



सत्यमेव जयते

Government of India

**MINISTRY OF COMMUNICATIONS**  
**DEPARTMENT OF POSTS**

**Postal Accounts Manual – Volume-I**



**Issued by Secretary (Posts)**  
**New Delhi-110001**

**Government of India**

**MINISTRY OF COMMUNICATIONS**

**DEPARTMENT OF POSTS**

**Postal Accounts Manual-Vol. I**

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**New Delhi-1**

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## **PREFACE**

The Postal Accounts Manual Volume - I contains the detailed principles and instructions, mainly of a procedural nature, regarding upkeep, applying checks & balances and submission of Accounts to CGA, Ministry of Finance on various transactions of the Department of Posts. Over a period of time, various products and services have been introduced in DOP and several procedural changes have been implemented consequent on roll out of ERP application.

The ways in which activities are performed have been drastically changed keeping in view the service delivery to Public. As a major change, classification of transactions have been placed at point of transaction thereby, such checks can be exercised concurrently by Postal Accounts Offices so that there will not be any under/over statement of revenue & expenditure. The major portion of accounting has been computerised with few exceptions of performing activities in semi computerised environment at Postal Accounts Offices, thus the major role is on monitoring, reconciliation, periodic adjustments, Budget formulation and monitoring, settlement of terminal benefits, auditing of transactions, Internal Audit etc, as per the rules and regulations issued by the Department.

Keeping in view of above aforesaid changes, the Postal Accounts Manual Volume - I has been revised accordingly. This manual consists of all such modifications and new changes, there by supersedes the corresponding provisions of Postal Accounts Manual Volume-I 1986 edition.

Errors and omissions, if any, may be brought to the notice of the Postal Directorate (PA Wing), for issue of amendments. Corrections and additions if any will be issued by the PA wing on approval by Secretary and Chief Accounting Authority, Department of Posts.

**Vineet Pandey**  
**Secretary**  
**Department of Posts**

New Delhi  
15<sup>th</sup> August 2021.



## **FOREWARD**

1976 (Departmentalization of Accounts in DoP) to 1986 (First publication of Postal Accounts Manual)- a decade for establishing the basic objective of Departmentalization of Accounts based on which, the first Postal Accounts Manual was compiled taking into account the inherited system and experience of a decade. 1986 to 2021 with several changes in Postal operations specifically Automation of Postal operations at different stages and various additions of new product & service is a long drawn time to revise the Postal Accounts Manual Volume I.

Guidance from Shri Vineet Pandey, Secretary (Posts), Shri Alok Sharma, Director General (Posts), Shri. Anil Nayak, AS&FA, Department of Posts and encouragement from Members of the Postal Services Board, as well as other stakeholders helped PAF Wing, Department of Posts to revise the Manual with all out efforts of GM (PAF), Chennai and her team, GM (PAF), Delhi and his team, DDG (Accounts), DoP and her team specifically the Internal Audit Unit of DoP Head Quarters led by Shri. K. N. R. Bhatta, Director (Internal Audit).

The Manual contains comprehensive procedural aspects of Postal Accounts. A thorough understanding of each rule in the Manual along with its Standard Operating Procedure and Standard Accounting Procedure will definitely help to achieve the aspect of Presentation of true and fair view of accounts in the Department of Posts.

**Date: - 15.08.2021**

**G. K. Padhy  
Sr. DDG (PAF)**



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## CHAPTER I

### DEFINITIONS AND GENERAL SYSTEM OF ACCOUNTS

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#### Definitions

1.01 In this volume, unless the context otherwise requires, the following expressions have the meaning hereby respectively assigned to them, that is to say -

- (a) “Accounting Authority” means the General Manager (Finance) Postal Accounts and includes Director of Accounts (Postal) & Deputy Director of Accounts (Postal) who exercises accounting functions.
- (b) “Accounts Officer” means any officer subordinate to, or under the superintendence of Chief Accounting Authority or the Accounting Authority who exercises accounting functions.
- (c) “Audit Officer” means any officer subordinate to, or under the superintendence of the Comptroller and Auditor General who exercises audit functions.
- (d) “Bank means” the Reserve Bank of India or any of its offices or branches, any branch of the State Bank of India acting as the agent of the Reserve Bank of India in accordance with the provisions of the Reserve Bank of India Act, 1934 (2 of 1934) and any branch of a subsidiary bank as defined in Section 2 of the State Bank of India (Subsidiary Banks) Act, 1959 (38 of 1959) or any other agency appointed by the Reserve Bank of India.
- (e) “Branch Audit Office” or “Audit Office” means the office of the Director of Audit / Audit officer in-charge in independent charge of one of the Postal and Telecom Audit Offices.
- (f) “Branch Postal Accounts Office” or “Postal Accounts Office” means the office of the General Manager (Finance) Postal Accounts, Director of Accounts (Postal) & Deputy Director of Accounts (Postal) in-charge of the Postal Accounts Office of the Circle.
- (g) “Constitution” means the Constitution of India.
- (h) “Chief Accounting Authority” means Secretary of the Department / Ministry with overall control of the accounting functions of the Department.
- (i) “Comptroller and Auditor General” mean the Comptroller and Auditor General of India.
- (j) “Controller General of Accounts” means Controller of Accounts in the Ministry of Finance (Department of Expenditure) who inter-alia is responsible for establishing and maintaining a technically sound Payment-cum-Accounting system in the departmentalized accounts offices and for

prescribing the rules for regulating the custody, payment into and withdrawal of money from Govt. Accounts.

- (k) “Director General” means Director General, Postal Services.
- (l) “Director of Audit” means Director of Audit, P&T.
- (m) “Department” means Department of Posts.
- (n) “Debt Heads” means the Heads of Account to which transactions relating to Debt, Deposits, Sinking funds, Advances and Suspense accounts are recorded.
- (o) “Government means” either Central or State Government or both as the context may imply.
- (p) “Government Account” means the account relating to the Consolidated Fund of India or the Public Account.
  - 1) Consolidated Fund means the Consolidated Fund of India as referred to in clause (1) of Article 266 of the Constitution. Public Account means the Public Account of India as referred to in clause (2) of Article 266 of the Constitution.
  - 2) Contingency Fund means the Contingency Fund of India established under the Contingency Fund of India Act, 1950 (49 to 195) in pursuance of Article 267(1) of the Constitution.
- (q) “Head Quarter Office” means office of the Director General, Postal Services.
- (r) “Remittance” heads refer to heads of account to which transactions relating to remittance business are taken.
- (s) “State” means any state specified in the first schedule of the constitution.
- (t) “Treasury” includes a sub-treasury.

### **General Outlines of the System of Accounts**

1.02 The general outlines of the system of accounts of the Central Government laid down in Chapter III of the Account Code, Volume I, apply mutatis mutandis to the accounts of the Department of Posts. The special features of the Postal Accounts are described in the following paragraphs.

The Chief Accounting Authority is responsible that suitable accounts are maintained by the officers subordinate to him in the prescribed forms of initial or other accounts or of bills.

1.03 The accounts of the Postal Wing are prepared and their results exhibited, as far as practicable according to the practice and usage of Commercial Book Keeping. The important aspects in the system of accounts of the Department, made from time to time with this object, are:-

- (i) The institution of a Capital Account to exhibit the value of the assets.
- (ii) The opening in the Government ledger, of a head to exhibit the true or commercial profit or loss on the working of the Department. As a corollary to this decision, it has been ruled that the Department should bear all charges incurred on its account in other Departments and should

be entitled to receive credit for all services rendered by it to other Departments.

- 1.04 Revenue realisations and working expenses other than interest charges of the Department are booked under the major heads 1201-Postal Receipts and 3201-Postal Services respectively. These major heads are divided into a series of sub major heads and subdivided into a number of minor, sub & detailed heads. The general plan of the Revenue Accounts of the Department is designed to enable the exhibition of the profit or loss separately under the Postal branch. A large amount of Expenses of Department relates jointly to more than one branch. The arrangement of the account is such that receipts or expenditure relating to more than one branch are isolated for subsequent apportionment between the branches concerned.

### **Profit and Loss Account**

- 1.05 The finances of the Department form part of the general finances of the Central Government. The Department has to meet all the liabilities from its own revenues. The surplus or deficit in the working of the Department is appropriated to and from the Postal Capital Reserve Fund. The Profit and Loss Account of the Department is a real account inside the Government accounts and includes the inter branch adjustments.
- 1.06 The Profit and Loss Account is prepared annually from the net Profit and Loss account in the Ledger after the final closure of the Accounts. It shows the final results of the working of the Department during the year. The Profit and Loss Account so exhibited in the Finance and Revenue Accounts of the year and also in the financial review of the year prepared by the Director-General for inclusion in the Appropriation Accounts.

### **Initial Accounts**

- 1.07 Each Head Post office forms primary accounting unit responsible for correctness of transaction rendering the Circle Accounts Offices an e-account of all its receipts and disbursements followed by physical vouchers wherever applicable, including the accounts of all the receipts and disbursements of offices subordinate to it. Transactions are classified in the respective Head of Account at the point of origin of transaction and primary accounts records viz., Daily Transaction Report, Treasurer's Cash Book and each transaction wise details as available in the application.
- 1.08 The account of a month is freezed on 5<sup>th</sup> of the following month, for which accounts returns applicable. The Head Postmaster, after tallying the figures of schedules with reference to the accounted figures as per transactions GL wise, shall render accounts return to PAO. The Units designated as DDOs other than HPOs and also NCDDOs shall render accounts accordingly as per periodicity.

### **Railway Mail Service**

- 1.09 Each Head Record Office which forms an accounting unit in the Railway Mail Service is responsible for rendering to the Circle Accounts Office concerned, a monthly e-accounts return. All clauses that are implied to Post Office under para 1.07 to 1.08 above equally applies to Head Record Offices.

### **Compilation of Accounts in Circle Postal Accounts Offices**

- 1.10 Accounts of HPOs, DDO-wise are pushed to PFMS on T+3 basis (transaction date + 3 days). At the close of a period, monthly CGA report is generated and the data in the monthly CGA report is cross checked & compared with the data so pushed to PFMS. Any difference between the figures is analyzed and variation if any shall be made GL wise as transfer entries in PFMS. At the end of the month, PAO shall consolidate the accounts in PFMS after incorporating necessary Transfer Entries which flows to e-Lekha.

### **Compilation of Accounts in the Directorate**

- 1.11 The Postal Accounts Wing of headquarter office shall submit the monthly accounts in PFMS with digitally signed certificate and also submit the accounts in e-Lekha for DOP as a whole.
- 1.12 The Postal Accounts Wing of headquarter office also compiles the annual accounts of the Department of Posts for incorporation into the Combined Finance and Revenue Accounts of the Central Government. It is also required to prepare annual Appropriation Accounts relating to the Department.

### **Finance Accounts**

- 1.13 The Ministry of Finance has to prepare the Annual Finance Accounts of Central Government. These Accounts represent the accounts of the receipt and payments of the Government for the year, together with the financial results disclosed by the Revenue & Capital accounts, the accounts of the public debt & the liabilities and assets of the Government concerned as worked out from the balances recorded in the accounts. The duty of preparing the Finance Accounts relating to the Union devolves on the Ministry of Finance and all materials in respect of the Postal Department must be furnished to the Ministry of Finance in such form as is prescribed by the Ministry for incorporation into the Finance Accounts and the responsibility for the facts and figures contained in the material so furnished devolves on the Secretary, Department of Posts, who has been declared as the Chief Accounting Authority for the Postal Wing of the Department. Critical scrutiny must be applied to the data collected from the Headquarter Office and other Accounts Offices and ensure that no delay occurs in furnishing the material to the Ministry of Finance.

## **Combined Finance and Revenue Accounts & Appropriation Accounts**

The Postal Accounts Wing of Directorate also compiles the annual accounts of the department of Posts for incorporation into the Combined Finance & Revenue Accounts of the Central Government. It is also required to prepare annually, Appropriation Accounts relating to the department with the approval of Secretary, Department of Posts.

1.14 The main duties of an Accounting Authority are: -

- a. To compile e - accounts of all the receipts and disbursements of his Circle Account,
- b. To transfer to other Accounts Circles, the items pertaining to them through system and adjust in his accounts the items transferred to him by other Accounts Offices, and
- c. To generate a monthly detailed e-account for its Circle and forward the same to the PA Wing of the headquarter office.

The duties of preparing a monthly detailed account (under major heads) of the Department and submitting an extract thereof to the Ministry of Finance and the Controller General of Accounts, devolves on the Director-General.

1.16 The General Manager (Finance)/Directors/Dy Directors of Accounts (Postal) are subordinate to the Head of Circle & the Director-General in all matters affecting accounts and should refer to him all questions bearing on the classification of receipts and charges. They should not allow the opening of manuscript heads in the accounts without the previous consent of the Director-General.

1.17 The Circle Postal Accounts Offices subordinate to the Director- General, are responsible for maintaining and clearing outstanding balance relating to Receivables, Payables, DDR heads and all Public Heads of Accounts in their books. The monitoring and review of these balances, devolves on the Postal Accounts Wing of the Directorate.

1.18 Receipts and Expenditure relating to the Department of Posts is recorded under the following major heads: --

1201	Postal Receipts
0049	Interest Receipts
2049	Interest Payments
3201	Postal Services
5201	Capital Outlay on Postal Services
3465	Grants to IPPB/Revenue
5465	IPPB- Capital outlay

2552	Revenue expenditure-NE
4552	Capital Expenditure-NE

The transactions relating to the business managed by the Department on behalf of the Central Government e.g. Saving Bank, Cash Certificates etc. are recorded under various other heads included in the Remittance and Debt Sections of the Accounts of the Central Government.

- 1.19 The detailed classification of account heads inclusive of Debt and Remittance heads used in the Departmental Accounts is given in the List of Account Heads of the Postal Receipts and Disbursements, vide Appendix 5 (printed separately)
- 1.20 The transactions of the Department of Posts at offices and branches of the Reserve Bank are distinguished from other Central transactions in the initial accounts and are classified separately by each Circle Postal Accounts Office. These transactions are taken against the Postal Accounts in the books of the Reserve Bank direct.

#### **Inter Departmental and Inter Government Adjustments.**

- 1.21 The instructions regulating the conditions under which a Government or a department of a Government may make charges for services rendered or articles supplied by it and the procedure to be observed in recording such charges in the accounts are laid down in Chapter 4 of the Account Code, Volume I. The above instructions are applicable mutatis mutandis to the Department of Posts as well.

#### **General Rules of Classification**

- 1.22 Unless a different procedure is prescribed in this Manual, the general rules of classification laid down in Articles 29 to 41 of the Account Code, Volume I, apply mutatis mutandis to the transactions of the Department of Posts.

The note below Article 29 of the Account code, Volume I, provides that whenever provision is made in the estimates of receipts and expenditure framed by Government or in any other order of appropriation does not conform to the recognized rules of classification, the corresponding receipt or expenditure should be brought to account against the particular major or minor head or other unit of appropriation under which the provision is made unless there be strong reasons for a contrary course, as for instance, when such accounting would be contrary to law. In cases where following the budget classification will lead to a misrepresentation of an accounting fact or to an incorrect result in a commercial account, the correct classifications should not be introduced as a matter of course in these cases, but each case

should be decided on its merits.

- 1.23 Broadly the transactions of the Department of Posts fall under three groups such as (i) Revenue Receipts (ii) Working Expenses (iii) Capital Outlay, For Revenue, Major Head 1201 Postal Receipts and for Working Expenses Major Head 3201 Postal Services operated which are further divided into Sub Major Heads. The Capital Expenditure is recorded under Major Head 5201 Capital Outlay on Postal Services. For Debt transactions, such of the heads enumerated in the list of Major and Minor Heads of Account of Central and State Receipts & Disbursements are operated on as may be required.
- 1.24 The Major Head 1201 Postal Receipts is divided into Sub Major Heads which are technically called Abstracts. The Major Head 3201 Postal Services has Sub Major Head and a number of minor, sub-detailed heads. Each sub division has a number of units under it which corresponds to the secondary units of appropriation viz. salaries, wages, travel expenses etc. Each such unit is further sub divided into a number of detailed heads. The Capital Head, 5201/5465-Capital Outlay on Postal Services is also similarly divided into Sub Major, Minor, and Detailed heads.
- 1.25 Subject to the instructions contained in Article 27 of the Account Code, Volume I and the rule there under the Director General ( Posts) may at his discretion open all the prescribed detailed heads and when necessary, open a new one, if a prescribed head is not found suitable. Any change in the arrangement of heads other than detailed heads requires the approval of the Ministry of Finance.
- 1.26 The role of Pr.CCA/CCA/CA as per the revised Charter of Integrated Finance scheme issued by CGA, Ministry of Finance is in Apendix-1.



## **Annexure-1**

### **The role of CCAs/CAs as per the revised charter of Integrated Finance Scheme issued by the Ministry of Finance:**

Pr. CCAs/CCAs/CAs of the Ministries/Departments concerned is the heads of the accounting organization in the respective Ministries/Departments. Their functions can be put into the following broad categories-

#### **(i) Receipts, Payments and Accounts:**

- Accurate and timely payments in conformity with prescribed rules and regulations;
- Timely realization of receipts;
- Timely and accurate compilation and consolidation of monthly and annual accounts;
- Ensure efficient service delivery to the Ministry/Department by the banking system;
- Adherence to prescribed accounting standards, rules and principles; and
- Timely, accurate, comprehensive, relevant and useful Financial Reporting.
- In respect of the above responsibilities the CCAs/CAs shall function under the direction, superintendence and control of the Controller General of Accounts.

#### **(ii) Financial Management Systems**

The CCAs/CAs as the heads of the accounts wing shall render their professional expertise in the functioning of the financial management system, from the system point of view and making it more effective. They would also be responsible for the implementation of the financial information systems of the Controller General of Accounts.

#### **(iii) Internal Audit/Performance Audit**

The revised charter of the roles and responsibilities of the CCAs/ CAs envisage that the internal audit wing working under the control and supervision of the CCAs/CAs would move beyond the existing system of compliance /regulatory audit and would focus on:

The appraisal, monitoring and evaluation of individual schemes;

Assessment of adequacy and effectiveness of internal controls in general, and soundness of financial systems and reliability of financial and accounting reports in particular;

Identification and monitoring of risk factors (including those contained in the Outcome Budget);

Critical assessment of economy, efficiency and effectiveness of service delivery mechanism to ensure value for money; and Providing an effective monitoring system to facilitate mid course corrections.

The above revised functions shall be carried out as per the guidelines issued by the CGA from time to time.

**(iv) FRBM (Fiscal Responsibility and Budget Management) related Tasks**

Pr. CCAs/CCAs/CAs shall be responsible for assisting in the preparation of the disclosure statements required under the FRBM Act in respect of their Ministry/Department for incorporation in the consolidated statement compiled by the Ministry of Finance for the Government as a whole. They would also provide FAs with the requisite information and material for his input for Finance Minister's quarterly review of fiscal situation to be presented to the Parliament.

**(v) Expenditure and Cash Management**

The Pr. CCAs/CCAs/CAs will support FAs in the discharge of their responsibilities for expenditure and cash management. The expenditure management function should also be closely linked to the Outcome Budget. They would provide support to improve cash management through monitoring of monthly cash flows effectively in the context of cash expenditure /commitments, tighten the system of receipt and payment monitoring and assist in securing greater convergence of revenue inflow and expenditure outflows.

**(vi) Non- Tax Receipt**

Pr. CCAs/CCAs/CAs shall be responsible for assisting the FAs in relation to estimation and flow of non-tax revenue receipts. In the discharge of these responsibilities, the Pr. CCAs/CCAs/CAs shall hold consultations with the administrative divisions to review various non-tax revenue receipts of the Ministries/Departments, review user charges for quantification of the subsidy elements and periodical reviews, as may be required, of rent, licence fees, royalties, profit share and dividends.

**(vii) Monitoring of Assets and Liabilities**

The Pr. CCAs/CCAs/CAs would be responsible for assisting the FAs to cause appropriate action for each Ministry to have a comprehensive record of its assets and liabilities. They should take appropriate action in this regard for initial building up of such records, their on-going updation and also for the recording of maintenance and optimum utilization of the assets. They shall also be responsible for monitoring Government guarantees.

**(viii) Accounts and Audit**

FAs would be kept informed about the overall quality of maintenance of departmental accounts by their respective Pr. CCAs/CCAs/CAs. They would be responsible for providing necessary information to the FAs for his regular review of the progress of internal audit and action taken thereon, so as to make it an important tool for financial management.

**(ix) Budget Formulation**

The Pr .CCAs/CCAs/CAs will support the FAs towards improving budgeting and facilitating moving from 'itemized' to 'budgetary' control of expenditure. They would also support the FAs in assisting the administrative Ministries /Departments in moving towards zero based budgeting and assist in better inter se programme prioritization/allocation within the budgetary ceilings, based on the analysis of expenditure and profile of each programme /sub-programme and information on cost centers/ drivers, assessment of output outcome and performance, and status of the projects/ programmes.

**(x) Outcome Budget**

They would provide necessary support to FAs active involvement in the preparation of Outcome Budgets by the administrative Ministries in accordance with the time schedule/ guidelines laid down from time to time by Ministry of Finance. They would also assist in clear definition of measurable and monitorable outcome and set up appropriate appraisal, monitoring and evaluation system (in the context of their internal audit/ Performance audit responsibilities of appraisal, monitoring and evaluation of individual schemes).

**(xi) Performance Budget**

They would provide necessary support to the FAs in the preparation of Performance Budget for their respective administrative Ministries. They must assist in linking the present, future and past in an integrated manner through Budget Formulation, Outcome Budget and Performance Budget.

**(xii) Reporting System -Annual Finance Report and Annual Outcome and Systems Report**

The Pr. CCAs/CCAs/CAs shall be responsible for providing necessary material in respect of Annual Finance Report, Annual Outcome and Systems Report of the FAs to the Secretary (Expenditure), through the Secretary / the Chief Accounting Authority of the administrative Ministry (structured in such format

as may be required following instructions that Ministry of Finance would issue).

**(xiii) Interaction between Ministry of Finance and the FAs**

Pr. CCAs/CCAs/ CAs shall provide required material and assistance for the quarterly meeting of FAs with Secretary (Expenditure) and the Finance Minister.

**(xv) Annual/ Five Year Plans**

All units in the Ministries currently looking after the function of undertaking evaluation, preparation of Scheme and non –scheme are, henceforth, to function under the overall supervision and control of the FA. The Pr. CCAs/CCAs/CAs shall provide appropriate support to the FAs in the discharge of these responsibilities (in the context of their various responsibilities specified above).

## CHAPTER II

### ORGANISATION AND CONTROL

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#### **Directorate**

2.01 The Secretary Department of Posts, Ministry of communications is the Chief Accounting Authority for Department of Posts. He is responsible for-

- a) the compilation and consolidation of monthly and annual accounts of the Department.
- b) the preparation of the Postal portion of the combined finance and Revenue Accounts;
- c) the preparation of the annual Appropriation Accounts of the Department.

The Additional Secretary & Financial Advisor (AS & FA) will advise the Chief Accounting Authority in the Accounts and financial matters of the Department of Posts.

The Senior Deputy Director General (Postal Accounts and Finance) is the professional functionary of the Postal Services Board in the Postal Accounts matters. In this capacity he organises, trains and controls from the professional point of view the Postal Accounts Establishments as a whole and is responsible for the professional efficiency as also for correctness of accounts and accounting procedure.

2.02 In order to exercise the above functions, the Postal Accounts wing of the Directorate is divided into the following sections:-

- a. Control & Examination
- b. Administration
- c. Budget
- d. Book I & II
- e. PEA and PACE
- f. Technical I & II
- g. Internal Check

#### **Postal Accounts Offices**

2.03 The work of compiling and checking of accounts of the Postal units is distributed to the following Postal Accounts Offices controlled and co-ordinate by the Senior Deputy Director General (PAF). The Circle Postal Accounts Offices are part and parcel of the Postal Circle organization under the overall supervision of Head of circle. They will assist and advise

the Chief Post Masters General in all matters connected with Accounts and Finance. The Officer in-charge of these subordinate offices is the Head of Postal Accounts Office.

<b>Serial No.</b>	<b>Name of the Office</b>	<b>Designation of the Head of Postal Accounts Office</b>	<b>Circle</b>
1.	Office of the General Manager ( Postal Accounts & Finance) , Ahmadabad	General Manager (PAF), Ahmadabad	Gujarat
2.	Office of the Director ( Postal Accounts & Finance) Ambala	Director ( PAF), Ambala	Haryana
3.	Office of the General Manager ( Postal Accounts & Finance) , Bangalore	General Manager (PAF), Bangalore	Karnataka
4.	Office of the General Manager ( Postal Accounts & Finance) , Bhopal	General Manager (PAF), Bhopal	Madhya Pradesh
5.	Office of the General Manager ( Postal Accounts & Finance) , Chennai	General Manager (PAF), Chennai	Tamil Nadu
6.	Office of the Director ( Postal Accounts & Finance) , Cuttack	Director (PAF), Cuttack	Odisha
7.	Office of the Director ( Postal Accounts & Finance) , Dehradun	Director (PAF), Dehradun	Uttrakhand
8.	Office of the General Manager ( Postal Accounts & Finance) , Delhi	General Manager (PAF), Delhi	Delhi
9.	Office of the Director ( Postal Accounts & Finance) , Guwahati	Director (PAF), Guwahati	Assam
10.	Office of the Director ( Postal Accounts & Finance) , Hyderabad	Director (PAF), Hyderabad	Telangana
11.	Office of the General Manager ( Postal Accounts & Finance) , Jaipur	General Manager (PAF), Jaipur	Rajasthan
12.	Office of the Director ( Postal Accounts & Finance) , Jammu	Director (PAF), Jammu	J&K
13.	Office of the Dy.DAP ( Postal Accounts & Finance) ,	Dy. Director (PAF), Kapurthala	Punjab

- Kapurthala
14. Office of the General Manager (Postal Accounts & Finance) , Kolkata      General Manager (PAF), Kolkata      West Bengal
  15. Office of the General Manager (Postal Accounts & Finance) , Lucknow      General Manager (PAF), Lucknow      Uttar Pradesh
  16. Office of the Director of Accounts ( Postal Accounts ) , Nagpur      Director (Postal Accounts ) , Nagpur )  
• General Manager (Finance) Mumbai.      Maharashtra
  17. Office of the General Manager ( Postal Accounts & Finance) , Patna      General Manager (PAF), Patna      Bihar
  18. Office of the Director ( Postal Accounts & Finance) , Raipur      Director (PAF), Raipur      Chhattisgarh
  19. Office of the Director ( Postal Accounts & Finance) , Ranchi      Director (PAF), Raipur      Jharkhand.
  20. Office of the Director ( Postal Accounts & Finance) , Shillong      Director (PAF), Shillong      North east
  21. Office of the Director ( Postal Accounts & Finance) , Sunder Nagar      Director (PAF), Sunder Nagar      Himachal Pradesh
  22. Office of the Director ( Postal Accounts & Finance) ,Thiruvananthapuram      Director of Accounts (PAF), Thiruvananthapuram      Kerala
  23. Office of the General Manager ( Postal Accounts & Finance) , Vijayawada      General Manager (PAF), Vijayawada      Andhra Pradesh

- Functions from office of CPMG Mumbai.

2.04 The Heads of Postal Circle Accounts offices will be functionally responsible to Senior DDG (PAF) and to carry out their functions in accordance with orders issued from time to time.

2.05 The Postal Accounts Offices are responsible for the monitoring of accounts, correctness of accounts, reconciliation of accounts and compilation of accounts of the Head Post Offices, Railway Mail Service Divisions, Mail Motor Services, Postal Stock Depots, Regional Offices, PED, PCD, Postal

Training Centres, Postal Accounts Office, and Centre for Excellence Postal Technology & all other NCDDOs etc., under their account jurisdiction.

2.06 Each of them is usually divided into a number of sections as follows:

General Accounts	Technical Accounts	Miscellaneous
Postal Accounts Section	Money Order & IPO	Central Co-Ordination
Pension Section	Account Current Section	Central Inspection /Audit
General Provident Fund including NPS & NPS Lite section.	Cash Certificates/Government securities	Administration
Budget, Finance & Control (Postal Accounts Miscellaneous)	Book & Remittance	Establishment IPPB, WUMT, Postal Insurance, Postal Savings Bank Account, DOP customers/vendors reconciliation, Army Postal Accounts section, Training

Note: For Administrative conveniences and efficient working, the Head of Postal Accounts office may, with the approval of the Headquarters Office either divide a section into two or more separate sections or amalgamate one or more sections into one single section.

### **Sanctioned Strength and Distribution of Establishment**

2.07 The sanctioned strength of establishment and the distribution of the sanctioned staff of each branch Postal Accounts Office are given in the gradation list of each office. In distributing the staff amongst the various sections of the office, the following points be strictly observed:-

- a) The sanctioned strength of any section or any class of clerical establishment or the distribution amongst working strength should, on no account be altered.
- b) The entire work of a section should always be distributed amongst the men in position or working strength.
- c) The strength of clerical staff required in each office is fixed under proper sanction with reference to the workload of each section. The number of staff in each section is based on quantum of work where these have been fixed.

### **Compilation of Statistics for calculation of Staff Requirements**



2.08 The Staff requirements for all the sections/ groups should be worked out on the basis of the average work of five continuous months from January to May of the year in which proposals are made. The staff proposals for inclusion in the Budget should be submitted to the Head of the Circle & Headquarter office by 30<sup>th</sup> June each year.

- a) In the case of GPF/NPS/SDBS, Book Section etc., the figures on the first of each month should be taken into account.
- b) The above statistics should be computed correctly and it will be the personal responsibility of the Assistant Accounts Officer of the section concerned to ensure the accuracy thereof. He has to satisfy himself that these are not unduly inflated by including items of work for which no staff is required e.g. casual Leave applications, duplicate copies of statements, intersectional memos, requisitions for stationary etc. The statistics thus compiled should be thoroughly checked by an Assistant Accounts Officer who has nothing to do with the particular section. The Branch Officer of the section concerned should also exercise proper check. Both the dealing assistant and the Examiner of the statistics as well as the reviewing Branch Officer should put their signatures on the statements in token of having done so.

2.09 In order to enable the Internal check Inspection and Audit Inspections to test check the correctness of the staff calculations in the course of their inspections, the various sections in the branch Postal Accounts Offices shall maintain suitable registers containing details of statistics on which the staff have been claimed. It should constitute a reliable basis for assessing staff requirements and should be readily available for reference by the internal Check Inspection/Audit Inspection parties.

2.10 The Central Inspection section/Internal check section of the Branch Postal Accounts Offices should check the proper maintenance of these registers during the course of their test check of the work of the various sections. The correctness of the statistical data recorded in the register of statistics should also be checked by the above section for at least 10 percent of the sections in each group subject to a minimum of one section like P A, Administration, Account Current GPF, Pension etc.; while conducting the independent recheck of the details in support of the staff proposals for inclusion in the budget.

### **Staff strength of Sections**

2.11 The staff strength of the non-routine Accounting Section; Viz Postal Accounts, Pension, Account Current, General Provident Fund, General Coordination, Administration section etc.; is not of a flexible nature and

cannot respond quickly to Changes in the quantity of work. Increases or reductions in strength should be proposed only when a decided change in the quantity of work becomes manifest.

The Strength of the routine Accounts sections e.g. Money Order, Cash Certificates, etc.; is of flexible nature and varies with the number of transactions in the Post offices which entails a corresponding change in the quantum of work in the Accounts offices. Irrespective of the nature of work, concept of man-days/ outturn per day stands abolished in all cases of work and the staff should complete the work in such a way that current work be completed on day to day basis without keeping the work in arrears. The head of PAO shall manage the work in such a way that internal distribution of staff amongst men in position is made on such contingencies invoking the provisions of Fundamental Rule 11. The basis of testing the sufficiency of strength in the various sections is provided in the annexure I to this chapter.

#### **Division of sections as operative and Administrative etc.**

2.12 After departmentalization of Accounts some sections of the branch Postal Accounts offices, such as: Administration, Welfare, Central and Establishment are detailed as administrative and other sections are declared as operative. The imposition of ban on the creation of additional posts in the Administrative sections should be equated with the matching savings at the time of computing staff proposals as detailed vide annexure at the end of this Chapter.

#### **Control Over State of Work**

2.13 Each section of the Postal Accounts Office should maintain a Calendar of Returns in Form Sy. 264 showing the due and actual dates of (a)-the dispatch of the returns due from the section (b)-the submission to the Branch officers of all accounts, objection, statements, registers etc.; (c)-the receipt of the returns due to the section and (d)-any special items whose receipt or despatch is required to be watched. Each of the first three parts mentioned above should be further divided into the following subdivisions according to their periodicity of submission like Bi-weekly; Weekly; Fort-Nightly; Monthly; Bi-monthly; Quarterly; Half yearly; and Yearly.

The Assistant Accounts Officers will be personally responsible to make entries of dates in the Calendar of Returns; The COR so maintained should be submitted every Monday to the Branch Officer-in-Charge for review. The Branch Officer should test check the dates at the time of every submission of the calendar of returns in such a manner that each item of the Calendar of

returns comes under such test check once in a year. The Branch Officer should also indicate the items test checked by him and place the result of returns to the head of the office once in a month.

A register of returns showing (1) Name of the officer rendering the return; (2) Name of the return; (3) due date of receipt; (4) actual date of receipt; (5) particulars of reminders, etc.; (other than monthly returns), due from disbursing and other officers should be maintained in each section by the Assistant Accounts officer in respect of all returns which are not received through the register of returns kept in the section, and submitted to the Branch officer monthly for review on the 15th of every month.

- a. Whenever a calendar of returns is copied, the Accountant who copies it and the Assistant Accounts Officer of the section concerned shall record a certificate in the new calendar of returns that all the items in the previous calendar of returns except those which are obsolete or discontinued under proper orders have been duly carried over to the new one.
- b. It should be further certified that all the periodical returns etc.; prescribed in the codes/manuals/advance corrections/ office orders/letters, which required entry in the calendar of returns have been noted there in and that there are no omissions.

### **Report on the State of Work**

2.14 The work distribution and its completion be distributed and monitored by AAO /BO and Head of Postal Accounts office in such a way that days/month work is completed by the end of day/month concerned. It would be possible for transaction audit with T+3 day basis and such checks and balances work should never be kept pending for falling into arrears. A consolidated monthly report on the arrears in work on the last working day of a month citing the reasons if any which are beyond control of PAO & staff/officers responsible for it, should be prepared by each branch Postal Account Office in Form DG (PA)-17(A to L) for the whole of the office and submitted to the Headquarter office on the, 4th day of the month following that to which it relates. In preparing this report, care should be taken to see that nothing which should be included is omitted from it. The headquarters office shall review the SWR and issue guidelines or instructions by providing ways and means of bringing the work up to date.

**Note:** Central Inspection Section of the Branch Postal Accounts Offices should also prepare monthly reports on the State of Work like other sections. The arrears in conducting internal check of sections should be exhibited in such reports along with other arrears, if any.

2.15 In order to ensure the accuracy of the arrears exhibited in the Monthly State of Work Report sent to the Headquarter Office, each section of the Postal Accounts Office should invariably maintain a manuscript register showing the details of work in arrears. The assessment of at least two sections should be got checked every month by the Internal Check Section before its incorporation in the monthly State of Work Report. For this purpose the Head of Postal Accounts Office, may select any two sections every month in such a manner that the calculations of all the sections of the office are checked at-least once in a calendar year. A separate certificate to this effect should invariably be recorded in the forwarding letter of the monthly State of Work Report sent to Postal Accounts Wing of the Directorate.

2.16 A monthly report on the state of work in the Headquarters office should be prepared by the Technical Section by the 5<sup>th</sup> of the month following that to which the report relates. For this purpose, the AAO of each section will get the state of work report for his section prepared in the prescribed Form and, after approval of the Branch officer in-charge should send it to the Technical Section. The Technical Section will examine and scrutinise the report along-with the reports received from the Branch Accounts offices and bring to the special notice of the Sr. DDG (PAF) of all kinds of serious arrears and persistence of arrears for a prolonged period for his orders.

### **Scales of Pay**

2.17 The scales of pay of Accounts Officers and establishment are as revised by 7<sup>th</sup> Pay Commission, shown below:--

<b>Post</b>	<b>Scale of Pay</b>
<b>Group-B</b>	
Senior Accounts Officer [ Gazetted]	Level 10
Accounts Officer	Level 9
Assistant Accounts Officer	Level 8
Senior Accountant	Level 6
<b>Group-C</b>	
Junior Accountant	Level 5
Lower Division clerks	Level 2
Stenographers	Level 4 & 6
MTS	Level 1

2.18 The cashiers in Postal Accounts Offices are entitled to the rates of Cash Handling Allowance with effect from 1.7.2017 on fulfilment of such terms and conditions laid down in G.I., Dept. of Per.&Trg.O.M.No.4/6/2017-Estt (Pay. I) dated 18<sup>th</sup> January, 2019

Amount of monthly cash disbursed	Rates of special pay
Up to Rs.5 lakhs	Rs. 700 P.M
Over Rs. 5 lakhs	Rs.1000 P.M

**Procedure for sending records to old Record Room**

2.19 Files, Registers, voucher bundles etc. shall be properly bound immediately after closure. The outer cover shall have conspicuously recorded on them in big letters on printed slips in Form Sy.322C under the dated signature of the Accounts Officer, the proposed year of destruction of that record. They shall be kept serially arranged in the sections concerned for not more than 3 calendar years and transferred to the Departmental Record Room thereafter. Files, vouchers, registers etc. to be transferred to the Departmental Record Room will be accompanied by a list (in duplicate) with particulars as shown below:

Department---- Section-·-----

Sl.No	File No. or details of bundle or type of register	Classification & Year Review	Date of Actual Destruction	Record Room & Index No
(1)	(2)	(3)	(4)	(5)

2.20 The departmental Record Room should refuse to accept any record which is not complete in the above respect.

The Departmental Record Room will, after verification of the entries in it, retain one copy of the list and return the other duly signed to the section concerned, after indicating Record Room index number. In the Departmental Record Room these lists will be kept section wise in separate file covers. The concerned section shall also preserve the duplicate copies by pasting them in a register/Guard File

No recorded file etc. may be issued from the Record Room except against a requisition signed by the Sectional Head which should indicate Record Room Index Number. The requisition slip will be kept in the place of the file issued. On return, the requisition file will be restored in its place and requisition slip returned to the Section/official concerned. In case of non-receipt of the Record back within a period of one month of issue, the record Keeper shall remind the section concerned at an appropriate level to get back the file/record expeditiously.

### **Procedure regarding preservation and destruction of records**

2.21 The detailed procedure for preservation of records received from various branches and their subsequent destruction by Departmental Record Room/old Record Room has been laid down along with the list of items & their prescribed period of preservation vide Appendix-3 of this volume.

### **Establishment Norms**

2.22 The standard norms for calculation of staff justified will is issued as separately, which may constantly change in view of degree of computerisation from time to time.

## CHAPTER III

### POSTAL ACCOUNTS WORK

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#### **Accrual Accounting in Government Accounts**

3.01 Consequent on acceptance of the recommendations of 12<sup>th</sup> Finance Commission, the Government is moving towards Accrual Accounting. The Government Accounting Standard Advisory Board (GASAB), constituted in the O/o The C&AG of India has recommended an operational framework and detailed roadmap for implementation of accrual accounting. The Department of Posts has been attempting for Accrual Based Accounting System (ABAS) from existing Cash Based Accounting System through Core System Integration Project of the Department. However accounts in DOP are in real account basis with cash based and accrual is for monitoring & pursuing for status of Receivables, and Payables at any point of time and to know the financial statements wherever applicable.

#### **Core System Integrator and Introduction of SAP in DOP**

3.02 Core System Integrator (CSI) is an integrated system designed to augment the service, delivery efficiency of the post offices that provides for centralized data and applications management and indicates the transition from a local server to central server-based operations and includes Counter Operations, Delivery Operations, Financial activities, and Human Resource Management etc. In CSI, ERP (Enterprise Resource Planning) – SAP (Systems, Applications and Products) modules are included in the areas of Financial Accounting, Fund Management, Business Intelligence Reporting, Payroll and Inventory Management etc.,

3.03 SAP (Systems, Applications and Products), a developed accrual accounting software is introduced, customizing it with the requirement of the Department of Posts. Through CSI-SAP, mainly two types of report are generated for F&A, one is on Cash Based System, with the 15 digit CGA HOA, for submission to CGA and the second is on accrual based accounting, for internal analysis and decision making. The List of Major and Minor Heads of Accounts used in DOP are in Appendix V to this manual which is published separately.

#### **Public Financial Management System (PFMS)**

3.04 The Public Financial Management System (PFMS) is web-based online software, developed and maintained by the Controller General of Accounts (CGA), Department of Expenditure, Ministry of Finance, and Government of India. CGA

report, generated through application is pushed to e-lekha through PFMS by the PAOs, as per the prevailing instructions & guidelines of the Department.

### **General**

- 3.05 The Head Post office is the primary accounting unit in the Department of Posts as it provide cash for the requirements of other units like RMS., Mail Motor Service, PMsG Office, CO, PTC, and all other NCDDOs. In CSI environment, each Post Office, right from the Branch Office level, is also identified as Profit Centre / Cost Centre and transactions are classified under respective GLs at point of source/transaction.
- 3.06 Various main stages of work done in the Postal Accounts Section and the checks applied to the system generated account returns of DDOs/NCDDOs are enumerated in the foregoing paras.

### **Compilation of Accounts**

- 3.07 System generated Cash based account ( CGA report) for a DDO/NCDDO is processed on T+3 (Transaction day + 3 days) basis and pushed the generated data to e-Lekha through PFMS after performing the following checks.
- a. The account submission is for each day including holidays & Sundays.
  - b. Each transaction summary figure, GL wise is cross checked with transaction schedule for debits and credits and ensures that the figure tallies after exclusion of such transactions occurred under accrual based.
  - c. GL wise verification as in CGA report and day wise schedule figure is done daily by respective section, responsible for validation of data GL wise.
  - d. Major mistakes, misclassification and omissions etc if any be rectified immediately at this stage and other mistakes if any be rectified during the month of account.
  - e. System generated CGA report for a DDO/NCDDO is downloaded for a month and cross verification of these figures GL wise with reference to the data already uploaded to e-Lekha through PFMS if any over/under booking of Receipts & Expenditure be rectified through TE in PFMS for a month.

When all the transactions pertaining to the month are pushed to PFMS, monthly consolidation will be processed Respective section is responsible for monitoring and detail checking of the accuracy of data with reference to GL on day to day on real time basis.

Note: Monthly consolidated account of each DDO/NCDDO consolidated / classified abstract of each DDO is viewed / downloaded from e-Lekha once accounts of the month has been compiled and uploaded by the Book section of PAO. Accuracy



of figures between monthly CGA reports as generated from DOP application shall tally with e-Lekha figure for a month. Any variation be identified and rectified by reversion of transaction & posting of correct transaction including transfer entries wherever applicable.

### **Post Office Balances**

3.08 The physical cash held by the Post offices form part of Post office balance called DOP cash and any intermediary cash included in the DOP cash at the end of the day. Any intermediary head used while operation of various services with reference to cash is to be made zero and transferred to DOP cash. While checking the days /month account, it shall be ensured that closing balance of DDO of the previous day will be opening balance for the next day beginning and in no circumstances balance is altered.

### **Balances of abolished HPO**

3.09 When a Head Post Office is abolished and converted into a sub office, great care should be taken to prevent confusion in the transfer of balances from the old to the new Head Office. The essential requirement is that the transfer is effected completely in one month's account. For example, in the case of a Head Office A, converted into a Sub Office with effect from the 1st July and placed under another Head Office B from the same date, the balances held by A on the 30<sup>th</sup> June should be classified and posted under "Remittances" while that held by B should be increased by the balance A, the later being incorporated in B's account by a per contra credit to "Remittances" in the accounts for the same month. It shall be ensured that whenever SOs have been transferred from one DDO to another DDO, only closing balance of cash is transferred for accounting purpose and no other accounting entry is made in the CGA account for the day/month during the course of such transfers.

### **CGA report for March**

3.10 March supplementary account is available in the system to incorporate such transfer entries of non cash transactions & rectification of any error in accounting. Provision for posting Journal Entries is available upto prescribed period for the financial year concerned and entries are posted by PAO may be against 31<sup>st</sup> of March and posted as Transfer entry in e-Lekha through PFMS. The final Journal Entries will be done by PAO only in accordance with instructions given in Chapter Transfer Entries, Journal and Ledger.

### **Due dates of completion of CGA abstract**

3.11 The last CGA report of each Postal Accounts Office should be completed by 8<sup>th</sup> of the month following the month of account relate. Each PAO shall maintain a

register in the following format to ensure that all the daily accounts for all the DDOs have been posted to e-lekha through PFMS.

DDO/NCCDO Name	Due Date of Completion	Actual Date of Completion	Remarks

### **Disposal of documents, vouchers, bills etc received from DDOs**

3.12 The documents received from DDOs, which are date wise and transaction occurrence wise duly stamped with Document number/Bill number will be sent to respective sections concerned for detailed check and reconciliation except those documents in PA Section which are required for further detailed examination by PA Section. PA Section shall maintain a manual register for disposal of such documents to other sections. Accountant shall ensure that all relevant vouchers, bills, e-schedules etc have been received for the month and duly checked and objections if any raised as per periodicity, misclassification is rectified and periodical adjustments are affected.

Assistant Accounts Officers of the section are personally responsible to see that all relevant paid vouchers received for check have been properly accounted for and where necessary duly checked & correctly preserved in the guard files. PA section shall maintain a register centrally to watch receipt of paid vouchers, sanctions, bills, schedules etc. One register be maintained to watch for the PA section as a whole and no individual register is maintained for each section of PA.

Actual date of receipt	Particulars of paid vouchers not received	Date of actual receipt of the wanting vouchers	Date of completion of check of these vouchers	Date of completion of review of these vouchers if any	Remarks

### **Duties of Accountants in PA Section**

3.13 The following checks have to be exercised by Accountants in the Postal Accounts Office in respect of various account vouchers and system returns;

- a. CGA report should be generated and pushed to e-Lekha through PFMS on T+3 basis. A register should be maintained for recording references and TE number. Responsibility of CGA report generation and pushing of data to e-Lekha through PFMS duly vests with dealing accountant concerned.

- b. Compare the CGA report with the GL wise transaction summary report. Any variation, abnormal increase/decrease and anomaly in the heads of account, where there is considerable amount of deviation from the normal course should be reviewed and reported to AAO for orders before pushing the data to e-lekha through PFMS.
- c. The concurrent review of day's accounts should be completed in such a way that all transactions are brought to review and completed before the date the accounts of the month are closed and consolidated for pushing into e-Lekha through PFMS.
- d. Current review is the check of classification to see that there is no misclassification of receipts or charges.
- e. Maintain register to ensure that all DDO/NCDDO accounts are posted and pushed to e-Lekha through PFMS on all days of a month.
- f. Maintain a list of DDOs where existing DOP application is not rolled out and accounts are being posted to application as direct voucher posting or legacy application is in vogue.
- g. Except where otherwise expressly provided for, every list ( whether called e-list, e-journal, e-schedule, voucher, e-bill including manual bill if any etc ) which forms part of the day/ month accounts and works upto aggregate in the CGA report should pass through the hands of accountant; who must check with corresponding abstract figure in the transaction wise report GL wise.
- h. Check as per periodicity and marking by Branch Officer, correctness of GLs in a transaction, voucher auditing, and all expenditure relating to Budget Heads are in conformity with statutory rules on the subject and has sanction of the competent authority.
- i. Ensure that all reversals are duly incorporated on current date of reversal and duly corrected entries are posted simultaneously where applicable. Special attention is given for reversal of transaction which affects DOP cash/POS cash and Drawn from Bank & Remittance to Bank and Remittance GLs.
- j. Ensure that all the transitory /intermediary GL balances are liquidated for the day. Wherever balances are not cleared, it implies that applicable Receipts/Expenditure under respective GLs have not been flown to F&A application. Immediate reference is made to DDOs/NCDDOs for rectification and clearance of such intermediary heads in the system.
- k. Ensure that all vouchers/bills/sanctions etc have been received manually or through system and cross verify with system postings using Document numbers/bill number for correctness of classification and usage of relevant other entries as applicable for posting in the system.
- l. Check the correctness of direct transaction posting in the system for classification and usage of relevant other entries as applicable for posting in the system.
- m. Check the correctness of flow of GL wise summary figures of receipts and payments to CGA report for each day/month in cases of all assigned GLs like

1201 Postal Receipts, 3201/2552/3465 Postal Services and 5201/5465/4552 Capital Outlay.

- n. Check the correctness of figures GL wise as applicable to Postal Accounts Section for Public Accounts like 8443, 8553, 8661, 8446, etc. in CGA report with schedule figure day wise/ month wise and take corrective action for rectification wherever mistakes noticed.
- o. Shall maintain such records and registers to follow up rectification of mistakes noticed during the course of checking of accounts on day/month basis and its weekly submission to Branch Officer.
- p. No payment is made on a voucher or order signed by a subordinate instead of Head of the Office himself or by an Authorised Officer on a voucher or order signed with a stamp and that copy of sanctions is certified by the Sanctioning Officer or by an Authorised Officer and sanction is issued with the concurrence of Finance wherever applicable.
- q. No bills for Pay and Allowances not claimed within two years (vide 264 of GFR 2017) of its becoming due have been paid without the approval of the Postal Accounts Office.
- r. The Fund & Income Tax Deductions and other Statutory Taxes are recovered and correctly classified.
- s. Ensure that cash in transit amount is acknowledged by the recipient office within a reasonable period as applicable to transit days.
- t. Every voucher, after check by accountant should be enfacd in red ink with the word Checked over the initials with date of the accountant.
- u. Register shall be maintained for TEs of all DDOs affected in PAO date-wise.
- v. Monthly review of all customer accounts and vendor accounts and highlight any variations or inaccuracies in the segment of Receivables, Payables, Philately, Franking Machine Customers, COD customers, e billers, etc.
- w. Accountants shall provide a certificate “certified that the check and review of vouchers marked for check and review have been completed and objections, if any, raised as a result of such check and review have been issued.” This certificate be provided for current review as well as post submission of days/month account. On recording such certificate in the manual register, it will be submitted to Branch officer/Head of Postal Accounts Office.

Note – 1 Any bills, vouchers, e-schedule, from DDOs either manually or through system, pertaining to GPF, NPS, SDBS, shall be checked and verified on day to day basis by the respective section and any variation be dealt directly with DDO concerned.

Note - 2 Any bills, vouchers, e-schedule, from DDOs either manually or through system, pertaining to pension under CCS Pension Rules 1972, gratuity etc payable to Grameen Dak Sevaks, third party pension payments, Terminal benefits payments, etc shall be checked and verified on day to day basis by the

respective pension section and any variation be dealt directly with DDO concerned.

Note – 3 Any bills, vouchers, e-schedule, from DDOs either manually or through system, pertaining to Loans and Advances Receipts & Payments, shall be checked and verified on day to day basis by the respective section and any variation be dealt directly with DDO concerned.

Note – 4 Any bills, vouchers, e-schedule, from DDOs either manually or through system, pertaining to DOP-Banking transactions and settlement account with RBI , IGA etc shall be checked and verified on day to day basis by the respective Account Current section and any variation be dealt directly with DDO concerned.

Note – 5 Any bills, vouchers, e-schedule, from DDOs either manually or through system, pertaining to Money Order, Cash Certificates, IPOs, shall be checked and verified on day to day basis by the respective section and any variation be dealt directly with DDO concerned.

Note – 6 Any other sections in PAO, which is responsible for detail check and processing for reconciliation , monitoring are responsible for verification on day to day basis/month between system generated CGA report figure GL wise and transaction wise summary report and any variation be dealt directly with DDO concerned. The sections would include, IPPB, POSB, ATM, CSC, WUMT, Insurance, and such other work relating to transactions via online.

### **Role of Accountant - Post PFMS Data Submission**

3.14 Post PFMS data submission, the following items are to be checked in detail by the SA/JA concerned based on periodicity fixed.

- a. Detailed review of intermediately Heads of Account balances and cause action for clearance in such a way that all such balances are made zero and brought to F&A accounts by the end of the month of account.
- b. Detailed review of all open items of Receivables, Payables and cause action with DDOs for immediate action to set right open items pending & pending cases for which payment received but settlement action is wanting if any. Ensure that invoices raised are correctly posted in F&A and settled by the customer within the stipulated time limit.
- c. Detailed review of all third party transactions pertaining out of account recoveries and liquidation of such balances from the system on or before 10<sup>th</sup> of the month following the month of account.
- d. Audit of GL wise transactions pertaining to salary and other different object heads and issue objections to DDOs for rectification. All monetary objections

shall be closely watched for regularisation and any lapses on the part of DDOs/NCDDOs be immediately brought to the notice of Head of Division/Region/Circle.

- e. Revenue transaction, wherein individual transaction exceeds by Rs.1000/- (Rupees One Thousand only) be identified excluding transactions of registered customers and correctness of it is checked in all cases. Example: GLs for – Other items MISC and Sum found excess in counter/treasury/letter box.
- f. Un-usual reversals be identified and checked for the necessity and implication on the accounts and any abnormality noticed is brought to the notice of Head of Division immediately.
- g. Check of all open items of customers and vendor accounts pertaining to various products & services.
- h. Check of correctness of all bookings in scheme and non scheme charges.

### **Monthly CGA Report**

3.15 Monthly CGA report for each DDO is generated after the period for an accounting month is closed and figures GL wise be compared with that of figures as uploaded on daily basis to e-Lekha through PFMS and any variation between these two sets of figures be identified and cause action for rectification of figures . The reasons for variation are investigated and corrective action of posting into PFMS by Transfer entry is done. Discrepancy if any to be brought to the notice of DDO wherever necessary and it may be ensured that in all cases GL wise data of Receipts and Payments tallies with e-Lekha figures. There should be no variation between system generated data and data pushed into the e-Lekha through PFMS. However in exceptional cases for identifying the data which are omitted in accounts, reference can be made to consolidated accounts summary generated under accrual accounting system.

*Note: If there is any inconsistency between the figures of Monthly CGA figure with that of daily uploaded figures in view of any errors in application, the figures as in the Trail balance may be adopted to after deducting any accruals which are open items in the system, till such time the application for generation of monthly CGA report is streamlined and corrected, which should be applied consistently.*

### **Postal Stamp and Stationeries Balances**

3.16 Circle Stamps Depot in circles procures and Supply Stamps & Stationeries to Head Post Offices and inturn HPO supply to sub ordinate units. It will be verified for the DDO the total inventory value as at the opening of month plus receipts during the month minus closing balance at the end of the month represents actual sales and accounted as sales in CGA as applicable to all kinds of stamps and stationery. Review result should invariably be recorded and reported to DDOs

and Head of Circle/Region in the monthly report of important irregularities noticed.

### **GL to GL corrections**

- 3.17 The figures in the summary report of Receipts and Payments for a DDO and for a period excluding accruals (Receivable and Payable) normally agree with the CGA report which is cash based report. Any variation be analysed critically and correspondence be made with DDO & Head of Division concerned for corrective action. All necessary actions are to be taken by DDO and HOD to rectify the omissions & commissions which may be due to human error or system errors. Transfer entry is affected after ascertaining reasons and full details of the missing transactions/ accounting errors if any and all corrective actions be done for the current date irrespective of the period is open or closed. Revenue reflects for which invoices issued but not settled by the Registered Customers are not to be brought to Government Accounts unless invoice is cleared and accounts settled. In case of reversals and corrections if any done for the current month which is open, such transactions would be incorporated as transfer entry in PFMS after generation and comparison of monthly CGA report with the data already uploaded on day to day basis. The details of such TEs should invariably be entered in the TE register and obtain the approval of branch officer concerned.
- 3.18 When the months' account is freezed, DDOs with the approval of its Divisional Head shall send a request to PAO, seeking reversal / GL to GL corrections. Such request shall clearly state the reasons for which such requests are placed. After careful examination, the requested corrections are to be incorporated by PAO.
- 3.19 Each section shall maintain TE register and make such transfer entry posting applicable to their sections GL and no separate CTLA is maintained for the purpose as the application access to perform and validate such transactions is available. It applies to all sections wherein intra and inter circle transfer TEs are to be effected like GPF, Loans and Advances, Cash Certificates, Account Current etc.

### **Computerisation of Accounts**

- 3.20 The DOP has launched CSI application having vertical applications like CBS and McCamish etc with a view to deliver the processed accounting inputs, the application provides provision for generation of such accounts statements and reports including generation of CGA report which can be pushed to e-Lekha through PFMS as per periodicity. The application is capable of processing the inputs through different stages to final compilation of monthly accounts, with the provision for a number of reports that can be generated through the package.

Details regarding the operation and user manual are available in the Indiapost website issued by DOP which is updated from time to time.

### **Bills & Vouchers – Auditing**

3.21 The transactions relating to Object Head Salary of all Establishments be subject to audit DDO wise with a periodicity of twice in a financial year and exercise such checks including sanction for the posts irrespective of temporary post or permanent post. The same periodicity is applicable for GDS with reference to TRCA applicable and orders regulating the TRCA issued by Directorate from time to time. The money value objections be entered in the objection register – HR and communicated to DDO for compliance and regularisation of erroneous drawals if any.

Variation in basic pay should be carefully checked. If the variation is due to promotion or otherwise, ensures that proper sanction of the competent authority is available and the Pay Fixation is in order in accordance with FR-22 and orders regulating Pay Fixation issued from nodal ministry from time to time. The following documents received from DDOs are cross checked in the system for validation of correctness.

- a. Copy of LPC in & LPC out
- b. Due – Drawn Difference statements – relating to arrear drawals in Paybill, if any.
- c. Orders / Sanctions pertaining to Basic Pay Revision.
- d. Copies of Pay Fixation Memo – where there is/are Pay Revision(s).
- e. Orders / Sanctions for drawal of allowance (whenever revised / fresh sanctions issues). Eg., Cash handling allowance, Cycle Allowance etc.,
- f. Absentees statement
- g. In case of GDS TRCA bills, copies of LWA/paid Leave Sanctions received from LSAs.
- h. In case of GDS working in Departmental vacancies, copies of sanctions, along with leave particulars of original post.

Tri-monthly statement should be submitted to the Head of Office/Division during April / July / September / January, indicating the details/nature of “objected-items”, date from it is pending and details of last correspondence with the unit concerned.

3.22 All supplementary bills (off-cycle payments-HR) are checked according to periodicity prescribed depending on the nature of payment object head wise; keeping the provisions of various statutory Rules issued by Nodal ministry and any irregularities including erroneous payments be brought to Objection Register – HR and communicated to DDO for compliance. Non compliance by DDOs is brought to the notice of Head of Division on tri-monthly basis as mentioned in preceding para.



3.23 All charges other than employee related payments including GDS and such charges wherein detailed check and reconciliation is codified elsewhere in this manual by other sections of Postal Accounts Office are to be checked cent percent by Postal Accounts section which includes, Wages to outsiders, Charges on Scheme and Non-Scheme, outsourcing wage charges, payments under object heads other than employee costs etc and brought to objection register – Other than HR. The irregularities are brought to the notice of DDO for rectification and watch compliance till the irregularity is setright.

3.24 The scope of current audit and post audit is to ensure compliance with respective statutory rules on subject charges. The illustrative list of points to be checked in various kinds of charges in accounts is enumerated below.

#### **Check Of Classification in Accounts**

3.25 The transactions dealt with in the Departmental Accounts Organizations should be classified in accounts strictly under the Major and Minor Heads shown in the List of Major and Minor Heads of Account as corrected from time to time. The detailed classifications is available in appendix 5 to Postal Accounts Manual Volume-I

#### **Check of Establishment Pay Bills**

- 3.26
- a) Shall maintain establishment sanctioned particulars of all posts under the DDO in respect of departmental and Grameen Dak Sevaks and cross check with actual drawals to ensure that there are no drawals exceeding sanctioned establishment. Shall maintain sanctioned particulars and kept in the guard file in addition to e-sanctioned particulars available in the application.
  - b) That the bills have been signed by Drawing & Disbursing Officer and his signature tallies with the signatures in the register of specimen signatures;
  - c) That the arithmetical calculations of the bills are correct;
  - d) That the absentee statement, where required is duly filled-in or a 'no leave' certificate is furnished;
  - e) That the enhanced pay of officiating Government Servants is in accordance with the rules;
  - f) That in case of any names appearing for the first time in the pay bills last pay certificate is furnished for a Government servant transferred from another establishment or health certificate is furnished in case of a person newly appointed except where such health certificate is not required to be furnished under the rules of Government;
  - g) That the dates of making over and receiving charge are stated and joining time is correct;

- h) That the number of persons for whom pay or leave salary has been drawn does not exceed sanctioned strength of the establishment. For this purpose, the numerical check of drawals against sanctioned number of posts should be done.
- i) where arrears are drawn, a certificate is recorded by Drawing and Disbursing Officer stating that necessary note has been made in original bills from which the claim is omitted;
- j) That the remarks showing how the claims have been affected by Death, Retirement, Permanent transfers, First appointment etc. are entered in detail;
- k) the admissibility of Special Pay, Personal /Pay and various allowances claimed in an Establishment bill should be scrutinised with reference to the rules or orders in force.
- l) Whenever change in basic pay, it shall be supported by fixation memo and sanctions.
- m) Whenever there is change in pay, it shall be supported by sanction/penalty order issued by Disciplinary authority.
- n) Check the drawal of allowances as to the correctness and eligibility.
- o) System generated increment certificates as at 1<sup>st</sup> of January and 1<sup>st</sup> of July each year.
- p) Similar applicable checks as per the orders issued by DOP from time to time in case of salary paid to GDS are checked for basic TRCA.

### **Check of Increment Certificates**

3.27 Increment certificates should be examined to see that the increment claimed is according to rules and supported by facts stated and has actually accrued. It should also be seen:-

- a. That the increment granted is admissible under F.Rs. 22-27 and 29.
- b. That the period of suspension is not treated as duty except in the circumstances explained in F.R.54.
- c. That a proper note of the increment is recorded in Fly Leaf of Payment Register wherever it is maintained, over the initials of Asstt. Accounts Officer.

### **Check of Last Pay Certificates**

3.28 The Last Pay Certificates (in form GAR 2) are issued by Drawing and Disbursing Officers in the event of transfer of a Government servant to another Post or Office under the jurisdiction of another Drawing Officer. In checking these certificates, it should be seen:-

- a. that the certificate is in the prescribed form and has been properly drawn up;
- b. that the extent of joining time availed of and the Joining Time Pay is in conformity with Central Civil Services (Joining Time) Rules 1979 as amended from time to time.

- c. that no compensatory allowance is drawn during joining time except as provided in S.R. 7-C; and (iv) that pay or leave salary, if due for a period prior to joining time is drawn according to rates noted in the last pay certificate.

The Postal Accounts Office shall maintain an Establishment Check Register separately for each DDO under his payment and accounting control. All sanctions for creation of posts will be noted in this register in the relevant columns. In view of the issue of Min. of Personnel, Public Grievances & Pension (Dept. of Personnel & Training) O.M. no. 18011/1/86-Estt. (d) Dated 28-3-88 confirmation is made only once in the service of an official which will be in the entry grade subject to the fulfilment of the conditions prescribed and this issue has been de-linked from the availability of vacancies in the permanent posts in the grade. Therefore, the check to be exercised by the PAO may be limited to watch against the total number of posts sanctioned, the total number of persons in each section of establishment who are (i) drawing duty pay and (ii) are on leave including extra-ordinary leave or under suspension.

The P.A.O shall also maintain, wherever required, a "Fly Leaf of Payment Register' wherever necessary, wherein details like the name of the incumbent, his pay, special pay, personal pay etc. shall be noted. The increments drawn or any changes in the pay as indicated in the pay bills should be noted in this register. Similarly all cases of death, retirement, resignation and permanent transfer out of the establishment as also important events like suspension, withholding of increment etc. shall be noted in this register under the attestation of the Asstt. Accounts Officer.

### **Check of Pay Fixation Cases**

- 3.29 All changes in the basic pay (increase or decrease) in a month are supported by pay fixation memos employee wise which should be checked for correctness with reference to the provisions of Fundamental Rules and any variation found be immediately brought to notice of DDOs for corrections in the system data and regularization of erroneous payments.

### **Check Of Overtime Allowance Claims**

- 3.30 The grant of overtime allowance will be regulated in accordance with the orders contained in the Min. of Finance, Department of Expenditure O.M. No.15011/2/EII (B)/76 dated 11/8/76 as amended from time to time. The following checks should be exercised in respect of bills in which overtime allowance is claimed.

- a. That the drawing officer has furnished the requisite certificates as prescribed in this O.M. along with the bills duly signed by him and sanction of head of office is available.
- b. That the categories of staff for which overtime allowance are claimed are eligible for the same.
- c. That the claims are made at the prescribed rates.

### **Check Of Children Education Allowance, Tuition Fees**

3.31 All Central Government Servants, as defined in Rule 2 of the CCS (Educational Assistance) Orders, 1988, shall be eligible to draw Children's Educational Allowance, reimbursement of tuition fee and hostel subsidy paid by them for and on behalf of their children for education in India in recognised Middle, High/Senior Secondary Schools in accordance with Government of India, Department of Personnel & Training O.M. No.21011/21/88-Estt.(Allowances) dated the 17th October, 1988, as amended from time to time.

### **Check Of Travelling Allowance Bills**

3.32 In checking the bills of travelling allowance the under mentioned checks may be exercised in order to see:-

- a. that the journey was actually performed;
- b. that it was necessary, and authorised by general or special orders;
- c. that no bill has been submitted for it before;
- d. that the amount drawn is correct with reference to rates and general conditions.

In this connection it may be added that it is the duty of the Controlling Officer before signing or countersigning a travelling allowance bill, to scrutinise carefully the distances entered therein, but the amount claimed for the journey performed by railway and air where authorised specially, should be checked by the SA/AAO with the help of the Railway time table and by the scheduled rates charged by the Indian Air Lines or Air Transport Company;

- a. that the bills are prepared strictly in accordance with the provisions of Rule 90 of Central Govt. Account (Receipt and Payments) Rules 1983;
- b. that the dates and hours of the commencement as well as end of the journeys (where necessary) and the purpose of journey are clearly stated in the columns provided for the purpose in the travelling allowance bill form;
- c. that the bills are countersigned in all cases except where specifically authorised otherwise (see S.R. 191-193); and that the prescribed certificates have been furnished by the D.D.O.
- d. that the instructions for preparing travelling allowance bills as printed on the form of the T.A. Bill are duly complied with and irrelevant certificates scored out;

- e. that the claims for the conveyance of motor-cycles, bicycles etc; during tour are supported by special orders of the authority competent to pass such orders, as required under S.R.81(a);
- f. that in case of journeys performed by road between places connected by rail, the charge for travelling allowance is supported by an order of the competent authority under S.R 31;
- g. that the claims for travelling allowance for journeys performed to give evidence in a court under S.R. 154 are supported by the necessary certificates (a) of attendance and (b) non-payment of expenses by the court;
- h. that in the case of bills for journeys on transfer, the claims are supported by:-
- i. the certificates showing the members and relationship of claimant's family and the age of his children vide S.R.116(d);
- j. the declaration of actual expenses incurred in transportation of personal effects, conveyances etc; vide S.R.116(e);
- k. the certificate from the Controlling Officer that the charges on account of the personal effects have been scrutinized by him and that he is satisfied that these are reasonable; and
- l. that the charges have been classified according to the principles laid down in Rule 67 of the Government Accounting Rules, 1990.
- m. Rates as applicable like food bills, conveyance charges, accommodation charges, mileage allowance, be checked with reference to statutory rules as in Travelling allowances read with orders issued by nodal ministry from time to time.

### **General Check Points**

3.33 The following are some points which will be useful in scrutinizing travelling allowance bills.

**(A) Road Mileage**

- a) Is inadmissible in addition to (i) permanent travelling allowance, (ii) conveyance allowance and (iii) contingent charges claimed towards taxi/scooter hire charges separately for transportation of official records.
- b) Short journeys within a radius of 8 kilometres of headquarters should not be added to journeys made on the same day beyond 8 kilometres radius for the purpose of arriving at the distance travelled on that day.
- c) Fraction of a kilometre should be omitted in the total of a bill for any journey.

**(B) Daily Allowance**

- a) See that the officer reaches a point outside the radius of 8 kilometres from his headquarters.
- b) See that the hours of departure from and arrival at headquarters are shown when daily allowance is claimed.
- c) is inadmissible in the following cases.
  - a. when joining first appointment
  - b. when on transfer

- c. when on leave
- d. in addition to permanent travelling allowance vide mentioned above
- e. in addition to railway fare or actual expenses
- f. within a radius of 8 kilometres as mentioned above .
- g. for halts at headquarters

**(C) Conveyance Allowance**

- a) See that there is sanction of the competent authority;
- b) See to the specific terms of sanction, if any

**(D) Railway Journeys**

- a) Check fare with fare tables and see that they are not charged at a higher rate than admissible.
- b) Time of departure on and arrival from a railway journey should be stated on the bill when it is preceded or followed by a halt for which daily allowance is claimed.

Note:- The cancellation/reservation charges on unused air/rail tickets may be preferred by the claimants in T.A. bill form and should be classified under the head "Travel Expenses". [Authority: Min. of Fin. Deptt. of Exp. O.M.No.19028/1/78-E-IV (B) dated 18.2.1981]

**Leave Travel Concession to Central Government Servants**

3.34 The grant of travelling concession to Central Govt. servants serving at places distant from their homes for journeys to and from their homes as also to a place anywhere in India once in a block of four years during leave shall be regulated in accordance with the C.C.S.(Leave Travel Concession) Rules, 1988, as amended from time to time.

**Medical Reimbursement Claims**

3.35 The following checks are to be exercised by PAOs in respect of Medical Reimbursement Bills-

- a. The bill for medical reimbursement should be in proper form.
- b. The amount drawn in the bills must be supported by proper receipts and vouchers in all cases, submitted by the Government servant along with essentiality certificates in Form 'A' or 'B'.
- c. PAO is to examine as to whether the fees charged by the Authorised Medical Attendant is in accordance with the prescribed rates.
- d. He is to examine that all the sub-vouchers tests etc. are duly countersigned by the competent authority accepting the claim of medical reimbursement.
- e. Special care is to be taken in regard to the diet charges because these are normally included in the hospital bills submitted by the Government servants, as these charges are not reimbursable except in case of persons of group 'D' who are to undergo treatment of T.B./mental diseases or leprosy etc.

- f. Details in regard to dependents of the Government servants and residential addresses must be obtained from the government servants for keeping the same in the relevant records.
- g. In all cases CCS Medical Attendance Rules 1944 and Rules as applicable for CGHS be followed depending on the nature of medical attendance or treatment.

### **Classes of Contingencies**

3.36 The actual classification of contingent charges is determined by the orders of the Government. It will be found, however, on consideration of the dominant conditions governing the particular expenditure that all contingencies will fall into one or other of the following five classes-

(a) Contingent charges met from a lump sum grant placed at the disposal of a disbursing officer for expenditure at his discretion, on certain specified objects. Such charges are known as Contract Contingencies and generally consist of charges, the annual incidence of which can be averaged with reasonable accuracy.

(b) Contingent charges in respect of which scales have been laid down by competent authority. Such charges may be designated Scale Regulated Contingencies.

(c) Contingent charges whether recurring or non-recurring which cannot be incurred without special sanction in each case of superior authority. These may be termed Special Contingencies.

(d) Contingent charges, which though they may be incurred without special sanction, require the approval and countersignature of superior authority before they can be admitted as legitimate expenditure against the Consolidated Fund of India. Countersignature is ordinarily obtained after the bills are paid, but in rare cases it is necessary before payment. Such charges are known as Countersigned Contingencies.

(e) Contingent charges which require neither special sanction nor countersignature, but may be incurred by the disbursing officer on his own authority, subject to the necessity of accounting for them. Such contingencies may be termed Fully Vouched Contingencies. In checking contingent bills, it will be seen that:

1. Each class of expenditure:
  - a. is a proper charge against the budget /fund
  - b. has received such sanction as is necessary
  - c. has been incurred by a Government servant competent to incur it.

2. Such vouchers as are required to be enclosed have been submitted keeping in view provisions of Rule 111(3) of Central Govt. Account (Receipt and Payments) Rules, 1983.
3. The certificates required under the General Financial Rules have been recorded
4. The rates are apparently not extravagant and the expenditure is not prima facie more than the occasion demands
5. That the bills are in proper form and that the classification is correctly recorded therein

### **Check of Countersigned Contingencies.**

#### ***A-Bills countersigned after payment-***

3.37 In the case of bills countersigned after payment, the money is actually drawn on an abstract bill and the Accounts Officer as indicated by its countersignature; subsequently receive the approval of the superior authority on the monthly detailed countersigned bill. Both the abstract bill and the detailed monthly bill require scrutiny in the Accounts Office.

While checking abstract contingent bills, it should be seen whether the officers drawing abstract bills are, in all cases, authorised to do so. Asstt. Accounts Officer should ensure that the amount drawn on an abstract contingent bill is placed under objection. Objections regarding want of detailed bills, vouchers, sub vouchers etc; should be pursued vigorously. Cases in which detailed bills are not furnished within the normal period prescribed in Rule 118 of Central Government Account (Receipt and Payments) Rules, 1983 should be reported to the Controlling Officer by name and thereafter, if necessary, the matter should be reported first to the Head of the Department by name and that failing to produce the desired result, the matter should be reported to the Pr. Accounts Office.

Adequate cautions should be exercised in passing detailed bills which are supported by invoices which are found to be old compared to the date of drawal of the abstract bill.

On receipt of detailed adjustment bills, they should be carefully checked on the points indicated above paras and in addition it should be seen: - that the bill is duly countersigned wherever so required; 2. that the charges included in it cover the amounts drawn in lump sum and are classified as in the abstract bills; differences or disallowances should be noted for recovery and adjustment should be made, if necessary on account of misclassification.

Except on points covered above the Accounts Officers should not disallow any items included in a countersigned bill which are within the powers of sanction of



the countersigning officer. He should however, draw the attention of the latter to any expenditure which seems questionable or in comparison with like charges elsewhere, excessive in respect of rate, price or amount and may, if he deems it advisable, specially address the Department on the subject.

When the Accountant has completed his check and has ticked off each item supported by a voucher in token of his having seen and passed the bill, he should record his enforcement passing the bill or objecting to it, upon the bill itself. He should then make the corresponding or partial adjustment both in the register and the Objection Book (Form CAM-26) taking steps to remove any objection still outstanding.

### ***B-Bills countersigned before payment***

- 3.38 Where countersignature is required before payment, there will be no abstract bill but payment will be made on a detailed bill. In that case, the detailed bill may be entered in and submitted along with the 'Special Charges Register'. Accountant will, of course, make no entry in the 'Objection Book' unless some item in the detailed bill itself is objectionable.

### **Cancellation of sub-vouchers:**

- 3.39 The general instructions regarding the cancellation of sub-vouchers attached to contingent bills in order to prevent their misuse are laid down in Rule 109 of the Central Govt. Account (Receipts and Payments) Rules, 1983 and As per Rule 367-B of P&T FHB Vol.I Sub-vouchers required to be sent to the Accounts Officer are not to be cancelled either by the Drawing Officer or the Controlling Officer, as the duty of cancelling these sub-vouchers and keeping them in proper custody to prevent their fraudulent use devolves on the Postal Accounts Office. All sub-vouchers received in the P.A.O. should be cancelled by means of a rubber stamp or in hand under the dated initials of the Accountant concerned. In the case of vouchers selected for post audit and reviewed by the cancellation should be attested by the A.A.O. also.

### **Check of Contracts**

- 3.40 It is an important function of the Accountant to examine contracts or agreements for works or supplies entered into by departmental authorities on behalf of Government. Concerned executive authorities who enter into contracts for works or supplies will also be entirely responsible to watch their fulfilment. All bills/vouchers/charges against contract be checked as to the correctness in accordance with Contract terms and conditions and whether all statutory taxes like TDS/GST /GST TDS etc have been recovered and accounted for correctly.

The discrepancy be brought to the notice of DDO/sanctioning authority through AAO and Branch Officer.

- 3.41 On audit of transactions prescribed, Objection statement must be written out with perfect clearness. Un-authorized abbreviations should not be used and care must be taken to express the objection as simple as possible with clarity and with citing rules/orders applicable on the subject. When in the course of check of accounts and bills, special carelessness on the part of the disbursing officer is noticed, the objection statement may be sent through Regional Head/HOC with a covering letter inviting attention to the matter.

### **Objection Registers**

- 3.42 The objection register should be maintained in the forms as shown below. Each section wherein detail check is prescribed shall maintain this register and is subject to review by Branch officer & Head of Postal Accounts Office once a month.

1. Objection register-HR – All Money value objections be brought under this register belonging to employee costs including Grameen Dak Sevaks.
2. Objection register Other than HR – All money value objections be brought under this register belonging to charges other than employee costs.
3. Objection register –IA- All money value objections raised during the course of internal Audit at Field units be brought under this register.
3. In order to avoid unnecessary expenditure of time and labour on costs of simple and important character, Chief Accounting Authority have agreed to exercise on his behalf the following powers, which may not be delegated to the subordinate authorities. In the Postal Accounts Offices, the following officers may forego recovery of irregular expenditure not exceeding the amount specified against each in any individual case subject to Finance concurrence:

<b>Level of Officers</b>	<b>Amount specified</b>
Pr.CCA/Sr. DDG ( PAF)	Rs.250
Head of Postal Accounts Office	Rs.100
Deputy Director /CAAO /Senior/Accounts Officer	Rs. 75

Some items of expenditure are placed under objection, not because the whole or any portion of the expenditure is unjustified in itself but because it is not covered by the rule; or the authority for it is insufficient, or foolproof ( such as is afforded by sub vouchers) that it has been incurred, has not been produced. In such cases powers to forego recovery up to limits specified against each, in any individual case and subject to the fulfilment of conditions (i) to (iv) are as below;

<b>Level of Officers</b>	<b>Amount specified</b>
Pr.CCA/Sr. DDG ( PAF)	Rs.500
Head of Postal Accounts Office	Rs.200
Deputy Director/ACAO /Senior/Accounts Officer	Rs.100

Conditions:

- i. Shall have finance concurrence of unit concerned.
- ii. The expenditure must not be of a recurring nature.
- iii. Where the objection is based on the insufficiency of the sanction, the Sr.DDG (PAF) must be satisfied that the authority empowered to sanction the expenditure would accord sanction, if requested to do so.
- iv. Where the objection is based on the insufficiency of the proof of payment, the Sr.DDG (PAF) /Head of Postal Accounts Office/ Deputy Director/ACAO/Senior/Accounts Officer must be satisfied that undue trouble would be caused by insistence on submission of foolproof and must see no reason to doubt that the charge has actually been paid.

### **Review of Objection Registers**

3.43 On submission by SA/JA, the objection register be reviewed and initialled every month both by AAO and Branch officer and review remarks are recorded therein for compliance by SA/JA or DDO as the case may be. The Postal Accounts Section is also responsible for other miscellaneous works like verification of fixation of pay in cases of revision of pay scales, Check of special charges/recoveries, Pre check where applicable, and such other work which are unusual in nature.

### **Records/Registers in PA Section**

- 3.44
- a) Every AAO, in-charge of a section should maintain a Calendar of Returns.
  - b) Each SA/JA should fill up a progress report of work in Form DG(PA)-50. Every Monday the AAO should examine it carefully, initial it, in token of such examination and then submit it to the Branch officer with explanations in regard to the non-completion of any item of work on the due date and with suggestions for pulling up the arrears.
    - i) Daily watch register, to record the observations relating to clearance of balances of zero balance accounts.
    - ii) Register of "Objected items" should be maintained for each section, with relevant columns as stated in various paragraphs of this manual.

## **Monthly Statement of Progress of Expenditure**

3.45 Accountant shall have system generated monthly statement of progress of expenditure on various scheme/non scheme and budget related heads duly tally with the e-Lekha figure and furnish it to HOC with a copy to Budget section of Postal Directorate. In case of any variations, it shall be the joint responsibilities to reconcile the actual expenditure with booked figures by HOD and Heads of Postal Accounts Offices analogous to Rule 57(5) of GFR-2017.

## **Direct posting**

3.46 While transaction posting in the system is system driven at the source level including transaction happened through workflow, instances would be there to post transactions direct manually called direct posting. All such voucher posting be brought to scrutiny at cent percent and any irregularities be brought to the notice of DDO for corrective actions. All objections having monetary value are brought to objection register which should be reviewed by Branch Officer once in a month and pass appropriate orders.. Cases wherein system driven process exists but end users resorting to direct posting, be brought to the notice of Head of Office/Regional office concerned.

## **Review by AAO / AO / SR.AO**

3.47 Independent random check on bills / vouchers etc, received from DDOs with corresponding registers should be made such that all categories of bills / vouchers pertaining to a DDO are checked at least once in a financial year.

- a. All registers maintained in PA section should be reviewed on due dates once a month. Observations if any, noticed should be recorded in the relevant column.
- b. Prompt action should be taken with respect to “objected-items”.
- c. Particular attention should be paid in review to notice:
  - Delay in submission of bills / vouchers;
  - Attempts to evade financial rules;
  - Rush of expenditure in March;
  - Utilization of money to avoid lapse of grant; and
  - Utilization of grant for purposes other than that for which the grant is sanctioned.
- d. A careful review is expected to disclose irregularities under any of the above heads as also every breach of the broad principles of the rules and canons of financial propriety. The review must be such as to satisfy the reviewing officer that the work has been well done so that he can view with equanimity his personal responsibility for the final result.

- e. The reviewing officer should initial the documents reviewed as well as the corresponding entries in the registers.
- f. The reviewed reports should be submitted to Head of Office /Director / Dy Director through the Branch Officer concerned by 25<sup>th</sup> of the month. The Head of Office/Director / Dy Director, after careful examination, record his/her observations in the relevant column and initial the entry in token of having checked the report.

### **Postal Stamp Depot**

3.48 India Security Press Nasik and other authorised Government printing press will supply required various category of stamps and postal stationery to Postal Stamp Depots (CSD/PSD) , now Postal Stores Depot, and all HPOs will get supply of such stamps from it through system driven workflow process. The items will be treated as inventory in the books of DDO and once sold such proceeds will be taken as revenue to respective Head of Account. PAO shall have access of the quantity of supply to DDOs and ensure that such supply is acknowledged by the DDOs. Any variation or difference be pursued with PSD and DDO and get the matter settled. PAO shall ensure that inventory of stamps supplied to each Head Post Office have been correctly accounted by Head Post Offices as stock. Random checks on similar process are done for supply of stamps from HPO to Subordinate units for ensuring correctness.

The PSD shall submit a monthly statement of stock position of stamps and stationeries depicting opening Inventory, receipts from Nashik, supplied to HPOs, closing balance. This statement will be cross checked by internal audit staff during internal audit of PSD with reference to source documents.

### **Postal Accounts (Miscellaneous)**

3.49 A miscellaneous section, named as Postal Accounts (Miscellaneous) functions to co-ordinate the several activities of all Postal Accounts Section in the matter of maintenance & monitoring, reconciliation, collecting and consolidating circle wise statistical data in respect of various heads like Loans and Advances, Deposits, Suspense relating to PA section other than suspense wherein detailed accounts are maintained in other sections, remittances, etc., pursuance of fraud cases, adjustment of inter circle adjustments etc., depending on the requirement which will be done by Head of Postal Accounts Office.

### **Loans and Advances**

3.50 a) Long term Loans and Advances: In order to keep detailed accounts in respect of long term advances to Government servants such as Motor car advance, Other Motor Conveyance advance, computer advance and House Building advance,

subsidiary ledgers to record details of loan payment & recoveries in accordance with the provisions of General Financial Rules. The subsidiary ledger shall contain the details of sanction relating to disbursement of loan 1<sup>st</sup>, 2<sup>nd</sup> and 3<sup>rd</sup> installment & so on which contain date of actual disbursement for calculation of interest & penal interest.

- c) It should be verified once for the correctness of balance amount brought forward to the computerised system if any, for each employee as initial upload and correctness be recorded in the manual record maintained thereto.
- c) The payments and recoveries noted in the e-subsiary register shall be reconciled on monthly basis with the figures compiled in the monthly accounts, and rectified in case of any discrepancies.
- d) Accountant shall generate the schedule of credits and debits according to type of Loans & Advances DDO wise and cross verify with the booked figures and any variation be identified & rectified
- e) ) Ensure that all debits and credits have been posted to subsidiary ledger, system driven and total of debits and credits for a particular DDO tallies with the booked figure, being summary figure GL wise.
- f) Check the correctness of interest calculated at prescribed rate of interest & recovered along with correctness of classification in case of each employee. The rate of interest shall be the rate fixed in the sanction granting the advance in accordance with the rules laid down from time to time.
- g) Any closure of balances be watched and ensure recovery is effected along with interest correctly.
- h) Check that any payment done by the employee as a direct posting is brought to subsidiary ledger and it is correct.
- i) Ensure that the principal and Penal interest is recovered in full and accounted for before issuing No Due Certificate to sanctioning authority.

3.51 The following procedures should be adopted in transferring the balances in respect of all advances granted under 7610 Loans and Advances:

- a) The debit on account of the first as well as the subsequent installment of House Building Advance granted to Government servants should be adjusted in the books of the Accounts Officer where the debit for the first installment of the advance was raised. The debits of all subsequent instalments should be accumulated in the books of the first Accounts Officer. Only the consolidated

debit less recoveries should be passed on to the Account Officer in who's Circle the Government servant is working.

- b) Adjustment of credits in respect of recoveries effected should be made as under:-
- i) Credits in respect of recoveries effected before drawal of the final installment of advance should be passed on to the first Accounts Officer for adjustment against the debits in his books, till the payment of the final installment of the advance.
  - ii) Credits in respect of recoveries effected after the disbursement of the final installment of loan should be adjusted in the accounts of the circle in which the recoveries are effected. When a Government servant is transferred to a different Circle of Accounts, after the payment of the entire advance, the balances outstanding at the time of transfer shall be passed on to the new Accounts Circle for watching further recoveries.
  - iii) At the time of transferring the balances, the Accounts Officer transferring the balance should intimate the full particulars of month wise recoveries effected in his circle as well as in the previous circle of account, if any, to enable the new Accounts circle to determine the correct amount of interest bearing balances accruing on the advance.
- c) The transfer of balances will be effected by the Postal Accounts Miscellaneous Section which maintains the broadsheet under the relevant Head of Account under '7610 – Loans and Advances' by plus credits in the books of the transferring Accounts Officer and minus credits in the books of receiving Accounts Officer without affecting the debits for the year and the budgetary position thereby.

Note: The adjustment of write off of irrecoverable advances affecting debit heads for which grant are obtained should be made only by plus credits and not by minus debits (deduction from debit) to avoid inflation in fund availability.

- d) The following instructions are to be observed in the check of the grant and recovery of long term advances-
- i) The sanction granting the advances should be scrutinised to see that it has been issued in accordance with the rules laid down on the matter of grant of the particular advance.
  - i) It should specifically be seen that the sanction carries penal provisions in case of default or non-compliance of any of the conditions as laid down in the grant of advance.

- ii) In respect of advances granted for purchase of Motor Cars/ Other Motor Conveyances, it should be ensured that the recovery commenced with the first issue of the pay after the advance was drawn. In respect of House Building Advance it should be seen that the recovery commenced in accordance with the rules laid down in that regard.
- iii) The rate of recovery should be fixed in whole rupees except in the case of last installment where remaining balance including any fraction of a rupee should be recovered. The rate of recovery should not be changed except with the specific prior sanction of the competent authority. Any such order should be checked by the Accounts Office to see that it conforms to the rules laid down in that regard from time to time in respect of that advance.
- iv) The amount to be recovered monthly should not be affected by the fact of the Government servant concerned going on leave of any kind with leave salary or his drawing subsistence grant while under suspension.
- v) It should be seen that the provisions of the relevant rules laid down in the General Financial Rules and in the Postal FHB Vol.I or any specific rules laid down for the grant of an advance are complied with. It should also be ensured that the conditions attached to the grant and its recovery has been fulfilled. Any breach should be brought to the immediate notice of the Controlling Authority for prompt necessary action.
- vi) The amount of interest calculated in respect of each advance should be recovered in one or more instalments in accordance with the rules prescribed for the grant of that advance. Wherever penal interest is to be recovered it should be seen that it has been correctly calculated and recovered. The recovery of interest will commence from the month following that in which the repayment of principle has been completed.
- vii) In the case of Motor Car and other Motor Conveyance advances the following checks need to be exercised:-
  - a) It should be seen that a certificate signed by the sanctioning authority is furnished in the bill in which the advance is drawn to the effect that the agreement in Form GFR 22 or 23 as the case may be, has been signed by the Government servant and that it has been examined and found to be in order.
  - b) The Accounts Officer should watch for the certificate that the borrower has comprehensively insured the vehicle for an amount not less than the outstanding amount of advance plus interest thereon and that the Insurance Company has been notified about the interest of the Government in the policy.
  - c) During Internal check the agreement forms, Mortgage bonds and insurance policies should be verified.
  - d) The Accounts Officer should also obtain a certificate to the effect that the cash receipts has been obtained and that after necessary scrutiny it has been verified that the amount of advance has been fully utilised for the purchase of the conveyance within the period prescribed and that the 'actual price' as defined in the notes 1 and 2 below Rule 420 of P&T FHB Vol.I (Second Edition) is not less than the amount of advance.



- e) A certificate should also be obtained that the agreement in Form GFR 26 has been signed by the Government Servants and that it has been found to be in order.
- viii) The mortgage bond, which are in the custody of the concerned authority in accordance with the rules laid down for that purpose, shall be returned to the Government servant concerned duly cancelled, only on the issue of a 'No dues certificate' by the Postal Accounts Officer concerned in respect of that advance. Before issuing the certificate the Accounts Officer will ensure that the advance and the interest including the penal interest thereof have been completely repaid.

Note: The responsibility for calculation of interest rests with the Head of Office/Drawing and Disbursing Officer who draws and disburses the pay and allowances, and effect the recoveries in respect of the advances paid to the Government. It shall be verified by the Circle Postal Accounts Office and confirm the correctness using the data maintained in the system.

- a) Every Government servant who holds an advance which is booked under '7610-Loans and Advances' should accept the balances outstanding against him in respect of that advance at the end of the financial year. The following procedure should be adopted for facilitating the acceptance of balance of loans and advances outstanding with the Government servant as on the 31<sup>st</sup> March every year. In respect of long term advances the Accounts Officer will verify the outstanding balance shown in the schedule of recovery with those worked out in their offices every month and take up the matter with the drawing officers if there is any discrepancy. They will send to every Drawing Officer a communication conforming the correctness or other wise of the balances shown in the schedule of recovery for the month of February accounted in March every year. (ii) In respect of short term advances each Drawing officer will send the following certificate for the month of April each year:-

“The total (Rs.....) of the amounts outstanding on 31<sup>st</sup> March 20.....(excluding recoveries from pay bills for March) against employees on the rolls of the office on that date and accepted by them individually as correct is equal to the abstract for February, plus payments made minus repayments received in cash during March of that Year”

### **Short-Term Advances to Government Servants**

3.52 Under the provisions of Rule 12 of Compendium of Rules on Advances to General Financial Rules 2017, the Heads of Offices are responsible for the recovery of advances granted under these rules, along with the recoverable interest, if any, and to ensure that the conditions attached to each advance are fulfilled. The DDOs shall also maintain detailed accounts of short-term advances granted to Government servants including not only advances that are recoverable

in less than 60 instalments, but also the recovery of advance of TA on Transfer, Tour Advance and Leave Travel Concession, Medical advance etc. Payment of such advances are not required to be noted in the objection book or other records or registers maintained by the P.A.O, for watching recovery from the individuals, but however, it shall be the responsibility of DDO to ensure that recovery is effected regularly and interest is recovered wherever required.

3.53 Advances drawn must be checked in full. It should be seen:-

- That every advance has been sanctioned by competent authority in accordance with the rules governing it;
- That the amount drawn does not exceed the amount sanctioned and permissible under the rules;
- That it is properly recorded;
- That repayments are regularly made as required by rules and are duly accounted for in the books and sub ledgers.;
- That the balance outstanding at the close of each financial year is communicated to and accepted by the Government servant. Non-receipt of any comments within two months would be treated as acceptance of balance by the D.D.O./Govt. servant concerned;
- That in case the repayment of the advance is neglected and/or irregular the matter is reported to the sanctioning authority; and
- That the certificates regarding availability of funds have been issued by the competent authority before issue of sanction and incorporated therein.

3.54 During the internal inspections of the office of Drawing and Disbursing Officers, it shall be verified through the vouchers etc. through which advances were drawn that payment entries are made properly in the payroll system. It shall also be checked that the recoveries are being made regularly from the concerned Government servant and the entries in the monthly abstracts of recoveries, especially those relating to 'transfers in' and 'transfers out' cases are being made correctly.

**ANNEXURE – I**

**PROFORMA OF TRI-MONTHLY REPORT DUE TO BE SUBMITTED TO  
CHIEF POSTMASTER GENERAL**

S no	Particulars	Observations
1	Report of DDOs which are not complied with T+3 guidelines on accounting of TNF-PO transactions	
2	DDO wise uncleared balances of vendor / customer accounts	
3	Report of unusual reversals. According to the T+3 guidelines reversals shall be posted with current date. DDOs which are not following such practice.	
4	Abnormal booking observed in GLs	
5	DDO wise report on irregular operating / accounting observed (Using of wrong document, in disciplined work)	
6	Report of unlinked transit items more than 2 days (GL – 4867100000 – Cash in Transit GL – 4867100013 – Cheque in Transit)	
7	Report on PLI pay recovery schedule uploading – GL 8844600363	
8	Report on Voucher Posting	
9	Transactions which should be checked on Vigilant view.	
10	Any other item, which should be reported	

Note: This annexure can be modified considering the various issues being noticed by the PAOs from time to time.

## CHAPTER IV COMPILATION OF ACCOUNTS

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### **Introduction to Compilation of Accounts**

- 4.01 Postal Accounts section is responsible for maintaining e-accounts DDO wise, day/month wise and responsible for sharing the verified abstract with e-Lekha through PFMS after conducting current checks and review as codified in chapter III. The days account is pushed on T+3 day basis and monthly consolidation of accounts is done by 8<sup>th</sup> of the month following the month of account. After submission of days accounts, i.e., post submission detailed checks and review as prescribed in Chapter III and any corrections, modifications if any for the daily accounts submitted will be carried out before consolidation in PFMS through transfer entries in such a way that there will not be any variation between source data GL wise and the data being uploaded monthly after consolidation. The objective is to ensure that the figures GL wise as in source data matches with e-Lekha figures so that there will not be any under/over statement of revenue or charges in all GLs.
- 4.02 The Postal accounts section, shall check the correctness of opening balance of DOP cash for each day DDO wise with that of closing balance for the previous day and ensures its correctness after complying the closing balance of DOP cash for previous day. Any variation noticed be taken up and cause rectification.
- 4.03 Accounts wherein, computerisation of accounts as mentioned in para 4.01 not implemented yet, such DDOs accounts are to be compiled in accordance with provisions of PAM volume-I 1<sup>st</sup> edition 1986, and subsequent orders issued from time to time, till such time such accounts are brought under computerisation. These provisions shall cease to operate once all such DDOs are brought to Core Integration application platform.
- 4.04 Any transfer entry or reversals etc in PFMS shall be carried out by accountant concerned after due approval from Assistant Accounts Officer and Sr/Accounts officer. The details of transfer entries done shall be maintained manually DDO wise and year wise.
- 4.05 Monthly consolidation of accounts shall be done on due dates prescribed which will facilitate , Accounts section of the Postal Directorate PA wing shall submit final accounts for the DOP to CGA of Ministry of Finance. Care should be taken that the e-submission of the accounts is not delayed. The punctual receipt of accounts in the PA wing of the Directorate depends on the

submission by PAOs on the due dates to facilitate submission of several returns to Budget branch of the Directorate & CGA of Ministry of Finance.

- 4.06 The Book section of the Headquarter office-PA wing, will submit the accounts for DOP as a whole to CGA through e-Lekha/PFMS. Checks the opening balance against closing balance of the previous month.
- 4.07 Book section will prepare the following statements for submission to the PA wing of directorate, Postal circle Office and other authorities and furnishes various types of information.
- (a) Preparation of Quarterly statement on pay and allowances
  - (b) Preparation of monthly statement on small savings
  - (c) Preparation and submission of monthly statement of commission paid to Authorised Agents
  - (d) Review of monthly non-plan expenditure statement of Circle Budget branch.

#### **Budget control**

- 4.08 Budget section of PAO will monitor expenditure against budget on all charges relating to budget ceiling items and take appropriate action for variation if any, with Head of office/HOD and HOC for immediate rectification. DDO wise review with reference to each establishment for scheme and non scheme be done and this exercise be done on a continual basis.

#### **MARCH ACCOUNTS**

- 4.09 Procedure in Circle Accounts Office: As soon as the accounts for March are closed and examination of account figures should be made by the Circle Accounts Office to see what corrections due to misclassification, errors and omissions are required to be made therein. These adjustments should be made in the accounts for March (Supplementary), / Journal Entry with the approval of Head of Postal Accounts office. Any adjustments done during March supplementary /JE, in the computerised form at DOP, transfer entry be done in the PFMS to that extent separately.

#### **Procedure in PA wing of the Directorate**

- 4.10 The accounts of March should be closed as usual and the monthly account returns should be submitted to the authorities concerned on due date. No transactions should be left over for adjustment in supplementary accounts which could very well be included in those for March.
- 4.11 Book section of the PA wing shall monitor for adjustment of revenue and expenditure in the books of Circle Postal accounts office in relation to SB/CC

revenue, apportionment of audit expenditure, revenue apportionment for IPPB and such other activities and ensures that all such revenue and charges have been booked & accounted correctly against that financial year through Transfer entry in PFMS after incorporation in DOP specific computer application.

- 4.12 Before submitting the account to the CGA MOF, it should be ensured that there are no discrepancies exist between the figures appearing therein and Appropriation Accounts. A certificate to this effect should be recorded on the account in the following format:-

Certified that:

- a. The totals under each major head and those on the Abstract pages have been checked.
  - b. The figures shows in the Abstract Appropriation Accounts (Central) have been checked with the corresponding figures appearing in the Account.
- 4.13 Adjustments after the closure of the Supplementary Accounts for March should be reported to the Senior DDG (PAF) supported by an explanation from the Head of the Circle PAO of the reasons why it could not be made earlier.
- 4.14 Journal entries are also made to rectify misclassifications arising out of errors and omissions. Urgent steps should be taken to collect the information necessary from the officers concerned to admit such corrections being embodied in the accounts for March. Failure on the part of any officer to comply with requisition for such information with due promptness should be brought to the special notice of the Postal Directorate.
- 4.15 Another cause for submission of Journal entries arises from the unsatisfactory manner in which the accounts for March are examined before submission to the PA Wing of the Directorate. To avoid this Circle PAO should before the March accounts are despatched to the PA Wing of the Directorate, institute a detailed comparison of the booked to detect serious misclassifications and to rectify them. An analysis of the account figures and their comparison with the revised estimates hold also be taken up in the PA Wing at an early date and performed thoroughly. It should receive the close personal attention of the Officer-in-Charge.
- 4.16 All transfer entries made in the Circle PAO relating to the second batch of Journal entries should be passed by a Group A or B Officer. While passing such entries, the officer should see whether there has been any avoidable delay in effecting adjustment should be brought to the notice of the Director General.

- 4.17 In regard to debt head and Remittance transactions between the Circle PAOs, the following procedure should be observed:-
- a. Advices of transfer from one Circle PAO to another not adjusted by the responding office up to the end of March should be brought specially to the notice of the Director General by the debiting account office.
  - b. Debits to another Circle PAO should not be raised after March without the previous consent of the responding office.

4.18 Adjustments relating to Debt and Remittance heads not affecting service heads which can be made in the subsequent year's account without breach of rules should be included in the Journal entries.

Note: No additional batch of Journal entries relating to the Finance and Revenue Accounts will be permitted except for very special reasons.

4.19 After reconciliation, the progressive figures for March should be reported to the nominated Accounting authority and Secretary to the Govt. Of India, Ministry of Finance on the 15<sup>th</sup> June. A Progressive statement showing the revenue and service charges of Dept for March should also be sent to Budget branch of the DG Posts and Budget section of PA Wing a week after the closing of those accounts.

## **Annexure -I**

### **Accounts Preparation – Role of PAO & Book Section of Directorate.**

#### **Monthly consolidation of accounts and submission of Accounts**

a) Consolidation of Monthly Accounts by Postal Accounts Offices:

PAOs need to ensure the following before consolidation of Accounts.

- Ensure that the monthly figures tallies with the CSI Monthly generated account figures for the DDO. While doing so, the figures other than receivables/payables Head of Account, reference be made to trail balance figures as applicable CGA Head of Accounts under Cash based accounting system.
- With reference to ,CSI DDOs, all the daily accounts are shared in PFMS and TE numbers are generated in PFMS
- With reference to, Non-CSI DDOs, PAOs on receiving cash account reports from the DDOs, classify the accounts into 15 digit e-Lekha heads and post the accounts in PFMS through manual transfer entries in dealing hand. The Transfer entries need to be approved by the supervisor and PAOs to ensure TEs are generated in PFMS for Non-CSI DDOs.

After ensuring all the TE Numbers for the respective month are generated in PFMS, PAOs will consolidate the accounts in PFMS. As per the standing orders PAOs have to consolidate the monthly accounts at 8<sup>th</sup> of following the month of account.

b) Consolidation of Accounts at Book section of Directorate:

At Directorate i.e., In Pr.AO level ID of PFMS and e-Lekha, the daily transactions shared by the PAOs will reflect in PFMS and e-Lekha as and when TE Numbers are generated in PFMS. The reports can be seen in e-Lekha through Controller date Processing – Reports- Consolidated/Classified Abstract- date range and in PFMS through CAM Reports- CMP02 Classified abstract.

After consolidation of monthly Accounts by the PAOs, the monthly reports will reflect in e-Lekha - Controller date Processing-Monthly Accounts to CGA. Book Section of Directorate after ensuring all the 24 PAOs accounts are received in e-Lekha, will take a overview of the accounts to ensure no major accounting issues and submit all PAOs accounts to CGA in e-Lekha. If any major accounting issues are observed, Directorate will redirect the accounts to the concerned PAOs to make corrections and resubmission.

c) Monthly submission of Accounts in PFMS at Postal Accounts Offices:



PAOs on receiving instructions from Directorate shall also submit accounts in PFMS at Pr.AO level with digitally signed Certificate. The due date fixed by Postal Directorate be strictly adhered to.

d) **Monthly submission of Accounts in PFMS at Directorate:**

Directorate after receiving all the 24 PAOs accounts in PFMS will consolidate the accounts at Pr.AO level ID of Department of Posts and submit the Accounts to CCA level ID of CCA of Department of Posts. CCA of Department of Posts can only approve the accounts in PFMS and then it will come to Pr.AO level for submission to CGA. Pr.AO of Department of Posts will submit the accounts with digitally signed Certificate to CGA in PFMS

**4. Submission of March Preliminary Accounts**

March Preliminary Accounts of the Year are submitted to CGA in usual manner of other Monthly consolidation and DSC Submission in e-Lekha and PFMS respectively.

**5. Review of Accounts**

After consolidation of each and every monthly account, Book Section of Directorate should take a depth review of Accounts by monthly and quarterly also and send the review file to all Postal Accounts Offices with PAF Wing objections/remarks. The review remarks shall be inclusive of misclassifications/ minus-plus bookings which may be inappropriate against the heads of accounts/bookings under no budgetary provision heads etc.,

Postal Accounts Offices should have to reconcile and settle the objections through Manual transfer entries in PFMS if deemed necessary. Postal Accounts Offices shall also to submit comments on the objections to Directorate.

**6. Time Schedule for the closing of Annual Accounts**

In the March of every year, CGA send time schedule to be adhered by the Ministries/Department for the closing of Annual Accounts of the Year. The time schedules are circulated to all PAOs. Directorate and PAOs should have to adhere the Time schedules

**7. Preparation and submission of Supplementary-1 Accounts**

After consolidation of March Preliminary Accounts, period March Supplementary-I Accounts is opened in PFMS for the posting of left out transactions of the year and for annual Adjustments also. To ensure the correctness of the accounts in CSI to PFMS/e-Lekha period -13 shall also be opened in CSI. Period -13 in CSI shall be closed in appropriate time based on the time Schedule received from CGA. After closing of 13<sup>th</sup> Period in CSI, PAOs shall download the accounts in CSI and

convert the accounts into 15 Digit heads and post in PFMS through manual Transfer entries.

The following annual Accounts and Adjustments accounts shall be ensure in Supplementary-1 Accounts

- SBCC Revenue Accounting at all PAOs (Book-II)
- PLI/RPLI revenue reimbursement at DAP, Kolkata
- Customs duty Annual Adjustments at all PAOs
- 50% P&T Audit pension Apportionment with MH2071
- Complete transfer of Accounts of MH2016 to HOA 320104101
- 76% Audit salary apportionment by DAP, Delhi, for which Directorate prepare file and submit to DAP, Delhi to make posting in PFMS
- RBI Annual Adjustments (Book-II)
- NE and WB Circle to ensure all the transactions under MH2552 and MH4552 are transferred to the respective heads of MH3201 and MH5201
- MH0071 should be zero at the closing of Supplementary-I Accounts since it is being used for credit transfer
- No major misclassifications in loans and advances Head 7610 and interest receipts head 0049
- GPF interest posting etc.,

After ensuring all the above transactions are posted in PFMS and guidelines issued by the Directorate are fulfilled, PAOs will consolidate the accounts in PFMS in the usual manner as it is being done for monthly consolidation and submission

Book Section of Directorate takes an overview of the accounts to ensure no major accounting issues and submit all PAOs accounts to CGA in e-Lekha. If any major accounting issues are observed, Directorate will redirect the accounts to the concerned PAOs to make corrections and resubmission. For DSC submission in PFMS, Directorate shall follow the procedure as it mentioned for monthly submission.

#### 8. Statement of Central Transactions (SCT) (Supplementary –II for e-Lekha)

After introduction of PFMS, there is no Supplementary –III Accounts in PFMS. The following table may give proper structure of Accounts Submission.

Sl No	e-Lekha	PFMS
1	March-Preliminary Accounts	March Preliminary Accounts
2	Supplementary-I Accounts	Supplementary-I Accounts
3	Supplementary-II Accounts for the generation of SCT	No Supplementary –II Accounts
4	Supplementary – III Accounts including of JE (Final Accounts)	Supplementary-II Accounts including JE (Final Accounts)

After the approval of Supplementary-I Accounts by the CGA in e-Lekha, CGA will generate Statement of Central Transactions (SCT) in e-Lekha. The reports can be generated by DoP in e-Lekha through Controller of data processing-Finance Accounts Submission-SCT. DoP has also to furnish remarks on the following in e-Lekha

- Reason for minus booking
- Reason for marked variation
- Loan head details for interest booked under MH0049.

DoP shall submit the SCT files in e-Lekha after the approval competent authority (Sr.DDG, PAF) and also send signed documents of SCT to CGA. CGA will approve SCT Accounts.

#### **9. Preparation of Provisional Accounts**

After submission of SCT to CGA, Book Section of DoP shall analyze the accounts and compute expected major head additions/deductions/corrections to be made in the book of accounts of the year which is called provisional accounts of the year. The provisional accounts shall be prepared manually and submitted to CGA duly approved and signed by the competent authority.

#### **10. JE Preparation and Submission**

After approval of SCT by CGA, JE Portal will be opened. PAOs can make journal entries in JE Portal of e-Lekha. To ensure the correctness of Accounts in CSI and e-Lekha 14<sup>th</sup> and 15<sup>th</sup> Period may also be opened in CSI. After closing of 14<sup>th</sup>/15<sup>th</sup> Periods in CSI (Closing the period may be fixed in appropriate time based on the time schedule), PAOs will generate the transactions posted in CSI during the period, classify the transactions into 15 digit heads and post through Journal Entries in e-Lekha with reference the transactions across minor head level and across the DDOs.

After posting of Journal Entries, PAOs will submit the JEs to Directorate. In e-Lekha through Pr.AO Login, Directorate will club all POAs JEs by minimum possible numbers and submit to CGA in e-Lekha.

#### **11. Preparation of Supplementary –II Accounts (Supplementary –III for e-Lekha)**

The following Accounts shall be incorporated in PFMS during the final submission of Accounts

- During the JE process, PAOs can make postings within minor head level and within DDO transactions in PFMS through manual transfer entries. These entries

can be done from the submission of Supplementary-I Accounts to final accounts Submission.

- After the approval of Journal Entries of DoP by CGA, the Journal Entries will be reflected in consolidated/classified abstract of DDOs/PAOs concerned in e-Lekha as well PFMS.

Then PAOs shall have to consolidate the accounts in PFMS as it is being done for monthly consolidation.

Directorate on receiving all the 24 PAOs Accounts in e-Lekha, and after getting approval from the competent authority, shall consolidate and submit in e-Lekha and PFMS as it is being done for monthly consolidation

**CHAPTER V**  
**REMITTANCES**

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**Introduction**

- 5.01 Remittances between post offices are, as a rule, confined to transfer of Cash and equivalent like cheque from the jurisdiction of one Head Post Office to that of another but there are cases in which certain liabilities relating to other establishments and emergent advances, for convenience, paid by one Head Post office on behalf of another and are charged in the accounts as remittances from the former to the latter vide Rule 152 of Postal Financial Hand Book Volume-I. The remittances within the circle, i.e., with in the same accounts jurisdiction of circle Postal Accounts Office is termed as intra circle remittances-RSAO (Remittance within Same Accounts Office).
- 5.02 In special cases, where it is considered necessary to make payment through another Post Office and also when under the terms of the contract the department is responsible for payment at a place at which it is desired, competent authority shall authorise such arrangements for effecting payments so, and charge to final head in the accounts of the unit in which payment is made and transfer such charges to the unit concerned through the remittance Head. However, when such transactions involve two different Circles, the procedure as prescribed in Rule 785 of Postal Manual Volume –II shall be followed. The remittance transactions involving two or more different circles called inter-circle remittance-POR (Post Office Remittances)
- 5.03 During operation of Core Banking Solutions in relation to different products of Small savings Accounts, any deposits or withdrawals may happen at a unit other than the unit, where savings account stands and maintained. Such transactions are also settled through Remittance Heads, identified & reconciled in the system driven entries, for which reconciliation in abstract format & monitoring shall be done by Postal Accounts Office.
- 5.04 In relation to CBS transactions in DOP, deposits or other receipts to the Savings Accounts happen through cheque and such cheques are realized through Central Grid Circle & proceeds accounted therein. Such transactions are accounted in originating offices to the respective Head of credits using the remittance heads. Similarly for CBS DOP cheques cleared through Grid and withdrawals accounted at office where accounts stands, using the remittance heads.
- 5.05 Further, when considered for apportionment of revenue or expenditure occurred centrally by one circle to different circles, transfer of such receipts

or charges will be done using remittance heads, for which receiving circle shall confirm itself of the correctness of entries getting posted into the circle.

**Definitions:**

- a. "Remittance" means transfer of funds & equivalent between two disbursing officers of the same or other Department
  - b. "Inter-sol Remittance GL" in relation to CBS transactions means the remittances between two Service Outlets.
  - c. "Grid Clearance Remittance GL" in relation to CBS transactions means, transactions done through instruments realized at Central Grid circle and transactions occurred at Different Circles.
  - d. "Intra circle Remittance or RSAO" means, remittance transactions within the same circle accounts jurisdiction.
  - e. "Inter-circle remittance" or POR means, remittance transactions between two different circles accounts jurisdiction.
  - f. "Presentation session" in relation to CTS-Cheque clearance refers to the morning session wherein the other bank cheques received by Post offices and the POSB cheques received by banks are presented for clearing to banks and post offices respectively.
  - g. "Return Session" in relation to CTS-Cheque clearance refers to the afternoon session where remarks for returns such as "Realised" or "Returned" are marked by banks and post offices respectively.
  - h. "Outward Presentation" in relation to CTS-Cheque clearance refers to the amount of bank cheques received by the Post offices presented to the banks for clearing.
  - i. "Inward Presentation" in relation to CTS-Cheque clearance refers to the amount of Post Office cheques received by the banks presented to the Post Offices for clearing.
  - j. "Outward Return" in relation to CTS-Cheque clearance refers to the amount of rejected/bounced PO cheques returned to banks by Post Offices.
  - k. "Inward Return" in relation to CTS-Cheque clearance refers to the amount of rejected/bounced bank cheques returned to Post Offices by the Banks.
- 5.06 On rationalization of Charter of Accounts as in appendix V to PAM Volume-I, all POR Heads of Accounts circle wise have been brought to two Head of Accounts namely POR Inward and POR outward. In case of Inward GL and outward GLs transactions, circle from which and circle to which remittance accounted shall invariably be made available in the ERP application in use, such that e-schedule of Outward Remittance and Inward Remittance is generated for reconciliation and monitoring.
- 5.07 Apportionment of Revenue and Expenditure amongst various circles is done on periodical basis wherever applicable by the Office designated as Nodal

office or any other office in consultation with Circle Postal Accounts Office concerned. While performing such apportionment, it may be ensured that credit or debit is accounted for in the corresponding circle Postal Accounts Offices. The transfer of any balances like General Provident Fund, balances of Loans and Advances, cash certificate remittances, etc is done by the originating PAO such that corresponding entry will automatically reflected and accounted for in the books of other circle Postal Accounts Offices. PAO shall ensure that while apportioning of credit or debit, original sum of credit or debit is available in the originating Circle and such transfers is done only after proper approval of competent authority.

- 5.08 Transfer of cash between one unit of PO to other unit under the same DDO is checked for to ensure that there is no abnormal delay in acknowledgement of funds by the receiving office and such remittances are system paired. Any remittances which are not acknowledged & accounted by the receiving office be monitored and for such abnormal cases, reference be made to DDO/Head of Office. Follow up action for such objections be done and cause action to liquidate such items under cash in transit. The sum representing cash in transit forms part of remitting office till its acknowledgement and accounted for in the books of receiving office for accounting purposes. Accountant should ensure that remittances are system paired and no manual direct posting is done.
- 5.09 Transfer of cash between one unit to other unit belonging to different DDOs are to be watched meticulously and any omissions or abnormal delay in accounting by receiving office be brought under objection statement and follow up action should be taken for its acknowledgement. E-schedules be checked and ensure that remittances are system paired and open items representing sum not acknowledged are reasonably within the transit time allowed for acceptance by the receiving office. Accountant to ensure that all such remittances are system paired and no manual voucher posting is done.
- 5.10 Transfer of cheque from Head office to its sub ordinate units and also to any sub ordinate unit of other Head Post Office is properly accounted under Cheque in transit. GL mapped to remittance head are system paired and any abnormal delay in acknowledgment be dealt as per the provisions of para mentioned in the preceding paras and action taken accordingly.
- 5.11 In the computerized accounting system, all cash remittances, cheque remittances, shall be done through workflow in the application, All such transactions shall auto paired and status of its auto pairing be monitored by the Accountant on concurrent basis and any omissions, errors, non acknowledgment, direct posting manually, etc. a list of un-reconciled

transactions is sent to Head of Office and Regional Heads for causing corrective action.

- 5.12 Under CBS, transactions of receipts and payments are permitted with the condition that respective Head of Account of Savings Account transaction to hit in the office of originating service outlet. Such transactions are posted accordingly in the F&A application using Remittance Head under the nomenclature RSAO-CBS Inter-sol. ideally, for a day Remittance Head shall get balanced and no residuary balance is left in the CBS Inter-sol GL considering DOP transaction as a whole. Nodal Postal Accounts Office is identified for monitoring of CBS Inter-sol transaction and its auto pairing & balancing. The nodal office shall obtain the e-file Circle wise or DOP wise as a whole and ensure that CBS Inter-sol account is balanced in the file and ensure its transfer & posting to respective units without any error. Any variation is taken up with CBS technology team of the Centre of Excellence – Postal Technology.
- 5.13 Any unusual manual operation of Remittance heads by the DDOs is normally prohibited. During concurrent review of Remittance head GLs, it should be seen the veracity of transaction pending detailed reconciliation & pairing as prescribed in the foregoing paras. However, in the event of exigency, for such cases, DDOs shall follow the prescribed rules as outlined in Rule 150-152 of Postal Financial Handbook Volume-I and send schedule of RSAO credits and debits separately. On receipt of such monthly statement by PAO, the following procedure shall be followed for reconciliation of Remittances coming within the accounts Jurisdiction of the circle Postal Accounts Office.
- 5.14 **Role of HPO**
- a. Prior to implementation of ERP application, any remittance transaction between Head Post Office and Sub Post Offices were accounted in the accounts as either received from HO or sent to HO and daily accounts were tallied. After introduction of ERP solution, procedure is unaltered but the transactions are classified to final Remittance for such transaction. Such remittances though reconciled in the system for the DDO internally, such remittances are to be brought under schedule of Remittances, outward & inward separately as in Annexure-I. The remittance occurred including remittances to other DDOs of the same circle are brought to schedule, transaction wise mentioning the Remittance Advice Number (RA), which will for the financial year starting from 1. The RA number be given in the schedule of Remittance inward/outward pertaining to receipts and payments respectively.



- b. Postmaster shall also prepare remittance schedule on similar lines as explained in para 5.14 (a) above, for the remittance transactions relating to other circle. All remittance transactions between one circle to another circle be prepared separately by the DDO in the Annexure-II.
- c. The Postmaster shall prepare RAs utilizing e-figure of F&A application if any in use, inserting the RA number in the running Serial Number starting from 1 on 1<sup>st</sup> April of each year. The RAs along with list be sent to other DDOs as prescribed in Rule 150-152 to Chapter VI-Postal Financial Hand Book Volume-I.

### **Role of Postal Accounts Offices**

- 5.15 Postal Accounts Office shall maintain Register of Remittances for each circle including its circle. It must be ensured during Current review, while uploading the accounts on T+3 day basis to e-Lekha, the accountant shall confirm that the abstract amount as seen in the e-schedule GL wise, has been depicted in the CGA report for the day and such amount is synched to e-Lekha correctly, subject to detail check, reconciliation and monitoring wherever necessary.
- 5.16 Any payments on account of remittances to another DDO in the same circle be posted into the respective contra entry based on the details of RA , date and amount etc. he should also fill the column “ Receiving Office” with the name of the DDO to which the remittance has been sent. The remittances acknowledged should be posted, if the remittances are between the offices within the same circle, against the corresponding debits, consequent on the CTS cheque realization at Grid circle, cases of a credit preceding the debit, shall be posted in the corresponding column of the register while doing Reconciliation. Any abnormal variation and non adjustment pending over a period of three months be listed and brought to the notice of Head of Office /Head of Postal Accounts Office concerned for immediate action.
- 5.17 If the remittance is acknowledged by an office in another circle but under the same account office, the responding credit should be posted in the register of that circle.
- 5.18 When the credit does not agree with the debit, the accountant must bring the difference for subsequent adjustment if any.
- 5.19 All unadjusted debits and credits of the current year should be taken to next year. As and when these items are adjusted a note to that effect is kept against such items together with the month of adjustment.
- 5.20 As remittance transactions have been increased enormously consequent on introduction of CTS cheque clearance through Grid, it is essential that each

instrument be shown separately in the schedule of remittances with RA number distinctly for smooth reconciliation.

- 5.21 The register /e-register be scrutinized and reviewed by AAO and Branch Officer on fortnightly basis and any observations be brought to the notice of Head of Postal Accounts Office.
- 5.22 Wherein, when occasion arises for transfer of credit/debit from one circle to another circle which belongs other than the items mentioned in above paras, the procedure outlined in the Annexure-3 are followed and any such transactions done shall have the approval of Branch Officer.
- 5.23 A statement of the debits and credits to each Account Office (showing the number, date and amount of each advice of transfer) should be prepared monthly in Annexure-III and concerned Postal Accounts Office has to verify and return the statement duly verified. The statement be sent out by the Postal Accounts Office by the sixth of the second month following the month of Account and receiving office has to return it by the last week of the second month following the month of account. It would be possible to prepare statement in electronic format and submission to other PAOs in electronic format (PDF and Excel format) and thereby submission of statement manually is discouraged.
- 5.24 After receipt of Monthly Statement of Remittances from other Circles, the JA/SA of the Remittance Section in the Receiving Circle will compare the receipts/payments of other circles with the payments/receipts booked in the home circle and pair the amount.
- 5.25 In case of any unlinked items noticed, objections should be raised to the circles concerned to provide the linking particulars.
- 5.26 Unlinked Items Register is maintained for the Debit unlinked items and Credit unlinked items separately.
- 5.27 A broadsheet register for each circle is maintained to watch the settlement of unlinked items and the register is closed every month and is submitted to DAP every month.
- 5.28 The register should be put up to AAO and AO every month. In case of any abnormal delay in settling of the objections beyond two months noticed, the same should be reported to the Divisional Heads concerned for early settlement.

**Provisional provisions for reconciliation of Remittance transactions pertaining to CTS cheque clearance through grid at Chennai, Mumbai and Delhi.**

1. Separate GL identified for Grid clearance transaction accounting called – RSAO – grid clearance (4878200013 and 87200013) mapped to CGA Major Head 8782.
2. Postmaster shall prepare schedule of Remittances involving other circles separately for each circle and separately for Inward and Outward remittances.
3. In the schedule Postmaster shall mention the RA number, financial year wise starting from 1<sup>st</sup> April of each year.
4. Schedule shall be in e-format using required data from the system and inserting such particulars as RA number etc. Issue of Manual Schedule is discouraged.
5. Postal Accounts Office shall check the amount under the RSAO grid clearance GL with that of the schedule figure and verify the correctness. Any discrepancy will be taken up with Postmaster concerned.
6. Postal Accounts Office shall use e-data of schedules and process for pairing each item with reference to RA electronically as far as possible outside the system by maintaining the records till date of preservation and completion of all reconciliation and pairing work.

**Annexure-I**

**Schedule of Remittances within the circle –RSAO-Intra-circle**

Date of Remittance	RA No. & date.	Receiving Office	Description of each Item	Amount		Remarks
				Debit	Credit	

**Annexure-II**

**Schedule of Remittances within the circle –POR Inter -circle**

Date of Remittance	RA No. & date.	Receiving Office	Description of each Item	Amount		Remarks
				Debit	Credit	

**Annexure-III**  
**Statement of Remittances between the Postal Circles under the jurisdiction of**  
**Postal Accounts Office**

**Month:**

Date of Remittance	RA No. & date.	Receiving Office	Description of each Item	Amount		Remarks
				Debit	Credit	

## CHAPTER VI

### ACCOUNT CURRENT SECTION

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#### Introduction

- 6.01 Account Current Section of PAO of the Postal Accounts Offices is responsible for inter-Government and inter-Departmental adjusts and for proper accounting of cash transactions taking place at a Bank. This section is also responsible for placing Postmasters in account with only one branch and / or accredited agencies public sector banks under jurisdiction of Reserve Bank of India for drawl of funds. Cash transaction relating to the Department taking place in the branches and agencies of the Reserve Bank of India are directly accounted for in the Books of the Bank against the Postal Accounts. These cash transactions taking place at the non-Banking treasuries, non-Banking sub-treasury under a Banking treasury, shall be incorporated in the treasury accounts in lump sum for each Director/ Dy. Director of Accounts (Postal) under the head "Adjusting Account with P & T". For these transactions as well as other transactions arising in the books of Central /State Govt. the Civil Accountant General will initiate action for effecting monetary settlement between the balances of the Central and State Government. And of the Postal Account, through the Central Account Section (CAS) of the Reserve Bank at Nagpur.
- 6.02 For transactions other than cash transactions with Bank and non-Bank treasuries, arising in the books of the Department of Posts on behalf of State Govts. and other Department of Central Govt. (including Railways and Defence Departments) the concerned Director/ Dy. Director of accounts (Postal) will send an advice thrice a month on the 10th, 20th and at the end of the month (25th April at the latest for the month of March) for the net amount due to or from each Civil, Railway or Defence Accounts officer, to the Central Accounts Section of the Reserve Bank of India at Nagpur for adjustment against the balance of the State/Central Govt. or Railway Deptt./Defence Services as the case may be. Similar action will be taken by the Railway/Defence Accounts Officers in respect of Postal transactions originating in their accounts.

**NOTE** - The advices would be sent in the revised format as per 'Annexure A' to this chapter. As all the Accounting units have been allotted distinct code numbers by the Reserve Bank of India to facilitate computer processing of Government transactions, the same in respect of the circle Postal Accounts offices as well as in respect of the other Accounts offices with whom the transactions are to be settled should invariably be indicated in the manner prescribed in Annexure A.

6.03 The Controller General of Accounts may authorize on the merits of each case. Proforma adjustments (i.e. without effecting monetary settlement through the Central Accounts Section, RBI) to be effected through the Finance Accounts in the type of cases: (i) in which normal mode of settlement is through RBI, CAS, Nagpur i.e. settlement between Railways, Postal and Defence Department interest and where the settlement could not be effected before 25th April and (ii) the aggregate amount of the transactions to be adjusted between the accounting units under them is not less than Rs. 1 lakh gross credits or gross debit.

The proposals for such adjustments should reach Controller General of Accounts before the date prescribed for the purpose, in the time schedule for the closing of the annual accounts laid down by him.

### **Accounts Jurisdiction**

6.04 Account jurisdiction of the Director of Accounts. The account jurisdiction of the General Manager (Finance)/Director /Dy. Directors of Accounts (Postal) alongwith circle is given below:

1. Office of the GM (Finance) Postal Accounts, Ahmadabad, Gujarat
2. Office of the Director of Accounts (Postal) Ambala, Haryana
3. Office of the GM (Finance) Postal Accounts, Bangaluru, Karnataka
4. Office of the GM (Finance) Postal Accounts, Bhopal, Madhya Pradesh
5. Office of the GM (Finance) Postal Accounts, Chennai, Tamil Nadu
6. Office of the GM (Finance) Postal Accounts, Cuttack, Odisha
7. Office of the GM (Finance) Postal Accounts, Delhi Delhi
8. Office of the Director of Accounts (Postal), Dehradun Uttrakhand
9. Office of the Director of Accounts (Postal), Guwahati Assam
10. Office of the GM (Finance) Postal Accounts, Hyderabad Telangana
11. Office of the GM (Finance) Postal Accounts, Jaipur Rajasthan
12. Office of the Director of Accounts (Postal), Jammu Jammu & Kashmir
13. Office of the Director of Accounts (Postal) , Kapurthala Punjab
14. Office of the GM (Finance) Postal Accounts, Kolkatta West Bengal
15. Office of the GM (Finance) Postal Accounts, Lucknow Uttar Pradesh
16. Office of the GM (Finance) Postal Accounts, Nagpur Maharashtra
17. Office of the GM (Finance) Postal Accounts, Patna Bihar
18. Office of the Director of Accounts (Postal), Raipur Chhattisgarh
19. Office of the Director of Accounts (Postal), Ranchi Jharkhand
20. Office of the Director of Accounts (Postal), Shillong North East
21. Office of the Director of Accounts (Postal), Sundernagar Himachal Pradesh
22. Office of the GM (Finance) Postal Accounts, Thiruvananthapura Kerala

23. Office of the Director of Accounts (Postal), Vijaywada , Andhra Pradesh

**NOTE** – (i) Charges debit-able to the Department for the supplies made and work done by the stationery and Printing Offices at Kolkatta and Delhi should be passed on for adjustment by the Deputy Chief Pay and Accounts officers at Kolkatta and Delhi to the particular postal Accounts Offices indicated in the indents. Such charges, if they relate to supply of sealing wax should be shown separately and not mixed up with other stationery and Printing charges.

- (ii) Charges debit-able to the department of posts for the cost of stationery supplied and Printing work done by the state Stationery Depots and State Government presses, should be passed on by the Civil Accountants General to Postal accounts Offices having territorial jurisdiction over the Postal Circle concerned.
- 6.05 Drawings from and remittances to the Bank made by officers of the Department of Posts who render accounts to a Postal Accounts office other than the one under whose jurisdiction the transaction takes place shall be adjusted by the Bank against the balance of the latter Director / Dy. Director of accounts (Postal) who should pass on the items of the Director/Dy. Director of Accounts (Postal) responsible for final adjustment, through Postal Remittances.
- 6.06 The Central Accounts Section of the Reserve Bank of India at Nagpur will also send monthly Put Through Statement to the Director/Dy. Director of Accounts (Postal) a statement of total Receipts and payments in respect of cash transactions for each branch of the Bank under the jurisdiction of that Postal Accounts Office for the transaction month during the first week of succeeding month. The Postal Accounts office will scrutinize the Date wise Monthly Statements received from Focal Point Branch of the public sector bank with reference to the Put Through Statement and discrepancy, if any, noticed be reported to the Reserve Bank of India, Nagpur through 'Discrepancy Statement' vide proforma at Annexure-B of this chapter accompanied by certified copies of the relative Bank branch statements (scrolls) concerned. The Central Accounts Section, Reserve Bank of India, Nagpur on the basis of the Discrepancy Statement afford necessary debit/credit to the Government account under advice to the Postal Accounts office and to the bank concerned.
- 6.07 Where sufficient Banking facility is not available in State Government Treasuries are acting as Bank branch and takes care of cash arrangement of the Postal unit of that area. This arrangement is existing in some areas of the country.

6.08 In such cases, similarly the Treasury Officer will send, monthly to the Postal Accounts Office concerned, a schedule of payments and receipts in duplicate accompanied by paid cheques or chalans on the 11th and on the 1<sup>st</sup> of the following month for the amounts drawn from and remitted to his treasury by the Postal disbursing officers. Copies of such schedules will simultaneously be sent to the concerned Civil Accountant General.

In respect of these transactions appearing under sub heads of "Drawings from Treasury/ Bank' and "Remittances to Treasury / Bank" booked under '8661- suspense head - the transactions pertaining to Treasuries, these debits and credits will be cleared on receipt of Settlement Account from the Civil Accountant General by crediting the head "Remittances to Treasury" and debiting the head "Drawings from Treasury" by per contra adjustment to "Central Accounts Office Reserve Bank Suspense". Amounts booked against these heads of account will be cleared on receipt of the statement of monthly receipts and payments or the Clearance Memo from the Central Accounts Section of Reserve Bank of India, Nagpur by transfer or per contra adjustment to the Head " 8675- Deposits with Reserve Bank ".

#### **Receipt and Opening of covers containing Bank scrolls..**

6.09 a) The covers containing Bank Scrolls received from the respective Banks in the Receiving Branch should, from the names of the Bank appearing on the covers be segregated and made over to the Account Current Section through a skeleton register.

(b) The covers should be sorted out in the Account Current Section alphabetically bank wise and then opened. The Daily Scrolls relating to each bank should then be sorted out serial wise and date wise and in-indexed in a skeleton register in Form D.G. (PA)-505 so as to ensure the receipt of the Scrolls each day from each Bank.

#### **Receipt and Indexing of Treasury Schedules**

6.10 The bi-monthly treasury schedules due on the 11<sup>th</sup> and on the 1<sup>st</sup> the following month when received from the Treasury should be transmitted to the Account Current section through a skeleton Register. On receipt in the Account Current Section the schedules should be sorted out in alphabetical order of the treasuries falling under the jurisdiction of each Postal Circle and indexed in a Skeleton Register in Form D.G. (PA)-522 which should be maintained separately for each circle. The schedules should thereafter be handed over to the concerned accountant whose dated initials should be obtained in the column meant for this purpose.



### **Checking of Daily scrolls**

6.11 The Daily Scrolls received by the accountant concerned should be dealt with as under:-

- (a) It should be checked with reference to the challans, vouchers and cheques/images of cheques as the case may be.
- (b) It should be verified that the total has been correctly brought forward from the previous day's Scroll and that the progressive totals have been worked out correctly. The missing scrolls detected during the check should be called for from the bank.
- (c) It should also be verified that the cheques above Rs. Ten Lakh has been signed by two authorized signatory.
- (d) It should be ensured that the cheque belongs to the same series which have been issued by PAO.
- (e) That the cheque does not belong to the Departments only i.e. the other department cheque has not been cleared by the bank erroneously.
- (f) It should also be monitored that figures reflecting in e-scrolls are tallied with hard copy received from bank.
- (g) That there should be no difference between Payment Scrolls & Receipt Scrolls of the branch with Main Scrolls and Main Scrolls with Date wise Monthly Statement.
- (h) Date wise Monthly Statement should also be tallied with the figures reflecting in Wise Balance Report received from Central Accounts Section, RBI, Nagpur, difference, if any, should be reported to the concerned bank and RBI.

All the Scrolls for a particular unit should then be tagged date- wise and separately for each branch of the Bank for that unit, it should be verified at the end of the month that all the Scrolls have been received.

### **Checking of the Treasury/DDO Schedules**

6.12 The treasury/DDO schedules received by the Accountant concerned should be dealt with as under:

- (i) DDO Drawn From & Remittances to Bank schedules can be obtained by DOP application in use and it should be ensured that the same should be tallied with PFMS & CGA report, booked figures.

- (ii) It should be ensured that all the supporting documents have duly been received. The missing ones should be called for promptly by issuing references. One copy of the schedule checked with paid vouchers etc. and duly countersigned in token of such checks should be sent to the Civil Accountant General concerned. The Civil Accountant General should on receipt of the countersigned copy of the schedule from Postal Accounts Office verify the correctness of the schedule received from the Treasury and the adjustments already made on the basis of this and in case of any discrepancy in the two schedules, take up the matter with the Treasury Officer to reconcile the discrepancy.
- (iii) After checking the totals of the 1<sup>st</sup> and 2<sup>nd</sup> period schedules the totals should be entered in a Register in the following form for the purpose of agreement with the corresponding figures appearing in the Settlement Account One Register should be maintained for all the treasuries in a circle. The names of the treasuries being noted in the same order every month. Separate folios should be reserved in the Register for recording the figures for receipts and payments according to treasury schedules received.

Sl. No.	Name of Treasury	Amount of _____ Total	As per settlement A/C	Difference		Action taken
				More	Less	

### **Pairing of the Schedules with the Bank Scrolls /Treasury Schedules**

6.13 Under technological environment, the conventional method of pairing the items is changed. The PAOs is to generate e-schedules from F&A and receive e-scrolls from banks. After due verification as stated in pre para, the work of pairing can be done in computerized manner. The e-schedule and e-scrolls should be arranged in a table and the items should be paired. There may be some items which are paired during the same month and should be taken to the relevant table. The items which are paired with items noted in “Register of Unlinked items should also noted and deducted from “Register of unlinked items”. The items remained unlinked will be added to “Register of Unlinked items”.

Unit Broadsheets:

After completion of the pairing, which can be done CDDO wise, a broadsheet in the

regard should be prepared in the manner as given below for PO side and bank side:

PO SUMMARY												
MONTH	OB		SCHEDULE		PAIRED SAME MONTH		POPP		POUL (RAISED)		CB	
	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	COUNT	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT

BANK SUMMARY												
MONTH	OB		SCROLLS FIGURE		PAIRED SAME MONTH		POPP		BKUL (RAISED)		CB	
	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	COUNT	COUNT	AMOUNT	COUNT	AMOUNT	COUNT	AMOUNT

### Register of Unlinked Items

- 6.14 After completing the pairing in the above manner, the items remaining unlinked in the Bank Scroll / Treasury Schedules or Postal Schedules should be transcribed with full details in two separate registers in Form DG (PA) - 506 / 523, one for items included in the Postal Schedules but not in the Daily Scroll / Treasury Schedules and the other for the items included in the Daily Scroll/ treasury Schedules but not in the Postal Schedules.
- 6.15 The pages in the register should be serially numbered and separate pages allotted for each of the several branches of the bank having remittance transactions with a Postal unit. there will be some unlinked items but wiped out by transfer entries in Account Current Section - (i) Bank transactions pertaining to the disbursing officers, under the jurisdiction of the other Circle Account Offices, (ii) Direct credits to Department of Posts afforded by the Reserve Bank of India towards Postal Life Insurance credits of the staff of the Reserve Bank of India, and (iii) Debits on account of mail transfer advised.
- 6.16 A distinct note should be kept against the items cleared by Transfer Entry and the total of such items should be shown separately in the column for the total. After posting a month's transactions in the above register, a closing entry as under should be made in the two registers mentioned above separately for each Postal unit covering all the branches of the Bank having remittance transactions with that unit.

### ITEMS REMAINING UNLINKED IN THE BANK SCROLL / TREASURY SCHEDULES

Bank	Month	Opening Balance		Adjusted against the previous month		Unlinked Raised		Closing Balancae	
		count	amount	count	amount	count	amount	count	amount

ITEM REMAINING UNLINKED IN POSTAL SCHEDULES

PO	Month	Opening Balance		Adjusted against the previous month		Unlinked Raised		Closing Balance	
		Count	Amount	Count	Amount	Count	Amount	Count	Amount

**NOTE 1** – The items remaining unpaired in these registers at the close of a financial year should be copied as opening entries in the registers for the next year. In copying, the outstanding of each year should be kept segregated. The total of items so copied should be struck and agreed with the closing balance of the previous year. This fact should be certified over full dated signature of dealing assistant and sectional A.A.O.

**NOTE 2** – The registers should be submitted to the Branch Officer - in charge for verification and objections if any raised should be pursued till settlement. Broad sheet is not maintained.

**Check over accuracy of Pairing**

6.17 In order to check the correctness of pairing, the total amount of items paired against previous month's unlinked items and of items carried forward as unpaired should be tallied with bank scrolls total for that month and transcribed in the Register of Commission of Posts and Telegraphs with Bank figures in Form GD (PA) – 507 [Form DG (PA) – 524 for items relating to Treasury].

The amounts paired during the same month as worked out in Broadsheets of Bank and PO summary register will agree with each other (if the pairing work has been done properly). The closing balance of PO Summary and Bank summary should agree with closing balance of Register of Unlinked Items.

The pairing process as stated in para 6.13 to 6.17 should be completed by 15<sup>th</sup> of the following month.

6.18 The reconciliation statement of Remittances from and to bank received in duplicate on the 11<sup>th</sup> of the following month should be verified with reference to the Register of Compilation of Postal figures with Bank figures, Register of Unlinked Items, Postal Schedule and Bank Scrolls and one copy returned duly verified to the Postal unit while the other copy should be kept as office record.

## **Circle Broadsheets**

- 6.19 A circle Broadsheet of the transactions of all the Postal units in a Circle should be maintained in Form D.G. (PA)-508 in respect of transactions with Bank and in Form DG (PA) 525 in respect of transactions with Treasure.

The figures for columns 4 and 5 of the Broadsheet should be taken from columns 3 and 20 of the Register of Comparison of Postal figures with Bank/Treasure figures [D.G. (PA)-507/524] while those for columns 8 and 9 of the Broadsheet should be taken from Columns 3 and 5 of that Register respectively. The totals of figures in columns 6 and 10 should normally agree with the Details Book figures. The difference in any month would represent the difference between the Postal schedule and the cash Account and / or the progressive monthly figures as per Bank Scrolls and Reserve Bank of India statement figures, In case of transactions with treasury, the difference between the amount shown in column 6 of the Broadsheet and the Detail Book figures, if any, will represent the difference between the Postal schedules and the Cash Account. The difference between the amount shown in column 10 of the Broadsheet and the Detail Book figures, if any, will be due to

- (i) case where the schedules have been received from the treasuries but the amounts thereof have not been included in the settlement account received from the Civil Accountant General,
- (ii) Schedules have not been received but the amounts thereof have been included in the settlement Accounts,
- (iii) Transactions not adjustable by the Postal Account Office having been wrongly included in the treasury schedules and passed on to through settlement account.

The difference should be analysed and noted in column 12 of the Broadsheet before its submission to the Branch Officer and should be reconciled promptly by reference to the Postal authorities, Reserve Bank/Agency Bank and the Civil Accountant General as the case may be. A systematic and vigilant watch over prompt clearance of these differences should be kept in the same manner as it followed in clearances of similar differences under Departmental Advances and Credit/Debit suspended items.

All differences not settled within one month should be brought to the notice of the Branch Office in a note indicating inter alia the action taken to clear item and further suggestions etc. The Branch Officer should explore ways and means to clear the differences and pass appropriate orders on the note. Further action should be taken in accordance with these orders Items which

remain unsettled after two months' time should be brought to the notice of the head of the Office through a similar note. The Head of the Office should if necessary, get the case examined by the test check A .A.O. and pass appropriate orders. At all levels it should be seen that adequate action was taken at lower levels for clearance of differences.

The closing balance for each unit worked out in the Broadsheet should be agreed with the balance in column 8 of the closing entry in the register of items remaining unlinked in the Postal schedule.

The Broadsheet along with the register of unlinked items should be submitted to the Branch Officer on the last day of the second month following the month of account.

### **Reconciliation of Reserve Bank Figures with the Departmental Figures**

6.20 Drawings from and Remittances to bank by an officer of the Department of Posts who renders accounts to a Postal Accounts Office other than the one under whose territorial jurisdiction the transactions take place will be adjusted by the bank against the balances of the latter Postal Accounts Office, such transactions shall be passed on through the Remittance Section in of Postal Account Remittances to the Postal Accounts Office concerned for final adjustment. The Accounts Officer receiving the advice of transfer should examine the same within three days of its receipt and in case any amount is not adjustable in his books, he should take up the matter with the transferring office.

### **Reconciliation of Balances as per Reserve Bank Books with the Department Account Figures**

6.21 It is the responsibility of the Postal Accounts Office to check and verify that the balance of the Postal Account as worked out by the Reserve Bank on its books is correct and agrees with the balance as worked out in their own accounts. Therefore, in order to ensure that the adjustment under the head 8675 – Deposits with Reserve Bank are made correctly and the differences, if any, between the departmental and the Reserve Bank figures are promptly reconciled, a register in the following form should be maintained in all the Circle Accounts Officer : -

Register of compilation of amounts booked under the head “8675- Deposits with Reserve Bank” with the amounts accounted for by the Reserve Bank under Postal.

Particulars	Opening balance Brought forward from column 5 of the last month	Debits during the month	Credits during the month	Net Dr./Cr Balance	Netting as per RBI figures	Difference (6-5)
(1)	(2)	(3)	(4)	(5)	(6)	(7)

NOTE 1- The differences, if any should be reconciled in the subsequent month and compliance intimated to the Postal Wing of the Directorate by the 10<sup>th</sup> of the second month following the month of account.

NOTE 2- **The** register should be submitted to the Branch Officer-in-Charge on the Last day of the month, indicating the action taken to reconcile the difference if any.

NOTE 3- The difference should be analysed as under at the bottom of the register

**ANALYSIS OF DIFFERENCE**

Sl.No	The Name of the year/ month to which the difference relates.	Amount	
		Dr.	Cr.

Total Net Balance (Dr/Cr.) .....

In the office of the Director General Postal Services (Postal Accounts Wing) the balance in the Account of each Postal Accounts Office, as intimated by the Reserve Bank, will be agreed with the departmental figures worked out from the General Abstracts from month to month through a manuscript register maintained for the purpose. The differences, if any, coming to the notice as a result of this comparison will immediately be communicated to the Circle Accounts Officer concerned for prompt reconciliation and rectification. The net total of the Postal transactions during the month and the closing balance as per departmental accounts under the Postal Account up to that month, as against the opening balance for the month; net credit/debit transactions during the month; closing balance debit/credit for the months per departmental accounts and net debit/credit balance intimated by the Reserve Bank and difference between departmental and Bank figures in respect of the closing balance for the month should be communicated by the Postal Accounts Wing of the Directorate to the Controller General of Accounts every month by first week of the second month following the month of account. The register should be submitted to the Branch Officer-in-charge of compilation Section along with the report mentioned above.

6.22 General rules and procedures applicable to Inter-Government adjustments as outlined by the Govt. of India Ministry of Finance will apply mutatis mutandis to the transactions of the Postal Department also.

## **Nature and Scope of Inter-Government and Inter Departmental Adjustments**

### **6.23 Inter Government and Inter-Departmental transactions are of the following kinds: -**

- (1) Transactions on account of Postal Department arising in the State Section of the accounts of the Civil Accountants General.
- (2) Transactions on account of Postal Department arising in the Central Section of the accounts of the Civil Accountants General.
- (3) Transactions on account of Postal Department arising in the Railway and Defence Accounts.
- (4) Transactions originating in the Postal Department account which are adjustable against the balances of the State Governments, Central Government (Civil) Railway and Defence.

### **Advice of Clearance**

6.24 The net amounts due to or from the Department of Posts (Postal Wing) in respect of the transactions mentioned in items 1 to 3 of paragraph 6.19 will be advised by the respective Accounts Officers to the Central Accounts Section of the Reserve Bank of India for adjustment against the balance of the Director / Dy. Director of Accounts (Postal) concerned. Copies of advices together with the schedules and vouchers will be received in the Postal Accounts Offices from the respective non-Postal Accounts Offices. A Register of advices received will be maintained in the Postal Circle Accounts Offices in Form D.G. (PA)-526. A separate Register should be maintained for each Accounts Officer and it should be submitted to Branch Officer at the end of the second month following the month of account. Entries in the Register should be made immediately on receipt of the advice or the Memo of Clearance, as the case may be, and a Certificate of compliance endorsed thereon. The un-cleared balance should be settled with the Reserve Bank by issuing prompt references.

6.25 The net amount due to or from the Account Offices in respect of item 4 of paragraph 18.23 will be derived by the Postal Accounts Office to the Central Accounts Section of the Reserve Bank of India for adjustment against the balances of the State Governments, Central Government (Civil) Railways and Defence or in Form A.O. 12. Copies of these advices along with the supporting vouchers and schedule will be sent direct to the other Accounts Officers concerned. In order to ensure that the advices have been issued in respect of all the amounts booked in the Detail Book under the head 'Account with States/Adjusting Account



with Railways/Defence, a Register of Compilation of Schedules as described below will be maintained in the Account Current section.

### **Register of Compilation of the Schedules**

- 6.26 A consolidation of the schedules prepared in respect of booking under each of the detailed heads falling under 'Account with States and Adjusting account with Railways/Defence/Central Government (Civil) received from the various booking sections should be made in the register to be maintained in Form DG(PA)-528 vide proforma shown below.

When an advice is to be issued, total should be struck and the number and date of the advice noted against that total figure. The entries in respect of advice so issued, should then be transcribed in the relevant columns of the Register of outward advices maintained in Form No. D.G. (PA) – 527

### **Instruction for Filling up the Register of Outward Advices**

- 6.27 (1) A separate folio of the Register should be set apart for advices issued in a month in favour of each Accounts Officer, the name of the Accounts Officer being noted at the top of the folio. Sections A and B of the Register are intended for the advices issued for adjustments in Central and State Sections respectively of the books of the concerned Civil Accountant General.
- (2) In respect of advices for which adjusting entries on receipt of Clearances Memo from the Bank are made in subsequent months, a note of clearance should be kept in column 7 against the relevant at original entries of the advices in the folios of the concerned months
- (3) The total un-cleared balance of advices (sections A and B taken together) issued in favour of each Accounts Officer, should be noted in lump as the first entry in column 6 only, against the description "opening balance".

Proforma of the register of compilation of schedules in respect of amounts booked under 'Account with States etc.' against the A.G..... Received from the booking sections. Referred to in para 18.26.

Section from which the schedules were received	Nos. & date of schedule	Civil			Railways						Defence			Remarks
		Central Amount			State Amount			Amount			Amount			
		Gross Debit	Gross Credit	Net	Gross Debit	Gross Credit	Net	Gross Debit	Gross Credit	Net	Gross Debit	Gross Credit	Net	

### **Memo of Clearance from the Reserve Bank of India**

6.28 The Reserve Bank of India, on receipt of the advice in Form A.O. 12 vide paragraph 18.25 above makes the necessary adjustments against the balances of the Accounts Officers concerned and issues an intimation in Form A.O, 8 to both the Debtor and the Creditor parties to the transactions. It should be watched through the Registers of Advices issued and received that the intimation of the adjustment of the amounts relating to each advice issued to and received from non-PAOs effected in the Reserve Bank Accounts against the Postal Fund has been duly received. The amount of items included in the Memo of Clearance should be adjusted to the head “8675 deposits with Reserve Bank” by per contra debit/credit to ‘C.A.O. – R.B. Suspense’ in the case of Inward Accounts or by Deduct from Credit/Deduct from Debit under Accounts with States/Adjusting accounts with Railways/Defence in the case of onward Accounts.

### **Monthly Statement of Receipts and payments Central Accounts Section of the Reserve Bank of India**

6.29 The Central Accounts Section of the Reserve Bank of India, Nagpur will send to each Postal Accounts Office concerned by the 25<sup>th</sup> of each month, following the month of accounts (10<sup>th</sup> May in case of adjustments in March), a statement showing gross receipts and payments of cash transactions in respect of each branch of the Bank and the sum total of the

net adjustments made against the balances of the Director/Dy. Director of Accounts (Postal) concerned with reference to the Memo of Clearance already sent to him by the Bank from time to time during the month of account.

### **Outward Settlement Account**

- 6.30 The Postal Accounts Office will prepare and send to the non-Post and Telegraphs Accounts Office concerned a separate account called Settlement Account in Form A.O. 11-A working up the net Debit/Credit which has been adjusted through the Reserve Bank of India against the non-Post and Telegraphs Accounts Office in addition to the advices issued during the month. The Settlement Account should be supported by a statement giving particulars of the advices i.e. number, date and amount with which vouchers etc. have been forwarded to the Accounts Officer. Separate Settlement Account should be prepared for the advices issued for adjustment in the (i) Central Sections; and (ii) State Section of Accounts in the office of the Civil Account General.
- 6.31 A separate Register should be maintained to record all items of Settlement Account passed on to a non Postal Accounts Office without complete supporting documents showing the details of the wanting vouchers and other documents from the department Officers and their eventual dispatch of the responding Accounts officer should be watched through this Register.
- 6.32 The register should be maintained in the form given at Annexure A and should be submitted to the Branch Officer In-charge each month on the 15<sup>th</sup> of the second month following the month of account. Number of items should be ordinarily remaining outstanding for more than 3 months.
- 6.33 Items not cleared within three months should be specifically brought to the personal notice of the Head of the Office to whom the Register should be submitted each quarter. It should be ensured that no item remains outstanding for more than six months. An analysis of the number and value of items outstanding for more than three months, and six months should be appended at the foot of the Register. A quarterly report showing the number and value of the items outstanding for more the three months and for more than six months should be sent to the Postal Accounts Wing of the Directorate so as to reach there by the end of the second month following the quarter ending March, June, September and December. The report should contain inter alia and latest action taken and the position in respect of each of the items.

## **Inward Settlement Account**

- 6.34 Postal transactions originating in the books of the Civil Accounts Offices whether in the State or Central Section of their Railways and Defence Accounts Offices will be adjusted in accordance with the general instructions issued by the Govt. of India, Ministry of Finance. The detailed procedure is given in the following paragraphs:

### **On Receipt of the Clearance Memo from the Reserve Bank of India**

- 6.35 On receipt of Clearance Memo from the Reserve Bank of India vide para 18.28 above the net amount of each advice entered therein should be adjusted to the head 'Central Accounts office-RB Suspense' by per contra credit/debit to the head 8675 – Deposit with Reserve Bank." The adjustment should be made in the accounts of the Postal Circle in which the majority of the transactions advised by the Accounts Offices to originating the advice are generally adjustable. Even if the advice received from a certain Accounts Office contain items adjustable in several postal Circles, amount of advice should be adjusted to R.B. Suspense in one Circle.

### **On Receipt of the Schedules and Inward Settlement Accounts**

- 6.36 The Settlement Accounts will generally be received by the 1<sup>st</sup> week of the second month following the month of account but the schedules alongwith the vouchers and other supporting documents and a copy of the Bank advice will be received earlier at intervals as and when the Bank advices are issued to the Reserve Bank. After verifying the total amount of the schedule with the amount shown in the accompanying copy of the Bank Advice and ensuring the supporting voucher etc. have been received, particulars of the individual items of credits and debits included in the schedule etc. should be posted in the Inward Adjustment Registers, which shall be maintained separately for credits and debits. On receipt of the Settlement Account, the prima facie checks should be exercised and it should be ensured that the items included therein have been entered in the Inward Adjustment Registers. The items falling under the categories mentioned below should be entered in the Objection Book in Form A.O. 23 and the objections communicated to the other party through Objection Statement in Form A.O. 22

## **CATEGORIES OF OBJECTIONS**

- (i) Debits/Credits passed on without supporting documents.
- (ii) Amounts not adjustable in the books of Department of Posts.

- (iii) Debits/Credits passed on without sufficient details.
- (iv) Any other irregularities such as error in total, illegible figures etc.

To expedite the clearance of amounts classified under "Unclassified Suspense" vide para 18.37, all vouchers received with the Inward settlement Account should be dealt with in the Account Current Section. In a few cases of; personal nature like GPF, NPS, Recoveries of individual recoveries of Loan & Advances etc. these may be sent to sections concerned for acceptances etc. and their return to the Account Current Section for further adjustment.

6.37 A Register of items' outstanding, for more than six months should also be maintained in Form Sy-286. The adjustment Register mentioned in Objection Book (Form A.O. 23) should be maintained in Form A.C. 9. An abstract of objections should be kept in Form M.S.O. (T)-131 at the beginning of the Objection Book. Objections, if any, in respect of transactions adjusted to final heads of account, should be noted in the "Particulars" column without noting in the money column. Items, not finally disposed of (the settlement of which requires correspondence with the other party to the account) i.e. items with insufficient details/particulars without supporting vouchers etc. should be entered in the column "Items accepted but awaiting clearance" in the Inward Adjustment Register and in the Objection Book. Items passed on to other sections for check and classification but not returned by those sections before closure of the Inward Adjustment Register should be entered in sub column 7 (a)-"Items under examination by Postal Accounts and other sections" of the Inward Adjustment Register. Items which are not adjusted finally by other sections for want of some information from the postal executive authorities should be entered in the Objection Book of these sections and not in the Objection Book of the Account Current Section. The Objection Book for a particular month should be submitted to Branch Officer on the 25<sup>th</sup> of the month following the month of account. The vouchers etc. in respect of all other items should then be sent after noting in the Sy-slips and the Transit Register in Form D.G. (PA)-43-A to other sections concerned for check, and classification. The sections on receipt of the Sy-slips through Transit- Register should sort out the items which can be immediately adjusted to the final head of account and those for which classification and/or any other information is required to be obtained from the Postal executive officers. The sections should then return the Sy-slips to the Account Current Section after supplying the following information

- (1) The head of account under which the items are to be adjusted (wherever possible).
- (2) If the above information cannot be supplied for the reason that

the vouchers are sent to the Postal executive officers for obtaining classification and/or countersignature etc. the fact should be noted against such items.

6.38 The Sy-slip must, in any case be returned to the Account Current Section within seven days from its receipt in the section, The items for which the vouchers are sent to the Postal executive officers (this will obviously cover all items other than those for which classification has been furnished in the Sy. slip) should be copied by the sections concerned in a Register in Form D.G. (PA)-70 suitably modified so as to conform to the Register prescribed at Annexure A, and a certificate to this effect recorded in the Sy. Slip before returning the same to the Account Current Section. Separate Registers should be maintained for credit and debit items. The Register should be closed every month by the 20<sup>th</sup> of the month following the month of account and sent to Account Current Section by, the 25<sup>th</sup> of that month. All such items will be adjusted by the Account Current Section under head 'Unclassified Suspense' under 8661 Suspense Account. The subsequent clearance of these items should be made by the Account Current and postal Account section as is found convenient by the Head of the' Postal Account Office concerned. In the former case the Account Current Section will intimate to the Account and other sections the clearance and the responsibility for the maintenance of the subsidiary Registers of Unclassified suspense and watching the final clearance of items will rest with the Account and other sections. The Account Current Section should see that the Sy-slips are received back within the prescribed time and that no item is outstanding in the Transit Register for more than seven days. In cases where Sy-slip is not received back within 15 days of the closing date for the preparation of Transfer Entry for the month of account open at the time of sending the Sy-slip whichever is later the amounts outstanding under the head 'R.B. Suspense' on this account should be cleared and taken to "Unclassified Suspense" head. An intimation of such adjustment should be sent to the concerned Postal accounts and other sections for incorporation in the subsidiary Register of "Unclassified Suspense" required to be maintained by those sections.

6.39 On receipt back of the Sy-slips in the Accounts section adjustment in respect of the schedules received should be carried out in the manner indicated below :-

The amounts of each schedule should be analysed into the following categories: -

- (1) Accounts passed on without supporting vouchers.
- (2) Amounts passed on without sufficient details.
- (3) Amounts not adjustable by postal accounts.

- (4) Amount readily adjustable to the final head of account directly by the Account Current section.
- (5) Items adjustable to the final head of account on the basis of the information furnished in Sy-slips.
- (6) Amounts in respect of which vouchers have been sent to the Postal Executive Offices.

#### 6.40 Debit or Credit Side

- 1. Final head of account – Totals of items 4 and 5.
- 2. Unclassified Suspense – Total of items 1, 2, 3, and 6

The difference between the debit and credit adjustments should be adjusted to the head "Central Accounts Office-RB. Suspense" by deduct entry.

- (i) In cases where the classifications available on the voucher and there is no doubt about its correctness but the acceptance of the charge by the executive is wanting adjustment should be made under the final head of account straightway before transmission of the relevant vouchers to the executive for acceptance, who may simultaneously be informed of the adjustment and also 'instructed that' in case of non-acceptance of the charge etc. objection of the debit by him intimation should reach the Account office within one month from the date of receipt of the letter communicating the adjustment.
- (ii) In cases where the classification is not furnished or if furnished is not clear or proper, but can be made out in the Accounts office with reference to the nature of the charge etc. irrespective of whether or not acceptance is available, concurrence for adjustment under that head may be sought for from the executive stating specifically that if the same is not received within one month, adjustment will be made under the final head of account without any further reference to them.

On receipt of the vouchers, classification or wanting information the amount originally adjusted to the head "Unclassified Suspense" should be adjusted to the final head of account by deduct debit/credit to the head "Unclassified Suspense".

NOTE: If any item is adjustable to the final head of account or is to be placed under "Unclassified suspense" in the books of a Postal Circle other than the one in which the amount of the corresponding advice was adjusted under the head "Central Accounts Office-R.B. Suspense", the necessary adjustment should be made by creating on the Remittance head, being taken to ensure that the "Central Account Office-R.B. Suspense" head is cleared in the book of that circle in which the amount was originally placed on receipt of memo of clearance from the Bank.

6.41 When the vouchers of the items kept in Objection Book of the Account Current Section are subsequently received from the Accounts Officer concerned, they should be sent to the Account and other sections concerned for classification after noting in the Sy-slip. Such slips should be clearly marked as pertaining to items already placed under "Unclassified Suspense" by the Account Current Section. The sections should either furnish the classification or certificate on the Sy-slip that the items have been entered in the Register of Unclassified Suspense maintained in the sections. On this basis, the Account Current Section should make a suitable adjustment relieving the head "Unclassified Suspense" (by deduct entry as usual) contra entries being made to the final head of account. Clearance from and fresh, rising under the head "Unclassified Suspense" are necessary in order to eliminate difference or raisings and clearances as per Subsidiary Registers of various sections vis-a-vis booked figures. No items should be left unadjusted in the Inward Adjustment Register after the monthly closing.

6.42 The ledger balance at any time under the subhead of "R.B. suspense" would comprise items for which (1) clearance memo has been received but (a) either the corresponding schedule or some of the schedules have not been received (b) their (schedules) amount could not be adjusted in the accounts of the month in which the amount of clearance memo received from the Reserve Bank was taken to the head "Central Accounts Office-RB Suspense" and

(2) Schedules have been received and adjusted to Central Accounts Office R.B.Suspense" without adjustment in the same month's account the Bank's clearance memo due to non-receipt of the same or some other reasons. Such items should be picked up in a Register in Form Sy-23 and their clearance watched through that Register. This Register will serve the dual purpose of Subsidiary Register -cum-Broadsheet for the head 'R.B. Suspense.'

**NOTE:** Schedules and vouchers relating to last batch of advices are generally received between 10<sup>th</sup> and 20<sup>th</sup> of the following month. Consequently, there is not sufficient time for getting the vouchers checked, classified and adjusted before the account for the month are closed. Such items can be allowed to remain under Central Accounts Office- R.B. Suspense at the close of the month.

6.43 A Broadsheet should be maintained by the Account Current Section on circle basis separately for debits and credits under the head "Unclassified Suspense" in Form M.S.O. (T)-129 suitably modified so as to conform to Annexure A. The S.R. Balances in the Broadsheet would comprise the



following:-

- (1) Balance appearing in the Registers maintained by the various Account and other sections.
- (2) The amounts adjusted under this head and placed in the objection book by Account Current Section.

The broadsheet should be submitted to the Branch Officer on the 10<sup>th</sup> of the second month following the month of account.

### **Settlement Account Abstract**

6.44 The amount shown is adjusted under various Postal Circles in money column of the Inward Adjustment Register maintained in the Account Current Section should be posted in the relevant cages provided for the various heads of account in 'Settlement Account Abstract' i.e. Form D.G. (PA)-521-A and 521-B. For the purpose, the debit and credit adjustments made in the "Inward Adjustment Register" for a month should be totaled in the Register itself for each head of account and separately for each Postal circle and the total so arrived at should be posted in the 'Settlement Account Abstract' against the name of each Accounts Officer. The Abstract should be prepared separately for each Postal Circle in two volumes-one for debit and the other for credit. Items included in the T .E. Register (Form CPW A-54), under each head of account should be consolidated under debits/credits for each head in the Register itself. The consolidated amounts should then be booked in the Abstract in the cage for the relevant head under debits/credits for each head in the Register account in the debit/credit volume of respective postal circle against the entry "Add- amounts as per register in the prescribed form". The grand total of each page should be struck and cross agreement effected for each page of the Abstract. It should be ensured that the amounts posted in the Abstract are correctly brought on from the 'Inward Adjustment Register' and the 'Register in Form CPWA-54'. The settlement Account Abstract should be made over to the Book section on the due dates duly approved by the Branch Officer.

### **Transactions for February and March**

6.45 Special steps should be taken for the prompt clearance of transactions relating to the accounts for February and March. The books of the Reserve Bank for the month of March and consequently for the financial year will be closed by the 25<sup>th</sup> of April after which date no transactions will be cleared by the Bank in that Years account. In order to facilitate early settlement of the transactions relating to March accounts, transactions,

pertaining to the month of February and earlier months should be completely settled and advised to the Bank by the close of February accounts itself. The transactions for March and the unadvised amounts pertaining to the earlier months should be advised on the 7<sup>th</sup>, 14<sup>th</sup>, 20<sup>th</sup> and 25<sup>th</sup> of April or on the previous date if any of these dates is a holiday. An advice of adjustment should invariably be sent to the Central Accounts Section, Reserve Bank of India, Nagpur on each of these dates a 'nil' statement being sent when there are no adjustments to be communicated. The serial numbers to the Advice for March should be very carefully allotted and necessary certificate by Director/Dy. Director of Accounts (Postal) that there are no further adjustments to be advised in respect of the financial year just ended should invariably be included in the last advice. The Reserve Bank of India will advise the Accounts Officer the number of missing advices pertaining to the month of March each year. In order to avoid the possibility of double adjustment being made by the Bank in respect of one and the same transaction, it should be ensured that duplicate advice issued on the basis of the bank's advice is prominently marked 'Duplicate'.

#### **Proforma Correction of Postal Balances outside the Books of the Reserve Bank**

6.46 As the accounts of the Reserve Bank of India for the year will be closed by 25<sup>th</sup> of April, it may not be possible to settle all the items relating to that year in the same year's accounts through the medium of Reserve Bank. Such items fall under the following categories:-

- (a) Items of large magnitude (above Rs. 10,000) which could not be adjusted by the Postal Account Offices in the accounts of the financial year just ended and which, if not incorporated in the accounts of that year, are likely to effect the Appropriation Accounts considerably; and
- (b) Items which cannot be determined before the last date of closing of the Bank's books for that year and for which standing orders have been issued by the Chief Accounts Authority for adjustment by the proforma correction of Postal balances outside the books of the Reserve Bank falling under the following categories: -
  - (1) Amounts payable to Postal Department for collection of Customs duty.
  - (2) Interest on debit incurred for the Postal Department.
  - (3) Payment of Postal Department for Saving Bank and P.O. certificate etc. work.
  - (4) Charge for services rendered to other Departments
  - (5) Amount of gain or loss on account of the transactions for the purchase and sale of Government securities

6.47 Information in respect of items falling under category (a) above together with necessary transfer entries and the detailed reasons for which these could not be adjusted is furnished to the Directorate by the 15<sup>th</sup> of June for obtaining the specific approval of the Chief Accounts Authority for their incorporation in the accounts for March Supplementary outside the Reserve Bank Books.

The adjustments in respect of items (1) to (4) under category (b) above are carried in the P.A. Wing of the Directorate on the basis of the information received from Circle Postal Accounts Offices. The information in respect of item (b) should be furnished by the Circle Accounts Offices so as to reach the P.A. Wing of the Directorate by 10<sup>th</sup> June. Intimation of the adjustments in respect of items mentioned above will be communicated by Book Section of the P.A. Wing of the Directorate to the Controller General of Accounts, New Delhi for effecting correction of the Department of Posts balances on a proforma basis without affecting the books of the Reserve Bank of India.

#### **Heads of Account**

6.48 The following heads of account are operated in the Posts books for adjustment of the transactions passing through these accounts: -

(i) L- Suspense and Miscellaneous

8661-Suspense Account – Suspense Account (Postal)

101-PAO Suspense, unclassified Suspense (without sub and detailed heads there under in respect of each Accounts Officer).

(ii) M- Remittances

8787 – Adjusting Account with Railways. 8789 – Adjusting Account with Defence.

(With minor and detailed heads there under for each Accounts Officer)

(iii) Major Head 8675 -Deposits with Reserve Bank.

Accounts adjustments of Inward and Outward transactions

#### **Inward Transactions**

6.49 The Advices received from non-Postal Accounts should be adjusted as under: -

Credit/Debit appropriate Revenue/Service heads.

To debit / credit 'Central Accounts Office-R.B. Suspense'.

On receipt of clearance memo from Reserve Bank of India -

- (i) Deduct from debit / deduct from credit "Central Accounts Office –R.B. suspense".
- (ii) Debit/Credit "8675 – Deposits with Reserve Bank"

### **Outward Transactions**

6.50 Advices on account of debits/credits to "Accounts with State/Adjusting Account with Railway/Defence" are issued to the Reserve bank of India, Central Accounts Section, Nagpur based on the booked figures. On receipt of the Clearance Memo from the Reserve Bank of India, Nagpur adjustments should be made by deduction from credit/debit to the 'Accounts with States/Adjusting account with Railways Defence' by per contra credit/debit of 8675 Deposits with Reserve Bank".

### **Transactions with Pay and Accounts Offices**

6.51 Transactions between the Department of Posts and the Pay and Accounts Offices set up under the scheme of Separation of Accounts from Audit will be settled in cash i.e. by means of Mail Transfers instead in cash and by means of Mail Transfers instead of Bank Drafts when the account works in favour of Pay and Accounts Offices and by issue of cheques by the Pay and Accounts Officers on the Reserve Bank of India in favour of the beneficiary when the account works in favour of the Department of Posts.

Note: Account between the Circle Postal Accounts Officers and Pay & Accounts Office's which are situated at places where there are no offices of Reserve Bank of India will be settled by means of Bank Drafts only as before.

### **Account Adjustments**

6.52 The following accounting entries would be necessary in dealing with Pay and Accounts Officers.

#### **1. Inward Accounts:**

(Items appearing in the books of Pay & Accounts Offices)

- (a) When the account works out in favour of Pay & Accounts Office
  - (i) On receipt of vouchers, etc. from the P&AO

Departmental Head of Account – Dr.  
To Reserve Bank Suspense

(ii) On receipt of Clearance Memo (bank scrolls)

Dr.-Reserve Bank's Suspense  
To Deposits with Reserve Bank - Cr.

(b) When the account works in favour of Postal Department-

(i) On receipt of Clearance Memo from the Reserve  
Bank of India.

Dr.-Deposits with Reserve Bank  
To Reserve Bank Suspense.

(ii) On receipt of claim account from the Pay and Accounts  
Office

Reserve Bank Suspense – Dr.  
To Final Head of Account – Cr.

## 2. **Outward Accounts**

(Items appearing in the books of Postal Department)

(a) When the account works in favour of Pay and Accounts officer-

(i) Adjustments from initial accounts  
Dr. Final Head of Account.  
To Pay and Accounts Office Suspense

(ii) On receipt of clearance memo from the Reserve Bank of India.

Dr. Pay and Accounts Office  
Suspense. To Deposit with Reserve  
Bank CR.

(b) When the account works in favour of Postal Department

(i) Adjustments from initial accounts-

Dr. Pay and Accounts Office suspense  
To Final Head of Account-CR

(ii) On receipt of clearance memo from the Reserve Bank of India-

Dr. Deposits with Reserve Bank  
To Pay & Accounts Officer Suspense

### **Adjustment of Non-Posts items**

6.53 The non-Posts items like Income T a x and transactions on Account of agency work done by the Postal Department, for example, Saving Bank Accounts, National Savings Certificates, etc. Appearing in the Postal Accounts will be accounted for in the books of the Postal Accounts Offices concerned and will be taken against the balance of the Postal accounts.

### **Transactions with Railways and Defence Departments, MEA**

6.54 Transactions with Railways/Defence Departments are settled with the Railway/Defence Accounts Office concerned through the machinery of Reserve Bank of India- as follows :-

(a) *Transactions originating in Postal Accounts-* The net amount due to or by the Railway/Defence Accounts Office concerned would be advised by the Postal Accounts Office concerned to the Central Accounts Section of the Reserve Bank Of India adjustment against the balance of the concerned Railway/Defence Accounts Office. The necessary advices along with the vouchers, etc. should be sent direct to the Railway/Defence Accounts Office concerned. These advices should be sent to the Bank at intervals, viz. 10<sup>th</sup>, 20<sup>th</sup> and at the end of the month.

The transactions should initially be brought to account under the major head "Adjusting Account with Railway/Defence" in Section "M-Remittances." On receipt of Clearance Memo from the Bank, the head "Adjusting Account withRailway/Defence" will be cleared by per contra adjustment under the head "8675- Deposits with Reserve Bank."

(b) *Transactions originating in Railways/ Defence Accounts-*The amount due to or by the Postal Accounts Office concerned would be advised by the Railway/Defence Accounts Office concerned to the Central Accounts Section of a Reserve Bank of India for adjustment against the balance of the concerned Postal Accounts Office. A copy of the advice will be received by the concerned Postal Accounts Office with necessary vouchers, etc. At the end of the month, a monthly account working up to the net debit and credit as advised to the Bank during the month by the

Railway/Defence Accounts Office; would be received by the Postal Accounts Office concerned. The procedure as prescribed for dealing with the Inward Settlement Account in the Postal Accounts Offices will apply mutatis mutandis in dealing with these transactions.

### **Transactions with Foreign Governments**

6.55 All transactions between Postal Department and foreign Government will be settled as at present direct by the Postal Accounts Office with the Foreign Governments concerned.

### **Transactions with United Kingdom**

#### **Inward Account.**

6.56 Postal transactions arising in England will be intimated by the Chief Accounting Officer to the High Commissioner for India in London to the Additional Accountant General, Maharashtra, Nagpur for settlement with Department of Posts. The Additional Accountant General, Maharashtra after converting the total sterling figures for the month to rupee figures at the average rate of exchange will inform the Reserve Bank of India for initial adjustment against the Department Posts balance of the Postal Accounts Office, Nagpur. A copy of the intimation to the Bank will also be sent by the Additional Accountant General, Maharashtra to the PAO, Nagpur. On receipt of the Clearance Memo from the Bank the PAO, Nagpur will adjust the amount in his books under the head Deposits with "Reserve Bank" by per contra debit/credit to Central Accounts Office-Reserve Bank Suspense". On receipt of the monthly statement of receipts and disbursements from the Chief Accounting Officer to the High Commissioner for India in London and the extracts from the Inward London Account from the Accountant General, Central Revenues, New Delhi, the items pertaining to the Office of the Director of Accounts, (Postal) Nagpur will be adjusted by the later to the final head, while those pertaining to the other Postal Circle Account offices will be passed on by him through Postal Remittances head by clearing the head "Reserve Bank Suspense"

Note: The following are the more important items that appear in the Inward London Accounts:-

- i) Cost of passages.
- ii) Rebate on passage collected in England
- iii) Recoveries of subscription to General Provident Fund.
- iv) Payments made to Commonwealth Relations Office by certain Colonial Administration and Protectorates in settlement of Money Order Accounts with India.
- v) Value of Post Office Certificate discharged at the India Office.

- vi) Debits on accounts of advances made by the High Commissioner for India.
- vii) Miscellaneous.

### **Outward Account**

6.57 The outward transactions will be passed on by all Circle Postal Accounts Office to the Postal Accounts Office Nagpur, for settlement with the Accountant General, Central Revenues, New Delhi. The Postal Accounts Office, Nagpur, will prepare the outward account in accordance with the provisions prescribed by the Govt. of India and despatch it to the Accountant General, Central Revenues, New Delhi in Form A.O. 11-A, by the 20<sup>th</sup> of the second month following. Schedules in Form A.O. 43 are to be submitted with the accounts. A separate schedule will be prepared for each sub-head shown in the accounts. The schedules are to be numbered serially and these numbers are to be quoted in the body of the accounts against the respective subheads. Vouchers, if any, should accompany the schedules. The several kinds of transactions which pass through this account as adjustable in England under the sub-head "Postal and Money Orders transactions with the United Kingdom" are noted below :-

- (i) Balances on account of BPO transactions in India and transfer for S.B. accounts with Great Britain and Northern Ireland.
- (ii) Exchange of letters, newspapers and parcels.
- (iii) Exchange of Money Orders with the United Kingdom and countries and colonies served through the United Kingdom.
- (iv) Custom's duty and other charges on parcels exchanged between India and the United Kingdom and Egypt. Compensation for lost or damaged articles.
- (v) Exchange of Radio telegrams with Great Britain and Northern Ireland.
- (vi) Transit charges on Air Mail correspondence.
- (vii) Amounts of Trade Charge Money Orders paid in India and Great Britain and Northern Ireland.
- (viii) Charges for the Eastern Mail Service under the pooling system agreed to between the Indian Postal Administration and the British Post Office.
- (ix) Miscellaneous.

The items in response to those appearing in the Inward London Account are shown in the Outward Accounts as "Items adjustable in India."

6.58 In order to enable the Postal Account Office, Nagpur to prepare the schedules for submission to the, Accountant General, Central Revenues, New Delhi



along with the Outward Accounts, the Circle Accounts Offices will submit necessary schedules so as to reach Postal Account Office, Nagpur, by the end of the month following the month of account. Schedules for March transactions including those for March Final should be sent so as to reach Nagpur office by 15<sup>th</sup> April at the latest.

- 6.59 A monthly Account current in respect of item (i) is to be forwarded by the Postal Accounts Office, Calcutta direct to the Comptroller and Accountant General, Post Office, London (vide Para of Postal Accounts, Manual, Volume II). The balance of this account would be adjusted by the PAO, Calcutta and passed on directly to the Accountant General, Central Revenues, New Delhi for settlement with High Commissioner for India in United Kingdom.
- 6.60 The Director General of Postal Services prepares monthly 'General Account' in Form FMO-12 with the United Kingdom in respect of all the items mentioned in this paragraph except Account of BPOs paid in India and forward it in duplicate to the Postal Accounts Office, Nagpur, who after making necessary adjustments forward the account to the Accountant General, Central, Revenues, New Delhi, through whom the transactions with the High Commission of India in United Kingdom.
- 6.61 (a) Amount on account of items (ii) and (iv) above are shown in General Account under the headings (1) share of postage on parcels (which includes debits and credits on account of customs duty) and (2) Special train account. The claims of Great Britain and Northern Ireland and India; in respect of the share of postage parcels are shown to the credit of the Administrations concerned.
- (b) The Postal Accounts Office, Nagpur, affords original credits to be passed on in the Outward London Account in respect of the amounts shown to the credit of Britain by corresponding debit to the Head "3201 (001) Postal Administrations". In respect of the amounts shown to the credit of India Original debit is raised in the Outward London Amount by credit to the Head "Net Receipts from other Postal Administrations". In the same Abstract, Amounts relating to customs duty included in the "Share of postage on parcels" are deducted before the adjustments are made.
- (c) The item relating to "Special train account" included in the yearly share chargeable against India for conveyance of mails by the overland route across France by special Mail trains is placed to the credit of Great Britain in the General Account by the Bombay office of accounts on receipt of intimation from the Comptroller and Accountant General, General Post Office, London. The total amount due to France is apportioned between Great Britain and other Commonwealth countries and Colonies concerned on the basis of the actual weight of letters/other mails

carried during October each year. The Postal Accounts Office, Nagpur, adjusts the yearly debit to the head "1201-Postal Receipts-5 Deduct-Neo payments to other Postal Administrations."

6.62 (a) Amounts on accounts of item (IX) above are shown in the General Account and placed to the credit of British Post Office on receipt of information from the Director General of Posts and Telegraphs supported by a copy of the "Assessment Account" of the cost of Eastern, Mail Service, showing the liability of the Indian Postal Administration. The debits on this account are adjusted by the Nagpur Account office to the head "conveyance of Mails-Remuneration to steamship Companies"

(b) The "Pooling System" agreed to between the Indian Postal Administration and the British Post Office according to which the cost of the Eastern Mail Service is apportioned as follows:-

(c) From the gross cost of the P&O.S.N. service maintained under the contract concluded with that company by the British Post Office as transit charges on account of both letter mails and parcels from all countries using the service except Great Britain, India, Burma and Aden. A second deduction is then made of the total amount payable by Great Britain, India, Burma and Aden for parcels despatched by them. The balance is then apportioned between the contributing countries (Great Britain, India, Burma and Aden) in proportion to the values of their outward letter mails prescribed by the Universal Postal Convention.

(d) Debits and credits, on account of customs duty included in the share of postage on parcels (in the General Account) should be adjusted in the manner laid down in Postal Accounts Manual, Volume II and a monthly statement showing the amounts thus adjusted should be forwarded by the PAO, Nagpur Office to the Circle Account offices concerned.

6.63

(a) The copy of, the General Account sent to London is thoroughly checked by the British Post office and is returned to the Director General of Postal Services, New Delhi after correction. The errors noticed are included by the latter in subsequent General Account as "Balance of Error". The corrected copy of the Account is forwarded to the Postal Accounts Office, Nagpur by the Director General of Postal Services, New Delhi along with the General Account in which the balance of error is included.

(b) A Register in Form. D.G. (PA)-518 for adjustment of the various items shown by the Director General of Postal Services, New Delhi in the General Account should be maintained in the Postal Accounts Office, Nagpur, in which the items should be posted under the proper heads of account.

- (c) The General Account showing all details is received by High Commissioner for India is, therefore, in a position to make adjustment of the item in advance in his accounts. The items are, therefore, shown in the Postal Accounts as adjustable in England. Other items shown in the Accounts current are treated as adjustable in England or India as the case required. A list of items classified according as they are adjustable in India or England is given in the Annexure D to the Chapter.
- (d) An annual account showing the proportion of the cost of manufacturing and repairing the bags used for exchange of mails between the United Kingdom and India to be borne by the Department of Posts will be sent by the Secretary, General Post Office, London to the Director General of Postal Services, New Delhi who will give credit for the amount due in the monthly General Account with Great Britain and Northern Ireland.
- (e) It will be the responsibility of the Postal Accounts Office to check and verify that the balance of the Postal Account as worked out by the Reserve Bank of India on its books is correct and agree with the balance as worked out in their own accounts. The Reserve Bank of India, will intimate monthly to the Accountant General, Central Revenues, the net total of the Postal transactions during a month. This figure will be confirmed by the Postal Directorate who will be responsible for its correctness and reconciliation with the figure included by the work.

## ANNEXURE II

### **Step by Step procedure for opening of Drawing and Deposit Account with Accredited**

For smooth functioning of financial transactions in Post offices, PAO is authorizing for opening of Drawing and Deposit account in selected accredited banks. The following procedures to be adopted for opening of Drawing and Deposit account.

- a) As per the Director (Accounts), PA Wing , New Delhi letter No. PA/BK-1/11-33/2005(2)/220 to 268 dated 25.04.2008, Post office is authorized to open Drawing and Deposit account in the name of Director of Accounts (Postal) in accredited banks which is authorized by RBI. In all the states, State Bank of India is one of the accredited bank and two other nationalised banks are authorized for this purpose.
- b) The annual limit of cash turnover is Rs.40 lakhs per annum.
- c) Annexure ‘A’ and ‘B’ in quadruplicate along with concurrence letter issued by the bank branch in which HO/SO is willing to open the Drawing and Deposit account to be forwarded to PAO duly countersigned by Divisional head and Regional head.
- d) All the documents duly countersigned by Director of Accounts(Postal) to be forwarded to Corporate office of the bank concerned for issue of authorization.
- e) On receipt of authorization, PAO will issue authority letter to Divisional head to open Drawing and Deposit account. The account should be opened in the name the Head Postmaster to be operated by Sub Postmaster.
- f) Two separate accounts exclusively for drawings and deposit should be opened and transaction should be made in the concerned account only.
- g) For cheque books, Pos have to place indent to PAO only and Cheques issued by PAO should be brought into use. Cheques received from any other source should not be used by Post offices.
- h) Under no circumstances, permission for opening of current account is allowed and if there is any, it should be closed immediately.
- i) Post office should ensure that all drawings from bank transactions should be incorporated in the bank payment scroll and all the remittance to bank transactions should be incorporated in the receipt scroll. In case of any omissions/discrepancies, the same should be immediately brought into the notice of bank concerned.
- j) Pairing and reconciliation should be carried out by DDOs only with the support of bank scrolls.
- k) In CSI scenario, bank reconciliation work is to be carried out by DDOs only in T code FF 67 and FEBAN. After reconciliation, all the cleared items will be shown in green colour in SAP. Post master should ensure that all the items should be in green colour at the end of the following month.

**ANNEXURE - A**

PROPOSAL for opening of a **Drawing account** under the control of Director of Accounts (Postal)

.....Postal Circle.

Name of the unit which will operate the account	Approximate amount of transactions (expenditure and receipts) per year	Name with full address of the public sector bank branch with which Drawing account is proposed to be	Whether willingness of the Bank/branch has been obtained and copy enclosed	Details of existing arrangement	Justification for the proposed arrangement	Remarks.
1	2	3	4	5	6	7

Director of Accounts (Postal) Officer-in-charge/Sub Postmaster

Postal Circle  
(Accounting Author)

## CHAPTER VII

### TRANSFER ENTRIES, JOURNAL AND LEDGER

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#### **Transfer Entries**

- 7.01 Transfer entries, which are entries, intended to transfer items from one head of account to another is necessary:-
- (a) in order to correct an error of classification in the original accounts;
  - (b) in order to adjust, by debit or credit to its proper head, :an item outstanding under a Debit, Deposit or Remittance head.
  - (c) in order to adjust inter-departmental and other transactions which do not involve the receipt or payment of cash.

Another type of case in which transfer entries are necessary occurs when it is found more convenient to classify items pertaining to more than one head of account, under a single head of account in the first instance than to classify them under each head of account from the beginning.

- 7.02 Recurring or periodical transfers are somewhat numerous in the Postal Accounts, and it is necessary for the A.A.O.-in-charge of the Book Sections of the P.A. Wing of the Directorate and Postal Circle Accounts offices in the cases of entries made in their respective offices, to see that they are regularly made. A list of such transfers is given in Annexure to this Chapter. Annual and half-yearly transfers should as a rule be avoided except in the cases mentioned in Annexure ibid.

#### **Watch of Periodical Adjustments**

- 7.03 The Book Sections Of the P.A. Whig of the Directorate and the Circle Postal Accounts officers should maintain a Broadsheet showing
- 1) all the periodical adjustments which are usually required to be made in the office
  - 2) the name of the Section responsible for making the Adjustments (3) due dates and (4) the actual date of adjustment with the help of this Broadsheet the A.A.O.-in-charge of the Book Section of the Postal Accounts Wing of the Directorate, as well as of the Circle Postal Accounts Offices should remind the sections concerned in time, so as to ensure that all adjustments are made, as far a s possible before the close of the March Accounts. He should report to his Higher Officer any serious delay in making such adjustment of the part of the Sections

concerned.

The Broadsheet is submitted to the Higher Officer for inspection as soon as the March Accounts are closed and again after the March Supplementary accounts are closed

7.04 The general rules relating to the correction of errors in the accounts are reproduced below

- a) If an item, which properly" belongs to a Revenue or Expenditure head, is wrongly classified under another Revenue or Expenditure head, the error may be corrected at any time before the accounts of the year are closed, but after the accounts of the year are closed, no correction is admissible, it being sufficient to make a suitable note of the error against the original entry. If the amount involved does not exceed one hundred rupees and the mistake is discovered even' before the accounts of the year are closed, no formal transfer is necessary but a note of the emir against the original entry should be made in such cases also. If however, the error affects the receipts and disbursements (of State Governments, another Department including commercial departments) of Central Government or a Capital head outside, the Revenue Accounts, it should be corrected by transfer in all cases, as soon as the error is discovered.

**NOTE** - Erroneous classifications of Compensation for lost or damaged insured and other articles and Writes-Off to "Profit and Loss" should be rectified by transfer entries however small the amounts may be.

- b) An error which affects a Debt a Deposit or Remittance head must be corrected by transfer however old and however small it, may be. If the accounts of the year in which the error took place are not closed, the correction should be made by removal of the item from the head under which it was wrongly taken to that to which it properly belongs. If the accounts of the year in which the error took place are closed then the following procedure should be observed:

- 1) An item taken to one Debt, Deposit or Remittance head instead of another, correction should be made by transfer from the one to the other.
- 2) An item credited to a Debt, Deposit or Remittance head instead of to a Revenue head or debited to a Debt, Deposit or Remittance head instead of to Expenditure, head correction should be made by transfer to the head under which it should originally have appeared.
- 3) An item credited to a Revenue head instead of to a Debt, Deposit or

- Remittance head, correction should be made by debiting refunds and crediting the proper head.
- 4) An item debited 'to an Expenditure head instead of to a Debt, Deposit of, Remittance head, correction should be made by debiting the proper head and crediting "1201 Postal Receipts 800 Other Receipts 02 Postal Receipts - Other Items."
- 7.05 As the budget estimates of the Department of Posts are not based on the separate accounts of Posts statements and returns in connection therewith is required to be made by Circles, for which the figures are available from the Detail Book, transfer adjustments are not required to be noted in the body of classified abstracts of the Circle Postal Accounts. But if any adjustment affects the details of fund recoveries etc. which are separately recorded in schedules appended to the classified abstract a note of the adjustments should be made in the appropriate schedules.
- 7.06 When an adjusting transfer brings in an item on the authority of an original document, the number of the entry in the Adjustment Book should be noted across the item in that original document The A.A.O. who passes entry in the Adjustment Book is responsible for seeing that proper note is made, if the document on which it is to be made is within his charge or for giving notice of the entry to the A.A.O. in whose charge the document is.
- 7.07 Whenever a transfer Adjustment is made either debiting or crediting a Money Order or Savings Head or Post Office Certificates Debt head or 2049 Interest Payments, the Adjustment Register is initialled in token of note by the A.A.O. of Bank or Cash Certificates Sections, as the case may be, for note. The A.A.O. passing the adjustment is responsible to see that an adjustment of such kind is passed by him only after the item in the Adjustment Register is initiated in token of note by the A.A.O. of the Money Order, Savings Bank or Cash Certificates Sections.

The following forms are prescribed for use for each circle:

Adjustment Book – C.P.W.A. 54

Abstract of Adjustments – D.G. (PA)-519

Combined Transfer Ledger and Abstract – D.G. (PA)-32

Combined Transfer Ledger and Abstract (for use in Money Order Section only)  
– D.G. (PA)-32-A

Register of transfer entries made – (for use in Money Order Section only) –  
D.G. (PA)-574.

7.08

- a) Each group under a A.A.O. in the Postal Accounts Section and every



other section except the Money Order Section in the Circle Postal Accounts Offices should maintain an Adjustment Book in Form C.P.W.A.-54 for each Circle separately. All corrections in accounts rendered necessary on account of periodical transfers or misclassification should be, entered in the Book with full particulars, initiated by the A.A.O. and passed by the Higher Officer. On the 7<sup>th</sup> of each month the books should be closed by totalling the entries on both the debit and the credit sides. Below the closing totals for the month all the items of adjustment should be abstracted under the respective heads of accounts, and the abstract totalled. After the agreement of the totals of the debits and credit with the monthly totals already arrived at, a copy of the abstract should be made out in Form D.G. (PA)-519 duly signed by the A.A.O. and sent to the Book Section on the 9<sup>th</sup> of each month along with the "Adjustment Book" A "Nil" abstract should be sent if there are no adjustments in a month:

- b) Money Order Section should however follow the instructions in Paragraph 3.84. of Postal Accounts Manual, Vol. II and furnish to the Book Section an abstract in Form D.G. (PA)-519 on the due date.
- c) In the Account Current Section, the form "Settlement Account Abstract" will include all adjustments relating to Civil, Defence and Railways. This abstract will be divided into two parts—one for receipts and another for expenditure. There will be a separate settlement Account Abstract in respect of each Circle for which a separate Detail Book is maintained.
- d) The Accountant, Book Section will initial the Adjustment Books in token of having received the abstracts. The abstracts for each Circle should then be arranged by Sections and wanting ones called for. The entries in the abstracts received from different sections should then be posted in the-left hand columns of the Combined Transfer Ledger and Abstract D.G. (PA)-32. The consolidated total against each head in the latter should then be abstracted in the right hand columns of this form for posting in the Detail Book direct. It should be seen that the total of the debit side agrees with the total of the credit side.

7.09 From the Combined Transfer Ledger and Abstract for each Circle the figures will be posted in the corresponding coupons of the Detail Book immediately under the total of cash transactions. The debits to a Revenue Head of receipts and the credits to an Expenditure head of charges will appear in the "Deduct" line, but all other entries; are entries of addition and will appear in the "Add" line.

When large transfers are made from one debt, Deposit or Remittance head to another in order to correct the original classification in accounts the correction should, wherever possible, be made by a

deduct entry against the original debit or credit so as to prevent exaggeration of the transactions in the accounts. The same principle shall apply also to, transfer of balances from one account direct to another within the accounts of the Central Govt.

When however, such a transfer affects a Debt, Deposit or Remittance head for which grants obtained it should be adjusted, irrespective of the amount involved on the following principles:-

- (a) When the correction is in reconciliation of a misclassification of the same year by deduct entry against the original debit or credit as the case may be.
- (b) When the correction is the rectification of a misclassification of the previous year by plus credit or minus credit under the heads concerned, without affecting the debits for the year; provided that in either case if the correction involves the transfer of balances from one account circle to another within the accounts of the Central Govt.; the adjustment in both circles must be made without any reservation within the same official year.

7.10 The abstract of adjustments Received from the Accounts Section and the Combined Transfer Ledger and abstract should be submitted to the Director/Dy. Director of Accounts or the JTS/STS Officer-in-Charge, with the Circle Abstract when the latter is submitted for approval.

The Government Security Section of the Circle Postal Accounts Office at Kolkatta will incorporate the transfer entries relating to the Postal Circles under the account jurisdiction of that office in the local Detail Books and will submit to the other circle Postal Accounts Offices, by the 20th of each month abstracts of Transfer Entries relating to Postal Circles under their account jurisdiction in Form D.G. (PA)-.19 duly signed by the Group A or B Officer-in-charge.

## **JOURNAL AND LEDGER**

7.11 Prior to introduction of CSI, the accounts of Govt. are based mainly on, the, single entry system. Now in respect of the Postal Wing the accounts are maintained on accrual accounting basis. The main purpose of the Journal and Ledger is to bring out by a scientific method the balances of accounts in regard to which Government acts as a banker or remitter or borrower and lender. Though such balances are worked out in the regular government accounts; their accuracy can be guaranteed only by a periodical verification with the balance brought out in the double entry accounts.

7.12 The Journal should be kept in form D.G. (PA)-561 and the first two or three pages should be set apart for posting the opening entries as the closing balances of the preceding year's accounts are brought upon the book of the year. The Ledger should be maintained in Account Code Form 54 for all heads whether closed to Balance or to Government.

### **Heads**

7.13 The Accounts to be opened on the Ledger of the Indian Posts should be classified as follows: -

I. Opening and Closing heads, viz.:-

- (a) Government
- (b) Balance.

II. Revenue Heads. Viz.: -

- (a) 0021 Taxes on Income other than Corporation tax.
- (b) 0037 Other Taxes commodities and services.
- (c) 0049 Interest Receipts.
- (d) 0075 Miscellaneous General Services.
- (e) 0235 Social Security and Welfare.
- (g) 1201 Postal Receipts.

III. Expenditure heads, viz.:-

- (a) 2016 Audit.
- (b) 2047 Other Fiscal Services.
- (c) 2049 Interest payments.
- (d) 2071 Pension and other Retirement Benefits.
- (e) 2075 Miscellaneous General Services.
- (f) 2235 Other Social Security & Welfare Programmes.
- (g) 3201/3465/2552 Postal Services.
- (h) 5201/4465/4552 Capital Outlay on Postal Services.

IV. Debt and Remittance heads which are closed to Government (Nil in case of P&T)

V. Debt and Remittances heads which are closed to Balance.

VI. Personal Accounts of Head Postmasters of each Circle Including "Transfers".

VII. Postal Net Profit and Loss.

Note: In the Ledger. The total of the personal accounts of each Circle (including transfer entries) is taken from the General Statement of disburser's Account prepared in the Postal Accounts Wing of the Postal Directorate.

## Opening the Books

- 7.14 The Book should be opened by transferring from Balance accounts to the various Debt and Remittance heads and personal accounts the debtor and creditor balances with which they were closed in the preceding year's books.

Note – This entry, though technically the opening entry in the journal of the new year's account, cannot be made until the books of the previous year are closed, which is not done until a part of the new year has passed and a part of its transactions duly posted in the Journal and Ledger.

## Monthly entries

- 7.15 The transactions of each month should be Journalized by the following entries viz.

Dr. L. Suspense and Miscellaneous (c) Other Accounts 8671 –  
Departmental Balance

Posts To.

Total Receipts of the Month ..... Cr. And

Dr. – Total Expenditure of the month to,  
L – Suspense and Miscellaneous (c) Other Accounts 8671 –  
Departmental Balances Posts Cr.

- 7.16 In the monthly entries, the figures taken against Personal Accounts should be taken from the General Statement of Disbursers' Accounts. Those against Total Receipts and Total Expenditure should be taken from the General Abstract.

Note: The entries to be journalized for the month of March should be based on the figures in the March Final Account. For adjustments made by transfer entries after the dispatch of March Final Account (see paragraph 4.34 Sec.) figures from the General Abstracts prepared under paragraph 4.35 should be taken and journalized.

- 7.17 The total receipts and total expenditure as posted in the Journal should be verified from the corresponding columns. Of the General Statement of Disburser's Account. Similarly an agreement should be effected between the postings under Personal Accounts in the Journal and the Opening and Closing balances exhibited in the General Statement of Disburser's Account, by seeing that the difference between the Debit

and Credit postings in the former agree with difference between the opening and closing balances in the latter.

Note: The working of agreement should be continuously recorded each month on a foolscap sheet pasted as a fly leaf on a cardboard thus: -

Month	As per Journal			As per Disburser's	
	Debits	Credits	Difference	Opening Balance	Closing Balance

### **Ledger Posting**

7.18 In the case of the Department of Posts the Ledger should be posted monthly from the major and minor head entries in the General Abstract. That monthly transactions of the Department are brought together under the respective account heads in the General Abstract and the ledger brings together under the same heads the total of each class of transactions for twelve months. Thus the total of each major and minor heads a recorded in the ledger should correspond with the progressive total of the corresponding major and minor heads contained in the General Abstract for March.

7.19 In the case of Revenue and Expenditure the true ledger heads are the minor heads of account, but to save space in the ledger, minor heads subordinate to the same major head, may be posted in the inner columns in the ledger, working up to the final column, which would show the total of the major head. Each prescribed minor and detailed head under Debt, Deposit and Remittance head which closes to balance shall be a separate ledger head which closes to balance shall be a separate ledger head. However, in order to reduce clerical work of posting in the ledger each month, it will be sufficient if the monthly

posting of the inner columns in the ledger is confined to the prescribed minor heads. The detailed head wise figures should, however, be posted in the ledger once a year after the March Supplementary accounts are closed by setting apart a set of pages in the end of the ledger in Form AO-54.A.

- 7.20 The head “Posts – Net Profit and Loss” Should not be operated upon monthly, but only after the final closure of the accounts. The process of posting this account shall be as follows: -
- (a) The figures under 1201 – Postal Receipts and 3201 – Postal Services shall be carried forward to the credit and debit sides respectively of the “Net Profit and Loss” Account. They shall then be distributed in the inner columns of the Net Profit and Loss Account (i) vertically by Sub Major Heads and (ii) horizontally, by the minor heads in the manner shown in Annexure II to this Chapter, the figures being obtained from the General Abstract.

### **Closing the books**

- 7.21 The books should be closed formally with the approval of the Supervisory Officer-in charge of Book Section after the Finance Accounts have been finally printed.
- a) The process of closing shall be as follows: - The heads –
- 0021 Taxes on Income other than Corporation Tax.
  - 0037 Taxes on Commodities and Services.
  - 0049 Interest Receipt
  - 2049 Interest payments
  - 5201 Capital outlay on Postal services shall be closed directly to Government. The Debt, Deposit and Remittance heads and the personal Accounts shall be closed to Balance except the heads “Remittance account between England and India” – Deposits with “Reserve bank” and “Account between Posts and Telegraphs and other Departments” which should be closed to Government.
- b) The “Net Profit and Loss” Account shall then be closed to Govt. by working out balancing entries severally under the two branches of the Department separately, taking into account both Indian and English transactions, as well as Dividend to General revenues.
- c) The totals in the amount columns of the Journal should be carried forward at the end of the month. They should be noted in pencil only until the opening entries for the year are posted after the closure of the accounts for the previous year. The journal totals, after the completion of

each journal entry, shall of course, be equal.

### **Trial Balance Sheet**

- 7.22 The accuracy of the ledger postings should be tested annually after the closing of the accounts for the March Final (including supplementary adjustments) by the preparation of a Trial Balance Sheet in Form D.G. (PA)- 562.

The opening balance of the Govt. Accounts for the year should also be included in the Trial Balance Sheet at the top of the ledger heads. The total debits and credits of the Balance account of the year should be shown at the end of the Trial Balance Sheet which should be prepared after the close of the March Supplementary Accounts. The work should be completed before the submission of the Review of Balances (Part B of the Finance Accounts) and also before the final closing of the Account.

### **Reconciliation of the trial balance sheet with the journal**

- 7.23 When the Trial Balance Sheet is prepared, the Grand Totals (Debits and Credits) under “Account Amounts” should be compared with those of the Journal for the year and any difference reconciled.

Note: Consequent on effecting of monthly transfer entries are to be done by respective section directly in the application after approval of competent authority, maintenance of separate CTLA is not required. However each section responsible for such adjustment be maintain transfer entry register separately.

## CHAPTER VIII

### ANNUAL ACCOUNTS OF THE CENTRAL GOVERNMENT

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#### APPROPRIATION ACCOUNTS

##### CONCEPT AND SCOPE

8.01 Appropriation Accounts are the accounts reflecting the Government's expenditure in a financial year compared against the amounts of voted grants and charged appropriations, as specified in the Schedules appended to the Appropriation Act passed by Parliament. These accounts contain information regarding re-appropriation of the sanctioned provision from one unit of appropriation to another, savings and excess of expenditure if any against these appropriations as well as the supplementary grants. The appropriation account is an aid for the Parliament and the Public Accounts Committee to ascertain the performance of Government against the budgeted provisions. The Appropriation Accounts of the Union Government are submitted to Parliament under the provisions of Article 151 of the Constitution, and are intended to disclose-

(a) That the moneys indicated therein as having been disbursed, were legally available for and applicable to the service or purpose to which they had been applied or charged;

The Appropriation Accounts of the Union Government are submitted to Parliament under the provisions of Article 151 of the Constitution, and are intended to disclose-

b) That the expenditure conforms to the authority governing it (except those listed in 'Appendix' referred in the certificate mentioned in para 11.3.4(a) below); and

c) The effects of re-appropriations ordered by the Ministry/Department.

#### FORM FOR THE PREPARATION OF HEADWISE APPROPRIATION ACCOUNTS ALONG WITH OTHER ANCILLARY STATEMENTS

8.02

1. If any expenditure in a financial year is incurred in excess of the amounts of voted grants or charged appropriations, the circumstances leading to it will be disclosed through these accounts. It is disclosed separately under the revenue and capital sections to enable the Parliament to regularize it or take other suitable action. The regularization of excess expenditure for the year is made through 'Additional Grants' submitted to Parliament under Article 115 of the



Constitution after receiving the recommendations of the Public Accounts Committee.

2. Postal Directorate PA wing shall prepare Head wise Appropriation Accounts for each grant/appropriation in the prescribed form, strictly in accordance with the given nomenclature/lettering up to sub-head level. That is, it should be prepared in 11 digit codes comprising of 4 digits for Major Head, 2 digits for Sub-Major Head, 3 digits for Minor Head and 2 digits for sub-head. If there is no Sub-Major Head, "00" is taken as the Sub-Major Head digits for uniformity of coding provisions.
3. It is based on the budget estimates as per Detailed Demands for Grants and the Supplementary estimates, if any, and prepared in thousands of rupees. The 'Statement of Recoveries' separately supports the account indicating the recoveries adjusted in accounts in reduction of expenditure.
4. The Budget section of DOP is required to ensure the following:
  - a) Major Head totals in the Head wise Appropriation Accounts and the provisions of recoveries shown as reduction of expenditure are strictly in conformity with the Major Head totals shown in the Gross Budget Estimates and the recoveries in the Main Demands for Grants presented to Parliament by Ministry of Finance, respectively. If any discrepancy is observed in the two sets of documents viz. Main Demands for Grants and Detailed Demands for Grants, it should invariably be brought to the notice for issue of necessary corrigendum by Budget Division, Ministry of Finance. Corrections which lead to opening of heads of accounts will require prior approval of Budget Division. Other routine corrections may be made by the Departments with the approval of the Additional Secretary & Financial Adviser.
  - b) Supplementary Demands for Grants makes provision only up to Major Head level. The distribution up to sub-head level should therefore, be furnished as communicated to various Head of circles. This is to verify the authenticity of supplementary provisions depicted in the Grant Statement/Head wise Appropriation Accounts.

The Appropriation Accounts are prepared in four stages for expediting audit scrutiny:

- 8.03 **Stage - I: Grant Statement of Head wise Appropriation Accounts indicating: In Col.1**
- a. Various sub-heads as per Detailed Demands for Grants; and
  - b. The appropriation/provision in respect of each sub head, with Original denoted by letter 'O', Supplementary denoted by letter 'S' and the Surrender or Re-appropriations denoted by letter 'R' for charged/voted appropriations

and grants. The scheme and Non-scheme appropriations/grants are shown together.

***In Col.2***

- a) The figures of total grant or appropriation indicating the net effect of Original, Supplementary & Re-appropriations. As surrendered amounts are accounted under 'R', the surrendered amounts as accepted by Min. of Finance are shown by opening the head "Surrenders /Withdrawals within Grant/Appropriation". This is to ensure that the actual grants including the Original & Supplementary as voted by the Parliament are shown under concerned segment or section for the variation denoted by 'R' should also be included in Column 1, as per norms e.g. saving/excess was mainly due to....."
- b) In columns 1 & 2 of the Statement of Recoveries, the original budget estimates and the supplementary estimates, if any, will also be given.

**Note:** The actual recovery should be shown against the correct head from which the amount has actually been reduced while computing the 'Statements for Central Transactions' (S.C.T.) figures. The nomenclature in Annexure II should be in conformity with those shown in the S.C.T. It may be noted that even if a head does not appear in the Detailed Demands for Grants, it can still be adopted in Annexure II to depict the actual recovery without obtaining formal approval of the Ministry of Finance, Budget Division.

**8.04 Stage-II - Head wise Appropriation Accounts indicating:**

***In Col.3***

The figures of actual expenditure.

***In Col.4***

The variations of (+) Excess or (-) Savings between the figures of Columns 2 and 3. The reasons for variation in Col.4 will also be given in Column 4, for example, saving/excess was due to.....". In the Statement of Recoveries etc, the actual expenditure will be shown alongside the total estimates, as well as indicating the variation (+) more or (-) less.

After the beginning of the new financial year, each Postal Directorate will complete Stage I of the Head wise Appropriation Accounts. This shall be done with the help of that year's Main and Detailed Demands for Grants, Supplementary Demands for Grants, Re-appropriation Orders issued by the Ministry/Department controlling the grant/appropriation, and the Surrender

Orders if any issued by them, as accepted by Ministry of Finance. The Budget section shall verify the (Stage-I) Grant Statement before it is issued under the signatures of Sr. DDG (PAF). . PA wing will furnish one copy of this Grant Statement to the Principal Audit Officer i.e. Office of the Director General of P&T Audit, New Delhi, and two copies to CGA, as per the annual time table issued each year by the Controller General of Accounts.

This Grant Statement should be accompanied by the following documents:

- i) Statement indicating the Number, Date and Amount of various Re appropriation/Surrender Orders taken into account while preparing the Grant Statement, duly certifying that-
- ii) the statement is complete and contains all the Re-appropriation/Surrender orders issued in respect of the particular grant/appropriation during the financial year, and that (b) all Surrender Orders have been accepted by the Ministry of Finance vide its Audit Order No(s)..... dated .....
- iii) Attested copies of all Re-appropriation and Surrender Orders issued during the financial year and taken into account for preparing the Grant Statement.
- iv) Statement of funds re-appropriated to and from different sub-heads through the Form in Appendix 'A'.
- v) Statement of Recoveries adjusted in reduction of expenditure.
- vi) Statement showing the distribution of Supplementary Demands for Grants up to sub-head levels both for Gross and Deduct recoveries.
- vii) Certificate to the effect that there is no/are case(s) that attract the provisions of 'New Service or New Instrument of Service' in terms of Ministry of Finance, Department of Expenditure O.M. No. F (23)-B (AC)/2005 dated 25.5.2006, Appendix 'A' to Chapter 4 and Para 4.3.2.
- viii) Certificate to the effect that "Increase of budget provision by Rs. five crores and above under a sub-head has been made with the approval of Secretary Expenditure".
- ix) Certificate to the effect that "All savings/excess included in the Appropriation Accounts are covered by valid re-appropriation/surrender orders issued by competent authority under delegated powers and no re-appropriations have been made subsequently to cover the actual expenditure".

After complying with all the observations made on the Grant Statement (Stage I) by the DG P&T Audit,, the Controller General of Accounts, the PA wing will initiate action for Stage II of the Head wise Appropriation Accounts. The Stage II Appropriation Accounts shall also be rendered to Audit/CGA, as per the time table issued by the Controller General of Accounts every year.

5. Each account will be accompanied by the following certificates and statements also:

- a) “Certified to the best of my knowledge and belief that all expenditure included in the Head wise Appropriation Accounts: Union Government (Civil): for the year ..... has been sanctioned by the competent authority (except for the cases mentioned in the Appendix). This certificate shall be recorded at the end of the body of the Account itself.
  - b) Statement showing Reconciliation of expenditure figures included in the Head wise Appropriation Accounts and the Statement of Central Transactions (Annexure III). It will be duly certified as under-
    - (i) Certified that Rs.....(ths.) shown above agree with the expenditure figures shown in the Statement of Central Transactions for the year ..... furnished to Controller General of Accounts.
    - (ii) Certified that the expenditure figures included in the Head wise Appropriation Accounts stand reconciled and accepted by the Controlling Authority..
    - (c) Statement showing sub-head wise Reconciliation of figures in the Head wise Appropriation Accounts as well as Statement of Recoveries adjusted in accounts in reduction of expenditure. This will be done up to and Minor Head wise in the Statement of Central Transactions.
    - (d) Statement showing the “Amounts met from Advances out of Contingency Fund of India”(Annexure VI), but remaining un-recouped at the end of the year. If there is no case of any such advance remaining un-recouped, a nil statement shall be furnished.
    - (e) If the expenditure has exceeded the sanctioned provision or appropriation in any segment, viz. Revenue-Voted, Revenue-Charged, Capital-Voted, or Capital-Charged of the grant or appropriation, a certificate shall be furnished to the effect that the expenditure has not exceeded due to misclassification/erroneous adjustment in the accounts, with the actual figures of excess amount in units also shown.
    - (h) Reasons for variations between figures of total grant or appropriation in Column I (Original Supplementary) if any, and actual expenditure in Column 3 under various sub-heads will be obtained by the PA wing from the Budget Wing etc. and incorporated in the Head wise Appropriation Accounts. Such reasons will be obtained in the cases qualifying for comments. The copies of Appropriation Accounts will be sent for audit scrutiny to the DG P&T Audit and the Controller General of Accounts, duly signed by the Sr.DDG (PAF) Postal Directorate PA wing New Delhi.
    - (i) Statement indicating major head wise /grant wise totals of the Consolidated Fund of India as appearing in SCT.
6. If any important feature is seen in the Head wise Appropriation Accounts, the Sr.DDG (PAF) shall bring them to the notice of the Chief Accounting Authority, through the Additional Secretary & Financial Adviser.

8.05 **STAGE-III HEADWISE APPROPRIATION ACCOUNTS: DULY AUDITED, AND APPROVED BY THE CHIEF ACCOUNTING AUTHORITY ON FILE.**

7. After the Appropriation Account of each grant/appropriation is audited and “No Comments” certificate is issued by the DG P&T, the finalized Account would be put up on file to the Secretary, for his approval. This shall be put up through the Additional Secretary & Financial Adviser of the Ministry, bringing to notice any important variations, points or features arising out of the audit scrutiny.

**Note:** The Audited Head wise Appropriation Accounts has to be submitted within one week of receiving ‘No Comments’ certificates from Audit. If the ‘No Comments’ Certificate received is subject to some Audit Observations, the audit observations must be complied with and the accounts finalized at the earliest, without waiting for a clear ‘No Comments’ Certificate from Audit.

The copies of the finalized Account will be furnished for condensation at this stage as under: DG P&T Audit –two copies & To the Controller General of Accounts, 2 copies.

8. The fact that the Chief Accounting Authority has approved the Accounts on file will also be indicated in the forwarding letters sent with the copies.

8.06 **NORMS FOR RECORDING REASONS FOR VARIATIONS AND THEIR PRESENTATION**

9. The sub-heads for which reasons for variations of savings and excesses are required to be included in the Head wise Appropriation Accounts, will be selected on the following laid down working principles:

***(a) If the variation in a sub-head exceeds Rs.500.00 lakhs:***

This includes all variations irrespective of the percentage under both savings and excesses, against the sanctioned provision of Original or Supplementary grants/appropriations or both taken together.

***(b) If the variation in a sub-head does not exceed Rs.500.00 lakhs:***

- (i) *Where variation is excess-* This includes all cases where the excess exceeds either 10% of the total sanctioned provision or Rs.50.00 lakhs, whichever is higher. The total sanctioned provision in this clause means Original provision if there is no supplementary provision, Supplementary provision if there is no Original provision, and the Original and Supplementary provision taken together, if both of them exist.

- (ii) *Where the variation is a saving* - This includes all cases where the savings exceed 10% of the original provision or Rs.50.00 lakhs whichever is higher, if there is no supplementary provision in that sub-head. If there is a supplementary provision in a sub-head either with or without any original provision, all cases in which the savings exceed 10% of the supplementary provision or Rs.5.00 lakhs, whichever is higher, will be included.
- (c) *If the Grant/Appropriation as a whole has been exceeded* - This includes all cases where excess has occurred in any of the four segments as a whole viz. Revenue-Voted, Capital-Voted, Revenue- Charged and Capital- Charged. In such instances only the sub-heads that involve an excess of over Rs.1.00 lakh each, may be picked up. If none of the individual sub-heads involve an excess of over Rs.1.00 lakh, the sub-heads that mainly account for the overall excess may be included. The criteria lay down in (a) and (b) (i) will also be followed for the purpose.

**Note (1):** Notwithstanding the working principles mentioned in the preceding para, occasions may arise where it may be considered necessary at any stage of the processing of the Appropriation Accounts, to include any additional sub-heads for the purpose of explaining the variations. This may occur either during Audit, or after the completion of Audit of the Head wise Accounts, or even at the stage of condensation. In such cases, explanations for variations in those sub-heads shall also be included in the Head wise Appropriation Accounts, before they are got signed by the Secretary as the Chief Accounting Authority.

**Note (2):** For the purpose of this para, variation implies the variations under column 1 (re-appropriation including surrender element only) and column 4 taken together.

The reasons for variations should be brief, lucid and analytical to be mentioned as per their importance. Vague observations like 'due to over estimates', 'based on actual expenditure', 'due to less (or more) expenditure', 'due to less (or more) demands' etc. should be avoided and Ministry/Department shall be requested to elucidate correct and specific reasons.

**Note:** Explanatory Note for savings of Rs.100.00 crores or more for all excess expenditure may be submitted to audit for vetting, with a copy to the Controller General of Accounts by the concerned Ministries/Departments. It should be submitted along with the Head wise Appropriation Accounts (of this Stage), to enable the Controller General of Accounts to send it along with the condensed accounts. This will facilitate

both checking of facts and figures of the Notes as well as prevent delays in submission of the detailed explanatory notes to PAC.

#### **8.07 CORRIGENDUM TO THE HEADWISE APPROPRIATION ACCOUNTS**

10. Corrections necessitated in the Head wise Appropriation Accounts after submission to Audit/CGA whether due to reconciliation of expenditure with departmental authorities or otherwise and carried out in the Statement of Central Transactions through Journal Entries, may be communicated to Audit/CGA in the Format prescribed by CGA from time to time.

#### **8.08 STAGE - IV - HEADWISE APPROPRIATION OF ACCOUNTS**

11. Postal Directorate PA wing will carry out the corrections in the Audited Head wise Appropriation Accounts, on receipt of intimation from CGA about any additions or alterations etc made in the Audited Head wise Appropriation Accounts. Such corrections may be based on the Audit Comments and are included in the Condensed Appropriation Accounts, before their final printing and presentation. After carrying out such corrections, three copies of the Head wise Appropriation Accounts including the Statement of Recoveries adjusted in accounts in reduction of expenditure, will be got signed by the Chief Accounting Authority. The Sr. DDG (PAF) who functions as the Head of the Organization will sign the enclosures. The final version of the Detailed Appropriation Accounts will be furnished as per the following.

- (a) DG P&T Audit (including one copy signed by Chief Accounting Authority and the rest attested by the Sr.DDG (PAF)
- (b) Controller General of Accounts 1 copy (Signed by Chief Accounting Authority ) Accounts.

*The detailed Guidelines for preparation of Union Government Appropriation Account ( Civil) 2020-21 issued by Ministry of Finance, Department of Expenditure, Controller General of Accounts vide OM No. G-25018/CGA-AA/Time Schedule/2020-21/459 dated 25-03-2021. This time schedule will change from time to time.*

#### **8.09 Financial Review:**

12. The financial Review of a years working is prepared by the Secretary-Postal Services for inclusion in the Appropriation accounts (Posts). The form in which the review is prepared has been agreed to upon by the CGA of India, Secretary, Postal Services and the Director General of P&T Audit, and the review appearing in the latest publication issued may be taken as having prepared

according to the agreed form. The whole of exercise of Appropriation Accounts is expected to be completed by September of each year. After duly vetted by the Director P&T Audit, the review is printed along with the Appropriation Accounts (Posts).

13. The Financial Review of the Post Office Insurance Fund prepared by the Director, Postal Life Insurance, and Kolkata is scrutinised by Director of Audit (P&T) at the draft stage and also printed along with the Appropriation Accounts (Posts).

#### **8.10 Form and contents of Appropriation Accounts (Posts):**

14. The form and contents of Appropriation Accounts ( Posts) as agreed upon is as under:
  - a) Introductory
  - b) Summary of Appropriation Accounts for the year
  - c) Certificate from the Comptroller & Auditor General of India
  - d) Appropriation Accounts for the Grant-12
  - e) Details of recoveries adjusted in reduction of expenditure in the accounts
  - f) Financial Review of the working of the Department for the year
  - g) Financial review report of the Post Office Life Insurance Fund for the year
  - h) Financial review report of the Post Office Life insurance Fund for the year – in respect of Rural Postal Life Insurance
  - i) Triennial Financial Review Report of the EDAGIS-92.
  - j) Triennial Financial Review Report of the GDSGIS-2010
  - k) Defalcations or loss of public Money
  - l) Outstanding Audit Observations
  - m) Loss of stores
  - n) Statement showing Defalcations or loss of Public money during the year
  - o) Statement showing loss of stores during the year.
15. The appropriation for the year under Review and those for the previous years should be carefully compared both generally and under the most important Demand Units, etc. (both Revenue and Capital) in order to show whether there has been any defective budgeting. Instances of persistence over estimating/surrender should be specifically analysed and brought out.
16. In order to minimise the charges of discrepancies between the figures of actual expenditure as shown in the appropriation Accounts with those in the subsidiary Accounts of the Combined Finance & Revenue Accounts , reconciliation between the two sets of figures should be undertaken by the Postal Accounts wing of the Postal Directorate early in December each year and a certificate should be furnished to the CGA to the effect



- a) That the total of the figures reported to him from time to time for the Appropriation Accounts agrees Head by Head, with the Final figures furnished for the Compilation of the Combined Finance & Revenue Accounts
- b) That the figures in the Appropriation Accounts have been exhibited correctly under the relevant sub Heads as shown in the Demand for Grants,
- c) Approval for new sub Head, if any, shown has been obtained.

17. The Post Finance and Revenue Accounts are prepared by the Postal Accounts Wing of the Directorate and are submitted to the CGA for incorporation by him in the Finance and Revenue Accounts of the Central Government. The preparation of these Accounts is taken up as soon as the March Supplementary Accounts are closed. The figures are taken from General Abstract e-Lekha.

#### 8.11 **Annual Accounts:**

18. Under Article 151 of the Constitution of India, Annual Accounts of the Union Government along with the Audit Report of the Comptroller and Auditor General of India are required to be laid before each house of the Parliament. These Accounts include (1) Appropriation Accounts for each Demand for Grants (2) Union Finance Accounts. The Appropriation Accounts bring out grant wise expenditure against corresponding provisions as approved by Parliament and provide explanations for variations. These accounts are intended to disclose that the money indicated therein as having been disbursed were legally available for and applicable to the service or purpose to which they had been applied or charged.

19. Finance Accounts present the accounts of receipts and outgoings of the Central Government for the year together with the financial results disclosed by different accounts and other data coming under examination namely Revenue and Capital Accounts, accounts of Public Debt and all other liabilities and assets as worked out from the balances recorded in the accounts. They present classified and consolidated accounts of all the transactions of Central Government under Consolidated Fund, Contingency Fund & Public Account of India. At present Finance Accounts contains --- statements.

#### 8.12 **Statement of Central Transactions (SCT)**

20. The basic Material for preparation of Finance Accounts is the Statement of Central Transactions (SCT). This is prepared by Postal Accounts wing of Directorate using e-Lekha software at the end of each financial year in the form prescribed by the Controller General of Accounts (CGA). This represents the

progressive effect of all transactions during the entire financial year including March (supplementary) transactions and exhibits distinctly charged, Voted, Scheme, and non scheme expenditure under all the prescribed heads up to the minor head level.

21. Statement of Central Transactions shall be generated by the system (e-Lekha) after acceptance of Supplementary-I account. E-Lekha package shall take care of rounding of figures. However, Postal Accounts section shall verify the rounding off and correctness of the figures appearing in the SCT. The CST is forwarded to Finance Accounts section, o/o the CGA through e-Lekha for acceptance after obtaining approval from Sr.DDG (PAF). If found correct, Finance Accounts section after making usual check shall accord its acceptance to the SCT through the system itself.
22. The following certificates shall be furnished with aforementioned Forwarding letter.
  - a) Certified that the transactions included in this statement were duly reconciled and accepted.
  - b) Certified that no new Major or minor head has been opened and included in this statement without the prior approval of the CGA, except where authority thereof exists in the list of Major and Minor Heads of Account.
  - c) Certified that all Debt, Deposits, Suspense and Remittance Heads figures included in this statement and acceptance thereof obtained from concerned wherever applicable.
  - d) Certified that the figures adopted in the appropriation Accounts agree with those shown in this statement.
23. Further, immediately after submission of the SCT for the year, a separate letter should be sent to CGA certifying that;
  - a) The SCT for the year has been handed over to CGA vide letter Number & date.
  - b) The SCT figures have been reconciled with e-Lekha figures and there is no discrepancy.
  - c) Corrections and periodical adjustments made after submission of March Preliminary Accounts have been made in the March Supplementary accounts.
24. After submission of SCT on e-Lekha to CGA, no correction is admissible in the accounts, except in special cases, through Journal Entries to be uploaded through e-Lekha. Journal entries should be justified with detailed reasons and its effect in Statement of Central Transactions.
25. After all the Journal entries for the year have been uploaded on e-Lekha and got approved from CGA, Supplementary II account may be submitted to CGA

along with all corrections below the minor head level. To complete the accounts, it is essential to conduct a thorough review of all cases of periodical and annual adjustments which are to be carried out during the year under consideration. Misclassification relating to earlier years in the DDSR heads of Accounts detected as a result of reconciliation of balances or otherwise should be rectified by transfer to the correct DDSR head of account through regular accounts only.

26. Adverse balances under various heads and huge accumulations under “Suspense Heads” & “Cheques & Bills” etc. should be scrutinised in depth at all levels of senior officers and action taken to liquidate the same in the accounts of the year itself. The Postal Accounts wing of Directorate is required to append an “ Action Taken Report” duly signed by Sr.DDG(PAF) explaining therein the reasons of adverse balances and remedial measures taken and also action taken for liquidation of outstanding balances under suspense heads along with the various material for statement in Finance Accounts.

#### 8.13 **Components of Finance Accounts:**

27. The following are the statements covered under Finance Accounts of DOP.
- a) Statement No:1- Statement Showing Summary of Transactions. –This gives the Major head wise figures of Revenue receipts & Revenue expenditure Vis –a Vis, last year actual ( Including JE). Explanatory notes are added to explain the main reasons for variation in expenditure.
  - b) Statement No: 5- Statement showing of balances at the close of the year.
  - c) Statement No: 10-Statement showing expenditure on capital outlay- Indicates the expenditure during the current year and the progressive total of expenditure up to that year on capital account up to minor head level. As the system of write –off assets is not followed in Government Account, this statement simply rolls out the progressive expenditure incurred under the various major/minor heads and, therefore, has no relevance to the real assets in possession of Government on any particular date.
  - d) Statement No: 13- Statement showing receipt/disbursement and balances as at the end of year under various heads of accounts relating to DDR.
  - e) Statement No:- 15 Statement showing the amount repaid/advanced and interest received during the year and balance of loan & advances at the commencement & close of the year
  - f) Statement No: 16 –Statement showing the position of National small Savings fund along with Appendix.
  - g) Statement No 16A:- Statement showing loan wise breakup of public debt 6001-Internal debt of Central Government.

h) Statement No 17:- Statement shows PLI & RPLI investment.

The format of different components of Finance Accounts DOP as applicable is as per the guidelines & formats issued by CGA from time to time.

8.14 **Statement No.5: Summary of Balances:**

28. In Government, the concept of preparing a profit or loss account does not exist for obvious reasons. Still the receipts and expenditure in the revenue section are not carried forward to the next year account. Similarly the expenditure incurred under capital outlay are also not carried forward because the concept of preparing a balance sheet & depreciating the assets on any accepted commercial system is not followed by Government. Therefore, the balances under major heads starting with first digit namely, 0, 1, 2, 3, 4, 5 are netted and closed to a head known a “Government Account” The balances under the major heads starting with the first digit 7 & 8 represent internal & external Debt, loans given/taken by Govt., thus transactions in Public Account representing Government acting as a trustee, Banker etc. These balances therefore represent the liabilities incurred by Government and owned to it, which it has to discharge or/and collect in the succeeding financial years. In respect of these heads , ledgers are maintained to watch payment /repayment along with or without interest as the case may be and obviously the closing balance under these major heads have to be carried forward to the next year account as opening Balance. Under the system of book-keeping followed in the Indian Government Accounting system, the amounts booked under Revenue, capital and other transactions of Government ( other than Public debt, Loans and advances in the consolidated Fund) the balances of which are not carried forward from year to year in the accounts are closed to a single head called “ **Government Account**” It shall be the utmost important that each Postal Accounts office to ensure correct booking, Monitoring, & reconciliation of Public Heads of accounts wherein balances are not closed to Government Account.
29. The Finance & Revenue Accounts, as compiled by the Book section of the PA wing of the Directorate, should be checked with Appropriation Account and it should be ensured that there is no variation in figures.

## CHAPTER IX

### BUDGET AND BUDGETRY CONTROL

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#### Introduction

- 9.01 Budget is a statement of estimated annual receipts and expenditure, and estimates of expenditure are divided into two parts, namely charged and voted. In the context of department of Posts, charged expenditure represents any sum required to satisfy the decree of a court of Law etc. The estimates of expenditure are met from the Consolidated Fund of India, which is presented to the Lok Sabha in the form of Detailed Demand for Grants except to the extent to which such expenditure is charged. The responsibility for the preparation of the Budget estimates of Department of Posts lies with the Secretary Department of posts, also called Chief Accounts Authority. The detailed procedure for formulation and consolidation of budget estimates in Department of Posts is outlined in Postal Manual Volume-II.
- 9.02 The whole process of formulation of Budget and its submission to the Ministry of Finance for approval is by Budget division of the Postal Directorate, PA wing after obtaining e-data inputs from Head of circles. The estimated expenditure on scheme related is obtained from Corporate Planning Division of the Directorate. The Budget and Revised estimates are framed with the objective of furnishing the Government of India and the Parliament with accurate and detailed information regarding the anticipated revenue and expenditure in connection with various activities of Government.

#### Detailed Demand for Grants:

- 9.03 Demand for Grants is the form in which estimates of expenditure from the Consolidated Fund, included in the annual financial statement and required to be voted upon in the Lok Sabha, are submitted in pursuance of Article 113 of the Constitution. The responsibility for the preparation of Budget estimates of the Department of Posts as well as submission of any estimates of demands for supplementary grants lies with Secretary Department of Posts. The material on which such estimates are based is obtained from the Head of circle and other divisions & units concerned.
- 9.04 Detailed demand for Grants shall be prepared by the Head of circles in consultation with the Circle Internal Financial Advisor based on the Budget circular issued by the Ministry of Finance, Department of Economic Affairs New Delhi circulated by Budget Division of the Postal directorate PA wing. While forwarding the budget circular to all Heads of Circles, the various

guidelines and subsidiary instructions to be followed will be provided by the Budget Division of Postal Directorate.

*Each circle shall have Budget Cell headed by Chief Postmaster General, which comprises two units (i) Budget Control unit (ii) Budget Operating Unit wherein BCU and BOU shall be looked after by Head of Postal Accounts Office and Director Postal Services (HQ) respectively as per the overall supervision of HOC. Budget Control Unit of the Circle is responsible for preparation & compilation of Demand for grants- Non Scheme, for the circle based on the data from all its subordinate units and act as link coordination with Budget division of the Postal directorate.*

- 9.05 Budget Division of Postal Directorate shall verify the correctness of Demand for Grants received by the various circles and compile the data and prepares Detailed Demands for grants for scrutiny of Additional secretary & Financial Advisor and approval of proposal by Secretary Department of posts.
- 9.06 As per Article 112 of the Constitution of India, Annual Financial Statement popularly called Budget shall distinguish expenditure on revenue account from other expenditure. Rule 50(2) of General Financial Rules, 2017 (GFR) mentions that the estimates of expenditure shall distinguish provisions for expenditure on revenue account from that for other expenditure including expenditure on Capital Account. Further Rule 84 of GFR defines Capital and Revenue Expenditure. These Rules including other statutory obligations be observed while preparation of the Budget Estimates.
- 9.07 The various estimates are required to be prepared includes,
- a. Preliminary schedule of demands
  - b. Budget estimate and Revised estimates of revenue & expenditure.
  - c. Preliminary estimate of important alterations in the budget figures – also called three monthly estimates, and
  - d. Six monthly estimates of revenue and expenditure.
- 9.08 The amount to be included in the Budget estimates is divided in to two parts Viz, Standing charges and new expenditure. Standing charges may vary year to year e.g. permanent establishment, TA and contingent expenditure whereas new items of expenditure means not only expenditure on schemes but also any abnormal increase in the Budget provision for expenditure. The estimates under each part should be prepared separately, even if it is within the financial competence of a subordinate Authority and shall not be included in the budget without the prior approval of competent Authority as all new items of expenditure will before being added to the standing budget come under the detailed scrutiny of Government.

9.09 The estimate of the amount required during the year ending March 20—to defray the charges in respect of postal services is depicted in the detailed Demand for grants as under and the heads under which such grants is accounted for on behalf of ministry of communication is given in detailed and establishment wise in the later part of demand.

<b>Item</b>	<b>Revenue</b>	<b>Capital</b>	<b>Total</b>	<b>in thousands of Rs.</b>
Charged				
Voted				
Total				

9.10 The whole exercise of preparation of demand under plan scheme will be done by Corporate Division of Directorate and will be incorporated in the detailed Demand for Grants in the Budget division of PA wing. Under scheme, in DOP there are four Major schemes are in operation namely Postal operation, Human resource Management, Estate Management, and setting up of India Post Payment bank. The plans Scheme/Activity are having various Sub schemes. The demand will be made separately for North east Region for Revenue expenditure under major Head 2552. Scheme and plan activity varies from year to year based on the need based requirement of DOP. The various sub schemes would include;

<b>1. Scheme- Postal Operations</b>	<b>2. Scheme- Human Resource Management</b>
<b>A. Rural Business &amp; Access to Postal Network</b>  <b>a. Access to Postal Network</b> Opening of BOs in high priority areas including LWE districts by creation of new Posts Opening of BOs/SOs by redeployment /relocation –NE Opening of Franchise Outlets in Urban Areas  <b>b. Rural Infrastructure</b>  Infrastructural Equipment's for EDBOs Infrastructure equipment for EDBOS-NE Installation of new improved	<b>A. Work studies ( TNS/revision of STPs)</b>  <b>B.</b> PPS  <b>C. Up gradation &amp; Expansion of Training Facilities in training Centers</b>  Office Expenses  Office Expenses-NE  <b>D. Training Delivery- class room Training</b> Office expenses ( training for Group A & B Officers ) Office Expenses ( In-service Training for all employees) Office Expenses ( In-service

letter boxes and signages in rural areas	Training for all employees)-NE
Installation of new improved letter boxes and signages in Rural Areas-NE	E. <b>Outsourcing of trainers</b>
Embedding of cash chest at rural BOs	Professional services
Embedding of cash chest at rural BOs-North East.	Professional services-NE
<b>B. Mail operation</b>	<b>F. Travel Expenses</b>
<b>a. Mail Network Optimisation project</b>	TE ( Training for Gr A and B officers
Infrastructure upgrade for speed Post Centers etc.	FTE ( Training for Gr A and B officers
Infrastructure upgrade for speed post centers etc.-NE	TE ( Training for group A and B Officers)
Mail Network Optimisation Project-TE	TE ( training for group A and B officers ) -NE
Mail Network Optimisation project- FTE	<b>G. Maintenance &amp; House keeping</b>
Mail Network Optimisation Project-OE	Minor works/ maintenance
Mail Network Optimisation project-PPS	Minor works /maintenance-NE
Plastic seals and labels for security of closed bags including procurement of standardized bags	<b>H. Building projects</b>
Plastic seals and labels for security of closed bags including procurement of standardized bags-NE	Building projects.
<b>b. Pick up transmission and delivery</b>	<b>I. Human resource Management</b>
Augmentation of infrastructure for pick-up and delivery	TE
Augmentation of infrastructure for pick-up and delivery-NE	FTE
Infrastructure for pick-up and delivery/development of Road Transport /rail based Network and transshipment centers/Air Transport Network Freighter-PS	Implementation of Accrual Based accounting
Infrastructure for pick-up and delivery/development of Road Transport /rail based	<b>3. Estate management</b>



Network and transshipment centers/Air Transport Network Freighter-PS(NE)	
Development of Road Transport Network	<b>A. Construction Buildings</b>
Development of Road Network-NE	Construction of Operative Offices/Pre fab Structure including spill over and outsourced projects/boundary walls/SPP/RWH/ramps and rails/reconstruction of PO, lifts/setting up of IPPB counters/ATM Rooms
<b>c. Improvement of services</b>	Construction of Operative Offices/Pre fab Structure including spill over and outsourced projects/boundary walls/SPP/RWH/ramps and rails/reconstruction of PO, lifts/setting up of IPPB counters/ATM Rooms-NE
Establishment of e-commerce /parcel Booking/International Business Centers	Construction of small post offices and mail offices with locally available material
Office expenses	Construction of small post offices and mail offices with locally available material-NE
Professional expenses	Face-lifting of Postal Building and assets
Domestic Travel expenses	Face-lifting of Postal Building and assets-NE
Foreign Travel Expenses	Purchase of land and office space
<b>C. Post Office Saving Bank Operations</b>	Addressing gender Concerns
Augmenting Processing Centers	
Augmenting Processing Centers-NE	<b>4. Setting up of India Post payment bank</b>
<b>D. Postal Life Insurance Operations and Promotion</b>	Capital infusion into corporate entity for India Post Payment bank ( Investment)
Training of marketing /Circle Office personnel	
TE	
OE	
PPS	

**E. IT induction and Modernisation**

Data Centre & Disaster recovery system

Supply of hardware to post offices/Administrative

Office/Accounts Offices

Supply of hardware to post offices/Administrative

Office/Accounts Offices-NE

Network integration

Network Integration –NE

IT system Integrator

IT System Integrator –NE

**E-1 Project Management Units**

TE

FTE

OE

PPS

**F. Business Promotion, Marketing Research and Product Development**

Publicity of Insurance products

Publicity of Insurance Products-NE

Marketing function of the Department

Marketing function of the Department-NE

Promotion and marketing of philately/innovate products including My stamps expansion and promotion

Promotion and marketing of philately/innovate products including My stamps expansion and promotion-NE

**G. Philately Operations**

Operating Expenses

Operating Expenses-NE

Production and fulfilment centre

International visits/exhibition and world Association for the Development of Philately (WADP) Numbering System (WNS) stamp registration

**H. Quality of services**

Service delivery excellence (Obtain IS Certification for Posts)

**Revenue expenditure and capital expenditure:**

9.11 The statement projecting detailed provision object Head wise is prepared and depicted separately for Revenue section & capital Section covering major head 3201 & 5201/5465 respectively. While projecting the demand for the year concerned, Budget estimate & revised estimate figures for the previous year of demand concerned along with actuals of the preceding year is depicted. While projecting the demand for 21-22, BE and RE for 20-21 and actuals for the year 19-20 is mentioned in the statement as in the following format.

**Major Head 3201/2552- Revenue expenditure on Postal services**

<b>Code</b>	<b>Object Head</b>	<b>Budget estimate/Revenue expenditure Rs.000</b>
01	Salaries	
02	Wages	
03	Overtime Allowances	
04	Pensionary charges	
05	Rewards	
06	Medical treatment	
11	Domestic travel expenses	
12	Foreign Travel expenses	
13	Office expenses	
14	Rent, rates and taxes	
15	Publication	
20	Other Administrative expenses	
21	Supplies and materials	
26	Advertisement and publicity	
27	Minor works and Maintenance	
28	Professional services	
31	Grant in aid general	
32	Contribution	
50	Other charges	
63	Inter Account transfer	
64	Write off/losses.	

**Major Head 5201/5465- Capital outlay on Postal services**

<b>Code</b>	<b>Object Head</b>	<b>Budget estimate/Capital</b>
-------------	--------------------	--------------------------------

		<b>expenditure Rs.000</b>
003.02	Training Building	
101.01	Post Office land	
101.02	Post Office and RMS Building	
101.03	Mail Motor services	
104	Mechanisation and Modernisation of postal services	
202.01	Admin Office land	
202.02	Admin Office building	
203.02	Staff quarters building	
800	Other expenditure	
5201/4552	Total on capital outlay on Postal services	
5465	India Post payment Bank Investment	

9.12 While preparation of DFG, the requirement under Voted and Charged is shown separately. Care should be taken to project expenditure under charged item and no expenditure falls under Voted item is included in the charged item. In practice, the amount payable to satisfy the decree of a court of law falls under charged item in DOP.

#### **Revenue Receipts:**

9.13 The estimates of Revenue receipts under Postal services –Major Head 1201 is prepared after detailed projections considering revenue from the following products and services, the DOP offers to public. Revenue components may vary depending on the existing and to be products and services available for sale during the period of projection.

#### **Postal Receipts**

##### **Sale of Postage stamps**

- Postage realised in cash for ordinary services
- Speed post
- Business Post
- Greeting post
- Express post
- Direct post
- Postage realised in cash for Mass Mailing services
- One India One rate speed post
- Bill Mail services
- Sale of Postage stamps
- Sale of service stamps
- Postage realised in cash through e-post services

- Postage realised in cash through Mail Business centre for free Post services
- Postage realised in cash for Mail business service for e- IOD
- Postage realised for National Bill Mail service
- Postage realised for sale of Philatelic stamps
- Postage realised in cash for premium services on flat rate parcel
- PRC for print to Post service
- Overnight Parcel post
- Postage realised through sale of My stamps
- Postage realised in cash for e-vpp fee
- Business post
- PRC through remotely managed franking Machine
- E-Commerce Revenue receipts
- PRC for international Express Mail service ( EMS)
- PRC for international Parcel
- PRC for international letters ( registered )
- PRC for International APP e-packet service
- Speed Post Parcel
- Registered Parcel
- India Post Global Express Revenue

#### **Commission on Money Orders and Postal Orders**

- Commission on Money orders
- Commission on Indian Postal Orders
- Commission on field postal Orders
- Commission on Instant Money orders
- Commission on International Foreign Service Money order
- Delivery charges for IMO
- Commission on IFS money orders remuneration delivery charges etc.
- Commission on EMO
- Message charges through instant Money order scheme
- Mobile Money Remittances Services
- Others

#### **Sale of Central Recruitment Fee stamps**

#### **Service Charges on sale and cancellation of Railway tickets through Post Offices.**

#### **Other services and service fees**

- Management of Savings accounts
- Management of Savings Certificates

- Maintenance , Revival and service charges in r/o Silent account
- Fees for window delivery Tickets
- Post boxes and bags
- Rent and taxes
- Recoveries from other Government Departments for services rendered
- Advertisement receipts
- Registration fee for cable TV operators
- Commission for Railway ticket reservation at Srinagar GPO
- Commission realised on account of sale of Revenue stamps
- Fee realised for request under RTI Act
- Remuneration for workers wage Account for MGNREGA
- Others
- Fee/Charges received from SB depositors/ customers for interoperable ATM transactions at DOP
- Employment registration charges
- Transaction charges received from MEA for POPSK
- Fee received for Aadhar updation work at HOs/SOs.
- Service charges to be collected from UIDAI on new Aadhar enrolment.

**Net receipt from other Postal administration**

**India Post Payment bank (commission from IPPB)**

**Other Receipts**

- Retail post
- Commission received from IDBI principal
- Commission on sale of ICICI safety Bonds
- **Service charges on e-payment**
- Commission received from OIC on sale of Non-Life Insurance product.
- Commission on sale of Uttar Pradesh PSC forms
- Media post
- Logistic post
- Commission on loan application form from SBI
- Commission /remuneration on account of Mutual fund
- Examination fee etc.
- Sale of publication and Blank forms
- Receipts for Contributory Health Scheme for Government servants
- Forfeited e-MOs

- Forfeited IPOs
- Contribution and recoveries towards Pension and other retirement benefits
- Contribution for leave salary and Pension Benefits
- Commission for collection of premia on behalf of LIC
- Sale proceeds of identity cards and plastic covers
- Recoveries on account of lost damages on insured articles
- Recoveries on account of Mail robberies
- Receipts from sale of Waste papers, dead stock etc.
- Special recoveries from private individuals etc. on account of experimental offices.
- Receipts on account of sale of special stamps and other material.
- Interest from revolving fund assistance on account of NABARD loan
- Other items
- Deduct refunds (-)
- Fee/commission on joint international express product
- Commission /upfront charges under National Pension system
- Commission on UIDAI project
- Sale of online DRA form and exam fee etc.
- Commission on account of international Money transfer transactions of WUMT
- Income/share of DOP on account of Pradhan Mantri 'Jeevan Jyoti' Bima Yojana
- Share of DOP received from LIC on account of PMSBY and other
- Commission /share of DOP on account of sale of Sovereign Gold Bond
- Revenue from CSC services.
- Deduct net payment to other Postal administration.

**Financial Results on the working expenses of the Department of posts:**

9.14 In the Demand for Grants, statement showing the financial results on the working expenses of DOP is projected considering the gross receipt, total expenditure less recoveries. The difference between gross receipt and net revenue expenditure shows either profit or deficit. The allocation made to NE region under 2552 is also included under the statement.

<b>Particulars</b>	<b>Budget estimates in lakhs of rupees</b>
<b>Head of</b>	

<b>Account</b>	
1201	Gross receipt
3201	Expenditure
01	General administration
02	Operation
03	Agency services
04	Accounts and Audit
05	Engineering
06	Amenities to staff
07	Pension
08	Stationery and printing
60	Other expenses
	Total expenditure
	Deduct Recoveries
	Profit/deficit

### **Concept of recoveries:**

9.15 As Department of Posts is commercial Department and performs several works pertaining to other Ministries/department on agency basis. Such revenue is shown as deduct working expenses and targets are prescribed for such recoveries during the year under consideration. The various items of revenue shown as recoveries in the Demand for Grants are as under.

- Amount recovered from other Government departments as service charges on account of EPF 95
- Collection of custom duty
- Miscellaneous services
- Commission on account of payment of family pension under EPF scheme 1971
- Commission for payment of family pension Coal Mines and other Misc. schemes 1971.
- Commission for payment of pension to railway through POSB
- Commission for payment of POs provident fund
- Commission on account of payment to Assam Rifles Ex-servicemen.
- Commission on account of disbursement of pension of DOT/BSNL/MTNL by Post Offices
- Incentive paid to staff from the commission under retail posts
  - o Share of spread margin received from WUFSI
- Incentive paid to staff engaged in the work of CPI rural data collection.
- GST input tax credit
- Incentive paid to staff as product promotion allowance under world net express product.
- Remuneration to the Department of posts for PLI



- Remuneration to the department of posts for RPLI
- Receipts from other Government departments

**Preparation of Preliminary Schedule of Demands:**

- 9.16 The Budget control Unit Circle, shall prepare the preliminary schedule of demands, prepared in two parts in the prescribed forms. Part I will only the standing budget , while part II consists Budget forms 17, 17A, 18, 18A, 19, 19A and 20 will include only the new items of expenditure. For preparing the estimates of standing budget, statement in form Bgt-2 will be compiled separately containing the following information.
- a. The actual for the first two of the three preceding years;
  - b. The allotments against each detailed head for the current year;
  - c. The actual for the first five months of the current financial year;
  - d. Estimate for the last seven months of the current financial year.

**Procedure at DOP HQ:-**

- 9.17 The statements received from circles/units Viz PLI, BD, PAF, C&A etc.. will be thoroughly examined and consolidated including those to be worked out at HQ including the amounts of new items proposed by the circle/units under each detailed head and total of amount struck. Statement in form Bgt-1 will again be compiled at HQ containing the information in respect of (1) all abstracts except “D” Account and Audit.
- 9.18 The estimates prepared in connection with six monthly estimates and the preliminary schedule of demands will be re-examined with reference to the actual received from the Postal Accounts, modifications reported by circles from the concerned units/circles in the below segment and the revised estimates for the current and budget estimates of the next year worked out and posted in the different abstracts on form Bgt-1 against the respective heads.
- 9.19 As the revised estimates for the current financial year and budget estimate for the next financial year are prepared in the format prescribed and guidelines issued by the Budget Division, department of economic Affairs, AND ministry of Finance during October –November of each year, and submitted to MOF for approval with appropriate comments for acceptance. The estimates of revenue receipts with notes received from Budget control unit on 10<sup>th</sup> of January are also submitted with comments to Ministry of Finance for approval.
- 9.20 Once the figures are approved by MOF both for revised estimates and budget estimates should be filled in the proof pages of demand and budget notes & clean copies of proofs printed from press. The proof copy of the demands for the grants till this stage, will include the figures of staff as on the last day of

February by means of a statement in the prescribed form from Heads of circles. After receipt of orders from MOF on revised and budget estimates or edition of the demands for grants incorporating the modifications , if any , ordered by the MOF is printed for distribution amongst the members of Parliament.

- 9.21 The proposed estimates, as approved by the Government are then laid before the Parliament. On acceptance, communicated by the MOF with a statement showing distributions of grants for voted and charged expenditure sub Head wise and demand units. The final edition of the budget notes and the demands for grants is then printed and supplied to HOC.

**Allotment to Controlling units:**

- 9.22 At HQ level, as soon as the orders of MoF fixing the budget grants by sub Heads/demand units are received, funds under the heads are allotted to them for appropriation with due regard to their budget estimate and other factors as per requirements. Similarly, the grants as approved under the scheme heads is conveyed to CP division who further allot to the circles/units as per their requirements as indicated in the estimates. A copy of the distribution will be provided to the Budget division of PA wing for actual allotment for usage with a copy to Postal Accounts Offices.

- 9.23 *At circle level, once the advice of circle allotment is received by the circles from HQ, it will be distributed by Budget Operation unit of circle amongst spending units sub ordinate to them as per their requirement as indicated in the estimates and other factors. The Director Postal Services (HQ) shall allocate the budget to sub ordinate units in consultation with CIFA and HOC as per the need and maintain all such subsidiary registers to appropriate the budget in all cases of Budget, revised estimate , final grant etc. BOU shall ensure that all allocations be done through system based application. DPS (HQ) shall be assisted by Accounts personnel posted at Circle Offices based on the re-engineered process of allocation of budgets.*

**Control Over expenditure and revenue targets**

- 9.24 Secretary (Posts) is responsible for controlling the whole expenditure of the DOP against grants and HOCs are required to provide such inputs to him, and bound to watch over expenditure by monthly comparison of budget Vs expenses and also budget Vs revenue receipts under each minor head. Control over budget allotment and expenditure must aim to detecting probable excesses or savings against grants by adopting a systematic watch over expenditure by monthly comparison with grants. There should be no excess expenditure or expenditure under any head of account where the allotment has not been made.

9.25 The revenue targets as well as recoveries (deduct from working expenses) as approved by the MOF should also be monitored by the HOCs and their progress of realisation as compared with budget estimates. The director of Postal Accounts shall, by the end of each month furnish the actual figures of revenue and recoveries made in the preceding month. It shall be the joint responsibility of HOC and PAO for reconciliation of booked figures with subsidiary figures against any budget GL. The PA section of PAO shall also check the correctness of booked figures with that of Budget while performing detailed check on a continual basis and report if any variation is noticed.

9.26 Secretary (Posts) is kept informed by means of Monthly statement to be submitted by Budget Division in watching the progress of expenditure/receipts, under both scheme and non-scheme expenditure depicting corresponding budget/proportionate budget allotment. Financial review on the revenue and expenditure is carried out and submitted to MoC and MoF in the following format.

**Monthly Revenue / Expenditure in accordance with Cash Management system.**

Month	Revenue		Cumulative		Capital		Cumulative		Total Expenditure		Total cumulative	
April												
May												
June												
<b>1<sup>st</sup> quarter</b>												
July												
August												
September												
<b>2<sup>nd</sup> quarter</b>												
October												
November												
December												
<b>3<sup>rd</sup> quarter</b>												
January												
February												
March												
<b>4<sup>th</sup> Quarter</b>												
<b>Total</b>												

## CHAPTER X

### CAPITAL ACCOUNTS

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#### Introduction

- 10.01 Expenditure incurred with the object of acquiring tangible assets of a permanent nature or enhancing the utility of existing assets, shall broadly be defined as capital expenditure. Subsequent, charges on maintenance, repair, upkeep and working expenses, which are required to maintain the assets in a running order as also all other expenses incurred for the day to day running of the organisation, including establishment and administrative expenses, shall be classified as Revenue expenditure. The Capital Outlay of the Indian Postal Department is recorded under the Major Head 5201 Capital Outlay on Postal Services.
- 10.02 It shall be the responsibility of the administrative authorities, delegated with procurement of capital goods to maintain such record of capital assets. Head of Postal Accounts Offices and Sr. DDG (PAF) are responsible to assist AS and FA to cause appropriate action to have a comprehensive record of its assets and liabilities. Head of circles shall cause building up of such records, their ongoing updation and also for the recording of maintenance and optimum utilization of assets.
- 10.03 Registers of Land and Buildings are maintained by Heads of Circles as prescribed in Rule 484 of the P&T Financial Handbook Vol. I. These registers show the particulars as to the date of construction, floor area, ownership, original value and addition etc; of all lands and buildings in possession of the Department.
- 10.04 While conducting Internal Audit of units, it shall be verified about the correctness of maintenance of such asset registers, updation, accounting, availing of Input Tax Credit in relation to GST, with cross reference to invoice or bills. It shall also verify at random that all charges under 5201 capital outlay, which are eligible for posting in the asset register, have been correctly brought in and correct.
- 10.05 The PAO shall ensure that booking under scheme and non scheme, debit to 5201 capital outlay, are against the proper budget allotment and the classification is done correctly and the assets have been brought to asset register by following the procurement process in the application in place.

- 10.06 Appropriate register to watch expenditure in 5201 capital outlay including non scheme against budget allotment for the year be maintained by budget section of PAO and any variation be reconciled immediately. The responsibility of monthly reconciliation lies with Head of circle and Head of Postal Accounts Offices concerned vide provisions of Rule 57 of GFR 2017.

## CHAPTER XI

### PRINCIPLES AND PROCEDURES REGARDING EXPENSE COVERAGE RATIO

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#### Introduction

- 11.01 Optimum performance and financial ability of the Department has to be reviewed periodically, for that, the analysis of Expenditure Coverage Ratio and Operating Ratio need to be attempted as narrated in the succeeding paras.
- 11.02 The financial performance of a circle can be improved by achieving Revenue Targets and Controlling the Expenditure within the allotment under relevant Heads of Accounts. Economy instructions issued by the Ministry of Finance from time to time on ceiling items have to be followed strictly.
- 11.03 The Department has attempted a formula (Expense Coverage Ratio) to know the financial performance of the Department. The ECR in percentage terms refers to Revenue Receipts (RR) for every hundred rupees of Working Expenses (WE), Higher the ECR the better the financial performance.
- 11.04 The ideal operating ratio should normally be 1:1 for our Department. Analysis of financial performance needs to be made, reviewed on monthly basis and brought to the notice of the Head of the Circle to improve the financial performance.
- 11.05           **Expense Coverage Ratio:**
- a) It shows how much expenditure is covered by the revenue earned by that unit. Value can be less than 100 or more than 100. If < 100: revenue is less than expenditure. (Loss) & If > 100: revenue is more than expenditure. (Profit)
  - b) Is a measure to ascertain the profitability or loss of the Unit.
  - c) If each unit earns as much as it spends, deficit can be wiped out.
  - d) Puts focus on unit level profitability.
  - e) Helps sensitise staff towards earning potential of each office.
- 11.06 **To achieve the ideal Operating Ratio/ Expense Coverage Ratio:**
- a) By controlling/minimizing the revenue expenditure,
  - b) By achieving revenue targets and preventing the revenue pilferages,
  - c) By maximizing the revenue collections/recoveries from other organizations for the services rendered to them,
  - d) By properly implementing the opportunities of new schemes/services introduced from time to time.
  - e) Optimum utilisation of Human resources

- f) Introduction of new products and services and perform performance audit after six months of its roll out and take remedial action
- g) Set proper vigilance and arrest avoidable frauds
- h) Arrest losses
- i) Share and fix individual target on products relating to agency services etc.
- j) Booking of revenue and expenditure in proper Head of Account.
- k) To keep watch over pilferage of revenue.

**Illustrative list of Income of the Post Office:**

Sale of postage stamps/stationery	100%
Postage in cash, unpaid article amount, franking machine amount	100%
Money order commission	100%
IPO commission	100%
Telephone bill	Total no of bills collected x commission per bill
Savings account-Live	Rs.-----per live account yearly
SB account- silent	Rs.----- per silent account yearly
KVP/NSC certificate discharges )	( Total No. of Certificate (Issue/Discharge) x rate per certificate
IVP certificate (Discharge)	Total No of Certificate (Discharge) x rate per certificate
PLI	4% of premium collected
RPLI	12% of premium collected
Railway/telecom pensioners	Rs. 80/- per payment
EPF pensioners	Rs. 53.6 per payment
IMTS	Rs. 260 per transaction or fixed rate
Post box/post bag rent	100%
Post office quarter rent	100%
Advertisement income	100%
Exam fee income	100%
MO/VPMO from/sale of AD	100%

income

Issue of identity card	100%
Sale of old records	100%
Speed post revenue	100%
Sale of gold coin	4% of Total amount Sold
Judicial/non judicial stamp	3% of Total purchase (for HO only)
Sheetalalovera sale	30% of Total sale
Any other income which are not stated above belong to 1201 Major Head	100%

**Cost:**

- Establishment charges of the office.
- The average cost of the establishments.
- The pension and leave salary element equal to 12% and 11% respectively, on the average cost of the time scale of pensionable posts should be added.
- All allowances such as DA, HRA and TPA admissible on the average cost should be taken into account while calculating the establishment charges.
- A fixed addition to the establishment charges towards admin and audit costs say, percentage of salary of admin and accounts etc.
- Fixed house rent in the case of rented building or assessed rent of the office if it is in the department building.
- Fixed stationery charges for the office.
- 2/3<sup>rd</sup> of the Line Establishment charges that are maintained solely for the benefit of the office.
- 5% of the total value of postage stamps sold at the office to cover the cost of printing stamps, Post cards etc., and the cost of Direction and Audit.
- Any other variable charges specific to unit.

**Expense Coverage Ratio:**

$$\text{ECR} = \frac{\text{Net Revenue receipt} \times 100}{\text{Net Working Expenses}}$$

Where:

Net Revenue Receipts = Gross Revenue receipts (-) Refunds; and

Net Working Expenditure = Gross Working Expenditure less depreciation and recoveries.



Figure of more than 100(ECR) means a profitable state of business.

**Operating Ratio:**

$$\text{Operating Ratio} = \frac{\text{Net Expenditure}}{\text{Net Revenue}}$$

Where:

Net Revenue Receipts = Gross Revenue Receipts (-) Refunds; and

Net working expenditure = Gross working expenditure less depreciation and recoveries.

Operating Ratio < 1 indicates profitable state of business.

## **CHAPTER XII**

### **COST CALCULATION**

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#### **Introductory**

On account of its widespread organization, the Department of Posts is utilized by other Departments to perform multifarious services which are not strictly speaking included in its ordinary functions. For instance, military pensions are paid through Post Offices; payments for salt are made into the Post Office; Saving Bank with a large number of branches is managed by the Post Office etc. The Department is remunerated for: -

1. Management of the Post Office Savings Bank and work in connection with Government Securities;,
2. Issue and discharge of Post Office Certificates;
3. Collection of custom duty on postal articles;
4. Management of the Post Office Insurance Fund;

#### **Cost of Accounting**

12.01 The cost of accounting for Saving Bank Government Securities and Post Office certificates work in the Postal Accounts Offices, should be calculated in the following manner.

- (1) Actual expenditure should be taken into account in respect of the following items:-
  - (a) Pay of the A.A.Os of the Sections.
  - (b) Pay of the Senior/Junior Accountants, Clerks and MTS Officials of the section.
  - (c) Pay of the temporary staff engaged in the sections.
  - (d) Cost of the purchase and overhauling of the machines used in the section.
  - (e) Allowances including overtime allowances and honorarium paid to various categories of staff, mentioned above.
  - (f) Other expenditure which can be directly debited to the

working of the section.

Note 1– The cost of leave reserve at 12½ percent of the cost of the permanent staff (A.A.O.s and clerks) and 5% of the cost of temporary staff engaged in the sections should also be added. In working out this cost, pay and allowances, such as D.A. H.R.A. and C.E.A. of the permanent and temporary staff engaged in the section should be taken into account. As regards training reserve only the actual pay and allowances of the trainees attached to the section concerned should also be taken into account.

Note 2 - In case a whole time AAO is not engaged in any section share of pay etc. should be taken with reference to the time devoted or the work of the section.

- (2) The share of expenditure in respect of the following items should be calculated in the proportion of the time spent on the work of the section concerned, the proportions taken being approved by the head of the office himself ; -
- (a) Pay and allowances of the AAO and his Group D.
  - (b) Pay and allowances of the Director/Dy. Director of Accounts (Postal), his stenographer and his MTS.
  - (c) “Pay and allowances of ACAO and his MTS and”.
  - (d) Pay and allowances of the inspecting staff including the AO and MTS Official.

Note 3: The share of the travelling allowances for inspection tours of Post Offices should also be taken into accounts in this calculation.

- (3) The share of expenditure in respect of the following items should be taken in the proportion of the number of men in the section concerned to the strength of the entire office.
- (a) Contingencies excluding expenditure on account of purchase of machines etc. and other expenditure treated as direct charges vide items (e) and (f) of clause I above and rent of rented buildings vide items (4) below.
  - (b) Pay of the staff in the Record and Administration section.

- (c) Repairs to buildings.
- (d) Cost of stationery with reference to (i) booking under O.E. (ii) PSD supplies.
- (e) Cost of medical treatments.
- (f) Cost of L. T. C. concession.
- (g) Cost of Children's Educational services.
- (h) Reimbursement of tuition fee.
- (4) Rent of rented buildings – The proportionate share should be calculated on the floor areas basis. In case of two buildings one departmental and another rented the total floor area in both the rented and departmental buildings should be taken into consideration.
- (5) The charges for postage etc, for ordinary and registered letters at the rates prevailing from time to time issued from the section concerned should be taken into account.
- (6) Pensionary charges at the rate of 12% of basic pay as defined in CCS (Pension) Rules analogous to contribution to number of persons engaged.
- ii) To the cost of accounting of savings bank and Govt. Security work, calculated by the Postal Accounts Offices, the Postal Accounts Wing of the Directorate should add a lump sum of Rs. 2000 for stationery and forms and Rs. 25000 for printing cards and also share of the cost of the P.A. wing of the Directorate which should be calculated in the following manner.
  - (a) 1/12 of the pay of D.D.G. (Postal Accounts).
  - (b) 1/8 of the pay of Director and Accounts Officers.
  - (c) 4% of the pay of subordinates.
  - (d) 1.5% of the pay of office establishment (permanent and temporary).
  - (e) Pensionary charges should be taken at the rates prescribed in clause (b) above and third of this share should be taken as the P.A. Wing of the Directorate share of the Post Office

certificates work.

Note:- The Calculation of the cost accounting in respect of Post office Insurance Fund, Saving Bank and Saving Certificates has been revised and being claimed on the formulae(a) based on the accepted method as recommended by the “Patankar Committee”. However, in other cases such as Custom duty etc. (para 7.9(i) ) the claim is to be prepared accordingly.

#### **Cost of Working of the Post Office Insurance Fund**

12.02 Till Financial Year 2004-05, the working expenses in the form of Direct cost taken from the Department of Posts through appropriation of allotted funds, were debited to POLIF & RPOLIF and the credited back to the Department and the flat rate remuneration used to be paid to the department on the basis of calculations made by DPLI and concurred by Internal Finance Wing at a flat rate per active policy for PLI and RPLI in a particular year. The calculation of FRR is based on the formula(e) recommended by the “Patankar Committee” constituted by the Ministry of Finance for recommendations for remuneration for SB&CC works as well as for PLI. The recommendations and the formula (e) were accepted by the both, Ministry of Finance and Department of Posts. This formula continues to be the accepted method of calculation of FRR for PLI & RPLI. In 2011, this formula was revised **with FRR as 4% and 12%** of the premium income for PLI and RPLI respectively+ direct costs as per the actual and the same formula is continuing from 2011-12 till date.

( F.No 4-2/2004-LI dated 26.04.2011 from Directorate of Postal Life Insurance)

#### **Cost of Post Office Savings Bank of Government Security Works.**

12.03 As stated in paragraph 7.2, A lump amount to cover other expenses incurred in the Department, calculated on the number of Account at the rate of Rs 219.23 and Rs 35.61 per unit in case of silent account for the year 2019-20 ( F.S. Division letter No.63-1/2019-20(FS) dated 21.01.2020. (Annexure-1)

To enable The Postal Directorate (PA Wing) to calculate the cost of the

Post Office Savings Bank work , all Circle Postal Accounts Offices should submit following statements to the P.A. Wing of the Directorate:

-

- (a) Statement showing the total number of Savings Bank transactions in the preceding year for each Postal Circle.
- (b) Statement showing the net amount of loss on account of Savings Bank frauds which occurred prior to 1<sup>st</sup> April, 1959, (Vide clause (iii) of paragraph 7.2 *ibid*).

Note: The amount shown in the statement of losses on account of frauds should be verified with that booked under the head '3201 Postal Services b. Operation I Existing Post Offices – write off/losses S.B. and G.S. frauds' and a certificate of verification should be given in the statement. A similar verification should also be made immediately after the closure of the accounts for March Supplementary and a further statement should be sent to the P.A. Wing of the Directorate, if necessary, so as to reach that office by the 10<sup>th</sup> July.

The P.A. Wing of the Dte. on receipt of the statement from the Circle Postal Accounts Offices, will work out the cost of savings Bank and Government Security work done by the Department of Posts by taking into account all the factors and adjust the total amount in accounts for March by debit to the 'Reserve Bank Deposit' and credit to 3201 - Postal Services – Deduct amount recovered from other Government / Departments etc. Management of Post Office Savings Bank and Government security work or to 2016 Audit – Deduct cost of establishment debit to Post office Insurance Fund and other Departments of Govt., cost of audit of Savings Bank and Government Security transactions debit to 2049 – Interest payments and servicing of debits," as the case may be. As the accounts of a particular financial year are closed by the Reserve Bank by 25th April following, the above adjustment is carried out by proforma correction of balances outside Reserve Bank Books. To enable the C.G.A. to make corresponding requisite adjustments in his books, an intimation of the adjustment should

be given simultaneously to C.G.A. along with the copies of relevant schedules and a certificate to the effect that the amount debited has been calculated on checked figures at prescribed rates and that no debit was raised on the same account previously.

Note: The amount of loss on account of frauds included in the cost calculation should be verified with the amount booked under 3201 – Postal Services B-Operation Post Offices –writes off/ losses etc., written off Savings Bank and Government Security in frauds the accounts up to March as well as up to March Supplementary.

### **Cost of Post Office Certificate Work**

12.04 Lump amount to cover other expenses incurred in the Department calculated on the number of transactions (issues, discharges, transfers, pledging of and release from pledge of saving certificates) at the rate of Rs. 73.92 per Certificate; and in r/o IVP @ 19.59 per unit for the year 2019-20.

( DoP,F.S. Divn letter No.63-1/2019-20(FS) dated 21.01.2020).Note 1–

\* W.e.f 1.7.2016, the physical printing of cash certificates has been discontinued.

Note: The actual amount of loss according to clause (iii) above as well as that on account of NSC/ (Fs-/ 10/09/2021 – FS-DoP dt. 09/02/2021) stamps stolen from Post Offices should however, be shown separately in the Schedules furnished to C.G.A. for adjustment under Misc Head from the year 59 – 60.

12.05 The Circle Postal Accounts Offices should submit to the PA Wing of the Dte. by the 10<sup>th</sup> June each year statements showing the following:

- a) Total number of Post Office Certificates transactions during the preceding year. The transactions on account of the pledging of certificates and their release from pledges should also be included in the statements as separate items.
- b) Cost of accounting pertaining to the Post Office certificates work calculated in accordance with paragraph 7.2.
- c) Net amount of loss on account of certificates frauds.

The amount shown in the statement of losses on account of frauds should be verified with that booked under 'Abstract 3201 – Postal Services, B Operation 1-Existing Post Offices – writes off/losses Cash certificate frauds' and a certificate of verification should be given in the statements. A similar verification should also be made immediately after the closure of the March Supplementary accounts and a further statement should be sent to the PA Wing of the Dte. if necessary, so as to reach that Office by The 10<sup>th</sup> July.

On receipt of the statements from the Circle Postal Accounts Offices, the Head Quarters Office should work out the cost of certificate work done by the Department of Posts and adjust the total amount in the accounts for March by debit to the Reserve bank Deposits and Credits to 3201 – Postal Services Deduct. Amounts recovered from other Government, Departments etc.– Charges in connection with Post Office Certificates'. As the accounts of the particulars financial year are closed by the Reserve Bank by 25<sup>th</sup> April following the above adjustments is carried out by Proforma correction of balances outside the Reserve bank books. To enable the CGA to make corresponding requisite adjustments in his books, an intimation of the adjustment should simultaneously be given to CGA along with copies of relevant schedules and a certificate to the effect that the amount debited has been calculated on checked figures at the prescribed rates and that no debit was raised on the same account previously.

### **Cost of Collection of Customs Duty**

12.06

- i) The Customs Department is debited with the cost of all work done by the Post Office in connection with the assessment of customs duty on articles of the inward foreign letter and parcel mails. The cost should be calculated at the rate fixed by Government from time to time.
- ii) The Customs Department is also debited with the actual cost of audit which will be included after ascertaining from audit.



Note: The proportionate share of rent of the portion of the building occupied by the Customs Duty Section should be calculated according to the principles laid down in paragraph 535 A (for departmental buildings) and paragraph 535 B (for leased buildings) of Postal Manual, Volume II.

The Director of Postal Accounts Nagpur will furnish the Postal Accounts Wing of the Directorate by the 10<sup>th</sup> June each year with a statement showing the amount of customs duty on inward foreign letter and parcel mails collected through the Post Office during the preceding year. The calculation of the cost viz 5% should be made in the Book Section of the Directorate (P.A. Wing) on the total figures of customs duty realized communicated by the Nagpur Postal Accounts Office. The Director of Accounts (Postal) Nagpur will also furnish the P.A. Wing of the Dte. by the 10<sup>th</sup> June each year with a statement showing the cost of accounting. The total cost as worked out above should be adjusted by debit to “8675 – Reserve Bank Postal Deposits” by per contra credit to 3201 Postal Services B- Operation 1 Existing Post Offices Deduct – amount recovered from other Govt. Departments etc. Collection of Customs Duty or 2016 Audit. The above adjustment is carried out by proforma correction of balances outside Reserve bank books. An intimation of the amount adjusted should be given promptly to the CGA for making the corresponding adjustment in his books. A certificate to the effect that the amount has been calculated on the checked figures at the percentage rate fixed by the Government of India and that no debit on this account was raised previously should also be furnished to the CGA.

Statement showing figures of Final adjustment carried out in the March SY-I (Year ) Accounts of Department of Posts outside the Books of RBI for the Year\_\_\_\_\_ (For use in PA Wing).

Sl. No	Particulars	8675 –RBI Deposit 102- Posts		By whom adjustable
1	Management of Costs Agency function in respect of POSB, CC,GS, Prize bonds and BCTT etc.	Debit	Credit	Controller of Accounts, Ministry of Finance (DEA),New Delhi
2	Being the amount claimed for reimbursement from Min. of Finance on account of BCTT during the Year_____.			Controller of Accounts, Ministry of Finance (DEA),New Delhi
3	Cost of collection of custom duty in respect of agency function:- <b>I)</b> Commission on custom duty realised through Post Office; and <b>II)</b> Pay and Allowances, Stationery and Pensionery Charges of office staff on custom duty realisation for the year_____.			Chief Controller of Accounts, Excise & Custom, ,New Delhi
	<b>Net Debit</b>			

### **Cost of Work relating to Compilation of National Saving Statistics**

12.07 The cost of staff employed in the Postal Accounts Offices in connection with the compilation of statistics of National Savings Certificates required by the National Saving Commissioner is debited annually to the Ministry of Finance for adjustment in their accounts under a separate head, the amount debitable is calculated in the Circle Postal Accounts Offices in accordance with Fundamental Rules 127 of compilation of the Fundamental Rules and the Supplementary Rules. Volume I, i.e. the average cost in terms of the Audit Instructions below F.R. 9(31).

These statements are consolidated in the Postal Directorate (Postal Accounts Wing) and forwarded to the National Savings Commissioner by the 15<sup>th</sup> October each year.

- (a) The statement showing the actual amount to be recovered from the Ministry of Finance in this account should be sent by Circle Postal Accounts Offices to the Postal Directorate (Postal Accounts Wing)

along with the statement of the cost of accounting and audit of Saving Bank and Post Office Certificates etc. work by 10<sup>th</sup> June.

### **Joint Buildings**

12.08 Earlier in the Posts and Telegraphs Department mutual services were rendered by one branch to another. Many of the services which were earlier reciprocal between Posts and telecom have been discontinued since 1972-73 however, scattered services for which inter branch adjustments may happen to be at present made are given at Sl. No. (1) to (2) below: -

(1) Rent of joint buildings.

Repairs of Postal Buildings carried out und the supervision of Telecom Department.

The expenditure on account of interest on Capital Outlay, contribution for depreciation and maintenance and repairs pertaining to joint buildings as well as departmental buildings occupied by office performing general and joint services, viz office of the Postmasters General, Divisional Engineers and Directors/Director of Audit, Posts and Telegraphs, is debited to the owning branch of the buildings. The proforma rental of such buildings calculated in accordance with Rule 506 of the Postal Financial Hand Book Volume I, should be credited to the owing branch by debit to the branch or branches concerned through inter-branch adjustment.

For the purpose of this inter-branch adjustment, a preliminary statement of rent is received in the Postal Accounts Offices from the Heads of Circles. The statement should be generally examined and the columns, Interest on capital cost and contribution for depreciation duly filled in, the calculation of the amount being made in the manner outlined in chapter XI. It should be returned to the Heads of Circles for calculation of the amount of rent payable by one branch to another.

Note -1 The proforma rental for the departmental buildings occupied by offices performing general and joint services should be distributed between the branches in the proportion in which the total expenditure relating to the offices occupying the buildings is distributed between the

branches.

Note -2 In the case of departmental buildings occupied by more than one office performing general and joint services, the share of rent for each office should be determined on the floor area basis, and distributed between the branches-concerned in the proportion in which the expenditure for the office is distributed between the branches.

- 12.09 By the end of July every year, the figures for rent payable by one branch to another if any like CTO etc will be received from the Director General (vide Rule 506 of the Posts and Telegraphs Financial Hand Book, Volume I). On the basis of these figures the necessary inter-branch adjustments should be made in P.A. Wing of the Postal Directorate.

#### **Method of Adjustment**

- 12.10 The inter-branch adjustments referred to in preceding para should be made by a Journal Entry after the closure of March supplementary accounts and incorporated in the Ledger head 'Net Profit and Loss.( Chapter of Transfers, Journal and Ledger in this book).
- 12.11 Cost calculation for each DOP products & services are dealt separately by Costing division of Postal Directorate and will be issued & incorporated in the appropriate books (Book of information).

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## CHAPTER XIII

### PENSION

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#### Introduction

13.01 After Departmentalisation of Postal Accounts, the General Manager/Director/Dy. Director of Accounts (Postal) concerned is responsible for the quick finalisation and correct payment of pensions to all eligible departmental employees of the Postal Department and common functional branches or to their dependants. The main items of work for which the Pension Section of a Circle Postal Accounts Office is responsible are:-

- a. Verification of the service as per Rule 32 of CCS (Pension) Rules 1972.
- b. Reporting on application for pension (including Family pension , D.C.R.G, Commutation of Pension and/or gratuity and all terminal benefits) in the form of Enfacement Report or otherwise.
- c. Issuing the pension or gratuity payment orders (including family pension and D.C.R.G. payment orders).
- d. Checking and auditing of pension or gratuity and D.C.R.G. vouchers, etc.
- e. Compilation of periodical returns and other miscellaneous work.
- f. Processing third party pensions payments and monitoring for adjustments
- g. Realisation of service charges on disbursement of third party/ pension payments.
- h. Processing for disbursement of pension & family pension through nationalised banks and settlement thereof.
- i. Maintenance of service record of staff proceeding on Deputation/Foreign Service, and watch for pension contribution & Leave salary Contribution.
- j. Revision of pension/family pension cases.
- k. Authorisation of Family pension to eligible family member after the death of the pensioner except his/her spouse.

#### Verification of Service

13.02 The verification of services rendered by an employee is the first step towards the settlement of the Pension & Family Pension cases. Verification cases received in the Circle Postal Accounts Office will be of two types viz.

- a) Verification of qualifying service after completion of 18 years of service and on his being left with five years of service before the date of retirement whichever is earlier under Rule 32 of Central Civil Services (Pension), Rules 1972 and
- b) Verification of services while finalising the pension case. The second category of cases do not come under verification cases but final verification of qualifying service is also checked while issuing the Enfacement Report and as such they are entered as pension cases received for issue of Enfacement Report. The procedure to be followed in the Circle Postal Accounts Office in respect of first category of cases is given in succeeding paras.

13.03 All Service Books/e-Service Books are received in the Pension Section. A register of applications for verification of services is maintained in Form Sy-133 in order to watch the proper disposal. The Service Book is examined to see:-

- a) that it is complete in all respects.
- b) that specific entries regarding the non-qualifying period are recorded in Service Book.
- c) that necessary notes regarding annual verification of service exist in Service Book.
- d) that the periods of services not verified with reference to acquaintance rolls have been verified in accordance with the provision of sub-clauses (iv) & (v) of clause (a) of Rule 58 of CCS (Pension) Rules, 1972
- e) that necessary notes exists in the Service Book for counting any military service which qualifies for civil pension.
- f) that necessary entries for counting training period which qualified for pension including pre induction training periods of temporary service, if any
- g) that form-3 is pasted on the Service Book.
- h) that necessary entries regarding the receipt of nomination to CGEGIS Scheme and contribution recovery particulars are duly made in accordance with the relevant provisions of the concerned scheme.
- i) While checking for service verification, it must be verified the correctness of basic pay drawn from time to time and record it in service record.

Note: - In the case of Government Servant who has been on Foreign Service, the period of service claimed for such employment should be verified from the particulars already recorded in the Service Book by the Circle Accountant/Branch Audit Office

- 13.04 While checking the Service Book in accordance with the provisions of the preceding paragraph, if any discrepancies which affects terminal benefits noticed or any procedural issues, the case should be returned to the Head of Office from where it was received for reconciliation and rectification. If the discrepancies are such which will not affect the qualifying service the same can be communicated to the Head of the Office while returning the case after verification of the qualifying service. In case of e-Service Book, drawal of pay from time to time and movements is verified from e-Service Book itself.
- 13.05 If the case is found fit for issue of a verification memo, it should be put up to the Accounts Office-in-charge. The office copy of the same should also indicate the manner in which services have been verified and the periods of non-qualifying service when the verification memo is signed by the Accounts Officer.
- 13.06 The verification memo duly pasted in the Service Book should be returned after endorsing necessary remarks in the Service Book. The proforma as in CCS (Pension) Rules, from Rule 24 to Rule 32 thereon is issued. After the despatch of the verification memo the disposal shown is noted in the Register of Application for verification Statement of Memos will be placed on record in the appropriate file.
- 13.07 The verification of service under sub-rules (1) and (2) of 32 of CCS ( pension) Rules , 1972 shall be treated as final and shall not be re-opened except when necessitated by a subsequent change in the rules and orders governing the conditions under which the service qualifies for pension.
- 13.08 The maximum period allowed for the disposal of verification statements is 15 working days from the date of receipt in the office but this period should not be taken as a matter of course for every statement. On the other hand every possible effort should be made to dispose of them as promptly as possible within the prescribed limit. Fortnightly report of outstanding cases should be prepared in the register itself and submitted to the Accounts Officer in-charge on the 1<sup>st</sup> and 16<sup>th</sup> of each month. On the former date the register should also be submitted to Head of PAO through Director/Dy. Director of Postal Accounts. A reference should be given in the report to the consecutive number of the outstanding cases. Responsibility is fixed in case of delay in issue of service verification on time.
- Note: 15 working days shall not be construed as staff days required to complete the service verification.
- 13.09 In cases in which addition is made to regular establishment the cost of which is recovered by Government (F.R. 127) and the recovery of the whole cost of the establishment together with contribution thereon is

watched through. the Special Recovery Register, and not through the Broad Sheet of Foreign Service contribution. The statement of the authority controlling the establishment to the effect that the pension contributions have actually been credited to Government may be accepted as sufficient for the purpose of verification of services.

### **Reporting on Applications for Pension**

- 13.10 All applications for pension and gratuity received in the Pension Section of the Circle Postal Accounts Office or the Directorate in accordance with Rule 67, 80 and 82 of Central Civil Services Pension Rules shall be entered in the Register of Applications for Pension and Gratuity in Form No. Sy.-134. The Serial No. assigned to each application in the register is also noted on the application to signify its entry in the register.
- 13.11 Every effort should be made to dispose off all applications for pensions and gratuities received for issue of Enfacement Report and Payment orders expeditiously. Delay in the issue of Enfacement Report should be avoided and Pension Payment Orders should be issued not later than one month in advance of the date of retirement of the Government servant. Issue of authorization for terminal benefits should not be hold up for the reason that compliance not received from sanctioning authorities, where in enfacement points has no linkage to inputs for finalization of terminal benefits.
- 13.12 The Postal Accounts Office on receiving the pension papers, will verify the service records and apply prescribed checks with reference to the applicable Pension rules, and assess the amount of pensionary benefits. The PAO concerned, keeping in mind that the intention is not a total overhaul or audit of the entire Service Book or records, but only a scrutiny limited to the immediate purpose on hand of authorization of terminal benefits on utmost priority. Any deficiency or imperfection or omission which still remains in the service records will be ignored at this stage and the determination of the qualifying service will be proceeded with on the basis of entries in the service records, whatever the degree of perfection to bring them by that time. However, for any such check of the correctness of past emoluments, the check should be the minimum that is absolutely necessary, and ***it should not in any case not go back to a period earlier than a maximum of 24 months preceding the date of retirement.*** The pensionary benefits admissible in respect of the incumbent will be determined with reference to the CCS Pension Rules (1972) and necessary entries in the Terminal Benefits Register will be recorded with regard to the entitlements. Necessary entries with regard to the authorized entitlements shall also be recorded in the Service Book under the signature of Pension Authorising Authority to avoid double payment. The Pension Authorising Authority concerned after applying the necessary checks



prepares the Pension Payment Orders (PPO) and forward the same to the Pension Disbursing Authority or Central Pension Accounting Office under the Special Seal Authority not later than one month in advance of the date of retirement of a Government servant on attaining the age of superannuation.

13.13 The Accounts Officer shall also indicate in the Pension Payment Orders, the names of permanently disable child or children and dependent parents and disable siblings as Family pensioners if there is no other member of family to whom Family pension may become payable before such disable child or children or dependent parents or disable siblings. On receipt of a written communication from the Head of Office on an application from an existing pensioner or Family pensioner. The Accounts officer shall also indicate in the PPO, the names of the permanently disabled child or children and dependent parents and disabled siblings as family pensioners if there is no other member of family to whom family pension may become payable before such disabled child or children or dependent parents or disabled siblings. The final responsibility of the correctness of calculations and authorization of admissible pension is that of the PAO. The Pay & Accounts Officer should issue the Pension Payment Orders/authorization at least one month in advance of the date of retirement of the Government servant.

13.14 Each application of pension and other cases be examined in respect of the following: -

- a) that it has been drawn up in proper form;
- b) that the service has been duly verified;
- c) that the service rendered by the officer when his age was below the qualifying limit has been rejected;
- d) that the special orders of the competent authority for counting period of non-qualifying service are recorded in the Service Book;
- e) that the qualifying and non-qualifying services have been correctly entered;
- f) that the pension of the class applied is admissible and that has been correctly Calculated;
- g) that the entries against various items of the form for assessing pension/Family pension and gratuity (Form-7/Form-18) have been properly made and the orders of the Competent authority affecting pensionary benefits, in respect of cases coming under the purview of Rule 40 and Rule 8(4) read with Rule 2 below rule 68, are accorded;
- h) that uniformity of spelling as regards the name of the applicant has been adopted in all the accompanying documents or the discrepancy has been explained in the forwarding letter;

- i) that three copies of a pass-port size joint photographs with wife/husband or two copies of pass-port size photograph of self only if governed by Rule 55 of CCS (Pension) Rules, 1972; or the pensioner is unmarried/a widower/a widow and the specimen signature slips/thumb and finger impression cards as the case may be, have been duly attested by an officer competent to do so;
- j) that the outstanding dues against the applicant are duly intimated in Form-8;
- k) that it is specifically stated that there are no disciplinary cases either pending or contemplated against the government servant concerned.
- l) that the terminal benefits have been calculated correctly and authorised as once authorised, shall not be altered at a later date except in case of typographical mistake and approval of the Government.

**Note** - In respect of Government servant occupying Government quarters, it would be seen that the amount of licence fee for retention of Government quarters for the permissible period beyond the date of retirement has been intimated against item in form-8 in case where the Government accommodation is not vacated by official on retirement.

13.15 In addition to the general points detailed in the preceding paragraphs, each application should be examined with a view to seeing that the conditions of grant of pension laid down in Central Civil Service (Pension) Rules, 1972 have been fulfilled in respect of each class of pension. For facility of reference and as illustration the special points requiring notice are detailed below separately for each class of pension. It is necessary to see as regards: -

***Compensation Pensions***

- a) that the officer submitting the application has certified that the applicant was discharged on abolition of post, and no suitable employment could be found for him;
- b) that particulars of the savings effected have been set forth;

**Note** - It should be seen that the savings affected exceed the cost of pension. The relaxation of this condition requires the sanction of the competent authority.

- c) that no pension has been recommended for the loss of a duty or local allowance or for the loss of an appointment on discharge after completion of a specified term of service

***Invalid Pension***

- a) that the applicant is declared by the appropriate medical authority to be permanently incapacitated for further service in accordance with

the instructions on the subject;

- b) if, however, the medical certificate is submitted by the applicant while on leave, the service up to the date of termination of the leave is taken into account i.e. the retirement in such cases does not take effect from the date of report of the medical authority;
- c) that the amount of leave as debited against the leave account together with any period of duty beyond the date of medical authority's report should not exceed six months.

***Superannuation Pension***

that the applicant has attained the age of compulsory retirement as per Rule 35 of CCS( pension) Rules 1972, and the age is correct with reference to date of birth.

***Retiring Pension –***

It should be seen that the applicant for a retiring pension has put in the required length of qualifying service (for 30/20years or such less period as may, for any special class of officers, is prescribed),

***Family pension***

- a) that the Family pension is admissible to the applicant under Rule 54 of the Central Civil Service (Pension) Rules 1972;.
- b) that the nominations for Family pension and/or D.C.R.G. have been received;
- c) Family pension has been correctly determined;
- d) in case of minors, Family pension and D.C.R.G. have been granted through the valid guardians.

- 13.16 After an application for pension has been checked and found to be in order, and Encasement Report together with an analysis of the case should be made out and put up to the Accounts Officer. After approval of the Encasement Report it should be fair copied in Part II of Form for assessing Pension and Gratuity.

NOTE - In order to prevent the possibility of double claims, a note should be made in the Service Book to the effect that a Pension of a certain amount was admitted on a certain date.

- 13.17 If, however, the examination of the papers reveals that the papers are incomplete and that it is necessary to return them for completion before final report on the claim can be drawn up, then a draft should be put up pointing out therein all the defects, omissions and discrepancies which require to be remedied and explained. It should be ensured that the defects etc. regarding claim are communicated in full and not in piece-

meal so that there may not be any delay in the final disposal of the application.

NOTE - *It should always be remembered that application for pensions and gratuities are invariably to be treated as urgent and, therefore, it will not always be necessary and desirable to return the papers for completion if the defects noticed during the course of examination of a claim are found to be trivial and not affecting in any way the admissibility of the pension applied for. Minor omissions may be brought to light and the remarks on doubtful points indicated in the Enforcement Report to be furnished on the applicant's title to pension.*

13.18 The draft shall be issued on its approval by the Accounts officer-in-charge and the date of dispatch of the letter should be noted forthwith in the column "Reference" provided for the purpose in the "Register of Applications" for pension and gratuity against the entry concerned and a special watch should be kept for the reply. If no reply is received within a reasonable period, reminders should be issued at regular intervals. The number and the date of the reply, when received, should be noted in the column "Replies" and the case should be taken up for examination to see if all the defects etc. have been remedied or explained. If on the examination it is found that the papers are complete, an Enforcement Report in the prescribed form will be drawn up.

NOTE - The form for assessing pension and gratuity, photographs, specimen signature/ thumb and finger impressions etc., may be retained in Accounts Office and the remaining papers along with Service Book may be returned to the Head of the Office.

13.19 All routine pension cases irrespective of amount shall be approved by the Accounts Officer-in-charge of the Pension Section, but all cases involving doubtful points or an interpretation of rules should be passed by Head of Postal Accounts Office /Director/Dy. Director of Accounts (Postal). However, it shall be taken that provisions of CCS ( Pension) Rules 1972, may be taken as correct.

13.20 The maximum period allowed for reporting on an application for Pension and Gratuity is 10 days from the date of its receipt in the office but this should not be taken as a matter of course for the disposal of every application, on the other hand, every effort should be made to dispose of each application as early as possible within the prescribed limit.

- a) In case of superannuation, all terminal benefits be disbursed immediately on cessation of service.
- b) A period of 10 days is usually allowed for the disposal of each Pension Report Case.

- c) A progress report showing the disposal of pension report cases should be prepared in the Register III Form SY-134 itself and submitted on the 1<sup>st</sup>, 11<sup>th</sup> and 21<sup>st</sup> of each month. The Register should be carefully scrutinised by the A.A.O. and the Accounts Officer. The Register should be submitted to GM/Director/Dy. Director of Accounts (Postal) on the last working day of each month. A reference should be given in the progress report to the consecutive number of the outstanding cases.
- d) On 7<sup>th</sup> of each month the Register of applications for Pension should be sent to the Provident Fund Section to enable that Section to take note of cases of retirement of officers/officials whose Provident Fund Accounts are maintained in that section with a view to arrange final payment thereof issuing the Payment Orders of Pension and Gratuities.

**Issuing the payment order of Pension and Gratuities:**

- 13.21 After issue of Enfacement Report the next stage comes for the issue of payment orders for pension and gratuity which should be done immediately as the delay involves hardship to the retiree. However, if Enfacement has no bearing on quantum of pension and other terminal benefits which can be authorised, be done so without waiting for compliance from Head of Office. The procedure prescribed in the following paragraphs should be followed at the time of issue of Pension and Gratuity orders.
- 13.22 The Pension Payment Orders will be prepared in the prescribed format and at first it should be seen whether any provisional pension was granted and if so, necessary note should be made in the register of provisional pension payments. Any difference between the pension finally assessed and that provisionally sanctioned and paid shall be adjusted by recovery or refund, as the case may be, by inserting suitable remarks in the Pension Payment Orders.
- 13.23 The names of the sons below the age of 25 years and the names of the daughter (married or un-married) and parents along with Aadhar number should be noted in the remarks column of the PPO Register. Entry will also be made in the Pension Check Register, if the payment is desired from a Post Office the charge is accepted and payment voucher is checked. All the registers mentioned above along with the Pension Payment Orders should be submitted to the Accounts Officer in-charge through the Section Officer who should sign the Pension Payment Orders and initial the register.
- 13.24 The Pension Payment Authorities with other relevant papers i.e. photographs, specimen signatures thumb and finger impression card, etc.

should be sent to the Postal Accounts office concerned under whose Account jurisdiction the Post Office of payment is situated for issue of P.P.O. and onward transmission to the Head Postmaster. Special seal should be embossed on the authorities before sending the same to the Postal Accounts Office concerned.

Note 1 - After issue of the Enfacement Report the Pension Payment Orders should be issued forthwith but not more than one month in advance of the date on which the officer is due to retire. The receipt of the report as prescribed in Rule 62 and 63(2) of CCS (Pension) Rules, 1972 regarding any event occurring prior to the date of actual retirement of the Government Servant which may necessitate the re- calculation of the amount of pension should be watched.

Note 2- The Pension Payment Orders should also be issued in the following cases:

- a) When a Special Seal Authority is received from another Postal Circle.
- b) When the payment is authorised of an undrawn pension the original Pension Payment Orders for which was cancelled.

13.25 .In preparing and issuing Pension Payment Orders, the following points should be carefully borne in mind: -

- i) If the pensioner be dead, it is not necessary to issue Pension Payment Orders in the prescribed form. But arrears of pension to the legal heirs should be authorised on the basis of sanction, received with the case. Regular Pension Payment Orders No. should be assigned on the authority with relevant details noted in the Pension Payment Orders Register, and Pension Check Register, if the paid voucher is to be received after payment. A remark to the effect that regular Pension Payment Orders has not been issued as the pensioner has died, should be made in the aforesaid registers.

NOTE - In accordance with the provisions contained in Payment of Arrears of Pension (Nomination) Rules 1983 every, employee has to submit nomination in the prescribed form, in triplicate, to the Head of Office from where he is retiring within three months before or after the date of retirement. The Head of the Office shall send the triplicate copy, duly accepted, to the Accounts Officer sanctioning Pension etc. who will pass it on to the Pension Disbursing Authority along-with the Pension Payment Orders. In case PPO has already been issued, nomination shall be sent quoting PPO number and other particulars in order to enable the Pension Disbursing Authority to link it up with the PPO.

- i) It should be seen that the date shown in the Pension Payment Orders for the assessment of a pension is the same as that specified in the order of the competent authority sanctioning it.
- 13.26 The transfer of payment of Pension from one Post Office to another within the jurisdiction of the same Postal Circle can be authorised by the Head Postmaster in partial modification of Rule 131(a) of P&T FHB. Vol II. The Head Postmaster sanctioning the transfer of payment of pensions within the same Postal Circle shall endorse the copies of transfer order to the Postal Circle Accounts Office in which the payments are made. The Head Postmaster sanctioning the transfer should certify in the endorsements that a note has been made in the Register of Pension Payments maintained in his office regarding the transfer and that no further payment of pension in respect of the P.P.O. will be made by his office. The Head Postmaster of the office to which the pension papers have been transferred will acknowledge the receipt of the transferred pension papers to the Head Postmaster sanctioning the transfer and endorse copies of acknowledgement to the above mentioned three authorities specifying the date from which he has to commence pension payment and, the case mark of the transferring office. The Postal Accounts Office will make the necessary note in the relevant records in their office. In case, the end to end activity of processing pension cases is computerised, similar process of transferring is adopted.
- 13.27 In case of transfer of payment of pensions from one Post Office to another outside the jurisdiction of the same Postal Circle and within the jurisdiction of another Accounts Office, the Postmaster of the Post Office from which the payment is transferred should return both halves of Pension Payment Orders to the Postal Accounts Office who issued the original order, through their own Postal Accounts Office for necessary action under intimation to the Postal Circle A/C Office in which the payments were being made. The Postal Accounts Office who originally issued the P.P.O. will cancel both the halves of the original P.P.O. and prepare a fresh P.P.O. payable at the new office of payment making effective from the date following the date up-to which payments had already been made on the old P.P.O. The fresh P.P.O. duly embossed with special seal on the disbursing portion of P.P.O. shall be sent, accompanied by photographs, specimen signature/T.I. cards, to the Postal Accounts Office concerned for onward transmission to the Head Postmaster concerned. In such cases necessary note regarding the transfer of P.P.O. will be recorded in the P.P.O. register and Pension Check Register. In case, the end to end activity of processing pension cases is computerized, transfer in and out is done through the system.

The same procedure is followed in case of transfer of payment of pension from Post office to Bank.

NOTE - In the case of pensions sanctioned for a limited period the columns for dates of monthly payment in both portions of the Pension Payment Orders from the date the pension is to be discontinued should be cancelled in red ink at the time of the Pension Payment Order is issued or reissued by the Accounts Office.

13.28 At the time of issue of P.P.O. (which is to be issued not later than one month in advance of, the date of retirement) and after ensuring the receipt of report, if any, as enjoined in Rule 62 & 63(2) of CCS (Pension) Rules, the Head of the Office should be instructed to issue authorisation to the office, in which the retired/deceased Government Servant last served, to draw and pay the amount, of gratuity, duly adjusting the outstanding Government dues, in Form ACG-108. The Head of Office should also be instructed to make a note of payment of gratuity in the Service Book and also advice, the disbursing officer to send one copy of voucher in Form ACG-108 together with the copy of the Authority, to the Postal Accounts Office in support of the charge in the accounts, retaining the actual acquittance of the payee in the disbursing unit. A certificate of disbursement to the proper payee should be furnished by the Head of Office.

Note 1 - Gratuity includes Death/Retirement gratuity also.

Note 2 - As each order is noted in the Gratuity Register, the number assigned to it in that register should be recorded both on the Enfacement Report and in the column prescribed for the purpose in the Register of Applications for Pension and Gratuity against the entry concerned.

Note 3 - Death gratuity is payable in Form No. D.G. (PA)-88- I should be issued in respect of each of the major surviving members of the family. In cases however, where the shares of minors are payable to their legal or natural guardian, a single authority may be issued for the shares payable to the minors and the guardian.

NOTE 4-The voucher must be the receipt of the person legally entitled to the gratuity or his/her legal guardian obtained on the reverse of the authority in Form D.G. (PA)88 -I. Where the gratuitant is permitted under the rules to receive payment of the gratuity through the Head of Office, for which purpose authority in Form D.G. (PA) 88-I (1) will be issued the amount, will be drawn in separate bill by the latter and this will form the voucher for purposes of Internal Audit in such cases. The actual acquaintance of the payees will be obtained and recorded by the Head of Office and should be checked at the time of Internal Audit of the office. A certificate of disbursement to the proper payee to be furnished by the



Head of Office in the form prescribed in Form D.G. (PA) 88 -I (1) should, however, be watched through the 'Objection Book'. In case of payments disbursed to the pensioner's validated Bank account and POSB as a standing instruction, vouchers is not required treating it as online payments.

- 13.29 The Section Officer will examine the payment order generated through application and after satisfying himself that it is complete and accurate in every respect will record his dated initials both in the Gratuity Register and on the draft before submitting to the Accounts Officer for approval.

Accounts Officer in-charge will initial the Payment order, if he finds it in order after exercising such checks as he may consider necessary and also record his dated initials in the column prescribed for the purpose in the Gratuity Register against the entry concerned. It will be the duty of the official responsible for the issue of the payment order to see that the payment order bears the signature of the Accounts Officer in-charge before sending them to the dispatcher for dispatch. The dispatch number of the payment order should be the number assigned to the order in the Gratuity Register. All such Gratuity Pay Orders are to be entered in the register in the form given below for checking the paid voucher.

***Gratuity Payment Register:*** It shall be maintained in the following format.

- a. Sl.No.
  - b. Gratuity Pay order number
  - c. Amount
  - d. Office of issue
  - e. Post office of payment
  - f. Initials of AAO
  - g. Voucher No./Document Number.
- 13.30 The actual acquaintance of the recipients of the gratuity which will be on record in the disbursing unit, should be checked at the time of Internal Audit of the disbursing units to ensure that the payment has been made to the person legally entitled to the gratuity or his/her legal guardian and not at the time of Internal Audit of the Head of Office in which the retired/deceased Government servant formerly served and that the amount paid and acknowledged by the payee agreed with the amount of gratuity authorised for payment by the Head of the office and the voucher is complete in all respects.

On receipt of the paid voucher from the Post office by the Postal Accounts Office concerned, the voucher should be scrutinised to see that a copy of the authority of the Head of office for payment of Gratuity is attached with the voucher and the amount paid agrees with amount indicated in the authority. The details of classification, and details of payment be entered in the gratuity register. All payments on account of gratuity should be compiled monthly with reference to the entries in the gratuity registers and the total should be reconciled with the figures in the Detail Book under the initials of the Accounts Officer.

The Gratuity Register should be examined every quarter and the Disbursing Officers concerned addressed in respect of those gratuities which have remained unpaid more than three months. The register should be submitted to the Accounts Officer in-charge for review on the 3<sup>rd</sup> of the month following the last month of each quarter i.e. on 3<sup>rd</sup> April, 3<sup>rd</sup> July, 3<sup>rd</sup> October and 3<sup>rd</sup> January and a note of the reference made to the Disbursing Officer concerned entered against the entry concerned in the last column of the Gratuity Register.

13.31 It should be seen that there is no undue delay in authorisation by the Head of Office, attracting the relevant provisions of Rule 68 of C.C.S. (Pension) Rules. Any gratuity payment order remains unpaid for more than a year, the gratuity order should be called back from the Disbursing Officer concerned and the fact of cancellation recorded in the Gratuity register.

NOTE - This procedure should also be adopted in respect of authorities for payment of compensation under Workmen's Compensation Act, 1923 remaining unpaid for more than a year and all other terminal benefits. For this purpose the register for noting payments of compensation under the Workmen's Compensation Act, 1923 should be submitted to the Accounts Officer on the 25<sup>th</sup> of each month after effecting reconciliation with the Detail Book figures. This register should also be submitted to the Accounts Officer once in a quarter.

13.32 The amount of gratuity to be refunded by a person re-employed should be noted in the Gratuity register and the fact of repayment of gratuity noted in the remarks column of the register when repayment is completed. This is to be done by the authority that originally authorised the payment of gratuity to the re-employed person.

13.33 The Provisional Pensions and Gratuities shall be sanctioned and paid in accordance with the provisions contained in Rule 64 and 80A of CCS (pension) Rules, 1972 by the Heads of the Offices and a copy of such sanctions will also be endorsed to the Accounts Officer concerned where they will be entered in the Provisional Pension Check Register. The paid

vouchers will be checked with reference to the entries made in this register and the date of payment noted therein. When final payment orders are issued, necessary note will also be made in this register against the entry concerned. In the case of Government Servant against whom departmental or judicial proceedings are instituted vide Rule 9(4) of C.C.S. (Pension) Rules, the Provisional Pension shall be authorised by the Accounts office as enjoined in Rule 69 *ibid*. For this purpose the Head of Office shall be directed to forward the Service Book of the Government Servant along with relevant information for arriving at the Provisional Pension.

#### **CCS -Extraordinary Pensions:**

- 13.34 The conditions for the grant of such pensions and procedure to be adopted in applying for them are laid down in CCS (Extraordinary Pension) Rules which may be followed for regulation of extraordinary pension.

#### **Commutation of Pension:**

- 13.35 Commutation of Pension is governed by the Central Civil Services (Commutation of Pension) Rules, 1981. These Rules are applicable to all Government Servants who are entitled to Pension under Central Civil Services (Pension) Rules 1972. Commutation of Pension is allowed either on medical examination or without medical examination as specified in the Rules. However, a Government servant against whom departmental or judicial proceedings have been instituted cannot avail of commutation benefit during pendency of such proceedings. The Government servant may commute up to forty percent of pension. If pension to be commuted results in fraction of a rupee, such fraction of rupee shall be ignored for the purpose of commutation. The commuted value to be paid in lump sum will be rounded off to next higher rupee. The commuted value of the pension will be worked out with reference to the 'Commutation Table' at rates applicable to the pensioner on the date on which the commutation becomes absolute.
- 13.36 Government servants retiring on superannuation may desire authorisation for payment of the commuted value of the pension at the time of the issue of the Pension Payment Orders. He will in such cases apply for commutation along with the pension papers at least three months before the date of retirement. The Accounts Officer in such cases will calculate and authorise the Head of the office to draw the amount of the commuted value of pension by submission of a bill to him. When the bill is received, the Accounts Officer will issue a cheque or draft super scribed "Not payable before the ----- (date)", indicating the date following the date of retirement of the pensioner. The Accounts Officer shall also indicate in the PPO that the commuted value of pension has been authorised separately for payment through the Drawing and Disbursing Officer and that the monthly pension has correspondingly been

reduced from pension. However, the gross pension and the amount commuted shall also continue to be exhibited in the PPO.

13.37 The Commutation application shall be dealt by the Accounts Officer in whose jurisdiction the pensioner is drawing his pension at the time of applying for Commutation. This is applicable in respect of Postal Pensions only since the cases of commutation by Telecom and Railway Pensioners will be dealt by the Accounts Office of the respective Departments.

13.38 On receipt of an application for Commutation of Pension in Form I (for Commutation of Pension without medical examination) the Account office should verify the information furnished by the Head of Office and the commuted value determined in Part III of the form. It should also be seen that no disciplinary cases etc. mentioned in rule 4 of CCS (Commutation of Pension ) Rules 1981 are pending/proposed against him. Necessary arrangement should be made forthwith for the payment of the appropriate commuted value and for the corresponding reduction in the amount of pension through the disbursing unit from which the pension is being drawn. The applicant should be instructed to collect the commuted value of pension from the disbursing authority.

NOTE - Provisions contained in Rule, 16 of C.C.S. (Commutation of Pension) Rules, 1981, should be followed, for the authorisation of, commuted value of a fraction of Provisional Pensions.

13.39 On receipt of application for Commutation of Pension in Form 2 (for Commutation of Pension after medical examination by competent medical authority) a report should be drawn up in Part IV of the form 2 after scrutinising the details shown in the application and checking the admissibility of commutation and the case is forwarded to the Head of office (wherefrom the application was received) when the, case (completed form 2 and 4) is received back in original from the ultimate medical authority. Necessary arrangement should be made forthwith for payment of the appropriate commuted value and for the resultant reduction in the amount of pension. Form 4 Part I containing the signature or thumb and finger impression of the pensioner taken in the presence of the medical authority and photo of the pensioner attested by the medical authority should also be forwarded to the disbursing authority from which the pension is being drawn, with instruction that they should be verified with those received with the Pension Payment Orders.

Note: While authorising commuted value of the fraction of provisional pension the general principles laid down in Rule 16 of C.C.S. (Commutation of Pension) Rules 1981 should be followed and on final assessment of

Provisional Pension the provisions contained in Rule 31 of C.C.S. (Commutation of Pension) Rules, 1981 should be followed.

- 13.40 An authority for the payment of the Commuted value of the portion of the pension commuted along-with a communication intimating the date of commutation and the reduced amount of pension to be payable with effect from the actual date of payment of commuted value of pension or three months from the date of issue of authority will be issued by the Director/Dy. Director of Accounts (Postal). In the authority itself clear instructions should be issued to the disbursing officer that the date of payment of commuted value of pension and the amount of reduced pension payable after a commutation should be noted in both the halves of the Pension Payment Orders by the disbursing officer under his attestation, quoting the letter for intimation as authority under intimation to the Postal Accounts Office concerned. A suitable note regarding the issue of such communication and the authority for commutation should be made in the register of Pension Payment Order. After the commuted money is paid, the voucher for commuted value will be sent to the Accounts Office concerned in a separate schedule. Payment of Pension from the date of Commutation will be made at the revised rate based on the amended Pension Payment Orders.
- 13.41 The particulars of commuted value payment order should be filled in the commutation payment register in Form Sy.-170. The dispatch number of the payment order should be the number assigned to the order in the commutation payment register. All payments on account of Commutation of Pension should be compiled monthly with reference to the entries in this Register as well as entries in the Register of commutation authorities received from other Circle Accounts Offices and the total should be reconciled with the figures in the detailed Book (under the initials of the Accounts Officer).
- 13.42 No separate Pension Check Registers for the checking of the commuted pensions is to be maintained. Necessary Note regarding the Commutation of Pension be made both in the P.P.O. Registers and Pension Check Registers at the time of issue of authority for the payment of commuted value of pension, immediately on payment of the commuted value of the pension. The date of payment of commuted value should be noted on the Pension Check Registers to guard against any overpayments."
- 13.43 A pensioner, who has been refused commutation on medical grounds or if he having once declined to accept commutation on the basis of addition of years to his actual age recommended by the medical authority applied for re-examination, in accordance with Rule 26 and Rule 27 of C.C.S. (Commutations of Pensions) Rules "1981 shall invariably be re-

examined by the medical board.

Note-1: The re-examination in accordance with Rule 26 shall take place after the expiry of a period of not less than one year from the date of the first medical examination.

Note-2: The application for re-examination in accordance with Rule 27 should be made within one month of the receipt of the certified copy of Part III of form 4.

13.44 If a pensioner, whose age for the purpose of Commutation of Pension has been directed by the medical authority to be taken as greater than his actual age the provisions contained in sub clauses 2(a) and (b) of the Rule 28 viz. the receipt of notice of withdrawal request for reduction in the amount of pension already applied for commutation should be taken into note.

#### **Adjustment of Pensionary Charges**

13.45 The Rules regulating the adjustment of pensionary charges of Government servants, who have served in one or more than one Government, are laid down in Section IV of the Appendix 3 to the Account Code Vol. I. Those rules also constitute the agreement relating to the distribution of pensionary charges contemplated by Article 280 of the Constitution of India. These rules should be strictly observed in allocating pensionary charges between different governments and departments.

13.46 In respect of transactions between the State Government and Government of India, the establishment of a convention outlined below has been agreed upon whereby a Government, before allowing a pensionary concession, such as condoning a deficiency of interruption in service or allowing a period of non qualifying service to count for pension in a case or class of cases should obtain the sanction of another Government, if the grant of the concession involves the latter additional pensionary liability. The Accounts Officer concerned should take cognisance of this convention and should verify its observance in practice.

13.47 When a deficiency is condoned by the Government, the period of deficiency will continue to be treated as services rendered under the condoning Government as at present.

13.48 When a pension granted by a Government under its own rules is more generous than that admissible under the rules of another Government, the latter will bear only the proportionate share which would be admissible by the latter Government under its own less favourable rules. This principle will come into operation when there is a divergence in the

pension codes of two Governments and a pension calculated under the normal working of one set of rules is more liberal than under the other set of Rules, it does not take into account any concessions which may be allowed under the discretionary powers contained in the two sets of rules.

- 13.49 When a pensionary concession is granted by one Government under its own rules (irrespective of whether or not they are more liberal than the rules of another Government) that Government will bear the resulting increase in pension, unless any of the increased liability has been accepted by the other Government, or the Government affected. In the event of another Government agreeing to the grant of a concession the share of the total pension debitable to each Government will be determined on the basis of length of service under each.
- 13.50 The above principle will not apply to military service in respect of any matter in regard to which special orders already exist. Compassionate allowance granted under Rule 41 of CCS (Pension) Rules (or any corresponding rule of a State Government) should not be brought within the scope of this convention, as it is unsuitable for one Government to consider and adjudge upon proceedings taken by another Government as a result of which such an allowance may be sanctioned.
- 13.51 Under Rule 3 (i) of Section IV of Appendix 3, of the Account code Vol. I, "Length of Service" mean "Length of qualifying Service" which includes all duty rendered after the attainment of a prescribed age provided the conditions of Rule 14 of C.C.S. (Pension) Rules are fulfilled. It is not, therefore, permissible to ignore the unverified service rendered under one Government for the purpose of apportionment of pensionary charges. The entries in the Service Book and history of services should be taken as sufficient authority for the purpose of apportionment.

Note - The periods of leave counting as qualifying service for pension under Rule 21 of C.C.S. (Pension) Rules are part and parcel of the qualifying service rendered under that Government such periods should not be separated from the spell of actual qualifying duty immediately preceding or following such leave, as under Rule 4 of Section IV of Appendix 3 to Account Code Vol. I, only the periods of duty and leave mentioned therein are to be excluded (ignored) while calculating the length of qualifying service.

In a case in which leave salary for a certain period of leave which was debitable to one employing Government was charged by mistake to another employing Government and in which the wrong allocation was allowed to stand, it has been decided that the period of leave should for the purpose or distribution of pensionary liability, be regarded as a

period of service rendered under the Government to which the leave salary was properly debitible.

Note-1: The convention regarding the re-opening of past transactions between the two governments is also applicable to transactions between the civil and the Defence Department of the Government of India.

Note-2: Generally a period of three years should be sufficient for the purpose of adjustment of past transactions between departments of the Government of India, commercial and non-commercial. This limitation should, however, be regarded as a convention rather than rigid accounting rule, actual cases being settled by mutual agreement between the Departments concerned. The time limit of three years imposed by the convention should be taken as a period of three years counting from the date on which a mistake is discovered and not as a period of three financial years previous to the year in which the error comes into the light.

Note-3: The idea underlying the convention referred to above was that the Accounts Office should not be asked to examine transactions more than three years old simply in order to discover cases in which accounts have been wrongly debited, and that if such mistakes are discovered in the ordinary course of accounting or by accident, claims should not be made for a period of more than three years from the date on which the mistake was discovered.

The convention does not, therefore, preclude a Postal Accounts Office from accepting a debit on account of capitalised value of a pension calculated as on a date three years prior to the date on which the mistake is detected in cases of pensions which had remained wrongly allocated for more than three years and which under the arrangements in force between the Governments concerned could have been settled in the first instance by payment or the commuted value thereof on the ground that they had become time barred.

13.52 In case of a divisible pension the calculation of the capitalised value and the relevant adjustment thereof shall be made by the Accounts Office who issues the Pension Payment Orders and the certificate prescribed under Article 170 of the Account Code Vol. IV should also be furnished on the basis of information available in the Encasement Report.

13.53 A progress Register in the following form should be maintained to watch the punctual receipts of pension vouchers by the Pension Section from the Postal Accounts Sections. The Progress Register should be submitted to Accounts Officer in-charge for review on 10<sup>th</sup> and last date of every month



Name of HPO	Date of receipt from PA section		No.of Vouchers	Completion of check of vouchers		Remarks
	Due Date	Actual Date		Due Date	Actual Date	
1						
2						
3						

13.54 The Vouchers relating to pension payment should be made over to the Pension Section by the Postal Accounts Section immediately on receipt of accounts by them. The correctness of classification with reference to pension disbursements GLs vests with Pension Section only on T+3 day basis. They should check the amount as in the F&A application with that of CGA report for each day and confirm the correctness.

13.55 On receipt of the pension schedules supported by vouchers of each Head Post Office, the officials concerned will check the number of vouchers received with the covering schedule, note the total number of vouchers received in red ink on the top of the first page of the schedule and enter the actual date of their receipt in the column provided for the purpose in the Progress Register. Action should also be taken to obtain the missing vouchers.

13.56 The vouchers when taken up for checking should be pre-arranged according to the Serial No. of Pension Payment Orders for the sake of facility. The vouchers should then be serially numbered. It should be seen by the A.A.O. that the work is taken in hand in time and the progress made each day to ensure the completion of checking on the due date.

13.57 After the pension vouchers have been checked and reviewed and the memorandum containing objections raised in the course of checking has been passed by the Accounts Officer in-charge they may be filed in the Pension Section. The schedule of payments and the vouchers relating to Pension Payments should be filed separately. The period of preservations of vouchers should be 5 years while the same for the schedules of payments should be 10 years.

NOTE - The checking of pension vouchers should be completed by 10<sup>th</sup> of the 2nd month following the month of account and the current review should be completed before the end of the 2<sup>nd</sup> month following the month of account.

13.58 As soon as the review is completed the result of the review should be recorded by the reviewing A.A.O. in the Manuscript Register prescribed

for the purpose, the date of the completion of the review in the space provided therein for the purpose and make over the review note as recorded in the Review Register and mark the vouchers to the official concerned.

- 13.59 On receipt of the Review Note (Register) from the reviewer it shall be the duty invariably of the A.A.O. to see that it is made over to the official concerned for disposal. The replies of the official will be recorded in the review register in the space provided for the purpose and submit to the reviewer through the A.A.O. in-charge within one week of receipt of the note. Further remarks, if any, by the reviewer will be replied to within a day or two and the date of final disposal of the review note recorded in the Register.
- 13.60 After the review note has been disposed of finally, it should be submitted to the Director/Dy. Director of Accounts (Postal) for perusal through the Accounts Officer in-charge of the Pension Section. The Review Register should be disposed by the end of the third month following the month of account

#### **Pension Check Register**

- 13.61 Pension Check Register will be in Form No. MSO (T)-48. Form No. MSO (T)-50 will be used for recording gratuity payments. The check register for Family pension should be kept separate from the check register for other specific Pensions.
- 13.62 Heads of Offices have been authorised to draw and disburse provisional Pension pending the issue of the P.P.O. The vouchers relating to such payments should be checked through a Check Register which should be maintained in Form MSO (T)-48A. A Check Register should be maintained for each unit separately.
- 13.63 Each Register should be bound in a volume of convenient size and should be page numbered continuously. A sufficient number of blank pages should be left under each Head Office to accommodate the additional entries due to grant of new pensions or transfer of old ones from other post offices during the currency of a register. Each new name should be brought on the Register in the first vacant line at the time the Pension Payment Orders is issued. The number entered against each pensioner will be that of the Pension Payment Orders and every entry of a pension must be attested by A.A.O. and countersigned by the Branch Officer-In-charge after comparison with the Pension Payment Orders Register. When entries are transcribed from an old Check Register to a new one the entries so transferred to the new Register should similarly is attested by the Assistant Accounts Officer or the Branch Officer-In-charge as the

case may be. When a pension ceased to be payable is transferred to another office, the unused pages for dates of monthly payments should be cancelled and the cause noted across them.

- 13.64 Whenever the death of a pensioner is intimated, the fact should at once be noted in the Pension Check Register and in the Pension Payment Orders Register over the initials of the Accounts Officer-in-charge of the Pension Section and the Postmaster concerned instructed to return both halves of the Pension Payment Orders to the issuing authority after payment of arrears of pension if no Family pension payments are to be continued on the same.
- 13.65 In case the Family pension payments are also to be made on the same P.P.O. the required particulars should be copied in the Check Register of Family pensions.
- 13.66 Similarly any other order which has the effect of authorising or stopping payment of a person should be noted in the Check Register and the entry attested by the Accounts Officer-in-charge.

Note-1: - Whenever the temporary/adhoc increase in Pension is revised the Pension Check Register should be reviewed and the revised temporary/adhoc increase should be noted in the Pension Check Register in each individual case, the revised rates of temporary/adhoc increase should be attested by the Assistant Accounts Officer in-charge.

Note-2:- The adhoc relief granted from time to time need not be noted in the register but the correctness of the drawl of relief should be checked at the time of check of pension payment with reference to the rate admissible from time to time. The rate of such relief granted from time to time may be noted on the front page of the Register, under proper attestation of the Accounts Officer concerned.

- 13.67 The remarks column of the Check Register should be used for noting important events such as:-
- i) Cancellation of Pension Payment Orders with its cause.
  - ii) When there is sufficient blank space in the right hand page the fact of cancellation should be noted across it instead of in remarks column, but if necessary note cannot be made in the right hand page for want of space, the blank pages should always be scored through in red ink.
  - iii) In the case of pension sanctioned for a limited period, the pages in the Pension Check Register beyond the month in which the pension is terminable should be cancelled in red ink.
  - iv) Return of the Pension Payment Orders by the Head Postmaster on

Account of Pension remaining un-drawn for more than one year

- v) Renewal of Payments.
  - vi) Date of death.
  - vii) Payment of arrears to heirs.
- 13.68 All irregularities noticed while checking the pension vouchers will be communicated to the Post Office concerned. An objection book will also be maintained for watching the clearance of these irregularities.
- 13.69 The objection book should be closed at least 2 clear working days before the due date of submission of the Account Officer In-charge and placed before the A.A.O. who will submit to the Accounts Officer on 28th of each month for review.
- 13.70 For the purpose of review of the outstanding objections, a register showing items left unsettled for six months should be maintained in which all such items together with the summary of the correspondence should be entered. This register should be submitted to the Accounts Officer In-charge along with the objection book on the date prescribed in the preceding paragraphs.

#### **Miscellaneous**

- 13.71 Every pension disbursing officer (Head Postmaster) should report to the Postal Account Office every six month cases of non-drawals of pensions, if, any. The statement should be in two parts, one part showing the names of all pensioners who have not drawn their service pension for three years and the other part showing the names of the pensioners other than those included in the former part, who have not drawn their pensions for more than one year. The reason for non-drawal, if known, shall be stated against each year. The report referred to above is due early in June and December. If no report is received by 10<sup>th</sup> June or 10<sup>th</sup> of December a reminder should be issued.
- 13.72 On receipt of the report mentioned above the Pension Check Register should be reviewed to see that all cases where payment has not been made for more than one year or three years have actually been included in the statement. Necessary note of non-drawal should also be made in the check register. Cases in which pension has not been drawn for three years the Head Postmasters concerned may be requested to return the Pension Payment Order to the Accounts Office who will make the necessary note of return of the Pension Payment Orders in his Pension Check Register. On receipt back of the P.P.O. from the Postmaster the issuing authority will cancel the same keeping necessary note in the P.P.O. Register.

### **Destruction of Pension Records**

13.73 Each Circle Postal Accounts Office should prepare in each year, on the basis of death reports of pensioners/Family pensioner received during the preceding year, a list of pension cases, (as distinguished from extraordinary pensions) which may be weeded out 7 years after the pensioner's (including Family pensioners) death provided all claims to arrears of pension/family pension have been met by that time and also that there are no further eligible claimants to Family pensions under the relevant rules. A list of service pension case (including Family pension cases) relating to other Postal Accounts Offices which would thus be due for destruction should also be prepared by the end of that month and sent to the accounts Offices concerned with due year of destruction noted thereon. The period of preservation of different records in Pension Section is given in the Appendix 3 to this volume.

### **Payment to Military Personnel**

13.74 The amount charged in the PO Account under the head "IMP Payments" should be agreed with that worked out in the supporting schedule and a consolidated debit showing payments of Indian Military Pensions, at the Post Offices under the accounts jurisdiction of Kapurthala Postal Accounts Office raised against the CDA (P), Allahabad through the Settlement Account. Objections, if any, received from the Controller of Defence Accounts (P), Allahabad regarding short/ excess charge of debit are also settled by making correspondence with the Postmasters.

### **Disbursement of Pension through Public Sector Banks and Other Nominated Banks (Private Sector Banks)**

13.75 Pensioners are given option for getting their pension credited to their saving or current bank accounts. The detailed instructions to be followed by the authorised Banks in crediting pension into the pensioner's account have been incorporated in the book, titled '*Scheme for Payment of Pensions to Central Govt. Civil Pensioners by Authorized Banks*'. It includes instructions on keeping record of PPOs received, keeping the pensioners informed of the movement of pension documents, duties and functions of Paying Branch before starting payment, functions of Link Branch for obtaining reimbursement of payment made, procedure for reimbursement to Banks, certificates to be furnished by the pensioners, procedure for transfer of pension payments from one branch / Bank to another, and payment of relief and Family pension, etc. After following due procedures Accounts officer of PAO will issue PPO and send it to Centralised Pension Processing Centre of the agency bank performing disbursement of pension.

13.76 Pension and Family pension and any other related terminal benefits will be paid by agency bank and adjustment will happen through RBI-CAS Nagpur. The payment scroll along with details of line items depicting each pensioner/family details is received from CPPC concerned. RBI will send the clearance memo (wise balance report) to PAO. The accounting adjustment by making transfer entry to respective Major Head 3201-07 concerned and will be done by Account Current Section and transfer the scrolls to Pension Section for Pension auditing. Pension Section shall audit cent percent until further orders and any discrepancy will be settled as per the provisions contained in '**Scheme for Payment of Pensions to Central Govt. Civil Pensioners by Authorized Banks**'.

## CHAPTER XIV

### RAILWAY PENSION

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#### Disbursement of Railway Pension and its Accounting

- 14.01 Disbursement of Pension to Railway Pensioners through Post Offices:
- a) A scheme for disbursement of Pension to Railway Pensioners through Post Offices has been introduced with effect from 1<sup>st</sup> August 1976. Details of this scheme have been explained in the Office Memorandum No. 75/ACII/21/1 dt. 19-07-1976 of the Ministry of Railways <sup>1</sup>[Railway Board] and DG P&T letter No. PEA-590/1-14/76 dt. 3-8-1976. The Procedure to be followed by the Post Offices in this regard has also been prescribed by the Director General (Posts).
  - b) The Director General (Posts), New Delhi has decided to extend the scheme to all the remaining Head and Sub Offices in this Circle from 1-12-1976 in respect of Pension for December 1976 payable on 1-1-1977.
  - c) For dealing with the PPOs received under this scheme for authorization for disbursement from the P.Os, the same procedure as is obtaining in the case of disbursement of Pensions under the Employees Provident Fund Scheme vide A.G. P&T's letter No. Audit II-378-15-70 Pen.I dated 7-7-73 would be applicable subject to the modifications indicated in the succeeding paragraphs.
  - d) The FA&CAO/Divisional/Workshop Accounts Officer of the Railway concerned will issue the PPOs under the scheme. The specimen signature of the Accounts Officer authorized to issue the PPOs will be received in advance at Postal Accounts Office (PAO) duly countersigned by the next higher authority. The specimen signatures of the Treasury Officers from whom the documents in respect of the existing Pensions who, opt for the new scheme would also be received from the civil A.G. concerned. These specimen signatures will be kept in safe custody of the Branch Officer of Pension Section. The genuineness of the PPOs received should be verified with reference to these specimen signatures on record. The PPOs should be countersigned with the signature of the Accounts Officer of PAO concerned. These along with other documents referred to in Para 5.2 of the scheme should be forwarded to the Postmaster of the DDO concerned for further necessary action as in Para 2 of procedure for Post Offices at his end, with a copy endorsed to the Railway Accounts Officer concerned. In

case of existing Pensioners on receipt of information from Treasury Officer for drawal of Pension from Post Offices the Postal Account Office concerned should write to the Railway Accounts Officers concerned (Form H) informing it of the position and intimating the debits would be raised against Railways.

- e) The PPOs along with other documents when received from the Railway Accounts Officer/Treasury Officer should be indexed in a separate index register in Pension Section DDO wise and the PPOs along with other documents referred to in sub para'd' above should be forwarded to the Post Master of the DDO concerned within one week of their receipt. The index register should be submitted to the Branch Officer in charge of the Pension Section on every Monday containing the particulars of pending PPOs with reasons therefore. The register will serve the purpose of pending report register.
- f) The Accounts Offices dealing with more than one circle should maintain separate register for each Postal Circle. The particulars of the PPOs received from the Railway Accounts Officers should be noted in this register, the entries being attested by the Accounts Officer. The registers should be kept up-to-date with reference to the information received from the Post Master., Railway Accounts Offices etc. about transfer to other H.P.O. Commutation of Pension with consequential reduction in the monthly Pension, grant of family Pension etc.
- g) In case of transfer from one H.P.O. to another H.P.O. under the same Postal circle fresh entries should be made in the register against the new H.P.O. with suitable cross reference to the old H.P.O. Where the transfer is to a H.P.O. under the control of another Postal Accounts Office, the PPOs and other document received from the Post Master should be forwarded to the new Postal Accounts Office under special seal for arranging payment to the new PO under advice to the Railway Account Officer concerned. Any increase in Pension/family Pension as a result of Govt. of India orders and on intimation from the Railway administration should be recorded in the Register of PPOs against the PPOs concerned and intimated to the Post Master concerned with a copy to the Railway authority concerned. The entire work should preferably be centralized in one seat in Pension Section.
- h) Action in DDO's on receipt of new Railway PPOs: On receipt of new Railway PPOs by DDOs concerned the details of the Pensioner should be carefully entered in the system.



## Reconciliation with schedules

- 14.02 Accounting procedure to be followed – Postal Account and Book Section:
- a) The payment of Pension to the Railway Pensioner/family Pensioners, will be reflected in the summary of transactions (debit/credit GL-Wise), of the DDO and will be supported by schedule of payment containing the information detailed in Para 14.1 of the scheme. The amount charged in the summary of transactions (debit/credit GL-Wise), should be checked with the schedule and classified by the PA section under the Remittance head “**Adjusting accounts with Railway**” and shown distinctly as a separate entity as Payment of Pension to Railway Pensioner/Family Pensioner, while the net payment on account of Pensions should be charged. The debit to be raised against the Railways on account of Pension payment would be for the gross amount, the deductions on account of I.T. to be credited to the final Head of account.
- 14.03 Each PA section should furnish separately H.P.O. wise by the 15<sup>th</sup> of every month, information in the Profoma to the Pension Section duly certified by Assistant Accounts Officer in charge of PA section along with the schedules received from the DDOs. By the end of each month the Pension Section should prepare consolidated schedule in Quadruplicate for the total payments /adjustment made during the previous month separately in respect of each Railway Account Office accompanied by the information referred to in Para14.1 of the scheme.
- 14.04 As required in Para above, the PA sections should check the amount charged in the summary of transactions (debit/credit GL-Wise), with the respective schedules received from Post Offices in duplicate. They should also call for wanting schedules, if any, and settle discrepancies noticed between booked and schedule figure.
- 14.05 The certificate of agreement of the totals with the booked figures, and the abstract of T.E.s for the month should be recorded in the statements, by the Assistant Accounts Officer before signing them. In the case of adjustment made by Transfer Entries, full particulars thereof should be copied in the separate sheet [in duplicate] and sent to Pension Section along with the schedules and statements.
- 14.06 In respect of credits on accounts of recoveries of overpaid Pension appearing in the credit side of the Railway Pension payment head, complete information viz. Name of the Pensioner, PPO no. Railway Accounts Office which has issued the PPO concerned and the Head Office concerned should also be furnished by the PA Section to the Pension Section to enable the latter to transfer the credit to the Railway

Accounts Office concerned.

- 14.07 Whenever the credit on account of the amount of overpaid Pension to the Railway Pensioner due to his death etc. appears in the credit side of the Railway HoA, the same should be transferred to the Rly. Accounts Officer concerned by the Pension Section after making necessary note against the PPO concerned. For this purpose, the complete information viz. name of the Pensioner, PPO no. etc. should be supplied by the PA section along with the one referred to in Para 3(d) above. In other cases where the overpayment could not be recovered the information on receipt from the Postmaster concerned, should be passed on the Railway Accounts Officer concerned besides making a note against the PPOs concerned. A detailed report should also be obtained from the Postmaster concerned.

***Claiming Commission for the Payment of Pension***

- a) The Pension Section, on receipt of the statements from the PA section vide Para 3 above consolidated statement for the Circle as a whole should be prepared in quadruplicate railway wise and the totals thereof agreed with those in the E-Lekha. The remuneration for payment of Railway Pensions should be carefully worked out with reference to the actual number of transactions in consolidated statement with reference to the remuneration rates prescribed<sup>1</sup> by the Directorate and effect necessary TE. The schedules with three copies of the consolidated statement for the circle along with the one copy of the statement received from PA sections duly supported by schedules and the amount of commission to be collected from Railways should be forwarded to the Account Current Section by the 20<sup>th</sup> of the month following the month of account.
- b) On receipt of the schedules from the Pension Section, the AC section should arrange to pass on the debits/credit to the respective railways through the Settlement Accounts. A copy of Schedule along with consolidated statement of the Circle should be forwarded to the Railway Accounts Officers in support of the Debits/Credits passed on.
- c) Clearance of these items should be watched carefully through the existing Broad Sheet maintained for the head "Adjusting Accounts with Railways.

***Submission of report to Postal Directorate***

To enable the Pension Section to submit Quarterly report to the Postal Directorate, the AC section should furnish on the 20<sup>th</sup> of every Quarter, the information regarding total debits raised/total debits accepted by each Railway Accounts Officer during the months ending 28<sup>th</sup> Feb, 31<sup>st</sup> May, 31<sup>st</sup> August and 30<sup>th</sup> November respectively.

## ANNEXURE-A

### GOVERNMENT OF INDIA (BHARAT SARKAR) MINISTRY OF RAILWAY (RAIL MANTRALAYA) (RAILWAY BOARD)

No. 75 AC II/21/1 New Delhi, 19<sup>th</sup> July 1976.

#### OFFICE MEMORANDUM

**Sub: -** *Disbursement of Pension to Railway Pensioners through Post Offices*

Under the existing system, the disbursement of Pension to Railway Pensioners is mostly being done by the Treasuries. It has been observed that the growing volume of payment has contributed to delays in disbursement of Pensions causing avoidable hardship to Pensioners. In this context, a Scheme for disbursement of Pension to Railway Pensioners through Post Offices has been under the consideration of the Government for Some time. Such a Scheme may make for the convenience of Pensioners in other way also. The Scheme has since been finalized in consultation with the Ministry of Finance, P&T Board, Department of Personnel and Administrative Reforms and the Comptroller & Auditor General of India It has been decided to introduce the Scheme with effect from 1<sup>st</sup> August 1976. A copy of the Scheme is enclosed for your information and guidance.

The salient features of the scheme are as under:-

- 14.07.1.1 The amount of Pension will be credited automatically to the Post Office Saving Bank Account of the retired employee on the first working day of every month. A separate series of Post Office Savings Bank Account will be operated for this purpose.
- a) No bill is required to be presented every month by the Pensioner for his Pensions.
  - b) The Pensioner will be required to apply for the opening of a Savings Bank Account (Pension) in the particular Post Office in which he wants to draw his Pension. He will also have to give an undertaking that excess payments on account of Pension credited to his Savings Bank Account can be recovered by the P&T Department.
  - c) A Pensioner has to appear in person before the Postmaster concerned before the first credit of Pension under this scheme.
  - d) All railway employees who retire from service hereafter may opt for payment of Pension through Post Offices instead of through Treasuries.
  - e) Existing railway Pensioners, who are drawing Pension through

the Treasuries (or through the Railways at Calcutta), may also opt to draw the Pension through Post Office under this scheme.

2. To begin with, the scheme will be introduced at the following fifteen places;

New Delhi, Bombay, Calcutta, Madras, Gorakhpur, Hyderabad/Secunderabad, Gawhati/Pandu, Lucknow, Varanasi, Jamalpur, Chittaranjan, Kharagpur, Ajmer, Nagpur and Tiruchirappalli.

3. **Death-Cum-Retirement Gratuity:**

Payment of DCRG will continue to be made by the Railways as hitherto.

4. **Procedure in respect of New Pensioners:**

There is no change in the procedure to be followed in railways regarding the preparation of Pension applications and other documents and submission of these documents to the Accounts Offices for classification and sanction. The authorities dealing with the applications for Pension will, however, have to ensure that the case of retiring employees who are desirous of receiving their Pensions through Post Offices under this scheme, information regarding the particulars, Post Office at which the Pensioner wishes to draw his Pension after retirement is specifically mentioned in all the relevant forms and in particular in the following forms:

- a) Form of application of Pension and Gratuity.
- b) Form of application of Family Pension Scheme.
- c) Application for Commutation of Pension.

5. The FA&CAO/Divisional Accounts Officer/Workshop Accounts Officer will prepare the PPOs and forward them to the concerned Director of Accounts (Postal) The Director of Accounts Postal, on receipt of these document will countersign the PPOs and send these documents to the Head Post Office for onward transmission to the Post office from which the Pensioner wishes to draw the Pension. The Postmaster concerned, on receipt of the application form of the Pension and PPO will send intimation to the Pensioner asking him to appear for personal identification. Thereafter a Saving Bank Account (Pension) will be opened by the Postmaster in which, subject to certain safeguards mentioned in the scheme (enclosed), the Pension amount will be automatically credited on the first working day of every month. Detailed instructions to the Post Offices in this regard are being issued by the Posts and Telegraph Board.

**6. Procedure in the case of existing Pensioners:**

In case the Pensioner wants to draw the Pension through a Post Office, he will have to send an application to that effect to the Treasury Officer and to the Postmaster of the Post Office where he wants to draw the Pension. The application, along with the other prescribed document, would be sent by the Treasury office to the Director of Accounts (Postal) concerned. In the case of Calcutta Based railway Pensioners who opt for payment through Post Office under this scheme, the Pension Payment Order (Both halves) the Pension letter of authority etc. will be sent to the Director of Accounts (Postal) by the Dy. Chief Accounts Officer of the Railway under special seal. (The procedure to be followed thereafter will be the same for new Pensioners)

**7. Family Pension:**

The scheme is applicable to family Pensions also in the event of death of the Pensioner.

**8. Commutation of Pension:**

The Commuted value of Pensions may also be drawn through the Post Offices through which Pension is being drawn. The procedure for deduction of income-tax, transfer of Pensions from one Post Office to another, payment of relief to Pensioners, arrears of payment on the death of Pensioner and cessation of Pension etc. has been explained in detail in the scheme enclosed.

**9. Procedure in respect of rising of Debit:**

The Director of Accounts (Postal) will raise debits against the FA&CAO of the Railway concerned for the payment of Pension made by the Post Offices under his jurisdiction. The particulars of the concerned Director of Accounts (Postal) in the 20 places where the scheme will be operated are contained in Annexure VIII of the scheme.

- a. Since the presentation of monthly bills by the Pensioners has been dispensed with under the scheme, no paid vouchers will be received by the Railway Accounts Offices in support of the debits raised by the P&T Department. The debit schedules received from the P&T Department will therefore, have to be checked with reference to names of the Pensioners, the PPO numbers, amounts of the Pension, names of the Post Office at which the Pensions have been disbursed, etc. the details of which must be recorded in the Pension check register in order to ensure the correctness of the debits raised. The Railway Accounts Offices

should maintain a separate Pension Check Register for Pensioners who would be governed by this scheme. The transactions in the Savings Bank Accounts operated for the purpose of this scheme would be subject to audit by the C&AG in the same manner as those in ordinary Post office Savings Bank Accounts. The rules and regulations applicable to the Post Office Savings Bank Accounts would mutatis mutandis apply to the separate series of Savings Bank Accounts operated under this scheme,

- b. Suitable instructions may now kindly be issued to all concerned immediately. Utmost care should be exercised in all offices, particularly in the offices of the CPO and FA&CAO to ensure that procedural formalities for the successful operation of the scheme are complied with strictly in each and every case.
- c. A wide publicity should be given to the introduction of this scheme through the gazette, notice boards, etc. in all centers of work.
- d. In the Class III and Class IV categories of staff there will be some employees who will not be fully literate. It will have to be ensured through the Officers and Welfare Inspectors of the Personnel Department and the officers and senior subordinates of the departments concerned that the scheme has been explained to all such staff and understood by them, particular attention being paid to employees in class IV category. The employees should be given necessary assistance in filling up of the forms correctly by the Welfare Inspectors and Senior Subordinates of the Departments concerned.
- e. The Railway Administration should devise a suitable system to make sure that the work in this respect proceeds along correct lines from the start and that the work does not fall into arrears either in respect of preparation of Pension documents or in the matter of scrutiny and acceptance of debits to be received from the Director of Accounts (Postal). Board attaches the utmost importance to both these aspects.

A quarterly report should be sent to the Board about the functioning of the scheme. The first such report should be sent so as to reach the Board by December 20<sup>th</sup> 1976.

Sd. ... (B. Battacharya)  
Director (Accounts), Railway Board

## ANNEXURE-B

### SCHEME FOR THE DISBURSEMENT OF PENSION TO RAILWAY PENSIONERS THROUGH POST OFFICES

1. **Introduction:-**

Under the existing system, the disbursement of Pension to Railway Pensioners is being done by the Treasuries. It has been observed that the growing volume of payment and centralization of the payment work in Treasuries has contributed to delays in disbursement of Pension causing avoidable hardship to Pensioners. In this context, a scheme for disbursement of Pensions to Railway Pensioners through Post Offices has been drawn up and finalized in consultation with the Ministry of Finance, P&T Board D.P.A.R. and C. & A.G. The details of the Scheme are explained in the paragraphs following.

2. **Important features of the scheme: -**

The important features of the Scheme are as under:

- a. The Pension amount would be credited automatically to the Post Office Savings Bank Account of the retired employee on the first working day of every month. A separate series of Post Office Saving Bank Account will be operated for this purpose. From this account the Pensioner can draw money as and when he required in accordance with the rules of the Post Office Savings Bank Account.
- b. No bill for the Pension will be required to be presented by the Pensioner every month.
- c. The Pensioner will be required to appear in person once in a year before the Postmaster concerned and in addition furnish a life Certificate, in addition certificate of non employment etc. will have to be furnished once a year in November, failing which the automatic Credit to Saving Bank Account will cease, and
- d. Under this scheme, Pension will not be paid in cash or through a Joint or Either or survivor account.

3. **Applicability:-**

The scheme will cover

Existing railway Pension, including Pensioner of Railway Audit office, drawing Pension through Treasuries who opt to draw Pension through Post office under this scheme, and,

All Railway employees retiring from service hereafter, who opt to draw Pension through Post Office Savings Bank Account instead of through Treasuries.

Disbursement of Pension through Post Offices is an additional facility. Existing railway Pensioners, as also Railway employees who retire from service hereafter will continue to have the option to draw their Pension from the Treasuries as per existing procedure.

The scheme will cover payment of all types of Pension. It will not, however, cover payment of Death Cum Retirement Gratuity for which the existing procedure for payment departmentally by the Railways will continue.

**4. Existing procedure:-**

As per the existing practice the F.A.&CAO/Divisional/Workshop Accounts Officer of the Railways send intimation of the sanction of Pension in any particular case to the Accountant General under whose jurisdiction the Treasury from where the Pensioner has opted to draw his Pension, falls. The Accountant General prepares the PPO and sends it to the Treasury Officer concerned. Pension is paid from the Treasury as in the case of other civil Pensioner. After payment of Pension, debits are raised by the Accountant General against the concerned FA & CAO. The paid vouchers are also sent in support of these debits.

**5. Proposed procedure:-**

Under the proposed procedure the railway Pensioner will apply in duplicate, as per Annexure 1, the Post Office through which he wishes to draw his Pension after retirement, for a Savings Bank Account to be opened in his name in that Post Office with an undertaking that excess payments credited to his account can be recovered by the Postal Department.

a) The FA & CAO/Workshop/Divisional Accounts Officer will forward the concerned Director of Accounts (Postal) under intimation to the Pensioner, the following documents.

- i. Pension Payment Order (Disburser's portion)
- ii. Copy of photograph/Joint photographs,
- iii. Specimen signatures duly attested,
- iv. An application from the Pensioner

The Director of Account (Postal) will simply forward the documents referred to above to the Head Post Office concerned after keeping a record in his office of necessary particulars relating to the Pensioner.

b) The Head Post Master concerned will send these documents to the Sub Post Master concerned after keeping the record in his office of necessary particulars relating to the Pensioner and simultaneously authorize the Sub Post Master concerned to open a Savings Bank Account (Pension) in the



name of the Pensioner.

In case of an existing Pensioner who opts for Pension through the Post Offices, the Pensioner will have to hand over the following to the Treasury Officer concerned:

- i. An application in duplicate addressed to the Postmaster to the Post office from which he wishes to draw his Pension.
- ii. An application in duplicate addressed to the Treasury Officer and
- iii. The Pensioner's half of the PPO.

For the receipt of these documents the Treasury officer will give a formal acknowledgement to the Pensioner.

The Treasury Officer will forward these documents under his special seal, together with the disbursers Half of the PPO (which was in his custody), to the Director of Accounts (Postal) for arranging the payment of Pension under this scheme.

In the forwarding letter, the Treasury Officer will indicate clearly the month up to which Pension has actually been paid to the Pensioner, which should tally with the entries in the DHPPO. A copy of the letter to be forwarded by the Treasury Officer simultaneously to (i) his Accountant General and (ii) the Pensioner. In addition the Treasury officer will also send to the Accountant General every month along with the monthly accounts, a separate schedule in the form at Annexure VII, giving particulars of PPOs transferred to the Postal Account Offices for payment through Post Offices in accordance with this scheme. Each item shown in the schedule will be entered in the schedules accompanying the monthly accounts for two consecutive months after the month in which the first appears. It will also be certified by the Treasury Officer on the schedule itself that payment has been stopped in respect of the PPO mentioned in the schedule with effect from the dates mentioned therein and that no further payment will be made in respect of these PPOs at his Treasury. The schedules should invariably be sent with the month's account even if any particular month no entry has to be recorded in the schedule, in which case a NIL schedule should be sent.

On receipt of this intimation from the Treasury Officer, the Accountant General will advise the concerned FA & CAO/Divisional/Workshop Accounts Officer about the Pension payment having been transferred to the Postal Department.

On receipt of Pension Payment Order and other documents from the Treasury officer in respect of an existing Pensioner who now wants to draw his Pension from a Post Office, the Director of Accounts Postal will send an intimation to the Railway Accounts Officer concerned who had issued the Pension payment authority (With a copy to FA & CAO and AG

concerned) stating that the payment of Pension to the particular Pensioner will hereafter be made by the Postal Department under this scheme. While sending this intimation, the Director of Accounts (Postal) should clearly give the following details.

- a. Name of the Pensioner
- b. Pension Payment Authority No.
- c. Pension Payment Order No
- d. Amount of Pension
- e. Month from which payment of Pension would be made by the Postal Dept.

On receipt of such intimation from the Director of Accounts (Postal), the Railway Accounts Officer will verify the correctness of the details and note the same in his records. He should also acknowledge the receipt of intimation sent by the Director of Accounts Postal, with a copy being endorsed to his FA & CAO and AG concerned.

The procedure to be followed thereafter by the Director of Accounts Postal will be on the same lines as for new Pensioners.

The personal identification of the Pensioner will be the responsibility of the Postmaster of the Post Office where the Pension is to be paid, The identification will have to be done in accordance with the procedure laid down under Rule 356 of Central Treasury Rules.

**6.The Pensioner will:-**

- a. Appear in person once a year either in November before the Postmaster/Sub Postmaster of the Post Office.
- b. Send a life certificate to the Post Office once a year, November.
- c. Furnish to the Postmaster a Certificate of Non Employment in November. Failing compliance with these requirements the automatic credit to the savings Bank account will cease. In such an event the Postmaster will inform the Pensioner in writing the particular deficiency which has caused the cessation of the automatic credit to his/her savings Bank account.

**7.Receipt of Family Pension:**

- a. The amount of Family Pension payable to the widow/widower of the deceased Pensioner is given in the Pension Payment Order. When she/he becomes entitled to receive family Pension, the Head Post Office will on receipt of:
  - b. Death certificate of the Pensioner
  - c. Application for grant of Family Pension
  - d. Application for opening a Savings Bank account in the name of the widow/widower for this purpose with an undertaking for

recovery by the P&T department any excess credit to the widow/widowers account,

e. A copy of her/his photograph.

Authorize the concerned Post Office to start paying Family Pension to the widow/widower as mentioned in the PPO. The Head Post Office will send intimation in this regard to the Director of Accounts (Postal) who will in turn send an advice to the FA&CAO concerned. A declaration from the Pensioner whose family Pension is terminable on marriage/remarriage will have to be sent by her/him to the Post Office once in a year in November. The certificate contained in the declaration will be countersigned by a responsible Officer or a well known person.

#### **8. Commutation of Pension:**

When a Pensioner wishes to commute his Pension he/she will apply to the Railway Authority concerned duly informing the Postmaster concerned from where he is drawing his Pension to this effect. The work relating to commutation of Pension will continue to be the responsibility of the Railways and after commutation has become absolute as a consequence of the Railway Administration and Pensioner having observed all the formalities in accordance with the extant rules on the subject, the commuted value of the Pension so arrived at will be advised under special seal by the Accounts authorities to the Director of Accounts (Postal). Reduced amount of Pension effective from the date of payment of commuted value or three months from the date of authorization by the Accounts Officer, whichever is earlier, will also be communicated to the Director of Accounts (Postal). Thereafter the Director of Accounts (Postal) will take further action to authorize the Post Office concerned through the Head Post Office for the payment of commuted value as also the reduced amount of Pension. The reduced amount of Pension falls due with effect from the date of payment of commuted value to the Pensioner or three months from the date of authorization by the Railway Accounts Officer for the payment of commuted value of Pension, whichever is earlier. Intimation to the effect that necessary entries have been made in the Pension Payment Order under attestation by the Head Post Office will have to be sent by the Director of Accounts (Postal) to the FA & CAO/Divisional/Workshop Accounts Officer concerned. The commuted value of Pension will be credited to the account of the post commutation from the date of revised Pension payable will also be adjusted.

### **9. Relief to Pensioners:**

Whenever relief/adhoc relief to Pensioners is sanctioned by Government, the Ministry of Railways would convey the same to all the Director of Accounts (Postal) for enabling them to instruct the Head Post Offices concerned to take necessary action for recording the necessary entries in the PPOs at their end. Action would simultaneously be initiated by the Head Post Office for instructing the Post Offices under his jurisdiction for incorporating the necessary entries in the PPO, which is in the custody of the Post Offices concerned. Thereafter the revised Pension amount inclusive of the relief would be credited to the Saving Bank Account along with arrears, if any, on this account as per procedure already laid down under the scheme.

### **10. Income Tax deductions:**

Income Tax will be deducted by the Post Office wherever necessary from the monthly Pension. The total amount of income tax to be deducted will be calculated by the Head Post Office and intimated to the Post Office concerned. Deductions will be made in monthly instalments. The gross amount of the Pension will be credited to the Pensioner's Account and simultaneously, a debit entry of income tax deductions will be made. At the close of the financial year the Head Post Master will furnish a certificate to the Pensioner showing the gross amount of Pension payable in the year and the total amount of deductions made on account of Income Tax.

### **11. Transfer of Pension:**

When a Pensioner desires to change the Post Office from where he is drawing his Pension, he will have to apply to the Postmaster of the Post Office from where he is drawing his Pension.

The Pension Payment Order and other documents would be transferred by the Postmaster of the Post Office where Pension was being paid to the Head Post Office.

- a. In case the new Post Office, through which the Pensioner now wants to draw his Pension, falls within the jurisdiction of the same Head Post Office, the Head Postmaster concerned will forward the PPO and other papers to the Post Master of the new Post Office from where the Pensioner now wished to draw his Pension under intimation to the Pensioner and to the concerned Director of Accounts (Postal).

- b. If however, the new Post Office from where the Pensioner wishes to draw his Pension falls within the jurisdiction of another Head Post Office under the control of the same Director of Accounts (Postal), the PPO and other relevant documents would be transferred by the Head Post Office for onward transmission to the post office from which the Pension is to be drawn by the Pensioner hereafter, with suitable advice to the Director of Accounts (Postal) and under intimation to the Pensioner.
- c. If, the new Post Office from where the Pensioner wishes to draw his Pension falls within the jurisdiction of another Director of Accounts (Postal), the PPO and other documents will be forwarded by the Head Post Office to the Director of Accounts (Postal). The Director of Accounts (Postal) will then arrange for the transfer of these documents to the other Director of Accounts (Postal) under whose jurisdiction the new Post Office falls. The Documents will then be transferred to the particular post office through the Head Post Office concerned, with intimation to the Pensioner. In all cases of transfer of payment of Pension from one Post Office to another the Director of Accounts (Postal) should send intimation to the FA & CAO concerned.

#### **12.Accounting:**

The Director of Accounts (Postal) will raise every month debits separately against each of the FA & CAOs in respect of amount paid as Pension, family Pension and commuted value of the Pension, in respect of PPOs issued from his side. The amount debited to each Railway should be supported by details containing the following information.

- i. Name of the Railway
- ii. Name of the Pensioner
- iii. Pension Payment Order No.
- iv. Amount of Pension/Family Pension.
- v. Commuted value of Pension.
- vi. Saving Bank Account No.
- vii. Particulars of Post Office.

As far as possible separate consolidated lists pertaining to each Division/Workshop (falling within the jurisdiction of the same FA&CAO) from where the original PPO has been issued should be prepared by the Director of Accounts (Postal) at the time of raising of debits.

Details of all adjustments as a result of excess credits/erroneous credits or erroneous debits raised in the previous month(s) should be clearly brought out at the time of raising debits by the Director of Accounts (Postal).

**13. Arrears of Pension on death:**

Pension can be drawn for the day of the Pensioner's death. When a Pensioner dies, the rightful claimant of the balance lying at the Pensioners' Savings Bank Account will have to furnish a death certificate to the Post master concerned, on receipt of which the Postmaster would work out any arrears due to the deceased or over payments, if any, made to him. The Postmaster concerned will immediately take action for recovery/adjustment of the overpayments in accordance with rules of Post Office Savings Bank Accounts (Pension) The balance amount will be paid to the nominee(s)., In case there is no nomination, the amount will be paid to the heirs of the deceased in accordance with the Post Office Savings Bank Rules. For payment of any arrears to the heirs of the deceased Pensioner, the Postmaster will seek instruction of the Pension sanctioning authority through the Head Post Office and Director of Accounts (Postal).

**14. Cessation of Pension:**

Where Pension ceases to be payable to a Pensioner/recipient of family Pension on death etc. the Post Office concerned will make necessary entries in the Pension Payment Order and its record and return it to the Pension sanctioning authority through the Head Post Office and the Director of Accounts (Postal). The latter will also amend the records.

**15. Audit of Pension Payment:**

The audit of Pension payment will be conducted in the manner to be prescribed by the C&AG. As no bills will have to be presented by the Pensioner the debit schedules received from the Postal Department will not be supported by paid vouchers. The debit schedules will however, contain the following details.

- i. Name of the Pensioner
- ii. PPO No.
- iii. Amount of Pension.
- iv. Post Office in which Pension has been disbursed.
- v. Savings Bank Account Number.

On receipt of the debit schedules in the FA & CAOs Office, these will have to be checked with reference to the details quoted above.

**16.Compensation to Postal Department:**

The P&T Department will be reimbursed for the cost of the work of disbursement of Pension at such rate as may be determined.

**17.Date and place of introduction of the scheme:**

To begin with, the scheme will be introduced at the following cities.

Ajmer, Mumbai, Chittaranjan, NewDelhi, Gorakhpur, Gawhati/Pandu, Jamalpur, Kharagpur, Kolkatta, Lucknow, Chennai,Nagpur, Secunderabad/Hydernbad, Tiruchirappalli and Varanasi.

**18.Revocation of option:**

A Pensioner who has opted for this scheme is free to revoke his option and to draw his Pension otherwise, but before doing so he must give notice of a minimum period of three calendar months to the Postmaster of the Post Office from where he has been drawing his Pension.

### ANNEXURE - C

#### Rates of Remuneration for Disbursement of Railway Pension by the Department of Posts from 1986-87 onwards.

Year	Cost per transaction
1986-1987	10.65
1987-1988	11.29
1988-1989	11.97
1989-1990	12.69
1990-1991	13.96
1991-1992	15.35
1992-1993	16.90
1993-1994	18.50
1994-1995	20.45
1995-1996	22.50
1996-1997	31.00
1997-1998	34.00
1998-1999	40.00
1999-2000	42.00
2000-2001	46.00
2001-2002	51.00
2002-2003	58.00
2003-2004	61.00
2004-2021	80.00

### ANNEXURE - D

Statement to be enclosed along with Railway Pension Schedules [ HPO wise] from PA Sections to Pension/Railway Pension Section vide D.G. P&T ND letter NO. PEA-590/1-14/76 dated. 3 -8-76. (Due to Pension Section on 12<sup>th</sup> of the month following the Month of account)

Des/Railway zone.	Southern railway	Central railway	Western railway	.....and so on.
Gross amount as per schedule				
Gross amount as per e-lekha				
No. of transactions				

Certified that the amount shown in the statement have been agreed with the amounts booked in respective classified abstract and the abstract of TEs

Assistant Accounts Officer



## CHAPTER XV

### General Provident Fund

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#### G.P.F. ACCOUNTING

##### Introductory

- 15.01 G.P.F. Section is responsible for the proper admission of subscribers, correct realization of subscription; accounting of refunds/withdrawal, GPF related GLs correctness of accounting and maintenance of individual's accounts. The detailed rules relating to G.P.F. are laid down in the publication entitled General Provident Fund (Central Service) Rules 1960 issued by the Government of India. The various stages in which this work is to be conducted and the procedure to be followed in respect of various stages of work in the section is in the succeeding paras. The relevant rules contained in Postal Financial Hand Book Volume-I and the orders issued from time to time are also to be kept in view while maintaining GPF Accounts of all category of staff under the accounts jurisdiction of Postal Accounts Office –General Manager/Director/Dy. Director of Account (Postal) of each circle.
- 15.02 With a view to deliver the processed accounting inputs at the point of origin and improving the timeliness, accuracy, completeness and other qualitative aspects of maintenance of GPF subscriber accounts, maintenance of GPF accounts of subscribers has been computerised under major initiative of computerisation. The end to end process of GPF accounting and maintenance under said ibid Rules have been attempted and while major portion have been under computerised platform, few works are to be done manually by maintenance of such statements & registers.
- 15.03 GPF Section is responsible to ensure the correctness of accounting & classification pertaining to GPF Heads of Accounts on day to day basis in the computerised system and also validate correctness of booking figure in the system, with that of accounts submitted to e-Lekha through PFMS. This has to be performed as current check and detailed check has to be conducted post submission of day's accounts. Any records, omissions, commissions etc. noticed are rectified by taking up with DDOs directly without the intervention of Postal Accounts Section.
- 15.04 Schedule of debits and credits includes e-schedules of debits and credits in the application of DOP, uses from time to time and related data maintained in the application. System driven accounting entries be validated from time to time.

Ledger includes auto generated subscriber ledger with corresponding credits from source such as salary disbursements and direct credit posting in case subscriber credits to GPF accounts in case of outstanding advance etc.

### **Application of intending subscribers**

15.05 On receipt of the application cum-nomination of an intending subscriber in the G.P.F. Section vide Rule 532 of the P&T FHB Vol. I (Second Edition), it should be examined to see whether the applicant is eligible to be a subscriber to the Fund. The name of the applicant should be entered in the Register of General Provident Fund Accounts in Form D.G. (PA)-77 in which a serial number should be allotted to the subscriber's account and noted in the application and the nomination, after it has been accepted, in the space provided for the purpose. The number of any closed accounts should not however be re-allotted to any new subscriber. The application should then be filed in a Guard file to be destroyed after three complete account years. Portion of the form containing nomination should be detached and kept separately.

The acknowledgement of the receipt of application and nomination as also the intimation of the Account Number allotted should be sent by the Accounts Officer by a separate letter in Form GPF-3-D.

**Note 1-:** GPF subscriptions have to be recovered from those Government servants who had joined service under Central Government on or prior to 31.12.2003.

An alphabetical index of General Provident Fund subscribers should be maintained and necessary entries made in this as soon as a serial number is assigned to a subscriber in the Register of General Provident Fund Accounts in Form D.G. (PA)-77. The maintenance of the Alphabetical Index Register may, however be dispensed with at the discretion of the Head of the Circle Postal Accounts Office, who has to satisfy himself about the prompt clearance of un-posted items.

**Note-2:** Second or subsequent nomination, when desired, may be made in Form GPF-9B or 9-C or 9-D or 9-E as the case may be. Their acknowledgement will be sent by the Accounts Officer in Form-GPF- 3-D.

**Note-3:** The Assistant Accounts Officer of PF Section should attest the entries in the Register of G.P.F. Accounts.

**Note-4:** – Head of Office should ensure to obtain the nomination from each subscriber compulsorily and send to PAO's.

## Acceptance of Nominations

15.06 As soon as a declaration is received in the GPF section, the fact of the receipt should be noted in column 3 of the register of GPF Accounts under the dated initials of the Accounts Officer. The declaration should be filed in serial order of the account numbers and kept in the personal custody of the Accounts Officer.

15.07 When for any reason a nomination is removed, the fact should invariably be noted under the dated initials of the Accounts Officer in the 'Remarks' column of the Register of GPF Accounts. Full information about the removal and replacement of nominations should also be kept in a portion of the register prescribed for this purpose and each entry made therein attested by the Accounts Officers. The register should be kept along-with the file of nominations.

**Note-1:** Information regarding the name(s) of the nominee(s) and the share of deposit allotted to each as given in the nomination for Provident Fund should not be indicated in the acknowledgements of receipt of nomination.

**Note-2:** The Government of India have ruled that where an Account Officer receives a notice in writing from a subscriber for cancellation of the nomination under Rule 5(4) of the General Provident Fund (Central Services) Rules 1960 or the corresponding rule of other Provident Funds of the Central Governments, the nomination should forthwith be cancelled and returned to the subscriber. This should be done even if the subscriber fails to furnish along-with the notice of cancellation or separately in due course a fresh nomination which is in accordance with the rules of the Fund concern. If no fresh nomination is received after such cancellation and the Provident Fund deposits become payable as a result of the death of the subscriber, the payment should be made in accordance with the rules of the Fund as if no valid nomination subsists.

15.08 The nominations should be kept under lock and key in the personal custody of the Accounts Officer of the Fund Section and verified annually by another Accounts Officer. The verification of all the nominations should be carried out in three batches so as to complete it in a cycle of three years. About one third of the total number of nominations may be chosen for verification each year. A certificate indicating the results of the annual verification should be received by that Accounts Officer under the dated signatures in the Index Register in Form No. D.G. (P.A.)-77.

Note - Accounts Officer (Fund) may call for wanting nominations from the units concerned and keep in his personal custody which may also be subject to

review completed in the para *ibid*.

### **Subscriptions**

15.09 When a subscription is paid for the first time or a revised rate is adopted, it should be seen that the amount of subscription is within the minimum and maximum rates prescribed by the rules of the Fund. In the case of subscriptions paid subsequently, it should be seen that the amount paid agrees with the rate adopted in the first month of the year except when a variation of rate is allowed during the course of the year, under the rules of the Fund. For all months it should also be seen that subscriptions are paid except when an exemption or a lower rate is allowed. Whenever a subscription is discontinued by a subscriber it should be seen that the Discontinuance is permissible.

**Note** - Any over payment or short payment of subscription to the Fund in any month may be adjusted by deduction from or addition to the subscriptions in the subsequent months wherever possible. There is, however, no warrant for refusal of cash payment or recovery if any subscriber so desires.

15.10 Heads of Offices and Disbursing Officers are, required to attach to every establishment pay bill a schedule in Form No. TR-56 showing the number of the Accounts, the name and pay of the subscriber, the rate of subscription, and the amount realised and the refund of withdrawal, if any made, with those shown in the Cash Account. They are also required to furnish in the remarks column of the schedule:-

- Reasons for discontinuance of subscriptions to the fund and of repayments of instalments of advance sanctioned from the Fund;
- the period of leave and the date of its commencement in the case of subscriber who is on leave and discontinued payment of subscription or repayment of advance;
- brief explanatory note in cases where:
  - i) the amount of subscription in a particular month differ from that realised in the preceding month, and
  - ii) When a subscriber's name appears in the schedule for the first time.

Disbursing Officers are required to see that the establishment bills including General Provident Fund's deductions are invariably supported by the requisite schedules. Separate schedules are received with the Remittance/Settlement Accounts on account of General Provident Fund deductions and payments originally appearing in the accounts of other P.A. Offices/other Accounts Officers, but finally adjustable into books of Home Circle Postal Accounts Office.

Note: On computerization and submission of days account to e-Lekha through

PFMS, GPF Section to ensure the data uploaded to e-lekha tallies with that of e-schedule as current check and post submission, detailed check be done.

**Check of Schedules of General Provident Fund Deductions**

15.11 The details of amounts of subscriptions, provident fund (Form No. TR-56) and lists of payments received with the monthly accounts in the Postal Accounts Sections should be compared with those in the cash accounts, by the official concerned of the Postal Accounts Section who should also check the total's etc. of the Schedule, sign the certificate of agreement, below it and communicate all errors and omissions found in the schedules to the disbursing officer through the usual objection statements. A remark to this effect should also be made in the schedule for the information of the General Provident Fund Section. On receipt of the Disbursing Officer's reply to the objection raised, the result should if necessary be intimated to the General Provident Fund Section.

Note - In post-computerisation scenario credit and debit postings are made based on the schedules extracted from CSI and computed with the schedule of DDO. No hard copy of schedules is insisted where days accounting figure are tallied and post submission checks are done correctly.

15.12 Immediately after the accounts of a Disbursing Unit for a month are completed, the Postal Accounts Section should send the GPF schedules and lists of payments in respect of each disbursing unit separately direct to the Fund Section with a covering statement as indicated below. The statement should be prepared in duplicate, one copy to be sent to the Fund Section with the schedules and vouchers and the other retained in the Postal Accounts Section. The documents should be furnished to the Fund Section before the 12<sup>th</sup> of the month following the month of account.

Name of the DDO:

Date	Particulars of debit and credit	Amount as in e-schedule	Amount as in CGA report /e-lekha for the day

Note-1:- It shall be the duty of the GPF accountant to ensure correctness of data in e-schedule with CGA/e-lekha for each day/month and obtaining any residual documents from DDOs concerned. However any documents received centrally may be directly handed over by receipt section to GPF Section.

Note-2:- The above process of current check of validation of e-schedule or any corresponding electronic data with date wise CGA /monthly report is equally applicable to all sections of Postal Accounts Offices.

### **Transfer of Accounts**

15.13 When a subscriber is transferred permanently from one unit to another within the accounting jurisdiction of a Circle, the following procedure will be followed by the Circle Postal Accounts Office and the units concerned.

Each unit of the Postal Accounts Offices will maintain two Transfer Registers (Outward and Inward) for noting the transfers from one unit to another. In case of transfers, the ledger cards should be picked out from the ledger of old unit and transferred to the Jr. Accountant of the new unit. The acknowledgement of the concerned Jr. Accountant is obtained in the Outward Transfer Register. Junior Accountant receiving the Account should complete the entries in the Inward Transfer Register and place the Ledger cards in the Ledger card of the new unit. The grand total of the monthly balances are also transferred to the new unit to facilitate calculation of interest. Necessary entries in the concerned unit and consolidated Broad sheets should also be made at the same time with suitable notes.

15.14 On the transfer of an account to another circle, the Postal Accounts Office will prepare a transfer entry by debiting 8009 - Provident Funds. GPF (deduct from credit) and crediting G.P.F. remittances different circle. An entry will be made in the subscribers ledger account in which the amount transferred should be entered in red ink in the column for subscription against the month of transfer and linked by a guide letter to a note (paid by transfer to -----) to be made in the remarks under the initials of the Accounts Officer. The number and date of ATC should be noted in the ledger. A copy of ATC will then be sent to the other Postal Accounts Officer along with a copy of the subscribers ledger account signed by the Accounts Officer through G.P.F. remittances-Different Circle. The declaration of the subscriber and the insurance policies will also be forwarded to the other Postal Accounts Office. Particulars of advances outstanding, if any, should also be intimated to him.

15.15 On receipt of the copy of the ATC from the Postal Accounts Office of the transferring unit, a transfer entry will be prepared Crediting 8009-- State Provident Fund--GPF and debiting GPF Remittances Circle concerned. The accepted copy of the ATC will be sent to the issuing Postal Accounts Office from which the account is transferred. The number and date of the ATC will be quoted in the transfer entry.

15.16 After the advice is adjusted in the Postal Accounts Office, a ledger folio will be opened for the subscriber. The name and account number of the subscriber should be entered in the Register of GPF Accounts under the initials of Accounts Officer. The declaration, if not already received should be called for. The declaration on receipt should be dealt with in the prescribed manner.

15.17 Necessary entries should also be made in the unit and consolidated broadsheets of the transferring and transferee Circles.

**Note-1:** - In cases of transfers of a purely temporary character, arrangements should be made for the adjustment of recoveries, etc. through the Remittance/Settlement Account.

**Note-2:** - The transfer of Postal Personnel to Directorate will be treated as on deputation and their accounts will continue to be maintained by the Postal Accounts organisation to which they belong prior to their transfer.

**Note-3:** - Primarily the old Accounts Officer should be responsible for the settlement of the missing credits/debits in the Accounts of the subscriber upto the month of transfer. The new Accounts Officer, to whom the Account is transferred, should also render such assistance as may be necessary by getting collateral evidence, etc. from the subscriber for adjustment of missing credits.

15.18 When a subscriber is transferred permanently to another Government with transfer of his permanent lien, the balance of his credit in the Provident Fund Account should be passed on to the Government. A copy of the subscriber ledger account together with the declaration in original should be forwarded to the Accounts Officer of that Government with a crossedcheque/Government draft for the amount transferred. The insurance policy or policies, if any, should be re-assigned and returned to the subscriber underintimation to the Accounts Officer to enable the former to execute a fresh assignment in favour of the Governor. Any sum withdrawn under the Fund rules and which remains to be recovered should also be communicated.

**Note-1:** - The transfer of a Provident Fund Account from one Circle to another should be considered as closure of the Provident Fund Accounts so far as the 'Transfer Office' is considered. The date of closure and the reasons for the closure should be noted in the ledger over the initials of the A.A.O. The fact of closure should also be noted in the Register of GPF Accounts and the Alphabetical Index Register. Primarily the old Accounts Officer should be responsible for settlement of the missing credits and debits in the account of the subscriber up to the month of the transfer. The New Accounts Officer, to whom the account is transferred, should also render such assistance, as may be necessary by getting collateral evidence, etc. from the subscriber for adjustment of the missing credits.

**Note-2:-** When a nomination is forwarded to another Accounts Officer along with the transfer of the fund account, a slip containing the number and date of the forwarding letter should be pasted in the original guard file.

15.19 When the balance at the credit of a Government Servant is transferred from the books of one Circle owing to the transfer of the Government Servant to another circle/Government a credit for the balance in the account should be passed on through the remittance/cash settlement account, to the Accounts Officer to whose circle the Government Servant is transferred by reducing the credit under the head 8009 State Provident Funds.

15.20 In the case of accounts transferred from other Circles they should be recorded in separate pages of the Register of concerned Provident Fund Accounts (vide) Para 10.02 for each Circle, the numbers assigned to the accounts by the previous Circle being left un-disbursed.

**Note-1:** In the pages opened for other circle office in the Register of General Provident Fund Accounts a blank space of about 2 inches should be left at the bottom of each item to accommodate entries in respect of earlier accounts that may be received on transfer subsequently and accounts transferred to the Postal Accounts Office after an intermediate transfer to another circle office.

**Note-2:** Ledger accounts of all accounts received on transfer from other accounting offices should be reviewed by the A.A.O. immediately on receipt, and after verifying the unposted items relating to each account as per register of unposted items in his office, call for all wanting credits. The correspondence should be pursued vigorously and the AAO should see that all credits are received and posted in the accounts before the annual account statements become due for despatch.

### **Temporary Advances**

15.21 The check of temporary advances consists in seeing the following points amongst others:

- I. that the advance has been sanctioned by a competent authority;
- II. that the conditions under which the advances can be granted under the rules of the fund are fulfilled. In conduct the check of temporary advances, the following procedure should be observed:-
  - (a) On receipt of the sanction for a temporary withdrawal its particulars should be noted in the 'Remarks' column of the ledger account indicating, inter alia, the amount of the advance sanctioned, the number of instalments in which the recovery is to be made, the amount of each installment and the month of last recovery :



- (b) The receipt of debits on account of and the regularity of the recovery of advances should be watched in the course of monthly posting of ledger accounts as well as in the course of review of posting to be conducted by the accountant. While conducting the review check, the Accountant should extend his examination of the ledger accounts to see that there is no delay in the receipt of debits on account of temporary withdrawals and that the recoveries are regular and being made in accordance with the sanction
- (c) The A.AO should also exercise the checks detailed at (a) and (b) of clause (ii) above to the extent as may be prescribed.
- (d) The non-receipt of credit on account of recovery of any installment of advance may be noted and its ultimate recovery watched through the Register of Missing Credits (Vide paragraphs 10.52-10.53)

### **Final Payment of Deposits**

- 15.22 It is the duty of the Departmental Officers to report all cases of death, retirement and dismissal of fund subscribers to the GPF Section of P.A. Offices Vide note to Rule 544 of P&T Financial Hand Book Volume I (Second Edition second reprint) so that the latter may arrange for prompt payment of the deposits to the person concerned. The fact of reinstatement of dismissed officials and of return to duty of Government Servants from leave preparatory to retirement, should also be similarly reported to the Postal Accounts Office so that if the orders reinstating a Government servant or ordering him to return to duty contain no instruction as to repayment of amount paid to them from the Fund, the Accounts Officer may obtain such orders as required by Government of India's decision (1) below Rule 32 of the General Provident Fund (Central Services) Rules 1960 in Section V of the P&T Compilation of Provident Fund Rules (Second Edition).
- 15.23 The maximum period of 10 days may be allowed for disposal of an application of G.P.F. final payment case from the date of its receipt in the office, but this should not be taken as a matter of course for the disposal of every application. On the other hand, every effort should be made to dispose of each application as early as possible.
- 15.24 As an additional safeguard, however, the Division concerned should report all cases of death and dismissal, as well as those relating to reinstatement of dismissed Government Servants and return to duty of Government Servant from leave preparatory to retirement to the Fund Section as soon as such an event comes to the notice. The

Pension Section should send the Register of applications for pension and gratuity to the Fund Section on the 7th of each month for note by that section for all cases of retirement. The Fund Section in cases of persons leaving the department should ascertain by a reference to the Register of General Provident Fund Accounts and if so should make arrangement for payment without delay, and in cases of persons returning to the Department should find out whether any fund money was paid to them if so should take steps for its repayment to the Fund.

- 15.25 Before authorizing final withdrawal in any case the Circle office should ascertain and satisfy itself that all advances out of the Fund outstanding against the subscriber have been taken into account in arriving at the amount payable.
- 15.26 (a) If a subscriber who gave a declaration in the nomination form for subscribers who have no family dies before retirement, or after retirement but before payment has been made of his General Provident Fund money, enquiries should be made concerning a possible subsequent marriage, etc. before payment is authorised to his nominee.
- (b) in the case of death of a subscriber, the amount if any, due under Rule 33 A of G.P.F (CS) Rules 1960, should be worked out and a separate payment authority is issued. The questionnaire prescribed for the purpose is appended as annexure III to this chapter which may be answered before authorising payment.
- 15.27 Under note below Rule 545 of the P&T Financial Hand Book Vol. I (Second Reprint) the final payment of General Provident Fund deposits may be made at any departmental disbursing office most convenient to the payee, either to the depositor himself or to his duly authorised agent or, in the event of the depositor's death to the person or persons entitled to receive payment under rules regulating the fund or where none of these rules are applicable, to his legal representative. In authorizing final payments in such cases Circle Postal Accounts Office should pay particular attention to ensure that there is no omission to fill up the clause in the pay order [Form D.G. 1 (PA)-78] that the disbursing officer is personally responsible for the proper identification of the payee etc. The authority for final payment [Form D.G. 1 (PA)-78] issued to the disbursing officer should be embossed with special seal of the office of issue.
- 15.28 In cases where payment is to be authorised on a Head Post Office (or its sub offices) under the accounts jurisdiction of another Circle Postal Accounts Office, the authority for final payment [Form D.G. 1 (PA)-78] prepared in the above manner and alongwith other relevant papers viz. Specimen signatures/ Thumb impression/Marks of identification etc. should be sent to the other Circle Postal Accounts Office concerned under

whose jurisdiction the Post Office of the payment is situated, for counter signature and onward transmission to the Head Postmaster. In such cases the G.P.F. final payment authority received from the other circle Postal Accounts Office shall after verification of (i) Book No. Sl. No. of the book in use in that circle Accounts Office (ii) Specimen signature of Accounts Officer of that circle Accounts Office authorised to sign GPF Final payment authorities and ,(iii) the special seal of that Circle Accounts Officer with the “Specimen of the Special Seal” sent by that Accounts Office and On record in the receiving Accounts Officer be countersigned by the Accounts Officer (GPF) and embossed with the special metallic seal of the receiving Circle Postal Accounts Office also. Thus when a G.P.F. final payment authority issued by a Circle Accounts Office is forwarded to another Circle Accounts Office for payment from a Post Office under the account jurisdiction of the other Circle Postal Accounts Office, the receiving Circle Postal Accounts Office will, inter alia, verify the seal and specimen signature of the Accounts Officer (G.P.F.) of the sending Circle Postal Accounts Office. Only thereafter the authority will be countersigned and affixed with the special seal by A. O. (G.P.F.) of the receiving Postal Accounts Office (under whose accounts jurisdiction the disbursing Post Office is situated). The disbursing Postmaster will, inter alia, verify the specimen signature of the Accounts Officer (G.P.F.) and the special seal of its Circle Accounts Office (affixed on the authority) withreference to the same on record with him (as provided in Rule 19-B of P&T Financial Hand Book Vol. I) before making payment thereon subject to other prescribed checks.

**NOTE** - Sealed authorities should be sent by one Circle Accounts Office to another by registered post only.

15.29 Specimen signature of the Accounts Officer who is empowered to issue G.P.F. final payment authorities are sent by a Circle Postal Accounts Office to all its disbursing units and also to another Circle Postal Accounts Offices duly attested by the Officer signing the forwarding letter. Every authority for G.P.F. final payment issued to another Circle Postal Accounts Officer (For payment from a disbursing post office under its accountsjurisdiction) should be stamped with a special metallic embossing seal which should remain in the personal custody of the Accounts Officer (G.P.F.) who is empowered to sign it, specimen impressions of the special seal duly attested having been supplied to all its disbursing units and to all other Postal Accounts Offices. Before acting on such authority for payment, the Accounts Officer (G.P.F.) of the receiving Postal Accounts Office should satisfy himself by comparison with specimen signatures on record that the signature on it is genuine and that it bears the impression of the special metallic embossing seal of the Circle Postal

Accounts Office of issue which tallies with the specimen of the seal received from the concerned Circle Postal Accounts Office on record with him.

**NOTE** - Intimations received from time to time in a Circle Postal Accounts Office from other Circle Postal Accounts Offices e. g. (i) Specimen of Special metallic seal used by A. O. (G.P.F.) of that office(ii) Specimen signature of Accounts Officer (G.P.F.) of that office (iii) book no. and serial number of the book of G.P.F. Final payment authorities (Form D.G. 1 (PA)-78] in use in that office should also be kept in the personal custody of the Accounts Officer (G.P.F.) to ensure correct verification/authorisation and made over to his successor at the time of transfer of charge.

15.30 In order to ensure that G.P.F. final payment authorities received by a Circle Postal Accounts Office (From other Postal Accounts Offices) for payment from a Head Post Office under its accounts jurisdiction are properly verified with reference to the specimen signature of the Accounts Officer/ specimen of the Special seal of the Postal Accounts Office of issue, on record in the Postal Accounts receiving the final payment authority and to ensure that the debit on this account is passed on after payment to the concerned Postal Accounts Office(and the same is duly accepted and adjusted by that office) a Register in the following form should be maintained by each circle Postal Accounts Office. No G.P.F. final payment authority received from an other circle Postal Accounts Office should be countersigned and forwarded to the disbursing Office for payment except after entry in this Register:--

Register of Receipt and Disposal of G.P.F. Final Payment Authorities received from other Postal Accounts Officers.

The Register should be submitted to the A.O. (G.P.F.) on the 25th of every month after completing the payment particulars in respect of G.P. F. final payment authorities of other Postal Accounts Offices paid in the preceding month of Account. The cases where acceptance of A. T. Ds are wanting should receive specific notice and pursued demi-officially at the level of A.O. (GPF) till the acceptance is received from the Postal Accounts Office concerned.

15.31 It should be seen that a bond in Form No. S-167 is furnished in cases referred to in items (7) of the Government of India's decision below Rule 31 of General Provident Fund (Central Services) Rules in P&T Compilation of the Provident Fund Rules (Second Edition). Although, ordinarily it may not be necessary to obtain an Indemnity bond in the case of a natural guardian, as the heading of the form would show. The same form

may be used after suitably amending the heading, in the event of a dispute an indemnity bond is considered necessary.

15.32 Authorities for final payment are issued in Form DGP A/Cs-78 which are duly machine numbered, in triplicate and supplied in bound books which are serially numbered. The blank books should be kept in the safe custody of the Accounts Officer. The serial number of the book brought into use should be confidentially intimated to all disbursing units in Circle and all other Postal Accounts Offices.

The following safeguard should also be adopted: -

- (a) Whenever a fresh stock of books is received by Postal Account Office from Government Press, the number of pages in each book should be counted and a certificate to that effect signed on the inside cover of the book.
- (b) A register showing the receipt of authority books and issue thereof (for use in Section) should be maintained.
- (c) Whenever a new authority book is brought into use from the stock should be checked with the register mentioned in item (1) above and a note (under dated initials of Accounts Officer) kept in the register.
- (d) Loss of authority books or any pages thereof should be promptly reported to all the Disbursing Officers of the Circle as well as to other Postal Accounts Offices.
- (e) The spoilt books or forms should be destroyed by the Accounts Officer and note to this effect recorded in these register books.
- (f) Except the authority going to the concerned disbursing officer all the endorsements thereof should be marked 'is not payable' with a rubber stamp.

15.33 The bound books containing authority forms should be issued only to AAO of Fund Section and they would be personally held responsible for the use of the forms for bonafide purposes only. For watching the disposal of the authority forms, A AO should maintain a suitable index register (in manuscript) showing the particulars of final payment cases for which each form is used. The register should be kept in the personal custody of the AAO concerned as an important record to check against misuse of any form. The counterfoils of the authorities of final payment should be filed in the respective files of the concerned subscriber.

15.34 When a final withdrawal from an account is authorised in Form No D.G. (PA)-78 necessary entries will be made in the register of General Provident Fund Accounts and attested by the dated initials of the

Accounts Officer. The Accounts Officer will also endorse on the declaration of the depositors final order issued and cancel the account in the ledger. The Account will be closed after actual payment. Any delay in the payment after the payment order has been issued should be investigated into. Before authorising final payment, it should be verified that the entries relating to admission receipt and acceptance of nomination appearing at the top of the ledger were attested by the Accounts Officer/AAO as the case may be.

15.35 For the purpose of keeping a watch on the disposal of cases relating to the final closure of accounts and a record of closed accounts, a register should be maintained in Form D.G. (PA)-78-A. On receipt of the report and certificate (vide para 5.24) columns 1 to 6 of the register should be filled in. The date of payment or dates of payment in cases where payments are authorised in instalments are noted in the register. The register should be submitted to the Accounts Officer on the last day of each month for review.

15.36 The following procedure should be followed for the careful preservation of nominations of closed cases etc. relating to final payment of General Provident Fund Deposits.

A temporary file will be opened for each case of final payment and all subsequent correspondence will be carried through it. At the end of the year cases which are finally settled will be carried through it. The cases will then be bound together in separate files according to the prescribed periods of preservation and should be sent to old record with the year of destruction prominently marked under the signature of the Accounts Officer.

As soon as each final payment is made, a record to that effect should be made on the relevant nomination over the initials of the AAO which should then be removed from the guard file and placed in chronological order of payments in one of the separate guard files opened with the following headings :-

- 1) Nomination - Final payments made to subscribers.
- 2) Nominations - Final payments made to persons other than the subscribers.

In each of the guard files, which should remain in the Accounts Officer's almira, there should be an index showing the serial number, name of the subscriber (with account number) and due date for destruction of the nomination form placed therein. An examination of these two guard files should be made in March each year and the nominations which are due for destruction should be destroyed in the presence of the Accounts Officer. The item of work should be completed before the 15th April each year when a report of completion should be submitted to the Director/Deputy Director Postal Accounts.

**NOTE 1 - Currency of authorities for payments--**The authority for payment is current for six months. Any delay in payment after the issue of authority should be investigated. The authority for final payment which becomes time barred should be revalidated on requisition of the disbursing officer after the authority has been returned by the disbursing officer with a certificate of non-payment.

**NOTE 2 - Supplementary authorities for residual balance--**A register for watching issue of supplementary authority for residual balances which were not taken into account at the time of issuing final payment authority should be maintained.

**NOTE 3 - Questionnaire as prescribed vide Annexure III to this chapter is required to be answered at the time of disposal of the application for final payment of GPF balances.**

## **MAINTENANCE OF ACCOUNTS**

### **Ledger**

15.37 E-ledger individual subscriber wise is maintained and the accountant shall ensure that the auto postings to e-ledger is correct and tallies with the e-schedule of credits and debits. However in case of direct postings of credit in the F&A application, it may be ensured that such credits are auto uploaded to the respective ledger for the month concerned. In no circumstances DDOs shall operate the ledgers manually and alter the balances. Any errors in opening balance, closing balance, wrong postings be informed to accounts officer, who will make rectification after verifying the correctness.

### **Check and Monthly Posting**

The following are the sources from which information for e-maintenance of General Provident Fund Account is available. Wherever schedules are stated it includes e-schedules for which no separate hard copy be insisted from DDOs. However it shall be the duty of the DDO to ensure that total as in e-schedule tallies with that of booked figures in the respective application.

- (i) Covering statements showing the amounts of General-Provident Fund subscriptions realised, advances refunded, withdrawals and advances granted office by office for each Circle, supported by Fund Schedules, statements, etc.
- (ii) Separate covering statements in respect of credit/debit items in remittance account supported by fund schedules and vouchers of withdrawals respectively.

15.38 On receipt of schedules and statements in the Fund Section the official

should proceed to post the figures in the ledger accounts of the subscribers maintained in Form MSO (T) 75. The Official should take out a schedule, and the amount shown therein as subscription or refund of advance should be posted in the ledger account of the subscriber, in the relevant columns provided against the column of the month of account. After the credit is posted in the ledger account of the subscriber, the letter 'P' should be marked against the amount in the schedule indicative of posting having been done in respect of that item in the schedule. This process should be continued till the whole of the posting work is completed. In cases where recovery of subscription and/or refund relates to some previous months, the month to which the credit pertains should also be noted in the ledger.

1. At the time of posting the ledger it should be seen that the name, the designation and the account number of subscriber as shown in the schedule of deduction agree with those in the ledger and that deduction has been made from each subscriber at the rate shown in the latter. If there are any omissions or discrepancies, these should be recorded in schedule concerned and communicated to the officer concerned.
2. The deductions for April every year should be checked with reference to the rate of pay drawn by each subscriber on March 31<sup>st</sup> p r e c e d i n g . Similar check should be made of deductions made for the first time in a year during the course of the year.
3. In the case of cash deposits of subscriptions refund of advance, the date of receipt must invariably be noted in the ledger account.

15.39 Fund subscriptions deducted from the pay bills in respect of the Gr. C as well as Gr. B officers before they become eligible to subscribe to fund as provided in Rule 4, being unauthorised, cannot be posted in the ledger or the broadsheets maintained by the Fund Section in the absence of any account number and it would thus be withdrawn and adjusted by transfer credit to objection book suspense. The claims for refund for such subscriptions when made by the officials should be authorised for payment after keeping a note in the pay bills. The credit O.B. Suspense will be cleared automatically on receipt of the voucher in which the amount is drawn.

15.40 If, however, any credit/debit cannot be posted in the ledger account for want of correct account number, name, etc. or if the same pertains to another unit of account it should be encircled and the word unposted or letter 'U' recorded against it which would indicate that it has not been posted. Such items should then be posted in the explanation sheet or differences (Form MSO T-77) of the Broadsheet with sufficient particulars as to enable action being taken for its subsequent clearance without reference to the original records. In the case of items pertaining to



other Units/Circle the unit concerned should be advised to transfer the amount to the correct unit/circle by means of an ATC/ATD through Remittance. As soon as the amount is transferred a note should be made in the explanation sheet of differences indicating the month of transfer and the item deleted from the explanation sheet.

- 15.41 Postings should also be made of items which are cleared from Explanation Sheet of differences of previous months. It should be seen that the name of the month to which the credit pertains is invariably noted against the month in which it is adjusted. No item should be left unposted for want of schedules before ascertaining from the compilation Section concerned that the schedule is missing and that the particulars thereof are not available. In the case of items for which correct account numbers are not furnished or the names of the subscribers do not agree with these in the ledgers, as also items of which account numbers are incorrect in the schedules, reference should be made to the Alphabetical Index Register to ascertain the correct a/c number and there after only the items may be left unposted.

Each item of debit in the schedule/list of payments should also be posted in the proper column of the ledger account.

As the ledger accounts are posted for a month they should be put up along with schedules/lists of payments from which they are posted to the Examiner for test check of postings as prescribed.

After the postings in the ledgers are completed the figures entered in the ledger accounts of the subscriber should be carried over to the relevant broadsheet.

The Provident Fund Schedules/List of payments should not be sent to the old records unless a certificate of posting of all the entries in the respective accounts has been noted on each schedule/list of payments by the Assistant/Senior Accounts Officer.

### **Broadsheet**

- 15.42 A broadsheet in Form MSO (T) 76 should be maintained for each unit of account. In order to verify the postings made in the ledgers with the monthly accounts the figures entered in each ledger account should be posted in the Broadsheet against the respective account number. Thereafter page wise totals of credits and debits should be struck in the broadsheet. These totals are then carried over to the consolidated sheet and a final total struck. This will represent the total of the amount posted in the ledger accounts and it should agree with the figures in the Detail Book except for the amounts kept as unposted in the Explanation Sheet of differences. In the case of differences between these two figures the broadsheet figures should be checked with the original schedules. This should be done by

ticking the amounts shown in each schedules against individual account numbers with the corresponding figures posted in the broadsheet. This process should be continued till all the items in the schedules have been ticked and the discrepancy, if any, located and set right.

The final stage is the closing of the broadsheet for the month.

### **Register of Missing Credits**

15.43 In order to expedite adjustments in cases in which credits for subscription do not appear in their respective accounts, it is essential that ledger accounts should be gone through by the respective clerks after they have been examined and closed for each month. The cases, in which subscriptions have not appeared, should be entered in a Register of Missing Credits, in the Form D.G. (PA)-80-B, to be maintained by each Accountant. This register is intended only for recording missing credits, i.e. original subscriptions, debits on account of temporary advances and missing credits on account of refund of such advances may if considered necessary be watched through the missing credits Register.

As soon as the missing credits are posted in the registers references should be made to the Drawing and Disbursing Officers concerned with a view to ascertain the exact position of missing credits. Replies to these references should be closely watched and necessary note kept in the register as well as in the respective ledger account before the documents containing the requisite information are recorded under the orders of the AAO

The Provident Fund Section should complete the Provident Fund Accounts as well as the missing credits registers with reference to the information furnished by the Units.

The missing credits registers should be closed each month after recording the action taken up to date against each items and submitted to the Accounts Officer on the last working day of each month. The AAO will be personally responsible for seeing that all ledger accounts are regularly overhauled every month and enquiries in regard to non-appearance of credits for monthly subscriptions made, wherever necessary. On no account should these items of work be left over to be looked into at the time of closing the accounts for the year.

### **Completion of Accounts on collateral evidence:**

15.44 In the case of Provident Fund a subscriber's account should be completed in respect of missing credits (prior to 1-4-76 ie. the date of departmentalization of Postal Accounts) and missing debits as early as possible on the basis of documentary evidence such as pay bills, acquittance rolls, Salary Check

register, certificate of deduction from disbursing officer. The amount of credit supplied should be adjusted in the account by debit to the "Suspense" head (Provident Fund Suspense) under Major Head "8661-Suspense Accounts" in Sector L-Suspense and Miscellaneous under the personal orders of Director/Dy. Director of Accounts (Postal). This suspense head should be cleared on tracing the missing credits and adjusting the credits for the actual recovery in the accounts. The adjustment under the suspense head and their clearance should be closely watched by the Postal Accounts Office and progress of items outstanding should be reported to PA Wing, Postal Directorate till the head is cleared. Cases of restoration of missing credits pertaining to the Post-departmentalisation period would however require the prior concurrence of Sr.DDG (PAF). Full particulars of the cases indicating the circumstances necessitating recourse to the method of adjustment with supporting documents and recommendation of the heads of Circle Postal Accounts Officers should be furnished. Recourse to this procedure should be adopted only in rare cases where a dead end has been reached and it becomes impossible to trace the missing credits and get them adjusted in the normal course.

In respect of missing credits in the fund account of the subscribers who is under the accounts jurisdiction of an office other than the one where his fund is maintained the adjustment to the head "PF Suspense" should be made by the Account Officer maintaining the P.F. Accounts. He should thereafter pursue with the Accounts Officer concerned the question of locating the credit and affording it to him so that the suspense head would be cleared. The Accounts Officer under whose accounts jurisdiction the subscriber is working will on the other hand, be responsible for locating the credit and affording it to the Accounts Officer who is maintaining the Provident Fund Account of the subscriber as expeditiously as possible.

### **Calculation and Adjustment of Interest**

15.45 For calculation of the annual interest, the provisions of Rule 11 of the General Provident Fund Rules should be followed and interest update be done in the system and check of correctness of interest posting be done before accounting & issue of balance slips.

**Note -** The total amount of interest thus added to all the accounts should be ascertained and adjusted by credit to the Fund and debit to the head "2049-Interest Payments and other obligations", *The debit should not include the amount of interest paid during the year on closed accounts which must be debited to the same head by contra credit to the Fund*

*concerned before making actual payment to the subscriber.*

**NOTE** - When a subscriber is transferred permanently from one Government department to another, interest on the Provident Fund balance transferred by the transferring Government/Department should be adjusted by Government/Department by debit to “2049 Interest payments and other obligations” but in the accounts of receiving Government/Department the credit should be kept temporarily under the minor head ‘Interest Suspense’ under “S-Unfunded 8009 Statement Fund Debt” should be cleared by contra credit to the Fund Account at the close of the year. In the event of such account being closed before the end of the year the head ‘Interest Suspense’ should be cleared by contra to the Fund Account of the subscriber before making actual payment.

The clearance of the balances under the head ‘Interest Suspense’ should be watched through B roadsheets to be maintained in the prescribed form.

A certificate to the effect that the annual agreement of balances between the Provident Fund Ledger/Balance compilation sheets and Broadsheets has been done indicating the difference between these figures, if any, and the action taken to settle the same should be sent to the Director Postal Accounts, Postal Directorate along-with the report on the despatch of Annual Accounts Statements.

An arrangement should be made in the Fund Section which will result in all the annual accounts being checked by persons different from those who prepared the accounts. This check should be followed by a detailed examination of accounts by the Accountant, A.A.O. and the Accounts Officer.

**NOTE** - The original interest calculation and preparation of the Annual Accounts as well as the check by a separate set of clerks should be completed by the 20<sup>th</sup> June of each year: The detailed examination to be conducted by the Accountant, A.A.O. and the Accounts Officer should be completed by the 28<sup>th</sup> June, 15<sup>th</sup> August and 15<sup>th</sup> September of each Year respectively.

**Supply of the Annual Accounts Statements to Subscribers**

15.46 As soon as the accounts in the ledger have been closed and agreed as at the end of 31<sup>st</sup> March, annual account statement of debits and credits is sent to subscriber through DDO and acknowledgement of correctness obtained.

Subscription		Advances/withdrawals	
Year	Month	Year	Month

In respect of subscribers who are not currently subscribing and whose whereabouts are not available or not known to the Accounts Officer the information should be obtained from the Head of Office under whom the last noted subscription was credited and the account statements despatched to that address. If the information is not made available even after reporting to the Head of Office the accounts statement may be kept in the ledger pages concerned so that they may be issued when the addresses are known. A record that the Head of the Office has not been able to supply the address should also be made in the respective ledger folio.

15.47 In terms of Rule 39(2), the subscribers to the General Provident Fund are required to satisfy themselves of the correctness or otherwise of the balance to their credit as exhibited in the annual statement of accounts furnished to them and to return the counterfoil of the statement with suitable remarks within three months from the date of receipt of the statement. The Government of India has laid down the following procedure in this regard: -

- (i) On receipt of the annual statements of account in respect of Group 'C' Government Servants from the Accounts Officer, the Head of Offices should distribute them promptly amongst the subscribers concerned and obtain their acknowledgements and certificate of verification for transmission to the Accounts Officer. The Group 'A' or 'B' Officer will return the counterfoil direct to the Accounts Officer.
- (ii) If any subscriber finds that the balance at his credit as shown in the annual account statement is less than what he has actually subscribed, withdrawn or is otherwise incorrect, he should immediately submit a representation to his Head of Office. While forwarding the representation to the Accounts Office concerned, the Head of Office should record thereof a certificate indicating the month-wise details of the subscription recovered from the salary of the subscriber during the year, or withdrawals made together with the particulars of the bills in which the recoveries/withdrawals were made.
- (iii) The acknowledgements together with the certificates of verifications, representations of the subscribers, if any, along-with the certificates of deductions should be sent to the Accounts Officer concerned within three months of the date of receipt of the annual account statement.

15.48 On receipt of the representations of the subscribers along-with the certificates of deductions, the Accounts Officer should initiate action immediately to locate the missing credits/debits and to adjust them in the subscriber's accounts. In cases where any delay is apprehended in tracing the missing credits/debits in the accounts he should proceed to adjust, the missing

items, on the basis of collateral evidence. As soon as an account is completed the fact should be intimated to the Head of Office concerned.

- 15.49 The statement for categories 'A' & 'B' Officers are sent by their names to their respective addresses. In the case of Gr. 'B' officers whose accounts are required to be sent through the Head of Offices etc. the statements are forwarded under cover of the Memoranda in Form No. G.P.F.-17 which is marked 'Confidential'.
- 15.50 The Fund Sections should watch the receipt of individual acknowledgement of annual accounts statements sent to the subscribers and note the acceptance of balance shown therein by the subscriber in the Ledger. The acknowledgements should then be filed by Units/Circles and serially by account numbers so that they might be readily referred to in the case of need.
- 15.51 With a view to watching the receipt or acknowledgement, the issue of account slips should be noted in separate Despatch Registers. The account number in the slips, enclosed to each forwarding letter should be noted within brackets against the entries in this register. As and when acknowledgements are received in addition to their being noted in the respective ledger accounts the Account Number in the Register should be rounded off with the letter marked (A) indicative of the acceptance of the balance. In case of acknowledgements returned with reservations, they should also be rounded off in this register with a distinguishing letter (O) indicative of the receipt of objection to the balance. Disposal of such account slips should then be watched through this register. These registers should be closed on the 25<sup>th</sup> of each month from September onwards with an abstract in the following form and submitted to the Accounts Officer.
- a) No. of account slips issued,
  - a) No. of accounts for which acknowledgements are received,
  - b) Closing of balance (No. of accounts for which acknowledgements are still due).

### **Annual Closing of Broadsheets**

- 15.52 The interest as calculated in the individual ledger accounts excluding that allowed and adjusted already in respect of Accounts closed during the year, should be earned over to the Unit Broadsheets concerned in the column prescribed there for against the respective Accounts numbers. The total of interest column in each unit broadsheet should then be struck and thereafter carried over, after careful check to the consolidated Broadsheet. The total of the interest column in the consolidated broadsheet

excluding the interest allowed on accounts closed during the year is then worked out and added to the General Provident Fund receipts.

15.53 After the accounts for March (Final) are closed, closing balances of the last year should be entered as opening balances in the current year against the Accounts concerned in the respective Unit Broadsheets. The total of opening balances, receipts and interest should then be struck individually for each accounts and entered in the column provided for the purpose. After deduction of the amounts withdrawn if any (which are also totalled up and noted in the relevant column) the closing balance should be worked out and entered in the column intended there for. The closing balance for each Account as per Broadsheet should then be verified with that shown in the ledger account. Any discrepancy coming to notice should be settled immediately.

The totals of the Unit Broadsheets should then be compared and agreed with the figures in the consolidated Broadsheets where closing balance in respect of each unit Broadsheets would similarly have been arrived at. Necessary modifications of the figures of balances up to March (Final) Accounts should be made in the Unit and the Consolidated Broadsheets after the closure of March (Supplementary) Accounts.

#### **Review of Provident Fund Accounts**

15.54 The review work of the group should be carried out regularly and systematically and the result of the review recorded in a register in Form No. SY-3 which should be maintained separately for each accountant. Separate pages should be allowed in the Register for the review of (i) Schedules of deductions (ii) the ledger accounts, and (iii) the Broadsheets, etc. The review of notes of the Examiner and the A.A.O. may be written up in continuation in the appropriate part of the register pertaining to the documents, of accounts, etc. reviewed wherever necessary, the Accountants explanation should be taken and the review register submitted to the Accounts Officer-in-charge by due date mentioned in para 10.86.

15.55 The following are the important points to be seen at the time of conducting the above review:-

1. *Schedule of deduction:* It should be seen that the account number, name, designation and amount of subscription/refund of advance shown in the Schedule, agree with those posted in the ledger accounts.
2. *Ledger Accounts:*
  1. The opening balances of the current year should agree with the closing balance of the previous year.
  2. Pay on 31<sup>st</sup> March should be noted in the ledger account.

3. The rate of subscription does not fall below the minimum prescribed, in the rules with reference to the pay on 31<sup>st</sup> March noted in the ledger and should be in whole rupees.
  4. Subscription and refund of withdrawals is regular.
  5. Rate of subscription is not increased more than twice or reduced by more than once during the course of the year.
  6. In the case of non-recovery of subscription the reason therefore is noted in the remarks column of the ledger.
  7. In respect of remittances of subscriptions by cheques the date of receipt of cheques is noted.
  8. In respect of deposits of subscriptions in cash, the date of such deposits is noted.
  9. In the case of belated recovery of subscription or recovery of arrear subscription the month to which the subscription relates should be indicated. Similarly, wherever lump sum credits are posted, full particulars thereof should be noted.
  10. Details of policy (ies) financed should have been noted in the respective columns of the ledger accounts.
  11. The fact of receipt of nominations should be noted from the old ledger folios in the current ones under proper attestation.
  12. All encasements regarding transfer of accounts, part/final withdrawals etc. should bear the dated initials of the Accounts Officer.
- 15.56 The following information should be furnished in the proforma to be submitted by the DDOs at the time of forwarding of application for final payment of GPF balances:
- Name of the subscriber as per 1<sup>st</sup> page of Service Book:
- Date of retirement:
  - Nature of retirement viz Superannuation/ Voluntary/Compulsory etc.,
  - If dismissal, removal or compulsory retirement, reinstatement details with supporting records:
  - Last fund deduction:
    - (i) Month of salary from which last deduction made:
    - (ii) Last advance sanctioned and Refund of recovery details:
  - Details of withdrawals for the last twelve months with mode of payment:
  - Any double or multiple debits made in CSI: If yes, details thereof
    - Actual amount of sanctioned
    - Actual amount of payment
    - Mode of payment : (with attested copies of bank statements)



- Ticket / incident particulars if any

15.57 The amount posted in a particular broadsheet tallies with the corresponding posting in the ledger.

A test check of page totals of the broadsheet should be made. (iii) It should be generally seen that: -

- a) the items noted in the explanation sheet of differences have been correctly numbered;
- b) no. of items for which particulars of accounts numbers., etc. are available are noted in the explanation sheet of differences, and
- c) action taken for the clearance of the un-posted items has been indicated against each item.

15.58 The Accountant and the Examiners are required to review monthly a portion of the ledger in order to see that they are properly maintained in accordance with the relevant rules and orders prescribed in different parts of this chapter. The review should be so regulated as to ensure that all the ledgers come under scrutiny at least once in a year. The distribution of review should be watched through selection register in the form indicated below:-

***Register of selection of ledgers for Review***

15.59 The Accounts Officer should scrutinise the points noted in the review notes and explanations call for some of the ledgers and the Unit Broadsheets and test check a few of the accounts reviewed by the examiner and the A.A.O. respectively, with a view to satisfy himself that the review work has been done satisfactorily. Any slackness or delay noticed should be suitably dealt with, if necessary.

The Accounts Officer should on each occasion, a ledger is placed before him, or at the time of:-

- Attesting notes in respect of Declaration,
- authorising final payments,
- authorising payments of Life Insurance Premium.
- examine the ledger accounts to see that they are complete in all respects. Any point raised by the Accounts Officer in the review register should be attended to promptly and the register resubmitted to him within 3 days of the date of its receipt in the Section. The review registers should be submitted to the Director/Dy. Director Postal Accounts quarterly.

**Objection Book and Adjustment Registers**

15.60 Objection and observations arising in the course of checking of the

Provident Fund transactions should first be registered in details in the Objection Book and thereafter communicated to the Officers/ Sanctioning Authorities/ Drawing and Disbursing Officers in Form No. G.P.F.-22. The Objection Book should be maintained in Form No. G.P.F.-19 for watching:-

- Recovery of subscriptions short paid or omitted to be paid,
- Adjustment of unauthorised advances from the fund, and
- Receipt of (i) sanctions to withdrawals etc. where not received, (ii) policies and premia receipts, (iii) other documents or information connected with the accounts, and
- Disbursement certificates in respect of advances drawn or final payment made to Group 'C' officers, and for the record of other similar objections in which resort to the objections book is necessary.

NOTE - The amounts withdrawn by subscribers from their General Fund Account for payment of premia should not be shown in the money column of the objection book.

There should be one objection book for General Provident Fund section in which all objections relating to G.P.F. Accounts are entered before the despatch of the objection memos, Form No. G.P.F.-22 and that all action taken towards their settlement is recorded therein.

- 15.61 The Examiner and the A.A.O. should see that the objection book is maintained properly and that prompt and vigorous action is taken for the pursuance of the objections up to the stage of their final settlement.
- 15.62 The items placed under objection should be adjusted through the Adjustment Register in Form No. G.P.F.-20. The Objection Book should be closed and submitted to the Accounts Officer in charge through the A.A.O. on the due dates.

### **Unclaimed Deposits**

- 15.63 Unclaimed sums referred to in Rules-3(2) of the General Provident Fund (Central Services) Rules 1960 should be transferred to 'Deposits' at the end of each year and a register of unclaimed Fund Deposits should be maintained by the General Provident Fund Section in the same form as for Deposits. This register should be closed annually and the opening balance of the current year should be agreed with the closing balance of the previous year. The balances should also be tallied with the ledger figures and the figure reported in the Review of Balances under 'Unclaimed General Provident Fund Deposits'. The ordinary rules applicable in the case of Deposits apply in the case of Unclaimed General Provident Fund also.

The entries in the Register of Lapsed Deposits (G.P.F.) should be attested by the Accounts Office of the Fund Section at the time they are

made therein.

**Note:** The amount of the G.P.F. Deposits in respect of all employees transferred to the Head 'Deposits-Unclaimed GPF Deposits' can be refunded only on the authority of the Accounts Officer concerned.

15.64 Rule 33-B. Deposit –linked Insurance revised scheme is applicable to cases of death of a subscriber on or after 01-10-1991. Accountants shall ensure the eligibility as per the conditions laid down therein and sanction the amount after taking utmost care. Death of a subscriber after the working hours of the last working day before 12 midnight of the calendar day is treated as death while in service.

## **Annexure-I**

### **Registers to be maintained in the GPF Section**

1. Register of General Provident Fund Account in Form DG(PA) -77
2. Register to watch the timely receipt of GPF schedules and vouchers from DDOs
3. Transit Register
4. Unit cum consolidated broad sheets
5. Register of inward and outward transfers
6. Register of unposted & missing credits
7. Register of final closure
8. Register of deceased subscribers
9. Register to watch interest suspense clearance.
10. Register of unclaimed deposits
11. Register of lapsed deposits
12. Register of provident fund suspense
13. Transfer entry register –GPF
14. Document sent out Register.
15. Objection Register

**Annexure-II**

**Inward and Outward returns for GPF Section**

Serial No.	Name of the return	From/to received
	Inward Returns	
1	Application –cum – nomination form.	Head of Offices
2	e-schedules/Schedules	DDO
3	Statement of recoveries in case of deputationists/Foreign service	Department with whom subscriber is on deputation/Foreign service
4	List of transfers-quarterly	Postal Accounts Offices
5	Sanctions/Vouchers- all kinds	Head of Office/DDOs
6	Copy of accepted annual balance slip	DDO
	Outward Returns	
1	List of transfers-quarterly	Postal Accounts Offices
2	Objection statement	DDO/Head of office
3	Issuing authority for final payments	DDO
4	Annual balance compilation	DDO/Head of office
5	Certificate to the effect that the annual agreement of balance of GPF ledgers/Balance compilation sheets and action taken to settle the same.	Head quarter Office
6	Report on pending final payment authorities	Headquarter office
7	Settlement of missing and unposted debits/credits	Headquarter office
8	Statement of outstanding objections	Headquarter office
9	Four monthly report showing outstanding balances under suspense	Monitoring by section
10	Intimation of interest on GPF Interest adjusted	Headquarter office

### ANNEXURE III

#### Questionnaire to be answered at the time of disposal for application for final payment of Provident fund balances

- 1) Name of the Subscriber:
- 2) Accounts No. :
- 3) Rules by which governed:
- 4) Date on which application has been made in cases where payment is claimed during LPR or LPR combined with vacation or leave during which the subscriber has been permitted to retire or declared unfit for further service:
- 5) Date of quitting service on retirement/ death/resignation/dismissal etc.:
- 6) Whether application has been received complete in all respects:
- 7) Whether the claim has been made by the subscriber: himself or
- 8) Whether the subscriber is dead and the claim has been made by his/her heirs. If so, indicate their names and relationship with the subscriber or whether they are minors:
- 9) Whether the title of each claimant mentioned in (8) above has been checked with reference to the valid nomination, if any.
- 10) If no valid nomination subsists whether the title of each claimant mentioned against (8) above has been checked with reference to the provision of the Provident Fund Act, relevant rules of the Provident Fund or wherever necessary with reference to the succession certificate probate letter or reference to the Administration/Guardianship etc. (Indicate how the title has been checked).
- 11) Whether the production of an Indemnity Bond is necessary. If so, whether it has been received.
- 12) (a) Whether the amount for the year in which the amount has become payable and for five years immediately preceding has been reviewed in detail and found in order (in the case of postings for the year in which the amount is claimed and for the immediately preceding year, whether checked with schedules of recoveries and vouchers).  
(b) If not how the discrepancies found have been settled (indicate the nature of such discrepancies).  
(c) Whether during this check it has been seen that debits on accounts of advances, final withdrawals/or withdrawals for finalisation/financing of life insurance policies as indicated in the application has been duly adjusted in the subscriber's account.
- 13) Whether the balance in the ledger account has been found to tally with that appearing against the relevant account no. in the Unit Broadsheet (for offices where hand posting system is in vogue).
- 14) In case the head of the office has ordered a detailed review of the account for a longer period if such a review is necessary because of the arrears in proving and squaring of Broadsheet (under hand posting system) or in annual

- agreement of Balances (under machine posting system) the year of account upto which such a review has been conducted, and whether the account has been found to be in order. If not, how the discrepancies noticed have been settled (indicate the nature of these discrepancies).
- 15) Whether the accounts for the remaining year have been generally reviewed and balances found correctly brought forward from year to year.
  - 16) Whether the Register of missing credits/Explanation sheet of differences, objection book and Review notes of triennial review have been gone through and it has been ensured that no missing credits/debits remain unnoticed and unadjusted and no discrepancy remains unsettled.
  - 17) Whether any missing credits/debits have been adjusted by operation of P.F. suspense on collateral evidence (give details of it).
  - 18) It is a case of CPF account.
    - (a) Whether the subscriber has been dismissed from service for misconduct. If so, indicate the amount to be deducted from Govt. contribution quoting the no. and date of relevant Govt. order.
    - (b) State amt. of advance if any granted to the family of the deceased subscriber which is required to be deducted from the G.P.F. account.
  - 19) Whether any attachment order by account of law has been received. If so, whether it still remains to be got vacated. State the amount to be withheld on this account.
 

NOTE - This item should not be construed to mean that G.P.F. deposits can be attached. However order of attachment of a court of law is maintained until the order is either withdrawn by the court which imposed it or is cancelled by a Superior Court. Extracts of the relevant order of Govt. are enclosed for ready reference.
  - 20) Whether the subscriber was financing any insurance Policy/Policies from his/ her account. If so give details of such policy/policies.
  - 21) Whether any policy/policies financed from the fund matured while the subscriber was in service, if so, indicate their details and state whether the amount refundable to the fund had been received and ordered/credited to the subscribers account. If not, why?
  - 22) Action proposed to be taken for the disposal of remaining policies.
  - 23) In the cases of ICS (N) Provident Fund, whether the amount of special contribution admissible under Rule 6 of the ICS (NEM) P.F. Rules, 1948 has been credited to the subscriber's account and the necessary TE prepared. Also state whether the amount of this contribution has been allocated between the Govt. concerned, if necessary.
  - 24) Give details of calculation of balances at credit of the subscriber in the attached proforma, in cases where discrepancies have been found and adjusted.
  - 25) State the month up-to which interest has been allowed and the rate of interest allowed for the current year.

- 26) State the amount and the period of un-authorised subscriptions if any, state whether it has been seen that no interest has been allowed on such subscriptions.
- 27) Whether the TE for the adjustment of interest allowed for the part of the current financial year has been prepared.
- 28) (a) Total amount as finally worked out for authorisation.  
(b) Amount withheld, if any (state reasons for withholding the amount),  
(c) Net amount proposed to be authorised (a)-(b) Rs.
- 29) Total amount of the residual balance, if any, which remains to be authorised later, indicate the nature of the amount. Whether the requisite entries have been made in the ledger card/account, index registers, register of closed accounts and register for watching the progress of final payment cases and put up for attestation by A.A.O / B.O.

Junior/Senior Accountant

Assistant Accounts Officer

Accounts Officer



## CHAPTER XVI

### NATIONAL PENSION SYSTEM

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#### Introduction

16.01 The **Government of India (GOI)** has introduced a new **defined contribution pension scheme** known as the **national pension system (NPS)** replacing the existing system of Defined Benefit Pension System. The National Pension System came into operation with effect from 1st January 2004 and is applicable to all new employees to Central Government service joining Government service on or after **1st January 2004** vide CCS (Implementation of National Pension System) Rules 2021 published vide Department of Pension and Pensioners' Welfare notification No: G.S.R. 227(E) dated 30. 03. 2021.

16.02 **NPS ENTITIES:-**

a) **NSDL:**

The **Government of India (GOI)** established **Pension Fund Regulatory and Development Authority (PFRDA)** on 10th October 2003 to develop and regulate the Pension Funds under the NPS. PFRDA has appointed National Securities Depository Limited (NSDL) as the Central Record Keeping Agency (CRA) to maintain the records of contribution and its deployment in various pension fund schemes for the employees.

NSDL shall, accordingly, takeover the roles and responsibilities of the **Central Pension Accounting Office (CPAO)** with regard to the NPS. Therefore, NSDL will be referred to as CRA throughout this Chapter. For the purpose of operating the CRA system, Nodal offices and Subscribers need to get registered afresh in the CRA system. Upon registration, the entities will be allotted with unique Registration Numbers, Usernames and Passwords, which shall be used for accessing and operating the NPSCAN (NPS Contribution Accounting Network)/CRA system. For more details on registration, Nodal offices may refer to the SOPs on Registration for Nodal Offices and Subscriber Registration available at [www.nsdl.co.in](http://www.nsdl.co.in) and [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in). The Subscribers, upon registration, will be allotted a PRAN by CRA which shall be used by nodal offices while uploading subscriber's contribution information to the CRA system. For more information SOP of NSDL may please be referred to.

b) **Nodal PAO.**

PAO Delhi has been nominated as the Nodal Office for the Department of Posts and all PAOs will send data/ files/uploaded information/ correction information to the Designated Nodal Office i.e., PAO- Delhi for compliance.

c) **PAOs.**

A Designated NPS Section for each PAO, will fulfill all the obligations prescribed by various Directorate Orders viz., Collection of Subscribers' data through DDOs/NCDDOS, Uploading NPS contribution in employee Tier I account in NPSCAN, Remittance of Money into Trustee Bank, Claim/Superannuation Settlement, Maintaining various registers in connection with such cases.

d) **DDOs/NCDDOs**

The various DDOs/NCDDOs in a Postal Circle, where pay drawl activities take place will be responsible for NPS recoveries from the Government Servant and also for making the credit of Government Contributions for such subscribers .

e) **Subscribers**

i) Every subscriber is provided with user ID and Password. The intimation about credit of NPS contribution in their respective PRAN has been sent by NSDL every month along with the statement of transaction to the respective subscriber mobile number and email id. The subscriber can also login in the web based module provided by the NSDL to verify their correctness in the NPS monthly contribution. If any discrepancies is noted the same has to be intimated to PAO through the respective DDO.

iii) **Contribution by Subscriber:** All regular Postal employees who entered into the Department from 1st January 2004 are NPS Subscribers and contributions to the tune of 10% of basic salary +DA thereon or such other percentage as may be notified from time to time, of his emoluments, is deducted from the Pay and Allowances of each employee every month vide Rule 6 of CCS (Implementation of NPS) Rules, 2021. The amount of contribution payable shall be rounded off to the next higher rupee.

iv) **Contribution by the Government:** The Government shall make contribution of 14% of basic salary + DA or such other percentage as may be notified from time to time, of the emoluments of a Government servant to the Individual Pension Account of the Subscriber every month vide Rule 7 of CCS (Implementation of NPS) Rules, 2021. The amount of contribution payable shall be rounded off to the next higher rupee.

f) **CEPT**

For Analyzing and taking up updating SAP, any Updating required to facilitate Data Collection/Data Mismatch in respect of NPS be taken up with CEPT.

### 16.03 **Functions of NPS Section in PAO;**

All the NPS operations are processed in the **NPSCAN**. The NPSCAN is a web based "NPS Contribution Accounting Network" developed by CRA to maintain accounts of Government Subscribers. PAO/ CDDO/ DTO can access NPSCAN for all the activities pertain to NPS. It contains both maker and checker part. Each Login ID has been allotted to each officials (Accounts Officer / AAO/ Jr/Sr Accountant) for performing their operations in NPSCAN at their level. Following activities are carried out in NPS section.

- 1) Opening of NPS account by allotment of unique Permanent Retirement Account Number (PRAN) under NPS.
- 2) Uploading of NPS monthly contribution along with the Government's matching contribution to the respective PRANs in the NPSCAN and transfer of fund to the Trustee Bank.
- 3) Authorization of NPS Exit withdrawal Claim (Superannuation / Resignation /Death/ Partial Withdrawal ) through web based module in NSDL website
- 4) Processing of NPS claim cases on account of Nominee opt for Family Pension/ Invalidation Pension under CCS Pension Rule
- 5) Processing of NPS claim cases on account of official brought under GPF on later date by the competent authority
- 6) Maintenance of Broad Sheet – DB/SR Reconciliation of Uploaded Data
- 7) Budget.
- 8) Compilation of monthly statement / registers and other Misc. Works.

### 16.04 **Opening of NPS account by allotment of unique Permanent Retirement Account Number (PRAN) under NPS:**

DDO is responsible for carrying out the following activities in opening of NPS accounts:

- 1) Obtain the duly filled Combined Subscriber Registration Form (CSRF) for allotment of Permanent Retirement Account Number (PRAN) from the employee immediately after the employee has been assumed duty along with all other required documents.
- 2) Fill and certify the employment details and forward the same to the PAO/CDDO/DTO.
- 3) On receipt of PRAN Kit along with PIN mailers the DDO has to update the PRAN in Service Book and all the official records of the employee.
- 4) Distribution of PRAN kit along with PIN mailers to employees as and when received from the PAO.
- 5) One official should have only one PRAN. If the newly joined official already has a PRAN under NPS, it is the responsibility of the DDO to

ascertain the same to collect and forward the Inter Sector Shifting Form (ISS) to the PAO for shifting the PRAN to the present nodal office.

**16.05 PAO shall carry out the following activities for opening of NPS accounts.**

- 1) On receipt of duly filled Combined Subscriber Registration from the DDOs, PAO has to verify that all the mandatory columns have been filled up and all the required documents have been enclosed.
- 2) Initiate the processing of generation of Permanent Retirement Account Number (PRAN) through Online PRAN Generation Module and generate Acknowledge ID.
- 3) After authorization by the AAO, the PRAN will be generated on T+1 day basis.
- 4) After PRAN generation, the hard copies of application shall be sent to the nearby Facilitation Centre with the details of Acknowledgment ID and PRAN Number mentioned in every application.
- 5) A Register has to be maintained in this regard for keeping a watch with the details of Acknowledgment ID, Name of the Official, Name of the HO, PRAN No, Date of dispatch to Facilitation Centre and Date of dispatch of PRAN Kit, Signature of Jr/Sr. Accountant, AAO, AO.
- 6) On receipt of PRAN kit along with PIN mailers from the NSDL, the same will be dispatched to the DDO concerned with necessary entries in the Register.

**16.06 Uploading of NPS monthly contribution along with the Government matching contribution to the respective PRANs in the NPSCAN and transfer of fund to the Trustee Bank. The HoA and GL code pertaining to NPS contribution is as follows**

GL Code	Head of Account	Details of NPS recoveries / contribution.
3070200400	320107110010004	Govt. Contribution towards NPS 2004 for Govt. Servants (Other than P&T Audit).
3070250400	320107110020004	Govt. contribution for Defined Contribution Pension Scheme for Audit Staff to be apportioned between DoP and DoT.
8007100020	007101500010000	Contribution towards NPS 2004 for govt servants.

**16.07 Responsibility of DDOs for recovery of NPS monthly contribution from the pay.**

The DDO is responsible for recoveries towards tier-I contribution from the salary of the month following the month in which the Government Servant has joined the service. Therefore, no recovery will be effected for the month of joining. For example, the employees joining service during the month of January 2020 deduction towards tier-I contribution will start from the salary bill of February 2020. No deduction may be made from the salary earned in January 2020. Similarly deductions for those joining service in the month of February 2020 will start from the salary bill of March 2020 and so on. The DDO should effect NPS recoveries only through the HR Pay Roll Process.

**16.08 Role of PAO**

The Accountant should generate daily/monthly NPS e-schedules of recoveries made from salary from the computerized system. The e-schedule is to be verified and discrepancies noticed, if any, should be brought to the notice of the AAO for reconciliation and a register may be maintained for keeping a proper watch for the process. After validating all the data, the register may be submitted to the AAO/Branch Officer for approval and action is to be taken for upload of the data in the NPSCAN. After uploading the data the PAO will get one transaction ID. The NPS contribution amount will be transferred to Trustee Bank through NEFT / RTGS. While remitting fund the PAO should mention the month to which the contributions pertain and Transaction ID in NPSCAN are mentioned in the NEFT / RTGS application form (in the 'Remarks' column) to be submitted to their banker. Where payments are made through cheques in favour of the Trustee Bank, these particulars will have to be furnished on the reverse of the cheque as well as in the forwarding letter. There should be no balance under the Head "0071- Contributions and Recoveries towards Pension and Other Retirement Benefits-500-Receipts Awaiting Transfer to other Minor Heads" at the end of each month.

**16.09 Maintenance of Un-posted Items**

NPS contribution can be uploaded only if the employee has a PRAN. If PRAN is not generated contribution of the employee could not be uploaded. A register regarding Un-posted NPS contribution by PAO has to be maintained and the same has to be submitted to Accounts Officer for every upload. The present Un-posted items should be tallied with Total Amount / Total No. of entries received for Upload for current month (--) Actual amount/ Actual number of entries uploaded for current Month. As and when number has been generated action has to be taken to upload the un-posted items and make necessary entries in the register. On account of clearance of un-posted items the register should be closed as OB + Current Upload Un-posted items (--) Unposted

Clearance in the Present Upload. The Accountant has to keep watch for PRAN generation and clearance of un-posted items by sending periodical reminder to the concerned

**16.10 Processing of NPS Exit withdrawal Claim (Superannuation / Resignation / Death / Partial Withdrawal Claim) through web based module in NSDL website.**

An Exit is defined as closure of individual pension account of the subscriber under NPS. As per the PFRDA (Exits & Withdrawals under NPS) Regulation 2015, following withdrawal categories are allowed under NPS.

- 1) Normal Superannuation – At least 40% of the accumulated pension wealth of the subscriber has to be utilized for monthly pension to the subscriber and the balance is paid as lump sum to the subscriber.
- 2) Death – At least 80% of the accumulated pension wealth of the subscriber has to be utilized for monthly pension to the eligible family members of the deceased subscriber and the balance is paid as lump sum to the nominee/legal heir.
- 3) Pre-mature exit - At least 80% of the accumulated pension wealth of the subscriber has to be utilized for monthly pension to the subscriber and the balance is paid as lump sum to the subscriber.

**Superannuation Cases:- action to be taken in PAO:**

16.11 Claim ID will be generated by the CRA six months before the Date of Retirement. Once the claim ID is generated, subscriber / Nodal Office will be able to initiate the online withdrawal request in CRA system. Claim ID is mandatory for processing of superannuation cases. The DDOs should collect the duly filled in claim form from the official and initiate the claim through their Login Id ( in case of Superannuation this process has to be done well in advance). The DDO has to verify whether NPS contribution are uploaded every month from the date of joining of the official before initiate the claim ID, if any discrepancies has been noted the same has to be intimated to the concerned PAO with details. After initiating the claim, the hard copy along with the supporting documents duly attested by the DDO has to be submitted to the PAO for authorization. On receipt of the claim the following activities have to be carried out in the NPS section of PAO.

- 1) Claim ID will be generated by the CRA six months before the Date of Retirement and a watch register with the details of claim ID generated by the NSDL has to be maintained. As and when Exit application is received necessary entries regarding date of receipt should be made against the PRAN. If claim applications are not received before the date of superannuation, reminder has to be sent to the DDO concerned to forward the claim application. This register should be put up before AAO every

week and got signed by AAO and the register should be put up before AO/Sr.A.O fortnightly for review and signature.

- 2) On receipt of claim application from the DDO, the Accountant has to verify all the documents, verify that the NPS contribution has been uploaded every month and if there is any un-posted amount need to be uploaded, verify the claim ID in the NPSCAN and put up the same to AAO for verification of the claim.
- 3) After verification by the AAO, the claim application has to be submitted to the Accounts Officer for authorization in NPSCAN. After authorization by the Accounts Officer the physical documents has to be submitted to the NSDL.
- 4) The NSDL has to send the confirmation by email after effecting payment of Lump sum amount. On receipt of email, the Accountant has to take the copy of the confirmation mail and put up to the AAO / AO after making necessary checking with the Bank Account details available with office copy.
- 5) A register has to be maintained with the details of date of receipt of claim application, PRAN, Name of the Official, Name of the DDO, Date of Authorization, Date of submission of Physical documents to the NSDL.
- 6) As and when the claim application is received an entry has to be made in the register. This register should be put up before AAO every week for review and signature. The register should also be put up before AO fortnightly and got signed by AO.

#### 16.12 **Partial withdrawal:- action to be taken in PAO**

On receipt of claim application from the DDO, the Accountant has to verify whether the official is eligible for partial withdrawal and he/she satisfies the condition on which partial withdrawal is applied for and whether he/she submitted all the attested copies of supporting documents mentioned in the application. The claim case is to be put up to the AAO for verification. After verification by the AAO, the claim application has to be submitted to the Accounts Officer for authorization in NPSCAN.

After authorization by the Accounts Officer the physical documents have to be submitted to the NSDL after the claim has been authorized by the Accounts Officer. The NSDL has to send the confirmation email after effecting payment. On receipt of email, the Accountant has to take the copy of the confirmation mail and put up to the AAO /AO after making necessary checking with the

Bank Account details available with office copy. A register has to be maintained with the details of date of receipt of claim application, PRAN, Name of the official, Name of the DDO, Date of Authorisation and Date of submission of Physical documents to the NSDL. As and when the claim application is received an entry has to be made in the register. This register should be put up before AAO every week and got signed by AAO and the register should be put up before AO fortnightly for review and signature by the AO/Sr.AO.

**Note:** The subscriber can also initiate the partial withdrawal claim through his / her login id in NPSCAN. After initiation, he/she will submit the physical withdrawal application along with all the mandatory documents required for the purpose through the concerned DDO. The DDO shall forward the same to the PAO with necessary attestation.

#### 16.13 **Premature withdrawal:- action to be taken in PAO**

On receipt of claim application from the DDO, the Accountant shall verify all the documents. It should also be verified that the NPS contribution has been uploaded every month correctly and if there is any un-posted amount need to be uploaded, verify the claim ID in the NPSCAN and put up the same to AAO for verification. After the claim is verified by the AAO, the claim application shall be submitted to the Accounts Officer for authorization in NPSCAN.

After authorization by the Accounts Officer the physical documents have to be submitted to the NSDL. The NSDL has to send the confirmation email after effecting payment of Lump sum amount. On receipt of email, the Accountant has to take the copy of the confirmation mail and put up the same to the AAO / AO after making necessary checking with the Bank Account details available with office copy. A register has to be maintained with the details of date of receipt of claim application, PRAN, Name of the official, Name of the DDO, Date of Authorisation, Date of submission of Physical documents to the NSDL. As and when any claim application is received an entry has to be made in the register. This register should be put up before AAO every week and got signed by AAO and the register should be put up before AO fortnightly for review and signature.

#### 16.14 **Additional relief like Invalidation / Disability Pension / Family Pension to the Central Government Employees / Family Members of deceased Central Govt. Employees covered under NPS. (DTE. Lr. No. 6-5/pa book-i/NPS rulings/2015-16 dated 19.1.2016:- action to be taken in PAO.**

The Govt. Employees ( in case of invalidation / disability) and family members( in case of death) have an option to opt for the benefits of invalidation / disability / Family pension of the CCS (Pension) Rules 1972 or



to choose to take benefits ( Annuity) provided under NPS. However, if the option to avail Family / Invalidation / disability Pension is exercised, the accumulated pension wealth in the account of the subscriber / deceased subscriber has to be adjusted / transferred to the Govt. (DoP). The DDO/ Postmasters (including SPM) will obtain and forward, along with pension papers, a copy of the undertaking from the pensioner / family pensioner if he /she has chosen the benefits under OM dated 05.05.2009 to the effect that he / she has unconditionally agreed and undertake to transfer the entire accumulated pension wealth to the Government in lieu of enjoying or obtaining such relief like family or disability or any other pensionary benefit from such government authority to Pension Sanctioning Authority.

PAO after scrutinizing the pension papers will finalize the pensioner entitlements as admissible. PAO will record the entitlement admitted in the Service Book of the Government Servant under the signature of AO. The PAO will allot separate code for such pensioners / family pensioners for easy identification for future reference if any. PAO will write to NSDLS/PFRDA for refund of all the accumulated wealth of NPS in the PRAN of such subscribers to the Govt. account / PAO bank account.

The entire accumulated pension wealth received back from NSDL has to be taken under Head of Account MH120100800270000 (GL 1800270000) Contributory /Recovery of Pension and Retirement Benefit provisionally until final head of account approved by DGP&T Audit/CGA.

**16.15 Coverage under CCS ( Pension ) Rules 1972 in place of National Pension System of those Central Govt. employees whose selection for appointment was finalized before 01.01.2004 but who joined Govt. service on or after 01.01.2004 vide Dept. of Pension and PW OM No: 57/04/2019-P&PW(B) dated 17.02.2020.**

The Government Servants who exercise option to switch over to the pension scheme under CCS( Pension ) Rules, 1972 , shall be required to subscribe to the GPF, regarding accounting of the corpus in the NPS account of the Govt. servant, CGA has furnished the following clarification vide letter No: 1(7)(2)/2010/CLA./TAIII/390 dated 14.11.2019:

1. **Adjustment of employees' contribution in Accounts:** Amount may be credited to individual's GPF account and the account may be re-casted permitting up-to-date interest (authority- FR-16 and Rule 11 of GPF Rules).
2. **Adjustment of Government Contribution under NPS in Accounts:** To be accounted for as (-) Dr. to object head 70-Deduct recoveries under Major Head 2071-pension and other retirement benefit- Minor head 911-Deduct recoveries of overpayments (GAR 35 and para 3.10 of list of Major and Minor Heads of Accounts).

3. **Adjustment of increased value of subscription on account of appreciation of investments-** may be accounted for by crediting the amount to Government accounts under MH 0071- Contribution towards Pension and Other Retirement Benefits 800 – Other Receipts (Note under the above heads in LMMHA).

**16.16 Settlement of non – NPS cases.**

On receipt of claims relating to non –NPS cases in the PAO from the DDO, the case shall be put up to the Branch Officer to verify if the order for transfer of NPS to Old Pension Scheme issued by the competent authority is in order or not and initiate the request through Error Rectification Module under “Redemption of NON NPS contribution” if found suitable.

**16.17 Apportionment of government contribution of audit staff at the end of financial year.**

The expenditure incurred on payment of pension to Audit Staff is initially borne by the Department of Posts. At the end of Financial Year it is to be apportioned in the ratio of 50:50 between DoT and DoP. Hence a new **HoA 320107110020004-** govt. contribution for Defined Contribution Pension Scheme for Audit Staff to be apportioned is in operation w.e.f 2016-17. The AAO of NPS section has to ensure that booking of NPS contribution for Audit Staff is parked under the head **320107110020004 (GL Code 3070250400)**. The expenditure incurred to P&T Audit for NPS contribution parked in the head **320107110020044** has to be apportioned between DoP & DoT. At the end of Financial Year the Accountant in NPS section has to put up the TE to the Inter Account Transfer head of DOT ( **320107110030063 – 3070266300**) to appropriate level for approval and effect the TE.

**CHAPTER XVII**  
**Service Discharge Benefit Scheme**  
**(SDBS)**

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**Introduction**

- 17.01 The Pension Fund Regulatory and Development Authority (PFRDA) has introduced the National Pension System-Lite (NPS-Lite) with effect from April 01, 2011. PFRDA has appointed NSDL (National Securities Depository Limited) e-Governance Infrastructure Limited as Central Recordkeeping Agency (CRA) for NPS - Lite. CRA is the first of its kind venture in India which will carry out the functions of Record Keeping, Administration and Customer Service for all subscribers under NPS - Lite. The servicing model of NPS Lite is based on group servicing. The people forming part of this low income groups will be represented through their organizations known as "Aggregators" who would facilitate in subscriber registration, transfer of pension contributions and subscriber maintenance functions. Subscribers in the age group of 18 to 60 can join NPS - Lite through the aggregator and contribute till the age of 65.
- 17.02 Gramin Dak Sevak (GDS) Committee, headed by Shri.R.S. Nataraja Murti, Retired Member of the Postal Services Board, in its report recommended introduction of a SDBS(Service Discharge Benefit Scheme) in place of the existing Severance Amount scheme, on an optional basis for the GDS. The Government has examined the recommendations in consultation with the PFRDA and accepted the recommendations of the committee. **The Government therefore decided to introduce a new Service Discharge Benefit Scheme (SDBS) 2011 with effect from 1<sup>st</sup> APRIL 2011.** The Scheme shall utilize the platform of NPS-LITE scheme for the purpose of registration, record keeping , funds management etc., in accordance with the relevant Rules and Regulations / Instructions issued from time to time by the PFRDA, Security and Exchange board of India (SEBI), Reserve Bank of India (RBI), Ministry of Finance, Government of India in this regard.

**NPS LITE ENTITIES:-**

**17.03 NSDL**

The **Government of India (GOI)** established **Pension Fund Regulatory and Development Authority (PFRDA)** on 10th October 2003 to develop and regulate the Pension Funds under the NPS. PFRDA has appointed National Securities Depository Limited (NSDL) as the Central Recordkeeping Agency (CRA) to maintain the records of contribution and its deployment in various pension fund schemes for the employees.

NSDL shall, accordingly, takeover the roles and responsibilities of the **Central Pension Accounting Office (CPAO)** with regard to the NPSLITE. Therefore,

NSDL will be referred to as CRA throughout this document. For the purpose of operating the CRA system, Nodal offices and Subscribers need to get registered afresh in the CRA system. Upon registration, the entities will be allotted with unique Registration Numbers, Usernames and passwords, which shall be used for accessing and operating the NPSLITE system. For more details on registration, Nodal offices may refer to the SOPs(Standard Operation Procedure) on Registration for Nodal Offices and Subscriber Registration available at [www.nsdl.co.in](http://www.nsdl.co.in) and [www.npscra.nsdl.co.in](http://www.npscra.nsdl.co.in) which is the same platform for NPSLITE as NPS. The Subscribers, upon registration, will be allotted a PRAN (Permanent Retirement Account Number) by CRA which shall be used by nodal offices while uploading subscriber contribution information to the CRA system. For more information SOP of NSDL may please be referred to.

#### 17.04 PAOs

PAOs will follow the directions of Postal Directorate taking into account the flow of work with reference to policies of Central Government, Department of Posts' Notifications, NPSLITE Requirements.

A Designated SDBS Section for each PAO, depending upon the number of transactions consisting of AO/AAO/SA/JA., will fulfil all the obligations prescribed by various Directorate Orders viz., Collection of Subscribers' data through DDOs/CDDOS, Uploading SDBS contribution in subscriber PRAN, Remittance of Money into Trustee Bank, Claim/Superannuation Settlement, Maintaining various registers in connection with such cases.

#### 17.05 DDOs/NCDDOs

The various DDOs/NCDDOs where pay drawal activity takes places in a Postal Circle will be responsible for NPSLITE Recoveries from the GDS and also for making the credit of Government Contributions for such subscribers. Discrepancies if any have to be taken up with CEPT (Centre for Excellence in Postal Technology), Mysore by the concerned DDOs .

#### 17.06 Technical - CEPT , Mysore

For Analysing , take up the issues and updating SAP the matter may be taken up with CEPT. Any updation required to facilitate Data Collection/Data Mismatch in respect of NPSLITE be taken up with CEPT, MYSORE through Postal Directorate.

#### 17.07 **Subscribers**

All regularly appointed Gramin Dak Sevaks, who have been selected after due process in accordance with the Service & Employment Rules and after rendering one year satisfactory service, are eligible to join the scheme. The existing Gramin Dak Sevaks, who are left with three years or less service as on 01-01-2011, shall not be eligible to join the Service Discharge Benefit Scheme (SDBS).

**a) option for the existing Gramin Dak Sevaks:**

The existing regularly engaged Gramin Dak Sevaks on the date of notification of the Service Discharge Benefit Scheme (SDBS), shall have option to either to switch over to the new Service Discharge Benefit Scheme (SDBS) or to continue in the existing Severance Amount Scheme. In case they opt to join the Service Discharge Benefit scheme (SDBS), the Severance amount accrued till the date of their joining, @ Rs. 1500 for every completed year of service till their enrolment will be added to the accumulated contributions at the time of discharge for annuitization/utilization. It has been revised to Rs.4000/- for every completed year of service with effect from 01.01.2016 vide Dte Letter No: 17-31/2016-GDS dated 27.06.2018.

**NOTE:-** The existing Gramin Dak Sevaks, opting to continue to remain under the Severance Amount scheme, shall continue to be subject to the existing terms and conditions of that scheme, without any linkage whatsoever to the SDBS.

**(b) Newly appointed GDS**

The Gramin Dak Sevaks, appointed on or after the date of introduction of the Service Discharge Benefit Scheme (SDBS), shall mandatorily have to get themselves enrolled under the Scheme. They will not be entitled to receive the benefit of severance amount.

**(c) Provisionally engaged GDS and substitutes:**

The provisionally engaged GDS and substitutes engaged for short term vacancies, leave periods, in the absence of the regular GDS, etc., are not eligible for joining the Service Discharge Benefit Scheme (SDBS).

#### 17.08 **Subscription**

- a) At the time of introducing the Scheme on April 2011, only the Government shall contribute @ Rs.200/- per month for each enrolled Gramin Dak Sevak.

The Gramin Dak Sevak shall not be required to make any contribution from their side under the scheme. The contributions made by the Department shall be credited to the Trustee Bank designated by the Pension Fund Regulatory & Development Authority (PFRDA) and invested through Pension Fund Managers (PFMs) designated by the PFRDA.

- b) **No contribution** shall be made by the Department in respect of the Gramin Dak Sevaks, during the period they are **placed on ‘Put off’ duty or remain unauthorisedly absent from duty**. In other words, the contribution will not be made, for such beneficiaries, for whom the **TRCA (Time Related Continuity Allowance)** is not drawn by the Drawing and Disbursing Officers
- c) As per Directorate Memo No: 6-11/2009-PE-II-(part) dated 31.10.2013, the GDS subscriber has given one more option to contribute their employee contribution equivalent to the Government contribution w.e.f October 2013.
- d) As per the Directorate memo No: 17-31/2016-GDS dated 27.06.2018 the contribution has been revised from Rs.200/- to Rs. 300/- w.e.f 01.07.2018.

The following acronyms & abbreviations have been used in this manual:

<b>ACRONYM</b>	<b>DESCRIPTION</b>
ASP	Annuity Service Provider
CRA	Central Recordkeeping Agency
CRA-FC	CRA Facilitation Centre
TRCA	Time Related Continuity Allowance
NL-AO	NPS-Lite Account Office
NL-CC	NPS-Lite Collection Centre
NL-OO	NPS-Lite Oversight Office will act as oversight mechanism for all underlying NL-AOs and NL-CCs and will be linked to these offices in the NPS-Lite system.
NPS LITE	New Pension Scheme for GDS
NSDL	National Securities Depository Limited
PFM	Pension Fund Manager
PFRDA	Pension Fund Regulatory & Development Authority
PRA	Permanent Retirement Account
PRAN	Permanent Retirement Account Number
SCF	Subscriber Contribution File
GDS	Gramin Dak Sevak

#### 17.09 The details of work in SDDBS section:

All the NPSLITE operations are processed in the **npslite-nsdl.com** by the SDDBS section. It is a web based "NPSLITE Contribution Accounting Network" developed by CRA to maintain accounts of GDS Subscribers. PAO/ CDDO/ DTO can access NPSLITE for all the activities pertain to NPSLITE by using their login ID. It contains both maker and Checker part. Each Login ID has been allotted to each official (Accounts Officer / AAO/ Jr/Sr Accountant) for performing their

operations in NPSLITE at their level. At PAO level following activities are carried out.

- a) Uploading of SDBS monthly contribution along with the Government matching contribution to the respective PRANs in the NPSLITE and transfer of fund to the Trustee Bank.
- b) The applications(NL N3) for registration are sent by Divisional heads to concerned AO for attestation and further necessary action.
- c) Authorization of SDBS Exit withdrawal Claim (Superannuation / Resignation /Death / Promotion) through web based module in NSDL website.
- d) Up-dating of employee personal details in NSDL database through web based module in NSDL website.
- e) Processing of SDBS final claim withdrawal cases on account of Discharge/ Promotion/ Death / Resignation.
- f) Processing of Fund transfer cases (SDBS- 1) in respect of promotion as departmental employees.
- g) Un-posted reconciliation work.
- h) Maintenance of Broad Sheet – DB/SR Reconciliation of Uploaded Data.
- i) Budget.
- j) Compilation of monthly statement / registers and other Misc. Works.

**17.10 Opening of NPSLITE account and allotment of unique Permanent Retirement Account Number (PRAN) under SDBS:**

**a) Role of NL CC (SPOs/SSPOs) and DDOs in opening of SDBS accounts:**

**At Collection Centre:-** All the Heads of Postal Divisions shall enroll themselves as Collection Centres (NL CC) and for the purpose every Postal Division shall submit an application form in the prescribed format (NL N3) for registration with Central Record Keeping Agency (CRA) appointed by the Pension Fund Regulatory Development Authority (PFRDA). The Divisional Head shall send their applications for registration to concerned AO for attestation and further necessary action.

**b) Enrolment and assigning Permanent Retirement Account Number (PRAN).-**

- (a) The Gramin Dak Sevaks opting to come under the SDBS shall have to submit an application in the prescribed proforma (CSRF) for their enrolment in the Service Discharge Benefit Scheme (SDBS). Such applications for enrolment will be sent to the Collection Centers (Postal Divisional office) concerned by the Sub Divisional Inspector/ASPOs, duly attested and verified as required. The Collection Centers will collect all

such applications, ensure that the applications are complete in all aspect and forward them to the relevant Facilitation Centers of the Central Record Keeping Agency (CRA) for enrolment after due verification and attestation of the details and for issue of digitized card containing inter and Permanent Retirement Account Number (PRAN) for the Gramin Dak Sevak concerned.

- (b) The Collection Centre( Divisional Office) shall also, for the first time, prepare a list of all such GDS, enrolled under SDBS , mentioning the particulars of the GDS, Viz. name, designation, office of working, PRAN, etc., in the prescribed form (SDBS-3) and send the same to the concerned "Head Post Office (HPO) in the case of GDS working in post offices" and "Head Record Office (HRO) in case of GDS working In Railway Mail Service" Units, who is disbursing the Time Related Continuity Allowances to the GDS as well as to the Aggregator-cum-Accounts Office (AO) for their information and record. The Collection Centers shall, thereafter send supplementary lists in respect of the new GDS enrolled for the month by the 5<sup>th</sup> ' of the following month to the HPO/HRO and AO on a monthly basis .
- (c) The HPO/HRO and AO shall maintain the register (In Form : SDBS-2) and keep it updated with the Lists/supplementary lists received by them from the Collection Centres for their reference and record. They shall also keep these lists safely in guard files for their Information and reference, as a permanent record.
- (d) On receipt of monthly additions/deletions in Form SDBS-3 from the NL-CCs, the DDOs have to draw Government contributions from the date of enrolment. If necessary Government contributions should be drawn as arrears, respectively from the date of enrolment.
- (e) The 'Nil' bill should be prepared in Form ACG-20 for Government contributions only and sent along with the monthly first period accounts returns. The Nil bill should be prepared by debiting the bill amount under **3201-60-102-03-01-50 – Subscription** towards SDBS and crediting under **0071-01-500-02-SDBS subscriptions**.

17.11 The DDOs have to draw Government contributions in proportion to the duty performed by the GDS. The GDS is eligible for Government contributions for the period of officiating as Postman/MTS. Subscriber's contribution under SDBS is purely optional. The subscriber contributions deducted from the GDS in the respective TRCA bill should be shown separately in the deductions side of the bill and classified as "**0071-500-02-Subscription** deducted from the GDS". The statement in Form-SDBS-4 should be prepared separately by incorporating Government contributions drawn in the 'NIL' bill and subscriber's contributions deducted from the TRCA bills. The names of promoted/discharged/ resigned/expired/ removed GDS should be deleted in the following month. SDBS-4 should have only the live data and format supplied by this office as SDBS-4 should alone be used without any change in font style



and size (after deleting) Drawal of Contributions should be stopped immediately against promoted /discharged/ resigned /expired/ transferred GDS. The names of such GDs should be deleted in for-SDBS-4 in the following month.

**17.12 Responsibility of DDOs for recovery of SDBS monthly contribution from the TRCA.**

The DDO is responsible for recoveries towards SDBS contribution from the TRCA of existing regularly engaged Gramin Dak Sevaks, who have been selected after due process in accordance with the Gramin Dak Sevaks(Conduct and Employment) Rules, 2001, and rendered at least one year's satisfactory service. The DDO should effect SDBS recoveries only through the HR Pay Roll Process.

**17.13 Role of PAO for uploading SDBS recovery**

SDBS section of PAO on receipt of the SDBS recovery schedules from HPOs and HROs, shall verify the particulars of the GDS from the Register maintained at their end, shall prepare a consolidated list of the GDS, in Form SDBS-5 , received from all the HPOs./HROs., verify the same with reference to the Subscription Bills, received along with the monthly cash accounts of various HOs and HROs, under its accounts jurisdiction and prepare a cheque for a total amount of Rs.300/— (Rupees Three hundred only) per GDS subscriber/beneficiary, charge the same to the relevant functional head of account and remit the Cheque along with the list to the designated Trustee Bank. A copy of the list shall simultaneously be sent by the AO to the CRA for their information and for updating their records and other necessary action. The AO, on authorization by the CRA, shall also upload the soft data into the CRA's profile in order to update the data already available with the CRA.

**17.14 Role of PAO for uploading in CSI scenario**

The Sr./Jr. accountants should generate the schedules of recoveries made from TRCA with T-Code (Transaction code) to generate CSI Schedule is “Zpy\_menu→ Report→ Recovery Detail ”- Salary Recovery in HR and with TCode FAGLL03 in F&A. Any discrepancies noted should be reconciled. In this regard a register has to be maintained. After validating all the data the Sr / Jr. Accountant should upload the data in the NPSLITE. After uploading the data the PAO will get one transaction ID. The SDBS contribution amount will be transferred to Trustee Bank through NEFT / RTGS. While remitting fund the PAO should mention the month to which the contributions pertain /Transaction ID in NPSLITE are mentioned in the NEFT / RTGS application form (in the ‘Remarks’ column) to be submitted to their banker. Where payments are made

through cheques in favour of the Trustee Bank, these particulars will have to be furnished on the reverse of the cheque as well as in the forwarding letter. There should be no balance under the Head “0071- Contributions and Recoveries towards Pension and Other Retirement Benefits-500-Receipts Awaiting Transfer to other Minor Heads” at the end of each month.

**Note:** In respect of Non CSI office, the DDO should submit the SDBS recovery schedule at the end of the month through soft copy followed by a hard copy.

#### 17.15 **Maintenance of Unposted Items**

SDBS contribution can be uploaded by the Nodal Office (PAO) only if the employees have a PRAN. The contribution of the employee could not be uploaded for the categories of De-active / Not available PRAN status, Duplication, Retired cases, below 100/- contribution cases. A register regarding un-posted SDBS contribution by PAO has to be maintained and the same has to be submitted to Accounts Officer for upload. As and when discrepancies have been settled action has to be taken to upload the un-posted items and make necessary entries in the register. On account of clearance of un-posted items the register should be closed as OB + Current Upload UP less Unposted Clearance in the Present Upload. The Jr. /Sr. Accountant has to keep watch for un-posted items and clearance of un-posted items by sending periodical reminder to the concerned units.

#### 17.16 **Transfer of Contribution amount to Trustee Bank**

( A ) Once the file has been successfully uploaded and the receipt generated from NPSLITE, the User (PAO/CDDO) will take a print of the CSF. The PAO/CDDO shall submit the CSF at the Trustee Bank along with the Contribution amount as appearing in the CSF. The amount deposited by the PAO/CDDO should be exactly equal to the amount mentioned in the CSF. If PAO/CDDO deposits an incorrect amount, then the status of Subscriber Contribution File will not be matched. The PAO/CDDO has to ensure that the counterfoil of the CSF given by the Trustee Bank as an acknowledgement should be maintained for its record purpose and future reference in case of any discrepancy. In case fund confirmation file is not uploaded by Trustee Bank within T+3 days (T being the day of upload to NPSLITE), an email alert will be sent to PAO/CDDO from the CRA system. On receipt of the alert, PAO/CDDO shall contact the Trustee Bank for upload of the fund confirmation file.

( B ) **Transfer of funds through Electronic Fund Transfer (NEFT/RTGS):**  
PAO/CDDO can also transfer the funds to the Trustee Bank using electronic fund transfer facility such as NEFT/RTGS. While transferring the funds, PAO/CDDO should provide the following details to the Remitting Bank (which initiates the NEFT/RTGS transfer instruction):

- NPS Trust Account number
- PAO Reg. No.
- Transaction id

The amount to be transferred should be equal to amount in Subscriber Contribution file for the Transaction id mentioned above. PAO/CDDO should ensure that the Remitting Bank Subscriber Contribution File Upload Version 1.0 provides the details of PAO Reg. No. and Transaction id to the Trustee Bank along with the NEFT/RTGS instruction to the Trustee Bank. PAO/CDDO should track the status of the contribution and follow up with the Trustee Bank if the payment details are not reflecting in the CRA system.

#### 17.17 Exit from the (SDBS).-

- (a) **Superannuation:** - At the time of discharge of his/her services from the Department on attaining the age of normal discharge, the outgoing Gramin Dak Sevak would be required to invest a minimum of 40% of accumulations to purchase a life annuity from any authorized Life Insurance Company, duly approved by the Insurance Regulatory & Development Authority (IRDA). However, the outgoing GDS shall be free to purchase a life annuity even for a sum exceeding 40% of their accumulations in the fund. The Life Insurance Company shall pay a suitable amount of monthly return to the Discharged GDS and his/her spouse during their remaining life time based on the terms and conditions of investment. Application shall be submitted In form SDBS-6. The remaining amount i.e. 60% of the accumulations shall be paid to the discharged GDS in lump sum, which may be utilised by him/her as per their own will and discretion.
- (b) **Premature:** - A Gramin Dak Sevak, if he/she so wishes can withdraw at any point of time after attaining the age of 58 years, an amount not exceeding 20% of the accumulations in his/her PRA, leaving the balance 80% to be withdrawn at the time of exit from the Scheme on completion of his services as GDS. But in such a case, the entire 80% of the accumulations shall be required to be invested to purchase a Life Annuity from the authorized Life Insurance Company, as referred to in sub para (1) above. The Department shall not make any contributions for such beneficiaries from the date of their premature withdrawal after attaining the age of 58 years. Application shall be submitted in Form SDBS-6.
- (c) **Resignation from service** - Subject to the provisions contained in these regulations, a Gramin Dak Sevak opted to join the SDBS scheme and resigns from service before normal exit, the PR Account of such GDS shall be treated as closed on the date of acceptance of his/her resignation and all the accumulations at his/her credit on the date of his/her acceptance of his

resignation shall be withdrawn and the resigning GDS shall have to Invest 85% (eighty five per cent) of the accumulations to purchase an Annuity from the Authorised Life Insurance Company, as referred to in sub para (a) above. Only 15% of the accumulations shall be paid to him/her as lump sum amount. Application shall be submitted in Form SDBS-6.

**NOTE:** - At the time of exit and/or making premature withdrawal from the scheme, the beneficiary, shall have to submit an application through Collection Centre to the Central Record Keeping Agency for settlement of his/her dues/accumulations In the Permanent Retirement Account (PRA) In the Form SDBS-6. The CRA shall calculate the dues/accumulations and settle the claim in accordance with these regulations, release among for investments on behalf of the holder of PRA, of the percentage of the accumulations to purchase an Annuity in favour of the holder of Account and make payments of the residual / sums to the applicant concerned through the Collection Centers (CC), under intimation to the AO.

**(d) Death while in service:** In the event of death of Gramin Dak Sevaks while in service, the nominee(s)/legal heir(s) will have an option either to receive the entire accumulations in the late GDS's PRA till the day of death, as lump sum, or to continue to be enrolled under the scheme, If they so desire to continue with the scheme then in that case, he or she (the nominee/Legal Heir) will have to subscribe to the scheme personally from their own pocket, after following the Know Your Customer (KYC) procedure and the Government shall bear no responsibility and/or have any liability, whatsoever, for making further contributions, etc., to the scheme on behalf of such deceased Gramin Dak Sevak or to the payment of any accumulated/exit value to such nominee(s)/legal heir(s). The PR Account, so continued and operated by the nominees/legal heirs of the deceased Gramin Dak Sevaks, as above, shall continue till the month by which the deceased Gramin Dak Sevak could have attained the age of normal discharge (65 years at present), after which 40 per cent of the accumulated balance available in the PRA shall be required to be Invested in an annuity scheme and 60 per cent thereof shall be paid to the nominee/legal heir(s) for utilization as per their discretion as is done in the case of a GDS being discharged from his engagement with the department on completion of the normal age of such engagement.

**(e) Dismissal/Removal from service.-** In the case of a Gramin Dak Sevak, being dismissed and/or removed from service as a result of a penal action/disciplinary proceedings, he/she shall cease to be a member of SDBS and shall automatically forfeit his past service from the date of such dismissal/removal and he/she will have no claim, whatsoever, in respect of the accumulations in his/her account under SDBS. Such Account shall be closed immediately, the accumulations in such account shall devolve on the Government/Department of

Posts, and accordingly payable to the Department for crediting to the Central Government's account.

- (f) **Reinstatement in service.**- In the case of a dismissed/removed from service Gramin Dak Sevak is re-instated in service by any of the Appellate, Revisionary authorities or by a Court order and completely exonerated of the charges levelled against him/her and also the period of 'Put off duty' is treated to be as service, such GDS shall be deemed to have been continuing as a member of the scheme and necessary/accumulated subscription for such period treated as duty, shall be contributed/paid by the Department at normal rate.

17.18 **Processing of SDBS Exit withdrawal Claim (Discharge / Resignation / Death) through web based module in NSDL website.**

**Discharge cases**

- a) Claim ID will be generated by the CRA six months before the Date of Retirement. Once the claim ID is generated, subscriber / Nodal Office will be able to initiate the online withdrawal request in CRA system. Claim ID is mandatory for processing of superannuation cases.
- b) The Divisional Head shall collect the duly filled in claim form from the official and initiate the claim through their Login Id ( in case of Superannuation this process has to be done in well in advance). The DDO shall verify whether SDBS contribution are uploaded every month from the date of joining of the official before initiate the claim ID, and discrepancies, if any, is noticed the same has to be intimated to the concerned PAO with details. The hard copy along with the supporting documents duly attested by the Divisional heads is to be submitted to the PAO for initiation and authorization of exit claims.
- c) **Role of PAO. Work flow process on final exit cases:**  
Steps to be taken by Accountants in PAO in exit claim processing work is as follows.

**Step-1**

Immediately on receipt of exit claim applications a prima-facie check has to be applied whether the claim paper is complete in all aspects. If any omission is found further action/correspondence is required.

**Step-2**

After prima-facie check, every subscriber's account has to be scrutinised for the correctness of contribution uploads. In case of excess uploads, the same has to be reimbursed whereas in the cases of short uploads the DDO concerned has to be addressed to ascertain the correctness of uploads and draw the left out Government Contributions if required.

### **Step-3**

After completion of the step-2, subscribers' data available in the exit claim applications have to be entered online in the NSDL website and a claim Id has to be generated for each claimant for further tracking.

### **Step-4**

After completion of the step-3, withdrawal claim process has to be initiated online in the NSDL website and a claim Id has to be generated for each claimant and put up to AAO further verification .

### **Step – 5**

After initiation, the withdrawal case has to be checked by the AAO and submit to AO/Sr.AO for final authorization. The hardcopy of the online application generated as above should be kept in the file along with the hard copies of the exit claim application and put up to the Branch Officer .

- d) i) For all Discharge cases a watch register with the details has to be maintained two months before the Date of Discharge. Whenever the Exit application received necessary entries regarding date of receipt should be made against the PRAN. If claim applications are not received before the date of Discharge, reminder has to be sent to the DDO concerned to forward the claim application. This register should be put up before AAO every week and got signed by AAO and the register should be put up before AO fortnightly and got signed by the Branch Officer along with the correspondence to the DDO.
- ii) On receipt of claim application from the DDO, the Accountant has to login into their own unique user ID/ Password and verify all the documents. Verify the SDBS contribution has been uploaded every month and if there is any un-posted amount need to be uploaded. Verify the claim ID in the NPSLITE and put up the same to AAO for due verification of claim.
- iii) After verification by the AAO using the user ID/ PW, the claim application has to be submitted to the Branch Officer for authorization in NPSLITE. After authorization by the Accounts Officer the physical documents has to be submitted to the NSDL.
- iv) The NSDL has to send the confirmation email after effecting payment of Lump sum amount. On receipt of email, the Sr/Jr. Accountant has to take the copy of the confirmation mail and put up the same to the AAO / Sr.AO/Branch Officer after making necessary checking with the Bank Account details available with office copy.
- v)A register has to be maintained with the details of date of receipt of claim application, PRAN, Name of the official, Name of the DDO, Date of

Authorisation, Date of submission of Physical documents to the NSDL. As and when the claim application received, an entry has to be made in the register. This register should be put up before AAO every week and got signed by AAO and the register should be put up before AO/Sr.AO/ Branch Officer fortnightly for review and signature.

**Premature death claim.**

- a. On receipt of claim application from the DDO, the Sr /Jr. Accountant has to verify all the documents and shall verify that the SDBS contribution has been uploaded every month and if there is any un-posted clearance amount need to be uploaded. Verify the claim ID in the NPSLITE and put up the same to AAO for due verification of claim. After verification by the AAO, the claim application has to be submitted to the Accounts Officer for authorization in NPSLITE. After authorization by the Accounts Officer the physical documents has to be submitted to the NSDL. The NSDL has to send the confirmation email after effecting payment of Lumpsum amount. On receipt of email, the Sr/Jr. Accountant has to take the copy of the confirmation mail and put up to the AAO / Sr.AO after making necessary checking with the Bank Account details available with office copy. A register has to be maintained with the details of date of receipt of claim application, PRAN, Name of the official, Name of the DDO, Date of Authorisation, and Date of submission of Physical documents to the NSDL. As and when the claim application received an entry has to be made in the register. This register should be put up before AAO every week and got signed by AAO and the register should be put up before AO fortnightly and got signed by AO.

**Settlement of transferred fund to NPS PRAN on promotion cases**

- b. On receipt of claim SDBS -1 form from the Divisional Heads , the PAO has to verify the correctness of details for transfer of SDBS fund to NPS PRAN . The PRANs of both SDBS and NPS of the subscriber have to be checked thoroughly. Prepare a list of such claims in one batch and the send the same to NSDL for effecting fund transfer. On transfer of fund from SDBS PRAN to NPS PRAN, the details have to be verified and a register has to be maintained for such settled cases and the JA/SA should ensure that no further recovery is made in respect of SDBS PRAN of the promoted GDS till the time of de-activation of SDBS PRAN. This register should be put up before AAO / AO for verification and signature.

**SDBS Accounting procedure at Postal Accounts Office:**

- c. (a). The Postal Accounts Office (PAO), on receipt of the lists of the eligible GDS enrolled under SDBS, and the pay bills from the Head Post Offices and

Head Record Offices, under its account jurisdiction, shall cross check the information with reference to the Lists and Bills as well as the Register(In Form:SDBS-2) / records available with the PAO/ GL Code , prepare a consolidated list for the Circle as a whole in the prescribed proforma (SDBS-5) and make total of the amount column. The List received by PAO from the HPOs and HROs, and the consolidated lists prepared by PAO shall be serially numbered and kept in guard files in chronological order, as a permanent record.

- (b). The PAO shall draw a cheque for the total amount arrived at as per the above sub para, in the name of the Trustee Bank, and remit the same to the Trustee Bank along with original copy of the consolidated list for uploading the details of contribution received from the PAO in specified file format to CRA, managing the funds and transferring the money to the PFMS account, etc., as per instructions of CRA/Department of Posts.
- (c). The amount of the cheque should be treated as an expenditure and booked under the functional head as under: -

(i) Total Amount of Subscription (Debit) in the accounts of various DDOs. (HPO/HRO, etc.):

Major Head	: 3201-Postal Services.
Sub Major Head	: 60-Other Expenses.
Minor Head	: 102-Social Security and Welfare programmes.
Sub head	: 03-Service Discharge Benefit Scheme for Gramin Dak Sevaks.
Detailed Head	: 01 -Subscription towards SDBS.
Object Head	: 50-Other Charges.

(ii) Similarly, as per contra credit of the equal amount shall be afforded to/booked under the head: -

Major Head .	: 0071-Postal Services.
Sub Major Head	: 01-Civil.
Minor Head	: 500-Receipts awaiting transfer to another head of account.
Sub head	: 02-Subscription to be made under Service Discharge Benefit Scheme for Gramin Dak Sevaks.



**NOTE:** - While booking and transferring the subscription towards the SDB Scheme, the AO will ensure that no amount should be parked under this Head of account at the end of the financial year. The SDBS section shall simultaneously: -

(i) Send a hard copy of the consolidated list along with "remittance particulars of the subscription money", to "Trustee Bank", to CRA to enable the CRA to update their records and send necessary Instructions to the Trustee Bank to transfer the amount(s) to the respective Pension Fund Managers (PFM) and

(ii) Upload the funds and electronic data on the Central Record Keeping Agency (CRA) server in the required form and format in order to update the each Individual accounts, This exercise should be completed by the 10<sup>th</sup> of the preceding month In any case.

**NOTE:-**The AO should ensure that the monthly payments of subscription and uploading of necessary data/MIS on CRA's server has been done by SDBS section, only after thorough checking and verification of its correctness.

17.19 On receipt of necessary claim(s), the payments in respect of enrolment/preparation of digitized cards, Annual Servicing Charges, subscriber servicing, grievance handling and settlement, uploading of subscribers' data/MIS, etc., in respect of the Permanent Retirement Accounts of the enrolled Gramin Dak Sevaks in the Service Discharge Benefit Scheme(SDBS), shall be made on an annual basis to the CRA after due verification and satisfying the correctness of the claim. The charges paid shall be accounted for as under: -

(a) Payment (Debit: proportionately amongst the DDOs. In the ratio of number of PRAs.)

Major Head : 3201-Postal Services,  
Sub Major Head : 60-Other Expenses.  
Minor Head : 102-Social Security and Welfare programs.  
Sub head : 03-Service Discharge Benefit Scheme  
for Gramin Dak Sevaks.

Detailed Head 02 —Payment of Management/ Misc.  
Expenses under SDBS for  
Gramin Dak Sevaks.

Object Head :50-Other Charges

(b) Similarly, a per contra credit of the equal amount shall be afforded to/booked under the head:

Major Head	: 0071-Postal Services.
Sub Major Head	:01-Civil.
Head	.
Minor Head	: 500-Receipts waiting transfer to another head of account.
Sub head	: 03-Management Expenses under Service Discharge Benefit Scheme for Gramin Dak Sevaks.

**NOTE:** - While booking and transferring the subscription towards the SDB Scheme, the AO will ensure that no amount should be parked under this Head of account at the end of the financial year.

- (a) The amounts of accumulations In the PRAs., devolved on the Department under para-13 (1) in Pan-II hereinabove, as a result of dismissal/removal of GDSs. from service, shall on receipt from the CRA/PFMs. Shall be booked in the account of the concerned DDO (HPO/HRO, etc.) by the AO as under:

Major Head	: 3201-Postal Services.
Sub Major Head	: 60-Other Expenses.
Minor Head	: 102-Social Security and Welfare programmes.
Sub head	: 03-Service Discharge Benefit Scheme for Gramin Dak Sevaks,
Detailed Head	: 01 -Subscription towards SDBS.
Object Head	:70-Deduct amounts devolved on the Department/ received in respect of PRAs. of the Gramin Dak Sevaks, Dismissed/removed from service thereby reducing the total subscription/expenditure under the head.

- (b) On reinstatement of dismissed/removed GDS in service, immediate action as envisaged in para 2(3)&(4) here in above shall be taken by all concerned and the resultant expenditure along with arrears of subscription, shall again be booked (under Major Head:3201-Postal Services), accordingly.

**(c) Receipts on account of fee for issue of duplicate PRAN Card**

- (i) **AT HPO:** - the amount shall be taken as unclassified receipt and shown on receipt side of the Cash Book and Monthly Cash Account.- After ERP application in DOP, concept of classification at the point of transaction is introduced.
- (ii) **AT AO (PAO):** - the amount shall be booked as a deduct recovery and classified as under:-

Major Head	: 3201-Postal Services.
Sub Major Head	: 60-Other Expenses.
Minor Head	: 102-Social Security and Welfare programs.
Sub head	: 03-Service Discharge Benefit Scheme for Gramin Dak Sevaks
Detailed Head	: 02- Payments of Management/ Misc. Expenses under SDB Scheme for Gramin Dak Sevaks.
Object Head	: 70-Deduct recoveries—Fee received on a/c of issue of duplicate PRAN card to GDS under SDB Scheme for Gramin Dak Sevaks.

#### 17.20 Maintenance of Accounts:

On receipt of the Schedules from the units and after verifying the charge in the bills for the employee contribution and the Govt. contribution by way of a separate NIL Bill, ledger postings should be made. One ledger card for each individual should be opened with the details of Name, Designation, PRAN, Unit, with columns TRCA Rs.300/- of amount to be recovered, actual amount recovered, matching contribution with Bill number and Remarks.

#### 17.21 Maintenance of Broad Sheet:

All the postings made in Ledger Cards should be compiled in the Broad sheet which is maintained PRAN wise. The total amount of each month should be compared with the DB postings under the Head of account 8342 and any discrepancy (DB more & DB Less) should be watched through a separate folio of the broad sheet. At the closing of each month's accounts a statement in format Annexure II (consisting nomination details) and Annexure III (consisting monthly contribution by the official and matching contribution by the Government) should be prepared and submitted to the Branch officer.

#### 17.22 Closing of Annual Accounts:

Accounts should be closed annually as per the instructions received time to time from the Directorate. After comparison the Annual account statement prepared should be intimated to the field units.

#### 17.23 Preservation of Schedule/Matching Fund Bills:

All the Matching fund NIL Bills and the schedules received from the field units should be preserved month wise as a permanent record. Utmost care should be

taken while classifying under the Head 8342. No debit should be entertained under this Head. All the recovery details/Schedules should be compiled by SDBS sections through a separate register especially maintained for this purpose. The SDBS section should ensure that the officials' contribution and the Govt. contribution are correctly classified.

#### 17.24 **Maintenance of registers:**

The following registers are to be maintained in SDBS section.

1. **Upload data register** : All the month wise upload details like Month of upload, No. of GDS, Upload Amount (Government contribution and Employee contribution), Transaction ID and Date of issue are entered in this register

2. **Backup data register** : Backup register is maintained for the monthly details of backup taken for: -

- Upload Sheet
- DDO list
- Noting's from Bank details
- Nil Contribution details
- FPU and FVU Files
- Soft copy of schedules from the DDOs

3. **Unposted register**: This register is maintained to watch all the un-posted items to be cleared. The following un-posted items are entered in this register:

- Duplication of PRAN
- De-active PRANs
- Not available PRANs
- Below 100 contribution
- Contribution beyond 65 years.

4. **ERM register**: (Error Rectification Module). This register is maintained to keep the details of Excess/short credit of the contribution uploaded will be reconciled through ERM-NE 5 form submitted to NSDL.

5. **Copy of SDBS 2 register**: A copy of this register is maintained to keep the SDBS subscriber details which contain detail of GDS who enrolled under SDBS, updated with the Lists/supplementary lists received from the Collection Centres for their reference and record.

6. **SDBS 4 register**: This register is maintained to keep watch over the month wise contribution details of the subscriber enrolled under SDBS.

7. **Withdrawal claims register:** This register is maintained to keep a watch on the final withdrawal (Discharge) cases prior to two months of their discharge for issuing a reminder to Divisions for obtaining claim papers from the discharged subscribers and to ensure timely settlement of claims.

**CHAPTER XVIII**  
**INTERNAL AUDIT**

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**Introductory**

- 18.01 The scheme of departmentalization of Union Government accounts provides for setting up of an efficient internal audit organization to ensure accuracy in accounts and efficiency in the operation of the accounts set up. Internal Audit organizations have accordingly been set up in Department of Posts at Postal Headquarters office New Delhi-1. The scope and function of the internal audit depends on the nature of work, the number of subordinate offices, the strength of establishment, nature and quantum of expenditure etc. The Department therefore, has drawn up a Manual of Internal Audit specifying the duties and functions at various units of DOP and availability of technology. The guidelines in the Internal Audit manual are not end in itself, but are supplemented by detailed instructions, issued from time to time.
- 18.02 Internal Audit shall check the initial accounts maintained by DDOs and NCDDOs to ascertain the extent of following of the rules and regulations, system and procedures in accounting and financial matters. The scrutiny would cover checking of all accounting records pertaining to receipts and payments in all Heads of accounts operated & accounted by units.
- 18.03 The work relating to Internal Audit should normally be conducted by Inspecting various units and offices and "on the-spot" verification of accounts records. The work of the inspection parties is coordinated through internal audit sections of Postal Directorate and respective Postal Accounts Offices.
- 18.04 The Internal Section of Headquarters office and also Circle Postal Accounts Offices are responsible for co-ordinating internal audit being conducted by P&T audit or any other statutory audit Bodies. They are responsible for processing Draft Audit Paras, CAG Paras, PAC paras etc by obtaining requisite inputs from the respective authorities and its submission centrally to the P&T Audit. Internal Audit performs the IA functions on behalf of Chief Accounting Authority, Department of Posts.
- 18.05 An Internal Audit party should conduct a general review of all the accounts records maintained by an office since the last date of inspection or in case of new units, since the formation of that office. Apart from the general review, it should also conduct a detailed check of accounts records of at least one month, selected by the Sr. DDG in case of IA by Headquarter office and by Head of Postal Accounts Offices in case of IA by Postal Accounts Offices. The percentage of bills/vouchers/cases etc. other than the month selected for

detailed check will be left to the discretion of the Head of the internal audit unit/team.

- 18.06 The General Manager (Postal Accounts & Finance) / Director (PAF)/Deputy Director ( PAF) shall arrange for internal Audit of the accounts of all the Units of DDO and NCDDOs and other administrative units under their accounts jurisdiction of the circle as per periodicity mentioned in the subsequent paras. It shall audit various funds managed by set of authorities, wherein budget /grants is provided by Department of Posts. Periodic IA will be conducted on such Welfare Funds, wherein funds are collected from employees as a circle initiative as well. The units to be covered under Internal Audit are in Internal Audit Manual. It shall be the duty of the Head of Postal Accounts Offices to cover such units under its accounts jurisdiction, wherein their accounts are incorporated in that circle irrespective of units situated.

**Inspection staff-**

- 18.07 The Heads of Postal Accounts Offices shall utilise all the Staff under its control on roster basis in such a way that all eligible staff are exposed to Internal Audit function. The composition of the team based on the status of office under audit is in Internal Audit Manual.
- 18.08 Before finalizing the Internal Audit programme, a cross reference is made with the programme of P&T statutory Audit team programme, so that the Inspections are not programmed by both authorities at a time and on same dates.

**Programme for Internal Audit:**

- 18.09 The Annual internal Audit programme will be chalked out by the Internal Audit section with the approval of the Head of the circle and timely intimation of the proposed visit of inspection party will be sent to all the officers concerned. A copy of the annual programme will also be forwarded to the Postal Directorate. It shall be ensured that IA is conducted as per annual programme and no arrears is kept except in extra ordinary circumstances, which shall be brought to the notice of Postal Directorate and Head of Circle.
- 18.10 It is imperative however, that the Inspecting Officer should himself do as much as possible of the Internal Audit work. He is assisted by the subordinate staff and he should not divest himself of his responsibility in any way especially in important matters like those relating to the review of cash arrangements, custody of cash bank transaction, Bank reconciliation, Customer balances, review and settlement of previous IA paras pending and the like. He shall supervise overall activities of the subordinate staff and issue /re-issue of rough

memos to the auditee. Ordinarily the staff upto the level of Junior Accountant should go out by rotation.

- 18.11 Head of Postal accounts Office or any other nominated officer not below the rank of Sr. Accounts Officer, shall conduct surprise visit to units where IA is functioning and oversee the working of the IA team and make such discussions with Head of Office about various outstanding issues pertaining to the unit under IA. In a year minimum 12 such surprise visits be conducted and report be submitted to Postal Directorate.
- 18.12 The Heads of the Offices that are to be inspected will be sent of the dates of inspection well in advance. A list of records proposed to be examined during internal audit shall also be prepared and sent to him along with the notice of inspection, so that these are kept ready before the arrival of the audit party. The accounts records maintained will be made available promptly to the internal audit parties, by the offices visited. In case of non submission or late submission of records, it may be brought to the notice of Head of Office concerned by Inspection Head of the IA team. It is desired that Head of Office /Divisional Head be present at the inspecting unit, so that chronic issues can be discussed and sorted out on the spot. In every case, a copy of intimation should be sent to the Head of the Circle.
- 18.13 It shall be the responsibility of the Head of IA team nominated, to have internal discussion with the other team members about plan of action and provide such instructions and guidance on various issues pending at the proposed unit of IA and also provide inputs on the critical areas to be seen and audited.
- 18.14 It shall be the responsibility of the branch officer concerned of all sections of the Postal Accounts Office to provide timely documents and records for inspection to be made available to the IA unit, co ordinated by IA section. Each branch officer shall provide the various issues pending at PAO, relevant to IA unit, and IA team shall check such omissions at field unit and provide written inputs to PAO after verifying records at source. Any negligency on either part be viewed and dealt seriously by Heads of Postal Accounts Offices.
- 18.15 An illustrative points to be provided by various sections are as under:
  - a. Pending 8553 Major Head Recoverable Advances
  - b. Pending 8661 – credit and debit suspense
  - c. Pending objections raised by various sections, pending for more than 6 months.
  - d. Outstanding and unlinked items under drawing and remittance heads.
  - e. NPS and SDBS issues
  - f. Loans and advances.
  - g. Customer accounts discrepancies
  - h. Non submission of various returns, documents etc.
  - i. Non submission of Service Books for Service verification under Rule 32 of CCS Pension Rules 1972.
  - j. IPPB, POSB, PLI/RPLI un-reconciled chronic issues.



- 18.16 The internal Audit has to be conducted in accordance with Internal Audit Manual published by the Headquarters office including such checks as IA Head of Team, as he may deem fit, which are relevant to accounts and audit related matters. The IA related to new products and services, which are not in IA manual, should also be covered during internal audit.
- 18.17 It should, however, be clearly understood that Internal Audit manual paras are only a set of model points, for the guidance of inspecting staff and that the inspection should not be limited only to these points. The Inspecting Officer and his staff should do their work intelligently, bearing in mind the general requirements of the rules and in conducting inspection, they should act generally in a way that of an expert Checker. To conduct internal audit, it is essential that the IA team should have the knowledge of Business Rules of Products and services of DOP, Statutory Rules, Application in use, skills in Microsoft office application software, Data analysis, Accrual accounting, Statutory Tax management, Cash / Fund management, Insurance Fund management, Report writing skills, handling Draft Audit para issued by P & T Audit etc.

**Procedure of Audit:**

- 18.18 The following procedure shall be followed and documented:
- a. Each team members be allotted the work in accordance with provisions of Internal Audit Manual by Head of the team, which should be acknowledged by the team members.
  - b. Each team member shall submit progress report of his work done on daily basis.
  - c. Each member shall keep working papers on Audit work done by them irrespective of any objection /para raised by him/her and shall be submitted to Internal Audit Head of the Team. In the working paper, each member shall mention the details of e-documents verified/records checked by him in the area of work assigned to him/her. This forms part of Document of IA to be submitted to PAO.
  - d. Wherever IA functionality is in computerized environment, the IA to be done in computerized environment.
  - e. Any communications to auditee is through Rough Memo, which can be signed by the Head of the IA team.
  - f. Whenever any subordinate offices are to be selected for IA, during IA period, such office will be selected in such a way that, such offices are not covered during previous IAs.
  - g. The IA team shall follow the pattern of working day as applicable to auditee office during IA and follow the working hours as well.
  - h. There should be proper documentation for inward documents from PAO, receipt of documents from auditee, and such other documents transmission which are getting traversed in IA.

- i. Rough memos can be reissued to auditee, if the compliance is not satisfactory.
- j. While issue of Rough Memo, objections be supported by Rules, orders, instructions issued by the competent authority from time to time. No objections may be issued without the support of rulings, orders, or instructions of the competent authority.
- k. Routine errors of omissions or commissions noticed during the course of inspection may be got rectified on the spot. Inspection reports should also be invariably discussed with the Heads of Offices inspected, and their comments if any, should be suitably incorporated in the report. Inspection reports should be issued only after they have been vetted by Postal Accounts Office or at the headquarters office as the case may be, with one copy each issued to the Head of Office inspected. Important points arising out of the internal audit should also be brought to the notice of Head of Circle and consolidated data of such important issues will be compiled by Headquarter office and submitted to Chief Accounting Authority.
- l. The assessment of procedural risks that may be noticed or any suggestions that may arise on account of internal audit should be incorporated in the report as an aid to the auditee for improving the process under review. Also, any major systemic deficiency, which requires urgent action should be clearly brought out and reported to the higher authorities. The Internal Audit section of PAO/head quarter office should watch the progress on settlement of points raised by Internal Audit. Internal Audit Party should also review all the outstanding points at the time of next inspection.

### **Inspection reports**

- 18.19 The inspection reports should be written in polite and dispassionate language pointing out the irregularities, rather than sounding accusatory. Offensive and strong words, sarcastic language etc. should not figure in the report on any account. At the same time suppositions, assumptions or allegations should be avoided in the reports. Further, the facts recorded in the reports should be based upon the available documents and records and only inevitable conclusions should be drawn. There should be no reference to judgemental inferences, for example fixing of responsibility for any irregularity, as it is for the administrative authorities to take action in the matter. Any objection para be supported by Rules on the subject and in no case paras are generic in nature.
- 18.20 Internal Audit Party should take up all the outstanding paras pertaining to an office during subsequent audit and settle them on the spot on verification of compliance. Where settlement is not possible, outstanding paras with their latest position should be taken as part of the new report and the old report(s) should be considered as settled. The money value objections can be considered as settled only after complete recovery or write off action.

18.21 All irregularities, wanting information or wanting documents if any noticed in the course of inspection should be recorded in a note by the A.A.O., and the Senior /Junior accountant Who should after approval by the officer conducting the inspection, make over the memos in convenient batches to the Head of the Office inspected. The Head of the Office should return them in original with his replies daily. These will furnish material for the Inspection Report and the Test Check Note. The inspection report should be in two parts, Part-I comprising of Introductory Report and Part-II comprising the irregularities noticed during current audit. The paras in the internal Audit Report are running serially numbered from 1 irrespective of the part I or part II, which should be followed scrupulously.

Part I - (a) Introductory.  
(b) Outstanding objections from previous reports in brief.  
(c) List of persistent irregularities.

Part II -  
Section A- Consisting of major irregularities i.e, irregularities involving recoveries, questions of principle, or losses, of finance in nature.

Section B-Consisting of irregularities which, though not major, are to be brought to the notice of higher authorities and followed by the Postal Accounts Offices.

Part III- Test Check notes containing minor irregularities. The procedural irregularities in respect of which the Head of the office has held out assurances about following correct procedure in future should be noted in this schedule.

Note 1- Such defects in the, procedure as the Inspection Officer, has reasons to suspect may lead to fraud or temporary misappropriation should be included in Part 1.

Note 2-All irregularities or minor points, should as far as possible be settled in personal discussion between the Inspecting Officer and the Head of the Office.

Note 3- For serious irregularities defalcations, etc., which the Inspecting Officer thinks fit for inclusion in Internal Check Inspection Report full facts should be included in the inspection report.

Note 4- If the paysheet or any other voucher cannot be produced by the office inspected in unavoidable circumstances for check by Internal Check Inspection Party during vouching of the accounts, the fact must be brought to the notice of the Head of the office, inspected in, writing, and a suitable note kept in Part II of the Inspection report, so that the bona-fide, of the transactions may be verified in due course.

Note 5- In the case of remittance by Money Order, if the payees acquittances are not received by P. O. at the time the inspection party requisitions the vouchers, a note of vouching to be done, be kept in Part II of the Inspection report for

ensuring that the payees acquittances on their receipt are duly checked by the head of the Office.

Note 6- If important records are not produced at an Internal Check inspection every possible step should be taken to secure their production. If such efforts are unsuccessful, the omission should be mentioned specifically in the report and such records should be obtained for examination in the Postal Accounts Office if such examination is considered to be necessary.

Note 7- It will be sufficient, if while writing Part (b) of the report only particulars of the old inspection reports and serial numbers of outstanding items with their brief description are given.

Note 8- Items of Part III of the previous inspection reports, the action taken in respect of which is not found to be adequate should not be included in Part I (b) but should be included in Part III again or in Part I (c) as considered necessary. In case where items are included again in part III, the earliest year from which the irregularity is persisting should be indicated suitably to enable the next inspecting party to decide whether the item should find place in Part I (c).

18.22 The more important points to be borne in mind in drawing up these documents are:-

- Trifling matters which have been set right on the spot or are of no consequence to the finances of the Department need not as a rule be mentioned, but if a number of similar points is noticed, it may be desirable to mention the type of error or irregularity with one or more instances so that the officials responsible for it may be duly instructed by the Head of the Office.
- No loss or fraud cases, which have already been detected and brought to records/documents by executive authorities, should not be brought into the report, but if there is any delay in settlement, such instances may be brought in the procedural irregularity.
- All statements and allegations made, and all figures should be based on clear documentary evidence and that, if possible, all relevant facts should be ascertained in respect of points mentioned in the Inspection Report, the Inspecting Officer himself should also see all the connected documents.
- It is the prime object of the team to do risk based audit and search source of leakage of revenue, wrong classification of head of accounts i.e, improper use of GL should be checked with vigil watch to justify the auditing.
- The actual or the possible effect of deviation from any particular rule or order on the financial interests of Government should be explained intelligently.

The Inspection Report should be completed before the Inspecting Officer leaves the office inspected and it should not be signed until the Head of the Office, is present at headquarters, has been given the opportunity of reading and discussing it and suggesting any omission or modifications.

18.23 The Inspection Report, as soon as it is signed, should be forwarded to the Postal Accounts Office. It should be accompanied by a note by the Inspecting Officer enumerating the items (if any) of the Inspection Report which involve considerable losses, write off or in-fructuous expenditure or other irregularities of great importance. He should be careful to obtain all relevant facts in connection with each such item and discuss each item especially with the Head of the Office inspected, and in the note he should state that he has done so. In this note he should also include any matter requiring orders of the GM/Director/Deputy Director.

Part III of the report (test check notes) should be issued to the inspected unit on the spot (just after the inspection) over the signature of the officer, if any, supervising the inspection or the AAO-in -charge of the Inspection Party as the case may be. Care should be taken to see that only such points are included in the test-check notes as cannot be set right on the spot by the Head of the unit inspected.

After the inspection is over, the memorandum of points requiring attention or examination on the spot should be fully answered and returned in a registered cover to Accounts Officer of the Internal Check Section dealing with the inspection report.

#### **Issue and Disposal of Report**

18.24 The inspection report (including test-check notes) should be scrutinised in Internal Audit Section of Postal Accounts Office and Part I and II passed finally by the General Manager ( Postal Accounts & Finance) /Director/Deputy Director after the remarks which are found not to be in order are expunged /modified. Items which are not considered of sufficient importance should be transferred to Part III Test Check Notes and the Head of the unit inspected requested to include these items in his copy of the Test-Check Notes. Part I and II should be sent in duplicate to the Head of the Office inspected. Extracts of selected important objections and serious irregularities of the Inspection Report should also be sent simultaneously with the issue of the report by the officer concerned to the next higher authority with a request for taking remedial measures. The matter may be pursued with Head of Circle and the P.A. Wing of Director General Posts if it does not produce the desired result.

18.25 Whenever any serious matters are brought to light in an Inspection Report they should be immediately brought to the notice of the administrative office concerned by a special letter and a copy of this letter should be sent to the Postal Accounts Wing.

- 18.26 Great care should be taken to see that the Inspection Reports are issued within one month from the date of completion of the inspection. A register should be kept in the Postal Accounts Office in Form D.G. (PA) -97 to watch the issue and disposal of Inspection Reports and should be submitted to the GM/Director/Deputy Director of Accounts for review on the 10th of every month.
- 18.27 Reasonable time should be allowed to Departmental Officers to enable them to dispose of the Report properly. Ordinarily one month should be allowed for the disposal of the reports. One copy of each of the report will be retained by the Head of the Office and the other returned with replies direct to the Postal Accounts Office. The Postal Accounts Office, at the time of the scrutiny of the reports or after scrutiny of the replies, as the case may be, will submit only such points to the Head of the Circle as in his opinion require the attention of the Head of the Circle.
- 18.28 The Test Check Notes (part III) in respect of post Offices, Head Record Offices, Railway Mail Service, etc; do not, however, require any reply in detail. The Head of the Office inspected should be asked to acknowledge receipt of Part III of the report and to take adequate notice of the errors and irregularities pointed out therein. At the next inspection of the office, the adequacy of the action taken should be verified by the Inspecting Officer to see that necessary action has been taken by the Head of the Office and that all the defects and irregularities noticed in the preceding inspection have been removed.
- 18.29 When the reports received back with reply every effort should be made to dispose of it within a fortnight from the date of its receipt.
- 18.30 To enable the Head of Office to keep a close watch over the disposal of Inspection Reports, a register, in Form D.G.(PA)-97-A, should be maintained, wherein each Inspection Report outstanding for more than six months' should be entered in a separate page. All outstanding items in a report at the beginning of the seventh month from the date of issue of the report should be entered and action taken noted against each item. The items should be circled as and when finally settled. The register should be submitted to the Head of the Office for review in the last week of each month.

### **Inspection Work in the Headquarters Office**

- 18.31 The Internal audit section of Headquarter office shall monitor and co-ordinate the IA functions of sub ordinate offices and attend to various issues raised by Postal Accounts Offices and provides important irregularities noticed by them during their inspection of PAOs, Circle Offices and other units of DOP.

- 18.32 The Internal Audit team shall also perform the internal audit of Postal Accounts Offices and also such units specified in the internal Audit manual and perform IA similar to the procedure prescribed by the IA of Postal accounts team narrated in the preceeding paras.
- 18.33 The major work includes processing for settlement of CAG Paras, PAC paras, Draft Audit paras, and such important duties attached to internal Audit section.

### **Internal Audit in Postal Accounts Offices**

- 18.34 It is a matter of great importance to check whether the various processes of accounting & auditing are being correctly followed by the different sections of the Postal Accounts Office. Such work should ordinarily be entrusted to the Internal Audit Section, which should check the work of other Sections of the office with a view to see how far they are following the procedural rules and regulations, maintaining the various registers that have been prescribed, submitting the returns on the due dates and generally functioning as efficient units of the office.
- 18.35 The Internal Audit Section should not be saddled with original work. Its functions are similar to those of the Director of Inspection in the combined Audit and Accounts Offices now Internal Check Organization, D.G.'s office and also serve as a liaison between the Directorate (Internal Check Organization) and the Postal Accounts Office by pursuing the objections raised till the final settlement and by issuing instructions to see that the irregularities pointed out do not recur.
- 18.36 The above scope and the duties of the Internal Audit Section will further be supplemented by additional Checks, prescribed by the Head of the office or ordered by the Directorate from time to time.
- 18.37 The Internal Audit Section should be a small one consisting of picked staff who by their knowledge and experience are competent to scrutinise intelligently the work done in the various sections of the office and who can not only detect defects and irregularities but also can suggest improvements in procedure. The section should be under the direct charge of the Head of the office or Director/Dy. Director. While checking the working of other Account Sections items like large outstanding balances under suspense heads clearance of accumulated objections etc., may also be seen. As far as practicable the reports of the section should be submitted to the Head of the Office for his information even though their disposal may be watched by a Gazetted Officer so that the Head of office can have an expert's appreciation about the technical efficiency

of the various units of his office. The common defects noticed in a group of sections should be circularised periodically by office orders so that such defects may be guarded against in future. It is the duty of the Internal Audit Section to see that the defects noticed are remedied by the sections and there is no recurrence of such defects.

18.38 No report on the irregularities noticed during the course of the Internal Check need be submitted to the Headquarters Office excepting however those which are considered by the Head of the office, as important or interesting meriting a report/reference to the P.A. Wing of the Directorate.

18.39 A list of the items of work that may be entrusted to the Internal Check Section as given below. The list is merely illustrative.

**List of items of work that may be entrusted to the internal Audit section**

1. To maintain quality and effectiveness of Internal Audit, a well defined IA Team within the existing establishment may be formed. The duty of such team would be from planning IA to process for settlement of paras. This would improve quality and continuity of personnel in IA for better understanding and audit.
2. Examination of the accounting work of the sections of the office by means of test check.
3. Watching of the implementation of important office orders issued from time to time.
4. Examination of the adequacy or otherwise of the existing arrangements for check and review.
5. Investigation of important arrears.
6. Liaison work between the Internal Check Party of the Headquarters office and the sections during the former's inspection.
7. Investigations of procedural omissions and irregularities and accounting lapses brought to notice by the internal Check Party from P&T Directorate.
8. Review of outstanding under Provident Fund Suspense.
9. Review of the defects and omissions in the outward Exchange and Settlement Accounts.
10. Quarterly review of the cash book/ contingent expenditure of the office Establishment.
11. Test Check of the Service books of the officials of the office.
12. Independent rechecks of the details in support of the Budget proposal.
13. Examination of items of write off of balances under Debt and Deposit heads to Government Accounts.
14. Any other work entrusted by the Head of the office and Postal Directorate PA wing.



**The number of working days allowed for Internal Check:-**

- 18.40 Inspection of each kind of Postal Unit, personnel required and the distribution of work amongst the staff of the Internal Audit Inspection party are indicated in the internal audit Manual published separately.
- 18.41 While conducting the audit of field units by Circle Postal Accounts Offices, the TRCA cases of GDS, revision, and regulation of TRCA from time to time including calculation of ex-gratia, Severance allowance etc, be invariably checked at Postal divisions etc correlating actual drawal by DDOs, which need to be done based on the marked month by Heads of Postal Accounts Office. All cases of revision done on establishment review/TRCA are carried out since date of last inspection and irregualrities brought on record.

## CHAPTER XIX

### ENTITLEMENT AUTHORISATION AND DRAWAL OF PAY & ALLOWANCES OF GAZETTED GOVERNMENT SERVANTS

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#### Introduction

- 19.01 The provisions contained in this chapter are applicable to authorization of Pay and Allowances etc., of the Gr. A & B officers of the Postal Branch. The claims on account of Pay and Allowances of these officers including those received in settlement account should be checked as prescribed in the Rules.
- 19.02 The record from which the payments of Pay and Allowances of these officers are authorized is the service book of the officer.
- 19.03 From 1-4-76 the drawl and disbursement of Pay and Allowances of the Group A & Group B government servants, by heads of offices in Ministries/Departments and their lower formation has been prescribed by the Ministry of Finance Department of Economic Affairs (Budget Division) in their memo No- F-I0(9)-B(TR) 76 dated 28-2-76]. The following instruction may be kept in view for the drawl and disbursement of Pay and Allowances:
- i) The system of issue of pay authorization by the Postal Accounts Office has been discontinued in respect of the officers except in respect of officer covered under items (ii) and (iii) below and instead the determination of entitlement of such officers will be done by the Heads of Offices in the same manner as for Gr. C Staff working under them.
  - ii) The entitlement authorization in respect of Heads of divisions/offices/ A.Os posted in the Postal Circles will be issued by the Postal Accounts Office of the concerned circle.
  - iii) The entitlement authorization in respect of heads of circles and IFA in the circle will be issued by the Postal Entitlement Accounts Section of the Postal Accounts Wing of the Directorate.
  - iv) Drawl of claims of Group A and Group B officers in the regular bill forms prescribed further will be governed by the rules in Postal Financial Hand Book Volume I and other departmental Codes and Manuals relating to these staff.

- v) The concerned drawing officer will prepare the bills for the officer on the basis of rates already available with him provisionally and subject to adjustment on receipt of service record and actual entitlements.
- vi) The disbursing officer will make disbursement to these offices as per departmental rules and will maintain the necessary record on the same line as for the other staff.
- vii) The procedure for maintenance of retrenchment register, submission of schedules of recoveries of GPF, Loans and Advances, License Fees etc., prescribed for other staff will apply mutatis mutandis to these staff also.

**Verification of Substantive Pay of Group C Government Servants Appointed to Officiate in Group B Post.**

- 19.04 Whenever a Gr.C government servant is appointed to officiate in a Group B post, the correctness of the details like substantive pay etc. must be verified before proceeding to determine the entitlement to the pay of the officiating officer. Such verification should be conducted with reference to the service book.
- 19.05 The entitlement authorization in respect of heads of Divisions/Offices/Accounts Officer posted in the Postal Circles are issued to the officer concerned (Copies should be endorsed to the disbursing officer concerned to whom payment is authorized) in the prescribed form indicating the rate of pay, special pay, if any, allowance etc., to be paid from specified dates.

Note: Copies of the entitlement authorities issued from offices other than the concerned Circle Offices may invariably be endorsed to the concerned Circle Postal Account Office for keeping record in the e-salary check Register to enable it to exercise necessary Checks on the drawal of Pay and Allowances of Group A or B Officers.

19.06 A fresh entitlement authorisation should be issued :-

- (a) Whenever any increment is due.
- (b) Whenever there is change in emoluments otherwise than by accrual of increment in the ordinary course:
  - (i) when the government servant is transferred outside or beyond the time scale or;

- (ii) whenever he is transferred from one over-lapping time scale to another or from one time scale to another
- (iii) Whenever he proceeds on leave at any kind or returns from it.
- (iv) Whenever he is appointed to a temporary post or reverted therefrom.
- (v) Whenever the stage of the time scale at which there is a pause is reached or whenever an officer is transferred from one post to another involving any change of designation even if there is no change in emoluments.

19.07 The following documents are necessary for the issue of pay authorization of the Group B Officer on first appointment in government service;

- (i) formal orders of appointment;
- (ii) orders relating to creation or continuance of a temporary post or an intimation giving full particulars of the post if already sanctioned to which appointed;
- (iii) certificates of assumption of charge (indicating forenoon/afternoon of the day); and
- (iv) certificate of the administrative authority to the effect that medical certificate of physical fitness in case of appointment for a period exceeding three months has been obtained in the prescribed form and kept on record.

19.08 In the following types of cases apart from the orders of appointment, sanctions to the Posts and charge certificate, the following additional documents are required for issue of entitlement authorization :-

- (a) On Promotion from a Group C post
  - i) L.P.C. from the last disbursing officer; and
  - ii) Service book duly completed up to the date of promotion to the post.
- (b) On transfer from one circle to another
  - i) L.P.C. duly countersigned by the previous Accounts Officer, statement of a Service.
  - ii) Orders containing the terms of appointment on deputation from a State or from a Service;
- (c) On deputation abroad.
  - i) Orders containing terms and conditions of deputation; Charge certificate when an officer is required to hand over charge, otherwise an intimation about the dates of commencement of deputation; and
  - ii) Last pay certificate.

19.09 As a general rule 'perpetual' or 'permanent' entitlement authorization should be issued except in cases where:

- (i) The post is temporary or the appointment has been made for a specified period.
- (ii) House rent/compensatory allowance or other such allowances are drawn on certain percentage of pay and vary with every increase or decrease in pay.

19.10 In cases in which the standing entitlement authorization (indicating the time-scale and date of increment) have been issued and increment fall due in a month, fresh entitlement authorisation for the periodical increments due from the first of the month in which it becomes due should be issued before the 15th of the month.

19.11 In order to keep watch that entitlement authorization are issued without fail a manuscript register of increments should be maintained in the Estt. Section, the accrual of increment to officiating Group A or B officers and the prompt issues of entitlement authorisation in such cases will also be watched through the same register.

**FORM "A"**

Register of increment for the month of. . . . . for service in. . . . .  
Substantive cadre.

- 1. Name of Officer
- 2. Designation
- 3. Scale of Pay
- 4. Date of increment
- 5. Particulars of pay authorization
- 6. Remarks.

**FORM "B"**

- 1. Name of Officer
- 2. Designation
- 3. Scale of Pay of officiating posts
- 4. Period of officiating
- 5. Date of completion of officiating service for one or more completed years
- 6. Date of accrual of increment in officiating scale
- 7. Pay after increment in officiating scale
- 8. Particulars of pay authorization
- 9. Remarks.

19.12 When any Group B government servant gives notice that he is about to take leave preparatory to retirement or to retire or when he is placed under suspension or when he is approaching the prescribed limit of his service after which his retirement is compulsory or when a contract officer or an officer purely in temporary service goes on foreign service in or out of India and also immediately on receipt of news of any government servant's death, it should be incumbent upon the Account Officer to ascertain immediately from the estate officer (CPWD) or other officer in-charge of the building occupied by the Government servant, the demands on account of rent, services and electric charge etc., for occupation of buildings owned or released by the Government and adjust them.

### **Provisional Payment**

19.13 Provisional payment of pay and allowances and leave salary can be made in accordance with the orders of the government on the subject and also at the discretion of the GM(Finance)/Director/Deputy Director of Accounts (Postal) to avoid unnecessary hardships to the officers without involving undue risk allowing original payments, the following principles should be observed:-

- (i) Provisional payment should normally be made on a request received from the authority that is competent to sanction the payment and the request should indicate the period (which should be short) for which the payment should be passed provisionally.
- (ii) The officer should be clearly informed that the payment is provisional. Appropriate registers should be kept to watch the receipt of the final orders and that the provisional payments do not extend beyond the period for which they are authorised.
- (iii) In case where sanction of legislature or Parliament is necessary, provisional payment should in no case be made even if the Government makes a request with an assurance that the legislation will be passed shortly.
- (iv) Permanent government servant may be authorised entitlement of Pay and Allowances on the basis of substantive pay, when sanctions to the continuance of temporary posts held by them have not been received by the drawing and disbursing officer or by the Postal Accounts Office.

## **Advances**

- 19.14 The under-mentioned advances may be drawn by a Group B Government servant from the disbursing unit on the authority of the sanction or a duly certified copy thereof appended to the bill :-
- (i) Advance on transfer.
  - (ii) Advance on tour.
  - (iii) Advance on account of travel concession during leave whenever admissible.
  - (iv) Advance for medical attendance and treatment.
  - (v) Advance of travelling allowance in respect of journeys to place of settlement or retirement, performed during leave preparatory to retirement.
- 19.15 Advances of pay and T.A. made under proper sanction to a Government servant on transfer to enable him to join his post or in other circumstance will be recorded by the adjusting circle Account Office in the relevant columns of the objection book through which their recoveries will be watched.
- 19.16 In the case of government servant taking advances of pay and travelling allowances on reversion to the lending Government, the procedure will be as follows:-
- (i) The Accounts Officer of the borrowing Government should be responsible for adjustment of the recoveries as the advances will remain outstanding in his book; and
  - (ii) The Accounts Officer of the lending government should be responsible for effecting recovery of these advances. On receipt of the last certificate in the case of Gr.C Government servant from the Accounts Officer of the borrowing government the Accounts Officer of the lending government should take the items to his objection book without making any account adjustment and watch the submission of the adjustment travelling allowances bill and the recovery of the advance of pay granted by the borrowing Government. The amounts of the advances instead of taken to the column 'Advances Recoverable' should be taken to the column 'For other reasons' under the Head 'Items adjusted but awaiting clearance in the Objection Book.'
  - (iii) Advances of House Building and advances for purchase of Motor conveyances should be recorded in the entitlement register and in the event of a Government servant is transferred to another Accounts Circle or Department; the un-recovered balance should be noted in the Last Pay Certificate.
- 19.17 (a) The debits on account of the first as well as subsequent instalments of House Building Advance granted to Central Government Servants

should be adjusted in the books of the Accounts Officer who authorizes payment of the first installment of the advance. The debits for all instalments of the loans will thus be accumulated in the books of the first Accounts Officer. Adjustment of credits in respect of recoveries effected from the Central Government servants should be made as under:-

- (i) Credits in respect of recoveries effected before drawal of the final installment of the Advances should be passed on to the first Account Officer for adjustment. After adjustment of the final installment of the loans, the net debits after adjustment of credits, if any, in respect of the recoveries made in between should be passed on by the first Account Officer to the Account Officer in whose circle the Government servant is working then, for watching subsequent recoveries.
- (ii) Credits in respect of recoveries effected after disbursement of the final instalments of the loan should be adjusted in the circle of Accounts in which the recoveries are effected. When Central Government servants are transferred to a different circle of Account, after the drawal of the entire amount of the advance, the balances of advances outstanding against the Central Government Servant at the time of the transfer shall be transferred to the new accounting circle for watching subsequent recoveries.
- (iii) The transfer of balances will be effected in the Postal Accounts Office under the Head of Accounts 'F-Loans and Advances- 7610-Loans to Government Servant- 201-House Building Advances (Non Plan)' as plus and minus credits in the books of the transferring and receiving Accounts officers, respectively, without affecting the debits for the year and the budgetary position thereby.
- (iv) At the time of transferring the balances, the transferring Accounting Accounts Officer should intimate the Account Officer receiving the balances, the full particulars of month-wise recoveries effected in the circle as well as the previous circle of account to enable him to determine the correct amount of interest accruing on the loans.
- (v) In the case of other advances (except those paid from Provident Fund), also, the debits for the balances outstanding against a Central Government servant transferred to another account circle (though remaining under the Central Government) should be passed on to the Accounts Officer of the latter Circle for watching subsequent recoveries.

The procedure for the transfer of balances will be the same as laid down in sub para (iii) and (iv) to clause (a) above.

**NOTE -** In the case of All India Service Officer belonging to a State cadre



on deputation to the Central Government the balance of advances for purchase of the motor car or other conveyance paid by the Government and remaining outstanding at the time of the officer's reversion to the State Government shall be transferred in the same manner as laid down in sub-para (iii) and (iv) to clause (a) above to the new accounting circle for adjustment in the Postal Accounts Section and for watching subsequent recoveries and adjusting them to the credit of the Central Government in his books.

In the case of Central Government Servants temporarily lent by the Postal Branch to a State Government or Vice Versa the credits for the recoveries of House Building Advance, Motor Car Advance or Advances for purchase of any other conveyance, sanctioned by the lending government will be passed on to the concerned Accounts Officer of the Government.

### **Service Books and Leave Accounts**

19.18 Whenever a Gr.C Government servant is promoted to officiate in a Gr. B post his service book and leave account should be called for. The leave account should be checked from the date, if any, from which the leave entries were last verified and it should also be seen that leave salary debitible to other departments has been duly debited by opening the necessary subsidiary Accounts.

19.19 The Accounts Officer who is required to certify to the admissibility of leave applied for by a Group A or B Officer should before signing the report on the title to leave, satisfy himself as to the correctness of the entries in the leave account. The Accounts Officer should also check and attest all corrections, postings and changes in the leave accounts. Subsidiary leave accounts should be checked and attested by the Accounts Officer when an officer proceeds on leave and when he returns to duty.

### **Scale Check**

19.20 With a view to ensure that the number of officers on duty in each grade, in each group of services does not exceed the sanctioned number of permanent and temporary posts, a simplified Scale Check Register will be maintained in the Entitlement Section in the proforma indicated below:-

Left hand side of the register	Sanctioned strength as on 1 <sup>st</sup>
March.....	

Name of Service	Authority No. and Date	Date from which the change is to take place	1 <sup>st</sup> September addition and reduction	Remarks
<i>Right hand side of the Register</i>			Total No. of permanent posts as on 1 <sup>st</sup> March / 1 <sup>st</sup> September. Total No. of temporary posts on 1 <sup>st</sup> March/1 <sup>st</sup> September.	
Name of the Officer	Events and Date	Authority No. date	Date of event	Duty leave

19.21 The number of sanctioned posts both permanent and temporary as on 1st March and 1st September each year will be shown on the top of the left page or pages assigned in the Register. On the right hand side page or pages the names of the incumbents of posts who are on duty against each post on 1st March and 1<sup>st</sup> September will be indicated, thereafter the names of the incumbents who are on leave or under suspension will be entered, it will then be verified that the total number of men on duty in regular posts and in officiating arrangements do not exceed the total sanctioned strength. The monthly posting from April to August and October to February need to be made only in respect of any changes on account of leave, retirement, suspension, etc., and on the date of events it will be ensured that the total number of men on duty on that particular date does not exceed the sanctioned strength. The register will be put up to the Accounts Officer for his review on the 10th of the Second Month following the month of event in addition to 10<sup>th</sup> of May and 10<sup>th</sup> of November each year.

19.22 For exercising the check that the temporary posts are not retained beyond the date upto which the posts have been sanctioned, E-fly leaves, will be maintained by respective section of Postal Accounts Office. The particulars of each sanction i.e., the No. and date, the period for which the post is sanctioned with dates, if any, the name and the period upto which the post was held by the person concerned, will be filled in. While issuing the entitlement authorisation, it will be ensured by a reference to the register that the sanction for the post is kept current.

**Receipt and custody of nominations under the CCS (Pensions) Rules 1972.**

- 19.23 Every nomination made and notice of cancellation given by an officer under Rule 53 (i) of the CCS (Pension Rules) will be retained with his service records.
- 19.24 An acknowledgement in respect of the nomination or cancellation thereof should invariably be furnished to the Officer concerned.
- 19.25 Nomination forms and other correspondences connected therewith including acknowledgement should be treated as confidential.

### **Foreign services**

- 19.26 The following procedure is to be observed in the case of officers lent on Foreign Service.
- 19.27 When a Government servant is transferred to foreign service, the Head of the Office, under whose account control he was before transfer to the foreign service, should send a copy, of his last pay certificate along with a copy of the record of his service (including leave account) to the Accounts Officer who is to act as Accounts Officer to enable the latter to watch the recoveries of leave salary and pension contributions during the period of foreign services.
- 19.28 The Accounts Officer responsible for watching recovery of Foreign Service contributions shall be responsible for other functions such as fixation of pay, authorisation of increments, reporting on the title to leave and authorising leave salary, etc; if any, arising in respect or the period when the officer is on Foreign Service.
- 19.29 While the officer remains in foreign service admissibility of any leave applied for by him is to be got certified by the Accounts Officer responsible for watching the recovery of leave and pension contributions before it is sanctioned. The payment of leave salary is authorised direct to the officer through a disbursing officer of the Postal Branch by the Accounts Officer on receipt of a copy of the orders sanctioning leave, whether by Government or by the foreign employer, and a LPC from the foreign employer showing the date upto which payment has been made by him for the duty period. A LPC is again issued by the Accounts Officer and the compensatory allowances admissible during the period of leave should also be certified by the Accounts- Officer and indicated in the certificate of admissibility of leave. The payment of compensatory allowances during the period of leave while on Foreign Service continues to be made by the foreign employer himself as the incidence of such allowances is to be borne by the foreign employer.

- 19.30 The payment of advance from the Provident Fund to an officer on Foreign Service is to be arranged by the Accounts Officer who maintains his provident fund account.
- 19.31 The first payment on reversion from Foreign Service should also be authorized on receipt of inter alia of a LPC from the foreign employer.

#### **Preparation of Pension papers**

- 19.32 As required under Rule 58 of CCS (Pension) Rules, pension papers of Gr.B Government Servants shall be prepared in the Entitlement Authorization Section of the Office of the GM (Finance)/Director/Dy. Director of Postal Accounts in those cases where the Entitlement Authorization Section issues the Entitlement Slip. The work of preparation of pension papers will be taken up one year before the date on which a Government servant is due to retire on superannuation or on the date on which he proceeds on leave preparatory to retirement whichever is earlier.
- 19.33 The Entitlement Authorization section will prepare the pension cases complete in all respect and send them to the Pension Section for checking and issue of check encasement, etc. including the Pension Payment Orders.

**NOTE-** The verification of qualifying service under Rule 32 of CCS (pension) Rules after completion of 18 years of service or 5 years before date of retirement by Group B Officer will be done by the Establishment Section with reference to the record maintained in that Section.

- 19.34. The process as to be followed in CSI, ERP is enclosed in Annexure-I which is provisional and indicative only.

## ANNEXURE-I

### CSI HR PAY ROLL

1. Before the rollout of CSI, each DDO was involved with the complete payroll activity and pay roll were prepared and disbursed through Meghdoot Millennium System. Post implementation of CSI platform, the concerned offices like, Circle Office/Regional Office/Divisional Office, Head Offices and PAO etc will be responsible for the processing and maintenance of personnel and payroll information for their respective staff working under their jurisdiction. The data entry processing and migration of all payroll documents and information will be the responsibility of the concerned DDOs.

The payroll is process based on the employee related data maintained in the SAP system i.e. from joining related data till holding current post which includes Personnel Information Service, leave, APAR and pay related data etc.

#### **2. Hiring Process – At the Appointing Authority Level: -**

The hiring process normally happens at the Appointing authority level like at CO/RO/DO and PAO. The first step in the pay roll work is creation of employee ID. This is done in the login credentials of Appointing Authority.

First the vacant position needs to be identified and this is available the application in use, which is accessible in the login credentials of the Appointing

Authority and also any other designated officer/official for the same. The application contains the details of the establishment strength under the jurisdiction of the Appointing Authority and also details of the filled up posts and vacant posts.

#### **3. Mapping of Cost Centers and Organization Key (Head Of Account): -**

Normally, the cost centre and org. Key are mapped while creating the employee ID in the application. The Appointing Authority is authorized to do the cost centre and org. Key mapping and he should ensure that there is correlation between the Position allotted to the employee and the cost centre mapped. There should be no mismatch in these two mappings and the DDO code, should match with the cost centre mapped.

#### **1. Prerequisites/Role Delegations: -**

Each unit (CO/RO/DO/PAO) will designate an employee as RDA (Role Delegation Authority) who is authorized to delegate different required roles to the designated staff of respective offices, for carrying out the work of data maintenance and other pay roll related works.

The RDA will delegate the Roles from IM Portal.

The Authorities concerned should ensure that the roles delegated are relevant to the work and simultaneously should also ensure that the officials are not delegated roles which are not relevant to their work.

The Most important duty of RDA is to do Post to Post mapping of the emp. IDs/Position IDs of the staff of the office to their respective DDOs and their

Approval Authorities for different types of actions.

This mapping is the base of the work flow of ESS to SAP and subsequently to payroll area.

#### **Data Maintenance Work at DDOs: -**

The most important place of payroll work is at the DDOs. On receipt of Appointment Order from the authorities concerned the DDO should initiate the following action at their end.

Create and Save data application (**Master Data Maintenance**)

The next immediate check the DDO has to do is whether the cost centre, the org. Key (head of account) and position in conformity with the cost centre is seen info types in application and also ensure the correct pay roll area.

#### **2. Pay roll run:**

There are two types of HR payment process. One Cyclic (Salary) Payment and the other is Off-cycle Payment. After completion of Salary payment, off-cycle payment process to be started and end before the commencement of live pay roll run of monthly salary.

Off-cycle payments consists of other than Salary payments viz., Tour TA and LTC adv/Adjustment bills, LTC CEA, all terminal benefits, GPF Withdrawal/Advance, Medical reimbursements and other claims etc.,

Salary and Off-cycle payroll process includes two stages firstly Simulation pay roll and live pay roll run and secondly simulation posting and live posting. After completion of posting, payment will be transferred to the accounts of concerned officials through POSB interface/Bank Transfer mode.

#### **3. Transfer and Deputation In/Out, Death, VR and Superannuation:**

In the event of Transfer and Deputation in/out/, retirement/death, the Appointing Authority has to complete action in the application in use.

## CHAPTER XX AUDIT OF RECEIPTS

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### **Receipts from Book Stalls in Postal Building**

20.01 The Publicity Society of India Limited has been authorised' to open books stalls in Postal buildings on certain conditions vide Rule 190 of the Post and Telegraphs, Financial Hand Book, Volume I, (Second Edition) Second Reprint. The Society's accounts should be checked annually by a Group A or B Officer of the Postal Accounts Office, Kolkatta. Soon after the end of the March the Postal Accounts Office should ask the managing Director of the Society to send his books and connected contracts. On receipts of documents the following checks should be exercised:

- (1) The extracts of contracts received from the various Heads of Circle should be checked with the Society's register of contracts and the Contracts themselves.
- (2) The register of contracts should be examined to see whether particulars of amounts received by the Society have been posted against each item. These entries should then be checked with the corresponding entries in the Cash Book and the share due to the Department calculated.

The Managing Director should then be asked to credit the share in the Kolkatta General Post Office. When credit is traced, it should be classified to the head "Advertisement Receipts" under 1201 (200) (02)-(06) Post Receipts 6 – Other Services & Service fees."

The intimations received in Postal Department from the Publicity Society of India Limited in accordance with the provisions of Rule 188 of Posts and Telegraphs, Financial Hand Book, Volume I (Second Edition), Second Reprint, should be checked during Internal Check inspection.

### **Recovery of dues on Postal Buildings Assessment of rent**

20.02 Under Rule 487 of the Posts and Telegraphs, Financial Hand Book, Volume I (Second Edition), (Second Reprint), statement of assessment of rent, current revision statements" in -respect of residential and non-residential buildings' are received in the Branch Accounts Office concerned from Heads of Circle. These statements should be generally examined to see that the rules for calculation of standard rent have been followed and that the sanction of competent authority for assessment or revision of rent, etc., has been obtained, in each case. The capital cost as

entered in the statement should be verified from the Register of Lands and Buildings and the statements returned to the Heads of Circles with certificate of verification.

The Postal Accounts Office should see that the Heads of Circle furnishes the annual certificate that standard rents have been revised during the year, where necessary, under S. R. 324, vide Rule 487 of Posts and Telegraphs, Financial Hand Book Volume 1 (Second Edition, Second Reprint).

### **Recovery of Rent**

20.03 The Postal Accounts Offices will receive printed copies of lists of residential buildings from Heads of Circles in respect of such buildings in their respective circles (vide Rule 489 of Posts and Telegraphs, Financial Hand Book, Volume I, (Second Edition) Second Reprint). Monthly returns of rents recoverable from the occupants will also be received from the officer-in-charge of buildings alongwith the monthly accounts of the Disbursing Officers vide Rule 490(b) of the Posts and Telegraphs, Financial Hand Book, Volume I (Second Edition, Second Reprint).

20.04 On receipt in the Postal Accounts Office, the printed copies of lists of residential buildings should be indexed in the usual way and made over to the Accountant concerned. In respect of residential buildings occupied by Officers whose pay is drawn in Establishment Pay Bills, the Accountants concerned should keep a note of the relevant details of the printed copies of lists of residential buildings concerning their portion of check in a separate folio of the respective Establishment Check Register.

In case where a building is occupied by an officer of an branch other than the owning branch, the Accountant should forward a copy of the printed list of residential buildings to the Account Officer of the occupant to enable him to watch the recovery of the rent and send an intimation every month to the Accounts Officer of the owning branch.

20.05 The Accountant shall be responsible for seeing that due action is taken every month on the printed copies of lists of residential buildings by the officer-in-charge of the building. For this purpose he should see that in respect of all the residential building in his Account charge, a return of rents is received with monthly accounts rendered by the Disbursing Officers concerned. The rent recoverable as shown in the return of rent should be compared with the amount of the standard rent of the building and if the amount received is less than the standard rent it should be seen that the recovery has been made at the



required percentage of the occupant's emoluments.

- 20.06 The monthly return should be specially examined, to see-
- i) that the amounts specified in the return are actually recovered and credited in the accounts of the Disbursing Officer;
  - ii) that, if the rent of any residential building is not recovered at the full rate shown in the return of rent, the reasons for charging a different rate are given in the column fair 'remarks' ; and
  - iii) that the rent, etc., recovered are properly classified and credited to the owning branch indicated in the return.

**NOTE -** After examination of the monthly return the Accountant should endorse a certificate of recovery as provided for in Form A.C.G.-71.

- 20.07 All cases of failure in recovery, short recovery, and excess recovery should be promptly brought, to the notice of the Officer-in-charge of the building who will take proper steps in the matter. In case where there is an error in fixing rent on percentage basis, owing to ignorance as to the actual emoluments of the occupant, the Postal Accounts Office should intimate to the Officer-in-charge of the building the correct emoluments of the occupant. Where building remains vacant for a considerable period owing to there being no one responsible for rent, Checker should enquire whether some re-allotment of the quarters could not be made.

All communications to the Office-in-charge regarding recovery of rent should be kept in a separate file, to be opened for each office.

- 20.08 In each of the following cases a copy of the letter of assessment will be received in the Postal Accounts Office from Head of the Circle.

Rents recoverable from Officers not entitled to rent-free quarters and using as residences, portion of buildings belonging to or hired by the Department for official purpose.

Rents recoverable from officers for part occupation of a residential building belonging to the Department, a portion of which is used for office accommodation.

The Accountant concerned should keep a note of the relevant details in a separate folio of the Establishment Check Register and the same procedure as is prescribed for residential buildings belonging to the Department will be observed in these cases also.

- 20.09 All records with the Officers-in-charge of buildings concerned with recoveries of rents should be checked as prescribed in the rules. The records should also be specially examined to see-
- (i) that there was no omission to send the rent return by the Officer-in-charge to the Disbursing Officer;
  - (ii) that due, action was taken by the Disbursing Officer on the rent return and a copy thereof, duly certified was returned by him to the Officer-in-charge; and
  - (iii) that proper action was taken by the Officer in-charge in respect of all notices of short recovery, excess recovery and failure on recovery sent to him by the Accounts Officer.
- 20.10 If an Officer of the Postal Department occupies a residence, a building not belonging to that Department rent should be recovered, and the credit passed all by the, Department concerned through the Settlement Account/Bank Draft as the case may be.

### **Special Recoveries**

- 20.11 The recoveries in the following cases should be watched through the Register of Special Recoveries. Recoveries of contributions on account of leave salaries of Government servants subject to the CCS (Leave) Rules 1972 deputed to State Governments or other Departments of the Central Government should, however, be watched through the Register in Form SY-52A and not through the Register of Special Recoveries.
- Recovery of contract money or licences fees from professional letter writers in Post Offices. The amount recoverable is communicated by the sanctioning authority.

**NOTE 1** - Before filing the sanctions, or statements, the A.A.O. Should see that necessary particulars have been entered in the Register.

**NOTE 2** - The entries in the Register of Special recoveries should, be reviewed by the A.A.O. with a view to see that the postings against these items have been correctly made.

- 20.12 The Register and Broad sheet of Special Recoveries should be maintained for each circle in Form S.Y.-188-D. If the Head of the Office Considers it necessary that a separate register and broad sheet should be maintained in respect of each office or a group of offices in a Circle, a

consolidation for the whole Circle showing the total amount recovered should be made in order to effect an agreement with the booked figures.

### **Foreign Service Contributions**

20.13 Model regulations for the check of receipts relating to Foreign Service Contributions are reproduced in the Annexure to this Chapter.

### **Prepayment of postage in Inland unregistered packets**

20.14 Postage on inland unregistered packets posted by firms and individuals who have a very large number of such packets to post is in some cases accepted in cash in Post Offices specially authorised by the Heads of Circles (vide Rule 17 of Posts and Telegraphs, Financial Hand Book, Volume II). The collections are credited in the Schedule of Unclassified Receipts each item being supported by the memo of postage and the Post Office Treasurer's receipts passed thereon. The number of packets posted as well as the rate per packet charged are shown in the memo from which the calculation for the total postage realised (as is also shown in the memo) should be checked' and seen whether it agrees with the amount shown in the Treasure's receipt pasted on to the Memo of postage Unclassified Receipts. It should also be seen that the Treasure's receipt pasted on to the Memo if postage is in serial order. Whenever there is any break in the serial number of the receipts, enquiry should be made from the Postmaster as to the reasons of such breaks. Spoilt receipts or receipts not issued through oversight or otherwise should be called for and destroyed by the Branch Officer.

**NOTE** - The procedure detailed above will be followed in regard to prepayment of inland ordinary registered articles of letter mail vide Rule 17-A of the Posts and Telegraphs Financial Hand Book Volume II. "

### **Posting of Newspapers without pre-payment of postage**

20.15 Whenever a licence is issued by the Head of a Circle under Rule 8-A of Posts and Telegraphs Financial Hand Book, Volume II; an intimation regarding the name of the Registered Newspaper Organisation and the amount of Security Deposit accepted from it as well as the form in which accepted, is sent by him to the concerned Accounts Officer. A copy of the fortnightly bills presented to the Newspaper for payment is also received in the Accounts Office from the Postmaster concerned of watching the credits in the schedule of Unclassified Receipts for the amount covered. These credit should be classified under "1201(101) (03) Postal Receipts (1) Postage realised, in cash".

20.16 A manuscript Register the form prescribed below will be maintained by each Postal Accounts Group for purposes of watching the necessary credits in the schedule of Unclassified Receipts. A separate page of the Register should be set apart for each of the Registered Newspapers and the amount of Security Deposit should be noted on the top of the page, the entry being attested by the Sectional A.A.O. The amounts of the fortnightly bills noted in the column 'Amount due' should also be attested by him on passing the file orders on the bills. Delays in payment of bills by the Newspaper Management should be reported to the Head of the Circle concerned. If at any time it is found that the Security Deposit already made is less than the payments for the preceding month, it should be brought to the notice of the Head of the Circle concerned so, that he may take steps to obtain additional securities. The register should be reviewed monthly by the Sectional A.A.O. and Branch Officer 'to whom it should be submitted on the 15th of each month.

Regarding checks to be exercised during Internal Check Inspection see 69-A of Annexure II of Internal Check Questionnaire in respect of Postal & R.M.S. units.

Name of the newspaper concerned	No. and date of P.M.G.'s letter.....			Amount of security deposit Rs.....	
Month	Name of PostOffice	Particulars of Fortnightly Bills			Amount due
		Due date of receipt	Actual date of Receipt	No. and date of bill	Rs. .
1	2	3	4	5	6

Amount credited			Balance	Progressive Balance
Due Date	Actual Date	Amount Rs.		
7	8	9	10	11

## **MISCELLANEOUS ITEMS OF POSTAL RECEIPTS**

### **Fees for window delivery tickets and post boxes and bags**

20.17 A check should be exercised with a view to seeing prima facie that fees are correctly realized as per rates and conditions laid down in the Postal Guide, according to the details given in the schedule of Unclassified Receipts. These are not susceptible of any further accounting check centrally:

### **Recoveries of Lost, Damaged, Insured and other articles**

20.18 Recoveries for lost, damaged insured and other articles should be watched through the Register of Special Recoveries vide Para 13.12 and checked with reference to the intimation of recovery received from the Head of a Circle or other authority. The credit should be taken to the proper head under "Major Head 1201 in the accounts of the Circle in which the loss occurs in respect of which the recovery is made. Recoveries made in one Circle on account of loss occurring in another Circle should be passed on through the head "Remittances" for adjustment in the accounts of the Circle concerned.

### **Overhead Charges Realised on Stamps and Seals up, plied by the Postal Seals Office Aligarh**

20.19 The Accounts office should verify that the amount, advised by the Supdt. of Postal Seals Office Aligarh is duly credited by the Postmaster concerned.

### **Receipts through Franking Machines**

20.20 Receipts on account of postal articles and state telegrams franked with the impressions of Franking Machines are credited in the Post Office accounts (vide Rule 186 of Posts and Telegraphs, Financial Hand Book, Volume I, (Second Edition), Second Reprint). The Postal Accounts

Office will classify the credits as "Postage realised in cash" under Major head 1201(101)

(04) or 'Remittance' as the case may be.

In cases, however, the same machine is used for franking of postal articles, the total credits afforded in the Post Office accounts will, in the first instance, be taken to the head "Postage realised in cash".

### **Receipts collected by Railway Mail Service Offices**

20.21 The duty of checking such receipts rests with the administrative officers. A monthly statement showing particulars of all miscellaneous sums paid into Post Offices by 'Railways Mail Service Officers' is however, received in the Postal Accounts Office from the Superintendent of the Railway Mail Service Division concerned for verification (vide Rule 73 of the Posts and Telegraphs, Financial Hand Book, Volume 11). The items shown in the statement should be verified with the actual credits in the cash accounts and the statement returned.

### **Sale of Publications, Books of Blank Forms etc.**

- i) The opening balance shown in the statement mentioned in Rule 192 of Financial Hand Book Volume I (Second Edition, Second Reprint) should be verified with the closing balance of the previous month.
- ii) The arithmetical computations in the statement should be checked.
- iii) The total sale proceeds as shown in the statement should, be agreed with the corresponding credit in the accounts and the word 'agreed' endorsed over the dated initials of the accountant.
- iv) The correctness of the classification should be checked.

### **Miscellaneous**

20.22 The miscellaneous items of receipts of the Department are credited to the detailed head 'Other Items' under Fees and other Receipts in the proper section under head 1201. The items of such receipts are detailed in Appendix 5 to the Postal Account Manual. Unless otherwise indicated in this as well as the other volumes of this Manual these items of miscellaneous receipts are not susceptible of any check.

**NOTE** - The credits appearing in the Schedule of unclassified receipts on account of fees for information supplied to Municipalities, Village Panchayats, District Local Boards, Notified Areas, Town Area Committees

and Cantonment Boards in connection with their work of levy of duty on postal parcels should, however, be checked with reference to the receipted copy of the statement which is required to be forwarded to Accounts. The amount will be classified under "Postal Receipts, Fees and Other Receipts Other Items".

## ANNEXURE-I

### **Model Regulations for the Checking of receipts relating to Foreign Service Contributions**

1. Foreign service means service in which a Government servant receives his pay with the sanction of Government from any source other than the Consolidated Fund of India or of a State or the Railway Fund or from a company working, as State Railway.

Foreign Service falls into two main divisions viz., foreign service in India and foreign service out of India according as the foreign employer is in or out of India, the country of employment of the lent officer not altering or determining the character of foreign service.

2. In respect of Foreign Service in India, contributions are recoverable for both pension and leave salary but in respect of Foreign Service out of India, contributions for pension only are recoverable.

**NOTE** - In the case of a temporary Government servant, it is for the Government concerned to decide whether or not to recover pension contributions having regard to the probabilities of the Government servant qualifying for a pension.

Passage contributions are also recoverable for Government servants entitled to passage concessions in accordance with the instructions issued by Government from time to time.

Government servant who is a subscriber to the Contributory Provident Fund (India) and who is transferred to Foreign Service shall pay monthly subscriptions calculated on the rate of pay drawn in Foreign Service. The foreign employer or the officer himself according to the arrangement made shall pay in addition for the period of active foreign service, at such times as Government may prescribe in each case, a contribution determined by the formula  $\frac{X}{XY}$ , where "X" equals the amount which would have been credited monthly to the subscriber's account in the Provident Fund had he not proceeded in foreign service, the rate of pay drawn by him in foreign services being regarded as his "emoluments" for the purpose and "Y" equals the fraction which the amount recoverable as leave salary contribution bears to pay drawn in foreign service.

3. Contributions should be recovered at the rates prescribed by Government from time to time on behalf of Government servants lent on foreign services. The contributions are payable by the Government Servant himself unless the foreign, employer consents to pay them.



4. A copy of the orders sanctioning a Government servant's transfer to Foreign Service must always be communicated to the Accounts Officer by the authority by which the transfer is sanctioned. The Government servant himself should without delay, communicate a copy to the officer who checks his pay and take his instructions as to the officer to whom he is to account for the contributions report to the latter officer the time and date of all transfers, of charge to which he is party when proceeding on, while in and on return from foreign service, and furnish from time to time particulars regarding his pay in foreign service, leave taken by him, his postal address and any other information which that officer may require.

**NOTE - (a)** In the case of Foreign Service out of India the "Accounts Officer" is the Central Accounting Authority.

(b) In the case of Foreign Service in India:-

(i) if pay in foreign service is paid from a Government Treasury and is subject to check by an Accounts Officer, of Government, the Accounts Officer is such P&AO.

(ii) Otherwise, the Accounts Officer is the Accountant General of the State in which the Municipality; Port Trust, or other body concerned is situated.

(c) In the case of Government servant in, Commercial Department e.g. Railways and Postal employed on foreign service in or out of India, the "Accounts Officer" is the Accounts Officer of the Department concerned.

5. In order to exercise a check over the recovery of contributions a register in Form "A" should be maintained by the Accounts Officer in which should be noted:-

(i) all orders of the competent authority sanctioning the transfer;

(ii) the date of making over charge' and receiving charge of the new post in foreign service;

(iii) the particulars of leave enjoyed by Government servants while in foreign service; and

(iv) orders subsequently received regarding a Government servant in foreign services as the orders issued by the Accounts Officer for recovery of interest or of contributions in arrears and the cause of the contributions ceasing to be realised owing either to retransfer, death, dismissal, or any other cause.

**NOTE -** The fact of transfer to foreign should be noted in the Service Book and Gradation list of the Estt.

6. A Broadsheet in Form "B" should be maintained by the Accounts Officer for watching the, correct and punctual recovery of contributions in respect of Government servants lent to Foreign Service. The contributions shown in the Treasury Cash Accounts as well as these received through the Exchange Account or the Settlement Account, as the case may be, should be posted into the Broadsheet and that total reconciled with the Detail Book.

7. Government servant in Foreign Service should be given prompt intimation when their contributions fall into arrears, and informed of the penalties to which they become liable under the rules prescribed by Government for non-payment.

8. In the case of recoveries made under Rule 127 of the Fundamental Rules (and subsidiary Rules framed there-under), or under Articles 783 or Articles 802 of the Civil Service Regulations, or on account of establishments in Foreign service of the third kind under Article 750 of the Civil Service Regulations (fifth edition original) where the rates may be subjected to frequent changes, the Accounts' Officer may, if the combined Form "C" is considered, unsuitable, allow, at his discretion the use of a separate register and a broad sheet in Form "D" and "E" respectively.

The particulars of such recoveries should be entered in Form "D" a separate number being assigned to each recovery. The recoveries actually made should be posted monthly into the Broadsheet in Form "E" described in Regulations 5 and 6.

9. Contributions for leave salary at the rates laid down for Foreign Service contributions, and payable in respect of period of duty only excluding leave of all kinds taken under the borrowing, Government are also recoverable in respect of Government servants subject to CCS(Leave) Rules, 1972, and transferred to or from a Commercial Department or to or from another Government although such transfers are not technically foreign service. These recoveries will continue until the Government' servant is permanently transferred to the borrowing Department or Government and should be watched through a Register in Form No. S.Y. 52-A.

**NOTE** - In the case of Group C, Government servants, the Heads of Offices communicate to the Postal Accounts Office all transfers of such Government servants to other Governments or Departments. The procedure is in other respects the same as in the case of Group A or B Government servants. The date of making over while proceeding on service under the borrowing Government and the date of taking over on reversion to the service of the lending Government should be entered in the Register at the time of check of the establishment pay, bills, and cases, if any, not reported by the heads of offices should be taken notice of and, duly registered for watching recoveries.

For simplification of adjustments on account of allocation of Leave Salary and pensions between Departments of Central Government, Government of India has since issued instructions vide Ministry of Finance O.M. No. F.-2 (117)/76/SC dated 26<sup>th</sup> December, 1977 as follows

The rules in regard to allocation or sharing of the liability on account of leave salary and pensionary charges of Government servants with service under more than one Department among the Departments of the Govt. of India including Railway, Postal and Defence Departments contained in Appendix 3 B II and B IV to Account Code Volume I have been under review of the Govt. of India for some time. After consideration of the various issues and keeping in view the need for simplifying inter-departmental adjustments, it has been decided to dispense with the system of allocation of leave salary and pension among the departments of Central Government as specified below.

(a) *Leave Salary*- The existing system of allocation or sharing of the liability on account of leave salary or payment of leave salary contribution by one Department of Central- Government to another will be dispensed with. The liability for leave salary will be borne in full by the Department from which the Government servant proceeds on Leave, whether it is his parent Department or a borrowing Department with whom he is on deputation.

In the case of Government servants who avail of leave on termination of their deputation period the liability for the leave salary will be borne by the Department which sanctions the leave.

(b) *Pensions*- The liability for pension including gratuity will be borne in full by the Department to which the Government servant permanently belongs at the time of retirement. No recovery of proportionate pension need be made from other Central Departments under whom he had served.

(c) *Contributory Provident Fund*- The liability for Government contribution will be borne by the parent Department and no share of contribution will be recovered from any borrowing Deptt.

10. These orders will take effect from 1<sup>st</sup> January, 1978 and will apply to all cases of leave salaries paid and pensions sanctioned on or after that date.

## CHAPTER XXI

### PREMIUM PRODUCT SERVICES

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#### **Introduction:**

21.01 Business development can be summarized as the ideas, initiatives, and activities that help to make a business better. This includes increasing revenues, growth in terms of business expansion, and increasing profitability by building strategic partnerships and making strategic business decisions. Business Development Directorate is the commercial arm of Department of Posts at which the formulation & operationalisation of value added services like Speed Post / Business Post / Business Parcel etc. take place and through which focused monitoring thereof is done.

21.02 In order to determine the economic viability and cost effectiveness of Premium Products, separate sub-heads and detailed heads are opened for classification, booking of revenue and expenditure. The accounting of Business Development transactions be monitored for walk in customer wise, registered customer wise and also registered contract customer wise such that all receipts have been accounted, commission charges are correct, receivables have been received & settled, any deduction to revenue is proper, discounts applied is as per business rules, statutory taxes have been collected and paid to applicable tax authorities, penal interest wherever applicable is charged & received, dues received from registered & advance customers are settled in the system for its depiction in e-lekha etc. The over all objective is that there will not be any under or overstatement of revenue in DOP accounts. \

21.03 The illustrative list of products fall under Business Development Services is depicted below.

<b>Product</b>	<b>Revenue details.</b>
Speed Post Document	- PRC-Speed Post Document
	- Speed post- cash on delivery fee
	- PRC-Business reply Speed Post document
	- One india one rate speed post document
Business Post	- PRC-Business Post
Greeting Post	- PRC-Greeting Post
Express Parcel Post	- PRC-Express Parcel Post

	- Express parcel - cash on delivery fee
Direct Post	- PRC-Direct Post
	- PRC- Mass Mailing Services.
Mass Mailing Services	- Deduct: Refunds of Mass Mailing Services
Bill Mail Service	- PRC-Bill Mail Service
E-Post services	- PRC E-post services.
	- Sale of e-post Prepaid cards.
Mail Business Service e-iod	- PRC for mail business service for e-iod
National Bill Mail service	- PRC- National bill mail service
Sale of philatelic stamps.	- Sale of philatelic stamps.
	- Premium services on flat rate parcel
Flat rate Parcel	- PRC for print to post service
Print to post service	- Sale of my stamps
Sale of My stamps	- Postage realised in cash for e-VPP fee
e-VPP	- Business Parcel
Business Parcel	- Business Parcel cash on delivery fee
	- Speed Post-E.Commerce Revenue
	- PRC Speed Post- E.Commerce-COD
Speed Post e-commerce	- PRC Speed Post-E.Commerce-Non COD
	- COD Fee E-Commerce Speed Post
	- Express Parcel E Commerce Revenue
	- Express Parcel E Commerce COD Revenue
Express Parcel e-Commerce	- Express Parcel E Commerce Non COD Revenue
	- COD Fee Express Parcel E-Commerce Cod
	- Business Parcel E-Commerce Revenue
Business Parcel e_commerce	- Business Parcel E-Commerce

		COD Revenue
		- Business Parcel E-Commerce Non COD Revenue
		- COD Fee Business Parcel E-Commerce COD
		- PRC for International Express Mail Service (EMS)
International Mail Service	Express	- PRC For International Parcel
		- PRC For International Letters (Registered)
		- PRC For International App E-packet Service
Speed parcel		- Revenue for Speed Post Parcel
		- Portal Charges
		- Fixed Closing Fee
		- Service charges on sale and cancellation of railway ticket through PO
Sale of Railway tickets		- Advertisement Receipts
		- Receipts on Account of Opening Book Stalls
		- Registration fee for cable T V operator's registration
		- Referral Fee From ICICI-PRU LIC-From-Pension fund
		- Other Biometric/Demography Updation
		- Aadhar Printout Colour
		- Aadhar Printout B/W
		- New Aadhar Enrollment
		- Mandatory Biometric Updation of Children
		- Market Place Commission
		- Retail Post
Retail Post		- Retail Post-Sale Proceeds for Gangajal
		- Commission for Sale of Tickets for Road Transport Corporation
		- Commission for sale of Tickets

for Airlines

- Commission for sale of University application forms
- Commission for sale of SIM & Recharge coupons
- Commission for sale of India Telephone Cards
- DOP share of Application fees AFMC MBBS forms
- Sale of Surveys
- Fee for verification of addresses
- Retail post sale of parcel box/envelope on return basis
- Retail post-issue of Post Office Identity Cards
- Commission realised from print to post service
- Retail post sale of parcel box/envelope on return basis
- Retail post-issue of Post Office identity cards
- Commission received from IDBI principal
- Commission on sale of ICICI safety bounds
- service charges-BSNL
- e-payment commission
- Media post
- Receipts on account of Logistics Post (surface)
- Advance for Logistic Mails Service
- Receipts on account of Logistics Post (air services)
- Commission Realized on a/c of issuance of SBI smart card
- Commission realized for issuance of SBI non smart card
- Commission for loan application for asset product -SBI
- Mutual fund- service charges

e-Billers Commission  
Media post

Philately ancillaries

- UTI mutual fund
- Franklin Templeton
- Reliance mutual fund
- Commission for accepting applications for units of UTI
- Sale of special stamps and other materials
- Interest on Delayed Reimbursement of DOP dues received from WUFSI
- Commission for Old Age Pension Paid by the State Govt
- Amountt received from IPPB as penal interest due to delayed payments and IPPB revenue receipts.
- Fee/commission on joint International Express product
- Commission on UIDAI project
- Commission on IMT transactions of WUFSI
- Income/DOP share on account of PMJJBY
- Share of DOP Pradhan Mantri Suraksha Bima Yojana
- Handling charge/incentive received from PFRDA for APY

21.04 For each Business Development services, the Standard Operating Procedure issued by the concerned Directorate like Business Development, Postal Operations, Parcel Directorate, PBI division, etc is referred to. Business rules provide for providing services on credit as well as with advances. ***As submission of accounts to CGA is with reference to cash based accounting, the account to CGA should not contain any accruals that are either receivables or payables unless receivables are received & accounted for & payables are paid and accounted for respectively. Accountant shall ensure that accruals are not taken to CGA report. Accruals are nothing but accounting e-data and e-documents meant for monitoring receivables/payables and adjustments.***

21.05 The following monitoring and checks have been prescribed to ensure that revenue is accounted correctly and there shall not be any erroneous cash outflow to customers like e-billers, COD customers, etc.



- a) The concerned accountant shall check that the data as in the GL wise e-schedule tallies with the DDO -CGA report for each day and tallies for the month on consolidation in PFMS.
- b) Cause rectification of errors & misclassification through transfer entry against the DDO concerned.
- c) Check whether all outstanding dues in case BNPL customers have been realised and any penal interest to be charged are realised along with statutory taxes applicable.
- d) Check whether advance payments, customers' account are adjusted and settled against the invoice raised as per periodicity.
- e) Check dues paid by customers direct to the Postmaster's bank account are accounted and settled in the system immediately after receipt of receipt scrolls.
- f) In case of services like COD, e-billers etc. it must be checked whether credits available against the customer account against payments. Erroneous payments be identified and communicated immediately to the DDO/Head of Office.
- g) Check the customer's account of all registered customers and identify any duplicate payments.
- h) Check in general that customer account is in accordance with applicable business rules of the product concerned and agreement entered into by DOP & customer. Shall maintain a copy of such agreements in the guard file.
- i) Check the correctness of statutory taxes applied as per GST rules.
- j) Check the correctness of application of discount rates /rebates or any commission /incentive paid and charged in the accounts.
- k) Check the ledger in case of customer is registered for both BNPL & COD services and ensure that the transactions of issue of invoice accounting & dues received accounting are correct and in consonance with the business rules of the product concerned.
- l) To maintain objection registers other than HR and follow up with DDO/HOD for resolution and issue objections statements wherever necessary.
- m) Ensure that in case of services like COD, e-Billers, Postal fee/commission/service charges etc. is retained and only net amount payable to customer is paid and it is correct.
- n) Ensure that all settlements done by the DDO against receivables are depicted in accounts and available in CGA report.
- o) Report open items electronically to DDOs for realisation, in case of all products and services.
- p) Ensure that direct postings are not done against settlement of customers but done through the system workflow in computerised environment.

## CHAPTER XXII

### REMOTELY MANAGED FRANKING SYSTEM

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#### **Introduction:**

- 22.01 A Postal Franking Machine is a stamping machine intended to stamp impressions of Dies of approved design on postal articles in payment of Postage and postal fees. Any person wishing to use a franking machine shall apply to Postal Division and to obtain necessary Licence. Machine franked articles can be posted in any specified office only. Machine franked articles posted in letter boxes shall be treated as unpaid articles. Un-registered articles bearing impressions of the previous date is not acceptable. The Franking Machine will be supplied by the licensing authority. Refund will be made for any impression made in error (less deduction of 5 percent on face value) on surrendering the envelopes or wrappers provided that impression is legible and that the claim is preferred within one month of the date of first impression.
- 22.02 The Licensing Authority will be the authority that is authorised to issue/renew/suspend/cancel/license for the Franking Machine from time to time. The Original Equipment Manufacturer (OEM) is the company /firm which is the Original manufacturer and Technology provider for Remotely Managed Franking Machines/System. The Company /Firm authorised by the OEM to sell, supply, install and maintain the Franking Machines in the prescribed Region are Franking Machine Vendor. The OEM can also be vendor for its own Franking Machines. Anyone who holds a valid Postal license for use of Franking Machine and deposits Franked mail is referred as Franking Machine User.
- 22.03 Customer Reference Number (CRN) will be a unique number and shall be issued by the Licensing Authority to the Licensee of Franking Machine. CRN and License number issued by the Licensing Authority are one and the same. The License Identifier shall be the unique number of the franking machine assigned by the Original Equipment Manufacturer that shall be conveyed to the Franking Machine User separately for each machine at the time of purchase. The whole process of RMFS is system driven accounting action and no manual intervention of posting any transaction is required.

#### **Process flow and Accounting procedure for Issue of license:**

- 22.04 The Franking Machine user shall buy a Franking Machine of model approved by Department of Posts from Franking Machine vendor authorised by it.

- 22.05 Franking Machine user shall deposit Rs.375/- (Three Hundred Seventy-Five) as the License fee which shall valid for a period of 5 years. Deposit will be in POS Counter and creditable to 120100101010400.
- 22.06 The Licensing Authority shall issue the License after verification and such checks as required. The charges received as License fee shall not be utilised for franking and it is fee only.

**Process flow and Accounting procedure for renewal of license:**

- 22.07 The franking machine User shall have to initiate the process of License renewal at least one month in advance before the actual expiry of his certificate of License. Failure to do so will invite an additional surcharge of Rs.100/- that will be credited to other Receipts GL 120100800423500. Procedure to be followed in case of renewal fee accounting will be same as that of accounting License fee for the first time. The Licensing Authority shall renew the license for a further period of five years after verification and subject to depositing of renewal fee and of Fitness certificate from Franking Machine vendor. The certificate of License will be generated in the system by the Licensing authority after feeding the necessary information in the system. Procedure for renewal of License after expiry of existing License will be the same as prescribed for renewal within the currency of the License subject to credit of surcharge fee.

**Process flow and Accounting Procedure for recharge:–**

- 22.08 The Franking Machine User will pay in Advance a sum representing the amount of Advance Postage for which he wishes the machine to set/reset. The DOP would fix the minimum advance payment at the time of first recharge after issue of license and subsequent recharge. Part uploading into the RMFS is not allowed and the whole amount deposited by the License for uploading the credit will be uploaded in the RMFS in one go. The recharge by Cheque is subject to realisation.
- 22.09 The various stakeholders involved in Recharge include DOP staff in POS, License user, DOP/TCS server, OEM. The License user can pay the recharge amount in Cash, Cheque or ECS/NEFT/RTGS to the Postmaster Bank Account. The Postal Assistant will make such entries in POS Franking screen against that CR number/License Id. POS application will connect with SAP Server through BIZTALK and populate the details available in the SAP in the POS Screen. PA shall check the details provided by the customer and validate the transaction. On completion of transaction POS will connect to SAP and update the transaction details. Fund file will be created by SAP and transmitted

to OEM. On receipt of Acknowledgement from OEM by SAP, the transaction cycle will be completed. The Licensee can now download funds by calling the OEM server and then start franking as usage.

- 22.10 The Recharge Accounting entries under RMFS once Recharge happened, the credit will flow to head of Account 844600101200200.

**Process flow and Accounting procedure – booking accountable Articles:**

- 22.11 The Franking Machine User shall frank the articles with the impressions approved by the Department of Post. He shall print required copies of the Statement of mailing (SOM) from the Franking Machine. Usage data will flow from the Franking Machine to OEM server when the machine gets connected to the OEM server. From the OEM server, the usage data will be transmitted to SAP. Every day, the SOM data regarding accountable and ordinary articles should be separately entered through POS back office. SOM capture is essential as it is linked to payment of Rebate in the system. The process ends up with credit to 120100101230100 which will not flow to CGA as no service provided at this stage.
- 22.12 The Franked Articles will be booked by the Postal Assistant after required checks in POS against the customer ID/Customer reference Number (CRN). The following Accounting entries will happen in the system. The system generates billing document and well as payment document utilising the credit from 120100101230100
- 22.13 **Booking of un-accountable Articles and Accounting there of:** The franking machine user shall handover all unaccountable Articles at the POS counter or back Office Postal Assistant along with the Statement of Mailing (SOM). The main prerequisite for flow of accounting as Revenue would be capture of SOM in the system invariably for unaccountable articles and also connecting RMFS with server on daily basis.

**Process flow and Accounting -Rebates and Refunds:**

- 22.14 A rebate of 3% will be allowed on franked value, whenever the recharge is uploaded in the machine on the value of the impression used provided that this rebate will be allowed for a minimum consumption of Rs.5000/-. The payment of rebate will be made in cash or through cheque based on the liability as exits in the system against the customer. The payment of Rebate will be on a valid voucher duly passed by the Postmaster concerned. The rebate will be sanctioned by Sub Postmaster/Postmaster of Designated Post Office or in charge of the mail office. Once the liability gets discharged by payment the following accounting entries will happen. SOM capture through POS Back

Office is mandatory for rebate payments in the system. The rebate is charged to Remotely Managed Franking machine 120100101230300.

- 22.15 An additional 2% Rebate will be allowed on presentation of Pin code –wise sorted frank mails as per conditions prescribed by the Department of Posts from time to time. Such additional Rebate will be charged to Rebate for Remotely Managed Franking machine 120100101230300
- 22.16 Refund will be made for any impression made in error (less a deduction of 5% on the face value) on surrendering the envelopes or wrappers, provided that the impression is legible and that the claim is preferred within one month of the date of the impression. The refund will be sanctioned by the competent Authority after satisfying himself about genuineness of the claim on the recommendations of the concerned Postmaster/Sub-Postmaster/in charge of Mail Office and Licensing authority and charged to 120100101230100. The Refunds procedure is system driven accounting entries and has to be processed in the POS Franking Machine and no manual voucher posting be resorted at any circumstances.

**License Cancellation:**

- 22.17 The Refunds procedure is system driven accounting entries and has to be processed in the POS Franking Machine menu and no manual voucher posting be resorted at any circumstances. The debit will be -8844600360 (with special GL Indicator –G)

**Accounting Procedure – Departmental Franking Machine:**

- 22.18 Notional Credit Operation is used for only departmental machines. The Departmental Franking Machine can be used for booking Accountable Articles as well as franking Unaccountable Articles. Once a customer wishes to post bulk Articles either Accountable or Unaccountable where in booking not involved through POS, he may deposit the required postal fee along with the Articles. Recharge is done in POS with the equivalent amount against the Customer ID of Postmaster. Once the Accountable Article is booked in POS, billing and payment document created using the GL 1101230100. In case of un-accountable articles revenue in GL 1101230100 remains. Normally providing notional credit is one-time activity. In no case the amount of notional credit as available in the machine do not gets altered. No Rebate is allowed in case of usage in Departmental Franking machines.

**Settlement process:**

- 22.19 The objective of this is to ensure recharges are adjusted with the consumption. The credits as in 8446 will get liquidated only after performing settlement accounts process is done.

## Checks and Balances

22.20 The following checks and balances are required to be exercised at various levels.

- a) After usage, machine should be connected to central server at the end of the day, for both Departmental and private customers.
- b) SOM capture should be done separately for accountable and ordinary articles at PoS back office.
- c) Ensure settlement of recharges with usage is done periodically.
- d) Ensure Rebate payment through SAP RMFS module only. Check the correctness of Franking rebate report and rebate is in accordance with Business Rules and SOP. Additional rebate is subject to production of electronic data of mails.
- e) Check the correctness of customer ledger and confirm correctness on periodical basis.
- f) Ensure that the service rendered both in accountable and un accountable articles gets booked into RFMS revenue GL.
- g) Check the correctness of refunds and cancellation process.
- h) Ensure that the license fee is not used as a recharge amount and used for consumption.
- i) Check that the SOM is duly kept in guard file and in order.
- j) Check as to the optimal utilisation of Departmental Franking Machine and in no case the balance as in the machine is less than notional credit. Ensure recharge in it is happening on day to day basis.
- k) Check as to the availability of spot visit report by Divisional Head or any Authorised staff on the private franking machine once a year.
- l) Ensure that the whole process of recharge, refunds, cancellation and rebate has to be done through Franking –POS provision and no manual accounting entries are posted at any circumstances.
- m) Check that the RMFS is connected to server so that RV document is created especially in the case of Departmental Franking Machine.

## CHAPTER XXIII

### MISCELLANEOUS CHECKS

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#### Special Charges

23.01 The Register of special charges should be maintained in Form No. MSD (T)-33, in which only the sanction issued by the Heads of Circle and higher authorities for amounts of Rs. 500 and above for each payment to an individual or on a single item of expenditure on usual office expenses may be noted. A note of the bill in which it is included and the fact that it has been checked should be made in the last column of the register. The sanction of special nature or for unusual charges irrespective of the amount will however continue to be noted and checked through this register. Even for special charges not noted in the register under the above relaxation, the other processes of checks should be conducted. It is left to the discretion of the Head of the office whether a separate register should be maintained for each circle or a single register should be maintained for the office as whole separate sections of the register being used for each circle. The register should be reviewed by a Group A or B Officer-in-charge on the 15th of each month.

**NOTE** - The entries of payments made in the Register of Special Charges in respect of the vouchers reviewed by a member of the Superintending staff should be attested by him.

#### Check of Payments of Honoraria

23.02 Copies of Sanctions received in the Accounts Office vide Rules 242 (iii) and 437 of the Financial Hand Book, volume I, Second edition second reprint in respect of the grant of honoraria to (a) persons not in Government Service, (b) Government servants of the Department and (c) Government servants of other Departments should after scrutiny be noted in the Register of Special Charges (vide para 20.1). Payments relating to (a) and (b) when appearing in the Departmental accounts and those relating to (c) when intimated by the other Departments concerned through the settlement accounts, should be checked with reference to the notes in the register referred to above wherein necessary notes of payments should also be recorded against the respective entries.

**Exception** - The provision of this rule will not apply in case of 'Honoraria' paid to the civil surgeon/Doctors for medical examination of the candidates at the time of appointment to Government Service under the Ministry of health O.M. No. F 5(II)-23/57-M.II, dated the

15th July, 1957. It will be sufficient if the charges appearing in the accounts are supported with the formal receipt of Medical Officer and the fees so charged are according to the scheduled rates fixed by the Government.

### **House Rent, Other Allowances and Special Pay**

23.03 Certain specified officers of the Postal Department are entitled to free quarters or in the event of there being no quarters available to house rent or compensatory allowances. In checking such house rent and compensatory and other allowances drawn in a Bill, it should be seen -

- (1) that the prescribed certificates have been furnished;
- (2) that the allowances have been drawn according to scales laid down by competent authority; and
- (3) that the case of an officer on leave or temporary transfer the prescribed certificates have been furnished by the Head of office in the consolidated form, (vide consolidated certificates in Form AC.G.20).

**NOTE** - Supplementary claims should be checked with reference to and recorded in the original bills from which the claims were omitted or held over.

### **Examination of Bills of Reimbursement of Medical Charges in connection with Medical Attendance and Treatment of Government Servants and their Families**

23.04 In addition to the usual checks exercised in the examination of expenditure the following checks should be applied to such bills:

- (i) that the medical attendance and treatment has not been obtained at an unauthorized place or from an unauthorized medical attendant or hospital;
- (ii) that the Claim is supported by requisite receipts in support of charges for medical attendance and treatment;
- (iii) that the fees paid are the accordance with the prescribed scales;
- (iv) that cash memo etc. duly countersigned (whenever necessary) and supported by essentiality certificates are attached in support of the claims;
- (v) that the cost of medicine purchased and reimbursed are not the medicines included in the list of excluded medicines and preparations as shown in Appendix VII to the compilation of Medical



- Attendance Rules as amended or amplified from time to time;
- (vi) that necessary vouchers and receipts are attached in support of tests conducted in or treatment afforded in hospitals e.g. X-Rays, blood tests etc.;
  - (vii) that the hospital bills for treatment as inpatient show the allocation or charges under medical attendance, bedding, diet, nursing and medicines and the recoupment of only admissible items has been allowed; and
  - (viii) that the claim has been countersigned by the competent controlling Officer.

### **Examination of Claims of Children Education Allowance in respect of Children of Central Government Employees**

23.05 The extent of check in Central examination will be confined to seeing besides the formal accuracy and completeness of the vouchers check of classification, periodicity of payment etc. that the drawing officers certify in the bills that the particulars and receipts mentioned in paragraph 1 and 3 of the Appendix to the Government of India, Ministry of Finance office Memorandum No. 17(I)E-II(B)/64 dated the 3rd June, 1964 have been received and that the claim has been verified vide Paragraph 5 of the Appendix to the said Memorandum. In this connection Department of Personnel and Training OM No: 12011/03/2008-Estt.(AL) dated 02.09.2008 and OM No -27012/02/2017-Estt.(ALL) DATED 17.07.2018 and relevant orders issued from time to time by the Government may be referred to.

#### **NOTE -**

The Bills for reimbursement of Tuition fees need not be posted in Establishment check Register.

### **Outstation Allowance Bills (Railway Mail Service)**

23.06 Bills for outstation allowances should be examined to see that they have been prepared in the prescribed form and are in strict accordance with the rules on the subject vide rule 263 of the P&T Financial Hand Book Vol. I and the rules and orders in the Manual of Appointments and Allowances.

These allowances need not be posted in the Check Register.

**NOTE -** If the two or more separate bills are received in respect of one and the same month they should be carefully compared to see that there is no double claim.

### **Over Time Allowance Bills of R.M.S. Staff**

23.07 With effect from 1st January 1953, certain specified categories of staff employed in the R.M.S. who under the orders of Superintendent, Inspectors or Record Clerk, are required to Work extra hours after the completion of their prescribed duty hours are granted overtime allowance at the rates and subject to the conditions mentioned in Chapter XXXVI of Manual of Appointment and Allowance of officers of Indian Postal Department (3rd edition). The over time allowance bills, when received in Postal Accounts office should be examined to see that they have been drawn in the prescribed form with the requisite certificates duly countersigned by the competent authority. It should be seen that the overtime allowance bills are correctly drawn with reference to the particulars furnished there in and are in accordance with the rates and conditions laid down in the Government's orders issued on the subject from time to time. The scrutiny of the overtime allowance bills in Central Examination will further comprise the following checks:

- (i) That the allowance has been drawn in favour of the eligible categories of staff employed in the R.M.S.
- (ii) That the night duty performed in the running section/stationary Mail offices etc; has been converted into day duty at the prescribed rate.
- (iii) That the rate of overtime allowance drawn is correct.
- (iv) That the arithmetical calculations have been correctly made.

### **Outstation Allowance Bills of Village Postmen**

23.08 (i) Drawal of outstation allowance in the establishment bills in respect of village postmen with fixed number of night halts should be checked against the sanctions issued by Divisional Superintendent/1<sup>st</sup> class postmaster as the case may be. The sanctions as and when received should be noted in a separate folio of the check Register and the drawals are posted against the amounts sanctioned. It should be seen that the drawals are within the sanctioned amounts and that the requisite certificates as prescribed by the Director General (Posts) from time to time have been furnished in the Establishment pay bills. Excess drawals, if any, should be objected to for regularisation.

- (ii) In the case of village postmen whose night halts are not fixed, it shall be seen that the allowances have been drawn in the prescribed form ACG. 38(b), that the bills have been countersigned by the Divisional Superintendent/1st Class Postmasters, that the certificates prescribed in the form have been duly prescribed and that the bills have been correctly prepared and drawn as required by Director General

Posts and Telegraphs letter Nos. 43-41/60-PE, dated 15th June, 1961 and 27<sup>th</sup> March, 1962. These drawals need not be posted in the Check Register.

**NOTE** - The above procedure will apply mutatis mutandis in the case of drawal of night halt allowance to Cash/Mail Overseers and MTS staff in Post Offices,

### **Bills for Incentive Money & Overtime Allowance**

23.09 Examination of bills for incentive money and overtime allowance should be conducted with reference to the particulars furnished in the bills and in accordance with the rates conditions applicable to them. Bills for task-work earnings should be checked with reference to the rate applicable to each office.

### **Transit Pay**

23.10 When transit pay is drawn in a bill, the joining time admissible under the rule should be checked with reference to the dates of making over and receiving charge which will be noted in the Absentee Statement.

### **Check of Travelling Allowance Bills**

23.11 (i). The fares of actual pay shown in Travelling Allowance bills should be checked.

(ii). As the starting point of any check of Travelling Allowance bills of Group C officers, the correctness of Headquarters shown in the Travelling Allowance bills should be checked in Postal Accounts Offices. The Controlling Officers should be primarily responsible for the check of Headquarters shown in the Travelling Allowance Bills (including Group C Government servants for whom individual Travelling Allowance Bills are not submitted to Postal Accounts Offices and also those whose pay and allowances are not subject to nominal check but in whose case Travelling Allowance bills are received separately in proper Travelling Allowance bill Form T.R. 25, e.g. postmen, cash overseers etc.). This check need not be exercised in Postal Accounts Offices.

In regard to MTS Government servants and other Government servants whose names are not shown in the monthly Establishment Pay bills, the correctness of Headquarters shown in the Travelling Allowance bills need not be checked by Postal Accounts Offices the responsibility in this respect being left to the Heads of Offices concerned.

(iii). Bills for advances of Travelling Allowances for journeys in tour and transfer should be classified to the final head of account.

**Checking of TA Bills for Tickets Issued on Credit to Government Officers Travelling on Duty by Air**

23.12 Under the Government of India, Ministry of Finance, office Memorandum No F. 20 (17) E. IV / 48 dated the 17th October, 1949, officers proceeding out of India are allowed to travel by air without prepayment of air passages to the Air Companies. In these cases, the procedure that should be followed in examining these charges will be as follows:-

- (1) Particulars of authority permitting Group C Officers to travel out of India on duty by air will be noted in the Register of Special Charges and when payment is effected against a claim arising out of the sanction, the charges will be noted against the entry in the Register of Special Charges.
- (2) In the case of Group 'A' and 'B' officers, sanction to travel by air will be noted in the relevant folio of the Travelling Allowance Check Register, and charges when traced will be linked with the entry relating to the air passage.
- (3) Charges on account of the air Company bill for passage booked on credit should be supported by the bills of the Air Company duly countersigned by the competent authority.

**Bills of journeys where free transit is allowed**

23.13 A list of the steamer lines and road routes on which Postal Officials are allowed free transit at the expenses of Government, or a local fund should be obtained from the Heads of Circles and checking of Travelling Allowance bills conducted with reference to the list. If for journeys on these lines or routes, full steamer fare or full road mileage as the case may be, is claimed, a certificate about the circumstances in which free transit was not utilized should be obtained and scrutinized.

A note is recorded in the remarks column of the Travelling Allowance bills by the Drawing Officers to the effect that none of the places except those specified in the bills are connected by lines over which free conveyance is available. The correctness of the information furnished in the Travelling Allowance bills should be checked in the manner prescribed in the rules.

### **Commission paid to Authorised Agents.**

- 23.14 The schedules and vouchers relating to commission paid to the Authorised Agents for sale of Post Office Savings Certificates should be checked in full with reference to the particulars furnished in the supporting vouchers, Agents bills. The correctness of the commission paid at prescribed rates besides the arithmetical accuracy thereof should also be seen.

In addition to the above checking these schedules/ voucher should be checked by CC Section with reference to the entries in the relevant P.O. Savings certificates Issues List of Transactions in order to ensure that the particular certificates in respect of which commission has been paid were actually sold. For this the PA Section should select each month by making a suitable note in the Bill Selection Register, the units in the section in such a way that each Unit got checked once a year by the CC Section. The vouchers relating to the unit thus selected for check will be forwarded to the CC Section by the end of the month following the month of account for recording a certificate terms of Note below Paragraph 2.15 of Postal Accounts Manual Vol.II. In cases where the prescribed certificate is qualified by CC Section i.e. certificates having not been found to be issued, the amount thereof will be kept in OB of P A Section and objection communicated to the unit concerned. The Schedules/vouchers after necessary certificate should be returned by the CC section well before the end of the second month following the month of account to the P A Section in order to complete the review of the same by A.A.O. (PA) in time.

### **Fixed house rent, ground rent and fixed contingencies etc.**

- 23.15 The examination of fixed charges, such as fixed house rent and ground rent of a post office and similar other fixed allowances for contingent expenditure drawn irrespective of the actual expenditure incurred in any month which under the rules are drawn in Establishment Pay Bills should be conducted through separate folios of the Check Register. The total amount sanctioned should be noted in the Check Register and the details shown in a flyleaf in Form D.G (PA) 54-A. In cases where in respect of similar payments payee's receipts are required to be received in Postal Accounts Office for check relevant particulars, namely the name of the payee, the period of contract or lease etc. should be ascertained and noted in the flyleaf below the sanction. The monthly charges should be checked against the sanctioned amounts and posted in the cases for the months concerned vide rule 292(b) and item 35(a) of appendix 13 to the Financial Hand Book volume I (second edition, second reprint).

**NOTE 1** - Charges which are partly recoverable from private persons and partly borne by Government should, when the Postal Accounts Office is not in a position to check the distribution, be accepted on a certificate of the competent authority to the effect that the amount charged to the Government is correct.

**NOTE 2** - The above procedure does not apply to washing allowance drawn in favour of MTS officials in Part II of the Establishment Bills and charged to the Head "Office Expenses" which is admitted on the basis of a certificate in the following form furnished by the Drawing Officers. "Certified that the washing allowance drawn in this bill is in accordance with the instructions contained in the Government of India, Ministry of Home Affairs, Memo No. 5/2-50-Public dated 19- 8-1950 as last amended vide Government of India, Department of Personnel & Administrative Reforms (Cabinet Sectt.) letter No. 3/11/75-JCA dated 14-5-76."

**NOTE 3** - The sanctioned amounts of fixed house rent, ground rent and other contingent charges, etc. adjustable by book debit should be noted in a separate folio of the Check Register with details separately noted in the flyleaf.

**NOTE 4** - At the time of copying in the flyleaf in respect of fixed contingent charges any factors which go to make the details inaccurate for examination purposes should be independently reviewed.

### **Checking of contingent expenditure**

23.16 The responsibility for the effective control of contingent expenditure rests primarily upon the heads of offices and departments. The Postal Accounts Offices merely examine the fulfillment of that responsibility by examining such expenditure, the extent of which varies greatly with the different classes of contingent charges. The Accounts Offices should, however see-

- a) that each class of expenditure:
- b) is a proper charge against the grant or Appropriation concerned,
- c) has received such sanctions as is necessary,
- d) has been incurred by a Government servants, competent to incur it,
- e) that such vouchers as are required to be submitted, have been submitted,
- f) that any certificates required under the financial rules of the Government concerned have been provided,
- g) that the rates are apparently not extravagant and the standards of

- financial propriety are properly observed,
- h) that the bill is in proper form and the classification is correctly recorded there on,
  - i) that the flow of expenditure is not too rapid and
  - j) that, if the expenditure in the month of March is unusually large, it does not lead to irregularities.

**Abstract contingent bill**

23.17 In the case of bills counter-signed after payments, the money is actually drawn on an abstract bill and the approval of the superior authority as indicated by its counter signature is subsequently received on the monthly detailed counter-signed bill.

On receipt of the abstract bill, scrutiny should be limited to seeing that it is signed by an officer authorised to sign such bills, that the summations are correct and that there is nothing extraordinary or unusual in it. Thereafter the usual enfacements should be made upon the bill and the amount placed under objection, pending receipt of the monthly countersigned bill.

**Monthly countersigned contingent bill**

23.18 The monthly countersigned bills of Head Post Offices and Presidency Post Offices should ordinarily be received by the 5<sup>th</sup> and 15<sup>th</sup> of the second month following that to which they relate and reminder issued to Heads of Circles on the 10<sup>th</sup> and 20<sup>th</sup> for the bills of Head Post Offices and Presidency Post Offices respectively. The A .A.O. in-charge will ensure that reminders are punctually and promptly issued.

**Fully vouched bill**

23.19 When an officer draws his contingencies upon a fully vouched bill or in cases in which a contingent bill is not prepared but the amounts are charged in the accounts with supporting vouchers the charges should be checked in the same manner as in the case of a monthly contingent bill. Any objection which must be raised in checking should be included in the monthly objection statements, relating to the accounts of the month concerned.

**Contingent charges for wages of Mazdoors and pay and allowances of staff paid from contingencies**

23.20 Contingent charges on account of wages of Mazdoors, engaged on manual labour and paid at daily or monthly rates should be passed on the authority of a certificate signed by the Disbursing Officer to the effect that the Mazdoors were actually engaged and paid. Contingent charges on account of pay and allowances of all other staff paid from

contingencies should be admitted on the authority of the certificates regarding entertainment disbursement, etc; prescribed in the Financial Hand Book Vol. I.

### **Permanent advances**

23.21 The register of permanent advances in Form M.S.O. (T)-88 and the broadsheet in Form MSO (T)-89 and 90 should be maintained. When a charge appears in the accounts for such an advance, the Accountant should see that the required sanction exists. He should also see that all Officers holding permanent advances furnish acknowledgement at the close of each Official year (Rule 343 of Financial Handbook, Volume I, Second Edition, Second Reprint). After the register is closed for the year, a copy thereof should be sent to the Headquarters Office not later than the 30<sup>th</sup> June for verification with the ledger balance, with the following endorsement.

“Certified that the balances have been agreed with the acknowledgements rendered by the several officers holding the permanent advances and that the advances were held in cash on 31st March 20..... (Except in cases which have been suitably noticed)”.

**NOTE-** Advances made to Electric Companies or undertakings on account of Security Deposits should be included in a separate section of the Register of Permanent advances. In cases where the advance is interest bearing, the amount sanctioned in each case as well as the rate of interest recoverable should also be noted simultaneously in a separate folio of the Register of Special Recoveries and the recoveries of interest watched through that register.

23.22 When any transfer of charge takes place during the year the Accountant should see that the advance for which the relieved officer was responsible is duly acknowledged by the Relieving Officer (Rule 343 of P&T Financial Handbook, Vol. I, Second Edition, and Second Reprint). He should see that it agrees with the amount acknowledged by the Office relieved. A charge report containing an acknowledgement of permanent advances should not be destroyed on receipt of a new acknowledgement, it should be preserved for the period prescribed for charge report, and thereafter destroyed under the orders of the Group 'A' or 'B' Officer.

23.23 A check of permanent advances should be conducted to see that the amounts held by various disbursing officers are not in excess of the normal requirements.



## **Deposits, Fixed and Other Deposits**

- 23.24 Cash deposits are, under the rules, sometimes received by Post Offices in consideration of specific services rendered or agreed upon (e.g. deposits received from Mercantile firms etc., deposits on account of the cost of Post Office Lock and key supplied to private bodies firms etc.) The deposits are held in the custody of Government, repayable only when the consideration ceases to exist. Credits for these and similar items should be classified to the detailed head "Fixed deposits" under Deposits. Credits either in cash or by deduction from pay bills also appear in the Accounts, which are received not as fixed Deposits, but on behalf of and for immediate payment to other bodies or institutions of a quasi-public nature. Such credits should be classified to the detailed head "Other Deposits".
- 23.25 The detailed accounts of individual transactions relating to (i) Earnest Money collected from tenderers, (ii) Deposits on account of lock and key of Post Boxes/Bags and (iii) Recoveries from members of Postal Co-operative Credit Society, Kolkata are maintained by the concerned Postal units as per the procedure prescribed in Appendix 28 of Financial Handbook, Volume 1. The following checks on such deposits should be conducted in Circle Postal Accounts Offices every month.
- a) It should be seen that in support of receipts and payments on account of items of deposits mentioned above a separate plus and minus memorandum of Deposits and vouchers for repayments have been received. In support of deduct entry, if any, in the plus and minus memorandum it should be seen that a statement of 'Deposits' forfeited in the prescribed form is received. .
  - b) The plus and minus memorandum and the vouchers should, be examined to see that
  - c) whether the opening balances in the memorandum agrees with the closing balance of the previous month,
  - d) whether the totals of receipts and payments agree with the Cash Account/Trial Balannce figures,
  - e) whether the closing balance has been worked out correctly and certified as agreeing with the sum total of the balances as per register of Deposits,
  - f) whether the payments are supported by vouchers; and
  - g) whether the vouchers are complete in all respects. After check, the plus

and minus memorandum should be filed in the " 'B' file of the unit concerned.

- h) The statement of forfeited deposits should be checked to see that the totals are correct. Necessary transfer entry should then be made for crediting the amount to Government and one copy of the statement returned to the Postal Unit concerned. This statement should also be filed in the 'B' file of the Unit concerned.

**NOTE -** In order to verify the total credits and debits with the booked figures every month a Broadsheet in Form MSO (T)-111 for each of the deposits should be maintained, the debits and credits being posted in the Broadsheet with reference to the details " in the plus and minus memorandum. The Broadsheet should be submitted monthly to the Group 'A' or 'B' Officer-in-charge after reconciliation has been effected

23.26 Except in the case of the deposits specified in the above para for which a separate procedure has been prescribed, a register of deposits should be maintained in Form D.G. (PA)-70 in respect of each office in which the credits should be posted item by item with sufficient particulars. The charges, as subsequently traced in the accounts should be posted against the items concerned in the column for the month in the accounts for which the charges appear. Separate folios in the register should be set apart for items falling under "Fixed Deposits" and "Other Deposits". The register should be closed every month and submitted to the Group 'A' or 'B' Officer for review.

#### **Lapsed deposits**

23.27 Deposits which have lapsed under Rule 480 of the Financial Handbook, Vol I (Second Edition, Second Reprint), should at the close of each year, be credited to Government as revenue under the head "07. Other Receipts 2. Postal receipts-other items" under Major Head 1201 'Postal receipt". After the close of the accounts for March, all items which should lapse to Govt. under the said rule should be extracted in a register in Form D.G. (PA)-71. (Register of Lapsed Deposits) which should be maintained in the Postal Accounts Sections as well as other concerned sections if any. Care should be exercised by the Asst. Accounts Officer in charge of the section to see that the items included in the register are actually those which should lapse and that no lapsed items have been excluded there from. A transfer entry should then be prepared and the number and the date of entry should be noted against each of the items in the Deposit register.

23.28 In respect of deposits referred to in Paragraph 20.25 (viz. the deposits, detailed accounts of which are kept at the Postal (Accounting Units), the receipt of annual statements of Lapsed Deposits should be watched by the Circle Postal Accounts Offices. A prima facie check should be

exercised to see that the items included therein can be treated as lapsed. After checking the totals of the statements, necessary transfer entry should be made for crediting the amount to Government and one copy of the statement returned to the Postal Unit concerned. It should be verified whether the lapsed amount have been written off in the plus and minus memorandum. This statement should be filed in a separate volume for all the Units in a Circle.

### **Refund of lapsed deposits**

23.29 A deposit credited to Government under para 20.27 cannot be repaid without the approval of the Director/Dy. Director of Accounts (Postal) who may, if so desired, authorize the Accounts Officer in charge to sanction the refund on his behalf. This will not constitute any delegation of power to the Accounts Officer. This approval should be given only after ascertaining that the item was really received and credited to the Government and that it has not already been refunded (vide rule 481 of the Financial Handbook, Vol. I). The amount repaid should be charged to Deduct Refunds-against the MinorHead 'Other Receipts' under Major Head 1201 "Postal Receipts". The fact of the refund should be recorded in the Register of Lapsed Deposits against the particular item, so as to guard against a second payment.

The sanction of the Accounts Officer is not necessary for the refund of the Lapsed Deposits referred to in paragraph 20.25. In such cases the fact of refund should be noted against the corresponding entry in the relevant annual statement of the lapsed Deposits furnished by the Postal Unit concerned and recorded in the Circle Postal Accounts Offices vide paragraph 20.28.

### **Aligarh Postal seals office supplies**

23.30 Bills for stamps and seals, supplied by the Postal Seals Office, Aligarh to officers of the Postal Department, including the P&T Audit Offices and Accounts Offices, are received in the Lucknow Postal Accounts Office for adjustment. On receipt of the bills they should be entered in a Register in Form D.G. (PA)-58. The Register will be divided into requisite parts for entering separately the bills relating to the Postal Circles, Accounts Offices and the Audit Offices. It shall be kept according to the year of supply and every endeavor should be made to adjust all supplies up to the 31<sup>st</sup> March of each year against the budget grant for that year, leaving nothing outstanding in the accounts of the Postal Seals Office. It should be maintained under the immediate supervision of the A.A.O.- in-charge of the Postal Accounts Section concerned who will be responsible for the prompt adjustment of all the bills entered in it and for the issue

of cheques on the due dates.

The bills should be examined arithmetically and it should be carefully seen whether each bill bears the countersignature of the Head of the Circle concerned or the Head of the Office in the case of Postal Accounts Office and Audit Offices. The money column of each part of the register should then be totaled separately and adjusted in the following manner:

- (i) The total amount relating to Postal Accounts Office, Lucknow i.e. changes for articles supplied to officers under the accounting jurisdiction of the Postal Accounts Office, Lucknow should be adjusted by debiting the proper service head by per contra credit to the head 'Aligarh Postal Seals Office Cheques' under 'Deposits'. The total amounts relating to other accounts office should, however, be adjusted through the 'Remittance head' which will be Cleared by them by debiting the proper service head.
- (ii) Statements in Form No. D.G. (PA)-S-59 should also be prepared showing the monthly total for each circle under the accounting jurisdiction of several Postal Accounts Offices other than Lucknow Postal Accounts Office and forwarded to the respective Postal Accounts Offices by the 7th of 'the next month.
- (iii) Twice a month viz; on the 2nd and 18<sup>th</sup> a cheque Form No. D.G. (P A)-60 bearing its own serial number (as per counterfoil) for the total amount of the bills, requiring to be paid at one time should be sent to the Supdt. of Postal Seals Office to recoup his permanent advance. Charges for these payments, appearing in the Aligarh Post Office Accounts should be taken to the Detailed Head 'Aligarh Postal Seals Office Cheques' under "Deposit".
- (iv) As regards articles, supplied by the Aligarh Postal Seals Office to other Departments of Government, copies of invoices with the value of goods noted on them are received in the Lucknow Postal Accounts Office for adjustment. The invoices will on receipt be entered in a separate register in Form No. D.G. (PA)-61 and, the amounts thereof included in the cheque referred to in (iii) above. The adjustment in this case should, however, be made by crediting 'Aligarh Postal Seals Office Cheques' and debiting the Department concerned through the Pay and Accounts Officer named in the invoice by the Countersigning authority.

**NOTE** - The cost of articles supplied to the Postal Seals Office by other Departments should be adjusted similarly, the amount being deducted from the cheque in hand.

A reconciliation of the credits and debits under the head 'Aligarh Postal Seals Office Cheques' should be effected monthly through a

register in Form. No. D.G. (PA)-62. The register should be closed monthly and the outstanding balance at the close of the month brought forward as 'Opening Balance' in the next month. It should be submitted to the Branch Officer for review on the 10<sup>th</sup> of the second month following;

**NOTE-**The total credit under the head 'Aligarh Postal Seals office' cheques' in the Detail Book should be agreed every month with the grand total of the money columns of the register in sub-paras (i) and (iv) above

23.31 The Cash Account Current, Stores Account Current, General Balance Sheet and other lists etc., received every month from the Superintendent Postal Seals should be checked in the following manner:

(1) **Cash Account Current**

- (i) The opening balance in the Cash Account Current (Form No. ACG-IOO) should be checked with reference to the closing balance in the Cash Account Current of the previous month.
- (ii) Total of the bills receivable (Postal Seals Cheques) for supplies made to Postal Circle and other Government Departments should be agreed with the total amount of the counterfoils of Payment orders [D.G. (PA)-60] issued during the month and the corresponding charge appearing in the Cash Account of Aligarh Head Post Office for that month.
- (iii) Cash received for payment of establishment and contingent charges and the actual, payment thereof should be agreed with the corresponding items of charges appearing in the cash account of Aligarh Head Post Office.
- (iv) After the amounts shown against bills payable are agreed with the total of the list of payments, the individual bills should be checked as usual.

(2) **Stores Account Current**

- (i) The opening balance of the Stores Account Current should be ~~checked~~ with the closing balance of the previous month. The calculations of overhead charges shown at Serials 3 and 5 under bills payable should be checked and the, total amount placed under objection pending credit in the Post Office Accounts.
- (ii) When all invokes during a month have been received in the Postal Accounts Office the total issues for the month shown therein should be checked with the amount, appearing in the Stores Accounts

Current.

(3) **General Balance Sheet**

This should be checked with reference to the Cash Account Current and the Stores Account Current and it should be seen that it has been prepared in accordance with Rule 28 of Appendix 20 to Financial Hand Book Vol. I (Second Edition, Second Reprint).

The Superintendent of Postal Seals submit to the Lucknow Postal Accounts Office annually by the last week of July each year a copy of the Manufacture Account and Profit and Loss Account of the Seals Office relating to the previous Year. The Postal Accounts Section concerned, should on receipt of these accounts, check the arithmetical accuracy of the figures shown therein and agree them with reference to the monthly accounts received and the figures booked in the Detail Book etc. The discrepancies, if any, should be settled in direct communication with the Superintendent of Postal Seals. Special features, if any, noticed in the course of examination of these accounts should be brought to the notice of the Director/Dy. Director of Accounts (Postal).

The following statements relating to the Postal Seals Office Accounts should be furnished annually by the Lucknow Postal Accounts Office to the Directorate (P.A. Wing) on the dates noted against each:

- (a) Aligarh Postal Seals Office Balance Sheet as on 31<sup>st</sup> March 30<sup>th</sup> June.
- (b) Balance in details on 31<sup>st</sup> March and out-standing on 31<sup>st</sup> July - 31<sup>st</sup> August.
- (c) Statement showing the balance outstanding on the 31<sup>st</sup> March under the head Aligarh Postal Seals Office Cheques 7<sup>th</sup> July.

**Sealing wax**

23.32 The debit for the cost of sealing wax supplied to the Postal Store Depots by the Stationary Office appearing in the Settlement Accounts should be taken to the final head '355-postal Services, H-2 Stationary and Forms Printing-Supplies from stationary office by the Postal Accounts Office in the accounts of the circle concerned.

On receipt of the monthly statement, prescribed in Rule 40 of Appendix 13 to the Financial Hand Book Volume I, the following action should be taken in the Postal Accounts Offices.

- (a) The opening balance shown in the statement should be agreed with the closing balance of the statement of the previous month.
- (b) The recoveries of the cost of sealing wax supplied to the Post

Offices on payment, as shown in the statements should be watched through the Objection Book and the credit on this account appearing in the schedule of miscellaneous receipts should be taken as a reduction of expenditure under the head '355-Postal Services 1 -2-Supplies from Stationary Office'.

**NOTE** - The closing balances, shown in the statement, received from the Manager, Postal Store Depot should be checked as prescribed in the rules.

### **Black Stamp Cancelling Ink**

23.33 The Postal Stores Depot at Mysore will make purchase of the requirements of Black Stamp Cancelling ink for all units in all circles. The expenditure on this account should be booked to the head 355-B-I Office Expenses. When subsequent supplies are made no account adjustment is necessary.

### **Postal Stock Depot Suspense**

23.34 The charges for the cost of articles purchased by the Stock Depot for supply to Post Offices, Superintendent's Offices etc; should be booked under the sub-heads concerned according to the Classifications indicated by the Heads of Circles in the contingent bills. In case the proper classifications of the charges are not given in the bill, the amount should be taken to the head '3201-A-2 Postal Stock Depot v Suspense' and the 'suspense' head should be cleared before the close of the year after ascertaining the correct and final classification from the Heads of Circles. In no case should, any balance remain, outstanding under this head after the close of the account for the year concerned.

### **Uniforms, warm clothing, umbrellas and water-proofs**

23.35 In connection with the expenditure incurred over the supplies of uniforms, warm clothing, umbrellas and water-proofs (vide Rules 736-737 of the Postal Manual Volume II and Rule 51 of Appendix 13 to the Financial Hand Book, Volume I (Second Edition Second Reprint) the following checks should be exercised.

- 1) Cost of materials purchased through the Directorate of Supplies and Disposals and debited through the Settlement Account should be admitted with reference to the supporting vouchers and debited to the head 'Office Expenses'.

Incidental charges (e.g. Tailoring charges, freight etc.) appearing

in the Contingent, Bills may be treated as ordinary charges and checked with reference to the details shown in the contingent bills and supporting vouchers.

- 2) Charges for special supplies of uniforms referred to in clause (c) of Rule 51 of Appendix 13 to the Financial Hand Book Volume I (Second Edition, Second Reprint) when appearing in the Contingent Bills should be checked with reference to the special orders the details for supplies given in the bills or in a separate statement sent with the bills and the supporting vouchers furnished with the bills. For this purpose, a note of the special orders and the scale of supply of the articles of clothing etc; together with the number of each class of officials entitled to the supply, should be kept in separate pages bound at the end of the Establishment Check Register. Supplies when made should be noted against each such order in order to exercise a check over the admissibility of the subsequent supplies.
- 3) Charges incurred on the supply of umbrellas and water-proof should also be checked on the lines of the principles indicated in clauses (1) to (3) above.
- 4) Heads of Circles will furnish annually on the 1st of June each year, certificates informs prescribed in Clause (3) of Rule 52 of Appendix 13 to the Financial Hand Book Volume I (Second Edition, Second Reprint), in respect of the expenditure incurred on these supplies made during the previous financial year to the effect that the supplies were made to the persons entitled to them after the lapse of the prescribed period that there had been no extravagance in incurring the expenditure that all rules on the subject were duly observed and that the expenditure was within the allotment placed at their disposal. The receipt of the certificates should be watched through the calendar of Returns and they should be filed along with the contingent bill of the Head of the Circle concerned for the month of March.

#### **Unserviceable stamps etc.**

23.36 The charges on account of the written off value of obsolete or unserviceable stamps or unwanted embossed envelopes or wrappers or post cards etc. should be admitted on proper sanction and classified to the head 'Refunds of Postal Stamps'. Such stamps etc. when received in the Postal Accounts Office in support of the charge should be destroyed by the Branch Officer and a note to that effect made by him against the charge in the schedule. Write off on account of loss of stamps should be adjusted to the same head. The charges on account of the value of useless or obsolete or unwanted or faulty manufactured postal stamps



and stationery sent by Post Offices to the Treasury or to the Controller of stamps as the case may be, for exchange with the good or required ones (vide Rule 44 of the Posts and Telegraphs Manual Volume VI) when appearing in the accounts of any Post Office should be taken to the head "853-Postal Advances R.M.S. and other accounts" and their adjustment watched through the objection book pending appearance of the credits on that account in the Schedule of Unclassified Receipts of the Post Office concerned.

**Defalcations and losses, etc.**

23.37 (i) Quarterly statements of defalcations and losses of public money are endorsed to the Circle Postal Accounts Offices by the concerned Circle Office in the prescribed proforma on the 30<sup>th</sup> January, April, July and October each year. These statements will contain statistical information in respect of the following:

- a) Cases detected during the previous quarter under various categories irrespective of amount involved.
- b) Skeleton information in respect of cases involving amounts over Rs. 20,000/- indicating the date of report to Circle Postal Accounts Office/Directorate.
- c) Details of pending cases in seven parts.
- d) Break up of the pending cases according to reasons for the same.

23.38 The Circle Postal Accounts Offices should watch the receipt of these statements through the Calendar of Returns. These statements should generally be examined with reference to the details furnished therein. It should be seen that the detailed reports in respect of all cases of loss exceeding Rs. 2000/- have been received. Cases of non receipt of reports should be taken up immediately with the Circle Office and the appropriate authorities.

- a) Detailed reports in respect of all cases of fraud / loss exceeding Rs. 2000/- in value will be received by the Circle Postal Accounts Offices from the concerned authorities in accordance with Rule 53 of P&T FHB Vol. I read with Rules 170 to 176 of Postal Manual Vol. V. Each case should be examined in detail by the Accounts Office inter-alia the following points should be examined.
- b) Whether a report in the standard questionnaire form has been received;
- c) Whether the defalcation or loss was rendered possible by any defect or lacuna in the rules or by neglect of the rules by the officials concerned;
- d) The necessity of amendment of procedures or rules to guard against

their recurrence;

- e) Whether the fraud/loss could be attributed to lack of supervision on the part of the authorities concerned;
- f) Whether the remedial measures taken are adequate; and
- g) Whether the investigation has been made by the appropriate authority prescribed in the rules and orders issued from time to time.

**NOTE:** The Accounts Office is not responsible to watch the adequacy of action taken against the officials responsible or on their propriety from a higher audit point of view.

23.39 All charges on account of loss of public money should be held under "8553-Postal Advances" and their clearance watched through the objection book of the unit concerned. Subsequent recoveries should be adjusted against this charge. When the amount is finally written off the head "8553-Postal Advances" is relieved by final debit to the detailed head of account of Losses etc. written off under the relevant sub-major head of account.

23.40 In respect of cases of defalcation/losses etc. where the case has to be finally settled by issue of sanction to write off exceeding Rs. 10,000/- a report should be sent by the Head of the Circle Postal Accounts Office to the DG (Posts). The report should contain details of remedial measures, if any, considered, lacunae in the procedure rules. Novel features, if any, including points of bad administration resulting in the defalcation/loss should be indicated.

**NOTE -** In respect of cases involving special features, the report may be sent by the Head of the Circle Postal Accounts Offices to the DG (Posts),PA Wing irrespective of the amount involved.

23.41 An annual statement of defalcations and losses of public money for each Postal Circle pertaining to the preceding financial year should be prepared by the Circle Postal Accounts Office indicating therein the position of such cases at the end of May following in the same format as exhibited in the printed Appropriation Accounts and submitted to Book I section of the Postal Directorate (PA Wing) positively by 30<sup>th</sup> June every year for inclusion in the paragraph 'OTHER TOPICS' forming part of the Appropriation Accounts of the Department of Posts. For the purpose of preparation of this statement the concerned circle office will furnish materials which should be scrutinised with reference to the four quarterly statements received from the Circle Office. The statement after preparation should be got checked by the Branch Audit Officer before

despatch to the D.G. (Posts). The statement should carry an endorsement to that effect.

23.42 An annual statement of losses of stores should also be prepared by the Circle Postal Accounts Offices in the same format as explained above in para (v) and sent to the Postal Directorate (PA Wing) positively by 30th June every year for inclusion in the paragraph OTHER TOPICS pertaining the Appropriation Accounts of the Department. This statement will be prepared from the annual statements received as per Rule 52 of P&T FHB Vol. I read with para 269(c) of Postal Manual Vol. II. The statement should include only losses of Engineering Stores and not stocked items like locks or oblong stamp etc. This statement should also be got checked by the Branch Audit Office before despatch to the D.G. (Posts) and should carry an endorsement to that effect.

### **Losses of Government Property**

23.43 The annual statement of losses of Government property referred to in Rule 52 of the Posts and Telegraphs, Financial Hand Book, Volume I (Second Edition, Second Reprint) should be scrutinised from a higher point of view. It should be seen that action taken against the officials responsible for the loss is adequate and the attention of Heads of Circles being drawn to cases in which the amount of loss in a particular office exceeds Rs. 100 or when repeated instances of loss come to notice in any one office.

To facilitate detection of repeated instances of losses of Government property in any one office a Register should be maintained in manuscript in each of the Postal Accounts Section of the Postal Accounts Office in the form indicated below:

Year	Name of the Office	Particular loss of	Amount involved	Action taken against the Delinquent officials.	Remarks

The losses relating to each office should be noted in separate folios of the Register. These Registers should be reviewed by the Accounts Officer concerned annually and only such statements as disclose a loss exceeding Rs. 100 or frequent instances of loss in a particular office be taken up for scrutiny and report to Heads of Circles as prescribed in sub-para (1) of this para. The statements received from the Executive Officers should be checked as prescribed in the rules.

**NOTE** - As items of articles costing not more than Rs. 25 will not be included on value basis, it will not be possible to apply scrutiny required in this para but if many such items are written off or removed from the inventory of anyone office, notice is to be taken as under 'frequent/repeated instances', These items should not be mixed up with the other items in the statement (for determining the limit of Rs. 100 mentioned in this para).

In respect of other articles for which values have been recorded, the limit of Rs. 100 should be applied and scrutiny of the sufficiency of sanctions should be confined to such valued items only.

#### **Compensation paid for loss of or damage to postal articles etc.**

23.44 All charges for compensation should be admitted on proper sanction supported by payee's receipt and finally taken to the Head '3201 Post Offices-other charges' in the accounts Circle in which the loss occurred. The charges appearing in the accounts of a Circle for loss occurring in another circle should be passed on through the head 'Remittance' for final adjustment in the accounts of the Circle in which the loss occurred. Compensation paid in India on behalf of foreign administrations for loss of or damage of foreign articles should, however, be placed under objection as 'Service payments' or recovery from the 'Foreign Administration Concerned'. The recoveries when traced should be taken to the proper head '1201-Postal 1 Receipts'.

**NOTE** - The amount of compensation paid by the Postal Department shall be a charge against the circle in which the actual loss of or damage to an article, whether inland or foreign, takes place.

In cases where the actual loss or damage cannot be localised the liability shall be adjusted as under:-

- a) if the loss of or damage to an Inland article takes place while in transit, the amount of compensation shall be borne by the Circle in which the article was posted.
- b) if the entire inland mail, registered or parcel bag is lost then the liability arising out of the loss of or damage to the bag shall be accepted in equal shares by the circle of posting and destination.

In the case of the loss of or damage to a foreign article (Inward or outward) or mail bag where the loss etc cannot be localised the same principles as in (i) & (ii) above shall apply in the adjustment of the Indian share of the compensation paid, in which case the circle where the

office of the exchange is situated shall be deemed to be the circle of posting in respect of Inward Foreign articles and the circle of destination or delivery in respect of outward foreign articles.

- 23.45 The charges for services rendered by Railway Administrations are adjusted by book transfer excepting cases of certain private Steamer Companies to which payments are made in cash and charged, in the Cash Account of the paying offices. Payments for haulage and interest etc; should be accepted on the countersignature or the Head of the Circle concerned and checked with reference to the accommodation provided as sanctioned by the Head of the circle at the rate fixed by the Government (please also refer to relevant para of "Remittance Chapter" of the Postal Accounts Manual Volume I). In examining the bills for haulage charges it should be seen that in the case of postal vehicles the cost of replacement of which, under the existing arrangements, is borne by the Postal Department, an annual rebate, at the rates prescribed in Appendix 6 to the Posts and Telegraphs, Financial Hand Book Volume II, has been allowed. For this purpose, the capital cost of the R.M.S. vans owned by the Department as appearing in the loose leaf ledgers maintained in the Postal Accounts Offices and the amount of rebate at the fixed percentage on the capital cost should be noted in the Check Register. The Accounting check will consist in seeing that the correct amount of rebate has been duly allowed. The postings relating to capital cost of R.M.S. van etc. noted in the register should be individually attested by the A.A.O. Any subsequent changes in the capital cost of the R.M.S. vans should also be duly noted in the Register and attested by the A.A.O.

#### **Charges for the Eastern Mail Service under the pooling system**

- 23.46 The charges due by the Indian Postal Administration for the Eastern Mail Service appear in the United Kingdom General Account supported by a copy of the 'Assessment Account's showing India's liability for the cost of the Eastern Mail Service. These are adjusted by the Director of Accounts (Postal), Nagpur under the head - 3201 B-Conveyance of Mails – Subsidies to Steamship Companies. The charges are checked against the sanction of the Government of India accepting the claim of the British Post Offices in respect of India's liability for the Eastern Mail Service.

#### **Remuneration paid to Navigation companies for conveyance of mails.**

- 23.47 The amount of remuneration paid in cash to Navigation companies for conveyance of mails is charged in the cash account of the Head Post Office concerned. Checking of the payments should be conducted against

the sanction of the competent authority by writing the sanction in a separate folio of the Check Register and checking the charge in the manner described in para 20.01 of this Manual.

- 23.48 Payments of remuneration on account of conveyance of mails for amounts not exceeding Rs. 200 should be admitted on the Postmaster's certificate endorsed on the establishment Pay bill to the effect that they are made in conformity with the terms of agreement. As regards payments of such remuneration exceeding Rs. 200 in amount, checks should be conducted with reference to the Contractor's bills duly receipted and stamped showing details of the actual monthly kilometers run and received in support of the charges and with reference to the terms and conditions of the contracts as noted in the Check Register at the time of scrutiny of the contracts. It should also be seen that the necessary certificates prescribed in the P&T Financial Hand Book Volume I (second edition, second reprint) have been endorsed by the Postmaster on the Contractor's bills.
- 23.49 If under the terms of the contracts, any extra payments over and above the fixed, amount of the monthly remuneration are made to the contractors owing to some additional kilometers run or the price of petrol having been more than the basic price of petrol specified in the contract, etc., the correctness of the payments made should be verified with reference to the details shown in the contractor's bills for the relevant months already received and the sanction of the competent authority. In cases where according to the terms of the contract a reduction in the fixed amount of the monthly remuneration is necessitated due to the actual monthly kilometers run falling short of, the kilometers as per the scheduled trips or the price of the petrol having been less than the basic price of petrol specified in the agreement, the amount recoverable from the contractor should be placed under objection and the adjustment watched through the Objection Book.

**NOTE -** Formal sanction to cover extra payments on account of increase in the amount of subsidy paid for the conveyance of mails need not be insisted upon in cases where they are due to increase in the basic price of petrol or in the number of working days in a month as these are easily susceptible of independent verification.

#### **Check of Inter-Circle payments**

- 23.50 The Head of a Circle can authorise the payment to be made by another Post Office in special cases where it is considered necessary to make payment through the agency of another Post Office and the expenditure is treated as a final charge in the accounts of the unit in

which payment is made (vide note 1 below rule 152 of the Financial Hand Book Volume I, (Second edition, second reprint). The Accounts Officer of the paying Circle should classify the expenditure in the final head of account and pass on the voucher together with the sanction to the Accounts Officer of the Circle where the claim originated, for check under the prescribed rule and return. In the case of vouchers containing other charges, an extract of the charges relating to the Accounts Officer of the originating Circle should be prepared separately in Form Y-92 and forwarded to the Account's Officer for similar action. The return of the voucher (or the extract in Form SY-82) after check should be watched through a separate register to be maintained by the Accounts Officer of the paying Circle.

**Commission on Indian Military Pension Payments**

20.45. The commission on Indian Military Pension Payments (vide rule 133-135 of P&T FHB Vol. II) should be calculated and adjusted in the monthly account by per contra debit to the head 3201 B-I Post Offices deduct payments of Military Pensions and Subsistence Allowances and debit to the Defense Department.

## CHAPTER XXIV

### Postal Life Insurance (PLI)

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#### Introduction

24.01 **Postal Life Insurance (PLI)** was introduced on 1st February 1884. It started as a welfare scheme for the benefit of postal employees and was later extended to the employees of the Telegraph Department in 1888. In 1894, PLI extended insurance cover to female employees of the erstwhile P & T Department at a time when no other insurance company covered female lives. It is the oldest life insurer in this country. Over the years, PLI has grown substantially from a few hundred policies in 1884 to more than 46 Lacs policies as on 31.03.2017. It now covers employees of Central and State Governments, Central and State Public Sector Undertakings, Universities, Government aided Educational Institutions, Nationalized Banks, Local bodies, autonomous bodies, joint ventures having a minimum of 10% Govt./PSU stake, credit cooperative societies etc. PLI also extends insurance cover to the officers and staff of the Defence services and Paramilitary forces.

#### Whole Life Assurance (Suraksha)

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24.02 This is a scheme where the assured amount with accrued bonus is payable to the insured either on attaining the age of 80 years, or to his/her legal representatives or assignees on death of the insured, whichever occurs earlier, provided the policy is in force on the date of claim.

Minimum & Maximum age at entry: 19-55 years

- Minimum Sum Assured ₹ 20,000; Maximum ₹ 50 lac
  - Loan facility after 4 years
  - Surrender after 3 years
  - Not eligible for bonus if surrendered before 5 years
  - Can be converted into Endowment Assurance Policy upto 59 years of age of the insurant provided the date of conversion does not fall within one year of the date of cessation of premium payment or date of maturity.
  - Premium paying age can be opted for as 55, 58 or 60 years
  - Proportionate bonus on reduced sum assured is paid if policy is surrendered
  - Last declared Bonus- ₹ 85/- per ₹ 1000 sum assured per year
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### **Convertible Whole Life Assurance (Suvidha)**

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24.03 A Whole Life Assurance Policy with the added feature of an option to convert to Endowment Assurance Policy at the end of five years of taking policy.

- Assurance to the extent of sum assured with accrued bonus till attainment of maturity age
- In case of death, assignee, nominee or legal heir paid full amount of sum assured with accrued bonus
- Minimum age & Maximum age at entry: 19-50 years
- Can be converted into Endowment Assurance after 5 years not later than 6 years of taking policy. If not converted, policy will be treated as Whole Life Assurance
- Minimum sum assured ₹ 20,000; Maximum ₹ 50 lac
- Loan facility after 4 years
- Surrender after 3 years
- Not eligible for bonus if surrendered before completion of 5 years
- Last declared Bonus- ₹ 85/- per ₹ 1000 per year (for WLA policy if not converted to Endowment Assurance)
- On conversion, bonus of Endowment Assurance will be payable.

### **Endowment Assurance (Santosh)**

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24.04 Under this scheme the proponent is given an assurance to the extent of the sum assured and accrued bonus till he/she attains the pre- determined age of maturity i.e 35, 40, 45,50,55,58 & 60 years of age.

- In case of death of insurant, assignee, nominee or legal heir is paid full amount of sum assured with accrued bonus
  - Minimum & maximum age at entry: 19-55 years
  - Minimum sum assured ₹ 20,000; Maximum ₹ 50 lac
  - Loan facility after 3 years
  - Surrender after 3 years
  - Not eligible for bonus if surrendered before completion of 5 years
  - Proportionate bonus on reduced sum assured is paid if policy is surrendered after 5 years
  - Last declared Bonus – ₹ 58/- per ₹ 1000 sum assured per year
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### **Joint Life Assurance (Yugal Suraksha)**

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24.05 It is a Joint Life Endowment Assurance in which one of the spouses should be eligible for PLI policies.

- Life cover to both spouses to the extent of sum assured with accrued bonus with a single premium
- Minimum sum assured ₹ 20,000; Maximum ₹ 50 lac
- Minimum age & Maximum age at entry of spouses: 21-45 years
- Maximum Age of the elder policy holder should not be more than 45 years & the couple should be between 21 years to 45 years
- Minimum term of policy 5 years and maximum 20 years
- Loan facility after 3 years
- Surrender after 3 years
- Not eligible for bonus if surrendered before completion of 5 years
- Proportionate bonus on reduced sum assured is paid if policy is surrendered
- Death benefits are paid to either of the survivors in the event of death of spouse or main policy holder
- Last declared Bonus- ₹ 58/- per ₹ 1000 sum assured per year

### **Anticipated Endowment Assurance (Sumangal)**

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24.06 It is a Money Back Policy with maximum sum assured of ₹ 50 lacs, best suited to those who need periodical returns. Survival benefits are paid to the insurant periodically. Such payments will not be taken into consideration in the event of unexpected death of the insurant. In such cases, full sum assured with accrued bonus is payable to the assignee, nominee of legal heir.

- Policy term: 15 years and 20 years
- Minimum age 19 years; maximum age at entry 40 years for 20 years' term policy & 45 years for 15 years' term policy
- Survival benefits paid periodically as under: -
- 15 years Policy- 20% each on completion of 6 years, 9 years & 12 years and 40% with accrued bonus on maturity
- 20 years Policy- 20% each on completion of 8 years, 12 years & 16 years and 40% with accrued bonus on maturity
- Last declared bonus -₹ 53/- per ₹ 1000 sum assured per year

### **Children Policy (Bal Jeevan Bima)**

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24.07 Under this scheme the proponent is given an assurance to the extent of the sum assured and accrued bonus till he/she attains the pre- determined age of maturity i.e 35,40,45,50,55,58 & 60 years of age.

- In case of death of insurant, assignee, nominee or legal heir is paid full amount of sum assured with accrued bonus
- Minimum & maximum age at entry: 19-55 years
- Minimum sum assured ₹ 20,000; Maximum ₹ 50 lac
- Loan facility after 3 years
- Surrender after 3 years
- Not eligible for bonus if surrendered before completion of 5 years
- Proportionate bonus on reduced sum assured is paid if policy is surrendered after 5 years
- Last declared Bonus – ₹ 58/- per ₹ 1000 sum assured per year

### **Rural Postal Life Insurance**

#### **Introduction**

24.08 **Rural Postal Life Insurance (RPLI)** is introduced in 24.03.1995 for rural people of India. The Malhotra Committee had observed in 1993 that only 22% of the insurable population in this country had been insured; life insurance funds accounted for only 10% of the gross household savings. The Government accepted the recommendations of Malhotra Committee and allowed Postal Life Insurance to extend its coverage to the rural areas to transact life insurance business, mainly because of the vast network of Post Offices in the rural areas and low cost of operations. The prime objective of the scheme is to provide insurance cover to the rural public in general and to benefit weaker sections and women workers of rural areas in particular and also to spread insurance awareness among the rural population. As on 31.03.2017, we have more than 146 Lacs policies.

### **Whole Life Assurance (Gram Suraksha)**

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24.09 A Whole Life Assurance Policy with the added feature of an option to convert to Endowment Assurance Policy at the end of five years of taking policy.

- Minimum & Maximum age at entry: 19-55 years
- Minimum Sum Assured ₹ 10,000; Maximum ₹ 10 lac
- Loan facility after 4 years
- Surrender after 3 years

- Not eligible for bonus if surrendered before 5 years
- Can be converted into Endowment Assurance Policy upto 59 years of age of the insurant provided the date of conversion does not fall within one year of the date of cessation of premium payment or date of maturity.
- Premium paying age can be opted for as 55,58 or 60 years
- Proportionate bonus on reduced sum assured is paid if policy is surrendered
- Last declared Bonus- ₹ 65/- per ₹ 1000 sum assured per year

#### **Convertible Whole Life Assurance (Gram Suvidha)**

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24.10 A Whole Life Assurance Policy with the added feature of an option to convert to Endowment Assurance Policy at the end of five years of taking policy.

- Assurance to the extent of sum assured with accrued bonus till attainment of maturity age
- In case of death, assignee, nominee or legal heir paid full amount of sum assured with accrued bonus
- Minimum age & Maximum age at entry: 19-50 years
- Can be converted into Endowment Assurance after 5 years not later than 6 years of taking policy. If not converted, policy will be treated as Whole Life Assurance
- Minimum sum assured ₹ 10,000; Maximum ₹ 10 lac
- Loan facility after 4 years
- Surrender after 3 years
- Not eligible for bonus if surrendered before completion of 5 years
- Last declared Bonus- ₹ 65/- per ₹ 1000 per year (for WLA policy if not converted to Endowment Assurance)
- On conversion, bonus of Endowment Assurance will be payable.

#### **Endowment Assurance (Gram Santosh)**

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24.11 Under this scheme the proponent is given an assurance to the extent of the sum assured and accrued bonus till he/she attains the pre- determined age of maturity i.e 35,40,45,50,55,58 & 60 years of age.

- In case of death of insurant, assignee, nominee or legal heir is paid full amount of sum assured with accrued bonus
- Minimum & maximum age at entry: 19-55 years
- Minimum sum assured ₹ 10,000; Maximum ₹ 10 lac
- Loan facility after 3 years

- Surrender after 3 years
- Not eligible for bonus if surrendered before completion of 5 years
- Proportionate bonus on reduced sum assured is paid if policy is surrendered after 5 years
- Last declared Bonus – ₹ 50/- per ₹ 1000 sum assured per year

### **10 Years Rural PLI (Gram Priya)**

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24.12 It is a short term money back scheme for Rural populace only

- Insurant is given life cover to the extent of Sum Assured for 10 years.
- Survival benefits are paid after 4 years- 20% after 7 years- 20%, and after 10 years – 60% with accrued bonus
- Minimum & maximum age at entry 20 – 45 years
- Minimum sum assured ₹ 10,000, maximum 10 lacs
- No interest is charged upto one year as arrears of premia in case of natural calamities like flood, drought, earthquake, cyclone etc.
- Last declared bonus ₹ 47/- per ₹ 1000/- sum assured per year.

### **Anticipated Endowment Assurance (Gram Sumangal)**

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24.13 It is a Money Back Policy with maximum sum assured of ₹ 50 lacs, best suited to those who need periodical returns. Survival benefits are paid to the insurant periodically. Such payments will not be taken into consideration in the event of unexpected death of the insurant. In such cases, full sum assured with accrued bonus is payable to the assignee, nominee of legal heir.

- Policy term: 15 years and 20 years
- Minimum age 19 years; maximum age at entry 40 years for 20 years' term policy & 45 years for 15 years' term policy
- Survival benefits paid periodically as under: -
- 15 years Policy- 20% each on completion of 6 years, 9 years & 12 years and 40% with accrued bonus on maturity
- 20 years Policy- 20% each on completion of 8 years, 12 years & 16 years and 40% with accrued bonus on maturity
- Last declared bonus -₹ 47/- per ₹ 1000 sum assured per year

### **Children Policy (Bal Jeevan Bima)**

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24.14 The salient features of this scheme are as under:.

- The scheme provides life insurance cover to children of policy holders
- Maximum two children of policy holder (parent) are eligible

- Children between 5- 20 years of age are eligible
- Maximum sum assured ₹ 3 lac or equal to the sum assured of the parent, whichever is less
- Policy holder (parent) should not be over 45 years of age.
- No premium to be paid on the Children Policy, on the death of policy holder (parent). Full sum assured and bonus accrued shall be paid on completion of term
- Policy holder (parent) shall be responsible for payment of Children policy No loan admissible
- Has facility for making it paid up, provided premiums are paid continuously for 5 years
- Surrender facility is not available
- No medical examination of child necessary. However, child should be healthy and risk shall start from day of acceptance of proposal
- Attract the rate of bonus applicable for Endowment policy (Santosh) i.e. last bonus rate is ₹ 50/- per ₹ 1000 sum assured per year.

### **Implementation of Core Insurance Solutions (CIS) and Setting up of Central Processing Centre (CPC)**

24.15 The Cabinet Committee on Economic Affairs (CCEA) approved IT modernization project of Department of Posts in November 2012, with a total outlay of Rs.4909 crore. One of the key objectives of the project was the modernization and computerization of all post offices in the country to provide better customer service and IT enablement of business processes and support functions. Another was establishment of IT infrastructure such as data center, disaster recovery centre and wide area network-based networking of the department post offices, mail offices and administrative units.

24.16 One such modernization was implementation of Core Insurance Solutions (CIS) . McCamish application was implemented by DOP to manage CIS. The source data's of PLI/RPLI which were in NIC software were pushed to the new software 'McCamish'. Post implementation of CIS, the work of PLI & RPLI which was performed at Divisional, Regional & Circle Level were decentralized to Head Post offices level for which 'Central Processing Centre' (CPC) was set-up in advance at HPO level as per PLI Directorate order no. 29-34/2012-LI(Vol-II) dated 24.09.2015.

24.17 The powers for acceptance of proposals and sanction of claims as per PLI Directorate order No. 25-1/2020-LI dated 21.08.2020 are furnished below.

**New proposals, revival, surrender, forced surrender, maturity, survival, death claims (except early death claims) – PLI & RPLI**

Sl.No.	Approving authority/approver	Revised approver limit (for single or aggregate sum assured)
1	Postmaster(HSG I, HSG II), Sr Postmaster (Gr.B), AD of the HO (GR.B), headed by Director	Upto and equal to RS. 20 lakhs
2	Head of Division, (Gr.B/Gr.A), Chief Postmaster (Gr.A), Dy Director of HO (Gr.A) headed by Director	Greater than Rs.20 lakhs and upto and equal to Rs.50 lakhs.

**Early death claim (Death within 3 years of acceptance of Policy) – PLI/RPLI**

S.no	Approving authority/approver	Revised approver limit(for early death claim) for single or aggregate sum assured
1	Director GPO( JAG), Director HQ/regional DPS/JAG	All cases (irrespective of sum assured)

**ROLE OF PAOs IN PLI/RPLI ACCOUNTING**

24.18 PLI/RPLI Schedules/Certified lists of Postal Life Insurance premia and Schedules along with payment vouchers category wise from all the units will be received in the Circle P.A, Office with the monthly accounts of the Disbursing Offices. The Schedules/Certified lists/ Vouchers should be checked to see that the total amount as per CSI/ Booked Figures and Vouchers agrees. After endorsing a certificate of agreement with the booked figures the Schedules/certified lists relating to each Unit should be consolidated and the Circle Total agreeing with Circle Detail Book. After this agreement, a statement should be sent to the PLI Section of the appropriate Circle/Director PLI, by the 28th of the month following the month of Account. The list of GLs to be checked in CSI through the T-Code Fagll03 and the corresponding 15 digit codes are furnished in Annexure A and Annexure B for PLI and RPLI respectively.

**NOTE** - The Schedules relating to policies of military wing and those the Account of which are maintained by the Director Postal Life Insurance, should be **Post Office Insurance Fund**

24.19 Pursuant to the decision of the Government that investment of Post Office Life Insurance Fund (POLIF) and Rural Post Office Life Insurance Fund (RPOLIF) will be handled by the Department of Posts, Union Cabinet in its meeting on 13th Dec 2007 approved constitution of Investment Board of PLI, creation of Investment Division and appointment of two Public Sector Mutual Fund Companies viz. UTI Asset Management Co. Limited and SBI Funds Management Private Limited, as Fund Managers. The Fund Managers invest the fund under 'passive' or 'non-discretionary' mode. Investment Board:

The Investment Board is the Apex Body for the purpose of laying down policy guidelines and investment strategy, which set the framework for day-to-day decision on investment. The composition and structure of the Investment Board is as follows:

- Member (PLI), Postal Services Board, as Chairman.
- Three Financial Experts to be drawn from outside, to be appointed in consultation with the Ministry of Finance.
- One Joint Secretary from the Ministry of Finance/Department of Disinvestment (to be nominated by the Ministry of Finance).
- Joint Secretary and F.A. of the Department of Posts.
- Chief General Manager, PLI Directorate.
- Consulting Actuary for PLI & RPLI.
- Chief Investment Officer as Convenor Member.

### **Investment Division**

#### **PLI/ RPLI INVESTMENTS**

24.20 The notification for Investment of Post Office Life Insurance Fund in the market was issued by Directorate of Postal Life Insurance, New Delhi vide no.29-13/2004-LI(Pt) dated 22.05.2008. The Investment Board has been formed to monitor the investment. Investment is being made as per the POLI Fund (Custody & Investment ) Regulation,2009. The frozen corpus of POLI Fund and RPOLI Fund as on 31.10.2009 has been converted in the Govt. Of India Special Security Floating Rate Bond (GOISSFRB) with effect from 01.11.2009. Investment of net accretion of POLIF & RPOLIF has been introduced.

24.21 Accounting policy is framed as per guidelines of Ministry of Finance as well as CGA. Accounts are prepared on the basis of booked figures and



accordingly, three major Heads of account are created w.e.f. 01.04.2014 as under:

MH-8014: PLI Scheme

MH-8015: Investment of POLI Fund

MH-8016: Income & Expenditure of POLI Fund

### **.Investment Procedure**

24.22 The investments of POLI Funds & RPOLI Funds are being made in the Market through Investment Division, Mumbai w.e.f. 04.11.2009. Daily net accretion amount (receipts over payment) as sanctioned by Chief Investment Officer, investment Division, reported by DPLI, Kolkata and based on the advice issued by PLI Directorate shall be paid by Mumbai GPO to the two Funds Managers, namely SBIFMPL & UTIAMC through the Custodian Bank HDFC.

24.23 Investment Dn. shall draw the amounts through Mumbai GPO & send the same to HDFC Fund Manager (Custodian) Maintaining four portfolio accounts:

1. POLIF UTI AMC A/c No. 00600360001423
2. POLIF SBI FMPL A/c No. 00600360001440
3. RPOLIF UTI AMC A/c No. 00600360001433
4. RPOLIF SBI FMPL A/c No. 00600360001450

Investment Division shall submit an extract of Monthly Cash Book to DPLI Kolkata with a copy to PLI Directorate, New Delhi and DA(P), Nagpur showing the details of amount received from MUMBAI GPO and paid for Investment.

### **Role of PAO Nagpur**

24.24 Daily Investment figures of PLI/RPLI as sanctioned by Investment Dn. Mumbai & payment thereof made by MUMBAI GPO to Custodian Bank shall be checked in SAP on daily basis. The monthly compilation (MIS) of various incomes and expenditures details in respect of PLI/RPLI Investments being received from PLI Investment Dn. Mumbai/Custodian Bank. On receipt of the same, proper incorporation of various incomes and expenditure shown against various categories of Investments activities by Custodian Bank/Investment Dn. have to be verified and proper booking shall be done in the books of Mumbai GPO. If differences found, immediate reference has to be issued to PLI, Investment Dn. for reconciliation and requesting them to submit revised MIS (Management information system) statement.

24.25 The monthly Net accretion amount i.e. Receipt over payment of POLIF & RPOLIF shall be booked under 8553-01-101-15-00-00 (Special Advances) on temporary basis in the Cash Account of Mumbai GPO. After verification of monthly Statement received from Investment Dn. Mumbai/Custodian Bank, the amount of MH 8553 have to be nullified by effecting Transfer Entries and amounts to be booked under proper head of accounts in the broader categories as under:

<u><b>MH 8015</b></u>	<u><b>MH 8016</b></u>
Investments in Govt Securities	Interest income on corpus fund
Investments in Other approved Securities	Interest income on investment
Investments in Infrastructure sector	Dividend Income
Investments in social sector	Accretion of Discount on investment
Investments in equity	Misc. Income
Investments in Debenture & Bonds	Payment of charges to Custodian Bank
Investments in Mutual Fund Units	Payment of brokerage commission
	Payment of Taxes & Levies

24.26 The undrawn amounts of last working day of the month shall be taken as CB of previous month and shall be added to the Net Accretion as per Directorate invoices for the current month on daily basis which sometime includes surplus investible amounts of PLI/RPLI received from other departments and half yearly interest received during the months of September & March respectively on Frozen Corpus of PLI/RPLI fund from HDFC Bank bearing A/c No. 00600360002321 & A/c No. 00600360002314 for PLI & RPLI respectively shall be invested. The amounts of half yearly interest received by the custodian are if needed also utilized for working expenses of PLI/RPLI and reinvestments.

24.27 Monthly classified abstract on the basis of Net Investments as per sanctions of Chief Investment Officer, PLI Investment Dn., Mumbai and payment by Mumbai GPO shall be prepared at DA(P), Nagpur and report shall be communicated to CGM, PLI Directorate, Sr.DDG (PAF), New Delhi and DPLI Kolkata.

24.28 The annual statements of booked figures in respect of Receipts and Payments for PLI/RPLI Investment Dn., Mumbai under Heads of Accounts 8015 & 8016 along with an Annexure of agreement mentioning opening and

closing balances has be submitted to DPLI, Kolkata & other concerned for a financial year.

### ANNEXURE A

#### PLI RECEIPTS HEAD OF ACCOUNTS AND GL CODES

SL.NO	GL CODE- configured in present application.	CGA HEAD OF ACCOUNT
1	8801400740	
	8801400741	801401105010100
2	8801400910	
	8801400911	801401107010100
3	8801400580	
	8801400581	801401103010100
4	2801600770	801603101010000
5	8801400650	
	8801400651	801401104010100
6	8801400820	
	8801400821	801401106010100
7	2801600790	801603101030000
8	2801600800	801603101040000
9	8801400510	
	8801400511	801401102010100
10	8801401220	801401108020000
11	2801601710	801601104000000
12	2801600820	801601103020000

#### PLI PAYMENTS HEAD OF ACCOUNTS AND GL CODES

SL.NO	GL CODE-configured in present application	CGA HEAD OF ACCOUNT
1	7801601140	801606102010100
2	7801600960	801605101040000
3	4801400790	801401105020100
4	4801400800	801401105020200
5	4801400810	801401105020300
6	7801601060	801606101010300
7	7801600980	801605101060000
8	4801400960	801401107020100
9	4801400980	801401107020300
10	4801400990	801401107020400
11	4801400970	801401107020200

12	7801600940	801605101020000
13	4801400630	801401103020100
14	4801400640	801401103020200
15	7801600950	801605101030000
16	4801400700	801401104020100
17	4801400720	801401104020300
18	4801400710	801401104020200
19	4801400730	801401104020400
20	4801400870	801401106020100
21	4801400890	801401106020300
22	4801400900	801401106020400
23	4801400880	801401106020200
24	7801601160	801606102010300
25	7801601040	801606101010100
26	7801601050	801606101010200
27	7801601070	801606101010400
28	7801600930	801605101010000
29	4801400560	801401102020100
30	4801400570	801401102020200
31	7801600970	801605101050000
32	4801401200	801401108010000

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**ANNEXURE B**

**RPLI RECEIPTS HEAD OF ACCOUNTS AND GL CODE DETAILS**

Sl.No	GL CODE- configured	CGA Head of Account
1	8801401000 8801401001	801402102010000
2	8801401030 8801401031	801402103010000
3	8801401060	801402104010000
4	8801401061 8801401110	801402105010000
5	8801401111 8801401150	801402107010000
6	8801401151 8801401230	801402108020000
7	2801601720	801602104000000
8	2801600810	801603102010000
9	2801600820	801603103020000
10	2801600830	801603102030000
11	2801600840	801603102040000

**RPLI PAYMENTS HEAD OF ACCOUNTS AND GL CODE DETAILS**

<b>Sl.No</b>	<b>GL configured</b>	<b>CODE- CGA- Head of Account</b>
1	4801401010	801402102020100
2	4801401020	801402102020200
3	4801401040	801402103020100
4	4801401050	801402103020200
5	4801401070	801402104020100
6	4801401080	801402104020200
7	4801401090	801402104020300
8	4801401100	801402104020400
9	4801401120	801402105020100
10	4801401130	801402105020200
11	4801401140	801402105020300
12	4801401160	801402107020100
13	4801401170	801402107020200
14	4801401180	801402107020300
15	4801401210	801402108010000
16	7801600990	801605102010000
17	7801601010	801605102030000
18	7801601020	801605102040000
19	7801601030	801605102050000
20	7801601110	801606101020300
21	7801601120	801606101020400
22	7801601190	801606102020300

## CHAPTER XXV

### WESTERN UNION INTERNATIONAL MONEY TRANSFER

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#### **Introduction:**

- 25.01 Money Transfer Service Scheme is a quick and easy way of transferring personal remittances from abroad to beneficiaries in India. Only inward personal remittances into India such as remittances towards family maintenance and remittances favouring foreign tourists visiting India are permissible. Amounts up to Rs.50,000/- may be paid to the beneficiary in cash. Any amount exceeding this limit shall be paid by means of account payee Cheque or credited directly to the Savings Account standing in the Post Office in the name of the beneficiary. However, in case of foreign tourists, higher amounts can be payable in cash. Only 30 transactions can be received by a single beneficiary in a calendar year as per Reserve Bank of India guidelines. Department of Posts receives commission at the rate of 30% of the commission received by Western Union authorities and shall be monitored & initially accounted in the books of Postal Accounts Office, Delhi which can be apportioned to Circles. The detailed operating procedure is available in Postal Directorate PA wing O.M. dated 20.07.2007 and subsequent instructions issued from time to time.
- 25.02 This application being third party is not integrated with DOP application and hence money for disbursements will be done through direct postings in the DOP system for the transactions done in WUFSI application.
- 25.03 Transactions are posted at Post Offices transaction ID wise & not in summary wise to facilitate reconciliation with the figures as furnished by the application of WUFSI with F&A application of DOP date wise & office wise. In Post Offices, payment transaction is posted against GL 878100103010000 and corresponding credit will be to either DOP cash or Drawn from bank GL as the case may be.

#### **Daily settlement of WUIMT payout money by WUIMT authorities:**

- 25.04 On daily basis, WUIMT authorities exchanges the total amount of WUIMT Payout made in all Post Offices in India in a day along with 30% of the WUIMT commission earned by WUIMT authorities, Share of Spread Margin, Foreign Exchange Gain/Loss and GST to State Bank of India, Sansad Marg. Moreover, interest on delayed remittances claimed by FS, Division is also exchanged with SBI, Sansad Marg HO by WUIMT authorities.

- 25.05 State Bank of India, Sansad Marg, New Delhi credits the amount exchanged by WUIMT authorities after deducting the GST into the Senior Postmaster, Sansad Marg HO's Deposit Account standing at SBI, Sansad Marg New Delhi.
- 25.06 SBI, Sansad Marg, New Delhi sends daily scrolls along with date-wise reimbursement statement to FS Division of Directorate. WUIMT authorities will share the amount of commission earned by them transaction wise along with gross amount of commission earned in accordance with Western Union Financial Service-International Co-operation agreement signed with Department of Posts.

**Daily checks to be carried out by FS Division:**

- 25.07 The following activities will be carried out by FS Division:
- i. After receipt of consolidated date-wise reimbursement statement from SBI, FS Division will download Detailed Report on WUIMT Payout made by all Post Offices in India and Consolidated Report on WUIMT Payout made by all Post Offices in India using Voyager Module.
  - ii. FS Division will check every day whether the amount settled by WUIMT authorities tallies with the figures reflected in the voyager module and whether the commission settled by WUIMT authorities tally with 30% of total commission intimated by WUIMT authorities. It is the responsibility of FS Division to ensure correct share of commission is settled by WUIMT authorities periodically.
  - iii. Commission of each transaction of M/s WUIMT is 30% of the Commission realized by the WUIMT authorities. The Commission earned by WUIMT for each transaction is required to be revealed to the DOP in accordance with Western Union Financial Service-International Co-operation agreement with Department of Posts.
  - iv. In case of any short credit of WUIMT payout amount or commission, AO, FS Division will prefer a claim to WUIMT authorities along with the penal interest on delayed settlement through FS Division whenever discrepancies arise.
  - v. A copy of the Consolidated Report on WUIMT Payout made by all Post Offices in India will be sent to Sansad Marg HO and PAO Delhi on daily basis. In case of any penal interest or outstanding amount incorporated in the Settlement amount and Security Deposit, FS Division should intimate the particulars separately to Sansad Marg HO for proper accounting.

**Accounting procedure at Sansad Marg HO (Nodal HO):**

- 25.08 After receipt of Consolidated Report on WUIMT Payout made by all Post Offices in India from FS Division, Sansad Marg HO will classify the Receipt

Scroll amount shown into proper head wise and tally the transactions. The accounting will be done in the F&A application as per GL mentioned in para 5.23.

**Role of Customer Service Centre (FS DIVISION) under FS Division:**

- 25.09 The responsibility of FS DIVISION includes timely and correct classification of the reimbursed amount into Principal received, Commission received, share of the Spread Margin and Foreign Exchange Gain/Loss with reference to the consolidated date-wise reimbursement statement received by FS DIVISION from SBI, FS Division should download the schedules from system every day and verify whether Sansad Marg HO has accounted the amount pertaining to various heads in the correct HoA by correct classification.
- 25.10 The Circle-wise details should be sent to PAO, Delhi by FS Division every month for the purpose of reconciliation with Main Scroll in the Account Current section by 5<sup>th</sup> of the following month in the format as per Annexure-II. This should also be put up to DDG (FS) for review on 6<sup>th</sup> of the following month.
- 25.11 The CSC( FS Division) will also send a monthly statement in CD form to Book Section of Directorate for monitoring of e-lekha figures by 15<sup>th</sup> of the following month.
- 25.12 The CSC (FS Division) will also put up claims, arising out of non-reimbursement and interest payable due to delayed reimbursement to DDG (FS) on weekly basis for further instructions/pursuance at higher level.
- 25.13 The FS Division will also reconcile discrepancies noticed and reported by the Circle HOs and PAOs, relating to payments and reimbursement of the Principal amount. The FS Dn. of Directorate after reviewing the discrepancies as intimated by the Circle HOs and PAO should take up the matter with WUIMT authorities for immediate settlement.
- 25.14 FS Division shall also demand the interest for the amount from the next date following the date of payment till it is settled. The interest shall be calculated at a rate of 12 % per annum as per Para 6.8 of Western Union Financial Service-International Co-operation agreement signed with Department of Posts. The review may also be done on weekly basis.
- 25.15 Security deposit shall be reviewed on a quarterly basis or as per applicable RBI guidelines about the periodicity based on the average high settlement re-



imbursement made by Western Union to the Department of Posts India, over the previous quarter as per Para 6.4 of the Western Union Financial Service-International Co-operation agreement with Department of Posts and get the security deposit raised accordingly. The security deposit collected from M/s WUIMT from the date of its commencement needs to be raised to commensurate with the number of transactions and amount of disbursement.

- 25.16 Spread Margin needs to be clearly reflected in the accounts. FS Division should ensure the share of Spread Margin made by WUIMT authorities is properly accounted.
- 25.17 A proper record as per Annexure-V needs to be maintained at FS Division of Directorate and PAO; Delhi about the discrepancies noticed between the list of transactions as generated in Directorate and actually paid in Post Offices across the country.
- 25.18 The FS Division shall maintain a separate register for such discrepancies as might be reported by PAOs which should contain the columns viz. Date, Month of the discrepancies and details, Reference no. of DAP & Date and Reference no. of FS Division for reference made to M/s WUIMT, Date of settlement by WUIMT and the date on which the DAP concerned was replied.
- 25.19 The FS Division should send a Monthly Statement in CD form to all PAOs by 15<sup>th</sup> of the following month for reconciliation of discrepancies in WUIMT payments made and booked by Post Offices.
- 25.20 On receipt of Monthly Reconciliation Statement from all Circles, FS Division should take up any discrepancies lying with WUIMT authorities such as non-reimbursement of WUIMT Payment, any other issues with WUIMT authorities and ensure timely settlement.

### **Role of Head Post Offices**

- 25.21 The following are the duties of Head Post Office :
- a. DDO shall submit e-schedule of Western Union International Money Transfer Service transactions alongwith vouchers to PAO by 5<sup>th</sup> of the month following the month of account. The e-schedule shall contain data transaction ID /voucher wise and in no circumstances transactions be posted consolidately by Post Offices performing WUIMT.
  - b. DDO shall verify before submission of monthly return that the total of WUIMT GL shall tally with the total of all vouchers. The Invoice containing vouchers is signed by designated staff of DDO.

### **Role of Postal Accounts Offices (PAOs):**

25.22 The following are the duties of Postal Accounts Offices:

1. After receipt of Monthly Statement in CD form generated through Voyager Module from FS Division, the accountant in PAO will check whether the CD contains the data and the Monthly Statement is in proper format or not. Then, PAO will acknowledge the receipt of the CD along with the details of transactions and payout money pertaining to the Circle found in the CD.
2. After receipt of the CD, the accountant will modify the whole Circle data in Excel Format into HO wise/SO wise data.
3. Accountant will collect all WUIMT schedules from HOs and correspond to the HOs to submit the schedules to PAOs periodically on 5<sup>th</sup> of the following month.
4. The accountant will cross verify DDO wise WUIMT Payments intimated by FS Division and amount of WUIMT Payment.
5. The accountant will also cross verify HO wise WUIMT Payments intimated by FS Division and amount of WUIMT Payments reflected in eLekha.
6. In case of any difference among the figures of FS Division, and elekha, the same should be taken up with concerned HO for reconciliation.
7. The accountant will carry out voucher checking and check whether all vouchers received are in “**To Receive Money**” format only so as to ensure whether all WUIMT Payment transactions have been entered and completed through Western Union Money Gateway only.
8. In case, if it is found that the voucher is not in the “**To Receive Money**” format, such transactions will not reflect in the Monthly Statement generated through Voyager Module by FS Division resulting in loss to DOP.
9. The accountant of PAO should immediately take up such case of WUIMT payment vouchers in forms other than TRM to concerned Divisional Head to verify the genuineness of the transaction and to enter and complete the transactions through Western Union Money Gateway. PAO to watch all transactions made through Western Union Money Gateway only and no loss occurs to DOP.
10. After all vouchers are checked at PAO, the accountant will compare the total amount of all vouchers and the voucher amount will be tallied with the amount booked and FS Division figures.
11. PAOs should submit Monthly Reconciliation Statement to FS, Division and PAO, Delhi on 25<sup>th</sup> of the following month in the following Proforma-A
12. Broadsheets will be maintained at each PAO in order to monitor the progress of settlement of discrepancies noticed every month in Proforma –B
13. In case of discrepancies noticed in respect of WUIMT Payments, the details of discrepancies should be recorded in the objection register in form proforma-C.

14. On scrutiny of WUIMT Payments data received from FS Division, if it is noticed that WUIMT authorities have reversed some transactions resulting in loss to DOP, such loss on reversal of WUIMT Payments by WUIMT authorities should immediately be taken up with FS Division for recovery from WUIMT authorities.

**Role of Postal Accounts Office, Delhi**

- 25.23 In addition to the duties as above, PAO shall perform the following functions:
- a. Ensure that the debits as depicted in the WUIMT GL for DOP, there is corresponding credit against that GL for the day.
  - b. Ensure that the nodal HPO, Sansad Marg HO accounts all the below transactions on day to day basis without fail after agreement with FS Division figures.

Description	Head of account.
Principal amount ( payments to customer and receipt from WUFSI)	8781-00-103-01-00-00
Commission realised from WUIMT services	3201-02-101-14-01-70 (credit)-WUIMT Commission
Share of Spread Margin from WUIMT services	3201-02-101-14-18-70 (Credit)- share of Spread Margin
Interest on delayed reimbursement of DOP dues received from WUFSI	1201-00-800-39-00-00
Security Deposit made WUFSI	8446-00-101-68-00-00 Security deposit made by WUFSI
Foreign exchange gain	0075-00-791-01-00-00 Gain by exchange.
Foreign exchange loss	2075-00-791-01-00-44 Loss by exchange

The statutory taxes like GST etc are to be charged to the respective GLs of charter of Accounts of DOP.

- c. Any variation between debits and credits for a day for DOP be identified and cause action to rectify with FS Division of Directorate.
- d. The Postal Accounts Offices shall transfer the dues of other Postal Accounts Offices (Principal Amount) and ensure that ATC is accounted in the books of respective PAO through system driven process.

**Role of Book Section, PA Wing, Postal Directorate:**

25.24 The following are the duties of Postal Directorate PA wing:

1. The Book Section will compare the amount booked by Delhi Circle under the Heads prescribed with the figures intimated by FS Division by means of CD.
2. The amount of Spread Margin and Commission shall be intimated by FS Division to Book Section every month by the 15<sup>th</sup> of the following month to verify with booked figures.
3. The amount of principal, commission, Spread Margin, loss or gain of foreign exchange will be individually tallied and discrepancy if any will be taken up with either FS Division or PAO Delhi as the case may be for reconciliation.
4. In case of non-receipt of CD from FS Division by the due date, the Book Section will immediately take up the issue with FS Division for remedial action.
5. Book Section, PA Wing will monitor whether PAO, Delhi apportions WUIMT Principal Payout amount every month to all Circles and verify with the amount reflecting in e-Lekha.

**PROFORMA “A” – Monthly Reconciliation Statement of WUIMT**

- A. Name of HO:
- B. Amount of WUIMT figures of CSC, FS Division
- C. Amount of WUIMT Payments reflected in F&A application
- D. Amount of Vouchers.
- E. Amount of WUIMT Payments reflected in e-Lekha
- F. Difference between (B )and (C)
- G. Difference between (B )and (D)
- H. Difference between (C) and( E)
- I. Total
- J. Remarks

**PROFORMA “B”:** Broadsheet - WUIMT paring CSC (FS Division) figures and vouchers figures.

- Month:
- Name of HO:
- Opening Balance:
- Amount of WUIMT figures of CSC, FS Division raised during the month:
- Total of (C) +(D)
- Amount of Vouchers received from HO
- Closing Balance (E) – (F)
- Total of whole Circle up to ..... Month
- Remarks

**PROFORMA “C”:** Broadsheet –WUIMT paring CSC (FS Division) figures and F&A application

- Month:
- Name of HO:
- Opening Balance

Amount of WUIMT figures of CSC (FS Division) raised during the month

- Total of ( C )+ (D)
- Amount of WUIMT Payments reflected in F&A application
- Closing Balance ( E )- ( F)
- Total of Whole Circle up to .....month
- Remarks

**PROFORMA “D”:** Broadsheet –WUIMT parirng F&A application figures and e-Lekha figures

- Month:
- Name of HO:
- Opening Balance
- Amount of WUIMT payments reflected in F&A application Total of ( C )+(D)
- Amount of WUIMT Payments reflected in e-Lekha
- Closing Balance (E)- (F)
- Total of whole Circle up to.....month
- Remarks.

**ANNEXURE –I**

Statement showing the International Money Transfer paid during the month of

- Name of HPO:
- Date of Payment
- Name of SO/Ho
- MTCN No.
- Doc. No.
- Amount Paid
- Grand Total
- Remarks
- Postmaster .....HPO

Forwarded to:-

DA (P)

\_\_\_\_\_

**ANNEXURE –II**

Western Union International Money Transfer Service Receipts and Payments (As per the Nodal Unit at Dak Bhawan)

- Date:
- Payments
- Current
- Progressive
- Principal
- Commission
- Receipts
- Spread margin
- Foreign Exchange
- Foreign Exchange Gain
- Interest on delayed payments
- Total
- Progressive.

Accounts Officer (FS)

**ANNEXURE –III**

Register of discrepancies in WUIMT (To be maintained by HO)

- SI. No.
- MTCN No. in which discrepancy was noticed by DAP
- Date of Payment
- Amount of Discrepancy
- Nature of settlement of discrepancy
- Remarks

Postmaster, \_\_\_\_\_ HO

**ANNEXURE –IV**

**Objection Register for WUIMT (To be maintained by PAO)**

- Objection No.
- Name of HO:
- Details of objection
- Reference no. and date of PAO
- Objection sent to
- Details of settlement
- Settled Date
- Signature of JA

**Signature of AAO**

**ANNEXURE –V**

Statement showing the difference between the amount as per list generated and actual amount paid during the period\_\_\_\_\_ [To be maintained at CSC (FS Dn.)]

- Period
- Name of Circle:
- Amount as per list generated
- Actual amount paid
- Difference
- Remarks

**AO, FS Division**

## CHAPTER XXVI

### INDIA POST PAYMENTS BANK

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#### Introduction

- 26.01 With a vision to build most accessible, affordable and trusted Bank and last mile financial inclusion of common man, Indian Post Payments Bank (IPPB) was commercially launched on 01/09/2018 with 650 branches/SOLs Each SOL is further branched to facility IDs or the access points & micro ATMs (m-ATM).
- 26.02 With 100% Govt. equity, as per the MoU between IPPB-DOP, the Department of Post (DoP) will act as a Corporate Business Correspondent (BC) to India Post Payments Bank (IPPB) and provide middle office and backend support for cash management. As part of this role, Department of Posts will manage the cash requirements at all IPPB access points. This includes dedicated counters being managed by Department of Posts, personnel within IPPB branches/controlling Offices and access points across Head Post Offices (HO), Sub Post Office (SO) and Branch Post Offices (BO) and End users linked to these Offices (GDS/Postmen).
- 26.03 Postal Accounts Office, Delhi- 110054 has been designated as Nodal PAO for settlement of accounts with IPPB.
- 26.04 **Transactions types:**The transactions pertaining to IPPB are broadly classified as :  
Cash Management -IPPB  
POSB-IPPB Interoperable  
DOP Mail Business/Utilities Payments
- 26.05 **Cash Management:** Cash transactions are the transactions that take place in the form of cash deposits and cash withdrawals of an IPPB Account holder & Payments done to other Banks through Aadhaar Enabled Payment System (AEPS) by Department of Posts, through its various access points. Cash arrangements for IPPB cash transactions are managed by DOP through their respective treasuries at PO level.
- 26.06 **POSB-IPPB Interoperable:** For facilitating digital transaction for POSB customers, arrangements of Sweep-in/Sweep-out were introduced between DOP& IPPB. Under interoperability operations, customers can transfer their funds to various schemes available under POSBschemes viz. Saving Account, PPF, and SSA& RD etc. On the other side he can transfer funds available in POSBaccount to IPPB Accounts for initiating online transactions like NEFT, IMPS, online shopping etc. Another scenario of interoperable transactions is



that being Payments Bank, there is a limit of balance at prescribed amount at the end of the day, so excess amount beyond it will get automatically Sweep-Out to customer's POSB account.

**26.07 Mail Business:**

Department of Post's customers can now make Payment for availing services of Department like mail products and other utility bills across counters, by Direct Debit to his IPPB account or through QR Code options available with POS.

**26.08 The following GL are operated for IPPB's transactions:**

8845500010 -	Initial Deposit from IPPB
8845500020 -	Deposit (Receipt) from IPPB customers
8845500030 -	Payments (Withdrawal) by IPPB customers
8845500040 -	Settlement with IPPB for Net Deposit (Payment)
8845500050 -	Settlement with IPPB for Net Withdrawals (Receipt)
8845500060 -	Amount Received from IPPB for Direct Debiting IPPB Account
8845500070 -	Amount Received from IPPB for Bhart QR Transactions
8845500080 -	Amount Receivable from IPPB-POSB
8845500090 -	Amount Payable to IPPB-POSB
8845500100 -	Net Amount (Detailed Head – 01 – Detailed Head – 02) POSB

**26.09 Scope of Head of Accounts**

- a. Initial Deposit from IPPB (CGA Head of Account: 845500101010100): IPPB and DoP agreed on the prefunding balance as per business projections to be maintained by IPPB with DoP. The Cash withdrawals done by the IPPB's customers during the day will be tracked by DoP Nodal Office as per their discretion (recommended every 30 minutes interval to ensure that DoP is not out of funds at any point of time. If during the day, the Net of Cash deposit and withdrawal by customers breach 80% of the balance of the prefunding amount, IPPB will replenish the funds based on the business projections. For any given of time, if the balances hit 80% of prefunded amount, the IPPB will ensure to remit the fund to DOP. *This head is to be operated by PAO, Delhi exclusively.* This will be reviewed from time to time based on the volume of business.
- b. Deposit (Receipt) from IPPB customers (CGA Head of Account : 845500101010201): At the access points across Pan India, DoP will treat IPPB as an additional line of business and facilitate cash transactions for IPPB customers using the existing cash available with them. The amount which is deposited by IPPB customer is booked under the head.

- c. Payments (Withdrawal) by IPPB customers (CGA Head of Account 84550010101020100): The amount which is withdrawn by the IPPB customer or any other Bank's customer at any access point.
- d. The above transactions at (b) and (c) performed in IPPB's Finacle are shared with F&A application at T+1 day except non rolled out access points wherein classification and booking will be done by PAOs based on the data from DDOs.

**Settlement with IPPB for net Deposit (Payment) (Head – 845500101020300) – to be operated by PAO Delhi:**

**26.10 Cash Transactions:**

- a. Settlement for Cash transactions with IPPB is done by PAO, Delhi centrally. Based on the IPPB's Finacle report generated, netting of Gross Deposit and Gross withdrawals is done. If the netting of transaction is net deposit (Gross Deposit exceeding Gross Withdrawal) the DOP owes IPPB and so arrived amount is payable to IPPB by PAO Delhi.
- b. Settlement with IPPB for net Withdrawals (Receipt) (Head – 845500101020400) - to be operated by PAO, Delhi : If the netting of Gross Deposit and Gross Withdrawals based on the IPPB's Finacle report is net withdrawal (Gross Deposit less than Gross Withdrawal), IPPB owes to DOP, and so arrived amount is payable by IPPB to DOP.

**26.11 Mail Services:**

- a. Amount Received from IPPB for Direct Debiting IPPB Account (CGA Head of Account 845500101030100): The transaction pertains for Payment of DOP services made by IPPB customer by available option in POS as Direct Debiting account at DOP counters.
- b. Amount Received from IPPB for Bhart QR Transactions (CGA Head of Account 845500101040100): The transaction pertains for Payment of services made by IPPB customer through QR code.

**26.12 POSA-IPPB Interoperable:**

- a. Under the DOP-IPPB interoperable arrangement, IPPB acts as a Principal for end-of-day Sweep excess balance over the limit as defined by RBI for Payments Bank, for retaining the balance in customer's account at the end of day. IPPB provides the interface to POSB customers to enable the Sweep balance from POSB account to IPPB account and vice versa.
- b. Department of Posts (DOP) operates two Current Accounts Sweep-in and Sweep-Out in the name of Director of Accounts (Postal) Delhi for fund arrangement for Sweep transactions of POSB-IPPB customers. The accounts and funds will be owned and operated by DOP at all points of time.
- c. The DOP Current Accounts is subject to limit as defined by RBI for Payments Bank at end-of-day and balance funds will be transferred to PAO Delhi Government Bank Receipt account.

- d. Amount Receivable from IPPB-POSB (Head 8455001010501):For Sweep-Out transactions DOP will provide specific instructions to IPPB for below:
  - i. Credit the ‘Director of Accounts (Postal), Delhi– Sweep-out account’ with amount equivalent to the Sweep-out only upon the initiation of Sweep-out transaction by the customer or through the standing instruction executed at end-of-day from IPPB Account to their POSA account.
  - ii. Debit the ‘Director of Accounts (Postal), Delhi– Sweep-out account’ at the end of the day to meet the maximum cash balance prescribed in IPPB account as per RBI’s for PaymentBanks, end-of-day limit and remit the balance to PAO Delhi Govt. Receipt Account.
  - iii. At the end of day, the balance amount in Sweep-Out Current is zero.
  - iv. Any balance transferred to PAO Delhi Receipt Account, PAO shall make direct posting entry in the books of PAO Delhi, crediting IPPB 845500101050100 and debit Remittance to Bank.
- e. Amount payable to IPPB-POSB (Head 845500101050200):ForSweep-in Transactions,
- f. Debit Director of Accounts (Postal), DelhiSweep-in-account’ with amount equivalent to the Sweep-in only upon the initiation of Sweep-in transaction by the customer or through the Standing instruction executed at the end-of-day from IPPB Account from their POSB account.
- g. At the end of day, the Residual Balance amount in Sweep-in current Account is zero.
- h. Any balance transferred to ‘Director of Accounts (Postal), DelhiReceipt Account, PAO shall make direct posting entry in the books of PAO Delhi, crediting IPPB 845500101050200 and debit Remittance to Bank.
- i. The Current Account shows line item transactions of Sweep-Out and Sweep-in transaction for reconciliation purpose.
- j. At the beginning of day, Director of Accounts (Postal) Delhi, shall place funds,as per limit fixed by Directorate, from its Government PaymentBank account) to Current Account - Director of Accounts (Postal), Delhi, Sweep-in account. The total value of customer Sweep-in from the customers’ POSB account to their IPPB account during the day will be limited to the balance amount available in ‘Director of Accounts (Postal), Delhi– Sweep-in.
- k. For facilitating Sweep-in transactions, PAO Delhito ensure that Sweep-inCurrent Account shall have corpus during business hours of the IPPB and facilitate funds to it regularly based on the instructions issued by the Directorate.
- l. At EOD, IPPB will debit the ‘Director of Accounts (Postal), Delhi– Sweep-in account’ at the end of the day and will remit backthe Residual Balance to Director of Accounts (Postal) Delhi Government Bank Receipt Account.

#### 26.13 **Role of Sub Post Offices:**

1. SPM shall ensure that any cash transaction for IPPB is accounted for and all cash transactions in m-ATM are brought to SO accounts on the day of transaction. He may ensure that there will not be physical cash lying with M-ATM agent at the end of day.
2. SPM shall also ensure that cash transactions happened in m-ATMs of GDS at Branch Offices are brought to BO accounts at the end of day and no amount is lying with GDS agent of Branch Post Offices.
3. SPM shall ensure that all receipts and Payments account have been reflected in the Daily Transaction Report of SO and BO concerned and any deviation be taken up with Division office monitoring team
4. SPM shall not make any direct voucher posting for IPPB transactions including for transactions took place at Branch Offices.
5. SPM shall ensure for verification of IPPB MIS- cash Report in IPPB Finacle tallies with list of transaction for that day.
6. Ensure that transactions as in IPPB Finacle reports tallies with F&A application.

#### 26.14 **Role of Head Post Offices:**

1. HPO shall ensure that any cash transaction for IPPB is accounted for and all cash transactions in m-ATM are brought to SO accounts on the day of transaction. He may ensure that there will not be physical cash lying with M-ATM agent at the end of day.
7. HPO shall also ensure that cash transactions happened in m-ATMs of GDS at Branch Offices are brought to BO accounts at the end of day and no amount is lying with GDS agent of Branch Post Offices.
8. HPO shall ensure that all receipts and Payments account have been reflected in the Daily Transaction Report of SO and BO concerned and any deviation be taken up with Division office monitoring team
9. HPO shall not make any direct voucher posting for IPPB transactions including for transactions took place at Branch Offices.
10. HPO shall ensure for verification of IPPB-MIS- Report cash available in IPPB Finacle tallies with list of transaction for the day.
11. Ensure that transactions as in IPPB Finacle reports tallies with F&A application.

#### 26.15 **Role of Postal Accounts Offices:**

The following activities are performed by PAO on T+2 day basis:

1. To reconcile the IPPB's Finacle cash MIS transactions with CSI GL.
2. To send cash reconciliation report to Nodal PAO (PAO, Delhi) and pursued for rectification of omissions and errors.

3. To tally the figures of GLs relating to IPPB with E-Lekha Report for their Circle.
4. To cause action for settling the discrepancy, if any between IPPB Finacle data with DOP CSI F&A data and monitor on concurrent basis.
5. PAOs will make a register in format annexed with this Chapter for LOT (List of Transactions) pertaining to their Circles.
6. To ensure that no figures have been booked under Head of Accounts (HOA) meant exclusive PAO, Delhi for settlement of accounts with IPPB. The GLs other than at (ii), (iii) and (vi) & (vii) – Debit side only, are meant for settlement accounts with IPPB to be operated by PAO, Delhi only. Hence, no figures should be booked under heads other than mentioned as before.
7. To ensure that all the transactions hitting GL pertaining to Mail Services/Utilities Payments had been transferred to Receipt MH-1201.

**26.16 Role of Nodal PAO – GM (Finance), PAO, Delhi.**

1. To fund the Current Account on regular basis as per Directorate instructions and specified amount only.
2. To Settle Cash transactions accounts by arriving netting figures based on IPPB's Finacle Report on daily basis or the day after holidays/Sundays.
3. To reconcile the cash transactions centrally.
4. To ensure that the net inward/outward amount is duly transferred from/to the DDO Bank account and it is correct.
5. To account the tallied accounts as in "d" above in his books at par with verified entries in the Bank account.
6. To monitor for reconciliation of figures of CSI F&A with IPPB data from IPPB Finacle of all PAOs and make references to them for reconciliation.
7. To prefund the 'Current Account-Sweep-in' of DAP, Delhi lying with IPPB by the limit as defined by Directorate.
8. To reconcile the remitted transactions done from Current Accounts (Sweep-in/Sweep out) lying with IPPB to PAO, Delhi's Govt. Accounts.
9. To claim the balance for mail services/utilities Payments after reconciling the transaction of CSI & IPPB's Finacle Report of Balance of DOP for mail services from IPPB.
10. To reconcile the DOP's Finacle DTR irrespective GLs in CSI.
11. To reconcile the GLs figures relates to IPPB with E-lekha.
12. To reverse un-reconciled transactions of DOP in DOP Finacle as applicable to sweep in and sweep out transactions and make such entries in the F&A application.
13. To verify the un-reconciled transactions of IPPB in DOP's Finacle.
14. To book all settlements in their respective head of accounts.
15. To overall supervision of IPPB-Accounting and reconciliation related business.
16. To account and apportion the commission received from IPPB among Circles.
17. To account Merchant Discount Rate (MDR) in the books of DOP.

18. To ensure that the IPPB Current Account balances at the End of business hours is zero.
19. To provide such MIS to various stakeholders like Postal Directorate, PA wing, PAOs, etc.
20. To maintain guard file of all approvals for funding sweep in and sweep out date wise.
21. To submit fortnightly report of major irregularities to Postal Directorate ( PA wing ) and PBI division
22. To provide training on systems and procedure, reconciliation relating to IPPB to all Postal accounts offices.

## Appendix-I

### Extent of checks and Review

#### Extent of Checks and review to be carried out in the Postal Accounts Offices

Particulars of checks in respect of various items of work done in the Postal Accounts Office are depicted below. The checks to be carried out in relation to payments with reference to Statutory Rules of Central Government like Fundamental Rules, Supplementary Rules, Pension Rules, GPF Rules, NPs Rules, Leave Rules, CEA rules, GFR-17, DFPR, and any separate orders issued from time to time by DOP be strictly adhered to as contained therein. In cases where particulars and extent of checks not defined here under, the extent of check codified is at cent percent of such transactions. Proper records and documentation for selection of month through Bill Marking Register be maintained. The Checker should maintain work papers for checks conducted by them and initial all such vouchers mentioning checked & objection raised.

#### Particulars of checks in respect of various items of work done in Postal Accounts Offices.

Sl.No.	Particulars of item of work	Ext. of Check
1		2
1.	Pay bills of establishments nominal and numerical check including checking of	Half yearly
2.	Over time and outstation Allowances bills	Half yearly
	(i) if drawn on separate bills	Half yearly
	(ii) If drawn with pay bills	Half yearly
A.	Medical Attendance bills of establishment	Quarterly
3.	TA Bills of officials drawn under Medical Attendance Rules	Quarterly
4.	Other TA Bills	Quarterly
<b>Note</b> - Special attention should be paid to the TA bills of herds of the Department and self controlling officers to see that there are no extravagant claims or abuse of powers by such officers.		
5.	Contingent Bills	Quarterly
6.	GPF vouchers	Quarterly
8.	Misc. vouchers of schedules of unclassified payments of Post office etc.	Half yearly
	(i) Deposit Repayment vouchers	

	(ii) Interest- Payment vouchers	Quarterly
	(iii) Refund vouchers & Discount vouchers	
9.	(a) Vouchers relating to short term loans and advances the details accounts of which are maintained in the departmental offices and responsibility for watching recovery adjustment rest with departmental officers.	Half yearly
	(b) Vouchers relating to loans and advances the detailed accounts of which are maintained in the circle Postal account Offices.	All vouchers every month
10.	Reimbursement of tuition fee:-	Quarterly
11.	Pension bills :-	
	(i) Vouchers of compassionate gratuity	Half yearly
	(ii) Provisional Pension/ Military Pension Payment	Half yearly
	(iii) Pension Payment by each Head Office	Half yearly
	(iv) Gratuities under CCS (TS) rules -49	Half yearly
	(v) Commuted value of pension payment	Half yearly
	(vi) war injury scheme pension payment	Half yearly
12.	Family Pension Bills	Half yearly
13.	Pension terminable on marriage paid in January & July	Half yearly
14.	Check of Classifications	Concurrent
15.	Grant in aid bills under Rs. 10000	Half yearly
15A	Grant in aid Rs. 10000 & above	Half yearly
16.	Scholarship & stipend bills other than those relating to overseas scholarship	Half yearly
18.	Misc. vouchers under off cycle payments	Quarterly
20.	Vouchers for salt and custom Remittances (Simple Receipt)	Half yearly
22.	Losses of Govt. Property	Monthly
23.	Scrutiny of contracts	Monthly
24.	Advances drawn	Monthly
25.	Correctness of amount of interest recovered on advances paid to govt. Servants.	Monthly
26.	Permanent advances	1 Monthly in a year
<i>Cash Certificates</i>		



33.	Discharged P.O. Certificates of Denomination	
	(i) Up to Rs. 100	1 month in a year
	(i) Above Rs. 100-100%	100%
34.	Examination of Issue list	Do.
35.	Examination of summary of Issue & then posting in stock & issue Register and proof of posting.	Do
36.	Examination of discharge list of summaries of P.O. certificates	Do.
37.	Examination of discharge journals & Annual Interest	Do.
38.	Interest payment vouchers	1 month in a year
<i>Indian Postal orders</i>		
40.	(a) IPOs in the denominations of Rs. 50 and Rs. 100	100%
	(b) IPOs in the denominations between Rs. 10 and Rs. 40	25%
	(c) IPOs in the denominations less than Rs. 10	10%
	P & T Mail Motor Service	
41.	Final running A/c bills	All
41.A	<i>MSS Maintenance and Reports</i>	
	(i) Exceeding Rs. 1000	100%
	(ii) Exceeding Rs. 500 but not exceeding Rs. 1000	50%
	(iii) Rs. 500 and below	25%
	(v) Payment to contractors on account of security deposits	100%
42.	<i>Running Payment</i>	
	(i) Rs. 10000 or more	Alternative month
	(ii) Above Rs. 10000 but below Rs. 100,000	Do.
	(iii) Rs. 10000 & below	Do.
43.	<i>Supply bills</i>	
	(a) Above Rs. 10000	All
	(b) Above Rs. 1000 but not above Rs. 10000	Do.
	(c) Rs. 1000 and below	Do.
	<i>Miscellaneous</i>	

44.	TA Bills of families of Govt. servants who dies while in service.	All
46.	(a) Commission paid to authorized agents	All.
	(b) Commission paid to Authorized Agents for sale of P.O. Savings Certificates (Check in CC section with reference to relevant issue journals to verify that these were actually sold through the Agents).	Units selected by PA Sections
48.	Abstract contingents Bills	All
49.	Honorarium Bills	All
50.	Settlement accounts Vouchers	All
51.	B.P.Os. Payments & Irish PO payments.	All
<b>CIVIL ENGINEERING WORKS</b>		
54.	Final running accounts bills	
	(i). Including Ist and final bill amounting not more than Rs. 5000 in respect of contract sanctioned by Division.	50%
	(ii) Sanctioned by higher authority than the Division	100%
	(iii) More than Rs. 500	100%
55.	Running Account bills	
	(i) more than 1 lakh	100%
	(ii) more than 10,000 but less than 1 lakh	50%
	(iii) amounting to not more than Rs. 10000	25%
56.	Supplementary bills	
	(i) Amounting to more than Rs. 1000	50%
	(ii) Amounting to not more than Rs. 1000	25%
57.	Other vouchers	
	(i) Head Receipt more than Rs. 5000	100%
	(ii) O.T.E.O.& TEs	100%
	(iv) Hand receipts amounting to not more than Rs. 5000	50%
	(v) CPWA 64	10%

5.	Bills & Vouchers of Deposit Repayment Refunds and other Misc. Payments	Half yearly
6.	(a) National Saving Stamp Cards	
	(b) Vouchers etc. relating to payments of commission paid to authorized Agents.	One month in a year
8.	Review of Nominal Check	Once in a year
9.	TA Bills drawn under Medical attendance Rules	Half yearly
10.	One of the offices not selected for Numerical check	Half yearly
11.	Checking of classification of items over Rs. 2500 & Rs. 10000 by JAO & BO respectively	All
12.	Review of one month's account of each of the disbursing unit in a year by an Account Officer.	Do.
13.	Reviewing correctness of the amount of interest recovered on advances paid to Govt. servants.	Do.
15.	Register of Special Recoveries	Quarterly
17.	Inward GPF Transfer Cards Register	One month in a year
18.	Posting in the GPF ledger cards	One month in such a way that all ledger cards are checked at least once a year
19.	Broadsheet of GPF unposted items	Every month in a year
20.	Posting of GPF cards of govt. Servants on deputation	All by JaO at the end of each quarter, 25% by BO in Jan. & June each year
21.	Posting in the GPF Cards to see that there is no delay in receipt of debits, recovery of Principal. These are being made in accordance with sanctions to temporary withdrawals and these recoveries are regular.	5% by J.A.O.
22.	Vouchers, of GPF advance paid to Group 'D' Staff (whose fund accounts are	
	Departmental authorities).	
	(i) Not exceeding Rs. 10,000	25% by A A.O. and 5% by A.O.

	(ii) Exceeding Rs. 10,000	50% by Jr. A.O. and 10% by A.O.
25.	Checking of GPF interest calculation by men different from those who prepared the Accounts.	20% by Accountant, 10% by J.A.O. 5% by A.O.
26.	Annual Account statement prepared by Accountant	100%
27.	Salary check register	Once a year by J.A.O.
30.	Pay bills of Govt. servants	One month in a year by J.A.O.
31.	Medical attendance bills	quarterly
32.	Tuition fee bills of Govt. servants	quarterly
33.	TA Bills	quarterly
34.	Fully vouched & detailed contingents bills	
	(i) Not more than Rs. 1000	Half yearly
	(ii) Above Rs. 1000	Quarterly
35.	Scholarship & Grants in aid	Once a year
36.	All pension payments	once a year by J.A.O.
	(a) Gratuities under CCS (TS) Rules 1949 Gratuity paid to E.D. Employee and other DCRG Vouchers.	100% by J.A.O.
	(b) Post review of war injury payments out of 2 months payments of each H.O. Compensation payments under workmen's compensation Act/ Military Pension payments.	Half yearly
37.	Gratuity Register	Quarterly by J.A.O. & half yearly by A.O.
38.	Vouchers received with settlement Accounts	
	(i) Ordinary Pension vouchers	Half yearly
	(ii) War injury	Do.
	(iii) Vouchers received with settlement Accounts with pension	Do.
39.	Refund of Revenue, Refund of Fines Discount on stamps	One month in a

	and interest payments	year
40.	Railway Warrants, credits noted and Bus Warrants	One month in a year
41.	Cash Accounts list of payments, Schedules, Plus & minus Memorandum Deposit register.	100%
42.	All bills more than Rs. 10000 other than abstract contingent bills, pay bills loans and advances bills, PWD Bills, Provident Fund Debt vouchers and Deposits vouchers.	100% by J.A.O. & B.O.
43.	Vouchers relating to short term loans and Advances the detailed accounts of which are maintained in the departmental offices and the responsibility for watching recovery/ adjustment rest with the Departmental Offices.	Half yearly by J.A.O. and yearly by A.O.
44.	Vouchers relating to loans and advances the details accounts of which are maintained in the Circle Postal Accounts Offices.	
	(i) Vouchers not exceeding Rs. 10,000	All by J.A.O. and 50% by A.O.
	(ii) Vouchers exceeding Rs. 10,000	All by J.A.O. and A.O.
45.	GPF payment vouchers relating to employees other than Group D (whose final accounts are maintained by Circle Postal Accounts Offices)	
	<i>(i) Vouchers of Advances</i>	
	(a) Not exceeding Rs. 10,000	50% by J.A.O. and 5% by A.O.
	(b) Exceeding Rs. 10,000	100% by J.A.O. and 10% by A.O.
	<b>(ii) Vouchers of withdrawals including final payments</b>	
	(a) Not exceeding Rs. 10,000	All by J.A.O. and alternate month by A.O.
	(b) Exceeding Rs. 10,000	All by J.A.O. and A.O.
46.	A general Checking of bundles of vouchers of a particular month by A.O.	one unit each month
47.	Discharge of safe custody receipt from Postal Offices on maturity of relative loans	Half yearly

48.	List of discharges of each loan received back from the Post offices after not of payment.	Do.
49.	Interest payment order on each loan issued to the Postmasters for credit into SB Accounts Holders,.	one month in a year
50.	Certificate of credit of Interest in the relative SB Accounts received from Post Masters.	Do.
51.	Trust Interest payments orders issued to pledges for payment to contractors and P & T employees concerned.	All by J.A.O. and one month in a year by A.O.
52.	Certificates of payments of interest received from the pledge.	Do.
54.	British Postal orders  Paid British Postal Orders selected from various denominations and from different offices.	2%
55.	Irish Postal Orders Paid Indian Postal Orders selected from various denominations and from different offices.	2%
56.	Cash certificates	
	<i>1. By Supervisors</i>	
	(a) Check of Posting in stock & Issue Register All stages of work including Proving & Classification	one month in a year
	(b) (i) One Denomination of NSC Ist issue  (ii) Three Denominations in two months of each class of P.O. certificates	10 Transactions daily of each head Post Office Do.
	(c) Advices of payment	10%
	(d) Proof sheet /safe custody transactions in respect of those denominations reviewed by him.	One month in a year
	(e) Classification slips in detail	Do.
	(f) Counting at the time of recopying	25% to 1005 depending upon the number or supervisors in the section
	<i>2. By Assistant Accounts Officer</i>	
	(a) Classification slips all stages of work	5%each series

	(b) All classification slips of those offices	Two offices each month
	(c) Advices of payments	5%
	(d) Proof sheets/ safe custody transactions	5%
	(d) Unsold list of each series	5%
	<i>3. By A.O.</i>	
	(a) Transactions in respect of each office reviewed	At least 20 items
	NB : Extent of scope of test check by G.O. in respect of transactions reviewed by him will be the same as prescribed for A.A.O.	
	(b) Post Review : Transactions of Offices selected	Test check of ten items
	<i>Money order</i>	
	Check of e-MO GL balances by central Nodal office, Voucher Auditing During IA of field unit- One week as marked by Head of PAO.	
	<i>Indian postal orders</i>	
62.	Paid I.P.O. s selected from various denominations and from different office Custom duty on postal article etc.	2%
	<i>Civil engineering works review by A.O.</i>	
68.	Final Running Account Bills including Ist and final amounting to more than Rs. 500	33½%
69.	Hand Receipt amounting to more than Rs. 5,000	33½%
70.	T.E.s amounting to more than Rs. 5,000	100%
71.	(i) Running bills for Rs. 10,000 & more	33 ½ %
(ii)	All other vouchers less than Rs. 10,000	Twice a year.
	<i>Branch officer's Review</i>	
72.	i) Vouchers amounting to more than Rs. 10,000 checked /reviewed by AAO	100%
(ii)	All other vouchers of Rs. 10000 and less selected for check	5%
	<i>Account Current</i>	
73.	Cheques/Vouchers received with Bank Payment Scrolls.	
(a)	Review by Assistant Accounts officer	
(i)	Cheques upto Rs. 5000	5%

(ii)	Cheques above Rs. 5000 but not exceeding Rs. 10000	25%
(iii)	Cheques above Rs. 5000	50%
(b)	<i>Review by Branch Officer</i>	
(i)	Cheques above Rs. 10,000	50%
74.	Running and final payment of contractors bills including first and final bills	
(a)	Above Rs. 10,000	
	J.A.O.'s review	Quarterly
	Branch Officer's review	100% of vouchers checked reviewed by AAO
(b)	Above Rs. 5,000 but below Rs. 10,000	
	A.A.O.'s review	Quarterly
	Branch Officer's review	5%
<i>All other bills</i>		
(a)	Exceeding Rs. 10,000	
	J.A.O.'s review	10%
	Branch Officer's review	10% of vouchers checked and reviewed by A.A.O.
(b)	Not exceeding Rs. 10,000	10% AAO and 2% by B.O.
<i>Mail Motor Service</i>		
75.	Running and Final Payment bills of contractors	
(i)	Above Rs. 1,00,000	50% by AAO and 50% of the reviewed vouchers by B.O.
(ii)	Above Rs. 5,000 but below Rs. 1,00,000	Do.
(iii)	Below Rs. 5,000	25% by AAO
76.	Payment to Contractors on account of Security Deposits	50% by JAO and 50% remaining



		vouchers by B.O.
77.	Land Acquisition Vouchers	100% by B.O.
79.	All other vouchers exceeding Rs. 10,000	100% by AAO and 100% by BO
	P & T Department Vouchers	Once in a year
	Not exceeding Rs. 10,000	105 by AAO & 5% by BO
	P & T Department Vouchers	Once in a year

## **Appendix-II**

### **Statements and Registers to be maintained in Postal Accounts Offices**

The whole process of Accounting has been computerised in ERP solution and various data under different GLs are available in the system for a PO unit/s, for a period/s, etc. In PAOs such computerised data be used for various requirements and the respective section can utilise and perform such roles independently without expecting it from other sections as in Legacy period. It shall be the responsibility of the Section officer/Branch officer to ensure such availability of reports in the system by making proper correspondence with technology division of the DOP, through Head of Postal Accounts Offices. Postal Accounts section of PA wing will also in the loop for standardisation of such statements and registers wherever required. In general the following Statements and Registers are generated in the respective section of PAO using System data in ERP. Wherever separate orders were issued by DOP relevant to Monitoring & settlement of Such products and services of DOP, the same shall be maintained as such on due dates and pursued accordingly, like IPPB, WUMT, CSC, PRRS, e-receipts/e-payments of DOP products & services, NPS, SDBS, Third party pension Payments, Receivables and payables, Revised Money order instructions, Settlement of intermediary GLs internal accounts, Monitoring POSB, ATM, PLI/RPLI, COD/e-billers, accounting of revenue in case of auto debits from POSB, monitoring Revenue /expenditure Vs grants, Remittances reconciliation, etc.

#### **Postal Accounts Section:**

##### **Statements:**

1. Statement of Customs duty figures.
2. Statement of Various items kept under suspense and its liquidation.
3. Statement of consolidated statement of DOP cash Balances duly agreed with the CGA Account for the DDO for a n accounting month.
4. Statement of commission paid to Authorised Agents
5. Schedule of expenditure on Building Maintenance under identified GLs.
6. Statement of IPOs Sold and paid.
7. Statement of booked figures under Remittances after closure of March (Supplementary) by Headquarters to Circle Accounts Offices for reconciliation and return.
8. Quarterly intimation from DDOs to PAO showing:
  - a. Particulars of deposits forfeited during the quarter
  - b. Particulars of deposits refunded during the quarter.
  - c. Particulars of deposits which became refundable during the quarter but were not actually refunded.
9. Monthly statement of debits/credits to each office after closure of Detail Book.  
[DG (PA)-64.]

10. Monthly Statement of debits and credits of defence pension payments.
11. Statement of expenditure on HBA and all other long term loans and advances.
12. Statement containing particulars of permanent advances after closure of the register for the year to Headquarters.
13. Statement of Cases involving abnormal and persistent delay in the submission of paid vouchers wherever applicable to HOC.
14. Statement of Review of Balances.

**Register to be maintained:**

1. Manuscript registers for watch of paid vouchers and contingent bills along with sub vouchers.
2. Register to watch disposal of bills received for Pre check.
3. Calendar of Returns.
4. Progress report of all Accountants, Account Assistant, Junior Accountant, Senior Accountant, Divisional Accountant etc./section Officers.
5. Salary check register in system
6. Fly leaf register in system.
7. Establishment details for DDO in system/Guard file.
8. Register of Defalcations/losses.
9. Register recording full particulars of items written off.
10. Register/Broadsheet of advances and interest thereon in system.
11. Special registers to watch repayments and proper accounting of advances on account of Long term loans and advances.
12. Register for monitoring schedule figures with that of posted figures in Ledger applicable to all types of GLs like Long term loans and Advances/GPF etc.
13. Register of permanent advances.
14. Register of lapsed deposits
15. Register of news paper without prepayment of postage
16. Broad sheet of long term loans and advances.
17. Register of waiving objections.
18. Remittance check registers.
19. Register of half yearly verification of balances outstanding under “objection book Advances”.
20. Objection book contain DAOA. Credit suspense and debit suspense.
21. Objection register to watch disposal of objections raised during current and post submission of accounts-Detail check.
22. Register of objection statements.
23. Register of death, dismissal, & retirement, penalty awarded t regulate correctness of pay.
24. Statement of supply of stamps and stationery by Postal stamp depots and its comparison with inventory at respective DDO for a month.

**Book and Compilation:**

1. Review report register of CGA reports by JA/SA/AAOs.
2. Register of defects /omissions in the CGA report submission & data thereof.
3. All Statements relating to Postal Insurance products and services & link with Investment unit at Kolkata & PLI Directorate.
4. Monthly review of revenue & expenditure of the circle under various heads of Accounts
5. Statistics for Savings Account/Certificates- co-ordination with respective section.
6. Data for DDFG and Appropriation Accounts.
7. Report under suspense account progress for liquidation.
8. FMR under suspense debt, Deposit, and remittance heads.
9. Statement of review of Balances of outstanding suspense Remittance heads and difference between Ledger/Broadsheet.

**GPF Section:**

1. Register of GPF Account in Form DG (PA)-77.
2. Register to watch receipt of payment vouchers where applicable.
3. Unit Broad sheet in system.
4. Consolidated Broadsheet for circle in system.
5. Register of inward and outward transfers.
6. Register of unposted items
7. Register of missing credits
8. Register to watch final closure of GPF accounts on retirement.
9. Broadsheet for watching the clearance of interest suspense under GPF
10. Register of unclaimed deposits
11. Register of lapse deposits.
12. Broadsheet of GPF accounting and reconciliation.
13. Register of Provident fund suspense.
14. Document sent out register.
15. Register showing the cases of death, dismissal, or retirement etc of Government servants.
16. Register for interest on GPF –Budget provision.
17. Register for finalisation of Deposit linked insurance scheme.

## APPENDIX-III

### Period of Preservation and Destruction of Records

The destruction of records is governed by the following rules:--

(a) The records specified in this Appendix should be preserved for the periods noted against them. Considering the legacy work, the existing preservation period may be used until further notification where ever documents & vouchers are received by Postal Accounts Offices on implementation of ERP-DOP existing Application.

(b) Heads of Postal Accounts Offices are competent to sanction the destruction of such other records in their offices as may be considered useless.

(c) On receipt in the Old Record Branch the relevant. Particulars relating to the records will be entered in a register in Form No SY 257 special care being taken to fill in correctly the column relating to the year of destruction. The entries in the register should be neatly written and the items comprehensively described.

“This Record Keeper shall be responsible for conducting an annual review to locate files to be destroyed as per the preservation period prescribed/indicated on the outer cover.”

(d) At a certain time in each year, to be fixed by the Head of office, the weeding of records for destruction will be taken in hand. The entries in the column relating to the year of destruction will indicate which records are due for destruction in arty particular year. When selecting the records for destruction It Will be necessary to consult all the earlier volumes of the register and it is to facilitate this part of the work that an ‘Index’ has been prescribed.

(e) No records will actually be destroyed except with the sanction of the Head of the office. For this purpose, a list will be made out in a bound register (Farm SY 256-A) of all to records weeded out for destruction and his approval there-twill be obtained in writing. This register should be carefully preserved as being the actual authority for the destruction of the records detailed in them.

(f) When the destruction has been completed the clerk in-charge will under his dated initials, write against the item in the ‘Remarks’ column of the register the word ‘Destroyed’ and also give a reference to the orders of the head of the office sanctioning the destruction.

**NOTE** - The Head of the Postal Accounts office should send half yearly report on the state of old records after personal inspection by himself or a senior Accounts Officer under him. This report should accompany the return on the state of work for the month of September and March each year.

## SECTION-I

### General

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	Scale Check Register	3
2.	Contingent and Traveling Allowance Bills	3
3.	Remittance Check Register	3
4.	Statement of Remittances	3
5.	Register and Broadsheet of Balances under Advances etc;	5
6.	Progress Report	3
7.	Objection Statements	3
8.	Register of Objection statements	2
9.	Register of Reminders	1
10.	Objection Books,	3

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	11. Adjustment Book	3
	12. Registers of Objections outstanding for more than six Months	3
	13. Advice of Transfer	3
	14. Acceptance of Transfer,	2
	15. Statements of Disbursers' Accounts	2
	16. Income, Tax statements	2
	17. Peon Books	1
	18. State of work returns	1
	19. Register of Pending Letters	1
	20. Postmaster General's General order File	5
	21. Director General Circular Files	5
	22. Director General's general order files (postal)	5
	23. Register of Miscellaneous Posts and Telegraphs Advances	3
	24. Register of Recoveries and Refunds on account of Money Order discrepancies	1
	25. Register of recoveries and refunds on account of the Posts and Telegraphs Department	1
	26. Monthly statements showing customs duty assessed on Inward Parcels and letters received from the Customs Department	5
	27. Funds Statements	3
	28. Post office Life Insurance Statements	3
	29. Sanctions for Compassionate Gratuities	3
	30. Sanctions for House Building Advances	5
	31. Annual Acknowledgements of House Building Advances	5

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
32.	Register showing the dates of posting and submission of the classified Abstracts of Head Post Offices	1
33.	Memorandum of Monthly Cash Balances (Form No. CG 84)	1
34.	File of temporary sanctions	3
35.	Classified Abstract	6
36.	Files containing Memos of Undisbursed Pay	6
37.	Register of Special Recoveries	5
38.	Statements showing :-	
	(ii) Realization of Telephone Revenue in Post Office (Form No. ACE. 105)	3
	(ii) Misclassification and mis-postings in the above statement	3
39.	Register and Broadsheet of Deposits fixed deposits, other deposits and Deposit of Fees	6
40.	Register of Lapsed Deposits	Permanently
41.	Broadsheet of Telegraph Charges and Up-keep Fees	3
42.	Index Register of Inward ATD	3
43.	Defalcation Register in Form SY-17	5 (After final action taken report).
44.	Grant Register (Form SY-268)	3
45.	Bills for Reimbursement of Medical Charges	6
46.	Broadsheet of recoveries under F.R. 127	35
47.	Compassionate Gratuities Register	6
48.	Vouchers including Pay Bills of Post offices.	6
49.	Cash Accounts and Schedules	10 (The schedules/vouchers of telegraph charges appearing in the Post Office Accounts may



Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
		be preserved in the Circle Postal Offices for a pd. Of 3 years after acceptance of debt from the circle Accountant subject to the condition that the audit of the pd. Is completed and objections, if any, settled).
	50. Register of files/vouchers/registers	
	(a) Transferred to Departmental Recording Wing i.e. old record room of the Departmental. ( office)	25
	(b) transferred to National Archives	Permanently
	51. File Index Register	10

## SECTION-II

### Administration, Establishment & Record

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	Register of Contingent Expenditure	5
2.	Stock Register of Stationary & Forms	3
3.	Register of Records destroyed	Permanently
4.	Register of Furniture	Until recopied
5.	Index Register of Records	Permanently
6.	Transit Register	3
7.	Register of Blank cheque Books	5
8.	Letters forwarding Cheque Books	3
9.	Requisitions for Stationary and Forms	3
10.	Receipts for payment to Government	3
11.	Counterfoils of Cheques	3
12.	Service Books	5 year after death or retirement whichever is earlier.
13.	Register of Casual Leave	2
14.	Attendance Register	3
15.	Index Register of cases	15
16.	Daily Report book of registered articles	3
17.	Index Register of Inward Letters	6
18.	Security Bonds furnished by the Cashier	20 Year after cashier ceases to do Cashier's duties.
19.	Register of Establishment	Permanently
20.	Register of Sale of Waste paper	2
21.	Recovery Register of GPF Advances etc; in form	6

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	AGG	
22.	Increment Register in Form SY-299	3
23.	Annual Income Tax Return	2
24.	Bill Register	4
25.	Register of Specimen Signature	10 year after a new register is opened.
26.	Application for Appointment	
27.	Personal Files	3
28.	Character rolls	5 year after death or retirement
29.	Rent Returns of Quarters	
30.	Bill for water charges and electricity	Do.
31.	List of balances in GPF Account on 31st March received from GPF	1 1 1 1
32.	Register of Control over Expenditure	1
33.	Applications for opening of GPF Accounts	1
34.	Cases for grant of advances from GPF Account	1
35.	Office copies of Last Pay Certificates	6
36.	Budget Reconciliation Register	5
37.	Budget Check Register	5
38.	Register of officials retiring within six months	3
39.	Special Pay Bill of the Comptometer Operators	6
40.	one copy of the Gradation Lists	Permanently
41.	Pay Bills and acquaintance rolls (where they are Maintained separately)	35
42.	Special Pay Statements of Savings Bank, Money orders and GPF Sections.	6

## SECTION III

### General Provident Fund

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	Schedule of Debits and Credits to Service and other funds	3
2.	Consolidated abstract of Debits and credits	3
3.	Register of assignment of Policies	3
4.	Register of unclaimed General Provident Fund	Permanently
5.	Master cards	Do.
6.	Quarterly Proof sheet	2
7.	Annual Proof Sheet	3
8.	File containing certificate from Disbursing offices for distribution of annual accounts statements	3
9.	Advices and Acceptances of transfers	2
10.	Personal Ledger Cards	Follow the period prescribed for GPF Vouchers of Final
11.	Register of closed cards	Payments vide item 13 below.
12. (i)	Index Register in form GPF (maintained before the introduction of machine posting)	4
(ii)	Register of final payments in Form GPF-6 started with the introduction of machine posting	35
13.	GPF Vouchers of Final Payments made to persons Other than subscriber	
a.	to minors	
b.	to other than minors	30

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	i. not in accordance with declaration of subscribers	3
	ii. in accordance with declaration of subscribers	6
14.	GPF Vouchers of final payments other than those Mentioned in item 13	6
15.	GPF Application Form No. 3	3
16.	GPF Transfer Registers (Inward and outward)	6
17.	GPF Declaration Forms	Follows the period prescribed for final payment, vide items 13 and 14 above
18.	Sanction to the temporary withdrawal from General Provident Fund	3
19.	Register recording percentage check of interest calculation	2
20.	Quarterly lists of transfers between Accounts offices	1
21.	Life Insurance policies of the subscribers whose whereabouts are not known	30 years from the date of death date of maturity of the policy as the case may be.

**SECTION-IV (a)**  
**Post office Certificates**

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	Issue Register	Permanently.
2.	(i) Cash Certificates Issue Journals in respect of issues earning interest for 5 years	6
	(ii) Cash Certificates Issue Journals in respect of issues earning interest for 10 years	11
	(iii) Cash certificate Issue Journals in respect of issues earning interest for 15 years	16
3.	Cash Certificates Proof Sheet	4
4.	Transfer Register	4
5.	Cash Certificate Sent out Register	3
6.	Spoilt Cash certificate register	3
7.	Yearly list of unsold certificate	1
8.	Spoilt P.O. Certificates	To be destroyed as Soon as the numbers are noted in the register maintained in the Account office
9.	Register of reconciliation with Detail Book figures	
10.	Balance Sheet	2
11.	Correspondence relating to the issue of duplicate P.O. Certificates	10 To be preserved till the discharge certificate themselves are due for destruction
12.	Summaries of issues and discharges of P.O. certificate (4 Different issues)	
13.	Transfer Entry Registers	4
14.	Register showing the monthly figures of P.O.	4
		1

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	certificates issued and discharged for the purpose of staff requirements	
15.	Register showing the consolidation of transferred P.O. Certificates	series of issues
16.	Postmaster General's sanctions authorizing payments to the heirs of deceased Investors	26. Annual Statements of balances under Post Office
17.	Abstract of Issues and Discharges of P.O. Certificates [Form D.G. (PA)-337]	
18.	Register of P.O. Certificates discharge [Form D.G. (PA)-338]	
19.	Annual Consolidation of balances for calculation of interest liabilities of Government on account of P.O. Certificates [Form D.G. 1 (PA) 339-C]	
20.	Compilation for the annual verification of P.O. certificates balances from the Circle Balance Sheet [Form D.G. (PA)-339-D]	
21.	Classification slips [Form DG(PA) 339-A]	
22.	Classified Abstract of Discharged P.O. Certificates [Form D.G. (PA)-339-B]	
23.	Statement showing the transactions of P.O. Certificates under "Issues" and "Discharges"	
24.	Statements showing the amounts of P.O. Certificates Issued and Discharged by Post offices	
25.	Monthly statements showing the discharge value of P.O. Certificates in thousands of rupees for each	

4

Do.

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3

10

3

10

3

2

1

6

2

To be destroyed after the six yearly verification and the recopying of the Issue

Registers.

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Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	Certificates	
27.	Broadsheet of Proof Sheet Balances [Form D.G. (PA)- 339-E]	After the six yearly verification, and recopying of new registers.
28.	Broadsheets of Debits and credits to Controller General of Accounts	10
29.	PO Certificate figures as per Cash Account received from PA Sections [Form No. D.G. (PA)-322]	1
30.	Detail Book Figures from Book section	
31.	Subsidiary Registers for working out the values of Discharged P.O. Certificates as also outstanding P.O. Certificates	2 10
32.	Manuscript Register of advice of payment	2
33.	Unclaimed and undelivered cash and other Certificates	To be preserved for a period of 30 years from the date of maturity but to be destroyed after expiry of the period of notice prescribed by the DG P&T in the Postal Notice.

SECTION-IV (b)

National Savings Certificates

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	National Savings Certificate Stock and Issue Register	Permanently.
2.	(i) 5 years National Savings Certificates Issue Journal (previously extended for a further period of 7 years and again for 5 years).	18
	(ii) 7 Years National Savings Certificates (Allowed to be retained for a further period of 5 years)- Issue Journal	13
	(iii) 12 Years National Savings Certificates (Allowed to be retained for a further period of 5 years) Issue Journal	18
	(iv) 12 Years National Plan Savings Certificates- Issue Journals	13
3.	(i) 5 Years National Savings certificates Discharge Journal (previously ex-extended for a further period of 7 years and again for 5 years	23
	(ii) Years National Savings Certificates (allowed to be retained for a further period of 5 years) Discharge Journal	18
	(iii) 12 Years National Savings Certificates (allowed to be retained for a further period of 5 years) Discharge Journal1	23
	(iv) 12 Years National Plan Savings Certificates	18

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	Discharge Journal	
4.	(i) Discharged 5 years National Savings Certificates and declarations issued in lieu of Lost National Savings Certificates (previously extended for a further period of 7 years and again for 5 years)	23
	(ii) Discharged 7 years National Savings Certificates and declarations issued in lieu of Lost National Savings Certificates (allowed to be retained for a further period of 5 years)	18
	(iii) Discharged 12 Years. National Savings Certificates and declarations issued in lieu of lost National Savings Certificates (allowed to be retained for a further period of 5 years)	23
	(iv) Discharged 12 Years National Plan Savings Certificates and declarations issued in lieu of lost National Savings Certificates	18

## SECTION IV(c)

### Defence Savings certificates

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	Defence Savings Certificates Stock and Issue Registers	Permanently.
2.	Defence Savings Certificates Issue Journal	11
3.	Defence Savings Certificates Discharge Journal.	16
4.	Discharged Defence Savings Certificates & Declarations issued in lieu of lost Defence Savings Certificates.	16
<p>NOTE:- Other records may be preserved for the same period as are prescribed for corresponding P.O. Certificate records.</p>		

## SECTION V

### British Postal Orders, Indian Postal Orders and International Reply Coupons

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	Requisitions from Postmasters.	5. Monthly Statements showing the number of British
2.	Post Office Receipts and acknowledgements for British Postal Order Covers	
3.	Office Copies of Invoices	
4.	Receipted Invoices	

1

Till return of receipted  
invoices

1

10

3

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Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	Postal Orders in stock at the Post Offices and the Accounts Office and also those sold and paid	
6.	Stock Registers of International Reply coupons	15
7.	Statements received from Accounts offices showing International Reply coupons exchanged during the month	3
8.	Monthly statement showing the number of British Penny Postage stamps of each denomination at the end of each month from Account Offices	3
9.	Register showing the number of International Reply coupons sold	5
10.	Intimation of supply of International Reply Coupons	1
11.	International Reply coupons Indian Issue received from Foreign countries after having been exchanged there	3
12.	International Reply Coupons both issued and Exchanged in India.	1
13.	Register of Spoilt Indian Postal Orders	3
14.	Monthly statements showing the number of Indian Postal Orders in stock at Post Offices and Accounts offices and also those sold and paid	3
15.	Register showing the adjustments of British Postal Orders and Indian Postal Orders	3
16.	Monthly Statements showing the number of Irish Postal orders paid	3
17.	Annual Statements of Indian Postal Orders sold Furnished to the Director General every year	5
18.	Register of spoilt and unclaimed Indian Postal	3

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	Orders	
	19. Register of over-credit or short payment on Indian Postal orders	1
	20. Broadsheet 'A' showing the balance of Indian Postal Orders in Central stock	3
	21. Broadsheet 'B' showing the Indian Postal Orders in Stock in Accounts Offices including Post offices	3
	22. Broadsheet 'C' showing Indian Postal Orders sold, remaining unpaid during the current and previous year issues	3
	23. Files regarding reconciliation between D.B. and Statement figures of Indian Postal Orders in stock, sold and paid in respect of all the Accounts offices	3
	24. Monthly statements of Indian Postal Orders stock, sold and paid received from all Accounts offices	3
	25. Monthly statements of D.B. figures in respect of Indian Postal Orders sold and paid received from Directorate	3
	26. Register of spoilt, unclaimed and time-barred Indian Postal orders (maintained in the Central Indian Postal Orders paid group)	3
	27. Transfer Entry Register maintained in the Central Indian Postal Orders paid group	3
	28. Central Check Register of balances of Indian Postal Orders (Form DGPT A/c-563)	3
	29. Files regarding loss of Indian Postal orders before and after issue and miscellaneous cases etc.	3

## SECTION VI

### S.B., Cumulative Time Deposits etc.

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	C.T.D. Applications.	1
2.	Deposit Journals and advice of transfers	8 year incase of 5 year account
3.	Withdrawal Journals	3
4.	Master Cards	8 year incase of 5 year account, 13 year incase of 10 year account, 18 year incase of 15 year account
5.	Cards of closed Accounts	3
6.	Warrants of Final payments	10
7.	Consolidated report of work by members of each group	18
8.	Index Register	Permanently.
9.	Special C.T.D. journals/memos	Same period as for ordinary CTD journ.
10.	List of Accounts for which the facility is extended/ discontinued during the month and lists of accounts in which there was default due to insufficiency	Do.



SECTION VII  
Money Order

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	List of Money orders issued and paid with Abstracts of daily totals	15 Months
1A	Lists of family allotment Money orders Issued and paid with abstracts of daily totals	27 Months
2.	Money Orders paid (except Foreign Inward Money Orders) and	12 Months from the end of the period of currency
2A	Family allotment Money Orders paid	24 Months from the end of the period of currency
3.	Foreign Inward Sterling Money Orders	36 Months from the end of the period of currency
4.	Summaries	Do.
5.	Statement of unchecked items	18 Months
6.	Money Orders paid after currency	3 Months
7.	Void Money Orders	10 Years
8.	Register of unpaid Money Orders	3
9.	Broadsheet of unpaid Money Orders	3
10.	Statistical Register of Inland and Telegraphic Money Orders.	3
11.	Statement of Money Orders Remittance	2
12.	Statement of Money Orders recoveries and refunds	2

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
13.	Register of Void Money Orders re-issued	5
14.	Register of Foreign Inward Money orders	3
15.	Register of Foreign Outward Money Orders	3
16.	Exchange Accounts	10
17.	Register of Money Orders sent out	5
18.	Register of Money Orders issued and paid	1
19.	Schedule of Void Orders paid	3
20.	Re-issued Money Orders paid	3
21.	Register of items transferred to petty receipts	1
22.	Money Orders issued from Field Post Offices	3
23.	Broadsheet of Foreign Money Orders	3
24.	Register of reconciliation of Foreign Money Orders	3
25.	Statement of recoveries from wrong payees	3
26.	Register of Inward orders repaid to the remitters in Foreign Countries Summaries	3
27.	Register of classification of Inward and Outward orders	2
28.	Annual statements	3
29.	Register or Foreign Money Order Remittances and Interest on balances of Money order Exchange Accounts Outstanding for MORE THAN SIX MONTHS	10
30.	Refund and Recovery statements received from PA Section intimating the amounts of Foreign Money Orders debited and credited in the Cash Account.	2
31.	Statement of amounts adjusted to Foreign Money Orders received and sent	2
32.	Unchecked register of Trade Charge Money Orders	3

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
33.	Register of Repaid Postal Orders	5
34.	List of Repaid Postal Orders	3
35.	Statement showing Foreign Inward Money Orders that became void after six month	3
36.	Reissue cases without Money Orders	3
37.	Duplicate Money Order cases	3
38.	Foreign Money order cases	3
39.	Register of duplicate Money order cases	3
40.	Register of void Money order cases	3
41.	Register of Foreign Money Order cases	3
42.	Register of Remittance cases	3
43.	Register of Ledger cases	3
44.	Register of Paid list cases	3
45.	Register of issue list cases	3
46.	Register of Sent-out cases	3
47.	Register of Objection Book cases	5
48.	Classification files of Void Money Orders paid	2
49.	Register of Money order transfers	3
50.	Register of Mis-sorted/ Mis-classified Money Orders	3
51.	Distribution Register Issue List/paid List/Sorting/Debit checking	2
52.	Re-issue cases with unpaid re-issued Money Orders	10
53.	Memorandum of Money Orders made over to Sorting Section	1
54.	Sorting Broadsheet of Money Orders paid	1
55.	Agreement of Sorting Broadsheet	1
56.	Register of abstracted money orders for test debit check	3

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3

NOTE: - Money order vouchers taken out of the bundles in connection with correspondence relating to cases of frauds and defalcations should be left in the proper files and should not be returned to the Money Order bundles nor be destroyed. Money orders called for in connection with objection statements should be filed with them when received back and should not be returned to the Money Order bundles. Foreign Money Orders repaid, or repotted as finally void to the country of origin shall be recorded with the correspondence to which they relate.

57. Broadsheet of Money Orders issued on Posts and Telegraphs Service selected for test check	1
58. Register of Mutilated Money Orders	1
59. Register of Telegraph Money Order requisitions abstracted	3
60. Register of amounts debited to Defence Department on account of commission on Money Orders issued from Field Post Offices or under Special orders	3
61. Review register of unchecked items	3
62. Statements of amounts adjusted to 'Inland Money Orders' received from Book Section	5
63. Annual statements	5
64. Distribution registers of unchecked items.	2
65. Monthly statements together with the register	1
66. Money order ledger	3

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
67.	Register of Check Slips and Memo of Admission of payment	3
68.	Register showing entries of Money Orders (Ordinary and Telegraphic) credit of which are not traceable by the Debit Checker	3
69.	Register showing casual leave outturn of item Workers	1
70.	Schedule of Exchange Account Adjustments	3
71.	Register showing forecast of figures	1
72.	Broadsheet showing the dates selected for check of Money order commission result.	2
73.	Register containing history chart of Comptometer Machine	1 Year after machine is condemned
74.	Register containing history chart of statement of irregularities in the issue of Duplicate Money Orders	1
75.	Broadsheet of Money Order Remittances	3
76.	Transit Register of Money Order records sent to Old Record	1
77.	Statistical register for figures to be furnished to D.G. P.S.	3
78.	Broadsheet of items provisionally adjusted to 'O-I' from R.R. statements and Registers	3
79.	Register showing balances outstanding in the objection Book Advances on the last date of March and September or General Abstract of Money Order objection book.	5
80.	Combined Transfer ledger and Abstract	3
81.	Register of amounts debited to Military Department	

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	on account of Money order commission on F.A. Money orders from field Post Offices	
82.	Statement of details Book figures (Remittance and objection Book)	2
83.	Statement showing the state of machines in the circle postal A/c offices	1
84.	Replacement program of Comptometer Machines	1
85.	Slips in Form D.G. (PA)-405	End of 2 <sup>nd</sup> Month following the month to which they relate
86.	Daily report showing receipt and disposal of letters received in each group of Money Order Section	1
87.	Distribution Broadsheet of Sorting Group	1

## SECTION VIII

### Government Securities

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	Register for controlling the Imprest and Sales and Purchases.	17. Daily quotations received from Bank
2.	Register showing the daily balance of Imprest	
3.	Imprest Register for calculation of Profit and loss	
4.	Stock pay Book	
5.	Intermediate Day Book	
6.	Intermediate Day Book of Undeliverable notes	
7.	Register of Denominations	
8.	Transit Register of securities	
9.	Register of Securities received and disposed of	
10.	Dispatch Register of Securities	
11.	Imprest Register of Investment Certificates	
12.	Application for safe custody and delivery of securities with relevant correspondence	
13.	Register of applications for safe custody and delivery of Securities	
14.	Applications for purchase, sale and return of securities with relevant correspondence	
15.	Register of applications for purchase, sale and return of Securities	
16.	Register of Postmaster General's sanction for disposal of deceased depositors Securities	

10	3
10	3
10	
30	5
30	
Permanently.	1
5	
5	
5	
5	
10	
3	
3	

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Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	18. Register of Daily transactions	Cre
	19. Register of accrued interest	dit.
	20. Weekly report on discharged safe custody receipts from Postmasters	32. Statement of interest sent to Postal Accounts Office
	21. Schedules of Payment of discharged safe custody receipt with relevant correspondence	
	22. Safe custody receipts discharged on maturity etc. of loans	33. Depositors Ledgers
	23. Discharge Reconciliation Registers	
	24. Objection Register of Loan applications and discharges	
	25. Intimations of purchase and sale of Securities received from the Postmasters with the Certificate of Credit or debit to Savings Bank Account	
	26. Acknowledgements of safe custody receipts and certificates issued in lieu of last safe custody receipts received from postmasters signed by investors	
	27. Acknowledgements of securities returned from custody	
	28. Credit slip of Interest Warrants received from Bank	
	29. Register of interest distribution	
	30. Register of Interest Payment orders despatched	
	31. Interest payment orders received back from Postmasters with certificate of	

3

3

3 Months

2

2

3

2

2

30 years from the date of discharge of the safe custody receipt

2

3

Permanently.

2

3

Permanently.

2

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Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	34. Register of adjustment of various kinds of transactions	3
	35. Miscellaneous acknowledgement memos	1
	36. Applications for Government of India Loans	5 Years
	37. Lists of Loan applications received from Postmasters	2
	38. Daily report of Loan transactions	6 Months
	39. Indents for supply of Scrip of the New Loan	1
	40. Correspondence relating to the Indent and supply of Scrip	3
	41. Instructions in connection with New Loans	10
	42. Acknowledgement of Scrip and interest payment orders including investors receipt	5
	43. Acknowledgement of safe custody receipts issued to investors	2
	44. Register of applications for Government of India Loans	As *-1 Year
	45. Scrip dispatch registers New Loan.	2
	46. Register of Loan compilations (Statistics)	3
	47. Register of enfacement of Government Promissory Notes	3
	48. Register of Stock of G.P. Notes (Loan)	Permanently.
	49. Indent Register of Stock Certificates. (Government of India Loans)	2
	50. Miscellaneous correspondence	3
	51. Register of transfer of Savings Bank Accounts to and from Foreign countries	5
	52. Statement of Payment of Trust interest received from Accounts Offices	2

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
53.	Counterfoils of Requisitions for purchase and sale of Government Securities through Bank	1
54.	Register of purchase and sale of Government Securities through Bank	2
55.	Register of Written Back interest on Government Securities	2
56.	Register for watching the return of intimation of interest issued by the Post Office within the same Postal Circle	1
57.	Transfer Register of Security Holders Accounts	1
58.	Register showing the date of death and other particulars of a Government Security Holder	3
59.	Register of Cash payment of sale proceeds written back and, held over-interest to the claimant of deceased depositor	6
60.	Broadsheet of Trust interest account.	2
61.	Broadsheet of Post Office investment account	2
62.	Register of monthly reconciliation of purchase and sale	2
63.	schedule of Foreign Transfers received from Account Offices	1

Section IX  
Account Current

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	*Outward Exchange Account including office copies of the supporting schedules	5
2.	Advance Schedules received from other Accounts Officers	5
3.	Railway A/c Register	5
4.	A/c Register for fixed Charges relating to Railway Accounts	10
5.	Railway Freight Bills	3
6.	Account Current vouchers other than Railway freight bills	According to their classes
7.	A/c Register for fixed charges relating to Civil Accounts	5
8.	Monthly A.O. Statements showing adjustment of account of stamps, etc., under the head "Sale of ordinary stamps	5
9.	Bank scrools	5
10.	Broad sheet	3 yrs After the close of the year to which it pertains
11.	Register of unlinked items and variation register	Do.

Section X  
Book Section

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	journal	5
2.	Ledger	5
3.	General principles of calculation of Profit and Loss Accounts	Permanently.
4.	Calculations of Apportionment of General and Joint charges	One year after the close of the year in which the calculation is actually made.
5.	Office copy of the Finance and Revenue Accounts (posts and Telegraphs portion)	One year after the close of the year in which the accounts are
6.	Questions relating to accumulated profit or loss for interest rebate or surcharge and calculations thereof	complied.  Permanently
7.	Calculation of cost of Savings Bank, Government security and Cash Certificate work and cost of Radio Stations debitable to the Civil Aviation Department	One year after the close of the year in which the calculation is actually made.
8.	Calculation of cost of combined office	
9.	Budget Files	Three year after the close of the year in which the calculation is actually made.
10.	Files relating to ways and means Estimates	
11.	Files relating to Revenue Estimates	15
	NOTE -The period of preservation of these files is	5
	subject to the condition that all outstanding points in the	5
	file have been disposed off.	
12.	General Abstract	
13.	Adjustment Accounts	
14.	Settlement Account Abstract	30
		5
		5

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
	15. Abstract of Adjustments	3
	16. Broad sheet of Periodical adjustments	3
	17. Detail Book	10
	18. Transfer Ledger Abstract	5

## Section XI

### Customs Duty on Postal Parcels etc.

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	Register of Customs Duty realised on Postal Parcels and letters	3
2.	Register of Refunds and Write-back of Customs Duty Allowed on Postal Parcels and letters	3
3.	Inward Foreign Parcel Bills	3
4.	Register of letter Mail articles detained for customs examinations	3
5.	Schedules of Customs Duty and other charges realised in cash on Inward Foreign Parcels and Letters Mail Articles	3
6.	Parcel Receipts and Assessment memos. relating to Inward Foreign Parcels and Letter Mail Articles	3
7.	Register showing the reconciliation of totals of parcels bills and letter mail registers with the amount claimed in customs duty bills	2
8.	Register showing the adjustment of Customs Duty	2

Item no.	Description of Records	No, of complete account year for which to be preserved
	bills	
9.	Customs duty ledger	Permanently
10.	Register showing the classification according to months of assessment of credits and debits booked under the Head A.R. Customs Duty realised on Inward Foreign Articles etc.	5
11.	Register showing the classification and adjustment of write back and prepaid duty statements of customs duty	3
12.	Register for watching the adjustment of credits on account of cash refunds of customs duty authorised by the Collector of Customs to the addresses of Inward Foreign Articles after delivery	3
13.	Register showing unchecked debits taken from the Inward parcels bills and letter mail register etc.	3
14.	Statement of credits on account of customs duty realised in all Postal Circles with the classification and agreement sheets	3
15.	Register of parcel receipts and assessment memos, sent out	3
16.	Broadsheet showing parcel receipts and assessment memos. made over by the schedule checkers to Sorting group	3
17.	Broadsheet showing parcel receipts and Assessment Memos. made over to credit checkers	3
18.	Register showing rectification of misclassifications of month of assessment of customs duty	3
19.	Register showing classification of recoveries on account of customs duty shown in the Schedules of	



Item no.	Description of Records	No, of complete account year for which to be preserved
	Customs duty	
20.	Extracts from customs duty ledger	3
21.	Statements in connection with the verification of balances under the Head 'A.R.'--customs duty and reports based thereon	3

## Section XII

### Pension

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
1.	Register of payments of officials under Workmen's Compensation Act	3
2.	Certificates and Reports on claims under the Workmen's Compensation Act	6
3.	Register of verification cases	5
4.	Register of Pension cases	25
5.	Register of anticipatory pension cases	5
6.	Register for daily report of progress of verification and Pension cases	1
7.	Register of applications for certification of pensions	6
8.	Commutation payment register (Form S.Y.170)	6
9.	Gratuity register (A.T.C. 24)	6
10.	Copies of sanctions to transfer of payment of pensions	3

Item no.	Description of Records	No, of complete account year for which to be preserved
1	2	3
11.	Copies of sanctions to the payment of arrears of pensions due to deceased pensioners	3
12.	Half yearly statements of non- drawal of pensions furnished by Postmasters	3
13.	Verification cases other than those which are filed with pension cases	5
14.	Report on applications for commutation other than those filed with pension cases	3
15.	Pension schedules	10
16.	Gratuity Payment orders	3
17.	Pension Reports	15
18.	Pension Cases of officials who have retired/died	7 years after the death of the pensioner (including Family Pensioner) provided that all claims to arrears of Pension/ family pension etc. have been met by that time

## Appendix – 4(a)

### **List of Forms Postal Accounts Manual Vol.-I**

Consequent on roll out of ERP application in DOP, the accounting and auditing work is not fully brought to computerized environment as far the maintenance of such registers and forms concerned although such data is available in the system in a scattered way. Specific reports and registers in e-environment need to be developed over a period of time. Till such time it is to be maintained such registers in the manual way for which following pattern of registers are used. For maintenance and liquidation of legacy data, if not brought to system need to be managed in these registers and work carried out accordingly. Wherever system based data not suitable to PAO, manual registers be maintained as specified in the following pages without fail. The forms may be suitably modified while maintaining the manual registers without discounting the important data which should be available in the register for such checks & balances including internal audit by Local PAO, Statutory P&T Audit and DG (posts) Audit by Postal Directorate.

### List of Forms Referred to Postal Accounts Manual Vol.I

Sl.No.	Number	Description
1.	DG(PA)-16	Register for Pending Inward Letters
2.	DG(PA)-17	Report on the state of work to headquarters office
3.	DG(PA)-41	Questionnaire to be answered by the Accountants and JAO of PA Section
4.	DG(PA)-47	Register of sanctions in r/o Compassionate Gratuities
5.	DG(PA)-48	Transit Book of vouchers Sy Slip made over for check by Account Current Section to other sections
6.	DG(PA)-50	Progress Report of work in Accounts sections
7.	DG(PA)-54	Establishment check Register (For sectional check)
8.	DG(PA)-54	Do (Fly leaf part II)
9.	DG(PA)-55	Do (Fly leaf)
10.	DG(PA)-56	Establishment Check Register for (i) whom annual returns recd. (ii) whom annual returns recd.
11.	DG(PA)-58	Register of Aligarh Postal Seals office bills received
12.	DG(PA)-59	Statement showing cost of articles supplied by the Aligarh Postal Seals office to the Post offices and Accounts offices
13.	DG(PA)-60	Aligarh Postal Seals Office Payment orders
14.	DG(PA)-61	Register of Aligarh Postal Seals Office Supplies to other Departments of Government.
15.	DG(PA)-62	Register of reconciliation of 'credits' and 'debits' under the head "Aligarh Postal Seals office Cheques"
16.	DG(PA)-64	Statement of verification of items under local and foreign remittances.
17.	DG(PA)-67	Report of cases to Heads of Circles.
18.	DG(PA)-68	Registers of items Written off
19.	DG(PA)-69	Monthly Statement of 'Dr' & 'Cr' in respect of Military Pensions
20.	DG(PA)-69A	Statement of recoveries on account of Indian Military Pension Payments during the month of.
21.	DG(PA)-70	Register of Deposits
22.	DG(PA)-71	Register of Lapsed Deposits
23.	DG(PA)-76B	Transit Register for movement of GPF cards
24.	DG(PA)-77	Register of GPF Accounts
25.	DG(PA)-78	Authority for Final Payment of GPF
26.	DG(PA)-79	Transfer of GPF Credits/Debits
27.	DG(PA)-80B	Register of Missing Credits
28.	DG(PA)-90	Appropriation Check Register
29.	DG(PA)-97	Register to watch issue & disposal of Inspection
30.	DG(PA)-97A	Reports Inspection Reports outstanding for more than six
31.	DG(PA)-99	Months.
32.	DG(PA)-99F	Pension Payment Order.
33.	DG(P)-991	Total Number of BRL Licenses issued during
34.	DG(PA)-991(i)	Gratuity Payment Order
35.	DG(PA)-503	Gratuity Payment Order
36.	DG(PA)-504	Monthly Summary of Revenue
37.	DG(PA)-505	Monthly Summary of Expenditure
38.	DG(PA)-506	Index Register of Bank Scrolls Register of items remaining unlinked (in respect of Bank scrolls and P&T Schedules) included in Postal
39.	DG(PA)-507	schedules Register of comparison of P&T figures with Bank
40.	DG(PA)-508	Figures
41.	DG(PA)-515	Broadsheet
42.	DG(PA)-518	General Statement of Disburser's Accounts Register of Adjustments shown in the General Account

43.	DG(PA)-519	with Great Britain and Northern Ireland. Monthly Abstract of Transfer entries/Adjustments in
44.	DG(PA)-521A	Accounts Office
45.	DG(PA)-521B	Settlement Account Abstract for credit items
46.	DG(PA)-522	Settlement Account Abstract for debit items
47.	DG(PA)-523	Skeleton Register for arranging Treasury Schedules Register of unlinked items (in respect of Bank scrolls/
48.	DG(PA)-524	Postal schedules) not included in Postal schedules. Register of comparison of P&T figures with Treasury
49.	DG(PA)-525	figure
50.	DG(PA)-540	Broadsheet
51.	DG(PA)-541	Classified Abstract
52.	DG(PA)-542	Classified Abstract-Appendix A
53.	DG(PA)-543	Classified Abstract-Appendix B
54.	DG(PA)-544	Classified Abstract-Appendix C
55.	DG(PA)-544A DG	Detail Book—Appendix-E
56.	(PA)-545 DO	Circle Abstract-Revenue
57.	(PA)-549 DO	Circle Abstract
58.	(PA)-554 DG	Statement of Disburser's Account
59.	(PA)-555 DG	General Abstract
60.	(PA)-556 DG	Progressive Statement of Revenue and Expenditure
61.	(PA)-557 DG	General Abstract
62.	(PA)-560	Account of Receipts and Expenditure submitted to Controller General of Accounts.
63.	DG(PA)-561	Journal
64.	DG(PA)-562	Trial Balance Sheet of 'the Indian Posts and Telegraphs Department
65.	DG(PA)-563	Agreement of balances/statement of balances outstanding under the Debt and Remittance Heads.
66.	DG(PA)-574	Register of Transfer Entries made in MO Section
67.	DG(PA)-575	Monthly statement of Progress of Expenditure
68.	DG(PA)-587	Register of compilation of Account with states schedules.
69.	DG(PA)-32	Combined Transfer Ledger and Abstract
70.	DG(PA)-32A	Combined Transfer Ledger and Abstract for use in MO Section.
71.	AGC-5	Post Office Cash Account
72.	AGC-11	Receipts Challans
73.	AGC-12	Bank Scroll for Paid Cheques
74.	AGC-31	Accounts Returns
75.	AGC-36	Cash Account for the RMS
76.	AGC-39	Plus and Minus Memorandum
77.	AGC-84	Memorandum of Monthly Cash Balances
78.	MSO(T)-2A	Register for certificates of payments
79.	MSO(T)-33	Register of Special Charges
80.	MSO(T)-47	Register of Pension Payment Orders
81.	MSO(T)-48	Pension Check Register
82.	MSO(T)-49A	Provisional Pension Register
83.	MSO(T)-50	Gratuity Check Register
84.	MSO(T)-75	GPF Ledger
85.	MSO(T)-76	Broadsheet of GPF
86.	MSO(T)-77	Explanation sheet for Broadsheet
87.	MSO(T)-78	Abstract of differences
88.	MSO(T)-86	Subsidiary Register for Advances
89.	MSO(T)-87	Subsidiary Register for Advances
90.	MSO(T)-88	Register of Permanent Advances
91.	MSO(T)-89	Broadsheet of Permanent Advances
92.	MSO(T)-90	Broadsheet of Permanent Advances
93.	MSO(T)-94	General Appropriation Check Register
94.	MSO(T)-96	Statement of Progressive Expenditure under Loans & Advances.

95.	MSO(T)-111	Broadsheet of Suspense Accounts, Deposits etc.
96.	MSO(T)-127	Objection Book-Advances Recoverable
97.	MSO(T)-127A	Objection Book-Other transactions
98.	MSO(T)-128	Adjustment Register-Advances recoverable
99.	MSO(T)-128A	Adjustment Register-Other transactions
100.	MSO(T)-127B	Register of Objections raised during Internal Check Inspections
101.	MSO(T)-128B	Register of Adjustments in respect of Internal Check Objections
102.	MSO(T)-129	Broadsheet of Unclassified Suspense
103.	ATM-50	Register of Temporary services-Intimation regarding
104.	ATM-129	Broadsheet for Long Term Advances
105.	ATM-131	Abstract of Objections
106.	AO-11A	Outward Settlement Account
107.	AO-12	Advice of adjustments of balances against State Government, Railways, Defense Departments of Central Governments, etc.
108.	AO-20	Adjustment Register of Inward Exchange Accounts
109.	AO-22	Objection Statement
110.	AO-23	Objection Book
111.	AO-43	Schedule of London Account
112.	CMI-5	Register of Review
113.	CPWA-54	Transfer Entry Book
114.	SY-7	Alphabetical Index Register for HBA
115.	SY-17	Register of Defalcations/Loses
116.	SY-52A	Register of Special Recoveries
117.	SY-92	Register to watch return of vouchers
118.	SY-168	Authority for issue of Commutation value of Pension
119.	SY-170	Commutation Payment Register
120.	SY-188D	Broadsheet of Special Recoveries
121.	SY-256A	Register of Weeding out of old records
122.	SY-264	Calendar of Returns
123.	SY-265	Register of waiving Objections
124.	SY-286	Register of Objections more than six month's old
125.	SY-318A	Index Register

**List of Heads of Accounts – E-Lekha**  
**Department of Posts**

**Department of Posts  
Revenue expenditure  
Heads of Accounts  
(Major Head 2552, 3201, 3465)**



Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1	255200804010226	2552	00	804	01	02	26	NE Area-Advert Publicity-Postal Directorate(Scheme)
2	255200804010228	2552	00	804	01	02	28	NE Area-Professional Service-Postal Director(Scheme)
3	255200804020213	2552	00	804	02	02	13	NE Area-Office expense-BD Directorate
4	255200804020228	2552	00	804	02	02	28	NE Area-Professional services-BD Directorate
5	255200804030113	2552	00	804	03	01	13	NE Area-Office expenses-Philately Directorate
6	255200804030126	2552	00	804	03	01	26	NE Area-Advert Publicity-Philately Directorate
7	255200805020226	2552	00	805	02	02	26	NE Area-Advert Publicity-Business Development(Scheme)
8	255200805020228	2552	00	805	02	02	28	NE Area-Professional Service-Business Dev(Scheme)
9	255200806020128	2552	00	806	02	01	28	NE Area-Profess Service-Training programme(Gr A&B)
10	255200806020211	2552	00	806	02	02	11	NE Area-Dom Travel Exp-Establishment of PLI-In House training
11	255200806020213	2552	00	806	02	02	13	NE Area-office expenses- In House Training
12	255200806020228	2552	00	806	02	02	28	NE Area-Professional services- In House Training
13	255200806020413	2552	00	806	02	04	13	NE Area-Office Expenses-Training Materials/Equipment
14	255200806020427	2552	00	806	02	04	27	NE Area-Minor Works-Training Materials/Equipment
15	255200807010213	2552	00	807	01	02	13	NE Area-Office Expenses-Existing Post Office(Scheme)
16	255200807010227	2552	00	807	01	02	27	NE Area-Minor Work/Maintenance-Existing Post Office(Scheme)
17	255200807040228	2552	00	807	04	02	28	NE Area-Profess Service-Premium Product Ser(Scheme)
18	255200807050150	2552	00	807	05	01	50	NE Area-Other Charges-Opening of New BOS/SOS
19	255200807070150	2552	00	807	07	01	50	NE Area-Other Charges-Logistic Post
20	255200808010213	2552	00	808	01	02	13	NE Area-Office Expenses-Mail Sorting(Scheme)
21	255200809020128	2552	00	809	02	01	28	NE Area-Professional Service-Operation (Conveyance of Mails)AIR
22	255200810019927	2552	00	810	01	99	27	NE Area-Minor Work/Maintenance-Operation(M&M)
23	255200811070226	2552	00	811	07	02	26	NE Area-Advert Publicity-PLI Directorate (Scheme)
24	255200811080211	2552	00	811	08	02	11	NE Area-Dom Travel Exp-Establishment of PLI-Circle Off(Scheme)
25	320101001010101	3201	01	001	01	01	01	Band Pay Postal Directorate
26	320101001010103	3201	01	001	01	01	03	Overtime Allowance-Establishment of Postal Directorate
27	320101001010106	3201	01	001	01	01	06	Medical Treatment-Establishment of Postal Directorate
28	320101001010111	3201	01	001	01	01	11	Dom Travel Exp-Establishment of Postal Directorate
29	320101001010112	3201	01	001	01	01	12	Foreign Travel Expenses-Establishment of Postal Directorate
30	320101001010113	3201	1	001	01	01	13	Office Expenses-Establishment of Postal Directorate

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
31	320101001010120	3201	01	001	01	01	20	Oth Admin Exp-Estt of Postal Directorate
32	320101001010126	3201	01	001	01	01	26	Advertising & Publicity-Estt of Postal Directorate
33	320101001010127	3201	01	001	01	01	27	Minor Works-Estt of Postal Directorate
34	320101001010128	3201	01	001	01	01	28	Professional Services-Estt of Postal Directorate
35	320101001010150	3201	01	001	01	01	50	Other Charges-Estt of Postal Directorate
36	320101001010228	3201	01	001	01	02	28	Prof Ser-Imp Dynamic Queue Management System(DQMS)
37	320101001020101	3201	01	001	02	01	01	Band Pay Business Development Directorate
38	320101001020106	3201	01	001	02	01	06	Medical Treatment-Estt of BDD
39	320101001020111	3201	01	001	02	01	11	Dom Travel Exp-Estt of BDD
40	320101001020112	3201	01	001	02	01	12	Foreign Travel Expenses-Estt of BDD
41	320101001020113	3201	01	001	02	01	13	Office Expenses-Estt of BDD
42	320101001020120	3201	01	001	02	01	20	Oth Admin Exp-Estt of BDD
43	320101001020126	3201	01	001	02	01	26	Advertising & Publicity-Estt of BDD
44	320101001020128	3201	01	001	02	01	28	Professional Services-Estt of BDD
45	320101001020150	3201	01	001	02	01	50	Other Charges-Estt of BDD
46	320101001020211	3201	01	001	02	02	11	Domestic Travel Expenses-Estt of BDD New
47	320101001020212	3201	01	001	02	02	12	Foreign Travel Expenses-Estt of BDD New
48	320101001020213	3201	01	001	02	02	13	Office Expenses-Estt of BDD New
49	320101001020228	3201	01	001	02	02	28	Professional Services-Estt of BDD New
50	320101001030112	3201	01	001	03	01	12	Foreign Travel Expenses-Philately Directorate
51	320101001030113	3201	01	001	03	01	13	Office Expenses- Philately Directorate
52	320101001030120	3201	01	001	03	01	20	Other Administrative Expenses - Philately
53	320101001030126	3201	01	001	03	01	26	Advertising & Publicity-Philately Directorate
54	320101001030127	3201	01	001	03	01	27	National phil. Museum renovation and maintenance
55	320101001060101	3201	01	001	06	01	01	Salary Parcel Directorate
56	320101001060106	3201	01	001	06	01	06	Medical Treatment Parcel Directorate
57	320101001060111	3201	01	001	06	01	11	Domestic Travel Expenses Parcel Directorate
58	320101001060112	3201	01	001	06	01	12	Foreign Travel Expenses Parcel Directorate
59	320101001060113	3201	01	001	06	01	13	Office Expenses Parcel Directorate
60	320101001060120	3201	01	001	06	01	20	Other Administrative Expenses Parcel Directorate

<b>Sl No.</b>	<b>Head of Account</b>	<b>Major Head</b>	<b>Sub Major Head</b>	<b>Minor Head</b>	<b>Sub Minor Head</b>	<b>Detailed Head</b>	<b>Object Head</b>	<b>Description</b>
61	320101001060126	3201	01	001	06	01	26	Advertising and Publicity Parcel Directorate
62	320101001060128	3201	01	001	06	01	28	Professional Services Parcel Directorate
63	320101001060150	3201	01	001	06	01	50	Other Charges Parcel Directorate
64	320101101010101	3201	01	101	01	01	01	Band Pay Circle office
65	320101101010102	3201	01	101	01	01	02	Wages-Establishment of Circle office
66	320101101010103	3201	01	101	01	01	03	Overtime Allowance-Estt of Circle office
67	320101101010106	3201	01	101	01	01	06	Medical Treatment-Establishment of Circle office
68	320101101010111	3201	01	101	01	01	11	Domestic Travel Expenses-Estt of Circle office
69	320101101010113	3201	01	101	01	01	13	Office Expenses-Establishment of Circle office
70	320101101010114	3201	01	101	01	01	14	Rent,Rates & Taxes-Estt of Circle office
71	320101101010121	3201	01	101	01	01	21	Supplies & Material-Estt of Circle office
72	320101101010126	3201	01	101	01	01	26	Advertising & Publicity-Estt of Circle office
73	320101101010127	3201	01	101	01	01	27	Minor Works-Establishment of Circle office
74	320101101010128	3201	01	101	01	01	28	Professional Services-Estt of Circle office
75	320101101010150	3201	01	101	01	01	50	Other Charges-Establishment of Circle office
76	320101101020101	3201	01	101	02	01	01	Band Pay Business Development Branch
77	320101101020102	3201	01	101	02	01	02	Wages-Estt of Business Develop Branch
78	320101101020103	3201	01	101	02	01	03	Overtime Allowance-Estt of Business Develop Branch
79	320101101020106	3201	01	101	02	01	06	Medical Treatment-Business Develop Branch
80	320101101020111	3201	01	101	02	01	11	Dom Travel Exp-Estt of Business Develop Branch
81	320101101020113	3201	01	101	02	01	13	Office Expenses-Estt of Business Develop Branch
82	320101101020121	3201	01	101	02	01	21	Supplies & Material-Estt of Business Develop Branch
83	320101101020126	3201	01	101	02	01	26	Advertising & Publicity-Estt of Business Dev Branch
84	320101101020127	3201	01	101	02	01	27	Minor Works-Estt of Business Develop Branch
85	320101101020128	3201	01	101	02	01	28	Prof Svcs-Estt of Business Develop Branch
86	320101101020150	3201	01	101	02	01	50	Other Charges- Estt of Business Develop Branch
87	320101101020226	3201	01	101	02	02	26	Advertising-Marketing function of DoP (Scheme)
88	320101101030101	3201	01	101	03	01	01	Band Pay Postal Division
89	320101101030102	3201	01	101	03	01	02	Wages-Establishment of Postal Division
90	320101101030103	3201	01	101	03	01	03	Overtime Allowance-Estt of Postal Division

<b>Sl No.</b>	<b>Head of Account</b>	<b>Major Head</b>	<b>Sub Major Head</b>	<b>Minor Head</b>	<b>Sub Minor Head</b>	<b>Detailed Head</b>	<b>Object Head</b>	<b>Description</b>
91	320101101030106	3201	01	101	03	01	06	Medical Treatment-Estt of Postal Division
92	320101101030111	3201	01	101	03	01	11	Domestic Travel Expenses-Estt of Postal Division
93	320101101030113	3201	01	101	03	01	13	Office Expenses-Establishment of Postal Division
94	320101101030114	3201	01	101	03	01	14	Rent,Rates & Taxes-Estt of Postal Division
95	320101101030121	3201	01	101	03	01	21	Supplies & Material-Estt of Postal Division
96	320101101030126	3201	01	101	03	01	26	Advertising & Publicity-Estt of Postal Division
97	320101101030127	3201	01	101	03	01	27	Minor Works-Establishment of Postal Division
98	320101101030128	3201	01	101	03	01	28	Professional Services-Estt of Postal Division
99	320101101030150	3201	01	101	03	01	50	Other Charges-Establishment of Postal Division
100	320101101030164	3201	01	101	03	01	64	Write-off/losses-Estt of Postal Division
101	320101101040101	3201	01	101	04	01	01	Band Pay RMS Divisions
102	320101101040102	3201	01	101	04	01	02	Wages-Establishment of RMS Division
103	320101101040103	3201	01	101	04	01	03	Overtime Allowance-Establishment of RMS Division
104	320101101040106	3201	01	101	04	01	06	Medical Treatment-Establishment of RMS Division
105	320101101040111	3201	01	101	04	01	11	Domestic Travel Expenses-Estt of RMS Division
106	320101101040113	3201	01	101	04	01	13	Office Expenses-Establishment of RMS Division
107	320101101040114	3201	01	101	04	01	14	Rent,Rates & Taxes-Estt of RMS Division
108	320101101040121	3201	01	101	04	01	21	Supplies & Material-Estt of RMS Division
109	320101101040126	3201	01	101	04	01	26	Advertising & Publicity-Estt of RMS Division
110	320101101040127	3201	01	101	04	01	27	Minor Works-Establishment of RMS Division
111	320101101040128	3201	01	101	04	01	28	Professional Services-Estt of RMS Division
112	320101101040150	3201	01	101	04	01	50	Other Charges-Establishment of RMS Division
113	320101101050101	3201	01	101	05	01	01	Band Pay foreign Post Divisions
114	320101101050102	3201	01	101	05	01	02	Wages-Establishment of foreign Post Divisions
115	320101101050103	3201	01	101	05	01	03	Overtime Allowance-Estt of foreign Post Div.
116	320101101050106	3201	01	101	05	01	06	Medical Treatment-Estt of foreign Post Divisions
117	320101101050111	3201	01	101	05	01	11	Dom Travel Exp-Estt of foreign Post Divisions
118	320101101050113	3201	01	101	05	01	13	Office Expenses-Estt of foreign Post Divisions
119	320101101050126	3201	01	101	05	01	26	Advertising & Publicity-Estt of Foreign Post Divns
120	320101101050127	3201	01	101	05	01	27	Minor Works-Estt of foreign Post Divisions

<b>Sl No.</b>	<b>Head of Account</b>	<b>Major Head</b>	<b>Sub Major Head</b>	<b>Minor Head</b>	<b>Sub Minor Head</b>	<b>Detailed Head</b>	<b>Object Head</b>	<b>Description</b>
121	320101101050128	3201	01	101	05	01	28	Professional Services-Estt of foreign Post Div.
122	320101101050150	3201	01	101	05	01	50	Other Charges-Estt of foreign Post Divisions
123	320101101060101	3201	01	101	06	01	01	Band Pay Postal Stores Depot
124	320101101060102	3201	01	101	06	01	02	Wages-Establishment of Postal Stores Depot
125	320101101060103	3201	01	101	06	01	03	Overtime Allowance-Estt of Postal Stores Depot
126	320101101060106	3201	01	101	06	01	06	Medical Treatment-Estt of Postal Stores Depot
127	320101101060111	3201	01	101	06	01	11	Dom Travel Exp-Estt of Postal Stores Depot
128	320101101060113	3201	01	101	06	01	13	Office Expenses-Estt of Postal Stores Depot
129	320101101060114	3201	01	101	06	01	14	Rent,Rates & Taxes-Estt of Postal Stores Depot
130	320101101060121	3201	01	101	06	01	21	Supplies & Material-Estt of Postal Stores Depot
131	320101101060126	3201	01	101	06	01	26	Advertising & Publicity-Estt of Postal Stores Depot
132	320101101060127	3201	01	101	06	01	27	Minor Works-Establishment of Postal Stores Depot
133	320101101060128	3201	01	101	06	01	28	Professional Services- Estt of Postal Stores Depot
134	320101101060150	3201	01	101	06	01	50	Other Charges-Estt of Postal Stores Depot
135	320101101060164	3201	01	101	06	01	64	Write-off/losses-Estt of Postal Stores Depot
136	320102003010101	3201	02	003	01	01	01	Band Pay Operational Training
137	320102003010102	3201	02	003	01	01	02	Wages-Establishment of Operational Training
138	320102003010103	3201	02	003	01	01	03	Overtime Allowance-Estt of Operational Training
139	320102003010106	3201	02	003	01	01	06	Medical Treatment-Estt of Operational Training
140	320102003010111	3201	02	003	01	01	11	Domestic Travel Expenses-Operational Training
141	320102003010113	3201	02	003	01	01	13	Office Expenses-Estt of Operational Training
142	320102003010114	3201	02	003	01	01	14	Rent,Rates & Taxes-Estt of Operational Training
143	320102003010121	3201	02	003	01	01	21	Supplies & Material-Estt of Operational Training
144	320102003010126	3201	02	003	01	01	26	Advertising & Publicity-Estt of Operational Trg
145	320102003010127	3201	02	003	01	01	27	Minor Works-Estt of Operational Training
146	320102003010128	3201	02	003	01	01	28	Professional Services-Estt of Operational Training
147	320102003010150	3201	02	003	01	01	50	Other Charges-Estt of Operational Training
148	320102003020111	3201	02	003	02	01	11	Dom Travel Exp-Trng Program-Group A & B officers
149	320102003020112	3201	02	003	02	01	12	Foreign Travel Exp-Trng Program-Group A&B officers
150	320102003020113	3201	02	003	02	01	13	Office Exp-Trng Program Group A&B officers

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
151	320102003020128	3201	02	003	02	01	28	Prof Svcs-Trng Program Group A&B officers
152	320102003020211	3201	02	003	02	02	11	Domestic Travel Expenses-In Service Training
153	320102003020213	3201	02	003	02	02	13	Office Expenses-In Service Training
154	320102003020228	3201	02	003	02	02	28	Professional Services-In Service Training
155	320102003020413	3201	02	003	02	04	13	Office Expenses-Training Equipment-TIL
156	320102003020427	3201	02	003	02	04	27	Minor Works-Training Equipment-TIL
157	320102101010101	3201	02	101	01	01	01	Band Pay Existing Post Offices
158	320102101010102	3201	02	101	01	01	02	Wages-Establishment of Existing Post Offices
159	320102101010103	3201	02	101	01	01	03	Overtime Allowance-Estt of Existing Post Offices
160	320102101010105	3201	02	101	01	01	05	Establishment of exiting post offices- Rewards
161	320102101010106	3201	02	101	01	01	06	Medical Treatment-Estt of Existing Post Offices
162	320102101010111	3201	02	101	01	01	11	Dom Travel Exp-Estt of Existing Post Offices
163	320102101010113	3201	02	101	01	01	13	Office Expenses-Estt of Existing Post Offices
164	320102101010114	3201	02	101	01	01	14	Rent,Rates & Taxes- Estt of Existing Post Offices
165	320102101010121	3201	02	101	01	01	21	Supplies & Material- Estt of Existing Post Offices
166	320102101010126	3201	02	101	01	01	26	Advertising & Publicity-Existing Post Offices
167	320102101010127	3201	02	101	01	01	27	Minor Works-Estt of Existing Post Offices
168	320102101010128	3201	02	101	01	01	28	Prof Svcs-Estt of Existing Post Offices
169	320102101010150	3201	02	101	01	01	50	Other Charges-Estt of Existing Post Offices
170	320102101010164	3201	02	101	01	01	64	Write-off/losses-Estt of Existing Post Offices
171	320102101010213	3201	02	101	01	02	13	Office Expenses-Rural Bus&Access to Postal Network
172	320102101010227	3201	02	101	01	02	27	Minor Works-Rural Bus&Access to Postal Network
173	320102101020101	3201	02	101	02	01	01	Band Pay Opening & Upgrading of Post Offices
174	320102101020111	3201	02	101	02	01	11	Dom Travel Exp-Estt of Opening & Upgrading POs
175	320102101020113	3201	02	101	02	01	13	Office Exp-Estt of Opening & Upgrading POs
176	320102101020250	3201	02	101	02	02	50	Other charges-Rural Business & Access to Postal Ne
177	320102101030101	3201	02	101	03	01	01	Band Pay Postal Seals office Aligarh
178	320102101030106	3201	02	101	03	01	06	Medical Treatment-Postal Seals office Aligarh
179	320102101030113	3201	02	101	03	01	13	Office Exp-Estt of Postal Seals office Aligarh
180	320102101030121	3201	02	101	03	01	21	Supp-Mat-Estt of Postal Seals office Aligarh

<b>Sl No.</b>	<b>Head of Account</b>	<b>Major Head</b>	<b>Sub Major Head</b>	<b>Minor Head</b>	<b>Sub Minor Head</b>	<b>Detailed Head</b>	<b>Object Head</b>	<b>Description</b>
181	320102101030128	3201	02	101	03	01	28	Prof Svcs-Estt of Postal Seals office Aligarh
182	320102101040101	3201	02	101	04	01	01	Band Pay Premium Product Services
183	320102101040102	3201	02	101	04	01	02	Wages-Establishment of Premium Product Services
184	320102101040103	3201	02	101	04	01	03	OT-Estt of Premium Product Services
185	320102101040106	3201	02	101	04	01	06	Medical Treatment-Estt of Premium Product Services
186	320102101040111	3201	02	101	04	01	11	Dom Travel Exp-Estt of Premium Product Services
187	320102101040113	3201	02	101	04	01	13	Office Expenses-Estt of Premium Product Services
188	320102101040114	3201	02	101	04	01	14	RRT-Estt of Premium Product Services
189	320102101040121	3201	02	101	04	01	21	Supp-Mat-Estt of Premium Product Services
190	320102101040126	3201	02	101	04	01	26	Advertising & Publicity-Est Premium Prod Services
191	320102101040127	3201	02	101	04	01	27	Minor Works-Estt of Premium Product Services
192	320102101040128	3201	02	101	04	01	28	Prof Svcs-Estt of Premium Product Services
193	320102101040150	3201	02	101	04	01	50	Other Charges-Estt of Premium Product Services
194	320102101040164	3201	02	101	04	01	64	Write-off/losses- Estt of Premium Product Services
195	320102101040211	3201	02	101	04	02	11	Domestic TE-Premium Product Services (Scheme)
196	320102101040212	3201	02	101	04	02	12	Foreign Travel Expense-Prem Prod Services (Scheme)
197	320102101040213	3201	02	101	04	02	13	Office Expenses-Premium Product Services (Scheme)
198	320102101040228	3201	02	101	04	02	28	Professional Services-Prem Prod Services (Scheme)
199	320102101050128	3201	02	101	05	01	28	Prof Ser-Opening New PO,Appoint EDAs in Rural area
200	320102101070150	3201	02	101	07	01	50	OC-Installation of LetterBoxes in Rural Areas
201	320102101070250	3201	02	101	07	02	50	OC--Panchayat Sanchar Sewa Kendra-Rural areas
202	320102101090101	3201	02	101	09	01	01	Band Pay Mass Mailing Services
203	320102101090102	3201	02	101	09	01	02	Wages-Establishment of Mass Mailing Services
204	320102101090103	3201	02	101	09	01	03	Overtime Allowance-Estt of Mass Mailing Services
205	320102101090106	3201	02	101	09	01	06	Medical Treatment-Estt of Mass Mailing Services
206	320102101090111	3201	02	101	09	01	11	Dom Travel Exp-Estt of Mass Mailing Services
207	320102101090113	3201	02	101	09	01	13	Office Expenses-Estt of Mass Mailing Services
208	320102101090114	3201	02	101	09	01	14	Rent,Rates & Taxes- Estt of Mass Mailing Services
209	320102101090121	3201	02	101	09	01	21	Supplies & Material- Estt of Mass Mailing Services
210	320102101090126	3201	02	101	09	01	26	Advertising & Publicity-Mass Mailing Services

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
211	320102101090127	3201	02	101	09	01	27	Minor Works-Estt of Mass Mailing Services
212	320102101090128	3201	02	101	09	01	28	Prof Svcs-Estt of Mass Mailing Services
213	320102101090150	3201	02	101	09	01	50	Other Charges-Estt of Mass Mailing Services
214	320102101100101	3201	02	101	10	01	01	Band Pay Gramin Dak Sevaks
215	320102101140270	3201	02	101	14	02	70	Recoveries-Serv Chgs on EPS-95 Pension EPFO.
216	320102101140370	3201	02	101	14	03	70	Recoveries-Collection of Customs Duty
217	320102101140470	3201	02	101	14	04	70	Recoveries-Military Pension &Subsistance Allowance
218	320102101140570	3201	02	101	14	05	70	Recoveries-Misc. Services
219	320102101140870	3201	02	101	14	08	70	Recoveries-Comm POS family Pensions EFPS, 1971
220	320102101140970	3201	02	101	14	09	70	Recoveries-Comm Pay POS.family Pensions Coal Mines
221	320102101141070	3201	02	101	14	10	70	Recoveries-Comm Pay Pension Rly Pensioner thru PSB
222	320102101141170	3201	02	101	14	11	70	Recoveries-Commission on a/c of Payment of PO PF
223	320102101141270	3201	02	101	14	12	70	Recoveries-Comm on Pay Assam Rifles Ex-Servicemen
224	320102101141470	3201	02	101	14	14	70	Recoveries-Comm for Pension payt of DOT/BSNL/MTNL
225	320102101141870	3201	02	101	14	18	70	Recoveries-Share of spread margin recd from WUFSI
226	320102101142070	3201	02	101	14	20	70	Recoveries-STAFF INCENTIVE for CPI RURAL DATA COLL
227	320102101142570	3201	02	101	14	25	70	Recoveries-INCENTIVE STAFF WORLD NETEXPRESS PROD
228	320102101142670	3201	02	101	14	26	70	Recoveries for PLI remuneration
229	320102101142770	3201	02	101	14	27	70	Recoveries for RPLI remuneration
230	320102101142870	3201	02	101	14	28	70	I/P Tax Cr adjus from Other Govt Dep for I/P Ser
231	320102102010101	3201	02	102	01	01	01	Band Pay Mail Sorting
232	320102102010102	3201	02	102	01	01	02	Wages-Establishment of Mail Sorting
233	320102102010103	3201	02	102	01	01	03	Overtime Allowance-Establishment of Mail Sorting
234	320102102010106	3201	02	102	01	01	06	Medical Treatment-Establishment of Mail Sorting
235	320102102010111	3201	02	102	01	01	11	Domestic Travel Expenses-Estt of Mail Sorting
236	320102102010113	3201	02	102	01	01	13	Office Expenses-Establishment of Mail Sorting
237	320102102010114	3201	02	102	01	01	14	Rent,Rates & Taxes-Estt of Mail Sorting
238	320102102010121	3201	02	102	01	01	21	Supplies & Material-Estt of Mail Sorting
239	320102102010126	3201	02	102	01	01	26	Advertising & Publicity-Estt of Mail Sorting
240	320102102010127	3201	02	102	01	01	27	Minor Works-Establishment of Mail Sorting



<b>Sl No.</b>	<b>Head of Account</b>	<b>Major Head</b>	<b>Sub Major Head</b>	<b>Minor Head</b>	<b>Sub Minor Head</b>	<b>Detailed Head</b>	<b>Object Head</b>	<b>Description</b>
241	320102102010128	3201	02	102	01	01	28	Professional Services-Estt of Mail Sorting
242	320102102010150	3201	02	102	01	01	50	Other Charges-Establishment of Mail Sorting
243	320102102010213	3201	02	102	01	02	13	Office Exp-Plastic Seals/Labels Sec of closed bags
244	320102102020101	3201	02	102	02	01	01	Band Pay - GDS Mailman
245	320102103010128	3201	02	103	01	01	28	Professional Services-Rail-Ordinary Services
246	320102103020128	3201	02	103	02	01	28	Professional Services-AIR-Ordinary Services
247	320102103020228	3201	02	103	02	02	28	Professional Services-AIR-Premium Product Services
248	320102103030128	3201	02	103	03	01	28	Professional Services-ROAD-Ordinary Services
249	320102103030228	3201	02	103	03	02	28	Prof Services-ROAD-Premium Product Services
250	320102103040101	3201	02	103	04	01	01	Band Pay Departmental Mail Motor Services for Ordi
251	320102103040102	3201	02	103	04	01	02	Wages-Estt of Dept MMS for Ordinary Services
252	320102103040103	3201	02	103	04	01	03	OT-Estt of Departmental MMS for Ordinary Services
253	320102103040106	3201	02	103	04	01	06	Medical Treatment-Estt of Dept MMS for Ordy Svcs
254	320102103040111	3201	02	103	04	01	11	Dom Travel Exp-Estt of Dept MMS for Ordy Services
255	320102103040113	3201	02	103	04	01	13	Office Exp-Estt of Dept MMS for Ordinary Services
256	320102103040114	3201	02	103	04	01	14	RRT-Estt of Departmental MMS for Ordinary Services
257	320102103040121	3201	02	103	04	01	21	Supp-Mat-Estt of Dept MMS for Ordinary Services
258	320102103040126	3201	02	103	04	01	26	Advng & Pub-Estt of Dept MMS for Ordy Services
259	320102103040127	3201	02	103	04	01	27	Minor Works-Estt of Dept MMS for Ordinary Services
260	320102103040128	3201	02	103	04	01	28	Prof Svcs-Estt of Dept MMS for Ordinary Services
261	320102103040150	3201	02	103	04	01	50	OC-Estt of Departmental MMS for Ordinary Services
262	320102103040164	3201	02	103	04	01	64	W/off-Estt of Departmental MMS for Ordy Svcs
263	320102103050101	3201	02	103	05	01	01	Band Pay Departmental Mail Motor Services for Prem
264	320102103050102	3201	02	103	05	01	02	Wages-Estt of Dept MMS for Premium Product Service
265	320102103050103	3201	02	103	05	01	03	OT-Estt of Dept MMS for Premium Product Services
266	320102103050106	3201	02	103	05	01	06	Med Treatment-Estt of Dept MMS Premium Prod Svcs
267	320102103050111	3201	02	103	05	01	11	Dom Travel Exp-Estt of Dept MMS Prem Product Svcs
268	320102103050113	3201	02	103	05	01	13	Office Exp-Estt of Dept MMS Premium Product Svcs
269	320102103050121	3201	02	103	05	01	21	Supp-Mat-Estt of Dept MMS for Premium Product Svcs
270	320102103050127	3201	02	103	05	01	27	Minor Works - Estt of Dept MMS for Premium Services

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271	320102103050150	3201	02	103	05	01	50	OC-Estt of Dept MMS for Premium Product Svcs
272	320102103060101	3201	02	103	06	01	01	Band Pay Others
273	320102103060102	3201	02	103	06	01	02	Wages-Establishment of Others conveyance of Mails
274	320102103060103	3201	02	103	06	01	03	OTA-Establishment of Othersconveyance of Mails
275	320102103060106	3201	02	103	06	01	06	Medical Treatt.-Estt. of Othersconveyance of Mail
276	320102103060111	3201	02	103	06	01	11	DTE-Establishment of Othersconveyance of Mails
277	320102103060113	3201	02	103	06	01	13	Off Exp-Establishment of Othersconveyance of Mails
278	320102103060114	3201	02	103	06	01	14	RRT-Estt. of Othersconveyance of Mail
279	320102103060121	3201	02	103	06	01	21	Suppl & Material -Estt. of Othersconveyance of Mail
280	320102103060126	3201	02	103	06	01	26	Advertg&publicty-Estt. of Othersconveyance of Mail
281	320102103060127	3201	02	103	06	01	27	Minor Works - Establishment of Others
282	320102103060128	3201	02	103	06	01	28	Prof Services-Estt. of Othersconveyance of Mail
283	320102103060150	3201	02	103	06	01	50	OC--Establishment of Othersconveyance of Mails
284	320102103060164	3201	02	103	06	01	64	Write-off/losses-Estt. of Othersconveyance of Mail
285	320102103070102	3201	02	103	07	01	02	Wages-Establishment of Logistic Post
286	320102103070111	3201	02	103	07	01	11	Domestic Travel Expenses-Estt of Logistic Post
287	320102103070113	3201	02	103	07	01	13	Office Expenses-Establishment of Logistic Post
288	320102103070121	3201	02	103	07	01	21	Supplies & Material-Estt of Logistic Post
289	320102103070126	3201	02	103	07	01	26	Advertising & Publicity-Estt of Logistic Post
290	320102103070127	3201	02	103	07	01	27	Minor work and maintenance of Logistic Post
291	320102103070128	3201	02	103	07	01	28	Professional Services-Estt of Logistic Post
292	320102103070150	3201	02	103	07	01	50	Other Charges-Establishment of Logistic Post
293	320102104010101	3201	02	104	01	01	01	Band Pay Research & Development
294	320102104010102	3201	02	104	01	01	02	Wages-Establishment of Research & Development
295	320102104010106	3201	02	104	01	01	06	Medical Treatment-Estt of Research & Development
296	320102104010111	3201	02	104	01	01	11	Dom Travel Exp-Estt of Research & Development
297	320102104010113	3201	02	104	01	01	13	Office Expenses-Estt of Research & Development
298	320102104010127	3201	02	104	01	01	27	Minor Works-Estt of Research & Development
299	320102104010128	3201	02	104	01	01	28	Prof Svcs-Estt of Research & Development
300	320102104010150	3201	02	104	01	01	50	Other Charges-Estt of Research & Development

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301	320102104019927	3201	02	104	01	99	27	Minor Works-Information Technology,R&D
302	320102104089913	3201	02	104	08	99	13	Annual Maintenance IT-Office Expenses
303	320102104099911	3201	02	104	09	99	11	Domestic TE- Mech & Mod
304	320102104099912	3201	02	104	09	99	12	Foreign Travel expenses- Mech & Mod
305	320102104099913	3201	02	104	09	99	13	OFFICE EXPENSES- Mech & Mod
306	320102104099928	3201	02	104	09	99	28	PMU- PPS
307	320103101010101	3201	03	101	01	01	01	Band Pay Saving Bank Control Organisation
308	320103101010102	3201	03	101	01	01	02	Wages-Estt of Saving Bank Control Org.
309	320103101010103	3201	03	101	01	01	03	OT-Estt of Saving Bank Control Org.
310	320103101010106	3201	03	101	01	01	06	Medical Treatment-Estt of Saving Bank Control Org.
311	320103101010111	3201	03	101	01	01	11	Dom Travel Exp-Estt of Saving Bank Control Org.
312	320103101010113	3201	03	101	01	01	13	Office Expenses-Estt of Saving Bank Control Org.
313	320103101010114	3201	03	101	01	01	14	RRT-Estt of Saving Bank Control Org.
314	320103101010121	3201	03	101	01	01	21	Supp-Mat-Estt of Saving Bank Control Org.
315	320103101010126	3201	03	101	01	01	26	Advertising & Publicity-Est Saving Bank Cont Org.
316	320103101010127	3201	03	101	01	01	27	Minor Works-Estt of Saving Bank Control Org.
317	320103101010128	3201	03	101	01	01	28	Prof Svcs-Estt of Saving Bank Control Org.
318	320103101010150	3201	03	101	01	01	50	Other Charges-Estt of Saving Bank Control Org.
319	320103101020101	3201	03	101	02	01	01	Band Pay Saving Bank Internal Check Organisation
320	320103101020102	3201	03	101	02	01	02	Wages-Estt of Saving Bank Internal Check Org
321	320103101020103	3201	03	101	02	01	03	OT-Estt of Saving Bank Internal Check Org.
322	320103101020106	3201	03	101	02	01	06	Medical Treatment-Estt of SB Internal Check Org.
323	320103101020111	3201	03	101	02	01	11	Dom Travel Exp-Estt of SB Internal Check Org.
324	320103101020113	3201	03	101	02	01	13	Office Exp-Estt of Saving Bank Internal Check Org.
325	320103101020121	3201	03	101	02	01	21	Supp-Mat-Estt of Saving Bank Internal Check Org.
326	320103101020127	3201	03	101	02	01	27	Minor Works-Estt of SB Internal Check Org.
327	320103101020128	3201	03	101	02	01	28	Prof Svcs-Estt of Saving Bank Internal Check Org.
328	320103101020150	3201	03	101	02	01	50	OC -Estt of Saving Bank Internal Check Org.
329	320103101030101	3201	03	101	03	01	01	Band Pay Small savings work in Head Post Offices
330	320103101030102	3201	03	101	03	01	02	Wages-Estt of Small savings work in HPOs

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
331	320103101030103	3201	03	101	03	01	03	OT-Estt of Small savings work in Head Post Offices
332	320103101030106	3201	03	101	03	01	06	Medical Treatment-Estt of Small savings work HPOs
333	320103101030111	3201	03	101	03	01	11	Dom Travel Exp-Estt of Small savings work in HPOs
334	320103101030113	3201	03	101	03	01	13	Office Exp-Estt of Small savings work in Head Pos
335	320103101030114	3201	03	101	03	01	14	RRT-Estt of Small savings work in HPOs
336	320103101030121	3201	03	101	03	01	21	Supp-Mat-Estt of Small savings work Head POs
337	320103101030126	3201	03	101	03	01	26	Advtg & Publicity-Estt of Small savings work HPOs
338	320103101030127	3201	03	101	03	01	27	Minor Works-Estt of Small savings work in HPOs
339	320103101030128	3201	03	101	03	01	28	Prof Svcs-Estt of Small savings work in HPOs
340	320103101030150	3201	03	101	03	01	50	OC-Estt of Small savings work in Head Post Offices
341	320103101030164	3201	03	101	03	01	64	W/off-Estt of Small savings work in HPOs
342	320103101040101	3201	03	101	04	01	01	Band Pay Saving Bank Pairing Work
343	320103101040103	3201	03	101	04	01	03	OT-Estt of Saving Bank Pairing Work
344	320103101040106	3201	03	101	04	01	06	Medical Treatment-Estt of Saving Bank Pairing Work
345	320103101040111	3201	03	101	04	01	11	Dom Travel Exp-Estt of Saving Bank Pairing Work
346	320103101040113	3201	03	101	04	01	13	Office Expenses-Estt of Saving Bank Pairing Work
347	320103101050101	3201	03	101	05	01	01	Band Pay Refresher Course for SB/SC staff
348	320103101050111	3201	03	101	05	01	11	Dom Travel Exp-Estt of Refresher Course SB/SC
349	320103101050113	3201	03	101	05	01	13	Office Exp-Estt of Refresher Course for SB/SC
350	320103101060350	3201	03	101	06	03	50	OC-Payment recurring Non-Recurring-clearing House
351	320103101070101	3201	03	101	07	01	01	Band Pay Postal Life Insurance Directorate
352	320103101070103	3201	03	101	07	01	03	Overtime Allowance-Estt of PLI Directorate
353	320103101070106	3201	03	101	07	01	06	Medical Treatment-Estt of PLI Directorate
354	320103101070111	3201	03	101	07	01	11	Domestic Travel Expenses -Estt of PLI Directorate
355	320103101070113	3201	03	101	07	01	13	Office Expenses-Estt of PLI Directorate
356	320103101070126	3201	03	101	07	01	26	Advertising & Publicity-Estt of PLI Directorate
357	320103101070127	3201	03	101	07	01	27	Minor Works-PLI Directorate
358	320103101070128	3201	03	101	07	01	28	Professional Services-Estt of PLI Directorate
359	320103101070150	3201	03	101	07	01	50	Other Charges-Estt of PLI Directorate
360	320103101070226	3201	03	101	07	02	26	Adver & Publicity-Publicity of Insur Prod(Scheme)

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361	320103101080101	3201	03	101	08	01	01	Band Pay Postal Life Insurance Branch Circle office
362	320103101080102	3201	03	101	08	01	02	Wages-Estt of PLI Branch Circle office
363	320103101080103	3201	03	101	08	01	03	Overtime Allowance-Estt of PLI Branch Circle office
364	320103101080106	3201	03	101	08	01	06	Medical Treatment-Estt of PLI Branch Circle office
365	320103101080111	3201	03	101	08	01	11	Dom Travel Exp -Estt of PLI Branch Circle office
366	320103101080113	3201	03	101	08	01	13	Office Expenses -Estt of PLI Branch Circle office
367	320103101080126	3201	03	101	08	01	26	Advt & Publicity-Estt of PLI Branch Circle office
368	320103101080127	3201	03	101	08	01	27	Minor Works-Estt of PLI Branch Circle office
369	320103101080128	3201	03	101	08	01	28	Prof Svcs-Estt of PLI Branch Circle office
370	320103101080150	3201	03	101	08	01	50	Other Charges-Estt of PLI Branch Circle office
371	320103101080211	3201	03	101	08	02	11	Dom Travel Exp-Training of Marketing CO Personal
372	320103101080213	3201	03	101	08	02	13	Office Expenses-Training of Marketing CO Personal
373	320103101080228	3201	03	101	08	02	28	Profess Service-Training of Marketing CO Personal
374	320103101090101	3201	03	101	09	01	01	Band Pay Rural PLI
375	320103101090102	3201	03	101	09	01	02	Wages-Establishment of Rural PLI
376	320103101090111	3201	03	101	09	01	11	Domestic Travel Expenses-Estt of Rural PLI
377	320103101090113	3201	03	101	09	01	13	Office Expenses-Establishment of Rural PLI
378	320103101090126	3201	03	101	09	01	26	Advertising & Publicity-Estt of Rural PLI
379	320103101090127	3201	03	101	09	01	27	Minor Works-Establishment of Rural PLI
380	320103101090128	3201	03	101	09	01	28	Professional Services-Establishment of Rural PLI
381	320103101090150	3201	03	101	09	01	50	Other Charges-Establishment of Rural PLI
382	320103101100101	3201	03	101	10	01	01	Band Pay Director PLI Calcutta
383	320103101100106	3201	03	101	10	01	06	Medical Treatment-Estt of Director PLI Calcutta
384	320103101100111	3201	03	101	10	01	11	Dom Travel Exp-Estt of Director PLI Calcutta
385	320103101100113	3201	03	101	10	01	13	Office Expenses-Estt of Director PLI Calcutta
386	320103101100126	3201	03	101	10	01	26	Advertising & Publicity-Director PLI Calcutta
387	320103101100127	3201	03	101	10	01	27	Minor Works-Estt of Director PLI Calcutta
388	320103101100128	3201	03	101	10	01	28	Prof Svcs-Estt of Director PLI Calcutta
389	320103101100150	3201	03	101	10	01	50	Other Charges-Estt of Director PLI Calcutta
390	320103101110111	3201	03	101	11	01	11	Domestic Travel Expenses-PLI Investment Board

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391	32010310110113	3201	03	101	11	01	13	Office Expenses-Estt of PLI Investment Board
392	32010310110127	3201	03	101	11	01	27	Minor Works-Estt of PLI Investment Board
393	32010310110128	3201	03	101	11	01	28	Professional Services-Estt of PLI Investment Board
394	32010310110150	3201	03	101	11	01	50	Other Charges-Estt of PLI Investment Board
395	320103101130128	3201	03	101	13	01	28	INTERCHANGE FEE ACCOUNT FOR ATM
396	320103101130228	3201	03	101	13	02	28	SERVICE TAX/GST ON INTERCHANGE FEE FOR ATM
397	320103101130328	3201	03	101	13	03	28	INTERCHANGE FEE FOR POS
398	320103101130428	3201	03	101	13	04	28	SERVICE TAX/GST ON INTERCHANGE FEE FOR POS
399	320103101130528	3201	03	101	13	05	28	INTERCHANGE FEE ACCOUNT FOR RICT
400	320103101130628	3201	03	101	13	06	28	SERVICE TAX/GST ON INTERCHANGE FEE FOR RICT
401	320103101130728	3201	03	101	13	07	28	SWITCHING FEE FOR ATM
402	320103101130828	3201	03	101	13	08	28	SERVICE TAX/GST ON SWITCHING FEE FOR ATM
403	320103101130928	3201	03	101	13	09	28	SWITCHING FEE FOR POS
404	320103101131028	3201	03	101	13	10	28	SERVICE TAX/GST ON SWITCHING FEE FOR POS
405	320103101131128	3201	03	101	13	11	28	SWITCHING FEE FOR RICT
406	320103101131228	3201	03	101	13	12	28	SERVICE TAX/GST ON SWITCHING FEE FOR RICT
407	320103101131328	3201	03	101	13	13	28	NFS PENALTY EXPENSE
408	320103101140028	3201	03	101	14	00	28	Prof Ser-Comm payable to NBFC/NSC Agents Sovereign
409	320103101150111	3201	03	101	15	01	11	Domestic Travel Workers Wages Account MGNREG ACT
410	320103101150113	3201	03	101	15	01	13	Office Expenses Workers Wages Account MGNREG ACT
411	320103101150128	3201	03	101	15	01	28	Profess Services Workers Wages Account MGNREG ACT
412	320103101150150	3201	03	101	15	01	50	Other Charges Workers Wages Account MGNREG ACT
413	320104101010001	3201	04	101	01	00	01	Band Pay Cost of Pay & Allowance of Audit Staff
414	320104101030063	3201	04	101	03	00	63	IA Transfer-From BSNL on a/c of Audit Charges
415	320104101040063	3201	04	101	04	00	63	IA Trfr -Ded trf MH-345I Sectt Svcs Audit Charges
416	320104102010101	3201	04	102	01	01	01	Band Pay Directorate (PA Wing)
417	320104102010105	3201	04	102	01	01	05	Rewards Establishment of Directorate PA Wing
418	320104102010106	3201	04	102	01	01	06	Medical Treatment-Estt of Directorate (PA Wing)
419	320104102010111	3201	04	102	01	01	11	Dom Travel Exp-Estt of Directorate (PA Wing)
420	320104102010112	3201	04	102	01	01	12	Foreign Travel Expenses-Directorate (PA Wing)

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421	320104102010113	3201	04	102	01	01	13	Office Expenses-Estt of Directorate (PA Wing)
422	320104102010120	3201	04	102	01	01	20	Oth Admin Exp-Estt of Directorate (PA Wing)
423	320104102010126	3201	04	102	01	01	26	Advertising & Publicity-Directorate (PA Wing)
424	320104102010128	3201	04	102	01	01	28	Prof Svcs-Estt of Directorate (PA Wing)
425	320104102010150	3201	04	102	01	01	50	Other Charges-Estt of Directorate (PA Wing)
426	320104102010211	3201	04	102	01	02	11	Domestic Travel Expense-Human Resource Mgt (scheme)
427	320104102010212	3201	04	102	01	02	12	Foreign Travel Expense-Human Resource Mgt (scheme)
428	320104102010228	3201	04	102	01	02	28	Professional Services-Human Resource Mgt (scheme)
429	320104102020101	3201	04	102	02	01	01	Band Pay Circle Postal Account office
430	320104102020102	3201	04	102	02	01	02	Wages-Estt of Circle Postal Account office
431	320104102020103	3201	04	102	02	01	03	OT-Estt of Circle Postal Account office
432	320104102020105	3201	04	102	02	01	05	Rewards Postal Accounts Offices- Circle(Sub-Head)
433	320104102020106	3201	04	102	02	01	06	Medical Treatment-Estt of Circle PAO
434	320104102020111	3201	04	102	02	01	11	Dom Travel Exp-Estt of Circle PAO
435	320104102020113	3201	04	102	02	01	13	Office Exp-Estt of Circle Postal Account office
436	320104102020114	3201	04	102	02	01	14	RRT-Estt of Circle Postal Account office
437	320104102020121	3201	04	102	02	01	21	Supp-Mat-Estt of Circle Postal Account office
438	320104102020126	3201	04	102	02	01	26	Advertising & Publicity-Est Circle PAO
439	320104102020127	3201	04	102	02	01	27	Minor Works-Estt of Circle Postal Account office
440	320104102020128	3201	04	102	02	01	28	Prof Svcs-Estt of Circle Postal Account office
441	320104102020150	3201	04	102	02	01	50	Other Charges-Estt of Circle Postal Account office
442	320104102040170	3201	04	102	04	01	70	Recoveries-APS Accounts
443	320104102040270	3201	04	102	04	02	70	Recoveries-Other Government Department
444	320105053010127	3201	05	053	01	01	27	Minor Works-Post Offices-Buildg Maintenance
445	320105053010227	3201	05	053	01	02	27	Minor Works-Admin offices-Buildg Maintenance
446	320105053010327	3201	05	053	01	03	27	Minor Works-Staff Quarters-Buildg Maintenance
447	320105053010427	3201	05	053	01	04	27	Minor Works-PAOs-Buildg Maintenance
448	320105053020127	3201	05	053	02	01	27	Minor Works-Mail Motor Vehicles & Launches
449	320105053020227	3201	05	053	02	02	27	Minor Works-Other Motor Vehicles & Launches-Engg
450	320105053020327	3201	05	053	02	03	27	Minor Works-Internal Plant-Engg

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
451	320105053030101	3201	05	053	03	01	01	Band Pay Building Establishment
452	320105053030102	3201	05	053	03	01	02	Wages-Building Establishment
453	320105053030103	3201	05	053	03	01	03	Overtime Allowance-Building Establishment
454	320105053030106	3201	05	053	03	01	06	Medical Treatment-Building Establishment
455	320105053030111	3201	05	053	03	01	11	Domestic Travel Expenses-Building Establishment
456	320105053030113	3201	05	053	03	01	13	Office Expenses-Building Establishment
457	320105053030114	3201	05	053	03	01	14	Rent,Rates & Taxes-Building Establishment
458	320105053030121	3201	05	053	03	01	21	Supplies & Material-Building Establishment
459	320105053030126	3201	05	053	03	01	26	Advertising & Publicity-Building Establishment
460	320105053030127	3201	05	053	03	01	27	Minor Works-Building Establishment
461	320105053030128	3201	05	053	03	01	28	Professional Services-Building Establishment
462	320105053030150	3201	05	053	03	01	50	Other Charges-Building Establishment
463	320105053060063	3201	05	053	06	00	63	IA Transfer -Deduct trfd to BSNL rent Jt Bldgs
464	320105101010127	3201	05	101	01	01	27	Minor Works-Post Offices-Petty works engg
465	320106101010031	3201	06	101	01	00	31	Contributions-Postal Welfare Fund
466	320106101020020	3201	06	101	02	00	20	Other Administrative Expenses-Departmental Canteen
467	320106101030101	3201	06	101	03	01	01	Band Pay Dispensaries
468	320106101030113	3201	06	101	03	01	13	Office Expenses-Establishment of Dispensaries
469	320106101030150	3201	06	101	03	01	50	Other Charges-Establishment of Dispensaries
470	320106101040131	3201	06	101	04	01	31	Other Charges-Grant to recreation clubs etc.
471	320106101050028	3201	06	101	05	00	28	Other Charges-Payment under CGHS Schemes
472	320106101060063	3201	06	101	06	00	63	IA Transfer -Ded trf to BSNL forDispensaries
473	320107101010004	3201	07	101	01	00	04	Pension-Superannuation & Retirement Allowance
474	320107101030004	3201	07	101	03	00	04	supern-Pension-for Erstwhile combd P&T Department
475	320107101040063	3201	07	101	04	00	63	IA Transfer -supern pen-Ded-recoverable from DOT
476	320107102010004	3201	07	102	01	00	04	Pensionary Charges-Commutd Value of Pension
477	320107102020004	3201	07	102	02	00	04	commutd valuePension-for Erstwhile combd P&T Dept
478	320107102030063	3201	07	102	03	00	63	IA Transfer -comm value-Ded recoverable from DOT
479	320107103000004	3201	07	103	00	00	04	Pensionary Charges-Compassionate Allowances
480	320107104010104	3201	07	104	01	01	04	Pensionary Charges-Gratuities



Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
481	320107104010204	3201	07	104	01	02	04	Pensionary Charges-Compassionate Gratuities
482	320107104010304	3201	07	104	01	03	04	Pension-Gratuities to extra Departmental Agents
483	320107104010404	3201	07	104	01	04	04	Payment of severance amount to GDS
484	320107104020004	3201	07	104	02	00	04	Pension-DCRG for Erestrwhile combined P&T Deptt
485	320107104030063	3201	07	104	03	00	63	IA Transfer -DCRG-Deduct recoverable from DOT
486	320107107010004	3201	07	107	01	00	04	Pensionary Charges-Family Pension
487	320107107020004	3201	07	107	02	00	04	Family Pension-for Erestrwhile combined P&T Departt
488	320107107030063	3201	07	107	03	00	63	IA Transfer -Family Pen Ded- recoverable from DOT
489	320107108010004	3201	07	108	01	00	04	Pensionary Charges-Leave Encashment Benefits
490	320107108020004	3201	07	108	02	00	04	Leave encashmt Pen-for Erestrwhile combd P&T Deptt
491	320107108030063	3201	07	108	03	00	63	IA Tfr -Leave encashmt Ded-recoverable from DOT
492	320107110010004	3201	07	110	01	00	04	Pension-Govt. Cont for defined cont Pension Scheme
493	320107110020004	3201	07	110	02	00	04	Govt contribution for NPS of Audit employees
494	320107110030063	3201	07	110	03	00	63	Inter Account transfer to DOT under HOA 2071011170
495	320108101020128	3201	08	101	02	01	28	OC-cost of printing postage stamps Govt Secur Press
496	320108101030128	3201	08	101	03	01	28	Professional Services-Govt. Security Press
497	320108101030228	3201	08	101	03	02	28	Professional Services-Pvt. Security Press
498	320108101040128	3201	08	101	04	01	28	OC-Post cards/envelp Govt. Security Press
499	320108101050128	3201	08	101	05	01	28	Other Charges-IPOs-Govt. Security Press
500	320108102010121	3201	08	102	01	01	21	Supp-Mat - Stationery office, Calcutta-O/t SBCC
501	320108102010221	3201	08	102	01	02	21	Supp-Mat-paper from mills on DGS&D Rate -O/t SBCC
502	320108102010321	3201	08	102	01	03	21	Supp-Mat-Local purch-paper printing of form O/T SBCC
503	320108102010450	3201	08	102	01	04	50	OC-printng of forms Cen & State Govt Press,O/T SBCC
504	320108102010550	3201	08	102	01	05	50	OC- printing of forms at Private Press O/T SB CC
505	320108102010650	3201	08	102	01	06	50	OC-Freight on forms & stationery O/T SBCC
506	320108102020121	3201	08	102	02	01	21	Supp-Mat - Stationery office, Calcutta-SBCC
507	320108102020221	3201	08	102	02	02	21	Supp-Mat-paper from mills on DGS&D rate -SBCC
508	320108102020321	3201	08	102	02	03	21	Supp-Mat-Local purch- paper printing of forms SBCC
509	320108102020450	3201	08	102	02	04	50	OC-printng of forms Central & State Govt Press-sbcc
510	320108102020550	3201	08	102	02	05	50	OC-Cost of printing of forms at Private Press-SBCC

<b>Sl No.</b>	<b>Head of Account</b>	<b>Major Head</b>	<b>Sub Major Head</b>	<b>Minor Head</b>	<b>Sub Minor Head</b>	<b>Detailed Head</b>	<b>Object Head</b>	<b>Description</b>
511	320108102020650	3201	08	102	02	06	50	Other Charges-Freight on forms & stationery -SBCC
512	320108102030101	3201	08	102	03	01	01	Band Pay Storage & Distribution of forms
513	320108102030102	3201	08	102	03	01	02	Wages-Estt of Storage & Distribution of forms
514	320108102030106	3201	08	102	03	01	06	Med Treatment-Estt of Storage & Distribution forms
515	320108102030111	3201	08	102	03	01	11	Dom Travel Exp-Estt of Storage-Distribution forms
516	320108102030113	3201	08	102	03	01	13	Office Exp-Estt of Storage & Distribution forms
517	320108102030114	3201	08	102	03	01	14	RRT-Estt of Storage & Distribution of forms
518	320108102030121	3201	08	102	03	01	21	Supp-Mat-Estt of Storage & Distribution of forms
519	320108102030128	3201	08	102	03	01	28	Prof Svcs-Estt of Storage & Distribution of forms
520	320108102030150	3201	08	102	03	01	50	OC-Estt of Storage & Distribution of forms
521	320108102040101	3201	08	102	04	01	01	Band Pay Departmental Printing Press
522	320108102040102	3201	08	102	04	01	02	Wages-Estt of Departmental Printing Press
523	320108102040106	3201	08	102	04	01	06	Medical Treatment-Departmental Printing Press
524	320108102040111	3201	08	102	04	01	11	Dom Travel Exp-Estt of Departmental Printing Press
525	320108102040113	3201	08	102	04	01	13	Office Exp-Estt of Departmental Printing Press
526	320108102040114	3201	08	102	04	01	14	RRT-Estt of Departmental Printing Press
527	320108102040121	3201	08	102	04	01	21	Supp-Mat-Estt of Departmental Printing Press
528	320108102040127	3201	08	102	04	01	27	Minor Works-Estt of Departmental Printing Press
529	320108102040128	3201	08	102	04	01	28	Prof Svcs-Estt of Departmental Printing Press
530	320108102040150	3201	08	102	04	01	50	Other Charges- Estt of Departmental Printing Press
531	320160102010050	3201	60	102	01	00	50	Other Charges-Deposit Linked Insurance Scheme
532	320160102020050	3201	60	102	02	00	50	OC-Interest extra dept agents Group Insurance Fund
533	320160102030150	3201	60	102	03	01	50	Other Charges-SUBSCRIPTION TOWARDS SDBS
534	320160102030250	3201	60	102	03	02	50	Other Charges-MANAGEMENT EXPENSES for SDBS FOR GDS
535	320160798010032	3201	60	798	01	00	32	Other Charges-Contri to Universal Postal Union
536	346501190090131	3465	01	190	09	01	31	Grants to Infrastructure Development for IPPB

**Department of Posts  
Capital expenditure  
Heads of Accounts  
(Major Head 4552, 5201, 5465)**

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
537	455200222020053	4552	00	222	02	00	53	NE Area-Major Work-Capital Outlay Training Building
538	4552002223020053	4552	00	223	02	00	53	NE Area-Major Work-Capital Outlay PO/RMS Building
539	455200223030151	4552	00	223	03	01	51	NE Area-Motor Vehicle-Ordinary Service(Scheme)
540	455200224070152	4552	00	224	07	01	52	NE Area-M&E Computerization of Savings Bank
541	455200224089952	4552	00	224	08	99	52	NE Area-M&E Computerization of Post Offices
542	455200224149952	4552	00	224	14	99	52	NE Area-M&E Mail Network Optimization Project
543	455200224239952	4552	00	224	23	99	52	NE Area-M&E Upgradation of SPCCS
544	455200224289952	4552	00	224	28	99	52	NE Area-M&E Infrastructure for Parcel Post Hub
545	455200224609952	4552	00	224	60	99	52	NE Area-M&E Project Arrow
546	455200224610152	4552	00	224	61	01	52	NE Area-M&E Embedding of Cash Chest at Rural Area
547	455200224629952	4552	00	224	62	99	52	NE Area-M&E Activities in Project Management Unit
548	455200225020053	4552	00	225	02	00	53	NE Area-Major Work-Capital Outlay Administrative B
549	455200226020153	4552	00	226	02	01	53	NE Area-Major Work-Capital Outlay Staff Quarters
550	520100003020053	5201	00	003	02	00	53	Major-Works Training Buildings
551	520100101010053	5201	00	101	01	00	53	Major-Works Postal Network Land
552	520100101020053	5201	00	101	02	00	53	Major-Works Postal Network Building Land
553	520100101029653	5201	00	101	02	96	53	Major Works Swachhta Action Plan (SAP)
554	520100101030151	5201	00	101	03	01	51	MotorVehicles Ordinary Mail Service
555	520100101030451	5201	00	101	03	04	51	Modernisation of Mail Motor Vehicales (Non-Scheme)
556	520100104059952	5201	00	104	05	99	52	M&E-IT Regional Data Centre
557	520100104070152	5201	00	104	07	01	52	M&E Comp/Modernisation of Saving Bank
558	520100104089952	5201	00	104	08	99	52	M&E-IT Modernisation of Post Offices
559	520100104149952	5201	00	104	14	99	52	M&E-IT Setting up of Mail Business Centre
560	520100104239952	5201	00	104	23	99	52	M&E-IT Business Expansion Speed Post
561	520100104610152	5201	00	104	61	01	52	M&E-cash chest at rural Branch Office
562	520100104629952	5201	00	104	62	99	52	M&E-Project Management Unit
563	546501190430154	5465	01	190	43	01	54	Investment in IPPB

**Department of Posts**

**Public Heads of Accounts**

**Major Heads 8001, 8002, 8006, 8008, 8009, 8011, 8012,**

**8013, 8014, 8016, 8336, 8443, 8446, 8455, 8553,**

**8661, 8670, 8671, 8672, 8674, 8675,**

**8677, 8680, 8781, 8782,**

**8783, 8787, 8789**

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
564	800100101010000	8001	00	101	01	00	00	Post office savings bank account 1981
565	800100105000000	8001	00	105	00	00	00	Post Office Recurring Deposits (R.D) 1981
566	800100106000000	8001	00	106	00	00	00	PO 1 Year TD 1981
567	800100107000000	8001	00	107	00	00	00	PO 2 Year TD 1981
568	800100108000000	8001	00	108	00	00	00	PO 3 Year TD 1981
569	800100109000000	8001	00	109	00	00	00	PO 5 Year TD 1981
570	800100110000000	8001	00	110	00	00	00	Monthly Income Scheme 1987
571	800100111000000	8001	00	111	00	00	00	Senior Citizen Savings Scheme 2004
572	800100112010000	8001	00	112	01	00	00	National Savings Scheme 1987
573	800100112020000	8001	00	112	02	00	00	National Savings Scheme 1992
574	800100112030100	8001	00	112	03	01	00	PO 5 Year CTD
575	800100112030200	8001	00	112	03	02	00	PO 10 Year CTD
576	800100112030300	8001	00	112	03	03	00	PO 15 Year CTD
577	800100112030400	8001	00	112	03	04	00	POSB Fixed Deposits
578	800100113010000	8001	00	113	01	00	00	Sukanya Samriddhi
579	800200104010000	8002	00	104	01	00	00	10 Year Defence Savings Certificates
580	800200104020000	8002	00	104	02	00	00	12 Year National Defence Certificate
581	800200104030000	8002	00	104	03	00	00	10year Defence Deposit Certificates
582	800200106000000	8002	00	106	00	00	00	National Development Bonds
583	800200107010100	8002	00	107	01	01	00	6 Year NSC (8th-Issue)
584	800200107010200	8002	00	107	01	02	00	Kisan Vikas Patra
585	800200107010300	8002	00	107	01	03	00	10 YEAR NSC 9th ISSUE
586	800200107010400	8002	00	107	01	04	00	Kisan vikas patra-2014
587	800200107020400	8002	00	107	02	04	00	10 Yr Social Sec Certificate
588	800200107020500	8002	00	107	02	05	00	15 Yr National Sav Certificate
589	800200107020600	8002	00	107	02	06	00	12 Yr National Plan SC
590	800200107020700	8002	00	107	02	07	00	12 Yr National SC
591	800200107020800	8002	00	107	02	08	00	10 yr National SC-1st Issue
592	800200107020900	8002	00	107	02	09	00	7 yr National SC-1st Issue
593	800200107021000	8002	00	107	02	10	00	7 yr National SC-2nd Issue

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
594	800200107021100	8002	00	107	02	11	00	7 Year National SC (3rd Issue)
595	800200107021200	8002	00	107	02	12	00	7 Year National SC (4th Issue)
596	800200107021300	8002	00	107	02	13	00	7 Year National SC(5th Issue)
597	800200107021400	8002	00	107	02	14	00	6 Year National SC(6th Issue)
598	800200107021500	8002	00	107	02	15	00	6 Year National SC(7th Issue)
599	800200107021600	8002	00	107	02	16	00	Indra Vikas Patra
600	800200107021700	8002	00	107	02	17	00	5 Year PO Cash Certificate
601	800200107021800	8002	00	107	02	18	00	5 Year NSC
602	800200107021900	8002	00	107	02	19	00	10 Yr National Plan Certificate
603	800200107022000	8002	00	107	02	20	00	12 Yr National Plan SC
604	800600101000000	8006	00	101	00	00	00	Public Provident Funds
605	800802101010145	8008	02	101	01	01	45	Post Office Saving Bank Deposits Interest
606	800802101020145	8008	02	101	02	01	45	Fixed And Time Deposits Interest
607	800802101020245	8008	02	101	02	02	45	One Year Time Deposits Interest
608	800802101020345	8008	02	101	02	03	45	Two Year Time Deposits Interest
609	800802101020445	8008	02	101	02	04	45	Three Year Time Deposits Interest
610	800802101020545	8008	02	101	02	05	45	Five Year Time Deposits Interest
611	800802101030045	8008	02	101	03	00	45	National Savings Scheme 1987 Interest
612	800802101030145	8008	02	101	03	01	45	Five Year Cumulative Time Deposits Interest
613	800802101030245	8008	02	101	03	02	45	Ten Year Cumulative Time Deposits Interest
614	800802101030345	8008	02	101	03	03	45	Fifteen Year Cumulative Time Deposits Interest
615	800802101040045	8008	02	101	04	00	45	Post Office Recurring Deposits Interest
616	800802101050045	8008	02	101	05	00	45	NATIONAL SAVINGS SCHEME 1987 Interest
617	800802101060045	8008	02	101	06	00	45	Monthly Income Scheme Interest
618	800802101070045	8008	02	101	07	00	45	National Savings Scheme1992 Interest
619	800802101080045	8008	02	101	08	00	45	Senior Citizens Savings Scheme-2004 Interest
620	800802101090045	8008	02	101	09	00	45	INTEREST PAYABLE INT PAYABLE SUKANYA SAMRIDDHI
621	800802102020145	8008	02	102	02	01	45	5 Year Po Cash Certificates Interest
622	800802102020245	8008	02	102	02	02	45	12 Year NSC Interest
623	800802102020345	8008	02	102	02	03	45	10 Year NSC Interest

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
624	800802102020445	8008	02	102	02	04	45	5 Year NSC Interest
625	800802102020545	8008	02	102	02	05	45	12 Year NDSC Interest
626	800802102020645	8008	02	102	02	06	45	10 Year PO DSC Interest
627	800802102020700	8008	02	102	02	07	00	Bonus on State Certificates
628	800802102030045	8008	02	102	03	00	45	National Development Bonds Interest
629	800802102040045	8008	02	102	04	00	45	National Savings Annuity Certificates Interest
630	800802102060145	8008	02	102	06	01	45	PO 10 Year National Plan Savings Certificates Intt
631	800802102060245	8008	02	102	06	02	45	PO 12 Year National Plan Savings Certificates Intt
632	800802102080245	8008	02	102	08	02	45	7 Year NSC IIInd Issue Interest
633	800802102080345	8008	02	102	08	03	45	7 Year NSC IIIIrd Issue Interest
634	800802102080445	8008	02	102	08	04	45	7 Year NSC IVth Issue Interest
635	800802102080545	8008	02	102	08	05	45	7 Year NSC Vth Issue Interest
636	800802102080645	8008	02	102	08	06	45	6 Year NSC Vith Issue Interest
637	800802102080745	8008	02	102	08	07	45	6 Year NSC VIIth Issue Interest
638	800802102080845	8008	02	102	08	08	45	10 Year SSC Interest
639	800802102080945	8008	02	102	08	09	45	Kisan Vikas Patra Interest
640	800802102081045	8008	02	102	08	10	45	6 Year NSC VIIIth Issue Interest
641	800802102081145	8008	02	102	08	11	45	Indira Vikas Patra Interest
642	800802102081245	8008	02	102	08	12	45	INTEREST ON 10 YEAR NSC 9th ISSUE
643	800802102081345	8008	02	102	08	13	45	Interest on kisan vikas patra-2014
644	800802103000045	8008	02	103	00	00	45	Interest on P.P.F.
645	800803103010150	8008	03	103	01	01	50	Payment of Commission To SAS Agents.
646	800803103010250	8008	03	103	01	02	50	Payment of Commission To EDBM/SPM
647	800803103010350	8008	03	103	01	03	50	Payment of Commission To Mpkby Agents
648	800803103010450	8008	03	103	01	04	50	Payment of Commission To PPF Agents
649	800803103010550	8008	03	103	01	05	50	Payment of Commission To Pay Roll Saving Group.
650	800803103010650	8008	03	103	01	06	50	Comm Paid To Agents for Senior Citizen Scheme.
651	800803103010750	8008	03	103	01	07	50	Commission Paid To Agents for Sale of NSC
652	800804800010000	8008	04	800	01	00	00	Fee for Issue of Duplicate Pass Book
653	800804800020000	8008	04	800	02	00	00	Collection Charges Outstation Cheques



SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
654	800804800030000	8008	04	800	03	00	00	Deduction on A/C of Premature Withdrawals.
655	800804800040000	8008	04	800	04	00	00	Account Transfer Fee.
656	800901101010100	8009	01	101	01	01	00	GPF Ordinary Subscriptions And Recoveries
657	800901102010100	8009	01	102	01	01	00	GPF Ordinary Subscriptions And Recoveries
658	800902101000000	8009	02	101	00	00	00	Defence Saving Provident Fund
659	800902103000000	8009	02	103	00	00	00	Defence Services Personnel Provident Fund
660	800904101010000	8009	04	101	01	00	00	GPF Interest Suspense
661	800960101000000	8009	60	101	00	00	00	Workmen's Contributory Provident Fund
662	800960102000000	8009	60	102	00	00	00	Contributory Provident Pension Fund
663	801100103010100	8011	00	103	01	01	00	Central Govt Emp GIS Saving Fund Interest
664	801100103010200	8011	00	103	01	02	00	Savings fund contribution
665	801100103020100	8011	00	103	02	01	00	Central Govt Emp GIS Insurance Fund Contribution
666	801100103030100	8011	00	103	03	01	00	EDAIS-Postal-SAVINGS FUND
667	801100103030200	8011	00	103	03	02	00	EDAIS-Postal-INSURANCE FUND
668	801100103050100	8011	00	103	05	01	00	GDSGIS-2010-Savings Fund
669	801100103050200	8011	00	103	05	02	00	GDSGIS-2010-Insurance Fund
670	801200110010000	8012	00	110	01	00	00	Special Deposits And Accounts CDS (ITP1963)
671	801360101000000	8013	60	101	00	00	00	ODS Mahila Samridh Yojna for Rural Women
672	801401102010100	8014	01	102	01	01	00	PLI-WLA Premium receipts and recoveries
673	801401102010200	8014	01	102	01	02	00	PLI-WLA Premium receipts and recoveries-MOF
674	801401102010300	8014	01	102	01	03	00	PLI-WLA Premium receipts & recoveries-Min Of Rail
675	801401102010400	8014	01	102	01	04	00	PLI-WLA Premium receipts & recoveries-Telecom
676	801401102010500	8014	01	102	01	05	00	PLI-WLA Premium receipts & recoveries-Oth Min
677	801401102020100	8014	01	102	02	01	00	PLI-WLA Premium Repayments-Death Claim
678	801401102020200	8014	01	102	02	02	00	PLI-WLA Premium Repayments
679	801401102020300	8014	01	102	02	03	00	PLI-WLA - Premium payments- Maturity value
680	801401103010100	8014	01	103	01	01	00	PLI-CWLA Premium Receipts and Recoveries
681	801401103010200	8014	01	103	01	02	00	PLI-CWLA Premium receipts and recoveries-MOF
682	801401103010300	8014	01	103	01	03	00	PLI-CWLA Premium receipts & recoveries-Min Of Rail
683	801401103010400	8014	01	103	01	04	00	PLI-CWLA Premium receipts & recoveries-Telecom

<b>Sl No.</b>	<b>Head of Account</b>	<b>Major Head</b>	<b>Sub Major Head</b>	<b>Minor Head</b>	<b>Sub Minor Head</b>	<b>Detailed Head</b>	<b>Object Head</b>	<b>Description</b>
684	801401103010500	8014	01	103	01	05	00	PLI-CWLA Premium receipts & recoveries-Oth Min
685	801401103020100	8014	01	103	02	01	00	PLI-CWLA Premium Repayments-Death Claim
686	801401103020200	8014	01	103	02	02	00	PLI- CWLA Premium Repymnt-Pymnt of Surrender Value
687	801401103020300	8014	01	103	02	03	00	PLI-CWLA Premium payments- Maturity value
688	801401104010100	8014	01	104	01	01	00	PLI-EA Premium Receipts and Recoveries
689	801401104010200	8014	01	104	01	02	00	PLI-EA Premium receipts and recoveries-MOD
690	801401104010300	8014	01	104	01	03	00	PLI-EA Premium receipts & recoveries-Min Of Rail
691	801401104010400	8014	01	104	01	04	00	PLI-EA Premium receipts & recoveries-Telecom
692	801401104010500	8014	01	104	01	05	00	PLI-EA Premium receipts & recoveries-Oth Min
693	801401104020100	8014	01	104	02	01	00	PLI-EA Premium Repayments-Death Claim
694	801401104020200	8014	01	104	02	02	00	PLI-EA Premium Repymnt-Pymnt of Surrender Values
695	801401104020300	8014	01	104	02	03	00	PLI-EA Premium Repayments-Pymnt of Maturity claims
696	801401104020400	8014	01	104	02	04	00	PLI-EA Premium Repymnt-Pymnt of Paidup Value Claim
697	801401105010100	8014	01	105	01	01	00	PLI-AEA Premium Receipts and Recoveries
698	801401105010200	8014	01	105	01	02	00	PLI-AEA Premium receipts and recoveries-MOD
699	801401105010300	8014	01	105	01	03	00	PLI-AEA Premium receipts & recoveries-Min Of Rail
700	801401105010400	8014	01	105	01	04	00	PLI-AEA Premium receipts & recoveries-Telecom
701	801401105010500	8014	01	105	01	05	00	PLI-AEA Premium receipts & recoveries-Oth Min
702	801401105020100	8014	01	105	02	01	00	PLI-AEA Premium Repayments-Death Claim
703	801401105020200	8014	01	105	02	02	00	PLI-AEA Premium Repayment-Pymnt of Maturity claims
704	801401105020300	8014	01	105	02	03	00	PLI-AEA Prmium Repymnt-Pymnt of Paidup Value Claim
705	801401106010100	8014	01	106	01	01	00	PLI-JEA Premium Receipts and Recoveries
706	801401106010200	8014	01	106	01	02	00	PLI-JEA Premium receipts and recoveries-MOD
707	801401106010300	8014	01	106	01	03	00	PLI-JEA Premium receipts & recoveries-Min Of Rail
708	801401106010400	8014	01	106	01	04	00	PLI-JEA Premium receipts & recoveries-Telecom
709	801401106010500	8014	01	106	01	05	00	PLI-JEA Premium receipts & recoveries-Oth Min
710	801401106020100	8014	01	106	02	01	00	PLI-JEA Premium Repayments-Death Claim
711	801401106020200	8014	01	106	02	02	00	PLI-JEA Prmium Repymnt-Payment of Surrender Value
712	801401106020300	8014	01	106	02	03	00	PLI-JEA Premium Repayment-Pymnt of Maturity claims
713	801401106020400	8014	01	106	02	04	00	PLI-JEA Prmium Repymnt-Pymnt of Paidup Value Claim

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714	801401107010100	8014	01	107	01	01	00	PLI-CP Premium Receipts and Recoveries
715	801401107010200	8014	01	107	01	02	00	PLI-CP Premium receipts and recoveries-MOD
716	801401107010300	8014	01	107	01	03	00	PLI-CP Premium receipts & recoveries-Min Of Rail
717	801401107010400	8014	01	107	01	04	00	PLI-CP Premium receipts & recoveries-Telecom
718	801401107010500	8014	01	107	01	05	00	PLI-CP Premium receipts & recoveries-Oth Min
719	801401107020100	8014	01	107	02	01	00	PLI-CP Premium Repayments-Death Claim
720	801401107020200	8014	01	107	02	02	00	PLI-CP Prmium Repymnt-Pymnt of Surrender Value
721	801401107020300	8014	01	107	02	03	00	PLI-CP Premium Repymnt-Pymnt of Maturity claims
722	801401107020400	8014	01	107	02	04	00	PLI-CP Prmium Repymnt-Pymnt of Paidup Value Claim
723	801401108010000	8014	01	108	01	00	00	Payment of Loans to PLI Policy Holders
724	801401108020000	8014	01	108	02	00	00	Repayment and recovery of Loans from PLI Policy H
725	801402102010000	8014	02	102	01	00	00	RPLI-WLA Premium receipts and recoveries
726	801402102020100	8014	02	102	02	01	00	RPLI-WLA Premium Repayments-Death Claim
727	801402102020200	8014	02	102	02	02	00	RPLI-WLA Prmium Repymnt-Pymnt of Surrender Value
728	801402102020300	8014	02	102	02	03	00	RPLI WLA Premium payments- Maturity value
729	801402103010000	8014	02	103	01	00	00	RPLI-CWLA Premium Receipts and Recoveries
730	801402103020100	8014	02	103	02	01	00	RPLI-CWLA Premium Repayments-Death Claim
731	801402103020200	8014	02	103	02	02	00	RPLI-CWLA Prmium Repymnt-Pymnt of Surrender Value
732	801402103020300	8014	02	103	02	03	00	RPLI CWLA Premium payments- Maturity value
733	801402104010000	8014	02	104	01	00	00	RPLI-EA Premium Receipts and Recoveries
734	801402104020100	8014	02	104	02	01	00	RPLI-EA Premium Repayments-Death Claim
735	801402104020200	8014	02	104	02	02	00	RPLI-EA Prmium Repymnt-Pymnt of Surrender Value
736	801402104020300	8014	02	104	02	03	00	RPLI-EA Premium Repayment-Pymnt of Maturity claims
737	801402104020400	8014	02	104	02	04	00	RPLI-EA Prmium Repymnt-Pymnt of Paidup Value Claim
738	801402105010000	8014	02	105	01	00	00	RPLI-AEA Premium Receipts and Recoveries
739	801402105020100	8014	02	105	02	01	00	RPLI-AEA Premium Repayments-Death Claim
740	801402105020200	8014	02	105	02	02	00	RPLI-AEA Premium Repayment-Pymnt of Maturity claim
741	801402105020300	8014	02	105	02	03	00	RPLI-AEA Prmium Repymnt-Pymnt of Paidup Value Claim
742	801402107010000	8014	02	107	01	00	00	RPLI-CP Premium Receipts and Recoveries
743	801402107020100	8014	02	107	02	01	00	RPLI-CP Premium Repayments-Death Claim

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
744	801402107020200	8014	02	107	02	02	00	RPLI-CP Prmium Repymnt-Payment of Surrender Value
745	801402107020300	8014	02	107	02	03	00	RPLI-CP Premium Repayment-Pymnt of Maturity claims
746	801402107020400	8014	02	107	02	04	00	RPLI-CP Prmium Repymnt-Pymnt of Paidup Value Claim
747	801402108010000	8014	02	108	01	00	00	Payment of Loans to RPLI Policy Holders
748	801402108020000	8014	02	108	02	00	00	Repayment and recovery of Loans from RPLI Policy
749	801601102000000	8016	01	102	00	00	00	Intt Inc on Net PLI Fund from Sec1
750	801601103010000	8016	01	103	01	00	00	Intt Inc on Net PLI Fund invt thru SBI FMC Sec1
751	801601103020000	8016	01	103	02	00	00	Intt Inc on Net PLI Fund invt thru UTI FMC Sec1
752	801601104000000	8016	01	104	00	00	00	Interest Income on Loans to the PLI Policy Holders
753	801601105010000	8016	01	105	01	00	00	Div Inc PLI Funds in Equity Shares thru SBI FMC
754	801601105020000	8016	01	105	02	00	00	Div Inc PLI Funds in Equity Shares thru UTI FMC
755	801601106010100	8016	01	106	01	01	00	Profit in Equity Shares inv thru SBI FMC PLI Fund
756	801601106010300	8016	01	106	01	03	00	Profit in Deb inv thru SBI FMC PLI Fund
757	801601106010400	8016	01	106	01	04	00	Profit in Bonds inv thru SBI FMC PLI Fund
758	801601106010500	8016	01	106	01	05	00	Profit in instruments inv thru SBI FMC PLI Fund
759	801601106020100	8016	01	106	02	01	00	Profit in Equity Shares inv thru UTI FMC PLI Fund
760	801601106020300	8016	01	106	02	03	00	Profit in Deb inv thru UTI FMC PLI Fund
761	801601106020400	8016	01	106	02	04	00	Profit in Bonds inv thru UTI FMC PLI Fund
762	801601106020500	8016	01	106	02	05	00	Profit in instruments inv thru UTI FMC PLI Fund
763	801602102000000	8016	02	102	00	00	00	Intt Inc Inv of RPLI Fund in sec frm PLI corpus
764	801602103010000	8016	02	103	01	00	00	Intt Inc on net RPLI inv thru SBI FMC Sec1
765	801602103020000	8016	02	103	02	00	00	Intt Inc on net RPLI inv thru UTI FMC Sec1
766	801602104000000	8016	02	104	00	00	00	Interest Income on Loans to the RPLI Policy Holder
767	801602105010000	8016	02	105	01	00	00	Dividend Inc on inv in Shares thru SBI FMC Ltd.
768	801602105020000	8016	02	105	02	00	00	Dividend Inc on inv in Shares thru UTI FMC Ltd.
769	801602106010100	8016	02	106	01	01	00	Profit in Equity Shares inv thru SBI FMC RPLI Fund
770	801602106010300	8016	02	106	01	03	00	Profit in Deb inv thru SBI FMC RPLI Fund
771	801602106010400	8016	02	106	01	04	00	Profit in Bonds inv thru SBI FMC RPLI Fund
772	801602106010500	8016	02	106	01	05	00	Profit in instruments inv thru SBI FMC RPLI Fund
773	801602106020100	8016	02	106	02	01	00	Profit in Equity Shares inv thru UTI FMC RPLI Fund

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774	801602106020300	8016	02	106	02	03	00	Profit in Deb inv thru UTI FMC RPLI Fund
775	801602106020400	8016	02	106	02	04	00	Profit in Bonds inv thru UTI FMC RPLI Fund
776	801602106020500	8016	02	106	02	05	00	Profit in instruments inv thru UTI FMC RPLI Fund
777	801603101010000	8016	03	101	01	00	00	Fee for issue of Duplicate Policy/pass books PLI
778	801603101020000	8016	03	101	02	00	00	Conversion/Commutation Charges PLI
779	801603101030000	8016	03	101	03	00	00	Late Fee/Penalty/Revival Fees. PLI
780	801603101040000	8016	03	101	04	00	00	Other Charges/Receipts. PLI
781	801603102010000	8016	03	102	01	00	00	Fee for issue of Duplicate Policy/pass books RPLI
782	801603102020000	8016	03	102	02	00	00	Conversion/Commutation Charges RPLI
783	801603102030000	8016	03	102	03	00	00	Late Fee/Penalty/Revival Fees. RPLI
784	801603102040000	8016	03	102	04	00	00	Other Charges/Receipts. RPLI
785	801605101010000	8016	05	101	01	00	00	Bonus to the PLI Whole Life Assurance Policies
786	801605101020000	8016	05	101	02	00	00	Bonus to PLI Conv Whole Life Policy Holders.
787	801605101030000	8016	05	101	03	00	00	Bonus to holders of Endowment Assurance Policies
788	801605101040000	8016	05	101	04	00	00	Bonus to holders of Anticipated EA Policies
789	801605101050000	8016	05	101	05	00	00	Bonus to holders of Jt EA Policies
790	801605101060000	8016	05	101	06	00	00	Bonus to the holders of Children Policies
791	801605102010000	8016	05	102	01	00	00	Bonus to RPLI Policy Holders WLA Policies
792	801605102020000	8016	05	102	02	00	00	Bonus to RPLI Policy Holders Conv WLA Policies
793	801605102030000	8016	05	102	03	00	00	Bonus to RPLI Policy Holders EA Policies
794	801605102040000	8016	05	102	04	00	00	Bonus RPLI Policy Holders Anticipated EA Policies
795	801605102050000	8016	05	102	05	00	00	Bonus to RPLI Policy Holders Children Policies
796	801606101010100	8016	06	101	01	01	00	Promo&Mktg. Incentive to Development Officers
797	801606101010200	8016	06	101	01	02	00	Promo&Mktg.Incentive commission to Field Officers
798	801606101010300	8016	06	101	01	03	00	Promo&Mktg.Commission to Agents BPMs SPMs etc
799	801606101010400	8016	06	101	01	04	00	Promo&Mktg. Reb Allowed on Advance Premium by PH
800	801606101010500	8016	06	101	01	05	00	Promo&Mktg. Adv & Publicity
801	801606101020100	8016	06	101	02	01	00	Promo&Mktg.Incentive to Development Officers
802	801606101020200	8016	06	101	02	02	00	Promo&Mktg.Incentive commission to Field Officers
803	801606101020300	8016	06	101	02	03	00	Promo&Mktg.Commission to Agents BPMs SPMs etc

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
804	801606101020400	8016	06	101	02	04	00	Promo&Mktg.Reb Allowed on Advance Premium by PH
805	801606101020500	8016	06	101	02	05	00	Promo&Mktg. Adv & Publicity
806	801606102010300	8016	06	102	01	03	00	Pro Services.Med Exam Fees Ancillary Chgs PLI
807	801606102020100	8016	06	102	02	01	00	Pro Services. paid for Actuarial Services RPLI
808	801606102020200	8016	06	102	02	02	00	Pro Services. Pay of Legal Charges RPLI
809	801606102020300	8016	06	102	02	03	00	Pro Services.Med Exam Fees and Ancillary Chgs RPLI
810	801606104010000	8016	06	104	01	00	00	Rem to DoP for PLI work at Post Offices
811	801606104020000	8016	06	104	02	00	00	Rem to DoP for RPLI work at Post Offices
812	801606105010000	8016	06	105	01	00	00	Charges to Custodian Banks for PLI Fund
813	801606105020000	8016	06	105	02	00	00	Charges to Custodian Banks for RPLI Fund
814	801606106010000	8016	06	106	01	00	00	Brokerage/comm to Brokers/agents of PLI Funds
815	801606106020000	8016	06	106	02	00	00	Brokerage/comm to Brokers/agents of RPLI Funds
816	801606107010100	8016	06	107	01	01	00	Pay of Service Tax PLI
817	801606107010200	8016	06	107	01	02	00	Pay of Surcharge on Service Tax PLI
818	801606107010300	8016	06	107	01	03	00	Pay of Cess on Service Tax PLI
819	801606107010400	8016	06	107	01	04	00	Pay of Security Transaction Tax STT PLI
820	801606107010500	8016	06	107	01	05	00	Pay of other Levies and Taxes PLI
821	801606107020100	8016	06	107	02	01	00	Pay of Service Tax RPLI
822	801606107020200	8016	06	107	02	02	00	Pay of Surcharge on Service Tax RPLI
823	801606107020300	8016	06	107	02	03	00	Pay of Cess on Service Tax RPLI
824	801606107020400	8016	06	107	02	04	00	Pay of Security Transaction Tax STT RPLI
825	801606107020500	8016	06	107	02	05	00	Pay of other Levies and Taxes RPLI
826	833600101000000	8336	00	101	00	00	00	Civil Deposit Security Deposit
827	844300103040000	8443	00	103	04	00	00	Civil Deposit Security Deposit In DoP - Vendors
828	844300108000000	8443	00	108	00	00	00	Civil Deposit Pub Works Deposit
829	844300117000000	8443	00	117	00	00	00	Civil Deposit Work Done-Public Bodies /Pvt Ind
830	844300118000000	8443	00	118	00	00	00	Civil Deposit Fees Recd for Work Done Pvt Bodies
831	844300124010000	8443	00	124	01	00	00	Civil Deposit Unclaimed In GPF Oth
832	844300124020000	8443	00	124	02	00	00	Civil Deposit Unclaimed In GPF Gro D
833	844300125020000	8443	00	125	02	00	00	Civil Deposit Unclaimed SB Accounts less than Rs5

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
834	844300126010000	8443	00	126	01	00	00	Civil Deposit Ucl in PF Defence Savings
835	844300126020000	8443	00	126	02	00	00	Civil Deposit Ucl in Oth PF ICS Non-Euro Memb PF
836	844300126030000	8443	00	126	03	00	00	Civil Deposit Ucl in Oth PF Emp Cont PF
837	844300126040000	8443	00	126	04	00	00	Civil Deposit Ucl Workmen's Cont PF
838	844300800000000	8443	00	800	00	00	00	Civil Deposits Other Deposits
839	844600101010000	8446	00	101	01	00	00	Postal Deposit Ind Postal Orders
840	844600101010200	8446	00	101	01	02	00	IPO current year
841	844600101020000	8446	00	101	02	00	00	Postal Deposit British Postal Orders
842	844600101030000	8446	00	101	03	00	00	Postal Deposit British Postal Orders Remittances
843	844600101040000	8446	00	101	04	00	00	Postal Deposit Irish Postal Orders
844	844600101050000	8446	00	101	05	00	00	Postal Deposit Silent Account Savings Fund
845	844600101060000	8446	00	101	06	00	00	Postal Deposit ShortPay/Excess Credits on MO
846	844600101070000	8446	00	101	07	00	00	Postal Deposit British Penny Postage Stamps
847	844600101080000	8446	00	101	08	00	00	Postal Deposit Intl Reply Coupons Issued
848	844600101090000	8446	00	101	09	00	00	Postal Deposit Intl Reply Coupons Exchanged
849	844600101100000	8446	00	101	10	00	00	Postal Deposit Commonwealth Reply Coupons
850	844600101110000	8446	00	101	11	00	00	Postal Deposit Aligarh Postal Seal office Cheques
851	844600101120000	8446	00	101	12	00	00	Postal Deposit CustomDuty foreign Parcels to UK
852	844600101130000	8446	00	101	13	00	00	Postal Deposit Recovery of Loan From Co-op Soc
853	844600101140000	8446	00	101	14	00	00	Rec of Dues Postal Co-op Credit Soc Kolkata
854	844600101150000	8446	00	101	15	00	00	Postal Dep 5 Yr Cash Cert Short Pay/Excess Credit
855	844600101160000	8446	00	101	16	00	00	Postal Deposit Defence Savings Stamps
856	844600101170000	8446	00	101	17	00	00	Postal Deposit Def Sav Cert ShortPay/Excess Credit
857	844600101180000	8446	00	101	18	00	00	Postal Deposit Short Debits on Discharge of Loans
858	844600101190000	8446	00	101	19	00	00	Postal Deposit Fixed Deposits
859	844600101200200	8446	00	101	20	02	00	Penalty Re-credit to customer
860	844600101210000	8446	00	101	21	00	00	Postal Deposit Recovery of Wrong MO Payments
861	844600101220000	8446	00	101	22	00	00	Refund Custom Duty-Inw foreign Mail Articles
862	844600101230000	8446	00	101	23	00	00	Short Debit of Excess Recovery of Customs Duty
863	844600101240000	8446	00	101	24	00	00	Cost of Books Loaned To Candidates for Dept Exam

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
864	844600101250000	8446	00	101	25	00	00	Postal Deposit Undrawn Pay of officers And Men
865	844600101260000	8446	00	101	26	00	00	Postal Deposit 5 Yr NSC ShortPay/Excess Credit
866	844600101270000	8446	00	101	27	00	00	Postal Deposit ShortPay/Excess Credit on 7 Yr NSC
867	844600101280000	8446	00	101	28	00	00	Postal Deposit ShortPay/Excess Credit on 10 Yr NPC
868	844600101290000	8446	00	101	29	00	00	Postal Deposit ShortPay/Excess Credit on 12 Yr NSC
869	844600101300000	8446	00	101	30	00	00	Postal Dep ShortPay/Excess Credits on 12 Yr NPSC
870	844600101310000	8446	00	101	31	00	00	Gandhi National Memorial Fund Coupons
871	844600101320000	8446	00	101	32	00	00	Postal Deposit National Savings Stamps
872	844600101330000	8446	00	101	33	00	00	Postal Deposit Silent Account Defence Savings Bank
873	844600101340000	8446	00	101	34	00	00	Postal Deposit Gift Coupon
874	844600101350000	8446	00	101	35	00	00	Postal Deposit Public Call office Deposits
875	844600101360000	8446	00	101	36	00	00	Festival Advance Rec-Postal Directorate
876	844600101370000	8446	00	101	37	00	00	Postal Deposit Prize Money 5-Yr Int Free P-Bond
877	844600101380000	8446	00	101	38	00	00	ShortPay/Excess Credit on 5-Yr Prize Bond
878	844600101390000	8446	00	101	39	00	00	ShortPay/Excess Credit on Premium Prize Bonds
879	844600101400000	8446	00	101	40	00	00	ShortPay/Excess Credit on 10 Year NSC First Issue
880	844600101410000	8446	00	101	41	00	00	ShortPay/Excess Credit on 7 Year NSC Second Issue
881	844600101420000	8446	00	101	42	00	00	ShortPay/Excess Credit on 7 Year NSC Third Issue
882	844600101430000	8446	00	101	43	00	00	ShortPay/Excess Credit on 7 Year NSC Fourth Issue
883	844600101440000	8446	00	101	44	00	00	ShortPay/Excess Credit on 7 Year NSC Fifth Issue
884	844600101450000	8446	00	101	45	00	00	ShortPay/Excess Credit on 12 Year NDC
885	844600101460000	8446	00	101	46	00	00	ShortPay/Excess Credit on 10 Year DDC
886	844600101470000	8446	00	101	47	00	00	ShortPay/Excess Credit on 6 Year NSC Sixth Issue
887	844600101480000	8446	00	101	48	00	00	ShortPay/Excess Credit on 6 Year NSC Seventh Issue
888	844600101490000	8446	00	101	49	00	00	ShortPay/Excess Crediton 15 Year NSAC
889	844600101500000	8446	00	101	50	00	00	ShortPay/Excess Credit 5 Year NDB
890	844600101510000	8446	00	101	51	00	00	ShortPay/Excess Credit on Social Security Cert
891	844600101520000	8446	00	101	52	00	00	Postal Deposit Col of Premia on Behalf of LIC
892	844600101530000	8446	00	101	53	00	00	Postal Deposit Col on Behalf of UTI
893	844600101540100	8446	00	101	54	01	00	Postal Deposit Earnest Money From Tenders - Vendor



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894	844600101550000	8446	00	101	55	00	00	Postal Deposit Account Lock And Key of Post Boxes
895	844600101560000	8446	00	101	56	00	00	Prize Money on A/C of Premium Prize-Bonds 1963
896	844600101570000	8446	00	101	57	00	00	Prize Money on A/C of PP-Bonds 1964
897	844600101580000	8446	00	101	58	00	00	Postal Deposit Bad Debts Reserve Account
898	844600101590000	8446	00	101	59	00	00	Postal Deposit Unpaid Wages
899	844600101600000	8446	00	101	60	00	00	Postal Deposit Advance Revenue
900	844600101610000	8446	00	101	61	00	00	Postal Deposit Philatelic Bureau Deposit
901	844600101620000	8446	00	101	62	00	00	Postal Deposit U.N Stamps Deposits
902	844600101630100	8446	00	101	63	01	00	Collection of Telephone Revenue Bills MTNL-Bombay
903	844600101630200	8446	00	101	63	02	00	Collection of Telephone Revenue Bills MTNL-Delhi
904	844600101640000	8446	00	101	64	00	00	Postal Dep Ind Vikas Patra ShortPay/Excess Credit
905	844600101650000	8446	00	101	65	00	00	Postal Deposit KVP ShortPay/Excess Credit
906	844600101660000	8446	00	101	66	00	00	Postal Deposit 6 Y NSC VIII Issue
907	844600101670000	8446	00	101	67	00	00	Postal Deposit Dep on of A B C L
908	844600101680000	8446	00	101	68	00	00	Postal Deposit Security Dep made By WUFSI
909	844600101690000	8446	00	101	69	00	00	Sale of Intl Students I-Card Appn & Handbook
910	844600101700000	8446	00	101	70	00	00	Col of App forms & Prospectus Fees of AFMS Course
911	844600101710000	8446	00	101	71	00	00	Net Coll Payments of E Bill Post Coll To Billers
912	844600101720000	8446	00	101	72	00	00	Net Amt Mobile Tele Coll Dep By GSS & Trf To BSNL
913	844600101730000	8446	00	101	73	00	00	Postal Deposit Col of OIC Premia
914	844600101740300	8446	00	101	74	03	00	Deduct Comm Service Charge-Dish of Old Age Pension
915	844600101750300	8446	00	101	75	03	00	Deduct Refund To EPFO Dep for Disb of Pension EPS
916	844600101760000	8446	00	101	76	00	00	Postal Deposit Serv Tax on Telegraph Charges
917	844600101770000	8446	00	101	77	00	00	Postal Dep Edu Cess on Serv Tax on Telegraph Chgs
918	844600101780000	8446	00	101	78	00	00	Postal Deposit Field Postal Orders
919	844600101790000	8446	00	101	79	00	00	Postal Deposit SBI Smart Card
920	844600101800000	8446	00	101	80	00	00	Amt Recd/ Wdl Occurred Through SBI Non Smart Card
921	844600101810000	8446	00	101	81	00	00	Postal Deposit Rev Fund Assistance From NABARD
922	844600101820000	8446	00	101	82	00	00	Pay of Loan/Repay of Principal Amt of NABARD Loan
923	844600101830100	8446	00	101	83	01	00	GROSS AMT-SALE OF FX NOTES TRAVELERS CHEQUES HDFC

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924	844600101830200	8446	00	101	83	02	00	DEDUCT NET PAYMENTS FOR FX NOTES -TC HDFC
925	844600101830300	8446	00	101	83	03	00	COMM REAL ON FX NOTES TC HDFC
926	844600101840100	8446	00	101	84	01	00	GROSS AMT ON ACCOUNT OF PUR OF FX NOTES -TC HDFC
927	844600101840200	8446	00	101	84	02	00	DEDUCT NET RECEIPT FOR FX NOTES-TC HDFC
928	844600101840300	8446	00	101	84	03	00	DEDUCT COMM REALISED ON FX NOTES -TC HDFC
929	844600101850100	8446	00	101	85	01	00	GROSS AMOUNT AGAINST INTL CREDIT CARDS HDFC
930	844600101850200	8446	00	101	85	02	00	DEDUCT NET PAYMENT AGAINST INTL CREDIT CARDS HDFC
931	844600101850300	8446	00	101	85	03	00	DEDUCT COMM REALISED ON INTL CREDIT CARDS HDFC
932	844600101860100	8446	00	101	86	01	00	GROSS AMOUNT FOR STORE VALUE CARDS HDFC
933	844600101860200	8446	00	101	86	02	00	DEDUCT NET PAYMENTS FOR SVC CARDS HDFC
934	844600101860300	8446	00	101	86	03	00	DEDUCT COMM REALISED FOR SALE OF SVC CARDS HDFC
935	844600101870100	8446	00	101	87	01	00	NET COLLECTION OF TELEPHONE BILLS
936	844600101870200	8446	00	101	87	02	00	NET COLLECTION OF ELECTRICITY BILLS
937	844600101870300	8446	00	101	87	03	00	NET COLLECTION OF WATER SUPPLY BILLS
938	844600101870400	8446	00	101	87	04	00	Postal Deposit NET COLLECTION OF TAX NOTICES
939	844600101870500	8446	00	101	87	05	00	NET COLLECTION OF SCHOOL EXAMINATION FEES
940	844600101870600	8446	00	101	87	06	00	Postal Deposit NET COLLECTION OF INSURANCE PREMIUM
941	844600101870700	8446	00	101	87	07	00	Postal Deposit NET COLLECTION OF OTHERS
942	844600101880000	8446	00	101	88	00	00	ADV DEPOSIT BY E-BAY ONLINE SALE PHILATELY STAMPS
943	844600101890100	8446	00	101	89	01	00	NET COLL FROM JT INTL EXPRESS PRODUCT & REM TO DHL
944	844600101900100	8446	00	101	90	01	00	Adv deposit recd from booking of express parcel
945	844600101900200	8446	00	101	90	02	00	Ded-PRC for Express parcel from bulk customers(to
946	844600101900300	8446	00	101	90	03	00	Ded- Amt refunded to bulk customer at the time of
947	844600101900400	8446	00	101	90	04	00	Ded - Service tax tfd to MH-0044-service tax
948	844600101920100	8446	00	101	92	01	00	AMT RECD FROM REG GENERAL OF INDIA-PROJECT CENSUS
949	844600101920200	8446	00	101	92	02	00	DEDUCT PAYMENTS MADE UNDER THE PROJECT CENSUS
950	844600101920300	8446	00	101	92	03	00	DEDUCT RECEIPTS REAL-RGI PROJECT CENSUS TOBE TRF
951	844600101930100	8446	00	101	93	01	00	CONT UNDER NPS THROUGH POST OFFICES
952	844600101930200	8446	00	101	93	02	00	DEDUCT COMM UPFRONT CHARGES UNDER NPS THROUGH PO
953	844600101930300	8446	00	101	93	03	00	DEDUCT RETN OF PENSION CONT MONEY-NPS THRU POS

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
954	844600101930400	8446	00	101	93	04	00	DEDUCT ST & CESS ON COMM UPRFRONT CHGS-NPS THRU POS
955	844600101930500	8446	00	101	93	05	00	DEDUCT NET CONT-NPS THRU POST OFFICES
956	844600101950100	8446	00	101	95	01	00	AMT COLL FR CUST-PAY TO SUPP-SERV SALE OF PARCELS
957	844600101950200	8446	00	101	95	02	00	DEDUCT RETAIL POST CHARGES-SALE OF PARCELS & ENV
958	844600101960100	8446	00	101	96	01	00	GROSS RECEIPTS FROM PRINT TO POST SERVICE
959	844600101960200	8446	00	101	96	02	00	DEDUCT PAY MADE TO BP FOR PRINT TO POST SERVICE
960	844600101960300	8446	00	101	96	03	00	DEDUCT POSTAGE REALISED FOR PRINT TO POST SERVICE
961	844600101960400	8446	00	101	96	04	00	DEDUCT COMM REALISED ON PRINT TO POST SERVICE
962	844600101970100	8446	00	101	97	01	00	RECEIPTS UNDER E-VPP SERVICE
963	844600101970200	8446	00	101	97	02	00	DEDUCT-PAYMENTS UNDER E-VPP SERVICE
964	844600101980000	8446	00	101	98	00	00	POSTAL DEPOSIT PRE PAID CARD VALUE
965	844600102010100	8446	00	102	01	01	00	GRANT FOR QSFUND RECD FROM UNIVERSAL POSTAL UNION
966	844600102010200	8446	00	102	01	02	00	DEDUCT EXP FOR QUALITY IMPROVEMENT QSF PROJECT
967	844600102010300	8446	00	102	01	03	00	DEDUCT BAL GRANT REFUNDED -UNIVERSAL POSTAL UNION
968	844600102020100	8446	00	102	02	01	00	COMM UNDER MOBILE MONEY REMITTANCE SERVICE
969	844600102020200	8446	00	102	02	02	00	DEDUCT PAYMENT-BSNL FOR COMM MOBILE MONEY REM SER
970	844600102020300	8446	00	102	02	03	00	DEDUCT SHARE OF COMM OF DOP-MOBILE MONEY REMIT SER
971	844600102030100	8446	00	102	03	01	00	GROSS AMT REALISED FROM SPEED POST COD SERVICE
972	844600102030200	8446	00	102	03	02	00	DEDUCT PAYMENTS TO CUSTOMER-SPEEDPOST COD SERVICE
973	844600102030300	8446	00	102	03	03	00	DEDUCT SPEEDPOST COD FEE TO BE TRFD TO THE HEAD
974	844600102040100	8446	00	102	04	01	00	GROSS AMT RECED FROM CSO MIN OF STATISTICS
975	844600102040200	8446	00	102	04	02	00	DEDUCT INCENTIVE TO STAFF FOR CPI DATA COLLECTION
976	844600102040300	8446	00	102	04	03	00	DEDUCT RECP FRM CPI RURAL DATA COLL-TRF-RECEIPTS
977	844600102050100	8446	00	102	05	01	00	Gross amt realised from customer under express par
978	844600102050200	8446	00	102	05	02	00	Ded - payments made to the customer under ex parce
979	844600102050300	8446	00	102	05	03	00	Ded -Express parcel COD fee ( to be tfd to 1201001
980	844600102050400	8446	00	102	05	04	00	deduct -service tax tfd to mh 0044-service tax
981	844600102060100	8446	00	102	06	01	00	Adv deposit recd from booking of business parcel
982	844600102060200	8446	00	102	06	02	00	Ded -PRC for business parcel from bulk customer (t
983	844600102060300	8446	00	102	06	03	00	Amount redounded to bulk customer at the time of cl

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984	844600102060400	8446	00	102	06	04	00	Deduct- service tax to be trd to MH 0044-service t
985	844600102070100	8446	00	102	07	01	00	Gross amount realised from the customer under busi
986	844600102070200	8446	00	102	07	02	00	Ded- payments made to the customer under business
987	844600102070300	8446	00	102	07	03	00	Ded-business parcel cod fee (to be tfd to 12010010
988	844600102070400	8446	00	102	07	04	00	Ded-service tax (to be trd to mh 0044-service tax)
989	844600102090100	8446	00	102	09	01	00	AMOUNT WITHDRAWN FROM SB A/C UNDER PMJJBY
990	844600102090200	8446	00	102	09	02	00	DEDUCT- AMT REMITTED TO LIC UNDER PMJJBY
991	844600102090300	8446	00	102	09	03	00	DEDUCT- INCOME OF DOP SHARE ON A/C OF PMJJBY
992	844600102100100	8446	00	102	10	01	00	AMOUNT WITHDRAWN FROM SB A/C UNDER PMSBY
993	844600102100200	8446	00	102	10	02	00	DEDUCT-AMOUNT REMITTED TO NIC ON A/C OF PMSBY
994	844600102230100	8446	00	102	23	01	00	SERVICE TAX COLL BANKING & OTHER FINANCIAL SERVICES
995	844600102230200	8446	00	102	23	02	00	KRISHI KALYAN CESS
996	844600102230300	8446	00	102	23	03	00	SWACHH BHARAT CESS COLLECTION
997	844600102230400	8446	00	102	23	04	00	DEDUCT- SERVICE TAX REMITTED THROUGH CHEQUE
998	844600102290100	8446	00	102	29	01	00	Gross amt frm investor sale Sovereign Gold Bond
999	844600102290200	8446	00	102	29	02	00	Ant remitted to RBI Sale of Sovereign Gold Bond
1000	844600102290300	8446	00	102	29	03	00	DoP Comm traf to 1201 Sale of Sovereign Gold Bond
1001	844600102300100	8446	00	102	30	01	00	Individual Contrib for APY including penalty
1002	844600102300200	8446	00	102	30	02	00	Amnt of Govt. Contrib credit in individual account
1003	844600102300300	8446	00	102	30	03	00	Ded-Amount Remitted to NSDL on account of APY
1004	844600102390100	8446	00	102	39	01	00	Rev earned by cond Survey of un-electrified houses
1005	844600102390200	8446	00	102	39	02	00	Deduct payment of incentive paid to staff
1006	844600102390300	8446	00	102	39	03	00	Ded-Rev by Cond Survey of un-electrified#househol
1007	844600102420100	8446	00	102	42	01	00	Gross Amt Rec From Portal Customer through PayGov
1008	844600800010000	8446	00	800	01	00	00	Postal Deposits Trust in Trust Account
1009	844600800020000	8446	00	800	02	00	00	Postal Deposits e-Fund Transfer Sceme
1010	845500101010000	8455	00	101	01	00	00	Initial Deposit received from IPPB
1011	845500101020100	8455	00	101	02	01	00	Deposits(Receipt) from IPPB Customers
1012	845500101020200	8455	00	101	02	02	00	Withdrawals(Payments) by IPPB Customers
1013	845500101020300	8455	00	101	02	03	00	Settlement with IPPB for Net Deposits(Payments)

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1014	845500101020400	8455	00	101	02	04	00	Settlement with IPPB for Net Withdrawals(Receipts)
1015	845500101030100	8455	00	101	03	01	00	Amt Rec from IPPB for direct debiting IPPB account
1016	845500101040100	8455	00	101	04	01	00	Amt Rec from IPPB for Bharat QR Code Trans
1017	845500101050100	8455	00	101	05	01	00	Amount Receivable from IPPB-POSB
1018	845500101050200	8455	00	101	05	02	00	Amount Payable to IPPB-POSB
1019	855301101010000	8553	01	101	01	00	00	NFS SPONSOR BANK
1020	855301101020000	8553	01	101	02	00	00	Postal Advances OverPay/ShortCredit-Money Orders
1021	855301101030000	8553	01	101	03	00	00	Postal Advances OverPay/ShortCredit-CashCert
1022	855301101040000	8553	01	101	04	00	00	Postal Advances OverPay/ShortCredit-DSC
1023	855301101050000	8553	01	101	05	00	00	Postal Advances OverPay/ShortCredit-BondsDischarge
1024	855301101060000	8553	01	101	06	00	00	Postal Advances Excess Debits on Loan Discharge
1025	855301101070000	8553	01	101	07	00	00	Postal Advances OverPay/ShortCredit-5Yr NSC
1026	855301101080000	8553	01	101	08	00	00	Postal Advances OverPay/ShortCredit-7Yr NSC
1027	855301101090000	8553	01	101	09	00	00	Postal Advances OverPay/ShortCredit-12Yr NSC
1028	855301101100000	8553	01	101	10	00	00	Postal Advances OverPay/ShortCredit-10Yr NSC
1029	855301101110000	8553	01	101	11	00	00	Postal Advances OverPay/ShortCredit-12Yr NPSC
1030	855301101120000	8553	01	101	12	00	00	Postal Advances Cust Duty Inw Mail Articles DACD
1031	855301101130000	8553	01	101	13	00	00	OverPay/ShortCredit-Custom Duty - Loan Discharge
1032	855301101140000	8553	01	101	14	00	00	Postal Advances Misc Advance Revenue
1033	855301101150000	8553	01	101	15	00	00	Postal Advances Special Advances
1034	855301101160000	8553	01	101	16	00	00	Postal Advances OverPay/ShortCredit-5Yr Prize Bond
1035	855301101170000	8553	01	101	17	00	00	Postal Advances OverPay/ShortCredit-5Yr Premium PB
1036	855301101180000	8553	01	101	18	00	00	Postal Advances OverPay/ShortCredit-10Yr NSC 1 Iss
1037	855301101190000	8553	01	101	19	00	00	Postal Advances OverPay/ShortCredit-7Yr NSC 2 Iss
1038	855301101200000	8553	01	101	20	00	00	Postal Advances OverPay/ShortCredit-7Yr NSC 3 Iss
1039	855301101210000	8553	01	101	21	00	00	Postal Advances OverPay/ShortCredit-7Yr NSC 4 Iss
1040	855301101220000	8553	01	101	22	00	00	Postal Advances OverPay/ShortCredit-7Yr NSC 5 Iss
1041	855301101230000	8553	01	101	23	00	00	Postal Advances OverPay/ShortCredit-12Yr NDC
1042	855301101240000	8553	01	101	24	00	00	Postal Advances OverPay/ShortCredit-10Yr DDC
1043	855301101250000	8553	01	101	25	00	00	Postal Advances OverPay/ShortCredit-6Yr NSC 6 Iss

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1044	855301101260000	8553	01	101	26	00	00	Postal Advances OverPay/ShortCredit-6Yr NSC 7 Iss
1045	855301101270000	8553	01	101	27	00	00	Postal Advances OverPay/ShortCredit-15Yr NSAC
1046	855301101280000	8553	01	101	28	00	00	Postal Advances OverPay/ShortCredit-5Yr NDB
1047	855301101290000	8553	01	101	29	00	00	Postal Advances OverPay/ShortCredit-10Yr SSC
1048	855301101300000	8553	01	101	30	00	00	Postal Advances OverPay/ShortCredit-PP Bonds 1963
1049	855301101310000	8553	01	101	31	00	00	Postal Advances OverPay/ShortCredit-PP Bonds 1964
1050	855301101320000	8553	01	101	32	00	00	Postal Advances Pre Expenses
1051	855301101330000	8553	01	101	33	00	00	Postal Advances Acc with Contractors
1052	855301101340000	8553	01	101	34	00	00	Postal Advances Mis Advance
1053	855301101350000	8553	01	101	35	00	00	Postal Advances Acc with Others
1054	855301101360000	8553	01	101	36	00	00	Adv To Family Desc Govt Serv Under Fin Rules
1055	855301101370000	8553	01	101	37	00	00	Postal Advances OverPay/ShortCredit on IVP
1056	855301101380000	8553	01	101	38	00	00	Postal Advances OverPayment/ShortCredit on KVP
1057	855301101390000	8553	01	101	39	00	00	Post Adv OverPayment/ShortCredit 6- Yr NSC 8th Iss
1058	855301101400000	8553	01	101	40	00	00	Initial Payments/deductions to/from CSC Wallet
1059	866100101590100	8661	00	101	59	01	00	Gross amt recd from Min. of Rural development
1060	866100101590200	8661	00	101	59	02	00	Deduct-Exp relating to MGNREGA
1061	866100101590300	8661	00	101	59	03	00	Ded-bal of receipt from Min. of Rural Development(
1062	866100101600100	8661	00	101	60	01	00	CGST-Coll on Courier Services
1063	866100101600200	8661	00	101	60	02	00	Penalty on CGST-Coll on Courier Services
1064	866100101600300	8661	00	101	60	03	00	SGST-Coll on Courier Services
1065	866100101600400	8661	00	101	60	04	00	Penalty on SGST-Coll on Courier Services
1066	866100101600500	8661	00	101	60	05	00	UT GST-Coll on Courier Services
1067	866100101600600	8661	00	101	60	06	00	Penalty on UT GST-Coll on Courier Services
1068	866100101600700	8661	00	101	60	07	00	I GST-Coll on Courier Services
1069	866100101600800	8661	00	101	60	08	00	Penalty on I GST-Coll on Courier Services
1070	866100101600900	8661	00	101	60	09	00	Ded I/P Tax cr tran 320102101142870 Courier Serv
1071	866100101601000	8661	00	101	60	10	00	Ded Remit to CGST-Coll on Courier Services
1072	866100101601100	8661	00	101	60	11	00	Ded Remit to SGST-Coll on Courier Services
1073	866100101601200	8661	00	101	60	12	00	Ded Remit to UTGST-Coll on Courier Services

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1074	866100101601300	8661	00	101	60	13	00	Ded Remit to IGST-Coll on Courier Services
1075	866100101610100	8661	00	101	61	01	00	CGST-Coll on Banking and Fin Services
1076	866100101610200	8661	00	101	61	02	00	Penalty on CGST-Coll on Banking and Fin Services
1077	866100101610300	8661	00	101	61	03	00	SGST-Coll on Banking and Fin Services
1078	866100101610400	8661	00	101	61	04	00	Penalty on SGST-Coll on Banking and Fin Services
1079	866100101610500	8661	00	101	61	05	00	UT GST-Coll on Banking and Fin Services
1080	866100101610600	8661	00	101	61	06	00	Penalty on UT GST-Coll on Banking and Fin Services
1081	866100101610700	8661	00	101	61	07	00	IGST-GST Coll on Banking and Fin Services
1082	866100101610800	8661	00	101	61	08	00	Penalty on IGST-Coll on Banking and Fin Services
1083	866100101610900	8661	00	101	61	09	00	Ded I/P Tax cr tran 320102101142870 Banking & Fin
1084	866100101611000	8661	00	101	61	10	00	Ded Remit to CGST-Coll on Banking and Fin Services
1085	866100101611100	8661	00	101	61	11	00	Ded Remit to SGST-Coll on Banking and Fin Services
1086	866100101611200	8661	00	101	61	12	00	Ded Remit to UTGST-Coll on Banking and Fin Service
1087	866100101611300	8661	00	101	61	13	00	Ded Remit to IGST-Coll on Banking and Fin Services
1088	866100101620100	8661	00	101	62	01	00	CGST-Coll on Postal Life Insurance Services
1089	866100101620200	8661	00	101	62	02	00	Penalty on CGST-Coll on PLI
1090	866100101620300	8661	00	101	62	03	00	SGST-Coll on PLI
1091	866100101620400	8661	00	101	62	04	00	Penalty on SGST-Coll on PLI
1092	866100101620500	8661	00	101	62	05	00	UT GST-GST Coll on PLI
1093	866100101620600	8661	00	101	62	06	00	Penalty on UTGST-Coll on PLI
1094	866100101620700	8661	00	101	62	07	00	I GST-GST Coll on PLI
1095	866100101620800	8661	00	101	62	08	00	Penalty on IGST-Coll on PLI
1096	866100101620900	8661	00	101	62	09	00	Ded I/P Tax cr tran 320102101142870 PLI
1097	866100101621000	8661	00	101	62	10	00	Ded Remit to CGST-Coll on PLI
1098	866100101621100	8661	00	101	62	11	00	Ded Remit to SGST-Coll on PLI
1099	866100101621200	8661	00	101	62	12	00	Ded Remit to UTGST-Coll on PLI
1100	866100101621300	8661	00	101	62	13	00	Ded Remit to IGST-Coll on PLI
1101	866100101630100	8661	00	101	63	01	00	CGST-Coll on RPLI
1102	866100101630200	8661	00	101	63	02	00	Penalty on CGST-Coll on RPLI
1103	866100101630300	8661	00	101	63	03	00	SGST-Coll on RPLI

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1104	866100101630400	8661	00	101	63	04	00	Penalty on SGST-Coll on RPLI
1105	866100101630500	8661	00	101	63	05	00	UT GST-GST Coll on RPLI
1106	866100101630600	8661	00	101	63	06	00	Penalty on UTGST-Coll on RPLI
1107	866100101630700	8661	00	101	63	07	00	I GST-GST Coll on RPLI
1108	866100101630800	8661	00	101	63	08	00	Penalty on IGST-Coll on RPLI
1109	866100101630900	8661	00	101	63	09	00	Ded I/P Tax cr tran 320102101142870 RPLI
1110	866100101631000	8661	00	101	63	10	00	Ded Remit to CGST-Coll on RPLI
1111	866100101631100	8661	00	101	63	11	00	Ded Remit to SGST-Coll on RPLI
1112	866100101631200	8661	00	101	63	12	00	Ded Remit to UTGST-Coll on RPLI
1113	866100101631300	8661	00	101	63	13	00	Ded Remit to IGST-Coll on RPLI
1114	866100101640100	8661	00	101	64	01	00	TDS on GST
1115	866100101640200	8661	00	101	64	02	00	Penalty on CGST-Coll on Business Aux Services
1116	866100101640300	8661	00	101	64	03	00	SGST-GST Coll on Business Auxiliary Services
1117	866100101640400	8661	00	101	64	04	00	Penalty on SGST-Coll on Business Aux Services
1118	866100101640500	8661	00	101	64	05	00	UT GST-GST Coll on Business Auxiliary Services
1119	866100101640600	8661	00	101	64	06	00	Penalty on UTGST-Coll on Business Aux Services
1120	866100101640700	8661	00	101	64	07	00	I GST-GST Coll on Business Auxiliary Services
1121	866100101640800	8661	00	101	64	08	00	Penalty on IGST-Coll on Business Aux Services
1122	866100101640900	8661	00	101	64	09	00	Ded I/P Tax cr tran 320102101142870 Business Aux
1123	866100101641000	8661	00	101	64	10	00	Ded Remit to CGST-Coll on Business Aux Services
1124	866100101641100	8661	00	101	64	11	00	Ded Remit to SGST-Coll on Business Aux Services
1125	866100101641200	8661	00	101	64	12	00	Ded Remit to UTGST-Coll on Business Aux Services
1126	866100101641300	8661	00	101	64	13	00	Ded Remit to IGST-Coll on Business Aux Services
1127	866100101650100	8661	00	101	65	01	00	CGST-Sale of Space/Time for Ad other than print
1128	866100101650200	8661	00	101	65	02	00	Penalty CGST-Sale Space/Time for Ad oth than print
1129	866100101650300	8661	00	101	65	03	00	SGST-Sale of Space/Time for Ad other than print
1130	866100101650400	8661	00	101	65	04	00	Penalty SGST-Sale Space/Time for Ad oth than print
1131	866100101650500	8661	00	101	65	05	00	UTGST-Sale of Space/Time for Ad other than print
1132	866100101650600	8661	00	101	65	06	00	Penalty UTGST-Sale Space/Time for Ad oth than print
1133	866100101650700	8661	00	101	65	07	00	IGST-Sale of Space/Time for Ad other than print



SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1134	866100101650800	8661	00	101	65	08	00	Penalty IGST-Sale Space/Time for Ad oth than prnt
1135	866100101650900	8661	00	101	65	09	00	Ded I/P Tax cr tran 320102101142870 sale Space
1136	866100101651000	8661	00	101	65	10	00	Ded Remit CGST-Sale Space/Time for Ad oth than prn
1137	866100101651100	8661	00	101	65	11	00	Ded Remit SGST-Sale Space/Time for Ad oth than prn
1138	866100101651200	8661	00	101	65	12	00	Ded Remit UTGST-Sale Space/Time for Ad oth than pr
1139	866100101651300	8661	00	101	65	13	00	Ded Remit IGST-Sale Space/Time for Ad oth than prn
1140	866100102010000	8661	00	102	01	00	00	AG Suspense, West Bengal
1141	866100102020000	8661	00	102	02	00	00	AG Suspense, Shillong Assam
1142	866100102030000	8661	00	102	03	00	00	AG Suspense, Bihar
1143	866100102040000	8661	00	102	04	00	00	AG Suspense, Orissa
1144	866100102050000	8661	00	102	05	00	00	AG Suspense, UP-1 Allahabad
1145	866100102060000	8661	00	102	06	00	00	AG Suspense, UP-2 Lucknow
1146	866100102070000	8661	00	102	07	00	00	AG Suspense, Punjab
1147	866100102080000	8661	00	102	08	00	00	AG Suspense, Haryana
1148	866100102090000	8661	00	102	09	00	00	AG Suspense, Jammu & Kashmere
1149	866100102100000	8661	00	102	10	00	00	AG Suspense, Maharastra-1 Bombay
1150	866100102110000	8661	00	102	11	00	00	AG Suspense, Maharastra-2 Nagpur
1151	866100102120000	8661	00	102	12	00	00	AG Suspense, HP & Chandigarh
1152	866100102130000	8661	00	102	13	00	00	AG Suspense, Madhya Pradesh
1153	866100102140000	8661	00	102	14	00	00	AG Suspense, Gujrat
1154	866100102150000	8661	00	102	15	00	00	AG Suspense, Rajasthan
1155	866100102160000	8661	00	102	16	00	00	AG Suspense, Tamilnadu
1156	866100102170000	8661	00	102	17	00	00	AG Suspense, Andhra Pradesh-I
1157	866100102180000	8661	00	102	18	00	00	AG Suspense, Karnataka
1158	866100102190000	8661	00	102	19	00	00	AG Suspense, Manipur
1159	866100102200000	8661	00	102	20	00	00	AG Suspense, Kerala
1160	866100102210000	8661	00	102	21	00	00	AG Suspense, Tripura Agartalla
1161	866100102220000	8661	00	102	22	00	00	AG Suspense, Nagaland Kohima
1162	866100102230000	8661	00	102	23	00	00	AG Suspense, Arunachal Pradesh
1163	866100102240000	8661	00	102	24	00	00	AG Suspense, Meghalaya

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1164	866100102250000	8661	00	102	25	00	00	AG Suspense, Mizoram
1165	866100102260000	8661	00	102	26	00	00	AG Suspense, Andhra Pradesh-2
1166	866100102270000	8661	00	102	27	00	00	AG Suspense, Chhatisgarh
1167	866100102280000	8661	00	102	28	00	00	AG Suspense, Jharkhand
1168	866100102290000	8661	00	102	29	00	00	AG Suspense, Uttaranchal
1169	866100108000000	8661	00	108	00	00	00	Public Sector Bank Suspense
1170	866100109000000	8661	00	109	00	00	00	Reserve Bank Suspense
1171	866100113000000	8661	00	113	00	00	00	Provident Fund Suspense
1172	866100128010000	8661	00	128	01	00	00	Post Invt-Int on Imprest of Govt Promissory Note
1173	866100128020000	8661	00	128	02	00	00	Post Invt- Int on Govt Pro Note Leasing of SB Dep
1174	866100128030000	8661	00	128	03	00	00	Post Invt- Int on Govt Sec held in SB A/cs of Desc
1175	866100128040000	8661	00	128	04	00	00	Post Invt- Investment Certs held in Imprest
1176	866100128050000	8661	00	128	05	00	00	Post Invt- Govt Promissory Notes in Imprest
1177	866100128060000	8661	00	128	06	00	00	Post Invt- Govt Promissory Notes outside Imprest
1178	866100128070000	8661	00	128	07	00	00	Post Invt- Anticipatory int due on old loans
1179	866100137010100	8661	00	137	01	01	00	CAO Tel Susp CCA Assam Guwahati
1180	866100137010200	8661	00	137	01	02	00	CAO Tel Susp CCA Kolkata Phones Kolkata
1181	866100137010300	8661	00	137	01	03	00	CAO Tel Susp CCA Andhra Pradesh Hyderabad
1182	866100137010400	8661	00	137	01	04	00	CAO Tel Susp CCA Bihar
1183	866100137010500	8661	00	137	01	05	00	CAO Tel Susp CCA Gujrat
1184	866100137010600	8661	00	137	01	06	00	CAO Tel Susp CCA Jammu & Kashmir
1185	866100137010700	8661	00	137	01	07	00	CAO Tel Susp CCA Karnataka
1186	866100137010800	8661	00	137	01	08	00	CAO Tel Susp CCA Kerala
1187	866100137010900	8661	00	137	01	09	00	CAO Tel Susp CCA Madhya Pradesh
1188	866100137011000	8661	00	137	01	10	00	CAO Tel Susp CCA Maharashtra
1189	866100137011100	8661	00	137	01	11	00	CAO Tel Susp CCA Ne I Shillong
1190	866100137011200	8661	00	137	01	12	00	CAO Tel Susp CCA Punjab
1191	866100137011300	8661	00	137	01	13	00	CAO Tel Susp CCA Orissa
1192	866100137011400	8661	00	137	01	14	00	CAO Tel Susp CCA Rajasthan
1193	866100137011500	8661	00	137	01	15	00	CAO Tel Susp CCA Tamilnadu

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1194	866100137011600	8661	00	137	01	16	00	CAO Tel Susp CCA UP East Lucknow
1195	866100137011700	8661	00	137	01	17	00	CAO Tel Susp CCA West Bengal
1196	866100137011800	8661	00	137	01	18	00	CAO Tel Susp CCA Haryana
1197	866100137011900	8661	00	137	01	19	00	CAO Tel Susp CCA Himachal Pradesh
1198	866100137012000	8661	00	137	01	20	00	CAO Tel Susp CCA UP West Merrut
1199	866100137012100	8661	00	137	01	21	00	CAO Tel Susp CCA NTR Delhi
1200	866100137012200	8661	00	137	01	22	00	CAO Tel Susp CCA Andman Nicobar
1201	866100137012300	8661	00	137	01	23	00	CAO Tel Susp CCA NE II Dimapur
1202	866100137012400	8661	00	137	01	24	00	CAO Tel Susp CCA Chhatisgarh
1203	866100137012500	8661	00	137	01	25	00	CAO Tel Susp CCA Uttaranchal
1204	866100137012600	8661	00	137	01	26	00	CAO Tel Susp CCA Jharkhand
1205	866100137012700	8661	00	137	01	27	00	CAO Tel Susp PAO Head Quarter New Delhi
1206	866100140020000	8661	00	140	02	00	00	Misc Susp Credit Suspended
1207	866100140030000	8661	00	140	03	00	00	Misc Susp Debit Suspended
1208	866100140040100	8661	00	140	04	01	00	Misc Susp Savings Bank
1209	866100140040200	8661	00	140	04	02	00	Misc Susp Postal Certificates
1210	866100140050000	8661	00	140	05	00	00	Misc Susp Other Payments
1211	866100140060000	8661	00	140	06	00	00	Misc Susp Loss/Gain on Conv-Decimal Coinage System
1212	866100140070000	8661	00	140	07	00	00	Misc Susp Pay on A/c of PO Certs Purchased After
1213	866100140080000	8661	00	140	08	00	00	Misc Susp Unclassified Susp
1214	866100140090000	8661	00	140	09	00	00	Misc Susp National Defence Certificates Suspense
1215	866100140100000	8661	00	140	10	00	00	Misc Susp National Defence Fund Suspense
1216	866100140110000	8661	00	140	11	00	00	Misc Susp Cash Settlement Account
1217	866100140120000	8661	00	140	12	00	00	Misc Susp Tran of EPF Family Pension
1218	866100140130000	8661	00	140	13	00	00	Misc Susp Trn of Coal Mines Family Pension
1219	866100140140000	8661	00	140	14	00	00	Misc Susp Tran of Civil Divn-Electric Divn
1220	866100140150000	8661	00	140	15	00	00	Misc Susp FA & CAO Farakka Barage Proj Orig
1221	866100140160000	8661	00	140	16	00	00	Misc Susp FA & CAO Farakka Barage Proj Resp
1222	866100140170000	8661	00	140	17	00	00	Misc Susp Field Treasury Chest
1223	866100140180000	8661	00	140	18	00	00	Misc Susp Pay Under Scheme Protected Sav in CTD-RD

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1224	866100140190000	8661	00	140	19	00	00	Rent Resi Bldgs of Dir-Estates CPWD Civil Depts
1225	866100140200000	8661	00	140	20	00	00	Misc Susp Ordinary Postage Stamps Suspense
1226	866100140210000	8661	00	140	21	00	00	Misc Susp PM National Relief Fund Suspense
1227	866100140220000	8661	00	140	22	00	00	Misc Susp HBA Suspense
1228	866100140230000	8661	00	140	23	00	00	Misc Susp MCA Suspense
1229	866100140240000	8661	00	140	24	00	00	ADV Recd STATE GOVT OF MGNREGA AS ROLLING FUND
1230	866100140250000	8661	00	140	25	00	00	TRN UNDER UNIQUE IDENTIFICATION AUTHORITY OF INDIA
1231	866100140260000	8661	00	140	26	00	00	NFS POOL ACCOUNT FOR ATM
1232	866100140270000	8661	00	140	27	00	00	NFS POOL ACCOUNT FOR POS
1233	866100140280000	8661	00	140	28	00	00	NFS POOL ACCOUNT FOR RICT
1234	866100140290100	8661	00	140	29	01	00	Amt from Customers through use of POS of SBI
1235	866100140340100	8661	00	140	34	01	00	Service Charge-UIDAI on new Aadhar enrollment
1236	866100140340200	8661	00	140	34	02	00	Service Charge-UIDAI for biometric updation childr
1237	867000107010000	8670	00	107	01	00	00	Drawing From Bank-Andhra Pradesh
1238	867000107020000	8670	00	107	02	00	00	Drawing from bank: Treasury
1239	867100102000000	8671	00	102	00	00	00	Departmental Balances Cash
1240	867100102010000	8671	00	102	01	00	00	DOP Cash
1241	867100102020000	8671	00	102	02	00	00	CASH IN TRANSIT FOR ATMS-MSPS BANK A/C BY FSI VEND
1242	867100102030000	8671	00	102	03	00	00	CASH BALANCES IN ATMS
1243	867100102040000	8671	00	102	04	00	00	SBI BUDDY E-WALLET
1244	867200102000000	8672	00	102	00	00	00	Permanent Cash Imprest
1245	867400101000000	8674	00	101	00	00	00	Security Deposit Made By Govt
1246	867500102000000	8675	00	102	00	00	00	Deposits with Reserve Bank Post
1247	867700102010000	8677	00	102	01	00	00	Remittance To Bank-AP
1248	867700102020000	8677	00	102	02	00	00	Postal Remittance To Treasury
1249	868000102000000	8680	00	102	00	00	00	Write off From Head of Account Closing to Balance
1250	878100101010100	8781	00	101	01	01	00	Manual MO First Yr of Issue Current Yr
1251	878100101010200	8781	00	101	01	02	00	Manual MO Second Yr of Issue Previous Yr
1252	878100101010300	8781	00	101	01	03	00	Manual MO Third Yr of Issue Previous to Previous Yr
1253	878100101020100	8781	00	101	02	01	00	Instant MO First Yr of Issue Current Yr

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1254	878100101020200	8781	00	101	02	02	00	Instant MO Second Yr of Issue Previous Yr
1255	878100101020300	8781	00	101	02	03	00	Instant MO Third Yr of Issue Prev to Previous Yr
1256	878100101030100	8781	00	101	03	01	00	Electronic MO First Yr of Issue Current Yr
1257	878100101030200	8781	00	101	03	02	00	Electronic MO Second Yr of Issue Previous Yr
1258	878100101030300	8781	00	101	03	03	00	Electronic MO Third Yr of Issue Prev to Previous Yr
1259	878100102010000	8781	00	102	01	00	00	Foreign MO United Kingdom
1260	878100102020000	8781	00	102	02	00	00	Foreign MO Munich Germany
1261	878100102030000	8781	00	102	03	00	00	Foreign MO Switzerland
1262	878100102040000	8781	00	102	04	00	00	Foreign MO Italy
1263	878100102050000	8781	00	102	05	00	00	Foreign MO Denmark
1264	878100102060000	8781	00	102	06	00	00	Foreign MO Mauritius
1265	878100102070000	8781	00	102	07	00	00	Foreign MO France
1266	878100102080000	8781	00	102	08	00	00	Foreign MO Portuguese Settlement
1267	878100102090000	8781	00	102	09	00	00	Foreign MO Egypt
1268	878100102100000	8781	00	102	10	00	00	Foreign MO British Central Africa
1269	878100102110000	8781	00	102	11	00	00	Foreign MO Malta
1270	878100102120000	8781	00	102	12	00	00	Foreign MO Seychelles
1271	878100102130000	8781	00	102	13	00	00	Foreign MO Zanzibar
1272	878100102140000	8781	00	102	14	00	00	Foreign MO Union of Sout Africa
1273	878100102150000	8781	00	102	15	00	00	Foreign MO British Guina
1274	878100102160000	8781	00	102	16	00	00	Foreign MO Norway
1275	878100102170000	8781	00	102	17	00	00	Foreign MO Trinidad
1276	878100102180000	8781	00	102	18	00	00	Foreign MO Somaliland
1277	878100102190000	8781	00	102	19	00	00	Foreign MO Commonwealth of Australia
1278	878100102200000	8781	00	102	20	00	00	Foreign MO New Zealand
1279	878100102210000	8781	00	102	21	00	00	Foreign MO Sri Lanka
1280	878100102220000	8781	00	102	22	00	00	Foreign MO Malaysia
1281	878100102230000	8781	00	102	23	00	00	Foreign MO China
1282	878100102240000	8781	00	102	24	00	00	Foreign MO British North Borneo
1283	878100102250000	8781	00	102	25	00	00	Foreign MO Sarawak

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1284	878100102260000	8781	00	102	26	00	00	Foreign MO Thailand
1285	878100102270000	8781	00	102	27	00	00	Foreign MO Fiziland
1286	878100102280000	8781	00	102	28	00	00	Foreign MO Hongkong
1287	878100102290000	8781	00	102	29	00	00	Foreign MO Kedah
1288	878100102300000	8781	00	102	30	00	00	Foreign MO Mesopotamia
1289	878100102310000	8781	00	102	31	00	00	Foreign MO Iran
1290	878100102320000	8781	00	102	32	00	00	Foreign MO Sudan
1291	878100102330000	8781	00	102	33	00	00	Foreign MO Kenya, Uganda
1292	878100102340000	8781	00	102	34	00	00	Foreign MO Ireland
1293	878100102350000	8781	00	102	35	00	00	Foreign MO Kelantan
1294	878100102360000	8781	00	102	36	00	00	Foreign MO Neatherland
1295	878100102370000	8781	00	102	37	00	00	Foreign MO Hedjaz
1296	878100102380000	8781	00	102	38	00	00	Foreign MO Austria
1297	878100102390000	8781	00	102	39	00	00	Foreign MO Burma
1298	878100102400000	8781	00	102	40	00	00	Foreign MO Aden
1299	878100102410000	8781	00	102	41	00	00	Foreign MO Saudi Arabia
1300	878100102420000	8781	00	102	42	00	00	Foreign MO Zohore
1301	878100102430000	8781	00	102	43	00	00	Foreign MO Persian Gulf
1302	878100102440000	8781	00	102	44	00	00	Foreign MO Canada
1303	878100102450000	8781	00	102	45	00	00	Foreign MO Singapur
1304	878100102460000	8781	00	102	46	00	00	Foreign MO Nepal
1305	878100102470000	8781	00	102	47	00	00	Foreign MO Bhutan
1306	878100102480000	8781	00	102	48	00	00	Foreign MO Kuwait
1307	878100102490000	8781	00	102	49	00	00	Foreign MO Sweden
1308	878100102500000	8781	00	102	50	00	00	Foreign MO Malavi
1309	878100103000000	8781	00	103	00	00	00	INTERNATIONAL MONEY TRANSFER SERVICE
1310	878100103010000	8781	00	103	01	00	00	Money Order Western Union Money Transfer
1311	878100103020000	8781	00	103	02	00	00	MONEY GRAM TRANSFER SERVICE
1312	878100105010000	8781	00	105	01	00	00	Cr of receipts of International EMO under IFS
1313	878200121010100	8782	00	121	01	01	00	ATM Suspense

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1314	878200121010200	8782	00	121	01	02	00	RSAO Certificate Remittances
1315	878200121010300	8782	00	121	01	03	00	RSAO PAO Remittances
1316	878200121020100	8782	00	121	02	01	00	POR Kolkata
1317	878200121020200	8782	00	121	02	02	00	POR Nagpur
1318	878200121020300	8782	00	121	02	03	00	POR Delhi
1319	878200121020400	8782	00	121	02	04	00	POR Chennai
1320	878200121020500	8782	00	121	02	05	00	POR Kapurthala
1321	878200121020600	8782	00	121	02	06	00	POR Hyderabad
1322	878200121020700	8782	00	121	02	07	00	POR Jaipur
1323	878200121020800	8782	00	121	02	08	00	POR Trivandrum
1324	878200121020900	8782	00	121	02	09	00	POR Cuttack
1325	878200121021000	8782	00	121	02	10	00	POR Bangalore
1326	878200121021100	8782	00	121	02	11	00	POR Bhopal
1327	878200121021200	8782	00	121	02	12	00	POR Lucknow
1328	878200121021300	8782	00	121	02	13	00	POR Patna
1329	878200121021400	8782	00	121	02	14	00	POR Ambala
1330	878200121021500	8782	00	121	02	15	00	POR APS, PAO, Nagpur
1331	878200121021600	8782	00	121	02	16	00	POR Ahmedabad
1332	878200121021700	8782	00	121	02	17	00	POR Sundernagar
1333	878200121021800	8782	00	121	02	18	00	POR Guwahati
1334	878200121021900	8782	00	121	02	19	00	POR Shillong
1335	878200121022000	8782	00	121	02	20	00	POR Jammu
1336	878200121022100	8782	00	121	02	21	00	POR Chhatisgarh
1337	878200121022200	8782	00	121	02	22	00	POR Jharkhand
1338	878200121022300	8782	00	121	02	23	00	POR Uttaranchal
1339	878200121022400	8782	00	121	02	24	00	POR Telangana
1340	878200121030100	8782	00	121	03	01	00	CCR Kolkata
1341	878200121030200	8782	00	121	03	02	00	CCR Nagpur
1342	878200121030300	8782	00	121	03	03	00	CCR Delhi
1343	878200121030400	8782	00	121	03	04	00	CCR Chennai

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1344	878200121030500	8782	00	121	03	05	00	CCR Kapurthala
1345	878200121030600	8782	00	121	03	06	00	CCR Hyderabad
1346	878200121030700	8782	00	121	03	07	00	CCR Jaipur
1347	878200121030800	8782	00	121	03	08	00	CCR Trivandrum
1348	878200121030900	8782	00	121	03	09	00	CCR Cuttack
1349	878200121031000	8782	00	121	03	10	00	CCR Bangalore
1350	878200121031100	8782	00	121	03	11	00	CCR Bhopal
1351	878200121031200	8782	00	121	03	12	00	CCR Lucknow
1352	878200121031300	8782	00	121	03	13	00	CCR Patna
1353	878200121031400	8782	00	121	03	14	00	CCR Ambala
1354	878200121031500	8782	00	121	03	15	00	CCR APS, PAO, Nagpur
1355	878200121031600	8782	00	121	03	16	00	CCR Ahmedabad
1356	878200121031700	8782	00	121	03	17	00	CCR Sundernagar
1357	878200121031800	8782	00	121	03	18	00	CCR Guwahati
1358	878200121031900	8782	00	121	03	19	00	CCR Shillong
1359	878200121032000	8782	00	121	03	20	00	CCR Jammu
1360	878200121032100	8782	00	121	03	21	00	CCR Chhatisgarh
1361	878200121032200	8782	00	121	03	22	00	CCR Jharkhand
1362	878200121032300	8782	00	121	03	23	00	CCR Uttaranchal
1363	878200121032400	8782	00	121	03	24	00	CCR Telangana
1364	878200121040100	8782	00	121	04	01	00	GPF(Orig) Kolkata
1365	878200121040200	8782	00	121	04	02	00	GPF(Orig) Nagpur
1366	878200121040300	8782	00	121	04	03	00	GPF(Orig) Delhi
1367	878200121040400	8782	00	121	04	04	00	GPF(Orig) Chennai
1368	878200121040500	8782	00	121	04	05	00	GPF(Orig) Kapurthala
1369	878200121040600	8782	00	121	04	06	00	GPF(Orig) Hyderabad
1370	878200121040700	8782	00	121	04	07	00	GPF(Orig) Jaipur
1371	878200121040800	8782	00	121	04	08	00	GPF(Orig) Trivandrum
1372	878200121040900	8782	00	121	04	09	00	GPF(Orig) Cuttack
1373	878200121041000	8782	00	121	04	10	00	GPF(Orig) Bangalore



SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1374	878200121041100	8782	00	121	04	11	00	GPF(Orig) Bhopal
1375	878200121041200	8782	00	121	04	12	00	GPF(Orig) Lucknow
1376	878200121041300	8782	00	121	04	13	00	GPF(Orig) Patna
1377	878200121041400	8782	00	121	04	14	00	GPF(Orig) Ambala
1378	878200121041500	8782	00	121	04	15	00	GPF(Orig) APS, PAO, Nagpur
1379	878200121041600	8782	00	121	04	16	00	GPF(Orig) Ahmedabad
1380	878200121041700	8782	00	121	04	17	00	GPF(Orig) Sundernagar
1381	878200121041800	8782	00	121	04	18	00	GPF(Orig) Guwahati
1382	878200121041900	8782	00	121	04	19	00	GPF(Orig) Shillong
1383	878200121042000	8782	00	121	04	20	00	GPF(Orig) Jammu
1384	878200121042100	8782	00	121	04	21	00	GPF(Orig) Chhatisgarh
1385	878200121042200	8782	00	121	04	22	00	GPF(Orig) Jharkhand
1386	878200121042300	8782	00	121	04	23	00	GPF(Orig) Uttaranchal
1387	878200121042400	8782	00	121	04	24	00	GPF(Orig) Telangana
1388	878200121050100	8782	00	121	05	01	00	GPF(Resp) Kolkata
1389	878200121050200	8782	00	121	05	02	00	GPF(Resp) Nagpur
1390	878200121050300	8782	00	121	05	03	00	GPF(Resp) Delhi
1391	878200121050400	8782	00	121	05	04	00	GPF(Resp) Chennai
1392	878200121050500	8782	00	121	05	05	00	GPF(Resp) Kapurthala
1393	878200121050600	8782	00	121	05	06	00	GPF(Resp) Hyderabad
1394	878200121050700	8782	00	121	05	07	00	GPF(Resp) Jaipur
1395	878200121050800	8782	00	121	05	08	00	GPF(Resp) Trivandrum
1396	878200121050900	8782	00	121	05	09	00	GPF(Resp) Cuttack
1397	878200121051000	8782	00	121	05	10	00	GPF(Resp) Bangalore
1398	878200121051100	8782	00	121	05	11	00	GPF(Resp) Bhopal
1399	878200121051200	8782	00	121	05	12	00	GPF(Resp) Lucknow
1400	878200121051300	8782	00	121	05	13	00	GPF(Resp) Patna
1401	878200121051400	8782	00	121	05	14	00	GPF(Resp) Ambala
1402	878200121051500	8782	00	121	05	15	00	GPF(Resp) APS, PAO, Nagpur
1403	878200121051600	8782	00	121	05	16	00	GPF(Resp) Ahmedabad

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1404	878200121051700	8782	00	121	05	17	00	GPF(Resp) Sundernagar
1405	878200121051800	8782	00	121	05	18	00	GPF(Resp) Guwahati
1406	878200121051900	8782	00	121	05	19	00	GPF(Resp) Shillong
1407	878200121052000	8782	00	121	05	20	00	GPF(Resp) Jammu
1408	878200121052100	8782	00	121	05	21	00	GPF(Resp) Chhatisgarh
1409	878200121052200	8782	00	121	05	22	00	GPF(Resp) Jharkhand
1410	878200121052300	8782	00	121	05	23	00	GPF(Resp) Uttaranchal
1411	878200121052400	8782	00	121	05	24	00	GPF(Resp) Telangana
1412	878300101010100	8783	00	101	01	01	00	CREDIT COLLECTION ON #SALE OF RAILWAY TICKETS
1413	878300101010200	8783	00	101	01	02	00	DEDUCT SERVICE CHARGES ON SALE OF RAILWAY TICKETS
1414	878300101010300	8783	00	101	01	03	00	DEDUCT- SERVICE CHGS CANCELLATION OF RLWY TICKETS
1415	878300101010400	8783	00	101	01	04	00	DED-AMT REFUND PASSENGERS CANCELN OF RLY. TICKETS
1416	878700101000000	8787	00	101	00	00	00	Adj Rly Central Railways
1417	878700102000000	8787	00	102	00	00	00	Adj Rly Chitranjan Locomotive Works
1418	878700103000000	8787	00	103	00	00	00	Adj Rly Accounts With Diesel Locomotive Works
1419	878700104000000	8787	00	104	00	00	00	Adj Rly Eastern Railway
1420	878700105000000	8787	00	105	00	00	00	Adj Rly Integral Coach Factory
1421	878700106000000	8787	00	106	00	00	00	Adj Rly Metropolitan Transport Project, Calcutta
1422	878700107000000	8787	00	107	00	00	00	Adj Rly Northern Railway
1423	878700108000000	8787	00	108	00	00	00	Adj Rly North-Eastern Railway
1424	878700109000000	8787	00	109	00	00	00	Adj Rly North Frontier Railway
1425	878700110000000	8787	00	110	00	00	00	Adj Rly Railways Electrification, Calcutta
1426	878700111000000	8787	00	111	00	00	00	Adj Rly Southern Railway
1427	878700112000000	8787	00	112	00	00	00	Adj Rly South Eastern Railway
1428	878700113000000	8787	00	113	00	00	00	Adj Rly South Central Railway
1429	878700114000000	8787	00	114	00	00	00	Adj Rly Southern Railway Construction
1430	878700115000000	8787	00	115	00	00	00	Adj Rly Western Railway
1431	878700116000000	8787	00	116	00	00	00	Adj Rly Railway Board
1432	878700117000000	8787	00	117	00	00	00	Adj Rly Metropolitan Transport Project, Bombay
1433	878700118000000	8787	00	118	00	00	00	Adj Rly FA & CAO Wheel & Axel Plant Bangalore

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1434	878700119000000	8787	00	119	00	00	00	Adj Rly Dy. FA & CAO Central Orgn for Mod of Works
1435	878700120000000	8787	00	120	00	00	00	Adj Rly Fa & Cao Rail Electrification Allahabad
1436	878700121000000	8787	00	121	00	00	00	Adj Rly Metropolitan Transport Project New Delhi
1437	878700122000000	8787	00	122	00	00	00	Adj Rly Metropolitan Transport Project Madras
1438	878700123000000	8787	00	123	00	00	00	Adj Rly FA & CAO Diesel Component Works Patiala
1439	878700124000000	8787	00	124	00	00	00	Adj Rly FA & CAO Railway Electrification Bombay
1440	878700125000000	8787	00	125	00	00	00	Adj Rly FA & CAO Railway Electrification Kota
1441	878700126000000	8787	00	126	00	00	00	Adj Rly FA & CAO Railway Electrification Nagpur
1442	878700127000000	8787	00	127	00	00	00	Adj Rly FA & CAO Railway Electrification Madras
1443	878700128000000	8787	00	128	00	00	00	Adj Rly FA & CAO Railway Electrification Vijaywada
1444	878700129000000	8787	00	129	00	00	00	Adj Rly FA & CAO Control Organisation , New Delhi
1445	878700130000000	8787	00	130	00	00	00	Adj Rly FA & CAO Rail Coach Factory, Kapurthala
1446	878700131000000	8787	00	131	00	00	00	Adj Rly Central Organisation for Modern IS
1447	878700132000000	8787	00	132	00	00	00	Adj Rly North Central Railways (NCR), Allahabad
1448	878700133000000	8787	00	133	00	00	00	Adj Rly East Coast Railway (ECR), Bhubneshwar
1449	878700134000000	8787	00	134	00	00	00	Adj Rly East Central Railway (ECR), Hajipur
1450	878700135000000	8787	00	135	00	00	00	Adj Rly North-Western Railway(NWR) Jaipur
1451	878700136000000	8787	00	136	00	00	00	Adj Rly South Western Railway(SWR), Bangalore
1452	878700137000000	8787	00	137	00	00	00	Adj Rly West Central Railway (WCR), Jabalpur
1453	878700138000000	8787	00	138	00	00	00	Adj Rly FA & CAO North East Frontier Railway
1454	878700139000000	8787	00	139	00	00	00	Adj Rly FA & CAO Diesel Locomotive Works, Varanasi
1455	878700140000000	8787	00	140	00	00	00	Adj Rly Metro Transport Project, Calcutta
1456	878700141000000	8787	00	141	00	00	00	Adj Rly FA & CAO South East Cent Rly, Bilaspur
1457	878700142000000	8787	00	142	00	00	00	Adj Rly FA & CAO South West Railways (SWR), Hubli
1458	878900101000000	8789	00	101	00	00	00	Adj Def CDA (Pension) Allahabad
1459	878900102000000	8789	00	102	00	00	00	Adj Def CDA (Navy) Bombay
1460	878900103000000	8789	00	103	00	00	00	Adj Def CDA (Factories) Calcutta
1461	878900104000000	8789	00	104	00	00	00	Adj Def CDA (Air force) Dehradun
1462	878900105000000	8789	00	105	00	00	00	Adj Def CDA (NC) Jammu
1463	878900106000000	8789	00	106	00	00	00	Adj Def CDA (CC) Meerut

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1464	878900107000000	8789	00	107	00	00	00	Adj Def CDA (WC) Meerut
1465	878900108000000	8789	00	108	00	00	00	Adj Def CDA (ORS) Meerut
1466	878900109000000	8789	00	109	00	00	00	Adj Def CDA (Funds) Meerut
1467	878900110000000	8789	00	110	00	00	00	Adj Def CDA (ORS) Madrs
1468	878900111000000	8789	00	111	00	00	00	Adj Def CDA M/o Defence, New Delhi
1469	878900112000000	8789	00	112	00	00	00	Adj Def CDA (SC) Poona
1470	878900113000000	8789	00	113	00	00	00	Adj Def CDA (EC), Patna
1471	878900114000000	8789	00	114	00	00	00	Adj Def CDA (officers) Pune
1472	878900115000000	8789	00	115	00	00	00	Adj Def CDA, Jullandhar
1473	878900116000000	8789	00	116	00	00	00	Adj Def CDA, Bangalore
1474	878900117000000	8789	00	117	00	00	00	Adj Def CDA (ORS) Central, Nagpur
1475	878900118000000	8789	00	118	00	00	00	Adj Def CDA (ORS) Bangalore
1476	878900119000000	8789	00	119	00	00	00	Adj Def CDA (Hd.Qrs) Sena Bhawan, New Delhi
1477	878900120000000	8789	00	120	00	00	00	Adj Def CDA (R&D), New Delhi
1478	878900121000000	8789	00	121	00	00	00	Adj Def CDA (ORS) Puna
1479	878900122000000	8789	00	122	00	00	00	Adj Def CDA (Pension and Disbursement) New Delhi
1480	878900123000000	8789	00	123	00	00	00	Adj Def Controller of Defence, Basistha, Gauwahati
1481	878900124000000	8789	00	124	00	00	00	Adj Def Accounts With CDA (WC) Chandigarh
1482	878900125000000	8789	00	125	00	00	00	Adj Def Jt Controller of Defence Accounts, Patna
1483	878900126000000	8789	00	126	00	00	00	Adj Def CDA, (Pension Disbursement), Meerut
1484	878900127000000	8789	00	127	00	00	00	Adj Def Controller of Defence Accounts, Lucknow
1485	878900128000000	8789	00	128	00	00	00	Adj Def CDA, Border Roads, New Delhi
1486	878900129000000	8789	00	129	00	00	00	Adj Def Controller of Defence Accounts, Jabalpur
1487	878900130000000	8789	00	130	00	00	00	Adj Def CDA, Secunderabad
1488	878900131000000	8789	00	131	00	00	00	Adj Def CDA, Army Meerut
1489	878900132000000	8789	00	132	00	00	00	Adj Def CDA Air force, Delhi

**Department of Posts  
Revenue Receipts  
Heads of Accounts  
Major Head 1201**

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1490	120100101010100	1201	00	101	01	01	00	Postage Realized in Cash for Ordinary Services
1491	120100101010200	1201	00	101	01	02	00	Prepaid in Cash Credited in the Sheduled of UCR
1492	120100101010300	1201	00	101	01	03	00	Diff between letter and forwd Postage as per C.A/c
1493	120100101010400	1201	00	101	01	04	00	charges recd. for resetting the Franking Machine
1494	120100101010500	1201	00	101	01	05	00	Diff between OB and CB of postage in cash A/c.
1495	120100101010600	1201	00	101	01	06	00	Cr. in the sch of UCR on short realism. of postage
1496	120100101010700	1201	00	101	01	07	00	Redirm Fee and Ins Fee on of inward fgn parcel
1497	120100101010800	1201	00	101	01	08	00	Deduct Refund from the postage
1498	120100101010900	1201	00	101	01	09	00	Deduct value of frank impressd on Speed Post
1499	120100101011000	1201	00	101	01	10	00	Deduct value of frank impressd on Business Post
1500	120100101011100	1201	00	101	01	11	00	Deduct value of frank impressd on E.Parcel Post
1501	120100101011200	1201	00	101	01	12	00	Deduct refund of Postage of Malicious sent Unpaid
1502	120100101011300	1201	00	101	01	13	00	Ded-refund of postage on nondeliv by fault of PO
1503	120100101011400	1201	00	101	01	14	00	Deduct excess realisation on postage by mistake
1504	120100101011500	1201	00	101	01	15	00	DED-VALUE OF FRANK ON INTERNATIONAL EMS
1505	120100101011600	1201	00	101	01	16	00	DED-VALUE OF FRANK ON INTERNATIONAL PARCEL
1506	120100101011700	1201	00	101	01	17	00	DED-VALUE OF FRANK ON INTERNATIONAL LETTERS (REGD)
1507	120100101011800	1201	00	101	01	18	00	DED-VALUE OF FRANK ON INT APP PACKET SERVICE
1508	120100101020100	1201	00	101	02	01	00	PRC-Speed Post Document
1509	120100101020200	1201	00	101	02	02	00	PRC-Speed Post-DED refund premium services
1510	120100101020300	1201	00	101	02	03	00	Deduct rebate for presorted bulk mail
1511	120100101020400	1201	00	101	02	04	00	Deduct: rebate/expense allowed on BNPL articles
1512	120100101020500	1201	00	101	02	05	00	Add: postage stamps affixed on Speed Post
1513	120100101020600	1201	00	101	02	06	00	Add: frank impressd on speed post articles
1514	120100101020700	1201	00	101	02	07	00	Add: service stamps affixed on speed post articles
1515	120100101020800	1201	00	101	02	08	00	Amt. realised from speed post credit system(BNPL)
1516	120100101020900	1201	00	101	02	09	00	SPEED POST- CASH ON DELIVERY FEE
1517	120100101021000	1201	00	101	02	10	00	PRC-Business reply Speed Post articles
1518	120100101030100	1201	00	101	03	01	00	PRC-Business Post
1519	120100101030200	1201	00	101	03	02	00	Add: Postage Stamps affixed on Business Post

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1520	120100101030300	1201	00	101	03	03	00	Add: Frank impressed on Business Post articles.
1521	120100101030400	1201	00	101	03	04	00	Add: Service Stamps impressed on Business Post.
1522	120100101040000	1201	00	101	04	00	00	PRC-Greeting Post
1523	120100101050100	1201	00	101	05	01	00	PRC-Express Parcel Post
1524	120100101050200	1201	00	101	05	02	00	Add: postage stamp affixed on Express Parcel Post.
1525	120100101050300	1201	00	101	05	03	00	Add: Value of frank impressed on Express Parcel Post.
1526	120100101050400	1201	00	101	05	04	00	Add: Value of service stamp affixed on Ex.Parcel .
1527	120100101050500	1201	00	101	05	05	00	Express parcel - cash on delivery fee
1528	120100101060000	1201	00	101	06	00	00	PRC-Direct Post
1529	120100101070100	1201	00	101	07	01	00	PRC- Mass Mailing Services.
1530	120100101070200	1201	00	101	07	02	00	Deduct: Refunds of Mass Mailing Services
1531	120100101080100	1201	00	101	08	01	00	PRC for one india one rate speed post
1532	120100101080200	1201	00	101	08	02	00	postage real cash-DED ST one india one rate SP
1533	120100101090000	1201	00	101	09	00	00	PRC-Bill Mail Service
1534	120100101100100	1201	00	101	10	01	00	Sale of Postage Stamps
1535	120100101100200	1201	00	101	10	02	00	Adj in PAO on a/c of sale of stamp at treasuries.
1536	120100101100300	1201	00	101	10	03	00	MO Commn recd in form of stamps on Fgn articles
1537	120100101100400	1201	00	101	10	04	00	Adj-stamp imprests supplied dept telegraph office
1538	120100101100600	1201	00	101	10	06	00	Ded : stamps used for realising custom duty.
1539	120100101100700	1201	00	101	10	07	00	Adj- of custom duty on Prepaid o/w parcels UK
1540	120100101100800	1201	00	101	10	08	00	Deduct : value of stamps affixed on IPOs.
1541	120100101100900	1201	00	101	10	09	00	Deduct : Refund of postage stamps.
1542	120100101101000	1201	00	101	10	10	00	Ded: value of unserviceable/obsolete stationery
1543	120100101101100	1201	00	101	10	11	00	Ded: charges on account of refund of enquiry fee
1544	120100101101200	1201	00	101	10	12	00	Ded:value of postage stamps affixed on speed post
1545	120100101101300	1201	00	101	10	13	00	Ded: postage stamps affixed on business post
1546	120100101101400	1201	00	101	10	14	00	Ded: postage stamps affixed on ex-parcel post
1547	120100101101500	1201	00	101	10	15	00	DED-VALUE OF POSTAGE STAMPS AFFIXED ON EMS
1548	120100101101600	1201	00	101	10	16	00	DED-VALUE OF POSTAGE STAMP ON INT PARCEL
1549	120100101101700	1201	00	101	10	17	00	DED-VALUE OF POSTAGE STAMPS ON INT LETTERS (REGD)

SI No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1550	120100101101800	1201	00	101	10	18	00	DED-VALUE OF POSTAGE STAMPS ON INT APP EPACKET SER
1551	120100101110100	1201	00	101	11	01	00	Sale of Service Stamps
1552	120100101110200	1201	00	101	11	02	00	Cr. 1/2 % extra on sale of service stamps from CAG
1553	120100101110300	1201	00	101	11	03	00	Ded: of service stamps affixed on speed post .
1554	120100101110400	1201	00	101	11	04	00	Ded-service stamps affixed on business post.
1555	120100101110500	1201	00	101	11	05	00	Ded-service stamps affixed on express parcel post.
1556	120100101120100	1201	00	101	12	01	00	PRC E-post services.
1557	120100101120200	1201	00	101	12	02	00	Sale of e-post Prepaid cards.
1558	120100101130100	1201	00	101	13	01	00	PRC for Free post services( Mail Business)
1559	120100101130200	1201	00	101	13	02	00	Registration fee for free post services
1560	120100101130300	1201	00	101	13	03	00	Renewal fee for free post service
1561	120100101130400	1201	00	101	13	04	00	Advance deposit for free post service
1562	120100101130500	1201	00	101	13	05	00	Deduct: refund for free post service
1563	120100101130600	1201	00	101	13	06	00	Handling charges for free post services
1564	120100101140000	1201	00	101	14	00	00	PRC for mail business service for e-iod
1565	120100101150000	1201	00	101	15	00	00	PRC- National bill mail service
1566	120100101160100	1201	00	101	16	01	00	SALE OF PHILATELIC STAMPS THROUGH M/S E-BAY.IN
1567	120100101160200	1201	00	101	16	02	00	DED-COMM TO M/S E-BAY.IN FOR SALE OF PHILAY STAMPS
1568	120100101160300	1201	00	101	16	03	00	SALE OF PHILATELIC STAMPS THROUGH BUR/POS/EXI
1569	120100101160400	1201	00	101	16	04	00	SALE OF PHILATELIC STAMPS THROUGH OUTSOURCED AGENT
1570	120100101160500	1201	00	101	16	05	00	DED-COMM TO OUTSOURCED AGENTS FOR SALE PHIL STAMPS
1571	120100101160600	1201	00	101	16	06	00	SALE OF PHILATELIC STAMPS -ORG/INSTITUTIONS
1572	120100101160700	1201	00	101	16	07	00	DED COMM TO OTHER ORG/INSTT'S -SALE PHIL STAMPS
1573	120100101160800	1201	00	101	16	08	00	SALE OF PHILATELIC STAMPS THROUGH E-POST OFFICE
1574	120100101170000	1201	00	101	17	00	00	PRC FOR PREMIUM SERVICES ON FLAT RATE PARCEL
1575	120100101180000	1201	00	101	18	00	00	PRC FOR PRINT TO POST SERVICE
1576	120100101190000	1201	00	101	19	00	00	OVERNIGHT PARCEL POST
1577	120100101200100	1201	00	101	20	01	00	SALE OF MY STAMPS THROUGH PHILATELIC BUREAU/COUNT
1578	120100101200200	1201	00	101	20	02	00	DEDUCT-COMMISSION PAID TO POSTAL ASSISTANT FOR SAL
1579	120100101200300	1201	00	101	20	03	00	SALE OF MY STAMPS THROUGH OUTSOURCED AGENTS



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1580	120100101200400	1201	00	101	20	04	00	DEDUCT- COMMISSION PAID TO OUTSOURCED AGENTS FOR S
1581	120100101200500	1201	00	101	20	05	00	SALE OF MY STAMPS THROUGH OTHER INSTITUTIONS/TIE-U
1582	120100101200600	1201	00	101	20	06	00	DEDUCT-COMMISSION PAID TO OTHER INSTITUTIONS/TIE-U
1583	120100101210000	1201	00	101	21	00	00	POSTAGE REALISED IN CASH FOR E-VPP FEE
1584	120100101220100	1201	00	101	22	01	00	Business parcel
1585	120100101220200	1201	00	101	22	02	00	Business parcel cash on delivery fee
1586	120100101230100	1201	00	101	23	01	00	PRC-Remotely Managed Franking Machine RMFM
1587	120100101230200	1201	00	101	23	02	00	Deduct: Refund of Postage realized through RMFM
1588	120100101230300	1201	00	101	23	03	00	Deduct: Rebate for RMFM
1589	120100101240100	1201	00	101	24	01	00	SPEED POST-E.COMMERCE REVENUE
1590	120100101240200	1201	00	101	24	02	00	PRC SPEED POST- E.COMMERCE- COD
1591	120100101240300	1201	00	101	24	03	00	PRC SPEED POST-E.COMMERCE-NON COD
1592	120100101240600	1201	00	101	24	06	00	COD FEE E-COMMERCE SPEED POST
1593	120100101240700	1201	00	101	24	07	00	EXPRESS PARCEL E COMMERCE REVENUE
1594	120100101240800	1201	00	101	24	08	00	EXPRESS PARCEL E COMMERCE COD REVENUE
1595	120100101240900	1201	00	101	24	09	00	EXPRESS PARCEL E COMMERCE NON COD REVENUE
1596	120100101241200	1201	00	101	24	12	00	COD FEE EXPRESS PARCEL E COMMERCE COD
1597	120100101241300	1201	00	101	24	13	00	BUSINESS PARCEL E COMMERCE REVENUE
1598	120100101241400	1201	00	101	24	14	00	BUSINESS PARCEL E COMMERCE COD REVENUE
1599	120100101241500	1201	00	101	24	15	00	BUSINESS PARCEL E COMMERCE NON COD REVENUE
1600	120100101241800	1201	00	101	24	18	00	COD FEE BUSINESS PARCEL E COMMERCE COD
1601	120100101250100	1201	00	101	25	01	00	PRC FOR INTERNATIONAL EXPRESS AMIL SERVICE (EMS)
1602	120100101250200	1201	00	101	25	02	00	ADD-VALUE OF POSTAGE STAMPS ON INTERNATIONAL EMS
1603	120100101250300	1201	00	101	25	03	00	ADD- VALUE OF FRANK IMPRESSED ON INTERNATIONAL EMS
1604	120100101250400	1201	00	101	25	04	00	DEDUCT- REFUND OF POSTAGE STAMPS
1605	120100101260100	1201	00	101	26	01	00	PRC FOR INTERNATIONAL PARCEL
1606	120100101260200	1201	00	101	26	02	00	ADD VALUE OF STAMPS ON INTERNATIONAL PARCEL
1607	120100101260300	1201	00	101	26	03	00	ADD- VALUE OF FRANK ON INTERNATIONAL PARCEL
1608	120100101260400	1201	00	101	26	04	00	DEDUCT-REFUND OF POSTAGE STAMPS
1609	120100101270100	1201	00	101	27	01	00	PRC FOR INTERNATIONAL LETTERS (REGISTERED)

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1610	120100101270200	1201	00	101	27	02	00	ADD-VALUE OF POSTAGE STAMPS INT LETTERS (REGD)
1611	120100101270300	1201	00	101	27	03	00	ADD VALUE OF FRANK ON INTERNATIONAL LETTERS (REGD)
1612	120100101270400	1201	00	101	27	04	00	DEDUCT- REFUND OF POSTAGE STAMPS
1613	120100101280100	1201	00	101	28	01	00	PRC FOR INTERNATIONAL APP EPACKET SERVICE
1614	120100101280200	1201	00	101	28	02	00	ADD VALUE OF POSTAGE STAMP ON INT APP EPACKET SER
1615	120100101280300	1201	00	101	28	03	00	ADD VALUE OF FRANK ON INT APP EPACKET SERVICE
1616	120100101280400	1201	00	101	28	04	00	DEDUCT REFUND OF POSTAGE STAMPS
1617	120100101290100	1201	00	101	29	01	00	Revenue for Speed Post Parcel
1618	120100101300100	1201	00	101	30	01	00	Postal Charges
1619	120100102010100	1201	00	102	01	01	00	MO Commission
1620	120100102010200	1201	00	102	01	02	00	Cr. in MO settlement account in the nagpur PAO
1621	120100102020100	1201	00	102	02	01	00	British POs commission
1622	120100102020200	1201	00	102	02	02	00	Addl poundage(Indian PO share) by sale of BPOs.
1623	120100102030000	1201	00	102	03	00	00	Commission on Indian Postal Orders
1624	120100102040000	1201	00	102	04	00	00	Commission on Irish Postal Orders
1625	120100102050000	1201	00	102	05	00	00	Commission on field Postal Orders
1626	120100102060000	1201	00	102	06	00	00	Commission on Instant money order
1627	120100102070000	1201	00	102	07	00	00	Commn on International Fgn. Service money orders
1628	120100102080000	1201	00	102	08	00	00	DELIVERY CHARGES OF INSTANT MONEY ORDERS
1629	120100102090000	1201	00	102	09	00	00	COMMN ON IFS MONEY ORDERS REMUNERATION DELV CHGS
1630	120100102100000	1201	00	102	10	00	00	COMMISSION ON EMO
1631	120100102110000	1201	00	102	11	00	00	MESSAGE CHARGES THRU INSTANT MONEY ORDERS SCHEME
1632	120100102120000	1201	00	102	12	00	00	COMM OF DOP UNDER MOBILE MONEY REMITTANCE SERVICE
1633	120100104010000	1201	00	104	01	00	00	Amount realised by sale of passport fee stamps
1634	120100104020000	1201	00	104	02	00	00	Ded-amt transferred to 0070-other admin. service
1635	120100105010000	1201	00	105	01	00	00	Amt realised by sale of CRF stamps
1636	120100105020000	1201	00	105	02	00	00	Ded-Amt.transferred to 0051-Pub/ SSC exams fee
1637	120100106010000	1201	00	106	01	00	00	Amt realised by sale of P1 Passport Appln forms
1638	120100106020000	1201	00	106	02	00	00	Amt realised by sale of P2 Passport Appln forms
1639	120100106030000	1201	00	106	03	00	00	Amt realised by sale of sp post passport Appln form

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1640	120100108000000	1201	00	108	00	00	00	SERV CHGS ON SALE & CANCELLN OF RLY TICKET THRU PO
1641	120100200010000	1201	00	200	01	00	00	Management of SB Govt Securities
1642	120100200020000	1201	00	200	02	00	00	Management of cash certificates
1643	120100200030000	1201	00	200	03	00	00	MTCE,Revival and Service Charges for Silent A/cs
1644	120100200040000	1201	00	200	04	00	00	Fees for Window Delivery Tickets
1645	120100200050000	1201	00	200	05	00	00	Post Boxes & Bags
1646	120100200060100	1201	00	200	06	01	00	Rent & Taxes
1647	120100200060200	1201	00	200	06	02	00	S C Recd Occupying Free/Rentd Qtrs Govt Builds
1648	120100200060300	1201	00	200	06	03	00	Rent for occupying a portion of private buildg.
1649	120100200060400	1201	00	200	06	04	00	Rent to electric installatn and sanitary fittings
1650	120100200060500	1201	00	200	06	05	00	Rent to Furniture
1651	120100200060600	1201	00	200	06	06	00	Electricity charges Recovered in Res Quarters
1652	120100200070000	1201	00	200	07	00	00	Spl. recoveries of rent from prof letter writers
1653	120100200080100	1201	00	200	08	01	00	Recoveries from other govt.Depts for serv rendered
1654	120100200080200	1201	00	200	08	02	00	Recv of extra exp of tours of officers of govt.
1655	120100200090100	1201	00	200	09	01	00	Advertisement Receipts
1656	120100200090200	1201	00	200	09	02	00	Receipts on Account of Opening Book Stalls
1657	120100200100000	1201	00	200	10	00	00	Regn fee for cable t.v. operators & registrants.
1658	120100200110000	1201	00	200	11	00	00	Commn for Rly. Tickets Reservation at Srinager GPO
1659	120100200120000	1201	00	200	12	00	00	Commission realized on A/C of Revenue Stamps
1660	120100200140000	1201	00	200	14	00	00	REMUNERATION FOR WORKERS WAGE ACCOUNT FOR MGNREGA
1661	120100200150000	1201	00	200	15	00	00	REFERRAL FEE FROM ICICI-PRU LIC-FROM-PENSION PROD
1662	120100200160100	1201	00	200	16	01	00	INTERCHANGE FEE FOR INTEROPERABLE ATM TRANSACTIONS
1663	120100200170100	1201	00	200	17	01	00	JOB REGISTRATION CHARGES
1664	120100200170200	1201	00	200	17	02	00	UPDATION OF JOB SEEKER PROFILE
1665	120100200170300	1201	00	200	17	03	00	PRINTOUT OF APPLICATION FORM
1666	120100200201000	1201	00	200	22	01	00	Other Biometric/Demography Updation
1667	120100200202000	1201	00	200	22	02	00	Aadhar Printout Colour
1668	120100200203000	1201	00	200	22	03	00	Aadhar Printout B/W
1669	120100200230100	1201	00	200	23	01	00	New Aadhar Enrollment

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1670	120100200230200	1201	00	200	23	02	00	Mandatory Biometric Updation of Children
1671	120100200240100	1201	00	200	24	01	00	Market Place Commission
1672	120100200240200	1201	00	200	24	02	00	Fixed Closing Fee
1673	120100201000000	1201	00	201	00	00	00	Net Receipts from other Postal Administrations
1674	120100800010100	1201	00	800	01	01	00	Retail Post
1675	120100800010200	1201	00	800	01	02	00	Commn for Sale of Tickets for Road Transport Corpn
1676	120100800010300	1201	00	800	01	03	00	Commn for sale of Tickets for Airlines
1677	120100800010400	1201	00	800	01	04	00	Commn for sale of University forms
1678	120100800010500	1201	00	800	01	05	00	Commn for sale of SIM & Recharge coupons
1679	120100800010600	1201	00	800	01	06	00	Commn for sale of India Telephone Cards
1680	120100800010700	1201	00	800	01	07	00	DOP share of Appln fees AFMC MBBS forms
1681	120100800010800	1201	00	800	01	08	00	Sale of Surveys
1682	120100800010900	1201	00	800	01	09	00	Fee for verification of addresses
1683	120100800011000	1201	00	800	01	10	00	RET POST SALE OF PARL BOX/ENVELOP ON RETURN BASIS
1684	120100800011100	1201	00	800	01	11	00	RETAILPOST-ISSUE OF POST OFFICE IDENTITY CARDS
1685	120100800011200	1201	00	800	01	12	00	DED EXP FOR PREPARATION OF PO IDENTITY CARDS
1686	120100800011300	1201	00	800	01	13	00	COMMISSION REALISED FROM PRINT TO POST SERVICE
1687	120100800020000	1201	00	800	02	00	00	Commission received from IDBI principal
1688	120100800030000	1201	00	800	03	00	00	Commission on sale of ICICI safety bounds
1689	120100800040100	1201	00	800	04	01	00	SERVICE CHARGES-BSNL
1690	120100800040200	1201	00	800	04	02	00	E payment commission
1691	120100800040300	1201	00	800	04	03	00	SERVICE CHARGES- EDUCATION
1692	120100800040400	1201	00	800	04	04	00	SERVICE CHARGES- FINANCE
1693	120100800040500	1201	00	800	04	05	00	SERVICE CHARGES- RTO
1694	120100800040600	1201	00	800	04	06	00	SERVICE CHARGES- TELECOM
1695	120100800040700	1201	00	800	04	07	00	SERVICE CHARGES- ELECTRICITY
1696	120100800040800	1201	00	800	04	08	00	SERVICE CHARGES- WATER SUPPLY
1697	120100800040900	1201	00	800	04	09	00	SERVICE CHARGES- PROPERTY TAX
1698	120100800041000	1201	00	800	04	10	00	SERVICE CHARGES- INCOME TAX
1699	120100800050000	1201	00	800	05	00	00	Upfront fee of IDBI loan application form

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1700	120100800060000	1201	00	800	06	00	00	Colln charges P/t HPO for mobile telepn by GSS
1701	120100800070000	1201	00	800	07	00	00	Commn reced from OIC on sale of non-life insurance
1702	120100800080000	1201	00	800	08	00	00	Commn on sale of UP public service commission
1703	120100800090000	1201	00	800	09	00	00	Commn on sale of STIC I-card appn form & hand Book
1704	120100800100000	1201	00	800	10	00	00	Commn. on collection of bills of M/s mobi link
1705	120100800110000	1201	00	800	11	00	00	Media Post
1706	120100800120000	1201	00	800	12	00	00	Comm-Sale Intl I-Card Appln forms & Hand Books
1707	120100800130100	1201	00	800	13	01	00	Receipts on Account of Logistics Post (Surface)
1708	120100800130200	1201	00	800	13	02	00	Receipts on Account of Logistics Post (Air Services)
1709	120100800140000	1201	00	800	14	00	00	Commn Realized on a/c of Issuance of SBI Smart Card
1710	120100800150000	1201	00	800	15	00	00	Commn Realized for Issuance of SBI Non Smart Card
1711	120100800160000	1201	00	800	16	00	00	Commn for Loan Application for Asset Product -SBI
1712	120100800170200	1201	00	800	17	02	00	UTI Mutual Fund
1713	120100800170300	1201	00	800	17	03	00	Franklin Templeton
1714	120100800170400	1201	00	800	17	04	00	Reliance Mutual Fund
1715	120100800180100	1201	00	800	18	01	00	Examination Fee Etc.
1716	120100800180200	1201	00	800	18	02	00	Fees for Communication of Marks to Candidates
1717	120100800190100	1201	00	800	19	01	00	Sale of Publications & Blank form Etc.
1718	120100800190200	1201	00	800	19	02	00	Sale Proceed of Printed Rule Books and Appli form
1719	120100800190300	1201	00	800	19	03	00	Fees for Sale of Posts Publication on Loan to Exam
1720	120100800190400	1201	00	800	19	04	00	Sale of Books, forms and Maps
1721	120100800200000	1201	00	800	20	00	00	Fees From Pupils of Night Classes
1722	120100800210000	1201	00	800	21	00	00	Under Contributory Health Scheme from Govt servant
1723	120100800220000	1201	00	800	22	00	00	Sale Proceeds of M.O/V.P.M.OS forms
1724	120100800230000	1201	00	800	23	00	00	Forfeited Money Orders
1725	120100800240000	1201	00	800	24	00	00	Forfeited Indian Postal Orders
1726	120100800250000	1201	00	800	25	00	00	forfeited Gift Coupons
1727	120100800260000	1201	00	800	26	00	00	Contributions for Leave Salary & Pension Benefits
1728	120100800270000	1201	00	800	27	00	00	Contribn/Recovery of Pension and Retirement Benefit
1729	120100800280000	1201	00	800	28	00	00	Commn for Collection of Premia on behalf of LIC

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1730	120100800290000	1201	00	800	29	00	00	Commn for Accepting Applications for Units of UTI
1731	120100800300000	1201	00	800	30	00	00	Commission for Sale Income Tax Return forms
1732	120100800310000	1201	00	800	31	00	00	Sale Proceeds of Identity Cards Plastic Covers
1733	120100800320000	1201	00	800	32	00	00	Recovery on a/c of Lost Damages on Insured Article
1734	120100800330000	1201	00	800	33	00	00	Recovery on Account of Mail Robberies
1735	120100800340000	1201	00	800	34	00	00	Proceeds from Sale of Waste Paper Dead Stock etc
1736	120100800350000	1201	00	800	35	00	00	Spl Recovery from Pvt bodies on a/c of Experi POs
1737	120100800360000	1201	00	800	36	00	00	Recovery from MM Contractor for Carrying Mails
1738	120100800370100	1201	00	800	37	01	00	SALE OF SPECIAL STAMPS AND OTHER MATERIALS
1739	120100800370200	1201	00	800	37	02	00	SALE PHIL ANCILL INCL FDC BROC PRES PACKS
1740	120100800370300	1201	00	800	37	03	00	SALE PHIL ANCILL INCL FDC BROC PRES PACKS
1741	120100800370400	1201	00	800	37	04	00	DED COMM OUTSOURCED AGENTS-SALE PHIL ANCILL
1742	120100800370500	1201	00	800	37	05	00	SALE PHIL ANCI INCLFDC BROC PRE PACKS ALBUMS ETC
1743	120100800370600	1201	00	800	37	06	00	DEDCOMMTO OTH ORG/INSTSALE -PHILATELIC ANCILL
1744	120100800370700	1201	00	800	37	07	00	SALE PHILATELIC ANCILLARIES THROUGH E-POST OFFICE
1745	120100800370800	1201	00	800	37	08	00	SALE OF PHILATELIC SOUVENIRSecial Stamps/Material
1746	120100800380000	1201	00	800	38	00	00	Sale Proceeds of Income Tax Guide (book)
1747	120100800390000	1201	00	800	39	00	00	Intt on Delayed Reimb of DOP Dues Recd. from WUFSI
1748	120100800400000	1201	00	800	40	00	00	Intt Recdfor Rvolving Assistnce ON NABARD LOAN
1749	120100800410000	1201	00	800	41	00	00	Commn for Old Age Pension Paid by the State Govt
1750	120100800420100	1201	00	800	42	01	00	Sums Found Excess in Counters/Treasury/Letter Box
1751	120100800420200	1201	00	800	42	02	00	Sale Proceeds of Post Office Compound Products
1752	120100800420300	1201	00	800	42	03	00	Value of Postage Stamps and Unused Post Cards
1753	120100800420400	1201	00	800	42	04	00	Lapsed Deposits
1754	120100800420500	1201	00	800	42	05	00	Commn on the Sale of International Reply Coupons
1755	120100800420600	1201	00	800	42	06	00	Excess Cr/short Charges on A/C of BPOs or IPOs
1756	120100800420700	1201	00	800	42	07	00	Short Payment on A/C of SB/MO/CC Transaction
1757	120100800420800	1201	00	800	42	08	00	Credit on Account of British Penny Postage Stamps
1758	120100800420900	1201	00	800	42	09	00	Fare Paid by Passengers Travelling by Dak Boats
1759	120100800421000	1201	00	800	42	10	00	Misc Sum Paid into PO by R.M.Services officers

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1760	120100800421100	1201	00	800	42	11	00	Chgs Supplies Stamps & Seals by office Aligarh
1761	120100800421200	1201	00	800	42	12	00	Postal Fee Outward Parcels Liable to Customs Duty
1762	120100800421300	1201	00	800	42	13	00	Recoveries of Penal Int Chgs O/s LTC/TA Advances
1763	120100800421400	1201	00	800	42	14	00	Fees from Contractors
1764	120100800421500	1201	00	800	42	15	00	Unpaid Amounts on the Closure of SB Accounts
1765	120100800421600	1201	00	800	42	16	00	Short Pmt Value on CC to parties( no whereabout).
1766	120100800421700	1201	00	800	42	17	00	Credits for Damage Goods by Hostile Tribes Men
1767	120100800421800	1201	00	800	42	18	00	Rebate Dept Passages Recovered by HighCom-England
1768	120100800421900	1201	00	800	42	19	00	Recoveries of TA for Medical Exam for PLI
1769	120100800422000	1201	00	800	42	20	00	Cr Error to SB Depositor and Adj TE to this Head
1770	120100800422100	1201	00	800	42	21	00	Credit of SB A/c Drawn Per Audit office not Paid
1771	120100800422200	1201	00	800	42	22	00	Cost of Planters Dak Bags
1772	120100800422300	1201	00	800	42	23	00	Share due to Govt for Work Done for Private Bodies
1773	120100800422400	1201	00	800	42	24	00	Sale Proceeds of Assets (Except of Rule 52)
1774	120100800422500	1201	00	800	42	25	00	Int on Bal of MO Settlement A/c O/s for > 6 Months
1775	120100800422600	1201	00	800	42	26	00	Unexplained Differences in the Customs Duty
1776	120100800422700	1201	00	800	42	27	00	Excess Credit or Short Debit on A/C of Custom Duty
1777	120100800422800	1201	00	800	42	28	00	Recovery of Pmts of Postal Compass Gratuity Fund
1778	120100800422900	1201	00	800	42	29	00	Recovery of cost of Serv Book on Quitting Service
1779	120100800423000	1201	00	800	42	30	00	Fee for the Issue of a Certificate of Discharge
1780	120100800423100	1201	00	800	42	31	00	Asset Gain
1781	120100800423200	1201	00	800	42	32	00	Fee for the Appln for Regn of second Nomination
1782	120100800423300	1201	00	800	42	33	00	Coin Operd Ticket Issuing Personal Wt Machine Post
1783	120100800423400	1201	00	800	42	34	00	Dividends on Share Capital Recd from P&T Co-op Soc
1784	120100800423500	1201	00	800	42	35	00	NFS PENALTY INCOME
1785	120100800440000	1201	00	800	44	00	00	DEDUCT REFUNDS
1786	120100800450000	1201	00	800	45	00	00	FEE/COMM ON JOINT INTERNATIONAL EXPRESS PRODUCT
1787	120100800460000	1201	00	800	46	00	00	RECEIPTS FROM CPI RURAL DATA COLLECTION
1788	120100800470100	1201	00	800	47	01	00	COMM-SALE-PUR FOREX NOTES/TRAVELLERS CHEQ-HDFC BK
1789	120100800470200	1201	00	800	47	02	00	COMM REAL ON INTERNATIONAL CREDIT CARDS-HDFC BK

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1790	120100800470300	1201	00	800	47	03	00	COMM REAL SALE OF DD OR WIRE TRANSFERRED- HDFC
1791	120100800480000	1201	00	800	48	00	00	COMM/UPFRONT CHARGES UNDER NEW PENSION SYSTEM
1792	120100800490000	1201	00	800	49	00	00	PRE-PAID CARD ISSUANCE/LOST/RELOAD FEE
1793	120100800500000	1201	00	800	50	00	00	COMMISSION REALISED ON SALE OF GOLD COINS
1794	120100800510000	1201	00	800	51	00	00	COMMISSION ON UIDAI PROJECT
1795	120100800520000	1201	00	800	52	00	00	INTT. ON DELAYED REMITT OF DOP DUES FROM MONEY GRAM
1796	120100800530000	1201	00	800	53	00	00	Comm on Intl Money Transfer TranMoney Gram
1797	120100800540100	1201	00	800	54	01	00	Sale-Recruitment Application Form and Exam Fee etc
1798	120100800540200	1201	00	800	54	02	00	Payment -Outsource Agency Direct Recruitment Exam
1799	120100800550100	1201	00	800	55	01	00	Commission on IMT transactions of WufSI
1800	120100800570100	1201	00	800	57	01	00	INCOME/DOP SHARE ON A/C OF PMJJBY
1801	120100800570200	1201	00	800	57	02	00	DEDUCT- INCENTIVE PAID TO STAFF ON A/C OF PMJJBY
1802	120100800580100	1201	00	800	58	01	00	SHARE of DOP PRADHAN MANTRI SURAKSHA BIMA YOJNA
1803	120100800580200	1201	00	800	58	02	00	DEDUCT - INCENTIVE PAID TO STAFF for PMSBY
1804	120100800590100	1201	00	800	59	01	00	Handling Charge/Incentive rec from PFRDA for APY
1805	120100800600000	1201	00	800	60	00	00	Com of DoP for Sale of Sovereign Gold Bond
1806	120100800630000	1201	00	800	63	00	00	Revenue from CSC Service
1807	120100901000000	1201	00	901	00	00	00	Deduct Net Payments to other Postal Administration



**Other Heads of Accounts**

**Major Heads -2016, 2049, 2071, 2235, 3451, 7610, 0021,  
0037, 0049, 0050, 0051, 0070, 0071, 0075, 0210, 0216, 0235, 0884**

Sl No.	Head of Account	Major Head	Sub Major Head	Minor Head	Sub Minor Head	Detailed Head	Object Head	Description
1808	201600103010001	2016	00	103	01	00	01	Salaries - P&T Audit offices
1809	201600103010002	2016	00	103	01	00	02	Wages - P&T Audit offices
1810	201600103010003	2016	00	103	01	00	03	Overtime Allowance - P&T Audit offices
1811	201600103010006	2016	00	103	01	00	06	Medical Treatment - P&T Audit offices
1812	201600103010011	2016	00	103	01	00	11	Domestic Travel Expenses - P&T Audit offices
1813	201600103010013	2016	00	103	01	00	13	Office Expenses - P&T Audit offices
1814	201600103010014	2016	00	103	01	00	14	Rent, Rates & Taxes - P&T Audit offices
1815	201600103010016	2016	00	103	01	00	16	Publications - P&T Audit offices
1816	201600103010027	2016	00	103	01	00	27	Minor Works - P&T Audit offices
1817	201600103010028	2016	00	103	01	00	28	Professional Services - P&T Audit offices
1818	201600103010031	2016	00	103	01	00	31	Grant in Aid - P&T Audit offices
1819	201600103010050	2016	00	103	01	00	50	Other Charges - P&T Audit offices
1820	201600103010070	2016	00	103	01	00	70	Ded Chgs transferred to MH 3201-04-101 - Audit offi
1821	201600800020020	2016	00	800	02	00	20	Other Administrative Expenses - Dept Canteens
1822	204903104010045	2049	03	104	01	00	45	Interest - GFP
1823	204903104020045	2049	03	104	02	00	45	Int On OTHER STATE PROVIDENT FUNDS
1824	204903104070045	2049	03	104	07	00	45	Interest on Defence Saving Provident Fund
1825	204903108060045	2049	03	108	06	00	45	Interest - Postal Insurance & Life Annuity
1826	206100105019913	2061	00	105	01	99	13	Revenue for POPSK from MEA
1827	207101101010104	2071	01	101	01	01	04	CDA PENSION
1828	207101101010204	2071	01	101	01	02	04	IDA BSNL PENSION
1829	207101101010304	2071	01	101	01	03	04	IDA MTNL PENSION
1830	207101101010404	2071	01	101	01	04	04	MTNL PRO-RATA PENSION
1831	207101102010104	2071	01	102	01	01	04	CDA COMMUTED VALUE OF PENSION
1832	207101102010204	2071	01	102	01	02	04	IDA BSNL COMMUTED VALUE OF PENSION
1833	207101102010304	2071	01	102	01	03	04	IDA MTNL COMMUTED VALUE OF PENSION
1834	207101104010104	2071	01	104	01	01	04	CDA GRATUITIES
1835	207101104010204	2071	01	104	01	02	04	IDA BSNL GRATUITIES
1836	207101104010304	2071	01	104	01	03	04	IDA MTNL GRATUITIES
1837	207101105020104	2071	01	105	02	01	04	CDA FAMILY PENSION

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1838	207101105020204	2071	01	105	02	02	04	IDA BSNL FAMILY PENSION
1839	207101105020304	2071	01	105	02	03	04	IDA MTNL FAMILY PENSION
1840	207101115010004	2071	01	115	01	00	04	Pension Leave Encashment Benefits
1841	207101117010004	2071	01	117	01	00	04	Govt Contribution for Defined Pension Contribution
1842	223560103010050	2235	60	103	01	00	50	OtherCharges Protected Savings Schemes
1843	223560105010050	2235	60	105	01	00	50	OtherCharges Govt Employees Insurance Scheme
1844	223560200000050	2235	60	200	00	00	50	OtherCharges Social Security & Welfare Programs
1845	345100091060063	3451	00	091	06	00	63	IAT-DOT Audit share
1846	761000201010055	7610	00	201	01	00	55	LOANS AND ADVANCES-ADV FOR PURCHASE House Building
1847	761000202010055	7610	00	202	01	00	55	LOANS AND ADVANCES-ADV FOR PURCHASE MOTOR CARS
1848	761000202020055	7610	00	202	02	00	55	LOANS AND ADVANCES-PURCHASE OTH MOTOR CONVEYANCES
1849	761000203010055	7610	00	203	01	00	55	LOANS AND ADVANCES-PURCHASE OF OTHER CONVEYANCE
1850	761000204010055	7610	00	204	01	00	55	LOANS AND ADVANCES-FOR PURCHASE OF COMPUTERS
1851	761000800010155	7610	00	800	01	01	55	LOANS AND ADVANCES-FAN ADVANCES
1852	761000800010255	7610	00	800	01	02	55	LOANS AND ADVANCES-TYPEWRITER ADVANCES
1853	761000800010355	7610	00	800	01	03	55	LOANS AND ADVANCES-WARM CLOTHING ADVANCES
1854	761000800010455	7610	00	800	01	04	55	LOANS AND ADVANCES-PASSAGE ADVANCES
1855	761000800010555	7610	00	800	01	05	55	LOANS AND ADVANCES-OTHERS
1856	761000800020155	7610	00	800	02	01	55	LOANS AND ADVANCES- SPECIAL ADVANCES
1857	761000800020255	7610	00	800	02	02	55	LOANS AND ADVANCES- EVACUATION ADVANCES
1858	761000800020355	7610	00	800	02	03	55	LOANS AND ADVANCES- PASSAGE ADV-Not init bearing
1859	002100101020000	0021	00	101	02	00	00	I.Tax from Salary-Collection including Deductions
1860	002100102110000	0021	00	102	11	00	00	Dedn I.Tax from contractors under Sec-194-C.
1861	002100102140000	0021	00	102	14	00	00	Dedn I.Tax -INT PAYMTS O/T INTT ON SECURI- 194-A
1862	002100102150000	0021	00	102	15	00	00	Dedn I.Tax from Commission,Brokerage - Sec-194-H
1863	002100102180000	0021	00	102	18	00	00	Dedn I.Tax from Intt. on Security under Sec. 193
1864	002100102210000	0021	00	102	21	00	00	Dedn I.Tax u/s,192 frm Govt.Emp O/T Union Gvt.Emp.
1865	002100102280000	0021	00	102	28	00	00	Dedn I.Tax on rent under Sec-194-I
1866	002100102410000	0021	00	102	41	00	00	Dedn I.Tax on withdrawal of NSS under Sec-194 EE
1867	002100103040000	0021	00	103	04	00	00	I. Tax Surcharge

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1868	0021005040000000	0021	00	504	00	00	00	I. Tax Primary Education Cess
1869	0021005050000000	0021	00	505	00	00	00	I. Tax Higher & Secondary Education Cess
1870	0021005060000000	0021	00	506	00	00	00	Health and Education Cess
1871	0037008000800000	0037	00	800	08	00	00	Deduct-Refunds of Custom Duty
1872	0037008001200000	0037	00	800	12	00	00	Custom Duty on Inward foreign Mail Article
1873	0049031180100000	0049	03	118	01	00	00	Interest Recept-House Building Advances
1874	0049031180200000	0049	03	118	02	00	00	Interest Recept-Purchase of Motor Cars
1875	0049031180300000	0049	03	118	03	00	00	Interest Recept-Adv Purchase of Motor Conveyance
1876	0049031180400000	0049	03	118	04	00	00	Interest Recept-Other receipts Purchase Adv Oth Conv
1877	0049031180500000	0049	03	118	05	00	00	Interest Recept-Personal Computer Advance
1878	0049031180600000	0049	03	118	06	00	00	Interest Recept-Passage Advance
1879	0049031180700000	0049	03	118	07	00	00	Interest Recept-Fan Advance
1880	0049031180800000	0049	03	118	08	00	00	Interest Recept-Warm Clothing Advance
1881	0049031180900000	0049	03	118	09	00	00	Interest Recept-Type Writer Advance
1882	0049038000101000	0049	03	800	01	01	00	Interest Recept-Govt Servants Other Advances
1883	0049038000111000	0049	03	800	01	11	00	Interest Recept- P & T Co-op Societies
1884	0049038000702000	0049	03	800	07	02	00	Interest Recept-Other Misc receipts
1885	0049039000101000	0049	03	900	01	01	00	Interest Recept-DED refund house building advance
1886	0049039000102000	0049	03	900	01	02	00	Interest Recept-DED Motor Conveyance advance
1887	0049039000103000	0049	03	900	01	03	00	Interest Recept-DED Other Conveyance advance
1888	0049039000104000	0049	03	900	01	04	00	Interest Recept-DED Passage advance
1889	0049039000105000	0049	03	900	01	05	00	Interest Recept-DED Other advance
1890	0049039000106000	0049	03	900	01	06	00	Interest Recept-DED P&T Co-op Societies
1891	0049039000107000	0049	03	900	01	07	00	Interest Recept-DED Computer Advance
1892	0050001019801000	0050	00	101	98	01	00	Dividends from India Post Payments bank
1893	0051001040100000	0051	00	104	01	00	00	UPSC Examination Fees
1894	0070601160000000	0070	60	116	00	00	00	Other Services Passport Fees
1895	0070601180000000	0070	60	118	00	00	00	Other Services Receipts under RTI Act
1896	0071015000000000	0071	01	500	00	00	00	Receipts awaiting trf to other minor heads
1897	0071015000100000	0071	01	500	01	00	00	Contribution towards NPS 2004 for govt servants

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1898	007101500020000	0071	01	500	02	00	00	Subscription for service discharge benefit scheme
1899	007101500030000	0071	01	500	03	00	00	Management Exp under SDBS for GDS
1900	007101500040000	0071	01	500	04	00	00	Payment of Severance amount under SDBS for grammin
1901	007500101000000	0075	00	101	00	00	00	Misc Gen Services Unclaimed Deposits
1902	007500102000000	0075	00	102	00	00	00	Misc Gen Services Pre-partition receipts
1903	007500791010000	0075	00	791	01	00	00	Exchange Gain - Western Union Money Transfer
1904	007500791020000	0075	00	791	02	00	00	Exchange Gain -foreign Money Orders
1905	007500791030000	0075	00	791	03	00	00	Exchange Gain -British Postal Orders
1906	007500791040000	0075	00	791	04	00	00	Exchange Gain -International Foreign Service Mos
1907	007500791050000	0075	00	791	05	00	00	Exchange Gain -MONEY GRAM
1908	007500800010000	0075	00	800	01	00	00	Int from Bank delayed remit-excess Reimbursement
1909	007500900000000	0075	00	900	00	00	00	Misc Gen Services DEDUCT refund
1910	021001103000000	0210	01	103	00	00	00	Med & Public Health Contribution for CGHS
1911	021601106020000	0216	01	106	02	00	00	Gen Pool Accomodation Rent/Licence Fee
1912	023560105010000	0235	60	105	01	00	00	Govt Employees Insurance Scheme
1913	023560800000000	0235	60	800	00	00	00	Security & Welfare Prog Other Receipts
1914	088446003610000	0884	46	003	61	00	00	Punjab Lottery Sales