in the register of silent accounts revived.
4. To see that the balance of the account has been correctly copied in the ledger card in respect of accounts treated silent prior to the year ending 31.3.2003.
5. To check that the arrear interest added has been correctly calculated.
6. To put dated initials in the remark column of register of silent accounts revived.

(B) Supervisor

1. To check that the entry of revival has been made in the silent accounts list and attest the entry.
2. To check the arrear interest added.
3. To check that the balance and amount of interest have been correctly entered in the register of silent accounts revived and initial the register in the prescribed column.
4. To check at the close of the month that the total balance of silent accounts revived and the amount of interest as worked out in the register of silent accounts revived in respect of accounts treated silent before 31.3.2003 agree with that shown in SB-A2(a) register. Record a certificate to this effect in the register of silent accounts revived under dated signature.

[Para 12 of Postal Manual of SB Control Procedure]

9. Agreement of S.B. binder balances :

(A) (Machinist)

1. Listing of last balances given in the binder noting on the top of the leaf the date upto which transactions have been accounted for in the H.O.
2. To hand over the list of balances of a particular binder on its completion to the concerned P.A.

(B) Postal Assistant

1. Receipt of list of balances of a particular binder for agreement from the machinist.
2. To work out on the list the balance of the binder in SB-62 register by adding the total credits and deducting total debits till the date up to which transactions have been included in the list from the opening balance of the month.
3. To see that the balance worked out in the list agrees with the balance shown by the machinist.
4. If the two sets of figures agree, write in the list of balances "Agreed" under dated signature and put up the list to Supervisor for check.
5. If, the two sets of figures differ, write the date, name of the office, binder number, two sets of balances and their difference in the binder discrepancy register.
6. Take the following action to reconcile the discrepancy and to get the two sets of figures agreed:
 - (i) Check the balances shown in the list prepared with the previous agreement sheet and lick off accounts having no change in balance.
 - (ii) Examine binder in respect of accounts whose balances have undergone a change to see if the balances in respect of these accounts have been cast correctly in the binder.
 - (iii) In case of correction to binder balances, see if the same is supported by entries in SB-62 register.
 - (iv) Check accounts transferred to other offices with reference to entries in SB-62 (a) and SB-62 registers.
 - (v) Check accounts opened on transfer (which will generally be in the last one or two binders) to see whether the amount has been correctly included in SB-62(a) and SB-62 registers.
 - (vi) Check finally closed accounts with reference to entries in the list of transactions and SB-62 register.
 - (vii) Check silent accounts revived with reference to entries in SB-62 and SB-62(a) registers.
 - (viii) Coned the balance in the list in which mistake is found by plus or minus entry as the case may be. Show account number and the nature of mistake by the side of balance corrected for reference.
 - (ix) If the two sets of balances still do not agree after carrying out the checks enumerated above, check postings in SB-62 register with reference to the lists of transactions, satisfy that items in the list of transactions have been grouped and posted correctly as per binder chart in the SB-62 register.

- (x) If the *two* sets of balances still do not agree, recheck total of list of balances and SB-62 register manually.
7. After the binder is agreed, prepare the summary of agreement in the prescribed form at the end of the list and initial the summary with date.
 8. If the mistakes detected relate to posting on a wrong binder page of the current month, correct entries on the pages of the relevant binder by plus or minus entries as the case may be. If the mistake relate to previous month, correct closing balance of the previous month and opening balance of the current month on the pages of both the binders besides making plus or minus entries on the ledger pages of the previous month.
 9. To fill up the remaining columns of the register of binder discrepancy i.e. agreed balance, No. of mistake under each category and initials and put up the list to the Supervisor along with the binder discrepancy register for check.

(C) Supervisor

1. To select binder for agreement to ensure that each binder is taken up for verification once in six months.
2. To give binders selected for verification to the machinist one at a time for listing.
3. Receipt of agreed list from the P.A.
4. To verify the list and note the same in the binder verification check sheet under dated initials.
5. In case of binder which does not agree automatically, verify the detail of discrepancies noted by the P.A. in the summary and initial the summary.
6. To check the entries made in the binder discrepancy register by the PA. and initial the register.

[Paras 14 (1) of Postal Manual of S.B. Control Procedure]

APPENDIX 21

**LIST OF STANDARD PRINTED FORMS REFERRED TO IN THIS
BOOK WHICH ARE HANDLED BY THE S. B. CONTROL AND
PAIRING ORGANISATION**

Sl. No.	Number of form	Name of form
1.	SB-2(a)	Debit transfer journal
2.	SB-2(b)	Credit transfer journal
3.	SB-2(c)	Combined debit and credit local transfer journal
4.	SB-22	SB voucher list of Head Office
5.	SB-22(c)	SB voucher list of Control Organisation
6.	SB-60	List of SB transactions
7.	SB-61	Objection register
8.	SB-62	Register of SB binder-wise balances
9.	SB-62(a)	Register of SB non-cash transactions
10.	SB-63	Register of SB transactions office-wise
11.	SB-72	Consolidation journal of SB deposits and withdrawals
12.	SB-76	List of CTD/RD transactions
13.	SB-81	SB/PPF/NSS interest statement
14.	SB-85	Register of CTD/RD/TD binder wise balances
15.	SB-85(a)	Register of CTD/RD/TD non-cash transactions
16.	SB-86	Consolidated Journal of CTD/RD deposits and withdrawals
17.	SB-88	Statistical register of SB transactions
18.	SB-89	Statistical register of CTD/RD transactions
19.	SB-89 (a)	Statistical register of TD transactions
20.	SB-90	Deleted.
21.	SB-91	Debit wise credit sheet
22.	SB-92	Consolidated statement of debit wise credit sheets
23.	SB-93	Credit summary

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Sl.No.	Number of form	Name of form
24.	SB-94	Register of unadjusted debits
25.	SB-95	Register of unpaired credits
26.	SB-96	Debit summary
27.	SB-97	Grand consolidated statement of debit wise credit sheets
28.	SB-98	Grand credit summary
29.	SB-99	Grand debit summary
30.	SB-102	Statistical register of Pairing Unit
31.	SB-109	Consolidated Journal of TD deposits and withdrawals
32.	ACG-91	Register of records destroyed
33.	MS-12	Nominal Roll
34.	MSY-4	Consolidated Journal of deposits and withdrawals of Mahila Samriddhi Yojana
35.	MSY-5	Register of binder wise balances of Mahila Samriddhi Yojana
36.	MSY-6	Register of office wise balances of Manila Samriddhi Yojana
37.	MSY-7	Statistical register of Mahila Samriddhi Yojana accounts.

Note :- The specimen of above forms are given, at end of relative chapters.

APPENDIX 22**LIST OF ACCOUNTS OFFICERS, INTERNAL CHECK
ORGANISATION (SB) SANCTIONED IN THE CIRCLES****Assam Circle**

1. A.O. ICO (SB) % Chief PMG, Assam Circle, Guwahati-781003.

Delhi Circle

2. A.O. Central Pairing Office, % Chief PMG, Delhi Circle, Meghdoot Bhawan, New Delhi-110001.

Andhra Circle

3. A.O. ICO (SB), % PMG, Hyderabad Region, Hyderabad-500001.
4. A.O. ICO (SB), % PMG, NE Region, Visakhapatnam-530020.
5. A.O. ICO (SB), % PMG, Vijayawada Region, Vijayawada-520003.
6. A.O. ICO (SB), % PMG, Kurnool Region, Kumool-518005.
7. A.O. ICO (SB), % PMG, Hyderabad City Region, Hyderabad-500001

Bihar Circle

8. A.O. ICO (SB), % Chief PMG, Bihar Circle, Patna-800001.
9. A.O. ICO (SB), % PMG, Ranchi Region, Ranchi-834001.

Gujarat Circle

10. A.O. ICO (SB), % Chief PMG, Gujrat Circle, Ahmedabad-3 80001.

Haryana Circle

11. A.O. ICO (SB), % Chief PMG, Haryana Circle, Ambala-133001.

H.P. Circle

12. A.O. ICO (SB), % Chief PMG, H.P. Circle, Shimla-171003.

J&K Circle

13. A.O. ICO (SB), % Chief PMG, J&K Circle, Jammu Tawi-180001.

Kerala Circle

14. A.O. ICO (SB), % Chief PMG, Kerala Circle, Trivandrum-695023.
15. A.O. ICO (SB), Northern Region—Calicut City Post Office Building, Calicut-673001.
16. A.O. ICO (SB), % PMG, Kochi Region, Kochi-682016.

Karnataka Circle

17. A.O. ICO (SB), Bangalore Region, Basavangudi H.P.O. Building, Bangalore-560004.
18. A.O. ICO (SB), % PMG, N.K. Region, Narayanpur P.O. Building, Karnataka Circle, Dharwad-580008.
19. A.O. ICO (SB), % Chief PMG, S.K. Region, Bangalore-560001.

Madhya Pradesh Circle

20. A.O. ICO (SB), % Chief PMG, M.P. Circle, Bhopal-462012.
21. A.O. ICO (SB), % PMG, Raipur Region, Raipur-492001.

Maharashtra Circle

22. A.O. ICO (SB), Bombay Region, Chinch Bunder P.O. Building, Bombay-400009.
23. A.O. ICO (SB), % PMG, Pune Region, Pune-411001.
24. A.O. ICO (SB), % PMG, Nagpur Region, Shanker Nagar P.O. Building, Nagpur-440010.
25. A.O. ICO (SB), % PMG, Aurangabad Region, Aurangabad-431002.
26. A.O. ICO (SB), % PMG, Goa Region, Panjim-403001.

North Eastern Circle

27. A.O. ICO (SB), % Chief PMG, N.E. Circle, Shillong-793001.

Orissa Circle

28. A.O. ICO (SB), % Chief PMG, Orissa Circle, Bhubaneshwar-751001.

Punjab Circle

29. A.O. ICO (SB), % Chief PMG, Punjab Circle, Chandigarh-160017.

Rajasthan Circle

30. A.O. ICO (SB), % Chief PMG, Rajasthan Circle, Jaipur-302007.
31. A.O. ICO (SB), % PMG, Jodhpur Region, Shastri Nagar, Jodhpur-342003.

Tamil Nadu Circle

32. A.O. ICO (SB), % PMG, Northern Region, Mount Road, Chennai-600002.
33. A.O. ICO (SB), % PMG, Southern Region, Madurai-625002.
34. A.O. ICO (SB), % PMG, Coirnbatore Region, Coimbatore-641002.
35. A.O. ICO (SB), % PMG, Central Region, Tiruchirappalli-620001.

U.P. Circle

36. A.O. ICO (SB), % Chief PMG, U.P. Circle, Lucknow-226001.
37. A.O. ICO (SB), % PMG, Kanpur Region, Kanpur-208001.
38. A.O. ICO (SB), % PMG, Allahabad Region, Allahabad-211001.
39. A.O. ICO (SB), % PMG, Dehradun Region, Dehradun-248001.
40. A.O. ICO (SB), % PMG, Agra Region, Agra-282001.
41. A.O. ICO (SB), % PMG, Bareilly Region, Bareilly-243001.
42. A.O. ICO (SB), % PMG, Gorakhpur Region, Gorakhpur-273008.

West Bangal Circle

43. A.O. ICO (SB), Calcutta Region, Calcutta-700012.
44. A.O. ICO (SB), South Bengal Region, Howrah-700012.

Postal Directorate

45. A.O. (SB), SB Section, Dak Bhawan, % D.G. Posts, Parliament Street, New Delhi-110001.

Note :- The Accounts Officers-ICO (SB) are requested to intimate the change of address or omissions, if any, to make this Appendix up-to-date.

APPENDIX-23

RATES OF INTEREST ADMISSIBLE FROM TIME TO TIME ON SAVINGS ACCOUNTS

Note :- Rules 42, 44, 45, 45A, 45B and 45C of P.O.S.B Rules, 1981 referred to in the first seven paras relate to the following types of accounts.

- (1) Rule 42 — Public Accounts.
- (2) Rule 44 — Regimental, Police and other conjoint accounts.
- (3) Rule 45 — Security Deposit Accounts
- (4) Rule 45A — School Employees' Provident Fund Accounts.
- (5) Rule 45B — Miscellaneous Accounts.
- (6) Rule 45C — Indian Soldiers' Privileged S.B. Accounts

<i>Year</i>	<i>Rates of Interest per annum</i>
1. From 1.10.1943-	<ul style="list-style-type: none"> (i) 2 per cent per annum if the balance does not fall below Rs. 200/- at any time during the financial year except in case of accounts opened under Rules 42, 44, 45, 45A and 45B of P.O.S.B. Rules, 1881. (ii) 1 ^{1/2} per cent per annum in respect of other accounts.
2. From 1.4.1946—	<ul style="list-style-type: none"> (i) 2 per cent per annum if the balance does not fall below Rs. 200/- at any time during the financial year or in the case of a new account from the date of opening of the account to the end of the financial year except in the, case of account-opened under Rules 42, 44, 45, 45A and 45B of P.O S B. Rules, 1881. (ii) 1 ^{1/2} per cent per annum in respect of oilier accounts.
3. From 15.8.1947—	<ul style="list-style-type: none"> (i) 2 per cent per annum if the balance does not fall below Rs. 200/- at any time during the financial year or in the case of a new account from the date of opening of the account to the end of the financial year except in the case of accounts opened under Rules 42, 44, 45 and 45B of P.O.S.B. Rules, 1881. (ii) 1 ^{1/2} per cent per annum in respect of other accounts.

Year Rates of Interest per annum

4. From 1.4.1952-

(i) 2 per cent per annum on any balance not exceeding Rs. 10,000/- on all accounts other than those mentioned in Rules 42, 44, 45 and 45B and 1 ½ per cent per annum on the remainder of the balance in excess of Rs. 10,000/-.

(ii) 1 ½ per cent per annum on all other accounts.

5. From 1.4.1953-

(i) 2 per cent per annum on any balance not exceeding Rs. 10,000 in the case of accounts standing in the names of single depositors, Rs. 20,000/- in the case of accounts standing in the names of joint depositors both of whom are living, on all accounts other than those mentioned in rules 42,44,45,45B and 45C and 1 ½ per cent per annum on the remainder of the balance.

(ii) 1 ½ per cent per annum on all other accounts.

(iii) 1 per cent over the rate shown in item (i) above in respect of accounts mentioned in Rule 45C.

6. From 1.6.1957-

(i) 2 ½ per cent per annum on any balance not exceeding Rs. 10,000/- in the case of accounts standing in the names of single depositors, Rs. 20,000/- in the case of accounts standing in the names of joint depositors both of whom are living, on all accounts other than those mentioned in Rules 42, 44, 45, 45B and 45C and 2 per cent per annum on the remainder or the balance.

(ii) 2 per cent per annum on all other accounts.

(iii) 1 per cent over the rate shown in item (i) above in respect of accounts mentioned in Rule 45C.

7. From 1.8.1962-

(i) 3 per cent per annum on any balance not exceeding Rs. 10,000 in the case of accounts standing in the names of single depositors, Rs. 20,000/- in the case of accounts standing in the names of joint

<i>Year</i>	<i>Rates of Interest per annum</i>
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depositors both of whom are living, on all account; other than those mentioned in Rules 42,44,45,45B and 45C and 2 ½ per cent per annum on the remainder of the balance.

(ii) 2 ½ per cent per annum on all other accounts.

8. From 1.4.1965—

1. Single Account 4 per cent
2. Joint Account 4 per cent
3. Public Account 3 ½ per cent
4. Security Deposit Account 3 ½ per cent
5. Provident Fund Account:—
 - (a) Opened on behalf of fund. 3 ½ per cent.
 - (b) Opened on behalf of the individual member. 4 per cent
6. Any other Account 3 ½ per cent

9. From 1.4.1966—

Interest on Provident Fund Account opened on behalf of fund raised to 4 per cent.

10. From 1.4.1968—

1. Single Account 3 ½ per cent
2. Joint Account 3 ½ per cent
3. Public Account 3 ½ per cent on any balance not exceeding Rs.50,000 and 3 per cent on the remainder of the balance.
4. Security Deposit Account 3 per cent
5. Provident Fund Account 3 ½ per cent
6. Any other account 3 per cent

Note :- From 1.4.1970 to 31.12.1970 if the minimum interest bearing balance held through out the financial year in a single account, joint account and Provident Fund account after excluding the amount, if any, held in a blocked deposit is not less than Rs. 100/-, the rate of interest admissible in these accounts will be 4 per cent instead of 3 ½ per cent.

11. From 1.1.1971-

1. Single Account 4 per cent
2. Joint Account 4 per cent
3. Public Account 3 ½ per cent on

<i>Year</i>	<i>Rates of Interest per annum</i>
	any balance not exceeding Rs. 50,000 and 3 per cent on the remainder of the balance.
	4. Security Deposit Account 3 per cent
	5. Provident Fund Account 4 per cent
	6. Any other account 3 per cent

Note :- From 1.1.1971 to 31.3.1974 if the minimum interest bearing balance held through out the financial year in a single account, joint account - and Provident Fund account after excluding the amount, if any, held in a blocked deposit is not less than Rs. 100/-, the rate of interest admissible in these accounts will be V/i per cent instead of 4 per cent.

12. From 1.4.1972—	Sanchayika Account	4 per cent.
13. From 1.4.1974—	1. Single Account	5 per cent
	2. Joint Account	5 per cent
	3. Sanchayika Account	5 per cent
	4. Provident Fund Account	5 per cent
	5. Public Account	3 ½ per cent on any balance not exceeding Rs. 50,000 and 3 per cent on the remainder of the balance.
	6. Security Deposit Account	3 per cent
	7. Any other account	3 per cent.
14. From 1.4.1977—	M.V.S.D. Account	5 per cent
15. From 1.10.1978 to 31.3.1979	Public Account	
(i) Where a maximum balance of Rs 50,000 has been prescribed in the Table below Rule 3 (deleted w.e.f. 1.4.1979)	(a) Upto 31st October, 1978,	4 ½ % per annum on any balance not exceeding Rs. 50,000 and 3 per cent per annum on the remainder of the balance.
	(b) From 1st November, 1978,	4 ½ per cent per annum on any

<i>Year</i>	<i>Rates of Interest per annum</i>	
		balance not exceeding Rs 50,000 : no interest shall be payable on the remainder, if any, of the balance.
(ii) Where no maximum limit Has been prescribed in the Table below rule 3.		4 ½ per cent per annum.
16. From 1.4.1979 to 30.9.1979	Public Account	4 ½ per cent
17. From 1.10.1979—	1. Single Account	5.5 per cent
	2. Pension Account	5.5 per cent
	3. Joint Account	5.5 per cent
	4. Sanchayika Account	5.5 per cent
	5. Provident Fund. Superannuation Fund or Gratuity Fund Account.	5.5 per cent
	6. Public Account	5 per cent
	7. Security Deposit Account	3 per cent
	8. Other Account	3 per cent.
18. From 1.10.1979—	M.V.S.D. Account	5 per cent
19. From 1.4.1982—	1. Single Account	5.5 per cent
	2. Pension Account	5.5 per cent
	3. Joint Account	5.5 per cent
	4. Provident Fund. Superannuation Fund or Gratuity Fund Account.	5.5 per cent
	5. Sanchayika Account	5.5 per cent.
	6 Public Account	5 per cent
	7. Security Deposit Account	
	(i) for the purchase of a motor vehicle or tractor	5 per cent
	(ii) for other purposes	3 per cent
	8. Official capacity account	3 per cent

RATES OF INTEREST

<i>Year</i>	<i>Rates of Interest per annum</i>	
20. From 1.1.1999	1. Single Account	4.5 per cent
	2. Pension Account	4.5 per cent
	3. Joint Account	4.5 per cent
	4. Provident Fund, Superannuation Fund or Gratuity Fund Account	4.5 per cent
	5. Sanchayika Account	4.5 per cent
	6. Public Account	4 per cent
	7. Security Deposit Account	
	(i) for purchase of motor vehicle or tractor	4 per cent
(ii) for other purposes	3 per cent	
8. Official Capacity Account	3 per cent	
[MOF (DEA) Notification No. GSR 1(E) dated 1.1.1999]		
21. From 1.3.2001	1. Single Account	3.5 per cent
	2. Pension Account	3.5 per cent
	3. Joint Account	3.5 per cent
	4. Provident Fund, Superannuation Fund or Gratuity Fund Account	3.5 per cent
	5. Sanchayika Account	3.5 per cent
	6. Public Account	3 per cent
	7. Security Deposit Account	
	(i) for purpose of motor vehicle or tractor	3 %
(ii) for other purposes	2 %	
8. Official Capacity Account	2 %	

[MOF (DEA) Notification No. SO 191(E) dated 1.3.2001]

APPENDIX-24
QUESTIONNAIRE FOR INSPECTION OF HPO/CONTROL
ORGANISATION (MSY) BY A.O. ICO (MSY)

Section-I-General

1. See reports of last audit inspection and inspection by A.O. ICO (MSY) if any. It should be examined that the action on all parts has been taken and the irregularities pointed out are being avoided.

2. The record of dates and account numbers etc. as the case may be of which the records/transactions etc have been checked during inspection should be kept.

3. The inspecting officer may exercise his discretion in scrutinising any other item of work which he considers helpful in seeing that the HO/CO (MSY) are working properly. As the scheme is exclusively for rural adult women, it should be seen first of all that the depositor as well as post office qualifies for opening the MSY Account.

Section-II-HO(MSY)

1. List of transactions of MSY for any five dates of selected month should be examined to see that :-

- (i) The lists are prepared by the post offices in the prescribed form and manner.
- (ii) The account numbers are entered serially.
- (iii) The amount of incentive is entered separately in proper column and proper checks are exercised to ensure the admissibility.
- (iv) The record of sub office vouchers not received is maintained.
- (v) The ledger Assistant has signed the LOT of sub offices in token of having posted the transactions.
- (vi) The Assistant Postmaster has signed them before transfer to CO.
- (vii) The lists bear the name/date stamps of sub offices concerned and are signed by the counter Assistant and APM.

2. The HO/SO transactions for 5 dates selected as per Para No. 1 above, should be traced in MSY ledgers and it should be checked to see that :-

- (i) Posting is proper and Assistant and APM have signed it.
- (ii) Balances are cast properly.
- (iii) Deposits are in multiple of Rs. 4/- and maximum balance does not exceed Rs. 300/-.
- (iv) Withdrawals allowed are as per provisions prescribed in the scheme.
- (v) Warrants of payment of at least 25 cases should be checked with the specimen signatures on records.
- (vi) Interest/incentive are properly calculated.
- (vii) There is no transfer of accounts.

3. Register of deceased claim cases should be seen to ensure that it is maintained properly. Cases entered therein should be examined that sanction

was issued by competent authority for the correct amount and there is no inordinate delay in settlement of such cases.

4. It should be seen that objection register is maintained by Ledger Assistant for the irregularities of sub offices and proper action is taken for their prompt settlement. The objection register should be reviewed to see that:-

- (i) Objection register is shown to CO daily and Incharge CO put his dated initials when objection is settled.
- (ii) It is reviewed weekly by the Postmaster.
- (iii) It is closed every month and summary of pending/settled objections is prepared.
- (iv) Same type of irregularity is not repeated by sub offices.
- (v) Objections pending over 6 months and cases of overpayment/fraud and wanting warrant of payments are given special attention.

5. It should be seen that vouchers are properly stitched, sealed and kept in the SB branch.

6. It should be seen that all prescribed nomination registers are properly maintained in the prescribed form.

7. It should be seen that the ledger Assistant keeps ledger charts upto date. The ledgers are in good conditions.

Section-III-Control Organisation

1. (i) Is the CO located near MSY-HO Branch with adequate staff and space.
 (ii) Postal Assistants of CO (MSY) are rotated from their seats every year.
 (iii) See that articles of furniture, steel almirahs for keeping vouchers etc. are adequate and CO has adequate stock of forms and registers.
2. (i) The distribution of work as prescribed by A-0 ICO (MSY) is followed correctly.
 (ii) Every official is performing his work satisfactorily and maintaining hand to hand receipt book for making over documents.
3. Is the supervisor maintaining the "Nominal Roll" and keeping necessary memoranda of service for his staff and noting therein instances of good and bad work with brief particulars ? Check the memoranda and take any action warranted.
4. (i) Are the LOTs and other records/documents properly checked on receipt ?
 (ii) Are the LOTs kept sorted in office wise/monthly bundles ? Are the irregularities contained in LOTs not noticed by HO are also left unnoticed by the CO ?
5. (i) Is the "Register of vouchers not received" in respect of "will follow" vouchers maintained properly and prompt action is taken for their receipt ?
 (ii) Are proper remarks made for "will follow" vouchers in the LOT ?

6. Is the voucher checking of CO current ? The officials of CO are maintaining register of vouchers checked- The Incharge CO ensuring it by test checking 5% vouchers.

7. Are the Postal Assistants of CO maintaining their objection registers? The objections are relevant and prompt action taken even month preparing summary of settled / pending objections?

8. (i) Are the register of balances posted upto date? Whether the CO Incharge checks the consolidation ? The dates/ transactions selected in Para 1-Section-II should be verified.

(ii) It should be seen that monthly balances are correctly worked out and closing balances are agreed with each other.

9. (i) Are progressive totals cast daily in the consolidated journal (MSY) ?

(ii) See that CO Incharge verifies daily the figures of consolidated journal and HO Cash Book.

10.(i) Is the Incharge CO maintaining a "Selection Register" for the maintenance of register of balances and "Review Register" for noting the mistakes of each official of CO during his 5%- test check ? (Item 6).

11. (i) See that all ledgers have come up for agreement for the prescribed number of rounds.

(ii) See that the proper sanction for the skipping over the round of agreement, if any, has been obtained from the competent authority and kept on record.

(iii) Is the "Register of Ledger discrepancies" maintained properly and percentage of ledger agreement is correct?

(iv) The correctness of the explanations for differences in ledger balancing by post offices should be verified.

Note :- Questionnaire will not be the limit for inspection work. The AO-ICO (MSY) will not be absolved of the responsibility if anything found effecting adversely the functioning of HO/CO (MSY) later on. He will have a constructive approach and will guide the staff on following correct procedure.

TABLE OF CONCORDANCE

The various procedural rules of the Postal Manual of S.B. Control, Pairing and Internal Check Organisation are spread over in different chapters of this book. In order to link the rules of Postal Manual with the relevant paras of this book a Table of Concordance has been prepared for ready reference.

Rule of Postal Manual of S.B. Control	Para of this book	Rule of Postal Manual of S.B. Control	Para of this book
1	1	30	31
2	2	31	32
3	3	32	33
4	4	33	34
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8	8	37	38
9	9	38	39
10	10	39	40
11	11	40	41
12	12	41	42
13	13	42	43
14	14	43	44
15	15	44	45
16	16	45	46
17	17	45A	47
18	18	46-65	Deleted
19	19	66	58
20	20	67	59
20A	21	68	60
21	22	69	61
22	23	70	62
23	24	71	63
24	25	72	64
25	26	73	65
26	27	74	66
27	28	75	67
28	29	76-84	Deleted
29	30	85	68

TABLE OF CONCORDANCE

Rule of Postal Manual of S.B. Control	Para of this book	Rule of Postal Manual of S.B. Control	Para of this book
86	69	116	104
87	70	117	105
88	71	118	106
89	72	119	107
90	73	120	108
91	74	121	109
91A	75	122	110
91B	76	123	111
91C	78	124	112
91D	78	125	113
92	80	126	114
93	81	127	115
94	82	128	116
95	83	129	117
96	84	130	118
97	85	131	119
98	86	132	120
99	87	133	121
100	88	134	122
101	89	135	123
102	90	136	124
103	91	137	125
104	92	138	126
105	93	139	127
106	94	140	128
107	95	141	129
108	96	142	130
109	97	143	131
110	98	144	132
111	99	145	133
112	100	146	134
113	101	147	135
114	102	148	Deleted
115	103		